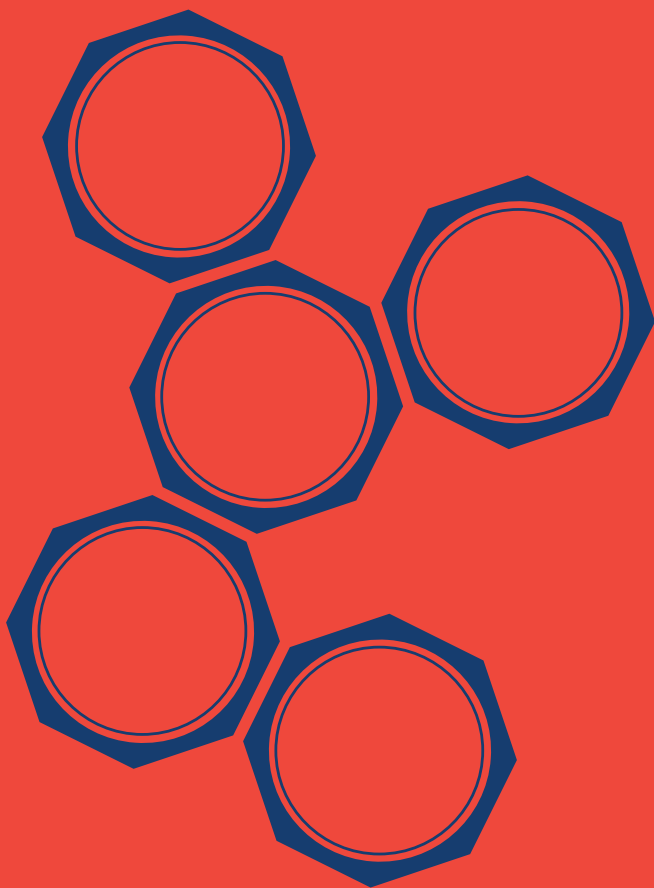




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All Abstracts

Teaching Introductory Microeconomics –

The Full Treatment

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Choices and decisions in business and in economics as well as in life are NOT made in an ethical vacuum. THERE ARE FEW ECONOMIC CHOICES THAT ARE ETHICALLY NEUTRAL. By their very nature, choices/decisions involve the worldview of the chooser/decision-maker; and this can cause two individuals possessing an equal knowledge of the same educational tools to make widely different choices when faced with the same alternatives. Consequently, the teaching of microeconomics principles will always be lacking without the infusion of an ethical/philosophical system which gets at HOW TO PROPERLY USE these principles and tools. This paper will propose that microeconomic principles and tools are best applied using a Biblical model and that decision-makers with non-Christian worldviews often make choices based on Biblical principles because the latter work BEST even in a fallen world. (II Timothy 3:16) The difference here is in motivation; the Christian's motivation is to serve Jesus Christ. On the other hand, Christians do not always follow Biblical principles because ideal behavior is sometimes compromised due to expediency, greed, or other wrong motives.

In this short paper, I will deal with selected areas of an introductory microeconomics course from the standpoint of how and where a teacher might effectively integrate a Christian worldview into the basic body of economic theory. My purpose is not an in-depth study of each of these areas but rather an introduction to stimulate thought on how the Christian worldview might be more effectively integrated.

Thus, the analysis on each area/issue can and should be further developed for the benefit of teacher and student and "to the glory of God." I believe that the

Christian worldview is revealed most completely and accurately in the Bible; and thus, Biblical principles will serve as reference points¹. My comments are purposely prescriptive to generate further discussion, investigation and study. Ultimately, I hope to develop a TEXT SUPPLEMENT for teachers of Introductory Microeconomics who wish to give students the FULL TREATMENT.

The Economic Problem

Most introductory economics texts define economics as the discipline of study that deals with the problem of scarcity and how to efficiently use scarce resources to meet wants/needs. This scarcity forces man and society in a collective sense to make choices which involve many factors, the most important of which is the worldview of the decision-maker(s). Scarcity has both a "wants-side" (Economics texts teach that man's wants are virtually unlimited.) as well as a supply-side. (Economics texts teach that virtually everything has an opportunity cost – something that must be given up in order to produce or consume another unit.) This provides an excellent opportunity to briefly talk about the Christian concept of satisfaction and the difference between material possessions (temporary) and spiritual possessions (everlasting). Regarding the former (material possessions), the Christian is often satisfied with less of these material possessions because of their relative unimportance compared to the latter (spiritual possessions) which to a degree involve denying oneself materially (although they come as a gift from God). Paul says to the Philippians to be content in all circumstances (Philippians 4:11-13) while Matthew admonishes us to deny ourselves and follow Jesus (Matthew 16:24)². Thus, two societies with the same amount of resources would have widely differing degrees of scarcity depending on

their respective worldviews. Also, in a micro-sense, there is a very real cost of following Jesus in terms of denying oneself and in terms of being identified with Jesus Christ; and only the true Christian perceives the benefits as far outweighing the costs. The Bible teaches us that it is impossible to have true enjoyment without God (Ecclesiastes 2:25; see also Romans 8:18). In a macro-sense a society's standard of living is much more than its ability to produce material goods and services. Standard of living is also influenced by pollution, leisure time, and a host of other factors which are deemed particularly important to certain individuals.

Economics is also referred to as a study of choices that individuals and institutions make in market settings. The choices are assumed to be more optimal in terms of consumer satisfaction and resource allocation if made in a free market setting. Assuming a marketplace of perfect knowledge (a rather naive assumption), the question arises, "Given man's sin nature (a Christian worldview), what constraints are needed to properly restrain man's natural selfishness?" This provides an opportunity to point out the proper role of government in a fallen world and the importance of a Christian worldview in providing a natural constraint (Romans 13:1). Of course, politicians and bureaucrats are sinful too and need to be constantly monitored.

Supply, Demand and Market Equilibrium

Because the supply curve represents the behavior of the supplier in the market and the demand curve the behavior of the buyer in the market, the shape and location of each of these two curves will reflect the respective worldviews of the supplier and buyer.

Worldview considerations along with market factors will impact the prices that

suppliers will charge for the outputs they supply to the market. This can be especially important in cases of natural disasters or "supply shock" where the supply of the good (or service) has become unusually limited. Because of unnatural circumstances, the prevailing market price may be double, triple or higher above its normal level.

Traditional economic theory advocates letting the market price rise to efficiently allocate the existing shortage. A market composed of suppliers with Christian worldviews should react differently, even if "windfall profits" were legal, than a market where suppliers were guided by unbridled profit maximization which would take advantage of the situation by charging the highest price the market will bear. I recognize that a Christian worldview (CWV) can accommodate letting prices rise during natural disasters because of scarcity so that those who value the product more should be able to consume it by paying a higher price. Some states have price gouging laws to prevent suppliers from taking advantage of "acts of nature". It is important to stress the continued importance of price as an efficient resource allocation mechanism in the sense that scarcity is dealt with through a rising price which allocates according to those buyers who both value the good or service the most and who have the means to purchase it at the higher price. This question of efficient resource allocation should spur a lively discussion on how a supplier might price his product given that it has been made scarcer by a natural disaster.

It is usually easier to see the effects of worldview on demand decisions because the household's consumption patterns, in terms of what goods and services it consumes, how much it consumes, and what it is willing to pay can more easily be seen to affect preferences and thus demand. An additional area worldview will have a

significant impact on is price elasticity of demand. Because price elasticity is particularly sensitive to the proportion of income spent on the output under consideration and the latter is dependent on worldview, the price elasticity for outputs which are consumed in moderation or even avoided by those with a CWV (i.e. alcoholic beverages) would be different than those without a CWV, assuming the latter preferred the output (I Corinthians 4:2; Matthew 25:14-22). The difference would be related to the natural constraints on consumption (Proverbs 30:7-9; I Timothy 6:6-10) that a CWV individual would place on his consumption in order to honor God that would not hold for a non-CWV consumer (II Corinthians 5:9,10, Romans 12:2).

Another area under basic supply and demand which lends itself to introducing the effects of a CWV is artificially-set prices (usually government-mandated) which cause shortages or surpluses. A discussion of the merits of the government-imposed price ceilings (as in the case of rent control) or price floors (as in the case of minimum wage) or farm subsidies can be a starting point; but I believe it is the unforeseen consequences of such market intervention that provides the best opportunity to examine the effects of a CWV on behavior and market outcome.

For example, rent ceilings will lead to attempts by the seller to circumvent the below- equilibrium price in the form of reducing provided services or even requiring the buyer to provide services that normally would not be required. While some might rationalize this behavior as "fair" given government intrusion and market demand and even necessary to properly allocate the scarce rental space, the Bible prohibits taking advantage of others as well as using deception to avoid obeying the law. It was

brought to my attention by a reviewer of the paper that consumers of rent controlled apartments can also exploit apartment owners through “subletting and charging a high fee to the lock.” This is also an excellent opportunity to compare ethics of the effects of rent controls (leading to shortages) with a market outcome which as one reviewer suggested can be amoral and depends ultimately on the morals of buyers and sellers.

Minimum wage laws provide a test for employers regarding how they treat those employees whose jobs have low enough productivities that their equilibrium wages fall under the minimum wage. The Bible tells us that oppression by cheating is wrong (Hosea 12:7). In these cases, a buyer's market is artificially created, and this provides an opportunity for the employer (buyer) to take advantage of the worker (who sells his labor services) by requiring extra work or by improper treatment which is easier to get away with due to the surplus of workers (Matthew 16:26). Of course, it is not always easy to identify when an employer is taking advantage of his employees in this buyers' market and when the employer is simply reorganizing responsibilities of his workers to keep costs down after an increase in the minimum wage; but the worldview of the employer would affect his tendency to take unfair advantage (Philippians 3:17-20).

An area which has come under increasing scrutiny in recent years has been the use of illegal drugs. The broader question is, "Should some activities be prohibited by law even if they appear to be difficult to prevent?" Outside of the legal question (the prohibition against breaking the law), where does the Bible enter into this issue? I believe a case can be made for man's image-bearing role in God's creation which would require man to be illegally drug-free (refer to Genesis 1:26-31; I Peter 1:15,

16; I Corinthians 6:16, 9-20). This is not to depreciate the negative external effect of drugs on families, productivity in the workplace, and on society in general. These latter costs need to be elaborated on and even quantified where possible. However, by allowing the body to come under and stay under the influence of illegal drugs is a perversion of man's role as image-bearing steward in God's creation.

Consumer Behavior

Consumer preferences are usually shown in microeconomics in the form of utility functions and/or indifference curves. These utility functions have different quantitative values; and these indifference curves take different shapes depending on preferences of the consumer which in turn are directly related and determined by worldview. Too much exercise, watching television, playing sports, and other forms of entertainment in general can be damaging to the Christian's relationships to God, his family, and even his job. Of course “too much” will differ with each individual according to opportunity costs. An interesting exercise would be to take several products and let each member of the class estimate a utility function using a CWV and non-CWV perspective. Guidelines would have to be given regarding numbers to use and the format to use so that results could be easily tabulated. Then the faculty member could compare the results giving extremes (highest and lowest) and the class average. This little exercise would bring out not only differences in perceptions of CWV versus non-CWV about products but also biases toward certain products. Another method to address differences in utility functions between Christians and non-Christians would be to give the students predetermined utility functions on

selected products and ask them to indicate how the numbers might change if the consumer changed from a non-CWV to a CWV.

While the behavioral objective of utility maximization for the consumer is consistent with a CWV philosophy, the difference in how utility is maximized should be stressed. For the Christian there is the overriding constraint on consumption which asks the question is it pleasing or honoring God (I Peter 1:14-16; I Corinthians 10:31) which is not present in the non-CWV consumer.

Indeed, one could say that this constraint gets built into how the Christian looks at the utility generated by each good consumed (Hebrews 1; John 3:16; 6:35; 14:6; Romans 6:11-23; Philippians 4:11-13; I Timothy 6:6-10). Humble Christians "delight in delighting God." The essence of sin is to turn away from delight in pleasing God and instead seek delight in delighting oneself ("self- absorption rather than Christ absorption) (I Peter 1:14-16; I Corinthians 10:31)³.

It is usual to bring into a discussion of marginal versus total utility the "diamond- water paradox." While usefulness may be the primary determinant of total utility, scarcity is the primary determinant of marginal utility; and it is on the basis of marginal utility that value is based. This could lead into a discussion of the atoning work of Jesus whose work on the cross was of infinite value because no other human being could have accomplished the atonement for the sins of an individual (Romans 6:11-23). Many do not realize the infinite value of Jesus' work on the cross because they fail to recognize its uniqueness or believe that it is not something they need to be concerned about now. Often the closer a person moves toward death, the more value he attaches to the atonement because he sees his time as "running out."

The Production Function and Cost Curves

The discussion of production functions and cost curves leads to a discussion of the productivity of inputs (labor, physical capital, land, entrepreneurship) and the principal-agent problem where the managers/workers of a business firm are working for owners whose interests they are supposed to protect. This problem can be related to the situation between God and humans where the latter are stewards of God's creation according to a Christian worldview. Technology in a fallen world has both a positive and negative side. Often the negative side can be so subtle (such as becoming a slave to the technology to the detriment of relationships) because it is linked to a fallen world. The quest for more information via computers and other devices can lead to control and manipulation, and the development of mass production techniques can denigrate the importance of human resources, their family responsibilities and their personal health and welfare. Also, this gives an opportunity to discuss the proper (Biblical) use of authority and submission to authority (Matthew 20:20-28). In a CWV, the CEO or head honcho is an agent for God, just like any subordinate or worker. God does work through a system of hierarchies in His created order (man the head creature), in the family (husband, wife, children), in the business firm (president, VP, managers, workers) and even in the Trinity (Father, Son, Holy Spirit). This would be a good opportunity to talk about proper forms of submission, and the fact that a subordinate (supervisor), although he does have different role than the supervisor (subordinate), is not necessarily inferior (superior). Unethical methods in terms of supervising employees may temporarily reduce costs and lower the firm's cost curves, but usually have long term negative cost consequences (Romans 12:3-8).

When firms calculate the opportunity cost of production, they include a factor for "normal profits." In simplistic terms, "normal profits" represent what the firm could earn by using its resources in their next best alternative. Included in the calculation of next best alternative is a risk factor which is usually positively related to return in that market with higher risk. In other words higher risk markets, *ceteris paribus*, demand higher normal profits. While the worldview of a firm's decision-makers would have little effect on the calculation of risk per se, it might affect the acceptability of risk in the calculation of "normal profits." In other words, it might produce a constraint which a person with a CWV would be unwilling to assume whereas a person with a non-CWV would accept even though the risk calculation for the two was exactly equal. Also profit maximization using *unethical* means is wrong from a Christian worldview because the goal of the Christian is to honor God above profits. Profits obtained properly can serve as a means of evaluating good entrepreneurship, but never an end in itself (Hebrews 12:1).

This is also an area to suggest that unethical practices might reduce costs in the short run but end up increasing costs in the long run. On the other hand, ethical practices such as honesty and diligence which might sacrifice short run profits would bring time and resource savings in the long run especially if everyone worked as if "before the face of God."

The warning given in Scripture concerning becoming unequally yoked is also relevant to partnerships, especially in the light of the unlimited liability provision. Just as in marriage, a person contemplating linking himself to another in a business relationship needs to be extremely careful that the prospective partner has the same

basic worldview. Otherwise ethical and relationship problems will plague the partnership and could destroy both parties (II Corinthians 6:14-17).

Business borrowing is also an area where worldview would have an impact. The Bible warns about, but does not prohibit, personal borrowing; but business borrowing is often necessary to bridge the gap between when expenditures are necessary to produce the product and when the corresponding revenues are received after the product is sold (Romans 13:8; Proverbs 22:7). In addition, opportunities to expand or make capital changes often require borrowing; but the question is how much borrowing is properly prudent? Financial ratios (debt equity ratio, debt to total assets ratio, etc.) can only give guidelines; and ultimately the worldview of the decision-maker(s) will enter into how much borrowing the firm does. A decision-maker with a CWV will have a different attitude regarding his fiduciary responsibilities toward creditors and owners than a decision-maker with a non-CWV and, *ceteris paribus*, would be less likely to borrow if he were already highly leveraged (Proverbs 22:7).

Perhaps the most pervasive area affected by worldview which is discussed in my introductory microeconomics class (although this is normally handled more fully in upper-level strategic management or policy classes) is corporate culture. Corporate culture is difficult to define but is broadly the philosophy of the firm which guides general behavior as it copes with the problems stemming from external and internal environmental changes. The dimensions of corporate culture permeate all of the functional areas of the firm and impact the planning process, the manufacturing

process, the distribution process and especially the relationships between owners and managers, managers and workers, workers and customers, and all employees.

Corporate culture usually evolves as the firm grows and is heavily dependent on the values and worldview of upper level management. For management with a Christian worldview, efficiency is not sought at any cost; and the methods used to achieve economies of scale and scope are more important than the actual efficiency achieved (Matthew 20:20-28).

From a Biblical perspective, profit maximization as a behavioral objective will lead to good stewardship because it promotes responsibility and accountability as long as it is done within the boundaries of God's laws. For basically the same reason, competition can be constructive (much like discipline) when done under God; but usually becomes destructive when done to promote self. Unethical methods of reducing competition include deceiving customers and crony capitalism (using government) which can increase profits in the short run, but usually have negative long run consequences.

The Four Market Models of Industrial Organization

The traditional introductory microeconomics course addresses the four basic types of industrial structures in the form of four market models- Perfect Competition; Monopolistic Competition; Oligopoly; and Monopoly. The firms in each of these models have different degrees of market power depending on the assumptions of the market in which they are located. Where a firm has monopolistic power, the ethical checks from competition are not as strong as under perfect or monopolistic competition. Thus, unethical practices such as customer deception, failure to pay

suppliers on time, and making promises to employees that are not kept are more likely to occur (Proverbs 12:22). This lends itself to a discussion of how to properly use this market power; and this discussion presents another opportunity to distinguish between a Christian and non-Christian worldview. Of course, the decisions of the firm are rarely the decision of one individual, but this is where corporate culture is so influential. A corporate culture that is CWV-oriented will address even fundamental questions differently such as whether to continue to operate or to shut down (short run decision) or whether to remain or leave an industry (long run decision)⁴. The fundamental calculus for these two decisions is the same regardless of worldview- if the firm cannot cover variable costs in the short run it makes economic sense to shut down until either the revenue or the cost picture changes enough to cover variable costs; whereas in the long run the firm must cover all opportunity costs (because all are variable) or it should move into its next best alternative. Where the differences come in are in the factors that are included in costs. These factors would include but are not limited to: relocation costs for employees, standing by contractual arrangements with suppliers, and honoring agreements with creditors and distributors (Philippians 2:4).

When discussing price discrimination under the monopoly model, the ethics of price discrimination provides an excellent opportunity to discuss a CWV. The word "discrimination" is a "loaded" word with a negative connotation. Price discrimination in the economic sense (charging a different price to different customers when the price differential cannot be justified by cost differences) is justified on numerous grounds, some economic, some ethical. For instance, it can be shown that some price

discrimination generates external benefits to society and that it should be allowed because without the price discrimination society as a group would lose (i.e. medical care, education, electricity, telephone service). In these cases, cross-subsidization via price discrimination can be justified on economic grounds alone. The problem is how to accurately measure these external benefits and how much price-discrimination is necessary to achieve them. Needless to say, there is the danger of the price discriminator taking advantage of the "external benefits principle" to gain benefits for him; and thus these types of situations often lead to government intervention in the form of regulation (public utilities, medicine, and telephone) or government operation (education). Improper forms of discrimination usually involve self-aggrandizement in some form and focusing on serving the self rather than God (Psalm 15:2-5).

In discussing the cartel model (usually under oligopoly), the oligopolist has the temptation to cheat on the cartel agreement. This cheating, while generating profits in the short run, would violate the Christian prohibition against lying and probably lower long term profits when other firms discover the cheating and react accordingly (Psalms 15:5; Proverbs 12:22). Given the nature of man as revealed in the Scriptures, proper safeguards against cheating such as checks and penalties for violations should be built into all cartel agreements in order to minimize the probabilities of cheating (Leviticus 19:11; Deuteronomy 25:13-16). This could lead to a discussion of the necessity for accountability measures in a fallen world (Proverbs 3:32; 13:11; 21:6). In addition, a reviewer pointed out the oligopolistic cooperation among firms may also be considered collusion against the public and would be a good discussion point (Exodus 20:15, 16).

Resource (Input) Pricing

In the resource market the roles of household and firm are reversed from the product or output market. Households are sellers in the resource market (buyers in the product market), and firms are buyers in the resource market (sellers in the product market). With the "shoe on the other foot," each decision-maker has the opportunity to behave responsibly in his respective role.

Discrimination in hiring and setting wage rates can be proper or improper from a Biblical perspective. Proper discrimination would involve choosing the best applicant for the job based on qualifications/abilities and the needs of the firm and paying a wage commensurate with responsibilities, job conditions, and general market wages for similar types of employment. Worldview affects the way in which the firm treats its employees. The Christian employer is concerned about his or her employees beyond their productivity and immediate value to the firm. This concern extends to the workplace environment and involves total compensation plus a host of other factors including the effect of business policies on the ability of the employee to meet family responsibilities (Deuteronomy 24:14, 15; Malachi 3:5). In short, the Christian employer sets relationships very high on the priority list of goals for the firm, and this in turn influences the amount of labor demanded and the price offered (wage) to employees. The payoff for "relationship building" to the employer is employee loyalty which translates into higher productivity and generally greater flexibility in terms of work assignments. For the employee, a CWV should improve productivity on the job as the workplace becomes "an altar where work is presented to God as an acceptable offering" (Colossians 3:23, 24; I Peter 2:18).

Usually a discussion of input pricing deals with labor unions and the role that they play as monopolists in labor markets. The temptations to misuse market power by labor unions are similar to the temptations that monopolists face in the product or output markets. These are restricted only by government intervention or by adhering to a set of ethical principles such as those found in a Christian worldview.

Negotiating collective bargaining and wage agreements present opportunities to deceive, misrepresent situations, and even exacerbate damaged relationships that need to be repaired before any agreement can be reached. The outcome of negotiations will be different depending on the worldview of the negotiators (Philippians 2:15).

Most introductory microeconomics courses also deal with the case of monopsony (single buyer) which presents a situation of economic power from the buyer's side. The single employer (monopsonist) in a small rural community can, and many times will, take advantage of his market power through manipulation of the wage rate and working conditions. This provides a further example of where the behavior of an employer with a Christian worldview would differ from one with a non-Christian worldview (Colossians 3:23, 24). An excellent discussion question for the class would be, "In what ways could the monopsonist use his market power to take advantage of his employees, and what Christian principles would prohibit him from doing so?"

Conclusion

This brief look at areas where an instructor teaching an introductory microeconomics course should integrate the influence and role of a Christian worldview is certainly not meant to be exhaustive. Each of the areas treated should be

examined more thoroughly, and I would hope the reader and especially the teacher of introductory microeconomics would do so. Christians are called to be salt and light (Matthew 5:13-16) and have a responsibility to proclaim God's word in areas and arenas where Divine Providence provides opportunities. Academicians are called to give the student not only the truth but the **WHOLE TRUTH** or **FULL TREATMENT**.

Footnotes

¹ An excellent discussion on worldview and its importance is found in Ronald H. Nash's book, *Worldviews in Conflict – Choosing Christianity in a World of Ideas*.

² For the Christian, the secret to happiness lies in being "right with God," a condition of the heart, and does not rely in external factors (possessions, social standing, experiences, etc.).

³ An excellent resource for Biblical integration is Richard Chewning's book, *Biblical Principles & Economics, the Foundations*, Volume 2. In his editor's reflections on Nash's article, "The Subjective Theory of Economic Value," Dr. Chewning makes the following statements on p. 98, "But God's higher end is for us to be set free from our sinful natures, so we can enjoy the freedom of exercising moral choice in an environment of justice and righteousness. We can, therefore, conclude that God's perfect creative acts and special revelation reveal His earnest interest in our ability and opportunity to exercise true moral choices, and this truth reinforces Nash's observations about the marketplace."

⁴ Wilson, Douglas, "The Inversion of Humility," *Tabletalk*, July 1999, Vol. 23:7, Ligonier Ministries, Lake Mary, Florida, p. 61.

The Economics of Ananias and Sapphira

David Tucker

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Abstract

Fundamental conflict about the economic organization of the early church is analyzed by contrasting Greek versus Essenian understanding of community of goods, laying money at the apostles' feet, and table fellowship. The death of Ananias and Sapphira results in the decision to use the Greek model for the church.

ECONOMICS OF ANANIAS AND SAPPHIRA

The first seven chapters of Acts is a story of a group of people working out their spiritual beliefs and organizational structure (O'Toole, 1995). The spiritual beliefs take up most of the narrative as the Apostles and their adherents spend time daily searching the scriptures and in prayer. While there is less discussion of the organizational structure of economic life, there is the language of a nascent organization being put together (Capper, 2002).

There are both positive and negative examples that weave a complex tapestry of spirit and flesh. One positive example is Barnabas as he is filled with a spirit of understanding and is therefore willing to sell his field and lay his money at the apostle's feet (Acts 4:36-37). The negative example of Ananias and Sapphira results in their death as they lie to the Holy Spirit (Acts 5:1-11). The positive assertion of no one having any need (Acts 2:44-45) shows signs of stress when Grecian widows were overlooked in the daily distribution of food (Acts 6:1). The narrative is a story of a group struggling to find not just their spiritual voice, but a group trying to translate spiritual truth into the practical reality of economic life (O'Toole, 1995).

The objective of this paper is to add to the interpretation of the first seven chapters of Acts by thinking about the stories through an economic lens. The first section will seek an understanding of the objectives of the early church, and the organizational structure being put together for economic life. The second section will focus on the story of Ananias and Sapphira as a lesson on economic community, and the third section will review the story of the Grecian widows as a commentary on imperfect information. The final section will draw lessons for the life of an individual, family, church and society.

Economic Organization of the Early Church

The organizational structure of the early church is revealed in three ways: community of goods, apostles' feet, and table fellowship. In economic terms, the church was dealing with

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ownership of resources (community of goods), production (apostles' feet) and consumption (table fellowship). Each of these three aspects needs further investigation from both a spiritual point of view and an economic point of view. After these three aspects are discussed, there is a glimpse of the economic life Luke is describing, a life of pure gift.

Community of Goods

The idea of community of goods has a rich history that precedes the early church, and there is evidence of familiarity with the basic concepts of community of goods by most of the groups that made up the early church.

The Apostles themselves only had to look to their recent past for instruction as to how to organize economic life as a community of goods organization. In the context of Mary taking a pint of nard and using it to anoint the feet of Jesus, we learn that Judas was the keeper of the common purse from which Jesus and his followers drew their sustenance (John 12:6). Therefore, at the time of the founding of the church, the Apostles were already organized into a community of goods group as a holdover from their days with Jesus.

In addition to the Apostles as active practitioners of community of goods, the Greek readers of Acts would have been familiar with the language employed by Luke to describe the community of goods (DuPont, 1979). The phrase "among friends, everything is common" was a maxim of the Pythagorean community, and it also has roots in the work of Plato and Aristotle (DuPont, 1979). The idea was not an implementation of legal transfer of title to common ownership, but that friends do not regard anything as their exclusive property, only property to be shared. True friends are willing to share whatever they have with friends who are in need. (Mealand, 1977). Since the early church contained Greek speaking Jews (Acts 6), then it makes sense that Luke would use terms that would be understandable to that part of his audience. To

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quote Mealand (1977), “The writer of Acts seems to have seen the nascent Christian community as fulfilling the hopes, the promises, and the ideals, not only of Deuteronomy, but also of that same Greek Utopianism” (p. 99).

Mealand’s (1977) reference to Deuteronomy leads to the consideration that Luke’s expressions of community of goods is an echo of what is found in the book of Deuteronomy. In Deuteronomy 15, instructions are given to “not be hardhearted or tightfisted toward your poor brother” (Deut 15:7, RSV). While the same chapter says there “should be no poor among you” (Deut 15:4), there is also the admission that “There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land.” (Deut. 15:11). The assertion by Luke that “there was no needy persons among them” (Acts 4:34) was pointing back to the Deuteronomic goal that there should be no poor among you. Certainly the intent of the organizational structure of the early church was for there to be no economic need among the early believers.

Finally, there is evidence that the Essenes were part of a community from which the early church would have drawn its believers (Capper, 1995). The Essenes were a group that practiced community of goods in much detail, and after extensive research on the historical accuracy of placing the Essenes in Jerusalem at the time of Pentecost, Capper (1995) writes,

It is entirely possible that this group of Essenes responded first to the preaching of John the Baptist, then to that of Jesus and his disciples, and passed into the Christian church. If this happened, it will have provided a direct conduit for the transmission of the language and regulations of [*Rule of the Community* from cave 1 of the Dead Sea Scrolls] into the first church of Jerusalem. (p. 350)

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The Essenes not only practiced community of goods in terms of giving up all of their capital at the time of admittance into the group, but they also gave up any income they earned subsequent to admission. (Capper, 2002). Therefore, the Apostles, Jews, Greeks, and Essenes were all familiar with community of goods, either as a concept or as an actual practice.

As with many things in economic life, the general principle upon which everyone could agree becomes difficult in the implementation. The spiritual principle of community of goods becomes more challenging when the attempt is made to operationalize the principle. It is the operationalization of community of goods that is of most interest to economists for the ownership of resources is a key to understanding the kind of economic system being put in place. If resources are privately owned, then the economic system will be one of voluntary exchange, but if resources are owned in common, then no one individual has the right to engage in exchange unless authorized by the group. One cannot trade what one does not possess.

If community of goods is thought of along a continuum of ownership, one extreme of community of goods means that each person must give up title to themselves, their homes and their property in order to be part of the community. This is the system of ownership practiced by the Essenes.

However, the Greeks practiced a different form of community of goods. In the Greek system, each person retains personal title to their property, but that person treated personal property as if it were communal property. The Greek system was more of an attitude than a formal, codified system (Mealand, 1977). The struggle of the implementation of a practical, workable economic organization for the early church could be couched in terms of the struggle between these two methods of accomplishing the overall goal.

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Socialist thinkers have found in these passages grounds for their views of the organization for not just the church, but society as a whole. There is the assertion that since the believers had “all things in common” that this should be normative not just for the family, but also for the church and society. (Countryman, 1980). This community of goods motif morphs into a communal ownership of all property, and distribution is accomplished not through fellowship in the homes of various members (Acts 2:46) and through a frequent distribution of food (Acts 6:1), but through whatever authority is in charge of the resources. Just as Luke touts this system as successful since anyone who had a need saw that need met (Acts 2:44), and everyone seemed happy with the arrangement (Acts 2:46), others see the possibility of a penultimate utopia.

However, the idea that the community of goods as found in Acts is normative for the entire community or country is incorrect. Luke Timothy Johnson (2011) states,

Luke is not proposing this picture as a concrete example to be imitated, by structuring a life on the basis of community possessions. To read these passages in Acts as providing the ideological legitimation for such a structuring of the Christian community is to misread them. (p. 123)

Capper (2009) also rejects this argument when he states, “Acts 2-6 does not offer scriptural legitimation for those who would extend community of property across the whole of the Christian congregation, or across the state” (p. 80).

So, there is agreement on the idea of community of goods, but the implementation or operationalizing the concept is still in doubt. On the one hand there is the formalized, codified approach of the Essenes where title to property transfers to the organization, or the property is sold and title to the cash transfers to the organization. On the other hand, had there is the

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approach of the Greeks where title remains with the individual but the spirit of community, in the heart of the owner, causes that owner to treat the property as if it belonged to the community as a whole.

Apostles' Feet

The phrase “laid their money at the apostles’ feet” (Acts 4:37 and Act 5:2) is more than alms giving or the passing of a collection plate on a Sunday morning. The co-text suggests a complexity of conditions that leads to the conclusion there is a ceremony, initiation or ritual being observed. The ceremony was voluntary, just as obedience to Peter’s call was voluntary (Acts 2:37-41). The plural (apostles’ feet) suggests that more than one, or perhaps all, of the apostles were present. The ceremony occurs indoors, probably in the Temple (Le Donne, 2013), and there were observers (Acts 5:6). The ceremony seems to be reserved for large sums (Acts 4:37 and Acts 5:1). So, there seems to be some sort of ceremony involved, but the precise nature of it is not revealed in scripture alone.

Peter’s questions to Ananias in Acts 5:4 were accusatory, but reveal Peter’s position on the subject of private ownership of property “Didn’t it belong to you before it was sold?” Peter bores in even more when he asked/stated “And after it was sold, wasn’t the money at your disposal?” (Acts 5:3-4). The form of these questions reveals that Peter recognized the issue of private ownership from a Greek perspective, and anything given to the community of goods must be voluntary. The question bearing more investigation is the purpose of the ritual.

There is no indication of how many more times this ceremony happened, or how many people in addition to Barnabas and Ananias when through it. Luke only records Barnabas as the positive example (Acts 4:37), and Ananias and Sapphira as the negative example (Acts 5:2). The fact that both of them were wealthy enough to have owned a field or piece of property means that

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perhaps it was only done when large sums were being donated or when individuals were being inducted into the Apostolic community of goods.

In his research regarding the Essenes, Capper (2001) has suggested the ceremony of laying at the Apostle's feet as an example of a two-tiered or two types of discipleship in the early church (Capper, 2001). There could have been the intent to develop an inner circle of disciples that would include the Apostles and only those who have renounced their property entirely and laid it all at the apostle's feet as a condition for acceptance into the inner circle. These initiates would be the ones who completely divested themselves of personal property and would, of necessity, be accepted to eat at the communal table. The other, wider circle are those who believe and have accepted the teaching of the Apostles, but have retained their homes and make occasional donations to the way.

Capper also goes into great detail to show the archeological evidence that an Essene community was in Jerusalem and in other towns frequented by the Apostles during their time with Jesus. There is specific evidence that suggests Jesus stayed at an Essene house in Bethany as he commuted into Jerusalem to teach. Therefore, it does make sense that the community of goods influence was asserted by the Essences and could very well have been part of the influence on the administration of the early church (Capper, 1995).

If this ceremony is an Essene-like induction into an inner circle of believers, certainly Barnabas is Exhibit A of a person who gets it and is fully committed to the cause. He is a positive example to the young men who attended the ceremony. Ananias and Sapphira are the opposite example, and it would have been a life-long memory to the young men who carried out the bodies of Ananias and then Sapphira. If this is a ceremony, then perhaps the young men were initiates who were not yet ready to enter the inner circle (Capper, 1983).

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If the story of these two donations/ceremony is read as an economic story, then it is important to think of what the apostles are doing by accepting these gifts. One can understand the apostles' initial pleasure of being part of this ceremony since they themselves gave up all they had in order to follow Jesus. For the initiates it is an act, like baptism, of being born anew, but this is an act of being born again economically. By the initiates laying all of their money at the apostles' feet, they are mirroring their spiritual poverty with economic poverty, and one can understand the apostles' joy in being a part of that ceremony.

However, from the apostolic side of the gift, by accepting the money from the initiates, the apostles were now accepting responsibility for the economic life of the initiates. The ceremony is not just a one-way ceremony. Not only are the initiates accepting the apostles, but apostles are accepting spiritual and economic responsibility for these initiates. The ceremony changes the economic relationship between the initiates and the apostles by placing the initiates into the care of the apostles. This turns the apostles into supervisors of the economic life of the initiates and it therefore turns the church into an economic organization. The ceremony moves the early church toward a more formal, concrete economic organization, based on an Essene model.

Table Fellowship

In Acts 2:42-47, there is both teaching and fellowship, breaking of bread and prayer, meeting in the temple and in homes. The contrast is between the spiritual work (teaching, prayer) and economic work (breaking of bread, fellowship). The scene also contrasts the places at which these events take place (temple, household). The discussion the first few chapters of Acts is part of a larger narrative of the role of the temple and the household in Luke-Acts. As

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noted by Elliott (1991), the temple and the household are not simply different spaces, but differently organized sectors of economic life.

As the interest of this paper is in the economic organization of the church, there is a necessary interest in where the economic activity takes place. If the locus of table fellowship is to be in the temple, then that would be evidence for a more formalized version of community of goods with apostles or their designees as the administrators of preparation of food and consumption activity. If the locus of table fellowship is the household, then this supports more recognition of private ownership of property and the home as being the center of economic activity.

In the first eight chapters of Acts, the scene shifts back and forth between the temple (Acts 3:1-4:22; 5:12-40; 6:8-8:3) and the household (Acts 1:13-2:45; 4:23-35). The household is where the believers break bread and share all things in common. The temple is the scene of assembly, the primarily a place of conflict and violence. After the death of Stephen (Acts 7:59), the temple is largely abandoned as a place for the church and the believers meet in their homes. However, the act of laying money at the apostles' feet probably took place in the temple (Le Donne, 2013).

As noted by Elliott (1991):

It is the household which gradually replaces the temple as the actual sphere of God's saving presence. The temple, at first the locale of hoped for salvation and symbol of Israel's holy union with God, eventually is unmasked as the political concentration of power opposed to God's people and the truly righteous. The household, on the other hand, once the gathering place of the powerless and the marginalized, eventually emerges as the institution where God's spirit is truly active. (p. 217)

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Although disagreeing with Elliott in terms of the significance of the temple in the Lukan narrative, Green (1994) does agree that the temple declines as a center of social power. Writing about the rending of the temple veil during the death scene of Jesus, Green (1994) writes:

Attention to the socio-cultural significance of the temple in the narrative of Luke-Acts suggest that the torn veil at Jesus' crucifixion signifies the end of the temple as a sacred symbol of socio-religious power. For Luke, the symbolic world emanating from the architecture and theology of the temple has thus been compromised so as to open the way fully as a mission to all people. (p. 495)

The evidence of Acts is that the place of table fellowship is the household. Capper (1995) argues the Essene system also closely resembles the daily meal-fellowship of the early church. Luke talks about distribution of meals only from the sale of property, but the Essenes interacted with the community and brought their wages back to the community and then enjoyed a meal together.

Therefore, the evidence of Acts is a church that is mixing and matching various models for economic organization. The idea of community of goods has both a Greek and Essene interpretation. The ceremony of laying money at the apostles' feet is an echo of the Essenes, but the table fellowship centered in the home is more of a Greek interpretation. Before moving on to the stories of Ananias and Sapphira and the Grecian widows, there is benefit in thinking about Lukan economy.

Economy of Pure Gift

Absent living as Robinson Crusoe, economic life is lived through exchange. Following Sahlins (1979) economic exchange can be categorized into three main categories based on the reciprocity involved.

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The first category of reciprocity is the middle ground of *balanced reciprocity*. This is the kind of exchange where before the transaction is agreed to and consummated, each side negotiates what they will both give and receive as a result the implementation of the transaction. If both sides are free or uncoerced, they will only agree to an exchange if satisfied that the potential reward is greater than the costs incurred. If both sides have full and complete information and knowledge, then the transaction is likely to be mutually beneficial. Balanced reciprocity is prevalent in many societies and was prevalent in the time of the primitive church (Jeremias, 1969).

The second type of exchange is *generalized reciprocity*. In this situation there is exchange, but the exact nature of what is to be received in return for what is given is not explicitly stated. The primary example of generalized reciprocity is the household (Elliott, 1991). A husband and wife will not explicitly negotiate the terms of their exchanges. They commit to mutual support, but the details are worked out as life unfolds. Each side will contribute as they are able and then receive as resources are available. Neither side is keeping any accounting records of specific transactions, but each is contributing as they are able and then receiving as they have need, all based on the love they have for each other.

A second example of generalized reciprocity is charitable contributions. One side gives to the other, but the exact nature of what will be received is left unstated. The donor is giving, but only gives because the donor is in agreement with the mission of the organization. Should the donor disagree with how the donation is spent or utilized, then the donor cannot get the donation back, but will certainly quit giving in the future. The recipient is expected to use the donation to continue the mission of the organization, and that is sufficient reciprocity for the

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donor. This sort of generalized reciprocity is not specially based on love for a particular person, but love for the cause or mission of the organization as it helps other persons.

The third type of exchange is *negative reciprocity* or “the attempt to get something for nothing with impunity” (Sahlins, 1979, p. 195). Although Sahlins (1979) would include items such as haggling, cunning, guile, stealth and violence in this category, McCabe (2013) was more on track when he stated that negative reciprocity “basically amounts to theft” (p. 59). Negative reciprocity is either (a) an involuntary transaction or (b) a transaction in which one party has such information advantage over another party so that the end result is not much different from theft. Negative reciprocity is what Luke is referring to when he speaks of the teachers taking from widows (Luke 20:45-47).

The categories of reciprocity are a useful categorization of economic exchange, but none of them are adequate to describe the economic system that Luke has in mind for the early church. The gospel of Luke is describing something that transcends the normal categories of reciprocity. The aim of Acts is to move toward a system not mentioned by Sahlins (1979), and that is of voluntary exchange with zero expectation of reciprocity. Luke is pointing us toward an economy of pure gift. This is a life where gifts are given, expecting nothing in return (Bell, 2010). In order to understand the various categories of reciprocity (see Table 1).

The spiritual and economic organization of the early church is initially painted as a success based on Luke’s model of *zero reciprocity*. Spiritual unity is supported by the teaching of the Apostles and the miracles done by them (Acts 2:42-43). This spiritual unity generates an economic unity where resources were donated and shared and the reported result was no one with need (Acts 2:44-46). The cultural diversity of the church (Acts 2:6) was overcome through the unity of spirit and drawing on the voluntary donation of capital by the believers. For a short

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period of time, the excitement of newness brought both spiritual unity and economic success, but with success came growth (Acts 2:47), and with growth came cracks in the economic organization.

Before drawing any conclusions, however, there must be some discussion of the two stories in Acts that have a direct impact on the economic life of the church.

Ananias and Sapphira

The story of the first four chapters of Acts is the early church working toward an economy of pure gift. The debate regarding the operationalization of this economy of gift was split between more formal model of the Essenes and the less formalized model of the Greeks. Both were based on the concept of community of goods, but there are differences in implementation. Table 2 is offered as a summary of the two models.

The initial results are positive in terms of the economic success of the organization, even with the competition between the two systems. In two passages (Acts 2:42-47; Acts 4:32-37) Luke is able to report that no one had any need and things were going very well. The problems, however, emerge in Chapters 5 and 6. First, there is the problem of Ananias and Sapphira, and then there is the problem of the Grecian widows.

The story of Ananias and Sapphira is difficult. It produced great fear in the church and among those who heard of these events (Acts 5:11). The story presents a stark contrast of sin and punishment. Peter presiding over this story. This is the same man who lied about knowing His Savior (Luke 22:54-62) even after being warned that he would do so (Luke 22:31-34). This same Peter is now presiding over the deaths of Ananias and Sapphira.

Most of the theological writing about the story of Ananias and Sapphira concentrates on Peter, and why and how this unfortunate couple died. The theories are varied and nuanced, and

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one of the best summaries is found in McCabe (McCabe, 2013). However, the story of Ananias and Sapphira is not just a spiritual story. It is also a part of the economic story of the early church, and so there are economic implications to be explored.

One of the first economic ideas that emerges from the story is Peter's definitive position on the right of an individual to private ownership of resources. The defense of private ownership comes out in Peter's statements/questions of Ananias. "Didn't it belong to you before it was sold? After it was sold, wasn't the money at your disposal?" (Acts 5:4).

A surface reading of these questions/accusations must be interpreted as a defense of private ownership, even if the ideas behind them indicate a two-level initiate ceremony (Capper, 1983). The irony is that Peter is participating in an Essenian-like ceremony at which he defends the private ownership of property concept of the Greeks. But the irony is easily solved by understanding the induction was completely voluntary. Peter is understanding and defending private ownership of resources, but if one voluntarily agrees to divest themselves of private ownership, it is best to be truthful about what you own.

A second economic idea to be teased out of the story is one of information. It is interesting that there is no mention of how Peter got the information that Ananias and Sapphira had withheld a portion of the proceeds. Perhaps they looked guilty, perhaps Peter had inside information from an informant, or perhaps Peter was informed by the Holy Spirit. All of this is conjecture and speculation, but the fact remains that Peter had perfect information about the proceeds of the sale of the field and Peter used that information in his questioning.

In most economic transactions, one side has information advantage to one degree or another. Ananias assumed, to his regret, that he had information advantage over Peter, and could engage in a transaction where he receives both the spiritual benefit of fellowship, and the

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economic benefit of his own property. Ananias, however, most definitely did not have information advantage over Peter. It was Peter who had information advantage over Ananias. He utilized this information to not only reject the transaction and condemn the couple, but he also created a situation that influenced the future economic organization of the church.

In his essay on Ananias and Sapphira in the cultural context of oaths, vows and promises, Harrill (2011) writes, “Their willing deception about participating in God’s plan of a community of goods, before Peter, suggests their unbelief in divine judgment” (p. 357). Certainly Ananias and Sapphira were deceptive, and if they did not believe in divine judgment, they do now. Harrill (2011) is correct that God’s plan is for community of goods, but there is a question, however, as to exactly which format is going to be used for implementation of community of goods.

If community of goods in the Essenian sense is to be normative for the church, then the church becomes not just a spiritual organization, but also an economic organization. The church as an economic organization institution will be gathering resources and distributing those resources. An organization must be built to handle these function, and individuals must be named to run the system. However, if community of goods in the Greek sense is God’s plan for the church, then the church is not an economic organization, and can therefore concentrate on its spiritual function. If the church is not to be an economic organization, then economic life is transferred from the church to the home and will be the purview of each household.

If the church is to become an economic organization with resources for its people, then over time it will accumulate earthly, economic power and will attract to itself those who want to use the power of its economic resources. If the church is to become an economic organization, it will need to protect itself, just as the Jews protected themselves from Jesus. One of the

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primary targets of criticism by Jesus, is the Pharisees and temple priests were lovers of money (Luke 16:14) and they had turned the temple into a den of thieves (Matthew 21:13). If the church were to move down the path of accepting donations and membership based on those donations, and using donations to sustain economic life, then it is only a matter of time before the economic function would revert to what Jesus criticized so harshly.

Fitzmyer (1998) asks, “What sort of church does Luke envisage here, the purity of which has to be preserved by the removal of sinners by death?” (p. 31). If there is to be community of goods in the sense of strict communal ownership of property where title to personal property is transferred to the organization, then yes, it will be necessary to kill people in order to keep it pure. But if the church is to be a spiritual organization only, then there is no need to engage in such extreme sanctions. The story of Ananias and Sapphira marks a turning point in the economic philosophy or organization of the church away from the Essenian model and toward the Greek model.

One additional story that confirms the movement toward the Greek model is found in the actions of Peter with regard to Simon Mangus (Acts 8:9-24). Simon was attempting to do essentially the same thing that Ananias was doing – buying his way into the leadership of the church. Peter roundly condemns Simon over this proposed exchange, but Peter fails to strike Simon dead. Perhaps it was because Simon had the advantage of being up front and honest about the transaction. Or, perhaps Peter had learned to use this power more carefully (O’Toole, 1995). However, since the church had removed itself as an economic organization (Acts 6:1-4) there is no threat to the integrity of the church as a result of Simon’s proposed transaction. The transaction is merely declined with a good scolding.

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While the idea, attitude and spirit of community of goods is still central to the church, the death of Ananias and Sapphira moved the church away from the formalized, Essenian implementation of this concept and toward the Greek form of community of goods. Goods are still privately owned, but treated as if they were community property. There is no two-tiered model of induction, and there is no ceremony of giving. The economic life of the church is centered on the home. If Luke over-sold the economic success of the early church, then Peter over-reacted in killing Ananias and Sapphira, but the end result was the abandonment of the economic ceremony and the abandonment of the Essenian form of community of goods.

The Grecian Widows

The second story that cemented the abandonment of economic functions by the church is the story of the Grecian widows. Most commentators see the neglect of the Grecian widows as a spiritual conflict between the Jews and the Greeks (Pao, 2011). This situation, however, does not need to be interpreted as entirely spiritual. An economist will recognize the problem as a lack of information.

If the apostles knew of the needs of the Grecian widows and if they knew of the resources that had been donated by Barnabas and Ananias and others, then the problem is really one of distribution. But those are too many “ifs.” Absent divine intervention, no one individual or no one committee has access to all of the information necessary to know the needs of a growing number of people.

The fact that Luke mentions three thousand (Acts 2:41) and then five thousand men (Acts 4:4), indicates the nature of the information problem. If the church, as an economic organization, is trying to take care of all of these adherents, or even just the poor, the orphans

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and the widows, the organizational problems are multiplying. The spiritual oversight is difficult enough, but the economic organization is becoming impossible.

It was the economist F. A. Hayek (1945) that identified one of the basic economic problems as incomplete information. Hayek stated,

The peculiar character of the problem of a rational economic order is determined precisely by the fact that the knowledge of the circumstances of which we must make use never exists in concentrated or integrated form but solely as the dispersed bits of information and frequently contradictory knowledge which all the separate individuals possess. (p. 519)

The problem is not that the apostles' are uncaring or wishing to slight the Greeks in favor of the Hebrews. The problem is that absent the perfect knowledge by one individual or group, it is impossible to have one person or one committee to know the needs of and take care of so many people. It is a fatal conceit to believe that a small group, even if that small group is the apostles, has enough information about the consumption needs of every individual so there is no want or need. What can be possible over a short period of time is impossible over the long run as the group grows and needs change. Even if sufficient resources are available, the information problem in the distribution of these resources grows exponentially to the point of impossibility.

An interesting contrast is how Peter had perfect information in the case of Ananias and Sapphira, but did not have perfect information in the case of the Grecian widows. As already noted, the source of Peter's information about Ananias is not revealed, but whatever the source, the source was not sufficient to provide information to Peter and the apostles about the needs of the Grecian widows.

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As noted in the comments on Ananias and Sapphira, if the church is to be an economic organization, much care must be taken to keep the organization protected and pure. An additional point must also be made regarding economic organization given the story of the Grecian widows. If the church is to be an economic organization, then it will have to accept criticism of its economic policies. It is one thing to have spiritual debate regarding such issues as acceptance of Gentiles or eating meat offered to idols, but if the church is an economic organization, then it must enter into the debate of who is donating and who is receiving. The criticism of the Grecian widows was not a spiritual criticism. They were criticizing the economic decisions of the apostles.

Many commentators have judged the apostles harshly as they abandon the economic function of the church. Spencer (1994) writes,

On the one hand, the Twelve do not directly exploit the Hellenist widows and do not ignore their pleas altogether . . . On the other hand, the apostles manage to keep their distance in the widows' dispute; they lay their hands on the seven appointed table servants...but refuse to lift their hands personally to help the widows (p. 730)

Spencer (1994) goes on to state,

The Twelve react to the complaint of the Hellenist widows with some ambivalence. They propose a suitable plan for assisting the widows, but at the same time they say that they themselves have more important things to do: praying and preaching. At this point, the perceptive and sympathetic Lucan reader winces, for the gospel has clearly endorsed a holistic model of Christian ministry which values proclamation, prayer and table waiting as complementary services to needy persons such as widows. (p. 733)

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Spencer's (1994) point is rooted in an Essenian understanding of community of goods. If the church is to adopt the Essenian model, then Spencer's (1994) criticism is correct. But the church is in the process of moving from the Essenian model to the Greek model, and once the economic function is laid on the shoulders of the household, the story makes more sense.

Capper (1983) makes essentially the same criticism, "The dispute over economic arrangements in Acts 6:1-6 is thus a record of the point at which community of goods was programmed out of the social form of the developing wider church" (p. 354). In this quote Capper (1983) is referring to the Essenian form of community of goods, and the point is not that community of good is programmed out, but the Essenian model is being abandoned in favor of the Greek model. The ideal and spirit of community of goods remained as the church grew through the households of the adherents, for God already had established his community of goods organization and that is the family. The family is the ultimate community of goods organization, and it took the death of Ananias and Sapphira to remove economics from the church and back to the family.

The church as an institution is abandoning the Essenian model. There is no other mention in the rest of Acts of a ceremony where early Christians give up complete and total ownership of their resources. Communes and other Essene-type living arrangements are abandoned and do not emerge until Egypt in the 3rd century (Capper, 1995). The story of the Grecian widows and the story of Ananias and Sapphira are stories that lead to the abandonment of the Essenian model and the acceptance of the Greek model of community of goods for the early church.

Conclusion

The general principle of sharing possessions is found in the thought of Luke and Acts, but as an economist, Luke makes a pretty good doctor. It is often difficult to operationalize the general principles found in Luke's writings. As Johnson (2011) put it, "Although Luke consistently speaks about possessions, he does not speak about possessions consistently" (p. 13).

The idea of community of goods is prevalent, but there are two competing interpretations of how to operationalize the idea. The Essenes take a more formalized process through the development of written codes and ceremonies. The Essenian model involves the voluntary transfer of title of all personal resources to the community. On the other hand, the Greeks accepted the spirit of the idea of community of goods but did not call for any formal transfer of title. The ceremonies where resources were laid at the apostles' feet was not part of the Greek model.

After the death of Ananias and Sapphira, and after the complaints of the Grecian widows, table fellowship was centered in the home, not the temple or a building held in common by the church. All of these events led to the church discontinuing any sort of economic function for the church. The church became an exclusively spiritual organization, and economic functions are carried out in the homes of the believers.

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Table 1

Reciprocity in Economic Exchange

Zero Reciprocity	Generalized Reciprocity	Balanced Reciprocity	Negative Reciprocity



Pure Gift	Mutually Beneficial	Mutually Beneficial	One sided
Voluntary	Voluntary	Voluntary	Involuntary, Coercive
Thinking only of others, gift	Thinking mainly of the benefit of others	Thinking of mutual benefit	Thinking only of self, greed
Expecting zero return	Expectation of some return	Return negotiated prior to the transaction	Returns are lopsided
Barnabas	Charitable Giving, Family	Business Transactions	Robbery, Theft, Deceit, Taxation

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Table 2

Contrasts in Economic Organization of a Pure Gift Economy

<u>Economic</u> <u>Characteristic</u>	<u>Greek Model</u>	<u>Essene Model</u>
Community of Goods	Private Ownership retained, attitude of giving	Communal ownership codified, attitude of giving
Ceremony of Induction	None No tiers in membership	Laid at the apostles' feet Two-tiered membership model
Table Fellowship	Happens in the home	Happens in the communal home or temple or church

Kainos as Innovation in Business:

Developing a Christian Worldview on the Diffusion of Things New

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Abstract

Do common principles explain the spread of the innovation of Christian love two millennia ago and diffusion of successful business innovations today? This paper identifies principles common to the Bible and behavioral research, evaluates author's teaching of these principles, and discusses implications for developing a Christian worldview regarding innovation.

A new commandment I give you that you love....as I have loved you (NIV)

In John 13:34 the word translated “new” in English is *kainos* in the Greek, meaning a quality not before experienced by people - as in an innovation (Vine, 1996). The innovation was in loving the way that Jesus loved, as the instruction to love was not in itself new (Stark, 1996). Although “innovative” appears to be a reasonable translation for *kainos*, it is likely fair to say we don’t usually think of Christianity’s successful introduction in the first century AD as an innovation in the same way as the successful introduction today of new products and services by businesses. The language attributed to Jesus, however, and research findings by Stark (1996) and Collar (2007) suggest both are innovations in the same way. These findings inform the central questions in this paper: Are there common principles that caused the innovation of Christian love to spread successfully two millennia ago and cause the successful adoption of business innovations in the twenty-first century and, if there are common principles, what are they and can they be taught? Over the past three years the author has sought answers to these questions from the literature, and introduced the findings on innovation to business undergraduates at a Christian university. This paper summarizes that work. Following this introduction, the author first provides a review of literature, informed by Moroney’s (2014) mapping of faith and learning, to survey and examine intersections between faith-informed and secular approaches to innovation. This is followed by detail on the author’s efforts over three years to apply these findings from literature with students. The paper concludes with a discussion of the scholarship and teaching implications of the author’s work as to how to integrate principles of *kainos* into preparing innovation-minded young adults for the world of business.

The Importance of Innovation and This Paper/Presentation

Learning how to innovate is critically important for students being prepared in business and entrepreneurship programs. Innovation is so important that the phrase “innovate or die” has become part of popular business culture (Van Daal, 2018). Despite its pervasive use, the phrase itself has an unclear origin, often attributed to Peter Drucker, Tom Peters, and others (Napier & Nilson, 2008, page XIV), and there remains a lack of clarity as to how people learn such an important aspect of business life (Neck et. al., 2014). In addition, very few resources are available on how to integrate what is known about innovation with a Christian worldview (Vincent, 2017). So, such lack of clarity on multiple levels means there is an important need for a paper (and proposed presentation) such as this, aiming to help fill some gaps for Christian faculty who are equipping students to serve in a world of business that holds innovation as critical.

Developing a Christian Worldview

Before reviewing literature to examine and survey intersections between faith-informed and secular approaches to innovation, it is important first to introduce what is meant here by developing a worldview. Developing a Christian worldview on the diffusion of things new includes in this paper both an attempt to clarify how worldviews form and operate, as well as to discuss the author’s efforts to help students develop a Christian worldview on innovation for themselves. A review of recent literature on how worldviews form and operate follows below. Then at the end of this paper, there will be discussion on my work with students.

Although a Christian worldview may be described in terms of rational propositions for examining disciplinary content, it is important to recognize that a worldview does not consist of a consciously-held, deliberately rational set of propositions (Naugle, 2002; Smith, 2009:18; Smith, 2011:17; Ryken, 2013:20). This is because a worldview is held below the level of

conscious awareness, but not in the Freudian sense of subconscious (Smith, 2016:34). We are mostly unaware of our worldview because it is taken for granted and tacit (Smith, 2011:17; Ryken, 2013:20). Tacit knowledge is a set of decision rules that cannot be explained by people following them. Polanyi explains that tacit knowledge enables performance by observing a “set of rules which are not known as such to the person following them” (1962:49). As with worldview, tacit knowledge is acquired by practice that leads to formation of unconscious habits and patterns of behavior (Wilson, 2004; Smith, 2011). Kahneman (2011) explains that we are largely unaware of this type of thought because it is “automatic,” bypassing deliberate thinking and operating on pattern recognition ability acquired from experience and practice. It is how we estimate if there is time to walk across a street and beat oncoming traffic. It is the type of thinking engaged by a baseball outfielder who knows with some precision when and how high to leap for a catch without having to stop and measure the speed or angle of the ball. Similarly, worldview operates “automatically” from what the Bible calls our heart (Smith, 2016:34-38) – below the level of deliberate thought (Naugle, 2002). Worldview is a tacit, automatic, and precognitive story that we tell about ourselves (Naugle, 2002; Smith, 2009; Smith, 2011). This tacit story provides a “narrative answer to the fundamental questions” (Naugle, 2002:302) and is essentially an account of what we worship at the very deepest level (Smith, 2016).

Literature Review

The central questions in this paper ask: Are common principles involved in the successful adoption of both religious and business innovations and, if so, what are these principles and can they be taught? To organize relevant literature for addressing the questions, the author develops a table for exploring, interpreting, and applying a faith and learning “map” advanced by Stephen Moroney (2014). This table is an adaptation of Moroney’s (2014) work and appears below as

Table 1. In this literature review, the map is used as an exploratory tool in an effort to identify common principles. Later in the paper, in the section titled “MY WORK WITH UNDERGRADUATES,” a modified form of the map appears as Table 2.

The Map of Approaches to Innovation

Stephen Moroney (2014) offers the following rationale for the “map”:

This essay contends that in the past few decades there have been significant developments in how Christian scholars conceive of their academic tasks, so that it is time for an updated map (that) gives special attention to three “locations” or approaches that have been prominent in the faith and learning literature, especially within the last decade. Though each of the three “locations” is marked by distinctive characteristics, they are not mutually exclusive. (2014, page 140)

The three “locations” discussed by Moroney (2014) are: integration, worldview, and practice/formation. Integration relates content of the Christian faith to content of the discipline. Worldview involves adopting a Christian faith perspective for thinking about the subject matter of the discipline. Practice/formation focuses on course activities and assignments for the purpose of student development in practicing the discipline and in how that practice relates to their Christian formation. Making distinctions between and among the three approaches allows us to examine separately the mechanisms of faith-learning intersections that differ from one approach to another. As distinctive approaches, the three are plotted in the first column of Table 1.

Columns 2 and 3 represent a “mapping” of what is to be considered from faith and disciplinary perspectives, respectively. As summarized in this paper’s introduction, though, such perspectives assume underlying narrative stories that answer fundamental

questions and are called worldviews (Naugle, 2002:302; Smith, 2009). A Christian-faith-informed worldview holds that the individual's narrative is part of God's big story, as informed by the Bible (Moreland & Craig, 2003). In contrast, however, disciplinary scholarship regarding innovation is published assuming a worldview of material naturalism (Poplin, 2014), in which there is no grand narrative, the only things that exist are those that can be observed with our senses, and the individual is at the center of the story. This all means a significant difference in motivation between people holding the Christian as opposed to the secular (or material naturalist) worldview: in the faith narrative, the motivation is to please God; in material naturalism, the motivation is to achieve instrumental consequences that benefit the individual. Keeping this fundamental difference between motivations in mind, the following review of literature seeks principles that might be observed in common between Christianity as an innovation and business innovation today.

Integration: Do Faith and Learning Intersect in This Approach to Innovation?

With the integration approach, starting from a Christian faith perspective, God created humans as innovators (Keller, 2012:33). According to the book of Genesis, God made us in his own image immediately after displaying himself as an innovator by creating everything. To put it another way, that all humans have the ability to innovate is a sign of God's common grace (Baker, 2015; Heslam, 2015).

From a secular perspective, Nobel-Prize-winning economist Edmund Phelps holds that innovation must be added to the traditional factors of production – land, labor, and capital – as a critical factor in creating economic prosperity (2015). Phelps clarifies that, for this to be true, innovation must be a fundamental aspect of human nature: “If we place innovation at the center

of economics, then we in effect make a sweeping assertion about human nature – for we claim, at some level, that man is an innovator” (2009: page 5). So we find an intersection between the secular literature and the Bible that innovation is a fundamental aspect of human nature.

Worldview: Do Faith and Learning Intersect in This Approach to Innovation?

With the worldview approach, starting from a Christian faith perspective, our “map” requires a concise proposition that is condensed from a Christian perspective on innovation for thinking about the discipline. To accomplish this, as noted in this paper’s introduction, our starting point here is that, although *kainos* in John 13:34 in the Greek New Testament is translated “new” in English, Vine (1996) and others inform us a more precise word would be some variant of “innovation.” *Kainos* refers to newness in quality and is equivalent to the Latin word “novas” (Vine, 1996). The use of *kainos* in the Greek indicates the new way introduced by Jesus was an innovation, as also noted in this paper’s introduction. This idea that Christianity was an innovation has been famously advanced by Rodney Stark, among others. Stark observes that the central innovation of Christianity was that “love and charity must extend beyond the Christian community” (1996: page 12). As much as loving each other, it was the application of Luke 10:25-37 - “love your neighbor as yourself” (NIV) - and the clarifying parable of the Good Samaritan that distinguished the new approach engaged by early Christians. Stark’s extensive research revealed that the innovation of Christianity spread because believers reached out interpersonally to contacts of all economic, racial, occupational and other diverse characteristics in the first century Roman Empire. The *kainos* of loving people unlike oneself was revolutionary, attractive and effective at gaining acceptance of the innovation. The message of Jesus – of reaching out to the stranger – was simultaneously an innovation and a method for spreading the innovation. Believers did not need to know about social networks; all they needed to know was

love neighbor – as defined broadly by Jesus – and the innovation was on its way. This all suggests that Christianity as an innovation required a new worldview regarding social interactions with people unlike oneself. For the purposes of reducing this to a compact form for the table (or “map”) used in this paper, the proposition to be examined here is that the “*kainos*” commandment of John 13:34, and as elaborated in Luke 10, was an innovation because it required a new social structure of reaching out to dissimilar others in order to communicate the “invention” of Christian love.

In secular innovation research, a consistent central finding is that innovation is a new social structure making possible the widespread adoption of a new solution for one or more problems of the human condition (Rogers, 2003). It is the changed structure of social interactions in order to gain value from something qualitatively new that differentiates innovation from invention and makes the former the more difficult of the two (Drucker, 1995, page 30; Rogers, 2003). Rogers famously introduced the word “heterophily” for the process of reaching out to others unlike oneself that he found essential for an invention to become an innovation – i.e., adopted on a sufficiently extensive basis to survive as a new way of solving a problem. Rogers underscores the importance of heterophily as follows: “Ultimately, the diffusion process can occur only through communication links that are at least somewhat heterophilous” (2003: page 306).

Annalee Saxenian found the same thing at the company level in her important research on what makes firms in Silicon Valley so innovative:

Silicon Valley computer firms redefined relations with their most important suppliers during the 1980s, recognizing that their success was tied irretrievably to

that of their suppliers, they began treating them as partners in a joint process of designing, developing, and manufacturing innovative systems. (1996, page 145)

Importantly, a new social pattern of connecting with others unlike oneself is the consistently observed human behavior that explains innovation, as reported in what is considered to be the very best secular research on innovation. This appears to intersect with the principles we find in the New Testament, that a new social pattern of connecting with others unlike oneself was the behavior taught by Jesus that was simultaneously a new invention and a method for turning his new way into an innovation. Although an individuals' motivation differs between the two perspectives, the pattern – or, principles – of observed behavior is the same in the two perspectives.

Practice/Formation: Do Faith and Learning Intersect in This Approach to Innovation?

With the practice/formation approach, from a Christian perspective, Setran and Kiesling point out that developing diverse Christian relationships is vital for healthy spiritual formation, especially as formation relates to vocation (2013:112-114). This is because of the pervasive influence of individualism in modern society and its tendency to constrain the appropriate maturing process in young adults (Arnett, 2004). Setran and Kiesling recommend active mentoring by Christian adults with substantial life experience to counterbalance the young adult tendency to seek advice and counsel from peers (2013, pages 205-230). More specifically to developing innovativeness, Gary Oster offers exercises for Christians to form connections with a diversity of people in order to become more innovative (2011: 115).

The secular approach to developing in the “discipline” of innovation is captured well by Dyer, Gregerson and Christensen in their 2011 book, “The Innovator’s DNA: Mastering the Five Skills of Disruptive Innovators.” The book is based on these authors’ research findings on the

common practices of highly innovative people. On pages 113-131 they outline a process for their reader to become more innovative by developing his or her “idea network” of people who are unlike their reader. This is based on their research finding that people with networks of diverse people are more innovative than those with less diverse networks (Dyer et. al., 2008). Once again, the secular disciplinary literature on innovation intersects with the faith perspective, this time at the level of individual personal development.

My Work With Undergraduates

The “Idea Network” Assignment

In the spring of 2015, my university allowed me to launch a new course for students interested in entrepreneurship, titled: “Entrepreneurial Behavior and Leadership.” The course was taught without a text because, to the author’s knowledge, there is no Christian book surveying the behavioral science foundations for all of the various practices of successful entrepreneurs.¹ Instead, students are exposed to a wide variety of sources through instructor presentations and links to readings via an online learning management system. Informed by the literature on the importance of social networks for innovation (e.g., Rogers, 2003), a central assignment focused on the students’ own networking skills. Adapting the concept of “idea network” from Dyer, Gregerson and Christensen’s 2011 book, “the Innovator’s DNA: mastering the Five Skills of Disruptive Innovators,” the assignment required students to write a paper on their network of idea people. Importantly, the students were to write about six people unlike themselves to whom they were connected. For each person, they were to write about the way in which the person was dissimilar: it could have been gender, socioeconomic status, faith

¹ The author wishes to acknowledge the wonderful work of Gary Oster in “The Light Prize: Perspectives on Christian Innovation” (2011), and of Lanny Vincent in “Innovation Theology: A Biblical Inquiry and Exploration” (2017). From the author’s perspective, though, neither resource links discussion as to what is known from secular research to the sources of those findings sufficiently well for teaching the topic of innovation in a university course.

persuasion, political viewpoint, country of origin, cultural background, age, or whatever way the person was unlike them. If age was the dissimilarity, to qualify for the network the person had to be at least 20 years older (this was a class of traditional undergraduates). They were to conclude the paper by describing the actions they would take to develop their idea network.

The assignment was due at semester mid-point, following extensive classwork on networking skills, their importance and how to develop them, as well as on a Biblical view of creativity that was based on Tim Keller's "Every Good Endeavor" (2012). Before the due date, students grumbled about the assignment in class, with all eighteen of them claiming not to know six people unlike themselves. Yet all submitted good papers describing six friends, acquaintances and relatives in sufficient detail for the author to recognize how these connections were different from themselves. Afterwards, most spoke in class about enjoying the assignment. Only two, however, were already engaging their network for ideas and they were the only ones who clearly described steps they would take to develop their network even more. For the overwhelming majority, the diverse people described in the paper were not yet functioning as an idea network. The author has since taught the course twice more (fall, 2016 and fall, 2017), with similar results on this assignment for each of the three occasions it has been offered.

Going Forward: Improving My Teaching on Worldview and Innovation

Since finishing teaching "Entrepreneurial Behavior and Leadership" in fall, 2017, the author has been reflecting on where to go from here and what can be improved. It was only in preparing this paper that the author developed the "Map of Approaches to Innovation" that appears on page 7 of the literature review provided earlier. The map makes it apparent that the content of only three of the table's six boxes were covered in the course; what the author thought was faith integration did not actually examine intersections between faith and learning at all. To

update the map with these findings, a modified version is provided below as Table 2: Map of Approaches to Innovation – Evaluating Author’s Efforts.” The words “Up to now, intersection of faith and learning not explored with students” are inserted in bold in each of the boxes representing areas that were simply not discussed. Information on the original map in the cells that were not discussed with students is reproduced in small font for the reader’s convenience. The complete map offers me a much more systematic way to take students through the process of learning about worldview and innovation as well as developing their own worldviews and skills as innovators. In addition, up to now, class sessions on God creating mankind in his own image have been several weeks prior to sessions on innovativeness as the diverse networks exercise. It is now clear students would learn best if these sessions are combined in to one multi-week module.

Conclusion

Summary

This paper asked the following central questions: Are there common principles that caused the innovation of Christian love to spread successfully two millennia ago and cause the successful adoption of business innovations in the twenty-first century and, if there are common principles, what are they and can they be taught? Before addressing the questions directly, the author first provided a review of literature, organized using Moroney’s (2014) mapping of faith and learning, and utilized the map to survey and examine intersections between faith-informed and secular approaches to innovation. This was followed by detail on the author’s efforts over three years to apply these findings from literature with students. In this conclusion, the author now discusses the scholarship and teaching implications of his work as to how to integrate

principles of *kainos* into preparing innovation-minded young adults for the world of business.

Discussion

The findings from my work so far suggest several potential directions for those of us in the Christian business academy regarding scholarship and teaching.

1. *From a Scholarly Perspective.* From a scholarly perspective, it appears there are still significant gaps in our knowledge in our knowledge about how worldviews develop and change, how people become more innovative, and what a Christian worldview on innovation looks like.

- A. What is a worldview and how does it develop and change? It is now well established that a worldview is a mostly subconscious story (e.g. Naugle, 2002, page 302). Tim Keller adds that it is a “narrative identity” (2008, page 15), yet a review of literature indicates no work is being done to develop this idea (e.g., Adler et. al., 2016). This suggests a potentially fruitful avenue for future scholarship.
- B. How do people become more innovative? Although the work of Dyer et. al. (2011) provides direction as outlined in this paper, leading thinkers on the teaching of innovative behaviors (e.g. Neck et. al., 2014) write that it is still unclear how people learn to be innovators. This suggests yet another potentially fruitful avenue for future scholarship.
- C. What would be the contours of a general Christian worldview on innovation? As Lanny Vincent notes (2017), very few resources are available on how to integrate what is known about innovation with a Christian worldview. This suggests one more potentially fruitful avenue for future scholarship.

2. *From a Teaching Perspective.* From a teaching perspective, the findings in the paper at hand suggest there are still significant gaps in our knowledge about how to help students develop their Christian worldview, capacity for innovativeness, and Christian worldview regarding innovation.

A. Practice. As noted above in the discussion on scholarly perspective, little has been published for guidance. The limited available literature regarding worldviews (e.g. Smith 2016) and innovativeness (e.g. Dyer et. al.) suggests that Christian worldview, capacity for innovativeness, and Christian worldview regarding innovation might all be developed with practice. Specifically regarding worldview development, Table 2 (“MY WORK WITH UNDERGRADUATES”) in this paper clarified for the author that such development for students requires practice to help form/change the “set of rules which are not known as such to the person following them” (Polanyi, 1962:49). To remind the reader, these rules function as a below-conscious-level narrative that is their Christian or other worldview (Smith, 2009).

In addition to practice, though, there is growing empirical evidence that effecting change in one’s habitual below-conscious narrative requires an affective event. For example, Hoover et. al. (2010) found that an intense experience affecting participants emotionally was required for a habit change. This suggests there is much more for us to learn in order to more effectively help our students develop worldviews and innovativeness.

B. Memory consolidation using schemas. There is a growing body of work suggesting that student development of worldview and innovativeness may be

mutually reinforcing. For example, research by Tse et. al. (2007) demonstrates that mental habits are learned best when associated with pre-existing “schema” in the memory. My work reported in the paper at hand suggests that students with pre-existing schema of “love your neighbor,” as in John 13:34 would be better equipped to develop diverse networks for innovativeness. Similarly, students who are already networkers would be better equipped to incorporate “love your neighbor” into their worldviews. Up to now, it has not occurred to the author to align learning in this way from both faith and secular perspectives. This is depicted graphically on the next page in Table 3: Faith and Secular Worldviews as Schema. This table incorporates only the bottom right four cells of “Table 1: Map of Approaches to Innovation” to illustrate that the rows of worldview perspectives and developmental activities can be contemplated as schema for each other.

Students may learn to develop their worldviews most effectively with opportunity to discuss and reflect on their own personal narratives regarding the diversity implied in “love your neighbor.” This would likely take the form of more interactive class discussion, as well as more discussion and reflection in the assigned paper. It would likely enhance student learning to have them discuss diverse network development more in class, write more about their out-of-class experiences practicing network development, tie this back to the broader literature on innovation as a change in social structure, and reflect on how this might align with their own taken-for-granted and possibly subconscious worldview on loving one’s neighbor as found in Luke 10:25-37.

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Table 1: Map of Approaches to Innovation

<u>Type of Faith-Learning Approach</u> [all from Moroney, 2014]	<u>Type of Worldview Narrative</u>	
	Faith [various sources, as noted]	Learning in the Discipline [various sources, as noted, all appearing to adopt a material naturalist worldview (Poplin, 2014)]
Integration approach: relating content of Christian faith to content of the discipline.	God created mankind in his image as innovators (Keller, 2012)	Innovation is a fundamental aspect of human nature (Phelps, 2009)
Worldview approach: thinking about subject matter of the discipline from a Christian faith perspective	Reach out to others unlike yourself (implicit in John 13:34 and explicit in parable of Good Samaritan in Luke 10:25-37). This is simultaneously an innovation and a method for spreading the innovation (Stark, 1996:212).	Innovation is the successful adoption of a new solution by people unlike the “inventor.” (Rogers, 2003)
Practice/Formation approach: developing disciples in faith and in the discipline through classroom activities and assignments	Form diverse relationships to innovate (Oster, 2011:115) and constrain the limiting influence of individualism in modern society (Setran & Kiesling, 2013: 112-114)	Diverse networks exercise, adapted from Dyer et. al. (2011), who developed the exercise based on their research finding that innovation becomes more likely for people who have diverse networks (2008).

Table 2: Map of Approaches to Innovation – Evaluating Author’s Efforts

<u>Type of Faith-Learning Approach</u> [all from Moroney, 2014]	<u>Type of Worldview Narrative</u>	
	Faith [various sources, as noted]	Learning in the Discipline [various sources, as noted, all appearing to adopt a material naturalist worldview (Poplin, 2014)]
Integration approach: relating content of Christian faith to content of the discipline.	God created mankind in his image as innovators (Keller, 2012)	Innovation is a fundamental aspect of human nature (Phelps, 2009) Up to now, intersection of faith and learning not explored with students.
Worldview approach: thinking about subject matter of the discipline from a Christian faith perspective	Reach out to others unlike yourself (implicit in John 13:34 and explicit in parable of Good Samaritan in Luke 10:25-37). This is simultaneously an innovation and a method for spreading the innovation (Stark, 1996:212). Up to now, intersection of faith and learning not explored with students.	Innovation is the successful adoption of a new solution by people unlike the “inventor.” (Rogers, 2003)

Practice/Formation approach: developing disciples in faith and in the discipline through classroom activities and assignments	Form diverse relationships to innovate (Oster, 2011:115) and constrain the limiting influence of individualism in modern society (Setran & Kiesling, 2013: 112-114) Up to now, intersection of faith and learning not explored with students.	Diverse networks exercise, adapted from Dyer et. al. (2011), who developed the exercise based on their research finding that innovation becomes more likely for people who have diverse networks (2008).

Table 3: Faith and Secular Worldviews as Schema

Faith [various sources, as noted]	Learning in the Discipline [various sources, as noted, all appearing to adopt a material naturalist worldview (Poplin, 2014)]
Reach out to others unlike yourself (implicit in John 13:34 and explicit in the “love your neighbor” parable of Good Samaritan in Luke 10:25-37). This is simultaneously an innovation and a method for spreading the innovation (Stark, 1996:212).	Innovation is the successful adoption of a new solution by people unlike the “inventor.” (Rogers, 2003)
Form diverse relationships to innovate (Oster, 2011:115) and constrain the limiting influence of individualism in modern society (Setran & Kiesling, 2013: 112-114)	Diverse networks exercise, adapted from Dyer et. al. (2011), who developed the exercise based on their research finding that innovation becomes more likely for people who have diverse networks (2008).

Aristotelian Organization Theory:
A Model of Virtuous Organization Development
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Abstract

Organizational theorists rely almost exclusively on modern and post-modern philosophy to formulate ideas about organization performance. This analysis demonstrates how Aristotle's theories of change, permanence and virtues establish a foundation for high productivity and quality. Alasdair MacIntyre's goods-virtues-practices-institutions framework will be presented as an example of Aristotelian organizational theory. Implications for faith integration are examined.

In his book, *After Virtue*, Alasdair MacIntyre proposes a scenario in which a catastrophic event destroys the ethical and theoretical pillars of the natural sciences. In the aftermath of the event, scientific inquiry continues using the remaining fragmented resources in the form of the disparate remains of books, random scraps of scientific journal articles, broken equipment, and malfunctioning technologies. Surviving researchers muster resources insufficient to build valid and reliable theories about how nature functions. However, MacIntyre explains, none of the stakeholders of the scientific enterprise, including the researchers themselves, are aware the catastrophe has taken place. They believe they have continued the mission of discovery launched by their ancient predecessors often referenced, but not integrated, in their documented research (MacIntyre, 2017).

MacIntyre's fable reflects his view of the state of moral philosophy and as represented in the ongoing stream of social theory that drives instruction in social sciences. He states:

All that the historian-and what is true of the historian is characteristically true also of the social scientist-will be allowed to perceive by the canons and categories of his discipline will be one morality succeeding another: seventeenth-century Puritanism, eighteenth-century hedonism, the Victorian work-ethic and so on, but the very language of order and disorder will not be available to him. If this were to be so, it would at least explain what I take to be the real world and its fate has remained unrecognized by the academic curriculum. For the forms of the academic curriculum would turn out to be among the symptoms of the disaster whose occurrence the curriculum does not acknowledge. (MacIntyre, 2017, p. 4)

MacIntyre's analysis of the development of modern thought in the enlightenment underscores a trend away from essential groundings of morality and virtue. In this exercise I will focus on a specific application which characterizes the devolving moral foundations in an academic curriculum that in some manner touches nearly every person on the planet. This analysis briefly will address the recent history of how organizations are defined and the progression of theory pertaining to organizational function, Aristotle's reaction to earlier

philosophers' conceptions of stasis and change, and how MacIntyre's understanding of goods, virtues, practices, and institutions (Beadle and Moore, 2011) compares with various contemporary aspects of contemporary organization theory. The contents of this analysis will be addressed in the following order: organizations as currently represented; Aristotle's views of permanence, change, potential and development; and, MacIntyre's four elements of a virtuous organization.

The Organization as Currently Represented

Few theorists attempt to directly define the term "organization." If the goal of definition is to provide clarity involving distinct lines of boundary, sharp contrasts with opposites, or shades of variation in comparison with other objects or phenomenon, however related, (Your Dictionary, n.d.) defining an organization precisely has proven challenging. Examples range from a general description, to a list of characteristics which vary according to purpose or context, to theoretical models viewed from differing vantage points according to the purposes espoused by the theorist.

For example Hersey, Blanchard and Johnson (1996, p. 364) offer this definition: "...an organization is a group that has stated and formal goals." Mintzberg identifies five factors that contribute to an organization: mutual adjustment, direct supervision, standardization of work processes, standardization of work outputs, and standardization of worker skills. He affirms "These should be the most basic elements of structure, the glue that holds organizations together" (Mintzberg, 1993, p. 4). Brown and Harvey exemplify the use of systems theory to frame the elements, functions, and processes in organizations:

The open system is by far the most important type of system, and it will be emphasized in our treatment of organizations. An open system influences and is influenced by the

environment through the process of interdependency, which results in a dynamic (changing) equilibrium. ... The open system is in continual interaction with its environment and therefore achieves a steady state of dynamic equilibrium. The system could not survive without the continuous influence of transformational outflow. As the open system interacts with its environment, it continually receives information termed feedback from its environment, which helps it adjust. ... the overall efficiency of the system depends upon the level and degree of interaction with other elements. (Brown and Harvey, 2006, p. 41)

Robbins and Judge (2009, p. 6) define the organization as a “consciously coordinated social unit, composed of two or more people, that functions on a relatively continuous basis to achieve a common goal or set of goals.” Combining the systems and social aspects of these definitions Daft (2014, p. 10). reports organizations are “(1) social entities that (2) are goal-directed, (3) are designed as deliberately structured and coordinated activity systems, and (4) are linked to the external environment.” Shani, Chandler, Coget, and Lau (2009, p. 500) add the dimensions of diversity and interdependence in their definition: “a social entity created for the basic purpose of accomplishing tasks that individuals cannot accomplish alone. Organization relies on coordinated activities and systems to achieve a common set of goals.”

Perhaps the difficulty encountered in devising a satisfying and useful definition of organization is the continually changing conditions in which organizations exist and the evolving responses to those conditions that they undertake in response. One approach to help address the dynamic nature of changing contexts and constituencies is to recognize the different perspectives of various observers and stakeholders by imbuing organizations with a unique identity.

Moingeon and Soenen introduce this concept with an integrated model that distinguishes five facets of collective organizational identities:

The *professed* identity refers to what a group or organization professes about itself. ... The *projected* identity refers to the elements an organization uses, in more or less controlled ways, to present itself to specific audiences. ... The *experienced* identity refers to what organizational members experience, more or less consciously, with regard to their

organization. ... The *manifested* identity refers to a specific set of more or less tightly coupled elements that have characterized the organization over a period of time. ... The *attributed* identity refers to the attributes that are ascribed to the organization by its various audiences. (Moingeon and Soenen, 2002, pp. 3-4) [emphasis theirs]

Taylor and Van Every understand organizations as entities that emerge through communication. Accordingly, an organization is

... that which serves to constrain interaction by structuring its occasions of talk and, by doing so, generate a kind of common accord (not necessarily unanimous) as to the objects and agents of communication. Organization, as it emerges in communication, both empowers and constrains and, as it does, creates a universe of objects and agents. (Taylor and Van Every, 2000, p. 73)

Inherent in the descriptive, systems, identity, and emergent conceptualizations of organizations as entities is recognition of change as elemental to the cause of organizational existence and continuation. Organizations are formed in response to changing conditions and must operate until a satisfactory status of conditions is achieved, or perpetually if the target status itself continually changes. The move away from simplistic definition to rules and principles of behavior signals the complexity of explaining what an organization is. Phenomena of differing qualities and behavioral characteristics act and are acted upon, engage with and relate to other elements on a sometimes coincidental, sometimes consistent, basis to yield outcomes that sometimes are and sometimes are not satisfying to stakeholders with differing motivations. Thus, scholars construct complex models and theories to represent the incidental presence, if not the design, of how actors, factors, contexts, and principles participate together to achieve goals they could not realize independently.

Daft (2014, p. 6) defines management as “the attainment of organizational goals in an effective and efficient manner through planning organizing, leading, and controlling organizational resources.” The management function takes place within a set of assumptions, mutual understandings, defined knowledge, and shared beliefs held by organizational

stakeholders. If successful, the theory of the organization-how the organization works-validates the behavior of managers when it recognizes specific activities, provides guidance for certain kinds of decision-making, provides reasons to continue or discontinue behavior, and rewards behavior. Thus, Beadle and Moore (2011, p. 88) refer to this as a hermeneutic, which helps the organization's agents understand, make commitments, and answer questions, such as, "What and I doing?" and "Why am I doing it?"

Generally, scholars trace the movement of organizational theory along this trajectory: preindustrial management, industrial management, scientific theories, administrative theories, bureaucratic theories, social theories, behavioristic theories, information theories and knowledge management, identity theories, and process organization theories (Wren and Bedeian, 2009).

Several features of the various theories and perspectives are worth noting prior to moving to a more recent stream of thought on organizations, process organization theory. First, the industrial revolution is a dividing line for scholars of organization and management theory. Preindustrial periods of economic productivity make up the vast amount of elapsed time, while the vast sum of production has increased exponentially during the most recent 250 years due to advances in technology. Second, similar to the industrial revolution, the more recent information era spawned by diffusion of information and computational technologies, has increased productivity, though some have noted a leveling off of per-capita productivity in recent decades (The Economist, 2014). Distribution of large volumes of information in an efficient manner has led to organizational transformation, requiring theoretical adjustment. Third, though researchers and authors of academic textbooks and journals refer to philosophers and theorists at work prior to the industrial period, these theories and claims are often discounted due to a lack of resonance with current standards of scholarship. Reasons for this discount include observational limitations

due to poor instrumentation or small sets of observations, constraints imposed by religious commitments, and difficulties factoring useful elements of ancient theories that may be of value while other aspects of these theories may not be as useful.

The focal point of post-industrial management thought and organizational theory has been upon technical approaches to improve performance. Human need is addressed in organizational theory, but only after debilitating effects of some perspectives were identified and only insofar as they efficiently supported organizational productivity. In the following decades research addressed communication, individual motivation, the nature of workers (i.e., Theory X and Theory Y), and performance improvement by addressing both individual characteristics and varying human needs (Daft, 2014, pp. 37-38). When theories-in-use generated productivity problems, researchers did not turn to preindustrial claims about human nature, needs, or values to help shape their understandings about how to balance human and corporate organizational needs in ensuing theoretical adventures.

For example, Frederick Taylor employed the scientific management approach using time and motion studies to address productivity needs of industrializing societies. However, within a generation William Whyte reported the individual dehumanizing and culturally debilitating effects of scientific management in his work “Organizational Man” (Whyte, 1956) after observing that corporate workers of the 1950s willingly relinquished creativity and self-identity in exchange for security and adopted a standard of success based upon a collectivist mentality. Suburbanism, commercialism, and routinization have been criticized heavily ever since, not on the basis of a full historic analysis of human nature as addressed throughout history, but on recent pragmatic critical theories.

Many theories recognize the processual nature of exchanges among actors and elements in transactional situations. However, as in the case of systems theory, the elements of a process often can be conceived as static, or having static qualities. A machine or person sending a widget or message to another machine or person, then receiving a feedback confirmation that the distribution was successful, participates in a process. Either the machine or the person, or both may be considered to be immutable in character and quality, when considering the practical functionality of agents in systems theory. Adopting a more nuanced philosophical stance, process organization theories directly emphasize qualities of change within and among such system agents, whether personal or impersonal, as defining features or organizations. Karl Weick, credited as the most prominent early source of organizational process theory (Langley and Tsoukas, 2012, p. 4), speculated the key to successful process flux is “sensemaking,” wherein organizational agents make sense of environmental activities to reduce uncertainty and, therefore, make more effective decisions (Weick, 1979). The theory is described as follows:

Shifting attention from ‘organization’ as an already accomplished entity with certain pre-given properties to organizing, Weick underscores the process whereby ongoing, interdependent actions are assembled into sensible sequences that generate sensible outcomes. Simply put, organizing is the process of reducing differences among interacting actors. Organization is an emergent outcome of the process of sensemaking through which equivocality is progressively removed. (Langley and Tsoukas, 2012, p. 4)

Process organizing models emphasize constantly adjusting relationship of a complex quality over the more simplified approach of viewing organizational problems as cause-effect scenarios that can be analyzed using quantitative analyses involving independent and dependent variables. The ability to strictly control variables with certainty is questioned in process theories. Thus these models approach the generation of knowledge and meaning by prioritizing narrative and interaction over a strict “scientific” approach. Langley and Tsoukas provide examples of research methods representing this shift in orientation:

... traditional topics such as organizational design, leadership, trust, coordination, change, innovation, learning and knowledge, accountability, communication, authority, technology, etc., which have often been studied as “substances,” from a process perspective can be approached as situated sequences of activities and complexes of processes unfolding in time. Perspectives drawing on post-rationalist philosophies social constructivism, discourse and narrative theory, practice theory, actor-network theory, path-dependence theory, complexity science, Austrian economics, socio-cultural, discursive, and ecological psychology, activity theory, business history, ethnomethodology, and symbolic interaction are examples of a process orientation to the study of organizational phenomena that treats them not as *faits accomplis* but as (re)created through interacting agents embedded in sociomaterial practices, whose actions are mediated by institutional, linguistic, and objectual artifacts. (Langley and Tsoukas, 2012, p. 9)

Process organizational theories directly challenge the presuppositions of modern epistemologies which are characterized by scientific analytic methods. Styhre (2002, p. 578) explains that “Traditional models of [organizational] strategy rarely problematize the ontological and epistemological assumptions that serve as its ground and point of departure.” Referencing Heidegger, Styhre echoes criticism of conceptualizing “being as presence,” and emphasizes processes behind substance as preeminent:

The basic ideas in process philosophy could be formulated in two propositions: (1) “In a dynamic world, things cannot do without processes. Since substantial things change, their nature must encompass some impetus to internal development.” (2) “In a dynamic world, processes are more fundamental than things. Since substantial things emerge in and from the world’s course of changes, processes have priority over things.” (Styhre, 2002, p. 581-582)

As suggested by MacIntyre, trace references to ancient philosophy aside, process philosophers support their theories with criticism of ancient and pre-enlightenment theories. Styhre employs Bergson’s support of evolution theory, Whitehead’s and Spinoza’s critique of Des Carte’s categorism, and modern physicists’ repudiation of Newtonian physics in preference to quantum physics, as support for process oriented theories of function and behavior. (Styhre, 2002) Further, Styhre enlists Heraclitus alone to lend ancient credence to his effort:

In Hellenic philosophy, it is possible to distinguish between philosophers who assumed stable and fixed categories (e.g., Plato and Aristotle), and those who postulated reality to be constituted by a multiplicity of fluid processes (e.g., Heraclitus, whose dictum *panta rei*, everything flows, has served as a general model for process philosophy). In modern philosophy, thinkers such as Henri Bergson and Alfred North Whitehead, and pragmatists such as Charles S. Pierce, William James and John Dewey, have contributed to process philosophy. Process philosophy is thus a classic ontological and epistemological doctrine that is being invoked in various disciplines such as biology, economics and physics. (Styhre, 2002, p. 581)

Styhre attempts to connect conceptually related fragments (as MacIntyre may designate them) of thought from earliest philosophical reasoning to present-day theory by admitting them to membership in the classical philosophical tradition. Aristotle is paired to Plato in the ‘being’ camp with Heraclitus, Bergson, Whitehead, and the later pragmatists representing the “becoming” camp. However, excluding Heraclitus, serious differences among these latter scholars’ philosophical presuppositions and those of classical philosophy generally may eliminate them from such participation.

A review of the record suggests Aristotelian thought has more to offer contemporary organizational theory than that of an antagonist’s role in a fictional Socratic dialogue among post-modern theorists. Aristotle responded to Parmenides; he was impacted by Heraclitus. In his responses to Platonic idealism, Aristotle recognized the fluid qualities of characteristics within human and nonhuman agents as well as in the interactions between and among them.

Applying Aristotelian Thought to Organizational Theory

Change and Permanence

Parmenides was a historical figure whose namesake also served as a fictional character in Plato’s dialogues. In the remains of his extant work the historic Parmenides asserts that there is one thing that exists, the One. Nothing can come into *being* from nothing or non-existence. Thus,

becoming is an illusion. Being is the only parameter for existence, therefore, plurality is also an illusion (Copleston, 1993). Parmenides claims:

... the only ways of enquiry that exist for thinking: the one way, that it is and cannot not-be, is the path of Persuasion, for it attends upon Truth; the other, that it is-not and needs must not-be, that I tell thee is a path altogether unthinkable. For thou couldst not know that which is-not (that is impossible) nor utter it; for the same thing exists for thinking and for being. (Parmenides, 1966, p. 45)

These assertions challenge the Platonic theory of multiple ideal forms and its various representations in human sense experience. Given the foundational definition Parmenides asserts, that the test for existence is simply “being,” whatever exists must be One, since only being can be used to factor itself. As Copleston explains,

... if [being] is not one but divided, then it must be divided by something other than itself. But Being cannot be divided by something other than itself, for besides being there is nothing. Nor can anything be added to it, since anything that was added to being would itself be being. Similarly, it is immovable and continuous, for all movement and change, forms of becoming are excluded. (Copleston, 1993, p. 50)

Further, such a characterization of reality also implies that whatever is, Being, cannot in any sense be more than it already is, which makes it finite (Copleston, 1993). Parmenides’ analysis implies what exists must be separate from human senses, since what we perceive as changing, moving, increasing, and decreasing do not fit his definition of Being. Plato, according to Copleston, “seized on the thesis of Parmenides concerning the unchangeability of ‘being and identified the abiding being with the subsistent and objective idea” (Copleston, 1993, p. 50). While in Plato’s fictional dialog, *Parmenides*, Socrates attacks Parmenides’ claim of the One as the only existing thing, the Platonic theory of the forms retains the concept of an Ideal Form. Socrates’ argument in the dialog undercuts Parmenides’ assertion that there is only one way to exist. By explaining how some things are relatively taller than other things, and therefore also shorter than still different other things, Socrates demonstrates “it is possible for sensible things to partake of both likeness and unlikeness, and hence be both like and unlike” (Rickless, 2015, para

10). This argument permits Plato to postulate a theory of multiple ideal forms to explain how the varied sensory experiences of daily life are in fact reflections of ideal forms hidden from direct view, unchanging and immovable.

Scholars debate whether the dialog between Socrates and Parmenides resolved the function of the One or the Ideal Form satisfactorily (Rickless, 2015). For Plato's purposes, however, the dialogical exercise did not create a challenge sufficient to eliminate Ideal Forms from his ontological theory. Copleston states:

Sense tells us that there is change, but truth is to be sought, not in sense, but in reason and thought. We have, therefore, two tendencies exemplified in these two philosophers, the tendency to emphasise Becoming and the tendency to emphasise Being. Plato attempted a synthesis of the two, a combination of what is true in each. He adopts a Parmenides' distinction between thought and sense, and declares that sense-objects, the objects of sense-perception, are not the objects of true knowledge, for they do not possess the necessary stability being subject to the Heraclitian flux. The objects of true knowledge are stable and eternal, like the Being of Parmenides; but they are not material like the Being of Parmenides. They are, on the contrary, ideal, subsistent and immaterial Forms, hierarchically arranged and culminating in the Form of the Good. (Copleston, 1993, p. 52)

Aristotle's response to the Platonic theory of the forms suggests a refined ontological and epistemological perspective from his earlier views. Aristotle critiqued the notion that Platonic forms have any explanatory force with respect to the daily experiences of people in the known world (Copleston, 1993, p. 291). His comments focus not on the mere existence of objects presented in human circumstances, but also in the changes of state that accompany their existence in personal experience. Responding to the idea of distant ideal forms in the *Metaphysics*, Aristotle states:

Further, of the ways in which we prove that the Forms exist, none is convincing; for from some no inference necessarily follows, and from some arise Forms even of things which we think are no Forms. For according to the arguments from the existence of the sciences there will be Forms of all things of which there are sciences, and according to 'one over many' argument there will be Forms even of negations, and according to the argument

that there is an object for thought even when the thing has perished, there will be Forms of perishable things; for we have an image of these. Further, the more accurate arguments, some lead to Ideas of relations, of which we say there is no independent class and others introduce the 'third man'. ... Above all one might discuss the question what on earth the forms contribute to sensible things, either to those that are eternal or to those that come into being and cease to be. For the cause neither movement nor any change in them. But again they help in no wise either towards the knowledge of other things ..., or towards their being, if they are not in the particulars which share in them; though if they were, they might be thought to be causes, as white causes whiteness in a white object by entering into its composition. (McKeon, 2001, pp. 706-708)

Copleston reprises the criticism:

[Plato's] Forms are useless when it comes to explaining the movement of things. Even if things exist in virtue of the Forms, how do the latter account for the movement of things and for their coming-to-be and passing-away? 'Above all one might discuss the question what on earth the Forms contribute to sensible things, either to those that are eternal or to those that come into being and cease to be.' The Forms are motionless, and the objects of this world, if they are copies of the Forms, should be motionless too; or, if they move, as they do, whence their motion? (Copleston, 1993, p. 292-293)

While Parmenides contended for unremitting stasis, Heraclitus pressed for an opposite theory of reality where nothing is stable, which itself becomes a central truth in apprehending reality. Among his peers, Heraclitus thought uniquely about the nature of reality. By reflection on prior theory and through observation he theorizes a unity in opposites, a world essentially composed of fire that humans perceive differently when it systematically changes form, and that true knowledge is facilitated by sensory experiences, but consummated to full comprehension by intellection (Graham, 2015). Credited with the analogy of the renewing experience of the man who steps into an ever-changing river, Heraclitus also into the question of how one thing can also be many by illustrating how the same thing, or person, can be characterized as having or experiencing two opposite qualities, yet retain essential unity. Accordingly,

Contrary qualities are found in us "as the same thing." But they are the same by virtue of one thing changing into another. We are asleep and we wake up; we are awake and we go to sleep. Thus sleep and waking are both found in us, but not at the same time or in the same respect. Indeed, if sleeping and waking were identical, there would be no change as required by the second sentence. Contraries are the same by virtue of constituting a

system of connections: alive-dead, waking-sleeping, young-old. Subjects do not possess incompatible properties at the same time, but at different times. (Graham, 2015, para 28)

Heraclitus differed from earlier theorists' conceptions of the essential element comprising reality, some of whom proposed water, wind, or earth as the final ontological derivation (Copleston, 1993, p. 76). Fire, according to Heraclitus, was the essence of reality, but also was capable of transforming into material expressions commonly perceived by persons:

... Heraclitus envisages a lawlike transformation of stuff from fire to water to earth; the transformation is reversible, and in it the same relative quantities of stuff are preserved. There, then, a kind of conservation of matter, or at least overall quantity of matter. What would make the world to be continuous would be the fact that when one portion of fire turns into water, an equivalent portion of water turns into fire. The overall equilibrium is preserved, even if the water that is now in the sea is not the same water as was in it before. This picture bears a similarity to the image of the river, which remains the same despite its changing material contents. In this view of the world, the mutual transformations of matter are not an accidental feature, but the very essence of nature. Without change, there would be no world. (Graham, 2015, para 36)

Heraclitus bridges the gap between subjective experience and objective knowledge by introducing the concept of a different method of learning. The cosmos carries with it its own *logos*.

The aim of Heraclitus' unusual approach is to produce learners who have a proper grasp of the world and their place in it. "Sound thinking is the greatest virtue and wisdom: to speak the truth and to act on the basis of an understanding of the nature of things." Such an understanding can result only from an ability to interpret the language of nature. The proper understanding allows one to act in a harmonious way. (Graham, 2015, para 50)

It was Aristotle's reaction to the theories of Parmenides and Heraclitus that illustrate his ontological and epistemological differences from those of Plato and establishes his work as a worthy vista from which to theorize about organizational phenomena. However, the string of theoretical perspectives representing the contemporary organizational studies curriculum reaches into Hellenic culture only on occasion in an attempt to establish a new theory's standing. In doing so, a credence is presumed and the philosophical comparisons and contrasts employing

current thought may continue. Indeed, Heraclitus made highly valuable contributions to philosophical thought:

In short, Heraclitus articulated three fundamental insights that became seminal in the history of Western process philosophy, despite the somewhat tendentious portrait of his thought in Greek antiquity. First, Heraclitus assigned to process or dynamicity the role of an explanatory feature, not only of a feature of nature to be explained. Second, he suggested that processes form organizational units and occur in a quantitatively measureable and ordered fashion. Third, he contrasted dynamic transitions or alterations with dynamic permanence, and thus for the first time identities and differentiates between, two basic ‘Gestalts’ or forms of dynamicity. (Seibt, 2018, para 6)

Heraclitus’ ontological and epistemological theories did not separate the agent from experience.

Rather, the experience of fluidity requires wisdom for accurate interpretation, which in-turn

facilitates explanation, prediction, measurement and assessment, and attribution of identity to a

“living” thing. Thus, it is not surprising that contemporary theoretical perspectives enjoin

Heraclitus’ premises as they embark toward addressing problems created by the insufficiency of prior attempts at theoretical explanation.

However, Aristotle parlayed his own theory of change, though not without devising important questions to guide his research.

But why and what this movement is they [Form Idealists] do not say, nor, if the world moves in this way or that, do they tell us the cause of its doing so. Now nothing is moved at random, but there must always be something present to move it; e.g. as a matter of fact a thing moves in one way by nature, and in another by force or through the influence of reasons or something else. (Further, what sort of movement is primary?) This makes a vast difference. But again for Plato, at least, it is not permissible to name here that which he sometimes supposes to be the source of movement—that which moves itself; for the soul is later, and coeval with the heavens, according to his account. To suppose potency prior to actuality then, is in a sense right, and in a sense not; and we have specified these senses. That actuality is prior is testified by Anaxagoras (for his ‘reason’ is actuality) and by Empedocles in his doctrine of love and strife, and by those who say that there is always movement, e.g. Leucippus. Therefore chaos or night did not exist for an infinite time, but the same things have always existed (either passing through a cycle of changes or obeying some other law), since actuality is prior to potency. If, then, there is a constant cycle, something must always remain, acting in the same way. And if there is to be generation and destruction, there must be something else which is always acting indifferent ways. This must, then, act in one way in virtue of itself, and in another in virtue

of something else-either of a third agent, therefore, or of the first. Now it must be in virtue of the first. For otherwise this again causes the motion both of the second agent and of the third. Therefore it is better to say ‘the first’. For it was the cause of eternal uniformity; and something else is the cause of variety, and evidently both together are the cause of eternal variety. This, accordingly, is the character which the motions actually exhibit. What need then is there to seek for other principles? (Aristotle, 2001, pp. 878-879)

He approaches change from the nature of the substance or entity undertaking the change:

“Now, change is the development of a previously existing body, not precisely as that definite body, but as a body capable of becoming something else, though not yet that something else. It is the actualization of a potentiality; but a potentiality involves an actual being, which is not yet that which it could be.” (Copleston, 1993, p. 308)

Aristotle reasons that the motivation for change is a lack, or privation, in which an entity, present in some way and capable of interaction with other entities, lacks completeness or fulfillment, thus driven into change:

There are, then, three, and not merely two, factors in change, since the product of change contains two positive elements – form and matter – and presupposes a third element – privation (...). Privation is not a positive element in the same sense that matter and form are positive elements, but it is, nevertheless, necessarily presupposed by change. Aristotle accordingly gives three presuppositions to change, matter, form and privation or exigency. (Copleston, 1993. P. 308)

Further, as to the issue of which element of change expresses transformation, Aristotle isolates the component of the entity that transforms. In doing so, he preserves ideal forms, retaining a direct relationship between form and matter. Otherwise, change would produce chaos. He states:

... it cannot be that the formal element renders the concrete sensible substance this individual, i.e. form cannot be the principle of individuation in sensible objects. What is the individuating principle according to Aristotle? It is matter. Thus Callias and Socrates are the same in form (i.e. the human form or nature) but they are different in virtue of the different matter that is informed. This view of the principle of individuation was adopted by St. Thomas Aquinas, but seeing the difficulty involved in holding that completely characterless prime matters is the principle of individuation, he said that it is material *signata quantitate* which individualizes matter considered as having an anticipatory exigency for the quantity that it will afterwards actually possess in virtue of its union with form. (Copleston, 1993, p. 308-309)

Aristotelian thought carries broad and deep implications based upon what exists (what should be observed) and how to know what exists (methods of observing and learning). Management scholars routinely argue that deeper knowledge of philosophical principles will produce better managers (Small, 2003). Why call for better managers? Better than what (or whom)? Better how? Heraclitus is a useful reference point for advancing organizational theory as it recognizes change as an essential factor in performance contexts. However, the diffuse nature of the theories resting on this general recognition and their increasingly fragmentary quality suggests little progress in achieving satisfactory resolution of privation. The Aristotelian theory of forms, matter, and privation respond to these questions with reasons for both the need and the method for enhancing managerial performance. Aristotle's extant material provides much of what Heraclitus has been praised for with the added benefit of speculating about what laws and principles may be at work as different kinds of substances undergo change:

Aristotle ... developed a philosophy of nature that includes a coherent account of the source of motion in natural occurrences, allowing also for explanations in terms of self-realizing and self-maintaining structural or formal factors. In Aristotle's view an item in nature persists by the active exercise of a collection of capacities, a self-maintaining internal process organization (*physis*, or more generally *morph*) that realizes a characteristic sort of functioning; by means of these characteristic types of functioning we sort entities into natural kinds. These kind-specific capacities must be realized within a matter or medium (*hyle*) that supports the relevant process organizations but that also harbors counteracting, disintegrative tendencies, due to the fact that the elemental component of matter (fire, water, earth, or air) actively strive towards their 'natural place' further up or down. If Aristotle indeed took these active elemental tendencies as fundamental and allowed for elemental transformations as changes per se without an underlying substratum or prime matter ..., he can be counted as a process philosopher. But Aristotle also supplied his characterization of substance (*ousia*) those aspects that subsequent history selected to form the basis tenets of the paradigm of 'substance metaphysics.' (Seibt, 2018, para 7)

While Aristotle agrees with Platonic theory that there are ideals which shape our understanding and influence our motivations-a point of some present day theorists conflate with total agreement-he places these forms in cohabitation with matter. Thus, though a form does not

change, matter changes to more closely approximate its form. The way persons realize the qualities espoused in the form is by practicing virtues. Further, a person can pursue many forms (ideals) requiring practice of many virtues. This understanding led Aristotle to suggest there is not one list of virtues but several and that there is a hierarchy of virtues since some are present in every change process and some in nearly all change processes.

Unity and Goodness

For Aristotle, certain qualities accompany being. As it is true that many parts or things are needed to make one person and that many features or qualities comprise one thing, anything that exists is necessarily one. Prior to pursuing, acquiring, or receiving goodness, a person must exist:

Now, to say that something is, is also to say that it is one: unity, therefore, is an essential attribute of being, and just as being itself is found in all the categories, so unity is found in all the categories. As to goodness, Aristotle remarks in *Ethics* ... that it also is applicable in all the categories. Unity and goodness are, therefore, transcendental attributes of being, to use the phraseology of the Scholastic philosophers, inasmuch as, applicable in all the categories, they are not confined to any one category and do not constitute genera. (Copleston, 1993, p. 290)

Organizational process theory is less concerned with theoretical coherence than are theories of earlier eras. Recent theoretical constructs rely more on individual perception, permitting diverse meanings and solutions to problems, and less upon a comprehensive construct which, once admitted, required rigorous application of all its tenets. Further, it is remarkable that moral foundations and ethical behavior are not explicitly integrated in any of the major organizational theories, unless they are specifically delineated as ethical theories. Neither unity nor goodness are present as essential elements of later theoretical constructs; rather, they are incorporated into the body of ethical theories known as “virtue theories.” Yet when unsatisfied

with the outcomes of a theory-in-practice, both unity and goodness are salient drivers in the search for improvement among most organizational theorists.

Actuality and Potentiality

In order for an entity to respond to privation, certain conditions must prevail, according to Aristotle. These conditions affect the quality of the transformation process. Copleston explains,

It is through the distinction between potency and act that Aristotle answers Parmenides. Parmenides had said that change is impossible, because being cannot come out of not-being (out of nothing comes nothing), while equally it cannot come from being (for being already is). Thus fire could not come out of air, since air is air and not fire. To this Aristotle would reply that fire does not come out of air as air, but out of air which can be fire and is not yet fire, that has a potentiality to become fire. Abstractly put, a thing comes into being from its privation. If Parmenides were to object that this is tantamount to saying that a thing comes into being from not-being, Aristotle would answer that it does not come into being from its privation merely (i.e. from bare privation), but from its privation in a *subject*. [emphasis his] Were Parmenides to retort that in this case a thing comes into being from being, which is a contradiction, Aristotle could answer that it does not come into being from being precisely as such, but from being which is also not-being, i.e. not the thing which it comes to be. He thus answers the Parmenidean difficulty by recourse to the distinction between form, matter and privation, or (better and more generally), between act, potency and privation. (Copleston, 1993, p. 311)

Aristotle's theory of change objectifies the conditions for change by subjecting the outcome to limits of change options available only to those within and related to the character of the earlier form of the entity undertaking change. Change cannot be random, nor can it result in an outcome outside the original character of its former condition. If conditions hold, agents can anticipate the causes and nature of change and plan for such change, a process which organization designers refer to as "organizational development." Says Copleston,

In the ninth book of the *Metaphysics* Aristotle discusses the notions of potency and act. This is an extremely important distinction, as it enables Aristotle to admit a doctrine of

real development. The Megaric School had denied potentiality, but, as Aristotle remarks, it would be absurd to say that the guilder who is not actually building cannot build. ... he has a potentiality for building, a power to build, even when he is not actually employing that power. (Copleston, 1993, p. 310)

For development to occur, one must know what the current state is, and what can be, the potential. Anticipating a transformation is, in effect, recognizing an actuality-a change in process even though no physical empirical evidence supports it.

A natural object is in potency in regard to the full realization of its form, e.g. an acorn or a small tree in regard to its full development. This potency may be the power to effect a change in another or it may be a power of self-realization: in either case it is something real, something between not-being and actuality. Actuality, says Aristotle, is prior to potency. The actual is always produced from the potential, the potential is always reduced to act by the actual, that which is already in act, as man is produced by man. In this sense the actual is temporally prior to the potential. But the actual is also prior to the potential logically, in principle, since the actuality is the end, that for the sake of which the potency exists or is acquired. ... Moreover, that which is eternal is prior in substance to that which is perishable; and that which is eternal, imperishable, is in the highest sense actual. (Copleston, 1993, p. 301)

Aristotle's analysis suggests transformation is an ongoing phenomena, demanded by the characteristics of changing entities, warranted by inherent conditions, on an "as needed" basis which is dictated by transient periods of privation. Says, Copleston, "This distinction of potency and act leads to the doctrine of the hierarchy or scale of existence, for it is clear that an object which is in act as regards its own *terminus a quo* may be in potency as regards a further *terminus ad quem*." (Copleston, 1993, p. 311)

Aristotle's response to Heraclitus, Parmenides, and, ultimately, Plato, appears to provide rich guidance for understanding, predicting and devising new theoretical perspectives.

Goods, Virtues, Practices, and Institutions

MacIntyre argues that contemporary social theory is inadequate to provide a satisfying way of living because it is cut off from important information. Fragmented resources used to

construct theory today relate infrequently and then only indirectly to early philosophers who made observations and logical inferences to solve problems at a very foundational level, testing their theories in debate. The outcome is a varied collection of perspectives which, when implemented, provide temporary and unsatisfactory explanations about how reality is construed and how to manage in the environment. Failure to incorporate integrative work of Aristotle on change has resulted in a stream of organizational theory that increasingly avoids categorical reasoning and trends away from change processes rooted in operational laws and principles that govern change. Aristotelian theories do not deny change; rather, they provide explanation as to how and why change occurs. In this section MacIntyre's suggestions about which elements of Aristotle's theoretical perspective serve as elemental features of a theory of organizations that incorporates change while recognizing laws and principles that govern the process.

MacIntyre addresses organizations ontologically and epistemologically, not at the level of instances of accidental occurrence. Thus, in his more broadly analytic approach he addresses features of organizational life indirectly while focusing on how people relate to one another on a phenomenological basis. Beadle and Moore recognize MacIntyre's efforts directly impinge on organization theory:

The inclusion of a work on Alasdair MacIntyre in this volume is appropriate not least because MacIntyre has always taken organizations seriously as objects of philosophical attention. How then can organizational analysis benefit from his work? To answer this question we make two distinct but mutually supporting cases. First that MacIntyre shows how organization theory need not draw relativist conclusions from hermeneutic premises and second that MacIntyre's 'goods-virtues-practices-institutions' framework overcomes the division between organization theory and organizational ethics. (Beadle and Moore, 2011, p. 86)

The four-part framework is not espoused in a model in the same way a contemporary organizational theorist might graph its similarly promulgated tenets. This is due to the wholly integrated nature of the component of the framework. MacIntyre chooses not to address one

component in the absence of others. This interrelationship is at odds with many organizational theories on this basis. Already, his use of Aristotelian material in this manner belies the contemporary assumption that Aristotle remained in concert with Plato and Parmenides. As does Aristotle, MacIntyre addresses reality *qua* reality. He presumes, as do many philosophers, that goods motivate behavior and that the essential good is a principle behind experienced goodness. However, his presumption is explicit and is thus delineated as integral to his theory:

The metaphysical good norms all traditions, and hence in a sense one might want to say that it transcends traditions. But because the good would be perfectly understood in a perfected tradition, and because such a perfected tradition is already the telos of traditional rationality itself, there is no need to posit some sort of mysterious source of extra- or non-traditional rationality. In other words, what is required is a distinction between metaphysics and epistemology: the metaphysical good as such norms all traditions (and indeed all thought and action), but we can only think about the good and come to know it in and through traditions. (Beadle and Moore, 2011, p. 90)

Goodness and the good are wed with purpose in MacIntyre's analysis.

Why might any contemporary organizational theory assume pursuit of goods but omit goodness from consideration? Perhaps goodness is indirectly referenced by recognition of interests, as in the presumption of utilitarian theories which imply persons provide their own definitions of goods, for their own reasons, whether related to momentary (pragmatic) satisfaction or more general (principled) aims. However, some theorists may deny there is any such thing as essential goodness. The intentional avoidance of essential principles or virtues may explain the lack of integration of Aristotelian theories in some current speculation about organizations. Aristotle does not recognize a person or a society in which essential goodness is missing:

What then does the good for man turn out to be? Aristotle has cogent arguments against identifying that good with money, with honor or with pleasure. He give to it the name of *eudaimonia*-as so often there is a difficulty in translation: blessedness, happiness, prosperity. It is the state of being well and doing well in being well, of a man's being well-favored himself and in relation to the divine. But when Aristotle first give this name

to the good for man, he leaves the question of the content of *eudaimonia* largely open. The virtues are precisely those qualities the possession of which will enable an individual to achieve *eudaimonia* and the lack of which will frustrate his movement toward that telos. (McIntyre, 2017, p. 148)

Virtues serve as both means and end to a good life. Aristotle lists different virtues across various writings. MacIntyre explores virtues in multiple contexts-of heroic stories, Hellenic, Aristotelian, medieval, and the more contemporary-before positing a definition. That virtues vary somewhat according to culture does not seem to interfere with the tight relationship MacIntyre observes between virtue and practice. His definition of a virtue:

A virtue is an acquired human quality the possession and the exercise of which tends to enable us to achieve those goods which are internal to practices and the lack of which effectively prevents us from achieving any such goods. (McIntyre, 2017, p. 191)

Clayton comments on the relationship between virtues and practice:

... it is important to understand that as far as MacIntyre is concerned, virtues and therefore morality can only make sense in the context of a practice: they require a shared end, shared rules, and shared standards of evaluation. The virtues also define the relationships among those who share a practice: "...the virtues are those goods by reference to which, whether we like it or not, we define our relationships to those other people with whom we share the kind of purposes and standards which inform practices" (*After Virtue* 191). We must have the virtues if we are to have healthy practices and healthy communities. (Clayton, 2018, para 28)

Thus, the end of virtue is the good and in practice these virtues pull communities together along the same pathway towards achievement of *eudaimonia*. This pursuit must be intentional on the part of agents. MacIntyre states,

The educated moral agent must of course know what he is doing when he judges or acts virtuously. Thus he does what is virtuous because it is virtuous. It is this fact that distinguishes the exercise of the virtues from the exercise of certain qualities which are not virtues, but rather simulacra of virtues. The genuinely virtuous agent however acts on the basis of a true and rational judgment. (McIntyre, 2017, p. 149-150)

MacIntyre defines practices as

... any coherent and complex form of socially established cooperative human activity through which goods internal to that form of activity are realized in the course of trying to achieve those standards of excellence which are appropriate to, and partially definitive

of, that form of activity, with the result that human powers to achieve excellence, and human conceptions of the ends and goods involved, are systematically extended. (McIntyre, 2017, p. 187)

This broad use of the term *practice* is an image of routine organizational activities, but is not limited to exercise in organizations *per se*. Organizations rely on informally derived practices to set expectations and coordinate behavior. However, some practices are sanctioned by governing bodies which define the quality of performance and assure expectations of constituents. To address practices, goods-in the broader sense, excellence- and virtues must be admitted in MacIntyre's Aristotelian vision of organizational functioning.

Four central concepts inhere in this definition. Firstly, practices are social and co-operative activities. Secondly, the outcomes of engagement in practices is the achievement of internal goods. MacIntyre later identifies internal goods with both the excellence of the products that result from the practice, such as 'the excellence in performance by the painters and that of each portrait itself' ..., and the perfection of the individuals in the process of such production Thirdly, these standards of excellence have 'been determined by the historical community of practitioners' So, fourthly, practices are systematically extended (are transmitted and reshaped' ...) through traditions comprising the successive rounds of internal conflict about, amongst other things, its own standards of excellence. (Beadle and Moore, 2011, pp. 95-96)

An agent's initial efforts may at first be highly targeted on a narrow set of goods.

However, the benefits of excellence in one area advance into other areas of the agent's life:

Goods internal to practices include not only the generation and delivery of genuinely excellent products or services, but also the deployment of the virtues themselves – first to attain these goods and later, as desires are transformed, the exercise of the virtues becomes constitutive of the agent's own good; the virtues thus become both means and ends and hence undermine that distinction. When developed in this way, virtues that find their initial constitution within practices find wider and wider applications within agents' lives considered as a whole such that their self-image becomes a narrative quest for the good. (McIntyre, 2017, p. 190-191)

MacIntyre recognizes internal systems that produce facilitate these pursuits are not self-sustaining. External entities must sanction these action and creative products by through rewards, often involving monetary compensation. The management of external commerce can often be at

odds with internal pursuits of excellence. This kind of tension is predicted by Aristotle, since a key contributor to change is privation, obviating a sense of tension as precursor to transformation. This premise is not irrelevant to the current state of commercial markets. The entities used to manage these external relations is defined as institutions:

Institutions are characteristically and necessarily concerned with what I have called external goods. They are involved in acquiring money and other material goods; they are structured in terms of power and status, and they distribute money, power and status as rewards. Nor could they do otherwise if they are to sustain not only themselves, but also the practices of which they are the bearers. For no practices can survive for any length of time unsustained by institutions. Indeed so intimate is the relationship of practices to institutions-and consequently of the goods external to the goods internal to the practices in question-that institutions and practices characteristically form a singly causal order in which the ideals and the creativity of the practice are always vulnerable to the acquisitiveness of the institution, in which the cooperative care for common goods of the practice is always vulnerable to the competitiveness of the institution. In this context the essential function of the virtues is clear. Without them, without justice, courage and truthfulness, practices could not resist the corrupting power of institutions. (McIntyre, 2017, p. 194)

Perhaps not all organizations will become institutions in the sense MacIntyre describes.

However, adopting Aristotle's ontological and epistemological conclusions may produce an environment of goodness that supports a community of striving for excellence, which may achieve institutional status.

Implications for Faith Integration

This analysis suggests contemporary organizational theories overlook ancient beliefs and theories about the nature of purposeful human activity and thus raises questions concerning the integration of Christian belief and practice into organizational studies classrooms at faith-based institutions. Since significant portions of orthodox Christian theology are shaped by both methods of inquiry and answers to philosophical questions considered from ancient times, it should be no surprise the progress of contemporary organizational theory tends toward a denial of central tenets of the Christian faith. Hunnux (1986), Gilson (1956) from the Catholic tradition,

and Plantinga (1983) from the Reformed tradition, among others, trace the Aristotelian influence upon lasting Christian doctrine.

Inquiries of modern and post-modern theory

The student of organizational theory should be equipped to evaluate modern, post-modern, and emerging theories from perspectives existing before and after the surge of industrial development. Several areas of questions are proposed below.

What is real and how is reality addressed in the theory? Aristotelian thought provides a foundation for arguing that there are independent standards or ideals, without discounting variations in daily experience on a personal level as well as among individuals and entities of different kinds, such as can be inferred strictly from a Platonic argument. Orthodox Christians can infer from God's character and created work His intention for humans to make real decisions, experience real outcomes, and have opportunity to make helpful changes in response to those outcomes.

Is good, the good, or goodness represented in the theory? Modern and post-modern organizational theories reference goodness on subjective, temporal grounds, if at all, and then perhaps only indirectly. Christian theology roots goodness in God's character, expressed in His nature and creation. Does the theory recognize any behaviors that are inherently good or that lead to goodness? While Aristotle would refer to such behaviors as virtues, Christian orthodoxy recognizes specific attitudes that lead to behaviors as representing the Christian faith and God's intention for human behavior as inherently good.

What is the purpose of an action as proposed by a theory or model? Modern and post-modern organizational theories conceive decision-making outcomes in temporal terms, such as the length of a career or the lifespan of a product, an organization, or an industry. Christian

theology recognizes an eternity in which all temporal things pass away and a life of ultimate value and purpose is realized.

Is a right or best method or approach highlighted by the theory? Modern and post-modern organizational theorists often claim to operate in a value-free context, permitting maximum freedom for actors to engage as they see fit. Further, productivity often is a default standard, with certain methods perceived as more productive than others. Christian theology recognizes motive, method, and outcome as indicators of whether a human agents are fulfilling moral and ethical duties, articulated in Scripture.

Is tension between shalom or peace and return on investment assumptions well-managed by the theory? How are limits recognized and managed, given priorities above and beyond operational objectives of the organization? Aristotle referred to fullness of meaning, or the classical concept of happiness, by the term *eudaimonia*. Christian theology places God's peace at the center of the Christian's experience. Evidence of His peace include periods of worship, rest, fellowship, service, and love in addition to periods of work and productivity.

Does the theory approach change as contextually understood or related either to positive and negative facilitating forces, such as a goal to improve operations or to react to a negative event? Modern and post-modern organizational theories recognize cause-effect relationships among various entities at work in a performance environment. However, modern theories tend to view causes as merely instrumental to desired outcomes, while Marxist and post-modern theories make pragmatic use of history in order to achieve a predetermined outcome. Despite potentially varying outcomes, proponents of the orthodox Christian faith accept change as an inevitable occurrence due to imperfections and scarcities in the created order, as well as the need to grow and improve, as suggested by Aristotle's reference to "privation." Further, responses to

exigences are not divorced from the factors that facilitate or promote the need for change.

Rather, characteristics of problems and deficits often suggest the pathway to creating change that is helpful in numerous ways.

Finally, does the theory rely upon the organization, or institution as McIntyre may call it, as an end in itself, or as a means to some greater end? Christian doctrine recognizes human institutions as tools for meeting needs in a way that honors God. Institutions are not only necessary but also represent opportunistic potential to meet a plethora of needs in a manner that reflects God's design for order, efficiency, and productivity. However, organizations begin, change, end, and are replaced. Institutions are not the source of human identity or a substitution for the Church as a living Body of Christ.

Conclusion

This analysis reviewed the state of organizational theory as one trending away from philosophical presuppositions held by ancient philosophers. The nature of most recent theoretical constructs, process theories, appear to be more fragmented and subjective, while being less concerned with coherence of models proposed. In general, these models tend to overlook perspectives prior to the industrial revolution, or to leverage selective elements of philosophical thought, relying predominately on features of and failures of the prior generation of models.

By overlooking Aristotle's response to Plato, Parmenides, and Heraclitus, organizational theorists have lost connection to potentially useful features he proposes to address how change is a component of reality, the source of objective standards, the limits of change, and how persons seeking goods can develop into persons of excellence by the practice of virtues. Alasdair MacIntyre explains and applies Aristotle's tenets of change and development, demonstrating how a more balanced and rewarding organization that supplies goods and services to markets can

be realized. Incorporating Aristotelian perspectives on change may challenge or potentially improve modern and post-modern attempts at improving organizational performance.

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The Impact of Values on
Culture, Work, and Economic Outcomes

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Abstract

This paper grapples with the intersection of Christian values and American culture and their impact on economic and organizational outcomes in the current society. Micah 6:8 is used as a foundation to help students develop values applied to important socioeconomic problems, illustrated using assignments from management, marketing and economics courses.

The Impact of Values on Culture, Work, and Economic Outcomes

Division seems to describe American culture today. News, “fake news,” and commentary news report a continuous stream of inflammatory and often divergent stories about politics and American life and leadership. Meanwhile the average American experiences varying degrees of satisfaction or dissatisfaction about American life, work, community and culture. Furthermore, there seems to be an ever-increasing debate about what American values are or should be. This debate, fueled by current cultural practice, has appeared to elicit an “us vs. them,” a “right and wrong,” or a “black and white” perspective where sides are taken and lines are drawn.

This paper considers these challenges from a Christian perspective. In particular, how do Christian business faculty members help students grapple with these important and difficult topics? Christians must allow one other the space to discuss what is foundational to their personal values and how those values apply to the important and challenging social issues of the day, such as: healthcare, education and inequality, criminal justice, the “#MeToo” movement, mass shootings, global trade, immigration, workplace sexism and racism, and civility. An approach of inquiry and hospitality with space to question and differ is utilized.

The command to “do justice, love mercy, and walk humbly” from Micah 6:8 is used as a foundation to identify some essential (core) Christian values. How these shared biblical values can help students formulate and articulate their own values, and then connect those values to the important cultural and socioeconomic issues of the day, is discussed. Specific examples and assignments from management, marketing and economics courses which encourage students to contemplate American culture, Christian values, economic outcomes and their role in the workplace and society are shared.

Core Christian values developed from Micah 6:8 shape not only the discussion of content (values and application to culture), but the way in which a discussion about controversial topics takes place, in a space of hospitality that allows for hearing one another, questioning, and differences in perspective. The approach of hospitality is just as important as the content in a society fractured by dividing lines, inflammatory language and emotionally-charged points of view.

Session Goals and Engagement

The objectives of the session are to:

1. Outline essential (core) Christian values based on Micah 6:8.
2. Discuss the connection between Christian values and current culture and its application to selected important issues of the day.
3. Discuss an approach to help students develop and articulate their own values and connect those values to important socioeconomic issues.
4. Share examples and assignments that help students align their values to important current applications in management, marketing and economics.

The audience will be engaged throughout the session in discussion and sharing ideas. If time permits, the attendees will be asked to participate in a collaborative activity to construct an assignment for one of their own courses that helps students connect values and current issues.

Values and Culture

In a Christian school of business, it is important to challenge students to think about their own values in an environment of vital Christianity, and then help them connect it to what is happening in the world today. Faculty members who practice hospitality, in and outside the classroom, provide a mechanism for students to wrestle with these challenges and also serve as a

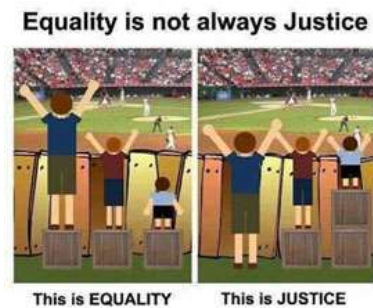
necessary sounding board to students' internal and external processing of those challenges.

Using Micah 6:8 helps us find some common ground and a safe cornerstone from which discussions can be productive and less divisive, appreciative and less derogatory. This one verse, in conjunction with the chapter, provides a neutral space in which convergent and divergent viewpoints are explored, rooted in our faith, and practiced with hospitality. This practice, of using biblical narrative is not only helpful to Christian faculty assisting students, but it is needed in developing essential (core) *Christian values*.

The frame around which Micah 6:8 is placed is important to understand. The tiny book addresses the work of Minor Prophet, Micah. Critical for this paper's purpose is Micah 6. The "lead-up" to Micah 6:8 is steeped in culture, grounded in the Torah, and demonstrates a literary style of question and answer: Micah 6:1-6 is the question; Micah 6:7-8 is the answer. Micah's writings are revelations from God in two different ways; commentaries note that Micah "came upon" the word of the Lord, and that he "saw" the word of the Lord (Smith, 1984). Further, Micah 6 is coined "God's Lawsuit" (Smith, 1984) where in 6:1-6, the lawsuit against Israel is presented. God admonishes the sinfulness of Israel and references the laws from Deuteronomy. The chapter is meant to be broken into two sections: verses 1-6 and then 7-8. In verses 1-6, God is speaking to Israel, bringing before them the laws and the just punishment for their sin. But, in verses 7-8 we see Israel's response. We also see grace. Israel is aware of the laws and aware of the punishment for sins committed. In addition, though the law is not to be broken and prescribed punishments are clearly outlined, Israel asks God if external penance is what He wants, or an internal-based practice of individual faith: walking humbly and reverently with God, seeking justice, loving mercy to humankind. In Micah 6 we see grace: the Lord's desire for us to have a humble reverence and relationship with Him, to do justly towards others and to have a heart full

of mercy. The law as outlined in Deuteronomy is surely to be acknowledged, revered and implemented, but the Lord desires more than the law from His children; He desires our hearts, our souls and minds to be in a constant position to acknowledge Him, praise Him and bless others (Ortberg, 2014). He desires humility, justice and mercy from His people.

Micah 6:8 says, “And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.” (NIV) The triple command to “act justly, love mercy, and walk humbly” contains building blocks of fundamental Christian thought that frame how we see and treat



other people. The three are fleshed out by the authors in Table 1. Walking humbly is the starting point, defining and revering our relationship to God. As Christians, we acknowledge God as Creator who is in control of everything. We give everything over to God, recognizing God as healer and redeemer. God judges all things and we set our egos and desires aside in deference to God. The other two—act justly and love mercy—are about how we care for the resources entrusted to us by God, including our relationships with other people. Acting justly requires that we treat others with fairness and impartiality, that we behave righteously, and that we are not greedy or exploitative. It is also clear in scripture that God is the one who judges (not us) and we are not to take revenge. But we are to forgive others, as Christ who was the ultimate atoning sacrifice for our sins, forgave us. Loving mercy is illustrated by God who offers us forgiveness and waits patiently for us to accept it. Our acceptance of God’s forgiveness means that we are called to extend grace upon grace to other people who do not deserve it, just as we did not deserve God’s forgiveness to us.

Table 1 attempts to identify human behaviors that reveal the three commands in Micah 6:8. Ideally, this is a chart that could be completed by a class or group as an assignment or discussion, with students researching supporting scriptures and interpreting these three strong core values in Micah 6:8. The authors acknowledge that this is a daunting job and that it is impossible not to over-simplify the threads of thought about everyday life that emerge from these three stands, but believe it is nevertheless necessary if we as faculty are to help students connect core Christian beliefs to issues of socioeconomic importance in our society.

Table 1 provides a sample of the types of behavioral values and supporting scriptures that come from Micah 6:8, but is not intended to be an exhaustive list. At a later point in the paper, the authors will discuss student activities and assignments that will help students think about how these core values apply to various socioeconomic issues of the day.

At a societal level, **culture** is defined as “the customary beliefs, social forms, and material traits of a racial, religious, or social group” or “the characteristic features of everyday existence...a way of life” by Merriam-Webster. At an institutional level, culture is defined as “the set of shared attitudes, values, goals, and practices that characterizes an institution or organization.” (Merriam-Webster)

The importance of our core way of thinking about our self, our neighbors, our country and our world cannot be understated as faculty members prepare students for careers and life. Helping students understand the connection between their values and how they think about their world is critical to our influence as Christian business faculty. In the present divided times, the authors believe it is more important than ever before to help students develop a strong Christian foundation to deal with the important current issues of society.

Examples from Management, Marketing and Economics

The examples in Table 2 are a select group of current socioeconomic issues of importance in society today, and not intended to be an exhaustive list. Instead of avoiding controversial and difficult topics, the authors believe that asking students to identify and articulate their own core values, then assess whether their beliefs about these social issues match their core Christian beliefs, will help students in their life and work, and as voters and citizens.

Table 2 provides a brief statement of the socioeconomic problem and Table 3 provides an organizational device for students to apply their core values to these social problems. A general discussion of the types of current socioeconomic situations in the news today and ways to help students grapple with how their core values apply to these situations will be discussed in this section. Specific sample assignments will be discussed in the following section.

Once important socioeconomic problems are identified, faculty need to find ways to help students connect their core personal values to each issue. Table 3 may be used to ask students to reflect on how the socioeconomic issues align with core biblical values from Micah 6:8.

This may be used as a tool in group discussions, class discussions, or in individual pre-reflection and writing. Its key purpose is to help students identify and develop core personal values.

Act
Justly
Love
Mercy
Walk
Humbly

Assignments from Management, Marketing and Economics

The authors of this paper teach in the areas of management, marketing and economics. The following assignments in particular content areas illustrate the goal to help students identify and articulate (develop) their values and align those values with behavior and practice. An overview of the assignments referenced by example number, course, assignment name, and the

socioeconomic problem addressed by the assignment is given in Table 4. Further specificity is given in the appendices.

Economics

Five different economics courses and eight example assignments will be used to illustrate ways to challenge students to think about values and current social issues with economic outcomes.

Example 1: Personal values and resource stewardship. In *Consumer Economics*, a series of seven pairs of assignments on seven personal resources—money, time, education, health, people/relationships, the environment, and spirituality/faith—are used to ask students to discover how well their core values align to their everyday behavior. Each pair of companion assignments includes a “Journal Reflection” which asks students to think about and articulate their personal values, and a “Resource Activity” which asks students to track their everyday behavior.

Following the tracking exercise students are asked to go back to the Journal Reflection and write about how well their values align to their behavior. See Appendix A for more detail on these seven pairs of companion assignments.

Example 2: Behavioral economics and the value of a life. In *Intermediate Microeconomics*, behavioral economics is a relatively new area of research into circumstances when humans do not follow the traditional model of rational behavior. Richard Thaler won the 2017 Nobel Prize in economics for this area of study based on his book, *Misbehaving*, named the best business book of the year in 2016 by *Forbes*, Amazon, and *The Economist*.

Examples from Thaler’s book make excellent thought exercises for students to grapple with the way humans behave based on their values. They can be adapted to a *Principles of*

Microeconomics course as well. In the sample exercise, students are asked to grapple with a dilemma from behavioral economics research based on people's willingness to give money (charity) to save lives.

Students are given two cases with different situations involving saving a life (or lives) with their donations (or taxes) and asked which case they would be willing to give money to support, and which case they believe society as a group would be willing to support. This can be either an individual reflection or a small group discussion. Following this, Thaler's research findings are revealed to the students. He finds that people are happy to give to save an identified life but not to save a statistical life. (Thaler, 2016, pp. 12-13).

Students are asked to discuss Thaler's findings in a small group and/or a wider class discussion, and then categorize society's values—its willingness to save an identified life but not a statistical life—according to Micah 6:8. See Appendix B for more details on this assignment.

Example 3: Poverty & inequality paradigms. In *The Economics of Race, Class & Gender* course, students are asked to learn about different perspectives that can be taken about the causes of poverty and inequality, and then match them to their own beliefs and values. The approach allows an objective discussion about causes and helps students see where they fall on the continuum. Throughout the semester, the course unpacks evidence in a variety of areas that shed light on causes. At the end of the course students are asked to revisit their beliefs about causes and reflect on whether they have changed their viewpoint based on the evidence. This assignment helps students uncover their deeply held values about the culture and causes of American poverty.

This assignment can also be adapted to Principles of Microeconomics at a more elementary level. To view more detail about this assignment, see Appendix C.

Example 4: Criminal justice and economic outcomes. In *The Economics of Race, Class and Gender* course, students are asked to consider how the American criminal justice system responds to culture and power, potential racial bias (discrimination), and the resulting economic consequences. In the process students are asked to reflect on and articulate their own personal values compared to society's values and discuss the possible need for change.

This assignment is based on readings from *Just Mercy* by Bryan Stevenson. He provides a narrative about the criminal justice system in the south through stories about real people and their death row cases, and sprinkles it with basic statistical information about how the US justice system handles corporal punishment in America. Students are asked to assess the stories in several chapters based on personal and societal values. In addition, what is “legal” (based on the law) is compared to what students believe is “moral” (based on their own values), and students are asked to assess whether America follows its own law in these cases.

Finally, students are asked to assess how the treatment of individuals in these cases affects their economic status, whether racial discrimination is at work in America through the justice system, and whether the way law has been applied in these cases perpetuates the Jim Crow laws during the civil rights era.

For more detail on this assignment, see Appendix D.

Example 5: Privilege and global responsibility. In *International Economics* and *Principles of Microeconomics*, class discussions include a variety of conversations about globalization, including the relationship between America and other countries and America's responsibility as a privileged nation in the global arena. For example, some degree of wage convergence (factor price equalization) often results between two countries of different income levels when trade occurs (Carbaugh, 2015, pp. 76-78). Students are asked to grapple with their

own values about this result and their belief about America's values as a society of privilege by reflecting on the scripture in Luke 12:48 which says, "to whom much has been given, much is required," (NRSV) and considering the United Nation (UN) Sustainable Development goals for 2030 (UN Foundation):

Goal 10: Reduce inequality within and among countries

Goal 12: Ensure sustainable consumption and production patterns

For more detail about this assignment, see Appendix E.

Example 6: Hospitality and global trade policy. Another assignment from *International Economics* asks students to read scriptures on the character of God— biblical passages identified by giving of himself, seeking peace and healing, and welcoming the stranger—and consider how the values identified in God's character might teach us lessons about our current trends in international trade policy. Should the values embodied in God's character affect our culture and practice? For more details on this assignment, see Appendix F.

Example 7: Gender wage gaps. In *Principles of Economics*, students are given several ranking activities throughout the course in order to challenge them to identify their values and think about the reasons for their perspectives. After a lesson providing labor market data pertaining to differences in income by gender, students are asked to rank several possible explanations for gender wage gaps according to their belief about what is most to least true. These reasons range from innate (biology), choice (self-selection), social conditioning (environmental), and workplace arrangements (organizational structure and culture). Students are also asked to explain why they ranked the possible causes the way they did.

The activity is meant to shed light on their values about potential inequality, gender bias and potential discrimination. To see the detail on this assignment, go to Appendix G.

Example 8: Too few women leaders. In *The Economics of Race, Class & Gender* course, students are asked to grapple with the economic realities and restricted opportunities facing women in the labor force by viewing a TedTalk by Sheryl Sandberg entitled “Why are there too few women leaders?” This assignment typically follows class content on women’s economic realities and women’s positive contribution as leaders. The dilemma is for students to struggle with why women still face workplace challenges when the research shows that they provide important benefits to organizations, and women’s characteristic leadership has been shown to be of significant value. Students are asked to compare the facts in evidence to their own personal values and society’s corporate values.

This assignment can also be adapted to Principles of Microeconomics at a more elementary level. To view more detail about this assignment, see Appendix H.

Management & Marketing

Four example assignments will be used to illustrate ways to challenge students to think about their values in light of management theory and styles, consumer behavior, current workplace issues and civility.

Example 9: Parental values and management theory. In *Principles of Management*, the four core functions of planning, leading, organizing and controlling provide the framework for other managerial concepts and theories. Using Micah 6:8 as a cornerstone for the four functions of management provides students with a framework in which their faith becomes a part of the managerial process and product. In this freshman-level course, students are assigned the task of interviewing a parent; preferably their mother. And in this interview they are to ask pertinent questions pertaining strictly to their mothers’ management practices. In these interviews, the question of “why” the practice was done leads to values-based management.

Students then take the interview transcript and apply it to managerial theories and biblical values and narrative. The outcome is a student who is cognizant of the impact of Christian-based values on the practices of home life, and conversely the managerial theories employed by their parents (most often unknowingly). See Appendix I for more detail on this assignment.

Example 10: Biblical character values and management styles. In *Principles of Management*, an assignment which requires students to study a specific person in the bible and the values they possess provides a framework for decision making independent of American culture. This provides students with the opportunity to explore a biblical character without the influences of current cultural constraints in studying a notable figure (without media, culture, politics clouding the subject or setting). The outcome is a deeper understanding of a biblical character framed by values and managerial theories. See Appendix J for details on this assignment.

Example 11: Civility and organizational citizenship. In Management classes, a Kolb-format essay can provide students the opportunity to wrestle with civility and organizational citizenship behavior which are framed by justice and mercy. The guided writing prompts force students to identify a specific incident (which can be a learning experience in and of itself); reflect on the experience, apply the concepts from the book which address civility and organizational citizenship behavior to the situation; and plan for the future. The outcome of this reflective essay is personal identification with the concept of civility, a better understanding of how to approach it in the future using scripture (in this case Micah 6:8) to wrestle with and resolve issues of civility and organizational citizenship. See Appendix L for details on this assignment.

Example 12: Spending habits and personal values. In *Consumer Behavior*, an assignment which requires students to cognitively identify, track and associate their spending habits over a 3-week period is an eye opening experience. Using theories of consumer behavior and relevant marketing theories, students explore their behavior as “a rat in their own experiment”; the required categories include time, date, item type, price, personal response and applicable theories. The outcome is quite revealing for students. One semester, in fact, a student reflected on how much was spent on cigarettes over the course of 3 weeks and decided to quit smoking because of this exercise. Another noticed that their tithing was based on how much was left at the end of the month, and after viewing on paper the way money was spent, realized how poorly they had managed their resources. For details on this assignment, see Appendix K.

Conclusions

This paper provides an approach to develop students’ Christian values as a foundation to confront today’s divided culture and important socioeconomic issues. It provides the space for students to question, allows difference, and yet challenges students to discover how their own values align to the important issues of the day. In a fractured society, this approach gives students a strong foundation on which to build perspectives rooted in Christ and allows them difference and discourse in a context of complexity, hospitality and mutual regard.

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Table 1

Interpreting Micah 6:8
Core Christian Values

<i>Act justly</i>	<i>Love mercy</i>	<i>Walk humbly</i>
Stewardship of resources; all resources belong to God (Psalm 24)	Love God and love neighbor (Matthew 22:36-40; Mark 12:30-31; Luke 10:27)	Kneel down (Philippians 2:9-11; Romans 14:11, Isaiah 45:23; Psalm 95:6; Psalm 37)
Judgement belongs to God (Matthew 7:1; Hebrews 10:30; Deuteronomy 32:36; Psalm 135:14)	Give hospitality to strangers (Hebrews 13:1-2; Romans 12:9-13; 1 Peter 4:8-9)	Acknowledge God as Creator (Genesis 1:1; Psalm 100:3)
Let justice roll down like waters and righteousness like an ever-flowing stream (Amos 5:24)	As you treat the least of these, you have done it to me (Matthew 25:31-46)	God is in control (Hebrews 13:8; Job 38:4)
Do not seek revenge (Romans 12:19)	Be forgiving (Hebrews 10:17; Jeremiah 31:34; Matthew 18:21-35)	Do not be arrogant (Isaiah 2:17; Luke 14:11, Romans 12:3)

Table 2

Current Socioeconomic Problem & Description

<i>Socioeconomic Problem</i>	<i>Socioeconomic Problem Description</i>
Healthcare	<u>Key question:</u> To what degree is society responsible to ensure that all persons have access to affordable comprehensive health care? <u>Debate:</u> ○ Should healthcare coverage be universal? ○ How should affordable healthcare be financed? ○ What coverage should be included (women's reproductive health, pre-existing health conditions)?
Education and inequality	<u>Key question:</u> Does a college education improve economic opportunity for the less privileged members of society or does it reinforce opportunities for the already privileged? <u>Debate:</u> ○ How much income inequality is acceptable? ○ Does too much income inequality cause economic growth to decline? ○ How should college be funded: by student loans or social investment?
Criminal justice	<u>Key question:</u> Is society biased against young black men in targeting, accusing, prosecuting, and sentencing crime? <u>Debate:</u> ○ Are young black men more likely to be pursued (and killed) by police? ○ Is the criminal justice system being used as a modern-day "Jim Crow" system? ○ How is criminal justice tied to economic outcomes?
"#MeToo" movement	<u>Key question:</u> Does the average American workplace offer women opportunities for advancement and leadership to the same degree that it offers those opportunities to men? <u>Debate:</u> ○ How does sexual harassment affect the economic opportunities for women in the workplace? ○ How do bullying, hostility, and shunning affect women's economic outcomes in the workplace?
Mass shootings	<u>Key question:</u> Where is the proper balance between the right to bear arms and the responsibility of society to protect its citizens from mass shootings involving multiple casualties and children? <u>Debate:</u> ○ Does society have a special responsibility to protect children from violence (mass shootings)? ○ Should a wealthy lobby with special interests have the power to affect law? ○ How should the Second Amendment frame current use and misuse of firearm possession and use?

Table 2 (continued)

Current Socioeconomic Problem & Description

<i>Socioeconomic Problem</i>	<i>Socioeconomic Problem Description</i>
Global trade	<u>Key question:</u> On balance, is global trade a good thing for the American economy or should we be using protectionist policies (tariffs, etc.)? <u>Debate:</u> ○ What are the costs and benefits of global trade? ○ Who are the winners and losers? ○ What can and should be done about the losers of global trade?
Immigration	<u>Key question:</u> To what degree should immigrants be allowed to legally enter the United States of America? <u>Debate:</u> ○ Does allowing immigrants into America reduce the economic status of American citizens? ○ On what characteristics should immigrants be allowed into America (by race, religion, skill, or wealth)? ○ What kind of hospitality should we show to immigrants crossing the border?
Workplace racism and sexism	<u>Key question:</u> In what ways are voices silenced and diminished in our workplaces based on racial or sexual identity? <u>Debate:</u> ○ How is worker productivity and economic viability affected? ○ What is co-worker responsibility? ○ What is the responsibility of management and leadership for changing workplace culture? ○ How does hospitality frame respect for those unlike us?
Workplace civility	<u>Key question:</u> How has an American culture toward individualism impacted the workplace? <u>Debate:</u> ○ Has American individualism created a myopic, self-absorbed and “me- first” attitude in the workplace and beyond? ○ What are the results of incivility with respect to productivity, psychological and economic costs? ○ How does civility affect worker cohesion, effectiveness and capacity for advancement? ○ How does kindness in the workplace change the dynamic of relationships, productivity and profit for an organization?

Table 3

Aligning Core Christian Values &
Current Socioeconomic Issues using Micah 6:8

<i>Current Socioeconomic Problem</i>	<i>Core Christian Values</i>		
	<i>Act justly</i>	<i>Love mercy</i>	<i>Walk humbly</i>
Healthcare			
Education and inequality			
Criminal justice			
“#MeToo” movement			
Mass shootings			
Global trade			
Immigration			
Workplace racism and sexism			
Workplace civility			

Table 4

Assignments in Management, Marketing & Economics
Aligning Values with Behavior and Practice

<i>Example</i>	<i>Courses</i>	<i>Assignment</i>	<i>Socioeconomic Problem</i>	<i>Appendix</i>
1	Consumer Economics	Personal Values and Resource Stewardship	Value development; Education; Health	A
2	Intermediate Microeconomics; Principles of Microeconomics	Behavioral Economics and the Value of a Life	Value development; Inequality	B
3	Race, Class & Gender; Principles of Microeconomics	Poverty and Inequality Paradigms	Value development; Inequality	C
4	Race, Class & Gender	Criminal Justice & Economic Outcomes	Criminal justice; Racism; Inequality	D
5	Principles of Microeconomics; International Economics	Privilege and Global Responsibility	Global trade; Immigration; Inequality	E
6	International Economics	Hospitality and Global Trade Policy	Global trade; Immigration; Inequality	F
7	Principles of Microeconomics	Gender Wage Gaps	Workplace sexism; Inequality	G
8	Race, Class & Gender; Principles of Microeconomics	Too Few Women Leaders	Workplace sexism	H
9	Principles of Management	Parental Values and Management Theory	Value development	I
10	Principles of Management	Biblical Character Values and Management Styles	Value development	J
11	Management	Civility and Organizational Citizenship	Workplace sexism and racism; Workplace civility	K
12	Consumer Behavior	Spending Habits and Personal Values	Value development; Inequality	L

APPENDIX A

Example 1: Personal Values and Resource Management
Course: Consumer Economics

<i>Resource</i>	<i>Journal Reflection</i>	<i>Resource Activity</i>
#1 Money	1. Think about how you value your money. 2. How did you develop your value of money? 3. What is the value of your money?	1. Track how you spend your money for 10 days. 2. Does the way you spend your money in the 10-day period match what you said about your values?
#2 Time	1. Think about how you value your time. 2. To what do you want to give your attention? 3. What is your ideal attitude or mindset?	1. Track how you spend your time for the next 10 days, and your attitude or mindset. 2. What insights emerge as you consider your “ideal” value of time, how you spend your time, and your attitude during daily tasks?
#3 Education	1. Think about the value of your education. 2. What value does your education hold for you? 3. How will you use your education to plan for life and career?	1. Calculate the opportunity cost of one semester of your education. 2. Research the starting salary for the career most closely associated with your education, or the career you plan to pursue (cite source). 3. How does the value of your education extend beyond achieving a salary?
#4 Health	1. Think about the value of your health. 2. Why is your health of value to you? 3. How do you plan to take care of your health?	1. Write down your daily food intake, sleep schedule, and exercise activity for 10 days. 2. Compare your records to the USDS MyPyramid or MyPlate chart (Goldsmith, p. 227 and MyPyramid.gov) 3. How do your records compare to the values you described in your journal? 4. What is one thing you will do this week to make a small step toward better aligning your values and actions?
#5 People and Relationships	1. Think about the value of the people in your life. 2. Describe the value of your relationships and personal networks.	1. Track the interactions you have with the people you mentioned in your journal over a 10 day period, including the nature of the interaction, and your attitude or mindset during the interaction. 2. As you reflect on the specific interactions you have had this week, did the people, the personal interactions, or the human networks, provide particular value or meaning to you?

APPENDIX A (continued)

Example 1: Personal Values and Resource Management
Course: Consumer Economics

<i>Resource</i>	<i>Journal Reflection</i>	<i>Resource Activity</i>
#6 Environment	1. What is the value you hold for the environment? 2. What consumer action do you take, or do you hope to take, to support your values about the environment?	1. Select 10 items in your home: ○ 2 personal care items ○ 2 personal hygiene items ○ 2 cleaning products ○ 2 food items ○ 2 other items (anything) 2. Go to www.goodguide.com and find the rating for the 10 items you selected with respect to health, environment, and society (social justice). 3. How do your ratings match your desired values?
#7 Faith or Spirituality	1. What is the value of your faith or spirituality? 2. Why is your faith or spiritual life important to you?	1. What is your favorite scripture or inspirational quote? 2. Why is this one your favorite? 3. What does it mean to you? 4. How is it applied to your life?

APPENDIX B

Example 2: Behavioral Economics & the Value of a Life
Courses: Intermediate Microeconomics; Principles of Microeconomics

Background

Richard Thaler won the Nobel prize in economics (2017) for his work in behavioral economics, which challenges the traditional model of human behavior according to economic theory. In his book, *Misbehaving*, Thaler says, “Compared to this fictional world of Econs [homo economicus], Humans do a lot of misbehaving, and that means that economic models make a lot of bad predictions, predictions that can have ...serious consequences...” (Thaler, 2016, p. 4)

Thaler’s book provides some interesting examples that can be used with students, and then his research findings shared to help student think about values.

Individual Reflection*Question 1.*

Reflect on the value of a human life. How much money would you donate to save a life, and how much do you think society should spend to save a life?

Question 2. (Note: can be in-class small group discussion format)

Now consider the following two scenarios and pick the case in which you would be more likely to donate money. Explain why. How is your decision based on your values about human life as articulated in Question 1?

Case 1: A six-year old brown-haired girl requires thousands of dollars for an operation that will prolong her life until Christmas.

Case 2: A tax increase will save hospital facilities in Massachusetts from deterioration and generate a small statistical increase in preventable deaths.

Question 3. (Note: can be in-class small group discussion format)

Which of the two cases above do you think most people (society) would support by giving money, and why? What do you believe is the basis for society’s values (willingness to spend money) to save a human life?

In-class Debrief & Discussion

Thaler finds that people are more willing to give money in Case 1, an “identified life,” compared to Case 2, a “statistical life.” This goes against the rational model of human behavior upon which traditional economic theory is based. (Thaler, 2016, pp. 12-13).

Question 4. (Note: can be online or in-class small group or full class discussion format)

Talk about Thaler’s findings and discuss what his findings reveal about society’s core values. Match these core values to the Micah 6:8 Christian core values chart.

APPENDIX C

Example 3: Poverty & Inequality Paradigms
Courses: Race, Class & Gender; Principles of Microeconomics

Background

In this assignment students are asked to learn about different perspectives that can be taken about the causes of poverty and inequality, and then match them to their own beliefs and values. The approach allows an objective discussion about causes of poverty and inequality, and helps students see where they fall on the perspective continuum. Throughout the semester, the course unpacks evidence in a variety of areas that shed light on causes. At the end of the course students are asked to revisit their beliefs about causes and reflect on whether they have changed their viewpoint based on the evidence. This assignment can also be adapted to Principles of Microeconomics at a more elementary level.

Brainstorming

Students are asked to brainstorm key questions pertaining to the causes of poverty and inequality, begin thinking about the evidence necessary to analyze this problem, and think about the underlying values.

<i>Question</i>	<i>Response</i>
<i>Causes</i>	
1. Why is there poverty and income inequality?	
2. What evidence would you need to gather in order to support your answers to question 1?	
3. What kinds of assumptions are you making about people's behavior or motives and/or about American society (culture and values) in your answer to question 1?	
4. How do you think members of different political parties would answer question 1?	
5. How do you think Christians would answer question 1? Do their core values differ from American society today?	
<i>Cures</i>	
6. Will policy be effective to reduce poverty and income inequality? If so, what kind of policy?	
7. What would—or should—Christians do about poverty and inequality? Does your answer depend on how you answered question 5?	

APPENDIX C (continued)

Example 3: Poverty & Inequality Paradigms
Courses: Race, Class & Gender; Principles of Microeconomics

Lesson: Causes of Poverty Paradigms

Students go through a lesson on basic viewpoints about the cause of poverty and inequality, called paradigms. Students learn three paradigms about causes:

1. Flawed Character

Poverty is the result of individual defects in aspiration or ability. The poor are unmotivated, and have a poor work ethic. They lack motivation and have flawed character.

2. Restricted Opportunity

The poor have limited access to good schools, good jobs, and suffer from discrimination and environmental factors which restrict their opportunities to earn decent income. These circumstances are viewed as beyond the control of the individual.

3. Big Brother

The poor are trapped by government policy that destroys their incentives to work and become self-sufficient. They are trapped in an endless cycle of poverty and disincentive to get off welfare. People aren't inherently flawed, but it's the government that perverts their behavior through handouts.

Response

Students are asked to map their causes (answers from brainstorming exercise) to the different alternative perspectives (paradigms) on the following chart. All cells may not be filled in during this activity, because students will be filling in the position that their answer(s) take among the paradigms.

	<i>Flawed Character</i>	<i>Restricted Opportunity</i>	<i>Big Brother</i>
1. Why is there poverty/inequality?			
2. Theoretical underpinnings and/or supportive evidence?			
3. Assumptions behind viewpoint?			
4. Will policy be effective to help?			
5. Political party affiliation?			
6. Christians?			
7. Who has a self-interest to take this position?			

APPENDIX C (continued)

Example 3: Poverty & Inequality Paradigms

Courses: Race, Class & Gender; Principles of Microeconomics

This response activity will be followed by a joint exercise in class where we fill in all the cells of the chart together. The key question is: what would a person who has this perspective say about each of these questions?

Place Individual Values Among the Alternative Paradigms

Students are asked where their own perspective fits on this chart of the alternative perspectives (paradigms), and to mark it on their chart with an “X.”

In addition, students are asked to turn the paper over and write a paragraph or two about their own perspective and why they hold that viewpoint.

Course Content

During the semester students will be given evidence-based readings and a deeper understanding of the complexities involved on various topics pertaining to poverty and inequality. Topics include: statistics, labor markets and workplace, motherhood, family structure, gender, working poor, age, health, criminal justice, education, discrimination, culture, race, globalization, social policy, current events and social problems. The alternative perspectives (paradigms) on causes of poverty and inequality will be a constant backdrop in these evidence-based lessons and discussions.

End-of-Semester Follow-up Response

At the end of the semester students will be given a copy of their “X” marks on the paradigm chart and their initial essay and asked to revisit where their perspective falls on the continuum.

1. Where does your perspective fall among the paradigms on the causes of poverty and inequality? Compare your perspective now with the perspective you had at the beginning of the semester.
2. Explain why you hold the perspective you do.
3. Has your perspective changed in any way during the semester as you have learned about the evidence?
4. Have your core values or beliefs grounded in your faith or spirituality changed in any way?

APPENDIX D

Example 4: Criminal Justice and Economic Outcomes
Course: The Economics of Race, Class and Gender

Background

This assignment is based on readings from *Just Mercy* by Bryan Stevenson. He provides a narrative about the criminal justice system in the south through stories about real people and their death row cases, and sprinkles it with basic statistical information about corporal punishment in America. Students are asked to assess the stories in several chapters based on personal and societal values. In addition, what is “legal” (based on the law) is compared to what students believe is “moral” (based on their values), and students are asked to assess whether America follows its own law in these cases.

Finally, students are asked to assess how the treatment of individuals in these cases affects their economic status, whether racial discrimination is at work in America, and whether the way law has been applied in these cases perpetuates the Jim Crow laws during the civil rights era.

Criminal Justice & Economic Outcomes

From your reading in *Just Mercy* by Bryan Stevenson, chapters 6-16, respond to the following questions and use the chart to summarize your answers. What broad threads of thought are revealed about your own personal values and those of society at large? What change do you believe, if any, should occur in American law and the way it is applied in the US justice system?

1. Describe the story (case) or stories (cases) in the chapter.
2. What additional statistics about the US justice system are provided that relate to this case?
3. Do you believe discrimination is at work in this story? Why or why not?
4. Is what is legal in this case also moral, according to your own values? Explain why by articulating what you believe is right or moral (describing your own values) and comparing it to the case. Do you believe the US justice system followed the law of the United States in this case? How does US law compare to your own values?
5. This may be an extrapolation from the case in the chapter, but try to project what the economic implications of this case are for the primary person in the story (case). How do you think their life in the future will be affected with respect to their ability to become a self-sustaining member of society and provide for themselves or their family?

APPENDIX D (continued)

Example 4: Criminal Justice and Economic Outcomes
 Course: The Economics of Race, Class and Gender

Reading Summary
Just Mercy by Bryan Stevenson

<i>Chapter</i>	<i>Title</i>	<i>Describe the story</i>	<i>Provide additional statistics</i>	<i>Is discrimination at work?</i>	<i>Is what is legal also moral?</i>	<i>What economic outcomes result?</i>
6	Surely Doomed					
7	Justice Denied					
8	All God's Children					
9	I'm Here					
10	Mitigation					
11	I'll Fly Away					
12	Mother, Mother					
13	Recovery					
14	Cruel & Unusual					
15	Broken					
16	Stonecatcher's Song of Sorrow					

Criminal Justice & Economic Outcomes (continued)

Follow-up Class Discussion

Ask students to respond to the questions:

1. Do you believe the stories (cases) in these chapters illustrate a culture of power to repress African Americans in some way?
2. Does our legal system in either its law or its application of the law perpetuate the Jim Crow laws of the Civil Rights era?
3. How do your personal values compare with society's values as illustrated in these stories (cases)?

APPENDIX E

Example 5: Privilege and Global Responsibility
 Courses: Principles of Microeconomics; International Economics

Two of the United Nations' (UN) Sustainable Development Goals for 2030 (developed in 2015) are:

Goal 10: Reduce inequality within and among countries

Goal 12: Ensure sustainable consumption and production patterns

Source:

<https://www.un.org/sustainabledevelopment/blog/2015/12/sustainable-development-goals-kick-off-with-start-of-new-year/#prettyPhoto>



Consider the scripture from Luke 12:48: “From everyone to whom much has been given, much will be required” (NRSV)

Respond to the following questions:

1. How do you view the UN goals? Do they align with your own core values?
2. Can America tolerate becoming more equal with the rest of the world? Or must we remain in the driver's seat?
3. America consumes 30% of the planet's resources with 5% of the world's population. Can we tolerate NOT consuming this much, and sharing some of our resources with other countries?

APPENDIX F

Example 6: Hospitality and Global Trade Policy
Course: International Economics

During our course we have discussed the economic costs and benefits of free trade, and we've analyzed the connection between globalization and variables such as economic growth, immigration, income distribution, urban economics, and economic development. We have noticed that the struggle over the world's resources often motivates protectionist trade policies, or trade barriers such as import tariffs or trade agreements that attempt to protect each country's interests.

Given the tendency of the countries of our world to protect themselves from the perceived perils of trade, think about God's ways in freely giving of himself, and God's admonishment to welcome the stranger, as you reflect on the following scriptures and quotes. Is God the ultimate example of openness? If God's ways are all about healing, peace and redemption, what lessons from God's identity and commands can we apply to international economics?

I Corinthians 1:18-31 (excerpts)

For the message about the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God. ...For Jews demand signs and Greeks desire wisdom, but we proclaim Christ crucified, a stumbling block to Jews and foolishness to Gentiles, but to those who are the called, both Jews and Greeks, Christ the power of God and the wisdom of God. For God's foolishness is wiser than human wisdom, and God's weakness is stronger than human strength.

James 3:17-18

But the wisdom from above is first pure, then peaceable, gentle, willing to yield, full of mercy and good fruits, without a trace of partiality or hypocrisy. And a harvest of righteousness is sown in peace for those who make peace.

Romans 12:9-10,13

Let love be genuine; hate what is evil, hold fast to what is good; love one another with mutual affection; outdo one another in showing honor. Contribute to the needs of the saints; extend hospitality to strangers.

Quote from Henri Nouwen

What we need is a voluntary poverty of mind and heart that opens up an empty space of hospitality to receive the thoughts, feelings, and experiences of others.

APPENDIX G

Example 7: Gender Wage Gaps
Course: Principles of Microeconomics**Ranking Activity: Gender Wage Gaps****Background**

Economic research reveals that women make less than men, even when adjustments for differences in education and experience are made. Labor market discrimination exists when equally productive labor is paid different amounts, which is substantiated in economic research for men and women who have equivalent education and experience. Men and women who leave college with the same degree and who go into the same type of job, earn different wages by 5% (Boushey & O’Leary, 2010, p. 59). This gap accumulates over time as they advance in their careers since raises are typically based on current salaries, and so the gap grows over their work lives.

This ranking activity assignment asks students to consider their preconceived beliefs (values) about the reasons for gender wage gaps between men and women, and rank potential reasons according to their significance. After the initial ranking, students are given a lesson in the evidence and asked to watch two videos which include advertisements involving social conditioning. Following that, students are asked to revisit their rankings to see if their perspective has changed.

Ranking Activity Assignment

(Note: this assignment may be done online or as an in-class small group discussion)

Rank the following statements from most true to least true about the reasons for gender wage gaps in the United States and explain why you ranked these statements the way you did.

1. Gender wage gaps are due to **innate** (biological) differences in men and women, or the way we are made.
2. Gender wage gaps are due to the **choices** that women and men make, or the way women self-select into jobs that pay less in the labor market.
3. Gender wage gaps are due to environmental **conditioning**, or the way we are raised, meaning that environmental forces and societal expectations shape boys and girls differently as we grow up.
4. Gender wage gaps are due to the **structure** of organizations, or how work is structured inside the organization.

APPENDIX G (continued)

Example 7: Gender Wage Gaps
Course: Principles of Microeconomics

Response

1. Review your classmates' rankings and explanations.
(Note: this can be done online or in-class in a small group)
2. Watch the two videos below on product advertisements and consider how these ads play into social conditioning.
(Note: this can be done online or in-class)

Video 1: Rose Petal Cottage
(popular “girl toy”)

https://www.youtube.com/watch?time_continue=10&v=qVgHrV9H-8k



Video 2: Dr. Pepper Ten
(product targeting males)

https://www.youtube.com/watch?time_continue=11&v=Zza3GqEL5B0



3. Go through the lessons on labor markets, poverty and inequality.
(Note: the lesson can be online or in-class)
4. Revisit your rankings. Has your ranking changed? Has your perspective changed? Explain what new thoughts you have after discussion with classmates, watching the videos, and reviewing the lessons.
(Note: this can be done online or in-class, through some combination of individual reflection, in-class small group discussion, or full class discussion)

APPENDIX H

Example 8: Too Few Women Leaders

Courses: Principles of Microeconomics; Race, Class & Gender

This assignment is an online discussion about women and work giving students a chance to grapple with women's realities and restricted opportunities in the labor force.

Students are asked to view a TedTalk by Sheryl Sandberg entitled "Why are there too few women leaders?" Ms. Sandberg is the Chief Operating Officer of Facebook and founder of LeanIn.org, an organization that cares about women's position and advancement in the workplace.



Source: YouTube video, "Why are there too few women leaders?"

<https://www.youtube.com/watch?v=18uDutylDa4>

While Ms. Sandberg acknowledges that women have made great progress, she also recognizes that they still experience significant challenges. Namely, women are not making it to the top of any profession or any type of organization. Relative to men, women display less confidence, are much less likely to negotiate for starting salaries or advancement, and commonly attribute their success to other people. Research shows that success and likeability are positively correlated for men and negatively correlated for women. While corporate life is not as welcoming for women or as easy to navigate, women themselves tend to sit in the outer circle rather than "leaning in." Ms. Sandberg's advice for women is to "sit at the table," "don't leave until you leave," and "make your partner a real partner."

APPENDIX H (continued)

Example 8: Too Few Women Leaders

Courses: Race, Class & Gender; Principles of Microeconomics

Students are asked to consider the information in the video and facts we have learned in class about women's economic realities in the workplace, such as:

- women bring leadership to corporate America which leads to higher organizational performance,
- women bring leadership qualities to organizations which are needed for the future, and
- women are under-represented in senior leadership positions,

and then respond to the following questions:

1. What is your own view of the value, contribution and capacity of women in the workplace? Are there too few women leaders?
2. What does the content in this video add to the conversation to help us understand why challenges remain for women in the workforce?
3. What does the content in this video add to the conversation about how to change things?

APPENDIX I

Example 9: Parental Values and Management Theory
Course: Principles of Management

Leader/Manager: Students will have the opportunity to further explore theories presented within the class. Both sections of the assignment (summary and presentation) must be completed to receive credit. I.e. involvement in the presentation will be required to receive credit for the individual summary paper portion of the assignment.

1. **Summary:** Each student will select three management theories and write a three page APA format paper, integrating the concepts with a faith-based perspective.
 - a. At least one personal interview with a parent will be required. The focus of the interview will be to learn how that individual leads/manages you in a way consistent with their moral, ethic and value system.
 - b. The content of the paper will include: a synopsis of the interview; comparing and contrasting the interview with relevant theories; and also a thought provoking argument of the consistency or inconsistency with that leader/manager's personal value system.
 - c. A reference section is required.
2. **Presentation:** In groups, students will present a ppt to the class that compares and contrasts their findings.

APPENDIX J

Example 10: Bible Character Values and Management Styles
Course: Principles of Management**Manager Paper:**

Each student will select three **management** theories and write a five page APA format paper, integrating the course related concepts with a faith-based perspective.

1. A specific Biblical character will be chosen by the student-and approved by the professor;
2. The content of the paper will include: a review of the narrative that links the character's values with a specific management style (as evidenced in several articles/commentaries) with theories from the textbook.
3. A reference section is required;
4. An outline of the paper will be submitted to the professor *on time*.

APPENDIX K

Example 11: Civility and Organizational Citizenship
Course: Management**Integration assignment**

Students are exposed to selected materials which address civility, organizational citizenship behaviors and ethics. They then complete a Kolb essay to identify, reflect, apply and plan for the future. In class discussion following the written paper's due date, class discussion questions are framed by the core values of justice and mercy (Micah 6:8).

Experiential Learning Reflection:

1. Recall a situation in which you have encountered concepts of organizational citizenship or civility. Describe the experience thoroughly. What made it important and memorable to you? How did it reflect the concepts of the chapter?
2. Reflect on the situation. What do you think gave rise to it? If the situation was positive, what factors brought it into existence? If the situation was negative, what might have prevented it from happening?
3. Apply Micah 6:8 and the concepts from this chapter to the experience. How does research explain the situation? What would be advised through the lens of Micah 6:8? And, Why?
4. Plan for the future. If you are faced with a similar situation in the future, how will you approach it? What do you plan to do to operate most effectively with respect to this kind of situation? How does this planning process coincide with your values?

Preparing for Class discussion:

1. Do you think we are becoming a less civil society? Discuss different examples of incivility you have observed in the past week.
2. What experiences have you had with incivility in organizational settings?
3. What are several ways you can promote civility within your current span of influence? In the workplace as an employee? As a manager?
4. What are several ways your nuclear family and subgroups have shaped your values? (Underwood, 2018).
5. What aspects of Micah 6:8 are easier and which are more challenging to incorporate into your civility attitudes and behaviors?

Example 12: Spending Habits and Personal Values
Course: Consumer Behavior

The ability to move the material from a factual perspective to a personal ideology is key to success in the course—and life. These assignments will provide the opportunity for you to think and reflect on specific concepts and events.

1. For a four-week period, students will track each and every purchase made. In addition to entering every monetary exchange, comments will be made explaining purchasing behaviors.
2. The journal will be turned in with a 5 page summary paper detailing: personal spending habits identified, personal values, attitude and behavioral changes made as a result of the assignment, summary of consistency or inconsistency with nuclear family values, and also a reflection of stewardship.

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Writing Devotions for the Classroom

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Abstract

For faculty considering faith integration in the classroom, devotion time is one of the best opportunities to share and engage with the student about God and scripture. While devotions have been around for many decades, there is a lack of literature on writing devotions for the classroom. This paper adds a kainos (old in essence, new in substance) perspective and an example for a possible structure for online and onsite business devotions. Based on writing over 100 devotions in the last two years, this paper shares what was learned. Adding devotions to the life of a student can be challenging, so preparing students with reflective questions for reading and absorbing devotional material is useful for their entire lives.

Keywords: online, onsite, devotions, devotionals, discussion, kainos

Devotions are popular today. *My Utmost for His Highest* is a book of daily devotions. Published in 1927 in England and 1935 in America, it has sold tens of millions of copies (Halford, n.d.) The fact that the book has been translated into 39 languages is a testament to its popularity. Well known personalities write devotional books. The Dalai Lama wrote *The Little Book of Inner Peace* in 2009 (Riess, 2015). A list of the top 100 devotionals are listed online (www.sharefaith.com). The best-selling devotionals on Amazon, Inc. are listed and updated hourly (Devotionals, 2018). The top three devotional book authors have sold in the millions according to their biographies on Amazon.

Growth of devotionals is also spurred on by pastors like John Hagee and Charles Stanley writing devotional books (Koonse & Garrett, 2016). Devotional books offer small snippets of learning and scripture for use during any small amount of time of any day. Devotional books can be given as gifts and any denomination can participate in writing them. Writing devotions for books is different than writing devotions for a classroom setting. It has to do with the starting point being a subject to write about instead of having an inspirational or Biblical theme. Complementing devotional books in print is the online digital content, which is another reason for devotion growth.

According to Jerry Jenkins (2018), author of the best-selling *Left Behind* series, a devotion writer must have a pure heart based on James 3:8-11, a focused mind based on Psalm 1:1-3 and Psalm 73:28, and a burning desire based on Jeremiah 20:9 (see Table 1). For a faculty member needing to support faith integration in the classroom, these three characteristics are certainly true. Praying is a good way to start with a pure heart. Having a focused mind may mean different things to people. For this writer it means immersion into the topic at hand,

digging through resources, and spending time alone with God. The subject matter can be any topic, but it is critical for the writer to have a burning desire to help people.

Even if devotions are provided at some institutions, a faculty member can develop their own devotions, which can be more meaningful to students and more topical if intentionally written that way. Relating to students using personal stories and testimony is compelling. When faculty write a devotion, it can be similar to a Bible study and add to religious life for that faculty member. Forcing yourself to immerse into the Bible and other source materials provides new ways of thinking about important topics.

Content

Devotion content can vary per person, the publisher, or university guidelines. Content can also differ based on age group of the audience, whether a course is online or onsite, and if you start with a topic instead of a certain scripture. For many courses, the topics will be established and then devotions are written. This makes the tie-in to scripture the most difficult part of the devotion for the classroom. Having a transition that is not forced or having to stretch to make a point makes you use inspiration and creativity.

No matter what the topic, key things are expected in a devotion. Graham (2016) has 5 key items of 1) Bible verses, 2) a story or commentary, 3) synching to a calendar, 4) a theme, and 5) an application area. Jenkins (2018) states that the makings of a good devotional is accomplished by using scripture, having a style appropriate to your audience, using anecdotes and illustrations, presenting God's wisdom, and using grammar such as visual nouns and active voice. Devotions are short, so being concise and to the point means you may have to revise the writing several times to cut out extra content. A grammar checker facilitates writing with an active voice.

Structure

The structure of a devotion is important to evaluate also. Jenkins (2018) states the format should have a hook, book, look, and took. The hook is a lead or something compelling to grab the reader's attention. The book is the Bible. The look is the application of how the Bible relates. The took is the takeaway value. A classroom devotion has a more dedicated audience so the hook is not up front in the devotion in all cases. It can be in the middle during the transition or even at the end. Scripture is relevant in writing classroom devotions. A takeaway from the devotion is possibly more subtle in classroom devotions and often times coming out in the discussions with reflective and open-ended questions.

For online courses an example of structure is a title, introduction, resources, background, scripture, and reflective questions. Appendix A shows an example of an online devotion. For onsite courses, an example of structure is a title, paragraphs explaining the topic, the transition which relates scripture to the topic, sources, and questions. Appendix B shows an example of an onsite devotion with sources. Questions may already be given. If not, use two standard questions of "What two things did you take away from this devotion?" and "How would you apply this to your work or life?"

Top Sources

When writing devotions, source material is very useful and provides background and context to the scripture or subject matter being written about. Musts are a good study Bible, a topical reference guide, and concordance plus dictionary. A Bible atlas is also useful since it provides geographical context. Basic reference books include the Stewardship Study Bible, the topical reference called "What Does the Bible Say About..." and the Strong's Concordance plus Vine's Dictionary. Having a topical index for instance allows you to look up scripture based on

current topics. For instance if you are writing about current topics like ethics of corporations you might look up ethics or stewardship or honesty. A thesaurus will be your friend in these cases.

Besides reference books, there are books about why bad things happen to good people, idioms used in the Bible (like slang today), a Christian classic by C. S. Lewis called *Mere Christianity*, wisdom from Mother Teresa, and simple outlines of the Bible to gather your thoughts and perspective of the books and chapters of scripture. Here are two examples. Clive Staples Lewis said in *Mere Christianity*, “A proud man is always looking down on things and people; and, of course, as long as you are looking down, you cannot see something that is above you.” In the preface of Mother Teresa’s book, *Meditations from a Simple Path*, it states “The fruit of silence is prayer. The fruit of prayer is faith. The fruit of faith is love. The fruit of love is service. The fruit of service is peace”. These truly were two wise people to learn from.

Many of these titles below you can pick up on auction Web sites or book retail Web sites for a small amount of money. The DVD collections were found on eBay. The Web sites are free to use. This author uses these key sources of 11 books in print, 2 DVD collections, and Web sites:

- *The Stewardship Bible*
- *What Does the Bible Say About...The Ultimate A to Z Resource*
- *Strong’s Concordance*
- *Vines Concise Dictionary of the Bible*
- *Idioms of the Bible Explained*
- *An Outline of the Bible Book by Book*
- *Mere Christianity*
- *Why Bad Things Happen to Good People*

- *Reasons Bad Things Happen to Good People*
- *Know Your Bible*
- *Mother Teresa Meditations of a Simple Path*
- DVD collection of John Wesley
- DVD Tozer Electronic Library
- www.OpenBible.info
- www.biblegateway.com
- www.christianbiblereference.org

Summary

Writing devotions is a personal experience. No two people will write devotions exactly the same way. It takes practice and willingness to learn. This paper discussed one way but not the only way to write devotions for a course. The main thing is to pray and then write. Have the Holy Spirit enter the writing through prayer and using the Word of God.

Students benefit from learning how to absorb devotional content and create a deeper understanding of the material through thoughtful and reflective questions. They must be trained since many do not read devotional material on a regular basis. If a student reads a devotion and then ask themselves two simple questions of “What two things did you take away from this devotion?” and “How would you apply this to your work or life?” then the devotion will be a learning experience and last.

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Table 1

New International Version Bible verses in *How to Write a Devotional* by Jerry Jenkins

James 3:8-11	⁸ but no human being can tame the tongue. It is a restless evil, full of deadly poison. ⁹ With the tongue we praise our Lord and Father, and with it we curse human beings, who have been made in God's likeness. ¹⁰ Out of the same mouth come praise and cursing. My brothers and sisters, this should not be. ¹¹ Can both fresh water and salt water flow from the same spring?
Psalms 1:1-3	¹ Blessed is the one who does not walk in step with the wicked or stand in the way that sinners take or sit in the company of mockers, ² but whose delight is in the law of the LORD, and who meditates on his law day and night. ³ That person is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither - whatever they do prospers.
Psalms 73:28	But as for me, it is good to be near God. I have made the sovereign LORD my refuge; I will tell of all your deeds.

Appendix A

Online Example

Course PROJ-660: Workshop 5.1 Devotion

Post Project Review

Introduction and Alignment

Before you close a project there needs to be a lessons learned session just after most of the project is completed. Some typical lessons learned are how to avoid making mistakes in the future. Some lessons might be “deal with technical issues up front in a project and the remainder will be smoother” or “always have the total budget commitment in the front end of a project”. Having a charter and referring back to the charter throughout the project can avoid many pitfalls. The lessons learned session is not optional.

Upon completion of this assignment, you should be able to:

- Apply a biblical perspective to post project review.

Resources

- Bible (English Standard Version (ESV) is used for all scripture quotations in this course unless otherwise specified.)

Background Information

No project runs perfectly. If it did, a project manager would have nothing to manage.

There are always lessons to learn on projects, and a session dedicated to that is humbling but necessary. Having humility and civility during a lessons learned session is a must.

Having a facilitator that is not the project manager can be an advantage. The project manager has valuable input to this session and having them lead the meeting is difficult.

The scripture below explains cooperation and humility and how those improve our lives by learning from our lives and work. A cooperative spirit and ground rules in a lessons learned meeting can be the difference between success and failure of the meeting.

Proverbs 22:4

“The reward for humility and fear of the Lord is riches and honor and life.”

Psalms 147:6

“The Lord lifts up the humble; he casts the wicked to the ground.”

Philippians 2:4

“Let each of you look not only to his own interests, but also to the interests of others.”

Proverbs 18:15

“An intelligent heart acquires knowledge, and the ear of the wise seeks knowledge.”

Instructions

1. Read the Introduction and Alignment and the Background Information sections above.
2. Navigate to the discussion thread below and answer the following:

- a. Discuss a project where it could have been better planned or executed.
- b. Think of an influential person in forming your character or spirituality.

What main life lessons can you remember from that critical person in your life?

- 3. Your initial post is due by the end of the fourth day of the workshop.
- 4. Read and respond to at least two of your classmate's postings, as well as all follow-up instructor questions directed to you, by the end of the workshop.
- 5. Use headings to organize your answers so that it is clear to which question(s) you are replying and to facilitate your classmates' responses and any questions from your instructor.

Appendix B

Onsite Example

Descriptive Statistics and Wisdom

Every day we can see descriptive statistics in television and newspaper reporting. Annual reports show business graphics. Internal company financial analyses use descriptive statistics. It is not difficult to produce these types of graphics, but it is the interpretation, judgment, and actions on the information that counts. Listening may be our greatest skill in attaining wisdom with regard to descriptive statistics. “Hear counsel, and receive instruction, that thou mayest be wise in thy latter end.” (Proverbs 19:20, KJV). Moses heard the counsel of Jethro and was wise when he delegated authority to the judges during the Exodus.

Businesses require workers and managers capable of critical thinking, analysis of real-world data, and the ability to communicate findings from business analyses. In 2005, the American Statistical Association endorsed the Guidelines for Assessment and Instruction in Statistics Education (GAISE) college report (College Report, 2010), outlining ways to improve statistical literacy. Descriptive statistics turns data into information, but falls short of a person gaining wisdom. It takes experience and good judgment to show wisdom. Business ethics and accurate reporting come into play.

There is a difference between data, information, knowledge, and ultimately wisdom in using information. Wisdom implies more qualities and work involved. “He giveth wisdom unto the wise, and knowledge to them that know understanding.” (Daniel 2:21, KJV). This passage states there is a difference between knowledge, wisdom, and understanding. The DIKW model below shows how data transitions to wisdom. One

thing missing from this model is that we must also use a moral compass and ask God for wisdom in all things. “But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be entreated, full of mercy and good fruits, without partiality, and without hypocrisy.” (James 3:17, KJV).

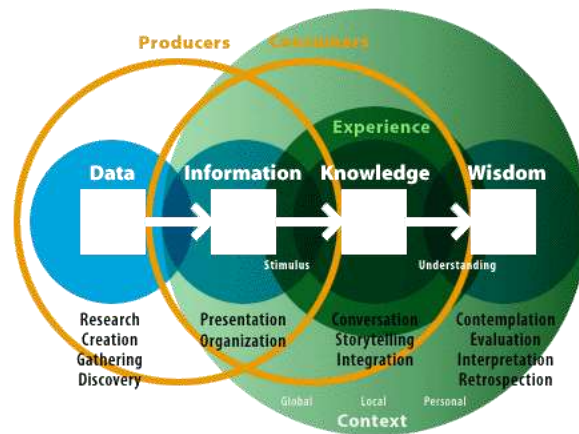


Figure 1: *DIKW model (Data->Information->Knowledge->Wisdom).*

Credit: Nathan Shredroff - <http://www.nathan.com/thoughts/unified/3.html>

Will you consult with the Lord on your worldly matters? It may be wise.

College Report (2010). GAISE college report. Retrieved from <http://www.amstat.org/education/gaise/>.

The Impact of Universal Basic Income on Business and Workers: A Christian Perspective

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Abstract

This paper describes the idea of universal basic income (UBI) and examines arguments for and against UBI programs. This paper also considers how a Christian worldview might inform our responses to the idea of universal basic income, with a focus on the impact of UBI on businesses and workers.

Keywords: universal basic income, Christian worldview, business

Mark Zuckerberg wants it. Elon Musk says we need it because of robots. Joe Biden pans it. Milton Friedman sort of liked it, and Charles Murray thinks it may be a good idea. Hillary Clinton considered adding it to her 2016 campaign. Switzerland voted it down, and Finland, Canada, Kenya and California have experimented with it. What is it? Universal basic income, or UBI. Universal basic income is perhaps the hottest new public policy idea, and it has the potential to alter the connections between businesses and workers, overturn the current structure of the welfare system, impact poverty, and change the relationship between citizens and their government. But is it a good idea, and how does it fit with biblical principles?

If a universal basic income policy were ever to be enacted in the United States, it would have a significant impact on the structure of the economy and of society itself. Polls have suggested that many people are in favor of universal basic income programs, although when they hear about the costs involved, they are less positive (Breland, 2018). The argument over universal basic income could be one of the most controversial and contentious policy discussions ever. It is also an issue that doesn't necessarily fit into our normal left-right political boundaries—people from both sides of the political spectrum can be for or against universal basic income. Christians need to be informed about the costs and benefits of UBI plans, and Christian professors of business and economics should take the lead in examining all of the possible impacts of universal basic income programs.

This paper will describe the idea of universal basic income, survey its various formulations and its history, examine some of the arguments for and against UBI programs, and discuss some of the current experiments being conducted with UBI. This paper will also consider how a Christian worldview might inform our responses to the idea of universal basic income, with a focus on the impact of UBI on businesses and workers. Some questions it will

consider include: How would a UBI program impact workers' feelings about calling and vocation? How would UBI impact our responsibility and ability to help others in our roles as businesspeople and workers?

What is Universal Basic Income?

Proposals for universal basic income programs take many forms. One leading UBI proponent, the Basic Income Earth Network, put forth a formulation of universal basic income that is representative of many proponents of this idea. They defined basic income as follows: “A **basic income** is a periodic cash payment unconditionally delivered to all on an individual basis, without means-test or work requirement” (Basic Income Earth Network, n.d.). They also suggested that basic income programs should have five specific characteristics. First, they should be periodic, that is, they are paid on a regular basis such as monthly, not as one-time grants. Second, payments should be made in cash and not as in-kind payments (such as food stamps or a voucher for housing). Third, payments should be made to an individual, not on a household basis. Fourth, the payments should be universal and without any type of means testing. Fifth, to restate the Basic Income Network's statement, payments should be unconditional in the sense that they would be given without any requirements for work or a necessity to demonstrate a willingness to work, as is the case in many kinds of income support programs (Basic Income Earth Network, n.d.).

There are a number of variations on this particular formulation of a universal basic income program. One question is whether the universal basic income program would replace all other income support programs, or would exist on top of them. An interrelated issue is the amount of income to be provided. Would the amount be high enough for people to live on, or would it be seen just as a supplement to other forms of income people receive? Questions about

the universality of a universal basic income also arise. Given that any UBI program would be quite expensive, some proponents of the general idea of UBI have suggested that it be restricted in some ways; of course, then the program no longer would be “universal” (Sawhill, 2016).

The History of Universal Basic Income Programs

Support for some type of universal basic income provision goes back hundreds of years if not longer. Given the large number of examples, this paper describes just a small subset of the many historical references to some form of general income provision (Heimer, 2017; van Parijs & Vanderborght, 2017). Thomas More is often noted as an early discussant of basic income. A character in More’s 1516 *Utopia* suggests that “Instead of inflicting these horrible punishments, it would be far more to the point to provide everyone with some means of livelihood, so that nobody’s under the frightful necessity of becoming, first a thief, and then a corpse” (Worthington, 2018). In this context, the idea resulted from the impact that the provision of basic income would have on crime reduction. Thomas Paine is also known as an early proponent of some type of universal basic income; he wrote extensively on this subject and his ideas concerning income support broadened over time. In his short work *Agrarian Justice*, Paine gave a detailed proposal for a universal basic income and characterized the provision of this income as “not charity, but a right, not bounty but justice” (Paine, 1795; King & Marangos, 2006).

From the 20th century to the present day, other individuals from across the political and philosophical spectrum have expressed support for universal basic income in one form or another. Dr. Martin Luther King Jr. wrote, “The solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income.” (King, 1967). The Harvard economist John Kenneth Galbraith (1998) wrote about a minimum income in a variety of settings, and Peter

Drucker (1949) proposed what he called a “predictable income plan” (Basic Income Action, n.d.).

On one occasion, Friedrich Hayek suggested that “the assurance of a certain minimum income for everyone” is a legitimate goal for society (Hayek, 1979, p. 55). Milton Friedman (2002) favored a negative income tax structure that some liken to universal basic income. Charles Murray, in the book *In Our Hands* (2006), proposed a plan to replace the welfare state with a guaranteed income of \$10,000 a year as an alternative to existing welfare programs. Supporters of some type of basic income provision come from across the ideological spectrum. At the same time, proponents of UBI have interpreted many writers’ statements as support for the idea of UBI; however, there is not always a great deal of supporting evidence that these authors were fully behind current concepts of universal basic income provision.

Experiments with Universal Basic Income

One of the unique features of the idea of universal basic income is the history of actual experiments which attempt to examine the consequences of such a program. There are also related programs (for example, the State of Alaska Permanent Fund) that, although they are not exactly UBI programs, could perhaps provide evidence about the results of basic income provision. Although advocates of universal basic income suggest it could have a number of potentially beneficial results, most of the analysis and attention on the experiments focuses on the changes in individuals’ work incentives inherent in such programs. One of the earliest and most well-known UBI experiments took place in the Canadian province of Manitoba in the 1970s (Mason, 2017). Derek Hum and Wayne Simpson (1993) and others have offered many interpretations and reinterpretation of the data from this program. There appeared to be small but negative labor supply responses to the subsidies provided in the program, but even this result is

controversial. A paper by Evelyn Forget (2017) suggested that the UBI program there improved some health measures in the community, although this impact has also been disputed.

The Alaska Permanent Fund is an example of a program that many suggest has implications for the provision of universal basic income. Started in 1976, this program is fairly well known for the fact that it distributes some proceeds from the state's oil leases to its residents. Damon Jones and Ioana Marinescu (2018) analyzed the program's impact on the state labor market, and found that the subsidies had no impact on overall employment as measured by the employment to population ratio, while part-time employment increased by 1.8 percentage points.

The nation of Finland launched a basic income trial in January of 2017; the program is not universal because it only involved unemployed citizens. Two thousand unemployed Finns were randomly selected to receive €560 a month for two years, tax-free; this amount is similar to the amount received by those citizens on other programs of unemployment assistance. However, this program does not require its participants to look for employment, and any person who takes a job will still receive the payment. In April of 2018, the Finnish government announced that the experiment would not be expanded in the future, and that the government was looking for new ways to get unemployed citizens to participate in the labor force and to increase their human capital through additional training (Schulze, 2018; The Guardian, 2018).

There are a number of other universal basic income experiments throughout the world that have recently been started or will commence soon. These include programs in The Netherlands, Spain, Canada, Scotland and California. Some of the new programs are sponsored by the government, but there are also private sector initiatives. The MIT Sloan School of Management, working with the nonprofit organization GiveDirectly, recently started a UBI

experiment in the nation of Kenya. This program will “transfer \$25 million to more than 21,000 people (not including the control group), 5,000 of whom will receive cash transfers for 12 years. The money comes with no strings attached” (Linke, 2018).

There are very few clear conclusions that can be drawn at this time from the experiments with UBI. All of the experiments from both past and present have different designs, and they can be interpreted in a variety of ways. Most of the experiments have been relatively short-term programs, and the participants could not be sure that the payments would be long lasting. This characteristic can have a major impact on the participants’ responses. Scott Hodge (2017) and others have explored the potential analogy between temporary versus permanent programs on the one hand, and temporary and permanent tax cuts on the other. It will be interesting to see in the future if any of these experiments can provide strong evidence concerning the impacts of these programs.

Arguments for Universal Basic Income Programs

The idea of a universal basic income has supporters from all corners of the political spectrum and from commentators and writers of many different philosophical stripes. Perhaps the most-often cited argument for UBI programs is their impact on the welfare of the poor. If a program provides a generous amount of income per individual (for example \$10,000 per person per year), UBI proponents believe it is self-evident that the condition of the poor will be improved. A related argument is that UBI programs will provide for a more equitable income distribution for a society. Again, proponents view this as self-evident as the funds for UBI programs would ultimately come from wealthier individuals while all individuals would receive payouts.

One of the central reasons for the more recent interest in UBI programs stems from the concern that changes in technology (for example, self-driving cars and trucks, robots, artificial intelligence, etc.) will have a substantial negative impact on the number of the jobs available, causing considerable economic displacement. Universal basic income is seen as a way to mitigate the impact of upcoming job losses. Although the argument that technology will lead to substantial net job loss has been made throughout history many times (sometimes known as the Luddite fallacy) and has often not proven out, many believe the situation will be different this time due to the faster pace of technological changes. Elon Musk and Mark Zuckerberg are leading proponents of this view.

Others see the provision of a universal basic income as a basic human right. Senator Bernie Sanders from Vermont, a candidate for the 2016 presidential nomination, described it this way:

But, if we can develop a strong grassroots movement which says that every man, woman and child in this country is entitled to a minimum standard of living ... then we can succeed ... It is my absolute conviction that everyone in this country deserves a minimum standard of living and we've got to go forward in the fight to make that happen. (Santens, 2016)

Another example of this sentiment was provided by Daniel Elliot: "What a mind-boggling quantity of human stress, toil and misery would be eliminated if everyone could be assured that, at the end of the day, they know for a certainty that they are entitled to the essentials of life as a legally enforceable human right" (Elliott, 2015). Hazel Henderson, who is the founder of Ethical Markets Media, stated that

as the march of automation and robotization continues—and it seems to be accelerating—we really do have to deal with the right to an income, or purchasing power, because this becomes the key issue in security, and I think we’ve seen this very much in the 2016 election. (Skroupa, 2017)

There are additional reasons why people argue for UBI. Some on the right see UBI as a potential replacement for “leaky” government welfare programs. Others see UBI as a way that parents can spend less time at work and more time home with their children. Some see UBI as a way to help people to change jobs to pursue a new calling or vocation, or to provide seed money for entrepreneurial projects. Universal basic income programs have been seen as a cure to a variety of society’s ills; however, it seems fair to say that many proponents of UBI find it easy to ignore some of its potential costs.

Arguments against Universal Basic Income Programs

One of the most powerful arguments against universal basic income programs is their costs. As noted above, in her 2016 presidential campaign former Secretary of State Hillary Clinton explored the idea of creating a national fund that would provide a payout to every citizen. She decided against it for a number of reasons, including that she “couldn’t make the numbers work” (Matthews, 2017). Robert Greenstein provided a back of the envelope calculation of an often-suggested UBI program: “There are over 300 million Americans today. Suppose UBI provided everyone with \$10,000 a year. That would cost more than \$3 trillion a year—and \$30 trillion to \$40 trillion over ten years” (Greenstein, 2017). He stated that this figure “equals more than three-fourths of the entire yearly federal budget—and double the entire budget outside Social Security, Medicare, defense, and interest payments. It’s also equal to close to 100 percent of all tax revenue the federal government collects.”

A second powerful argument against the provision of a universal basic income concerns the reduced work incentives that can result from such a program. Theoretically, labor economists describe what is known as a negative “income effect,” which suggests that any additional income leads to an increased demand for leisure, and therefore reduced work hours (see Ehrenberg & Smith, 2014). In some empirical studies, including one by Aaronson, Mazumder, and Schecter (2010), economists have found substantial negative impacts on the provision of work from welfare and unemployment compensation programs. Former Vice-President Joe Biden took a related approach when he argued against UBI. As described by Steve LeVine,

Biden thinks that it's the job that is important, not just the income. In a blog post tomorrow timed to the launch of the Joe Biden Institute at the University of Delaware, Biden will quote his father telling him how a job is “about your dignity. It's about your self-respect. It's about your place in your community.” (Levine, 2017)

From a fiscal standpoint, workers pay taxes and support social welfare programs like Social Security. If individuals do end up working less, the viability of these programs comes into question.

There are a variety of other arguments against universal basic income programs. Some doubt that the current welfare system can be dismantled even if a new UBI program is implemented, given the interest in maintaining it by the government workers who administer such programs. Another important argument is the concern about increased dependence on government for individuals if UBI is implemented. Christians such as Andrew Spencer (2016) and Malcolm Torry (2017) have occasionally weighed in both for and against the idea of a

universal basic income program. A Christian worldview can provide an important context for understanding the ethical issues involved as well as the full costs and benefits of such programs.

Biblical Principles and Universal Basic Income

Biblical directives can help us evaluate universal basic income programs. There are a number of ways that a Christian worldview can help us inform our ideas about UBI, only some of which this paper touches on. One way to express a biblical worldview is through the creation-redemption-consummation framework Cornelius Plantinga (2002) has detailed. First, work was part of God's good creation and a significant element of God's intention for humankind. The Bible extols the virtues of work throughout both the Old and New Testaments—for example, in Proverbs 6:6 and 2 Thessalonians 3:10. We know that our work now resides under the curse of sin, but we also know that work can be redeemed through the sacrificial work of Jesus Christ. We also see in passages such as Isaiah 65:21 that work is anticipated in the new heavens and new earth when our Lord returns (Mouw, 2002). Any possible diminution of work by the provision of a universal basic income must be seen as a substantially negative feature of the program.

Second, the effects of the fall should give some real pause to some of the optimistic projections made by proponents of UBI who suggest that providing people with a guaranteed income would lead to widespread beneficial results. We need to at least entertain the possibility that this income could lead some to engage in more negative behaviors if work becomes less necessary (more video-game playing, for example). A biblical worldview also realizes the God-given nature of government and its responsibilities to promote justice. However, we know that we are not to put our faith in government. When the people of Israel first wanted a king, they were warned about the potential consequences, which were exhibited time after time with their

own kings. If a universal basic income leads individuals to depend more upon government for their livelihood, there is a substantial likelihood of long-term disappointment.

A central theme throughout the Bible is the importance of a society's treatment of the poor as a measure of justice and obedience. Jesus declared in Matthew 25:40: "Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." Pope Francis has stated:

Each individual Christian and every community is called to be an instrument of God for the liberation and promotion of the poor, and for enabling them to be fully a part of society. This demands that we be docile and attentive to the cry of the poor and to come to their aid. (Catholic Relief Services, n.d.)

There is little argument among Christians about the necessity for helping the poor, while the best methods of doing so, however, are still controversial. Perhaps the most central reason that people become proponents of UBI is that they believe it will help alleviate poverty. After all, the program provides people with more money. Whether or not UBI programs would actually reduce poverty in the long run is unclear. If people choose to work less and invest less in human capital formation, it is possible that UBI could even increase poverty. There has been substantial criticism of current welfare and income support programs on the basis that they create dependence and negatively impact work incentives. Books like Steve Corbett and Brian Fikkert's *When Helping Hurts* (2012) also discuss some of the unintended effects of providing too much help to people, even those who appear to need it.

The Impact of UBI on Workers

Perhaps the most controversial question about universal basic income programs relate to their impact on worker behavior. For decades, labor economists have assumed that any increase

in non-labor income, holding a worker's wage constant, would lead to reduced work hours. In addition, the idea that giving people money would make them want to work less fits in with most people's "common sense." For example, we know that when people obtain enough income later in life, many people make the decision to retire.

As noted above, there is no consensus involving the empirical evidence regarding universal basic income experiments (and related programs). Robert Doar of the American Enterprise Institute reported that

in the major study of UBI-like programs provided in Seattle and Denver, substantial, unconditional payments were found to cause a near 14 percent decline in labor force participation, and a 27 percent reduction in hours worked by women. That's a labor force drop-off greater than the difference between the highest participation rate we've ever seen in this country and the lowest. (Doar, 2018)

In contrast, a major study by economist Ioana Marinescu (2017) that interpreted data from past experiments involving UBI suggested that the work disincentive effects have been minimal. There is no empirical evidence or theoretical expectation that the provision of a universal basic income would increase work incentives. Given the mixture of empirical work where some reports suggest strong negative effects and others suggest small negative effects or no effect at all, it seems quite possible that a UBI program would have some negative impact on work.

If universal basic income caused individuals to work less, a variety of studies, including one by Urban Janlert, Anthony H. Winefield, and Anne Hammarström (2015), have shown that there might be negative impacts associated with less work, including poorer health. Doar interprets the evidence as follows: "Less work also means fewer 'feelings of citizenship and social inclusion,' worse mental health and feelings of wellbeing, less happiness, worse self-

esteem, even worse health among children, more crime, and way more drug abuse” (Doar, 2018). It is unclear, however, if these same effects are present to the same degree when individuals voluntarily choose to work less in the presence of the increased income subsidies that a UBI program would provide.

Another important question concerning worker behavior in the face of UBI provision is the issue of how this might affect workers’ inclinations to undertake education and other forms of training. A universal basic income program would likely lower the rate of return to all forms of educational investment, as there are now both increased guaranteed non-labor income sources and higher taxes on earned income. As a result, we would expect individuals to be less likely to invest in human capital, as Ronald Ehrenberg and Robert S. Smith (2014) detailed.

As mentioned above, a significant issue that arises with regard to the implementation of a UBI program is that some members of the population might become more dependent on the government. Any time people get “free money” they will want more, and one would expect that if such a program was implemented, substantial political pressure to increase UBI payments would soon follow. A larger and larger share of a person’s income could therefore come from the government. Governments have already shown an inclination to require certain types of behavior or even speech in order to receive government financial support; for example, Canada currently requires some non-profit organizations (including churches) to affirm pro-choice policies before receiving federal funds for any of its programs, and China is assigning its citizens a “social credit score” then can affect the ability to travel and to receive certain government benefits. It is not beyond the realm of possibility that the receipt of UBI payments could become conditional on certain behaviors. As is clear in I Samuel 8, in which Samuel discusses the

impact of Israel's desire for a king to rule over them, when the government provides more of your livelihood, it has greater potential to exercise significant control.

Perhaps the most significant question with regards to a universal basic income program concerns its impact on workers' perceptions and behavior regarding calling and vocation. With guaranteed income provided by the government, will a worker be as likely to pursue their God-given callings, which for many individuals exists in the labor market? Having meaningful work is a way that we can provide for our families as well as the needs of our neighbors, while hopefully bringing honor and glory to God in the process. Of course, not everyone is called to be a worker for pay. One of the arguments often made for UBI is that individuals would be more able to pursue non-market callings in the presence of UBI payments. For example, men and women might be able to spend more time at home with their children given the financial support that a UBI program provides, or a person might be able to volunteer more with a non-profit organization.

At the same time, work is an important way that we serve others; we help others and provide for their needs, while others provide for ours. John Calvin put it this way:

We know that men were created for the express purpose of being employed in labour of various kinds, and that no sacrifice is more pleasing to God than when every man applies diligently to his own calling, and endeavors to live in such a manner as to contribute to the general advantage. (Hardy, 1990, p. 56)

Lee Hardy has described Martin Luther's views as follows:

. . . the order of stations in the earthly kingdom has been instituted by God himself as his way of seeing that the needs of humanity are met on a day-to-day basis. Through the human pursuit of vocations across the array of earthly stations the hungry are fed, the

naked are clothed, the sick are healed, the ignorant are enlightened, and the weak are protected. That is, by working we actually participate in God's ongoing providence for the human race. (Hardy, 1990, p. 47)

Again describing Luther's views, Hardy went on:

. . . the religious significance of human work is first apprehended in the light of the doctrine of creation. Having fashioned a world filled with resources and potentials, God chose to continue his creative activity in this world through the work of human hands. (Hardy, 1990, p. 48)

If a UBI program takes individuals away from their callings to work and support others, we will all become more impoverished, and not only financially.

One of the main realizations of the Reformation was that a life of contemplation was not to be preferred to a life of good work. God can be served in a variety of professions, and all jobs are equal before God. Menial jobs are not less valued in God's eyes, but in the presence of UBI they may be valued even less than ever in the world's eyes. Would a UBI program lead workers to have more opportunities to find jobs in line with their true callings, or would it lead to workers eschewing work and spending more time playing video games? There will certainly be some of both of these outcomes. However, some of the recent data on the labor force participation rates of younger men (many who are living at home) are not encouraging (Krueger, 2017). A UBI could certainly help people to attain some of their personal goals more easily, but I believe a strong argument can be made that our society would benefit from more people working rather than less.

The Impact of UBI on Business

The implementation of a substantial universal basic income program in the United States could have both positive and negative impacts on business. The range of the possible outcomes depends substantially on the assumptions one makes about the nature of the program itself. An optimistic view of the impact of UBI programs on business suggests that businesses will experience increased demand for their products due to the payments made to individuals under a UBI program. If the program redistributes money from rich to poor (and more than replaces the funds already given to poor people if welfare goes away), overall spending (or aggregate demand) could increase. This is based on the assumption that poorer people spend a higher percentage of their income than do wealthier individuals.

A study by the Roosevelt Institute using the Levy Institute Macroeconomics model found that providing a UBI payment of \$1,000 a month would lead to 12.56 percent higher GDP in the United States over eight years, if the program was financed by government debt; if the UBI payment were financed by a progressive tax system, GDP would grow by 2.62 percent over eight years (Nikiforos, Steinbaum, & Zezza, 2017). This study, however, assumed that workers do not change their amount of work in response to the UBI program, nor do they change their behavior in response any changes in their tax burdens (Matthews, 2017). These assumptions are certainly open to question.

Other proponents of universal basic income have suggested some perhaps unexpected additional ways that such a program could benefit business. Chris Yoko, a CEO of a web design company, suggested that “he'd expect UBI to generate more competition in the market by giving more people the means to pursue disruptive ideas” (Uzialko, 2016). Obviously this wouldn't be beneficial for all businesses, but it could positively impact the economy as a whole. An editorial

at businessfirstfamily.com suggested that a UBI could provide “additional wiggle room for startups with limited capital.” They believe that businesses “could take advantage of this at times when they most need to bootstrap business. They could request employees to take salary cuts in the amount of their monthly UBI. They could also choose to not offer employer sponsored retirement plans” (BusinessFirstFamily, 2017).

A major part of the impact on business will depend on the worker responses to universal basic income programs. If the overall labor response economy-wide is negative, we would expect that businesses would have to pay higher wages. If individuals decide to invest less in education and other forms of human capital (because of the lower returns), workers might be less productive on average than they were in the past. Workers could also be choosier about which jobs they want, or demand more part-time employment. In this case, this would reduce the rate of return on any training investments (in workers) that were made by businesses. Overall, businesses would likely face a substantially different environment if potential workers did not have the same necessity to work as a result of UBI programs. This is a situation that has very few precedents in human history, and the impact on businesses is hard to predict.

Conclusion

The real possibility that universal basic income programs could be instituted in the United States or in other countries raise some significant questions for Christians. One’s perspective on UBI might differ depending on the source of the funds. If a country’s government owned a substantial stock of a natural resource, it seems a case could be made to distribute the proceeds from its extraction to the populace in the form of UBI payments. One can think of the Alaska Permanent Fund as an example of such a situation; this program remains quite popular among the people of the state. On the other hand, if the funds for a UBI program

are raised from workers and business owners through taxes, and are then distributed to those who choose not to work, the program is likely to be much more contentious in nature.

Universal basic income programs could also cause a major change in an individual's relationship with the government. Governments have already made the case that institutions which receive government funding of a variety of types need to adhere to various government regulations. Christians have often found themselves on the negative side of such situations. Is it too much to believe that in the future, government UBI payments could also be linked to certain behaviors?

Once a program of this sort was initiated, it would be very difficult to scale back. It is almost certain that the funds required for such a program would lead to higher taxes. It is also quite likely that once the program was instituted, there would be pressure to increase its reach and size. After all, who doesn't like "free money?" Given the federal government's history of taxation and spending (emanating from both political parties), there is a high likelihood of higher deficits, and therefore greater borrowing and higher interest payments. This would likely have an impact on inflation rates and interest rates in the future.

Probably the major argument for a universal basic income program is its potential to alleviate poverty and to produce a more equitable income distribution. In light of the Bible's admonition in Deuteronomy 15:4 that "there should be no poor among you," Christians have struggled with how to make this happen given the pervasive impact of sin in our world. The effectiveness of UBI programs to alleviate poverty in the long run is still unclear. There are many experiments currently in process that may provide additional evidence on this front.

These experiments may also give us more information about the uncertain but likely negative impact of UBI programs on work behavior. Work is a central feature of our existence

as human beings and of our calling in God's Kingdom (while of course not being everything—rest and non-market activities are important, too). Does a UBI remove the curse on our work? Or does it reduce our inclination and ability to serve others, and instead promote a greater interest in serving ourselves? For some, UBI might lead to new startup businesses, new creativity, and new hobbies. It seems likely that for many people, work would become less important in the presence of a universal basic income. For those who did work and for those who owned and managed businesses, the rewards of such work might diminish. UBI could cause us to trade opportunities with meaningful employment for more opportunities for leisure. There are very interesting tradeoffs inherent in UBI programs, and the real opportunity costs are uncertain.

Ever since we were young and wanted an allowance from our parents, many of us have considered the impact of some type of basic income. Parents were split on this issue, with some saying yes, and others requiring chores for any money provided. When it comes to the provision of a universal basic income, there is very much that is not yet known. Good experiments might help us understand the potential impacts. However, if possible, they will have to measure a variety of consequences that go way beyond typical economic measures—this may be a bridge too far. Christians, especially those in business and economics, must speak to the importance of work in the Kingdom, and examine carefully any program that reduces the likelihood that people will participate in gainful and valuable employment that serves God and our neighbors, while providing stable income for our families.

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Making Personal Finance Teaching New Again

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Abstract

While many Christian universities offer personal finance courses, fewer have included one as general education requirement. This paper highlights a method of a one-credit course and a co-curricular program to bridge the gap. Preliminary success from this approach introduces a way to include this information without competing with other requirements.

Keywords: personal finance, general education, Christian universities

Making Personal Finance Teaching New Again

Ideally, Christian universities and colleges would include a course in personal finance in their general education curriculum. With the growing national debt, the continued growth of consumer debt, student loan debt, and the lack of significant savings, our students are entering a world in need of financial discipline and financial decision making capabilities. As educators, we hold a responsibility to help students develop that discipline and understand how to make wise financial decisions.

While many may agree this course should indeed be a part of general education, many of our institutions have not been able to implement this as a requirement. Most Christian colleges and university have a course in personal finance, but it is serves as an elective taken primarily by business and economics students. This leaves many of our Christian college graduates with little formal training on how to manage finances. One university has found a way to address this gap by restructuring personal finance into both a one credit course and a co-curricular program. While not specifically addressing the general education requirement, it does offer options to all students across the campus. This paper will first address the need of a general education requirement, look at some solutions offered by other Christian universities and finally overviews one University's model of a one credit course and a co-curricular program.

The Need for a General Education Requirement

Andrews (2000) made the case that it was the moral responsibility of Christian colleges to require a course in personal finance as part of the university's general education. Little progress has been made on that initiative since Andrews (2000) publication. Models for teaching the topic in Christian Universities have been published (Newell & Newell, 2012; Poucher, 2017), however, it seems that it has not made the impact on general education requirements across all

our Christian universities. Similar to Philadelphia University, reviews of general education have been completed across many campuses. The result remains with broad learning goals including such topics as curiosity, confidence, contextual understanding, global perspectives, empathy, collaboration, initiative, and ethical reflection (Schrand, 2016). While a case could be made to fit personal finance into one of these categories, many institutions do not have a requirement for personal finance in their general education curriculum.

This is an important topic to consider as student loan debt continues to grow. According to Friedman (2017), the student loan debt grew to \$1.3 Trillion by the end of 2016, the second highest consumer debt category. The only category higher is mortgage debt. The delinquency rate of this debt alone is 11.2%. Perkins, Johnston and Lytle (2016), encouraged at least raising the awareness of the impact of student loans on student financial health through a related course in financial accounting. While this reaches most business school students, it does not make an impact on students outside the business schools. The result is that we are failing to teach our university students the importance of personal finance or the skills necessary to manage finances well. These types of courses go beyond the overwhelming student debt and could give them the tools to manage not only this debt, but other financial debt decisions involving buying homes, automobiles, and managing credit cards.

The debt crisis continues after college and has impact on households beyond finances. A study by Dew, Britt and Huston (2012) found that both husbands and wives financial disagreements were the strongest indicator of divorce. Finances, therefore, and finding level ground to work together may lead to a stronger marriage. Dunn (2018), pointed out that even with the growth of personal financial advisors, personal debt continues to increase. His claim is that millions are more affected by their apathy to finances than their lack of them. Our crisis is to

get people to care once the facts are presented to them. If this is not being taught prior to the college years, then we have a responsibility to educate students if for no other reason than encourage students to start to care.

Models by Christian Universities

Christian colleges and universities also have a calling to equip our students to integrate their Christian values into all walks of their lives. Surdyk (2002), shared her techniques of teaching students to utilize God's word when approaching many aspects of economics. Her focus was that we need to alert students to mammon's influences – those of wealth and accumulation and the promise that these items will bring joy and happiness. Her approach was not necessarily a separate personal finance course, but that all economics and business courses should be taught to alert students to the importance of personal financial matters. Tippens, Lynn, Litton, and Brister (2017), proposed a component to be included in a personal financial course that focused on giving. This model gives an example of the importance of giving cheerfully like a steward as proposed in the model shared by Newell and Newell (2012).

Newell and Newell

Howard Newell and Deborah Newell (2012) proposed a specific model for teaching personal finance at Christian colleges and universities. Their foundation for their model was the principle of stewardship. According to Hugh Whelchel (2012), Bill Peel suggested that Biblical stewardship has four principles: The principle of ownership, the principle of responsibility, the principle of accountability and the principle of reward. Based on these four pillars of stewardship, Newell & Newell (2012) developed a model following Biblical financial stewardship that can be summarized in Figure 1.

The Stewardship of Earning. The stewardship of earning involves the idea of fulfilling our call to God's intention for our lives. This does not mean that each of our students will have the same earnings but are called to be what God intended. According to Ephesians 2:10 (New International Version), "For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do." God created each to do the work He intended.

The Stewardship of Spending. Students are primarily called to live in a secular world. They will need to take on the difficult task of managing the stewardship of spending. Daily, we experience advertisements for the many ways we can spend money. The actual price may be omitted from many ads, but simply include the monthly cost. In addition, it is not always easy to differentiate between needs and wants. Often students see friends' purchases and desire to also buy them. God reminded us in the Ten Commandments that, "You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his male or female servant, his ox or donkey, or anything that belongs to your neighbor." (Exodus 20:17). Newell & Newell (2012), then explore the four components of the Stewardship of Spending.

Generous and Joyful Giving. The world is an important part of God's plan. One of the keys is that it should be done joyfully. In Corinthians 9:7 we learn, "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." Some of the difficulty in giving is knowing how much. God calls us to be both regular and spontaneous in our giving. We were given several models of selfless giving including the story of the Good Samaritan in Luke 10:33-35 "But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. The next day he took out two denarii and gave them to the

innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’” The Samaritan expected nothing in return and was an example of giving with an attitude of generosity and joyfulness.

Paying Taxes to Government. As citizens of God and temporarily residing on the earth, we are called to pay our taxes. As Jesus stated very clearly in Matthew 22:21b “So give back to Caesar what is Caesar’s, and to God what is God’s.” We also read in Romans 13:1 “Let everyone be subject to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God.” Romans 13:6-7 states “This is also why you pay taxes, for the authorities are God’s servants, who give their full time to governing. Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.” We are therefore required to pay our share of taxes. This does not mean one cannot use tax planning to reduce a tax liability by understanding and using the tax code, but that we should not fraudulently avoid paying taxes.

Preparing Today for Future Needs. While our calling to give and to pay taxes seems clear, the preparing today for our future needs can be more confusing. We often recall from the Sermon on the Mount in Matthew 6:19-21 “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” We also are called to prepare. We first learn about preparing for the future in Genesis 41 when Joseph interprets the Pharaoh’s dream. “Joseph stored up huge quantities of grain, like the sand of the sea; it was so much that he stopped keeping records because it was beyond measure.” (Genesis 41:9). So, while we are called to place our treasures in heaven, we are also called to take care of

our earthly lives. In Proverbs 21:20 (Living Bible) we learn, “The wise man saves for the future, but the foolish man spends whatever he gets.” According to Newell and Newell (2012, p. 57), “we believe storing/earthly preparing is God-honoring if – and only if – 1) the motive of the person doing the preparing transcends “himself” to include the mind of Christ “interests of others,” 2) earthly preparation is linked to a future well-defined purpose, and 3) in the process of preparing, the preparer does not fall in love with accumulating wealth and, thus, substitute the false god of money for the God of all gods, the transcendent One (Genesis 1:1-2:3)” We therefore are called to save and plan for our earthly future, as long as our motives are to glorify God. This area includes our planning for investment products, insurance products and estate planning products. Scripture also teaches that we are to live self-controlled lives. We read in Titus 2:12-13 (NIV), “It teaches us to say ‘No’ to ungodliness and worldly passions, and to live self-controlled, upright and godly lives in this present age, while we wait for the blessed hope—the appearing of the glory of our great God and Savior, Jesus Christ.”

Poucher

Poucher (2017), presented a broader model for implementing a personal finance course into the general education curriculum. His paper supports the need for a course in personal finance and the process that Taylor University followed to include the course in the general education core. While Poucher (2017, p. 56) also followed a stewardship model, his caution was to not “lift individual scriptures and types of scriptures out of their original context for application to support a PF theme.” His approach utilizes the flipped classroom, in-class exercises and activities, individual projects along with homework, quizzes and tests. He continues to echo the importance of this vital topic.

A New Model

While Taylor University has implemented the general education requirement of a personal finance course, many of our institutions have not yet convinced our institutions of the importance of this requirement. It may be difficult to fit another three credit course among the many important general education requirements already in place. If it is a goal for economics and business faculty to reach students with this important topic, a new approach may be needed.

While many personal finance offerings remain three credit courses, one University has opted to implement two unique solutions to meet this important need for students. The first is to teach a one credit, 400 level, academic course for seniors with no pre-requisites. At the same time, a co-curricular program has also been implemented.

The Academic Course

The advantage of the one credit course is that many students from several majors can easily fit it into their schedules. In addition, many of the students need a one credit course to satisfy graduation requirements, which is also why it is designated a 400 level course (See Appendix A for the abbreviated syllabus). The course meets one day per week for 80 minutes. It includes topics such as, employee benefits and retirement planning, saving and investing, credit cards and credit scores, income taxes, financial aid and student loans, insurance and buying homes and automobiles. The course also includes a budgeting simulation run by a local credit union. This simulation allows students to encounter various situations of life, react to the situation, and plan accordingly. For example, students are given a profile card with information on their career, income, and family structure. The students then visit various places of business (set up at tables around the room) and make decisions regarding a home or apartment, type of automobile, child care services, food purchases, among other daily or monthly expenditures.

Because of the nature of the simulation, no two students encounter the same situation, and if a student were to go through the simulation more than once, each scenario would be different.

In the course, students are also able to choose three of eleven topic assignments as part of the course requirements (see Appendix A), take a pre- and post-test, develop personal financial goals, request a credit report, and complete a personal evaluation of their credit report and credit score. In addition to covering practical topics, the course integrates faith, scripture, and biblical principles of money management. The Bible has much to say regarding the management of resources and it is quite seamless to integrate scripture in the discussion of saving and investing (Matthew 25:14-29, Proverbs 21:20, Ecclesiastes 11:2), budgeting (Proverbs 17:23-24), planning (Proverbs 21:5, Proverbs 24:27), priorities (Luke 16: 13), debt (Proverbs 22:7), and giving (Acts 20:35, 2 Corinthians 9:7, Proverbs 11:24, 1 Timothy 6:17-19).

The course is designed to accommodate 50 students, about twice as many students as the average business and economics course at this university. Even at this size, the class is still very interactive, the students tend to ask a lot of questions, and the interest level is high. This model is currently meeting the need of a variety of students across campus including students from numerous majors. Indeed, students outside the School of Business commented:

“I learned a lot about money, finances, and insurance in this class among other things that because of my Health Science major, I am never able to learn about. I think this class should be offered every semester and have more sections so that other nonbusiness or accounting (people who learn about this regardless) can hear the material and learn some really helpful and practical life skills.”

“This class taught me a lot of valuable lessons that I wouldn't have otherwise learned. I think this class should be more widely advertised. I heard

about it through a business major friend, but I think it is important for all graduates to take.”

Student comments overall have been very positive toward the content of the course. A few students shared their thoughts about the course becoming a general education requirement:

“I loved this class. This should be a requirement for all students at [this university]. This class taught the important things that we need financially in our lives. I liked how the class work load was very light, as it made it a fun class based on interest and not forced to do a bunch of homework loved this class and think it ought to be considered for a future general education requirement!”

“Every student should be required to take this course. The concepts apply to every single individual graduating from college. If [this university] instilled these concepts in their students, we would be producing generation after generation of better informed and functional members of society.”

“I think that every student at [this university] should take this class because it is SO RELEVANT to our futures! Without this class, I would not have known how to budget, save, pay off student loans, get a credit card, apply for a car loan, or do many other things as it relates to money skills. ... This was a great class and I definitely recommend that all seniors take it!”

“I think this class should become a gen ed requirement because it was so useful to have this information going into the adult world.”

In addition, many students commented on the relevance of the material:

“This course is incredibly valuable, and relieved a lot of my anxiety about managing money in the future. As a first generation college student who didn't have much financial training, this course was significant. I gained financial confidence. Even if something isn't totally clear, I now understand resources available to me and can access those for more information in the future. I am grateful for this class. It was organized, operated well, and has real world implications.”

“This class was incredibly helpful and I feel so much more confident entering the "real world" now. I love how you gave us the "Choose 3" assignments, so we could work on assignments that were relevant to our lives. The outside readings were very helpful, and I loved all of the guest speakers.”

“I thought the course was great! The assignments were all very helpful in understanding the material, especially the activities that involved hands on aspects like filling out a 1040 or participating in the virtual stock market exchange.”

“Loved this class. Definitely the most useful class that I have taken at [this university].”

“Of my five years in college, this was by far the most applicable and helpful class I've taken. I loved this course and learned an incredible amount about my personal finances and the way that money works in America overall. I strongly suggest that this class be included every semester; it was life changing!”

In addition to the positive student feedback, the students also showed marked improvement in scores from the pre-test to the post-test. For all students, the improvement has been between 11% to 82%. For example, a student who correctly answered 76% of the pre-test questions answered 87% of the post-test questions correctly. Likewise, a student who answered 16% of the pre-test questions correctly answered 98% of the post-test questions correctly. Results representing the success of the course are anecdotal to date; statistically robust analyses will be performed with a larger sample after a few more semesters.

The Co-curricular Program

At the same time a co-curricular program was also implemented. This program, *Balance Your Buc\$*, is designed to be a peer financial counseling and education program (See Appendix B for an abbreviated overview). It is run by two paid student coordinators (funded in part by a grant), one senior and one junior. This enables cross-training, overlap, and consistency from year to year. The student coordinators schedule workshops and train other student volunteers to lead the workshops on topics such as budgeting, managing credit, saving, fraud and identity theft, credit reports, buying a car and understanding financial aid. These presentations also include respective scripture to underscore God's Word and His desire for us to manage resources well. In the first two years of the program, 256 students participated in the program. Grant funding is used to encourage students to participate by providing pizza at each workshop, award a scholarship to the student who attends the most workshops each term, and award two scholarships to students in attendance at the budgeting simulation. Workshops are offered for both the entire campus, held in the student union building, and for other campus organizations such as dorms or clubs.

We have received very good feedback from students for these workshops, however, the success is more difficult to measure at this point. The informal/non-academic course delivery makes it challenging to collect meaningful data in the form of pre- and post-tests.

Conclusion

While many Christian business and economics faculty may see the need to include a personal finance course in the general education requirements, the reality is that many universities have not done this. The need for graduates to understand the complexities of financial decision making is evidenced by growing consumer debt along with student loan debt (Friedman, 2017; Perkins, Johnston & Lytle, 2016). In addition, students benefit from the inclusion of scripture to address the many complicated financial topics and decisions life will bring following graduation. To address this, one University offers a practical and accessible approach to bridge the gap. Other Christian colleges and universities, desiring to meet this personal finance course need, could easily implement the two solutions in their institutions. The one credit course and the co-curricular program could also help those institutions address the gap between what is required, traditional offerings, and the need to educate students in the important topic of personal finance.

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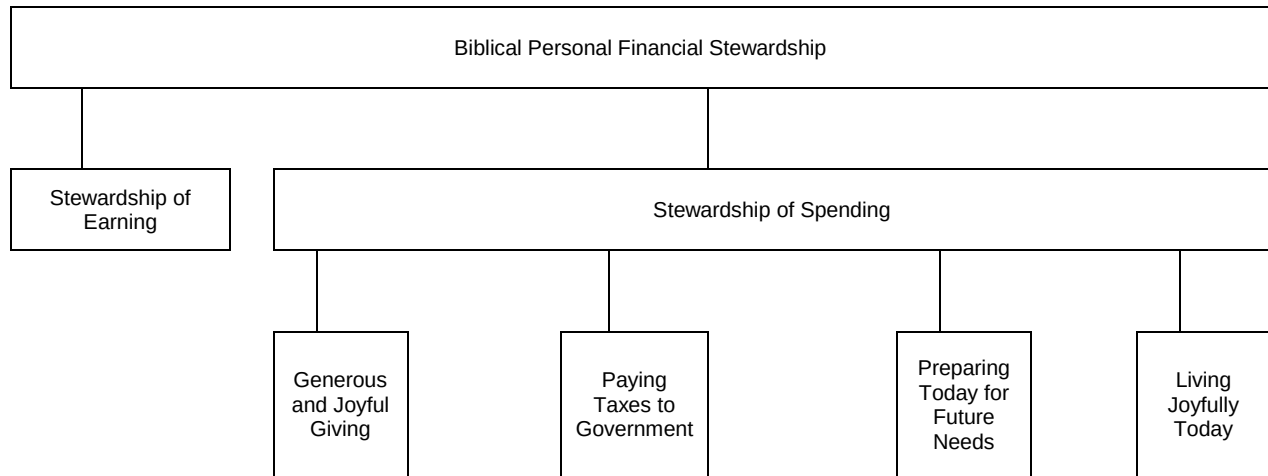
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Figure 1
Biblical Financial Stewardship Model
Newell & Newell (2017)



Appendix A

Abbreviated Syllabus

Money Skills for Life after College, 1 credit**Meets Wednesdays at 1:55 – 3:10pm****Professor:****TA:**

Catalog Description. Review of practical money skills that college students need as they enter the world of work. Covers basic budgeting, credit management, making decisions about employer-provided health care, and savings and investments, especially employer-provided options. Emphasis will be on preparing students to make decisions as they leave college and begin employment. Money management concepts will also be examined from a biblical perspective.

Course Objectives: Students will:

1. Identify money attitudes and behaviors that lead to more effective financial management decisions.
2. Apply knowledge learned to selected financial management decisions.
3. Learn to responsibly manage their finances.

The Book:

Rather than a traditional text, I recommend you choose one of the five books listed below. These are popular personal finance books. They weren't submitted as class texts but you will find them online and at local bookstores. Prices are from Amazon.com and may have changed.

Dayton, Howard. 2006. *Your Money Map: A Proven 7-Step Guide to True Financial Freedom*. Chicago: Moody Publishing. 243 pages. \$13.59 new; \$10.49 used. Crown MoneyMap.org accompanies the book. This book emphasizes attitudes and behaviors following Christian teachings.

Fisher, Sarah Young and Susan Shelly. 2009. *The Complete Idiot's Guide to Personal Finance in Your 20s and 30s* (4th ed.). New York: Penguin Group. 376 pages (paperback). A straightforward guide that covers most of the topics in the course. Emphasis is on knowledge. Each chapter includes sidebars that list common money mistakes, define terms, provide more information, and offer tips.

Kobliner, Beth. 2009. *Get a Financial Life*. Fireside. 352 pages (paperback). Probably the most content of all of the books; written to reach the 20 and 30 somethings. Excellent reviews on Amazon.com.

Tyson, Eric. 2011. *Personal Finance in Your 20s*. Wiley. 254 pages (paperback). A best-selling personal finance with a B.S. in Economics from Yale and an MBA from Stanford. He figured out how to pursue his dream after working as a management consultant to Fortune 500 financial

service firms. He took his inside knowledge of the banking, investment, and insurance industries and committed himself to making personal financial management accessible to all.

Ramsey, Dave. 2009. *The Total Money Makeover: A Proven Plan for Financial Fitness*.

Nashville, TN: Nelson Books. 240 pages. A best-selling author and radio personality who conducts workshops across the country. Emphasizes financial attitudes and behaviors promoting Ramsey's "live debt free" philosophy, which is rooted in his Christian beliefs. There are worksheets at the end of the book and at daveramsey.com. Very appropriate for those who have debt as well as those who want motivation not to acquire debt.

***You should read ALL of the chapters of the book you choose.** You may prefer to read Dayton and Ramsey straight through; these books are as much about an approach to handling money as they are about the related knowledge. An outline for suggested reading is provided on schedule of class topics.

Class Topics

[illegible]

You also are required to attend the My Life, My Money (MLMM) Simulation: Wednesday, March 7th from 5:00 pm – 7:00 pm in the HUB MPR. Save the date: Please clear your calendar right away so you can be there!

Grading: Grades in this class are based on attendance, assignments, and a final test.

Total: 350 points.

A = 326-350	C+=273-279
A-=315-325	C=256-272
B+=308-314	C-=245-255
B=291-307	D=210-244
B-=280-290	F=0-209

195 points Attendance: Each class is worth **up to** 15 points. To earn 15 points, you must be on time, stay until the end, and may be asked to answer questions correctly. If you miss these points even though you were in class, they cannot be made up. You may earn **up to 195** attendance points.

If you miss a class **for any reason** you will be considered absent. **If you arrive late or leave early, you may be marked absent and may NOT earn the attendance points for that class.** There are NO “excused” absences in this course – as a senior must manage your responsibilities.

You may complete up to **two** make-up assignments to earn back points you missed when you were absent, arrived after attendance was taken, or left before attendance was taken. If you are marked absent, you will be given access to make-up assignments on BB; check the link for the class day you missed. Most assignments require taking a BB quiz and additional activities – **it’s far easier just to come to class. Important:** A make-up quiz is *always* based on BB posted content; check for that BEFORE opening the quiz. Don’t open the quiz until you’ve found the content – and the password for the quiz. You must answer the BB quiz questions correctly and/or complete the requirements correctly to earn full credit. All make-up assignments must be completed **by the start of class** on the following class period after the missed class. **With PRIOR approval from the professor,** students **MAY** be given the opportunity to make up a third absence but only if that absence is due to a documented event beyond a student’s control.*

** Documented events beyond a student’s control include: a documented illness, documented family emergency, or documented civic responsibility.*

155 points Requirements: Your grade is based on a total of 155 points from requirements.

Required Assignments (On Bb click Course Content for Choose 3 Assignments or Required Assignments)

– 3 assignments worth a total of **45 points** plus 2 assignments worth a total of **60 points**.

Required Post Test – 50 points. During the final exam period. Students who score above 50 on the post-test can earn 3 extra credit points.

Assignment	Due Date (by the beginning of class)
Choose 3 Assignments; you choose 3 out of 11 assignments to complete over the course of the term. (15 points each; total 45 points)	Each is due one week following the class the topic is covered. See next page for the list of assignments.
Set financial goals; develop financial goals over the course of the semester. (30 points)	Week 3 (Section 1), Week 9 (Section 2), Week 14 (Section 3)
Request your own credit report and credit score, evaluate your own credit history, and make plans for future credit use. (30 points)	Week 6 (assignment will be available by week 3)

Choose 3 Assignments (On Bb click Course Content, then Choose 3 Assignments) – 3 assignments worth 15 points each – **45 points** total. Select from the list below. I will grade **no more** than three assignments from each student.

Assignment
Love and Money – Read a chapter in one of two books (links on BB); take a quiz on your money relationship, write a brief summary of the chapter and answer five questions reflecting on money and your relationship
Saving and Investing -- Watch a TV program OR listen to a radio program OR read three articles on saving and investing and answer three questions reflecting on your observations
Discover Your Money Habitudes – Complete in-class activity on February 8 and answer 8 questions reflecting on your money “habitudes”
Stock Market Simulation – Play an online game at the Virtual Stock Exchange website. VirtualStockExchange was founded by alumni from Stanford and Cornell University as an educational tool to teach students about investing in the stock market. You must play this game a minimum of six weeks.
Biblical View of Money – Read three short chapters on <i>Finances and Your Relationship with God</i> , <i>How to be a Success</i> , and <i>Seek the Kingdom of God</i> . Write a reflection about the biblical applications.
Understanding Credit Card Offers – Read handout on BB, answer 5 questions about a credit card offer, use online information to evaluate actual credit card terms
Income Taxes -- Complete a 1040A income tax return; this is from a simulation, NOT your own personal return
Buying a Home – Use online financial calculators to calculate interest and equity for a specified mortgage with term choices; identify ways to reduce the total cost of a mortgage
Buying a Car – Read an online article, take an BB quiz, and research a make and model of car to complete a worksheet and answer 5 questions
Understanding Insurance Decisions – Read an article on BB, take an BB quiz, review premium comparison information to answer 14 questions
Book Review – Follow the outline in the assignment to write a review of one of the five books recommended for this course

Work will not be accepted via e-mail except by prior permission in unusual circumstances.

Contact _____ **before** the work is due for permission. No work will be accepted late. No handwritten work will be accepted. Work is due by the start of class on the due date.

Assignments due on a class day may be turned in at the beginning of class. Graded work will be returned in class. Any work accepted on a non-class day must be accompanied by a late card (distributed the first day of class) and turned in to _____ or the Program Assistants. Do not leave work in a mailbox without first asking the recipient to note the date and time.

Take assignments SERIOUSLY. Senior-level work is expected. Check the grading rubric for each assignment but generally work that is not thoughtful and insightful, doesn't demonstrate knowledge, and that is poorly written will earn at most a C.

Why Should You Take This Class Seriously?

"Money is the most important subject intellectual persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and its defects remedied very soon." - Robert H. Hemphill, former credit manager, Federal Reserve Bank of Atlanta

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver." Ayn Rand, Author.

God tells us in His Word that we are to manage well the resources He provides for us. He asks us to be faithful stewards and reminds us that where we put our hearts is often where our money will go.

Luke 16:10-11

¹⁰ *"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."* ¹¹ *"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"* ¹² *"And if you have not been trustworthy with someone else's property, who will give you property of your own?"* ¹³ *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

1 Corinthians 4:2

Now it is required that those who have been given a trust must prove faithful.

Matthew 6:21

For where your treasure is, there your heart will be also.

Note: The course syllabus is a general plan for the course; deviations announced to the class by the professor may be necessary.

Appendix B

An Abbreviated Summary of the Co-Curricular

Balance Your Buc\$
Peer Financial Counseling and Education Program
A student led counseling and education program for personal finance

Mission:

To provide an opportunity for students to serve other students allowing the School of Business to serve the greater campus of the University by training and educating students in areas of personal finance to provide a foundation for a lifetime of financial well-being.

Vision:

To use research, teaching, and service to encourage students to lead well-balanced financial lives

Objectives:

- To train student leaders
- To educate the overall campus student body in personal finance
- To provide an outreach opportunity for students in the Business School
- To help individual students with tough questions about finances
- To design and manage research studies based on the program

The program is based in student led training opportunities

A student coordinator is employed as a student worker and funded in part via a grant

Workshops include:

- Budgeting
- Managing Credit and Debt
- Saving and Investing
- Fraud and Identity Theft
- Credit Reports and Scores
- Buying a car
- Understanding Student Financial Aid (with a rep from financial aid)

Number of students trained:

Fall 2015	57
<u>Spring 2016</u>	<u>61</u>
Year 1	118

Fall 2016	69
<u>Spring 2017</u>	<u>69</u>
Year 2	138

The BY\$ Student Coordinators and Faculty:

- Train student volunteer leaders (Student Advisors) to lead workshops, presentations, and class-based discussions
- Provide pizza and soft drinks at every event
- Create and maintain a relationship with Student Financial Aid for outreach and co-training opportunities on campus

The student coordinator:

- Is paid for 5-10 hours a week
- Is the campus contact for speaking engagements/trainings
- Is involved in training volunteer students (along with faculty and/or staff)
- Schedules the volunteers for events and trainings
- Actively seeks opportunities for trainings
- Can be requested for one-on-one follow ups with students
- Looks for opportunities to advertise the program
 - Posters, flyers, table at student center, events with free snacks, social media, online announcements, kick-off event, t-shirts
- Should be passionate about the subject, visible, and well-connected
- Manages reportable data from sessions (# of attendees, # of trainings, # of certificates)

Outreach:

- For groups of students such as dorms and on-campus clubs
- As a guest speaker at courses across campus
- Workshops at the HUB
- Simulation called My Life My Money (MLMM)
- Financial Wellness Fair in the HUB – held in early March (5th this year) followed by 3 workshops and the simulations
- Simulation – FWW – scholarships

BY\$ has:

- A webpage accessible through the Financial Aid webpage
- An email address
- Scholarships available to both:
 - the student who attends the most BY\$ workshops each semester
 - two students who attend the MLMM simulation

Millennial Religious Beliefs and Practices:
Preliminary Evidence of a Seismic Shift in Cultural Values

Joseph T. Kuvshinikov

Gannon University

Abstract

Comparative dimensions of national culture have traditionally been a significant tool for professors and practitioners of international strategic management. These frameworks have been resilient to change and proven useful in comparing cultures. This study focuses on seven dimensions of national cultures developed by Hofstede (2001) and Hofstede, Minkov, & Vinken (2008). Recent studies led by the Barna Group and the Pew Research Center have provided preliminary evidence of a seismic change in cross-cultural dimension values. Studies of millennials show that all dimensions may shift and need to be recalculated. Preliminary evidence supports cultural shifts towards lower power distance (Low PDI) and uncertainty avoidance (Low UAI). Further, evidence supports readjustment towards collectivism (Low IDV), femininity (Low MAS), long-term orientation (High LTO), indulgence (High IVR), and flexhumility (Low MON). Users of cultural dimension scores need to be aware of these potential changes and need to adjust research appropriately in order to maintain accuracy in their international strategic work.

“National culture cannot be changed, but you should understand and respect it.”

--Geert Hofstede (n.d.)

Hofstede's (2001) & Minkov's (2008) frameworks, presented here in seven dimensions, serve as two of the primary methods of classifying cultural beliefs and practices for research in international strategic management. Preparing future leaders requires an understanding of the values that are held in international cross-cultural environments. Contemporary leadership theories such as path-goal and transformational leadership require leaders to understand their followers. Developing these requisite understandings can be a challenge, especially in global settings. Dimensions of national culture have been prepared to provide practitioners and researchers alike with typologies by which national cultures can be compared. Dimensions of national culture serve to provide countries and cultures with dimensions upon which each is given a score for comparative purposes. These dimension scores are held to possess a degree of resilience.

As mentioned above, Hofstede holds the premise that a national culture framework itself cannot be changed. If the national culture framework cannot be changed the question needs to be asked if country dimension values can change over time. Hofstede (n.d.) provided the following answer as to whether culture dimension scores should be updated:

“Rarely.

Dimension scores are like climate data, not like share prices. It is quite hard to assess culture changes, because many-country studies are required. Yet sometimes a new study gives us more confidence than an old one, and we change scores.

In the future it is not unlikely that changes in culture can be assessed with confidence. For now it is useful to think of dimensions of culture as changing only slowly, from generation to generation.”

Recently, Minkov et al. (2017a & 2017b), published studies that indicate that both Hofstede’s individualism-collectivism (IDV) and flexibility-monumentalism (MON) dimensions should be reconsidered. It is upon the basis of these calls for reconsideration that this paper has been written. Further, Schewe et al. (2013) provides evidence that millennials around the world share certain cultural dimensions.

Recent studies of millennial religious beliefs and practices provide evidence that countries are on the threshold of a seismic shift in foundational cultural values. The studies considered in this paper have been conducted by the Pew Research Center (2015, 2016, 2018a, 2018b) and a collaborative effort between the Barna Group, American Bible Society, and InterVarsity Christian Fellowship (2014). The premise of this paper is that millennials are not following in the footsteps of previous generations in regards to each country’s placement along each dimension continuum and, accordingly, practitioners and researchers must exercise caution and consider adjustment to traditional dimension scores when conducting research in international strategic management.

This paper is presented in the following manner. First, the terms national culture and millennial, as a demographic generation, are defined. Definition of national culture is accompanied with an introduction to Hofstede’s (2001) and Hofstede, Hofstede, Minkov, and Vinken (2008) seven dimensions of national culture. Each dimension is then presented in a more detailed manner with special emphasis placed on the religious aspects of each dimension. Finally, findings from major research studies are presented to support the premise that

millennials are not following in the footsteps of previous generations in the values they hold and their resultant practices.

National Culture

The dimensions of national culture considered within the scope of this exploratory study were specifically developed and validated by Hofstede (2001) and Hofstede et al. (2008) to allow cross-cultural comparisons. Accordingly, any study utilizing their dimensions should begin with Hofstede's (2001) definition of national culture:

Culture consists in patterned ways of thinking, feeling and reacting, acquired and transmitted mainly by symbols constituting the distinctive achievements of human groups, including their embodiments in artifacts; the essential core of culture consists of traditional...ideas and especially their attached values (p. 9).

In 2005, Hofstede revised and expanded his definition as follows:

[a] The training of the mind; civilization; [b] the collective programming of the mind that distinguishes the members of one group or category of people from another—and this meaning corresponds to the use of the term in anthropology (p. 400).

Other researchers have validated his definition, for example, the editors of the Global Leadership and Organizational Behavior Effectiveness (GLOBE) study (House et al., 2004) defined national culture as follows:

...shared motives, values, beliefs, identities, and interpretations or meanings of significant events that result from common experiences of members of collectives that are transmitted across generations. (p. 15)

House et al. (2004) added the note that it is important to understand that these attributes are psychological in nature and can be applied at both the societal and organizational levels.

Hill (1997 as cited by Schumann et al., 2010) defines national culture as “a system of values and norms that are shared among a group of people and that when taken together constitute a design for living.”

The dimensions of national culture considered within the scope of this study include four from Hofstede (2001) and three from the combined work of Hofstede et al. (2008). The four from Hofstede are power distance (PDI), individualism versus collectivism (IDV), masculinity versus femininity (MAS), and uncertainty avoidance (UAI). The three dimensions of national culture that are derived from the work of Hofstede et al. (2008) are short- versus long-term orientation (LTO), indulgence versus restraint (IVR), and monumentalism versus flexhumility (MON). Both Hofstede (2001) and Hofstede et al. (2008) further divided these dimensions into subdimensional characteristic values, behaviors, and institutions which allow the user to place cultures and organizations in comparative positions along each dimension's continuums. These characteristics include values, attitudes, societal norms, and differences within a number of environments. Environments include the family; school; work; political systems; and religion, ideas and ideologies. This study is limited to considerations within the religious realm of beliefs and practices. Available normative values for each country in relation to each dimension is provided in the Appendix.

Origin of the Dimensions

In 1980, Hofstede released the findings of a landmark study that suggested that there are four cultural dimensions along which countries differ from one another: high or low power distance (PDI), individualism versus collectivism (IDV), masculinity versus femininity (MAS), and high versus low uncertainty avoidance (UAI). Hofstede based his recommendations on dimensional differences observed in an international survey of IBM employees in 72 countries.

More than 116,000 questionnaires were distributed in two separate data gathering events. The two studies were conducted in 1968 and 1972. Additional surveys collected from sample populations unrelated to IBM were conducted and upheld the original findings (Hofstede, 2001). Hofstede et al. (2008) later conducted additional studies and suggested that countries may differ on three more dimensions (Kuvshinikov, 2012). These additional dimensions were explicated and released by Hofstede et al. in 2008.

The Millennial Generation

Any consideration of the effect of a generation on dimensions of national culture must define the parameters of the generation in question. This study explores the effect of the millennial generation. The Pew Research Institute defines millennials as those born between 1981 and 1996 (Dimock, 2018) (see Table 1). In 2018, that generation would be between 22 and 37 years old.

Religious Beliefs and Cultural Values: Prior Research

Precedence for utilizing religious beliefs as a basis by which to consider cultural values was set by Plopeanu, Brăilean, & Arsene (2012) when they utilized three of Hofstede's cultural dimensions, power distance, individualism versus collectivism, and uncertainty avoidance to compare values held by four faith-based groups across Europe. Christians in 26 European countries participated in the study. The findings are presented in Table 2.

Evidence for Shifts in Dimension Scores

This section explores each of the seven cultural dimensions in greater depth with an emphasis on religious beliefs and practices held pertaining to that dimension.

Power Distance (PDI)

Hofstede (2001, p. 98) defines power distance as “The extent to which the less powerful of institutions and organizations within a country expect and accept that power is distributed, unequally.” The two poles of the power distance dimension are either high or low. Hofstede proposes that groups of individuals, in this case cultures, that are marked by high power distance tend to accept a hierarchical order in which everybody has a place and each person’s position in society needs no further justification. People in low power distance societies strive for power equalization and demand justification for power inequalities. The fundamental issue addressed by this dimension is how society handles inequalities among people when they occur (Hofstede, 1984, p. 83). Table 3 provides characteristic religious beliefs held by cultures that are low in power distance versus those that are high in power distance.

Individualism versus Collectivism (IDV)

Hofstede (2001, p. 225) describes individualism and collectivism as two poles of a single dimension of national culture. A culture with strong individualism is one in which the ties between individuals are loose. Each member of an individualistic society is expected to look after him or herself and her or his immediate family. At the other pole of this dimensional measure, societies with strong collectivism are ones in which people from birth onwards are integrated into strong, cohesive in-groups. These in-groups offer protection throughout an individual’s life in exchange for unquestioning loyalty. Those who can be considered as collectivist expect their relatives, clan, or other in-group to look after them in exchange for unquestioning loyalty. It should be noted that collectivism in this case is not used here to describe any particular political system. The fundamental issue addressed by this dimension is the degree of interdependence a society maintains among individuals (Hofstede, 1984, p. 83).

Table 4 provides characteristic religious beliefs held by cultures that are more individualistic versus those that are more collectivist.

Specific evidence supporting a shift from individualism to collectivism can be seen in the Pew Research Center's (2018) finding that, "compared with older Americans, fewer young adults believe in an active, engaged God" (see Table 5). This finding challenges the individualistic belief that stress an individual's relationship with the supernatural.

Masculinity and Femininity (MAS)

Hofstede (2001, p. 297) uses the terms masculinity and femininity to describe two poles of a single dimension of national culture. Societies in which social gender roles are clearly distinct are deemed masculine. In these societies men are supposed to be assertive, tough, and focused on material success. Masculine cultures tend to have a preference for achievement, heroism, assertiveness, and material success. Women are supposed to be more modest, tender and concerned with the quality of life. Societies at the feminine pole are those in which social gender roles overlap. In feminine societies both men and women are expected to be modest, tender, and concerned with the quality of life. Hofstede posits that feminine cultures have a preference for relationships, modesty, caring for the weak, and the quality of life. The fundamental issue addressed by this dimension is the way in which a society allocates social (as opposed to biological) roles to the sexes (Hofstede, 1984, p. 84). Table 6 provides characteristic religious beliefs held by cultures that are more masculine versus those that are deemed more feminine.

Strong evidence for a shift from high MAS (masculinity) to low MAS (femininity) are provided in the Pew Research Center's 2018 finding that in multiple geographic regions and

religions, younger adults are less likely to say that religion is very important in their lives (see Table 7).

Uncertainty Avoidance (UAI)

Uncertainty avoidance. Hofstede (2001, p. 161) defines uncertainty avoidance as “the extent to which the members of a culture feel threatened by ambiguity, uncertain or unknown situations.” The two poles of the uncertainty avoidance dimension are either strong or weak. The greater a culture’s uncertainty avoidance, the more a culture desires to hold and establish beliefs that lead to certainty and protection of conformity. High uncertainty avoidance societies maintain rigid codes of belief and behavior and are intolerant towards deviant persons and ideas. Conversely, low uncertainty avoidance societies maintain a more relaxed atmosphere in which practice counts more than principles and deviance is more easily tolerated. The fundamental issue addressed by this dimension is how a society reacts to the fact that time only runs one way and that the future is unknown: whether it tries to control the future or to let it happen (Hofstede, 1984, pp. 83-84). Table 8 provides characteristic religious beliefs held by cultures that have more uncertainty avoidance versus those that are deemed less uncertainty avoidance.

Key findings that support a shift from high uncertainty avoidance to lower uncertainty avoidance can be found in the Barna Group et al.,’ (2014) findings in relation to moral truth. Cultures marked by lower uncertainty avoidance hold two primary beliefs in regards to truth and commandments. First, they hold that their own truth should not be imposed on others. Second, if commandments cannot be respected, then they should be changed. Pew found that fewer millennials believed that moral truth is absolute and second that moral truth depends on circumstances (see Table 9).

Long Term Orientation (LTO)

Hofstede & Minkov (2013) propose that cultures with short term orientation foster values related to the past and present. Specific short term values include respect for tradition, preservation of “face”, and fulfilling social obligations. Conversely, cultures with a long term orientation as those that foster values oriented towards future rewards. Specific long term orientation values include adaptation, perseverance, and thrift. Table 10 presents key differences in religious beliefs between cultures with short- versus long-term orientation.

Tables 11-13 (Barna Group, American Bible Society, & InterVarsity Christian Fellowship, 2014) provide evidence that supports a shift from short-term orientation to long-term orientation.

Cultures with a short-term orientation have a concern for possessing the truth. Table 11 reports that 62% of millennials seldom or never participate in prayer, scripture study, or religious education. Further, only 23% of millennials turn to scripture for definitions of right and wrong (see Table 12). Of the other sources, 46% rely on common sense for guidance between right and wrong. In regards to guidelines about what is good and evil, 78% of millennials state that the absolute standards of right and wrong depend on the situation (see Table 13). All arguments for a shift toward long-term orientation.

Indulgence Versus Restraint (IVR)

Hofstede & Minkov (2013) posit restraining cultures control gratification and people feel less able to enjoy their lives. Conversely, indulgent cultures allow relatively free gratification of some desires and feelings, especially those that have to do with leisure, merrymaking with friends, spending, consumption, and sex. Table 14 presents key differences in religious beliefs between cultures that are restrained versus those that are indulgent.

Tables 9 and 13 above lend credence to the argument that there is less moral discipline and thus appear to support a shift from restraint to indulgence.

Monumentalism Versus Flexhumility (MON)

Hofstede et al (2008) posit that a monumental culture is one that rewards people who, metaphorically speaking, are like monuments, proud and unchangeable. Monumental cultures reflect the state in which the human self is like a proud and stable monolithic monument. Conversely, the opposite pole of this dimension, flexhumility, is characteristic of cultures that promote humility, flexibility, and adaptability to changing circumstances. Table 15 presents key differences in religious beliefs between cultures that are monumental versus those that are flexhumble.

Two charts published by the Pew Research Center present preliminary evidence that support a shift in cultural values from monumentalism to flexhumbleness. Table 16 (Lipka, 2015) supports the shift away from religious dogmas by arguing that more millennials, more than any other generation, view Christmas as a cultural holiday rather than a religious holiday.

Further, Table 17 (Fingerhut, 2016) reports that millennials are the only generation to lower their ratings of churches and religious organizations. These ratings reflect a movement away from established “religiousness.”

Conclusion

Comparative dimensions of national culture have traditionally been a significant tool for professors and practitioners of international strategic management. These frameworks have been resilient to change and proven useful in comparing cultures. This study focuses on seven dimensions of national cultures developed by Hofstede (2001) and Minkov (2011). Recent studies led by the Barna Group and the Pew Research Center have provided preliminary

evidence of a seismic change in cross-cultural dimension values. Studies of millennials show that all dimensions may shift and need to be recalculated. Preliminary evidence supports cultural shifts towards lower power distance (Low PDI) and uncertainty avoidance (Low UAI). Further, evidence supports readjustment towards collectivism (Low IDV), femininity (Low MAS), long-term orientation (High LTO), indulgence (High IVR), and flexhumility (Low MON) values.

Users of cultural dimension scores need to be aware of these potential changes and need to adjust research appropriately in order to maintain accuracy in their international strategic work.

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Table 1
The Generations Defined (Dimock, 2018)

Generation Title	Birth Years	Age in 2018
Silents	1928-1945	73-90
Boomers	1946-1964	54-72
Generation X	1965-1980	38-53
Millennials	1981-1996	22-37
Post-Millennials	1997-Today	0-21

Table 2

The Average Scores for Hofstede's Cultural Dimensions for Four Faith-Based Groups across Europe (Plopeanu, Brăilean, & Arsene; 2012)

Religion	Hofstede's Cultural Dimension		
	Power Distance	Individualism	Uncertainty Avoidance
Catholic	54.67	61.33	78.50
Orthodox	78.25	33.50	95.50
Protestant	28.25	69.25	40.25
Other	36.17	70.33	57.50

Table 3
Key Differences in Religious Values between High- and Low-PDI Cultures
(Hofstede, 2001, p. 116)

High PDI	Low PDI
• Prevailing religions and philosophies stress stratification and hierarchy	• Prevailing religions and philosophical systems stress equality

Table 4
Key Differences in Religious Values between High and Low IDV Cultures
(Hofstede, 2001, p. 251)

High IDV (Individualism)	Low IDV (Collectivism)
• Religions stress individual's relationship with the supernatural • Individual conversions • Monotheistic religions • Individualism is good	• Religions stress collective devotional practices • Collective conversions • Polytheistic religions • Placing individual over collective interests in evil • Traditional ethics

Table 5

Percent of Americans Who Report Believing in an Active, Engaged God (by Age Group)

(Pew Research Institute, 2018)

Questions about beliefs in an active, engaged God	Age of Respondent				Post- Millennials (21-0) surveyed
	Silents (90-73)	Boomers (72-54)	Gen X (53-38)	Millennials (37-22)	
	65+	64-50	49-30	29-18	
Believe in God as described in the Bible	65	67	49	43	
Believe in other higher power/spiritual force	26	28	37	39	
Unclear	1	1	1	2	
Do not believe in God or higher power of any kind	7	4	13	16	

Table 6

Key Differences in Religious Beliefs Between High and Low MAS Cultures

(Hofstede, 2001, p. 330; Hofstede, Hofstede & Minkov, 2010, p. 180)

High MAS (Masculinity)	Low MAS (Femininity)
• Prevailing religions and philosophies stress stratification and hierarchy • Maintenance of traditional Christianity • Religion most important in life • Religion focuses on God or gods • Children socialized toward religious faith • Traditionalism, theism, and conversionism • Dominant religions stress male prerogative • Only men can be priests • In Christianity, less secularization: stress on believing in God	• “Tender” religions and religious currents • Secularization in Christian countries • Religion not so important in life • Religion focuses on fellow human beings • Children socialized toward responsibility and politeness • Exemplarism and mysticism • Dominant religions stress complementarity of the sexes • Men and women can be priests • In Christianity, more secularization; stress on loving one’s neighbor

Table 7

People Say that Religion is Less Important in Their Lives

(Pew Research Institute, 2018)

Region surveyed	Religion less important to older adults	Religion less important to younger adults	No significant difference
Asia-Pacific	0	5	15
Europe	1	18	16
Latin America	0	14	5
Middle East-North Africa	0	4	5
North America	0	2	0
Sub-Saharan Africa	1	3	17
Overall	2	46	58

Table 8

Key Differences in Religious Beliefs Between High and Low UAI Cultures

(Hofstede, 2001, p. 181; Hofstede, Hofstede & Minkov, 2010, p. 231)

High UAI	Low UAI
• Prevailing religions and philosophies stress stratification and hierarchy • If Christian, predominantly Catholic or Orthodox • Certitude: conversion and Gnosticism • Islam, Judaism, Shintoism • There is only one Truth, and we have it • Aggressive fundamentalism • If commandments cannot be respected, we are sinners and should repent	• If Christian, predominantly Protestant • Faith: exemplarism and theism • Buddhism, Taoism, Hinduism, mysticisms • Own truth should not be imposed on others • Human rights: no persecution for beliefs • If commandments cannot be respected, they should be changed

Table 9

Beliefs About Moral Truth

(Barna Group, American Bible Society, & InterVarsity Christian Fellowship, 2014)

Beliefs about moral truth	Practicing Christians				Non-	Non-
	All	All	Catholic	Protestant	Practicing	Christian
	Millennials				Christian	
Moral truth depends on circumstances	45	23	25	20	47	58
Moral truth is absolute	40	71	66	76	39	22
Not sure/don't know	14	6	9	4	14	20

Table 10

Key Differences in Religious Beliefs between Short- and Long-Term Orientation Cultures

(Hofstede, Hofstede, & Minkov, 2010, p. 231)

Short-Term Orientation	Long-Term Orientation
• Concern with possessing the Truth • There are universal guidelines about what is good and evil	• Concern with respecting the demands of Virtue • What is good and evil depends on the circumstances

Table 11

How Often Millennials Report Participating in Prayer, Scripture Study, or Religious Education

(Barna Group, American Bible Society, & InterVarsity Christian Fellowship, 2014)

Frequency of activity	Percentage
At least once a week	18
Once or twice a month	11
Several times a year	9
Seldom/never	62
Don't know	<1

Table 12

Millennials Self-Reported Source of Guidance on Right and Wrong

(Barna Group, American Bible Society, & InterVarsity Christian Fellowship, 2014)

Source of guidance	Percentage
Religion	23
Philosophy/reason	17
Common sense	46
Science	12
Don't know	2

Table 13

Millennials Beliefs Regarding Absolute Standards for Right and Wrong
(Barna Group, American Bible Society, & InterVarsity Christian Fellowship, 2014)

Belief about absolute right and wrong	Percentage
There are clear standards of what is right or wrong	21
Right or wrong depends on the situation	78
Neither or both of the above statements equally	1
Don't know	1

Table 14

Key Differences in Religious Beliefs Between Cultures That Are
Restrained Versus Those That Are Indulgent
(Hofstede, Hofstede, & Minkov, 2010, p. 291)

Restrained	Indulgent
• Moral discipline	• Less moral discipline

Table 15

Key Differences in Religious Beliefs between Monumentalist and Flexhumble Cultures

(Minkov, 2011, p. 130)

High MON (Monumental cultures)	Low MON (Flexhumble cultures)
• High religiousness and importance of tradition • An inclination for religious dogmatism • Religions teach existence of an eternal, stable, and unique individual self or soul • One can follow only one religion at a time • It is acceptable to express strong views and defend them in the face of opposition	• Low religiousness and importance of tradition • Relative absence of religious dogmas • Religions and philosophies accept that the notion of an eternal, stable, and individual self or soul is disputable • One can follow several religions at a time • Strong expressed views should be avoided; the Middle Way is preferable

Table 16

Generational Beliefs as to Whether Christmas is a Religious or Cultural Holiday

(Lipka, 2015)

Type of holiday	Generation			
	Silents	Boomers	Generation X	Millennials
Religious	68	56	49	40
Cultural	17	26	37	43
Other	10	10	7	7
Don't celebrate	5	7	6	8

Table 17

Percentage of Each Generation Who Believe That Churches and
Religious Organizations Have a Positive Effect on Their Home Country
(Fingerhut, 2016)

Year	Generation			
	Silents	Boomers	Generation X	Millennials
2010	54	65	59	73
2015	61	67	62	55

Appendix A

Normative Values for Seven Dimensions of National Culture

Country	Hofstede				Hofstede & Minkov		
	PDI	IDV	MAS	UAI	LTO	IVR	MON
Albania	N/A	N/A	N/A	N/A	61	15	N/A
Algeria	N/A	N/A	N/A	N/A	26	32	N/A
Andorra	N/A	N/A	N/A	N/A	N/A	65	N/A
Argentina	49	46	56	86	20	62	571
Armenia	N/A	N/A	N/A	N/A	61	N/A	N/A
Australia	38	90	61	51	21	71	436
Austria	11	55	79	70	60	63	N/A
Azerbaijan	N/A	N/A	N/A	N/A	61	22	N/A
Bangladesh	80	20	55	60	47	20	N/A
Belarus	N/A	N/A	N/A	N/A	81	15	N/A
Belgium	65	75	54	94	82	57	N/A
Belgium French	67	72	60	93	N/A	N/A	N/A
Belgium Netherland	61	78	43	97	N/A	N/A	N/A
Bosnia	N/A	N/A	N/A	N/A	70	44	N/A
Brazil	69	38	49	76	44	59	614
Bulgaria	70	30	40	85	69	16	265
Burkina Faso	N/A	N/A	N/A	N/A	27	18	N/A
Canada	39	80	52	48	36	68	N/A
Canada French	54	73	45	60	N/A	N/A	N/A
Chile	63	23	28	86	31	68	564
China	80	20	66	30	87	24	0
Colombia	67	13	64	80	13	83	667
Costa Rica	35	15	21	86	N/A	N/A	N/A
Croatia	73	33	40	80	58	33	N/A
Cyprus	N/A	N/A	N/A	N/A	N/A	70	N/A
Czech Rep	57	58	57	74	70	29	N/A
Denmark	18	74	16	23	35	70	N/A
Dominican Rep	N/A	N/A	N/A	N/A	13	54	N/A
Ecuador	78	8	63	67	N/A	N/A	N/A
Egypt	N/A	N/A	N/A	N/A	7	4	1000
Ethiopia	N/A	N/A	N/A	N/A	N/A	46	N/A
El Salvador	66	19	40	94	20	89	N/A
Estonia	40	60	30	60	82	16	N/A
Finland	33	63	26	59	38	57	312
France	68	71	43	86	63	48	165
Georgia	N/A	N/A	N/A	N/A	38	32	662

Country	PDI	IDV	MAS	UAI	LTO	IVR	MON
Germany	35	67	66	65	83	40	99
Germany East	N/A	N/A	N/A	N/A	78	34	N/A
Ghana	N/A	N/A	N/A	N/A	4	72	N/A
Great Britain	35	89	66	35	51	69	354
Greece	60	35	57	112	45	50	N/A
Guatemala	95	6	37	101	N/A	N/A	N/A
Hong Kong	68	25	57	29	61	17	N/A
Hungary	46	80	88	82	58	31	N/A
Iceland	N/A	N/A	N/A	N/A	28	67	N/A
India	77	48	56	40	51	26	527
Indonesia	78	14	46	48	62	38	623
Iran	58	41	43	59	14	40	747
Iraq	N/A	N/A	N/A	N/A	25	17	997
Ireland	28	70	68	35	24	65	N/A
Israel	13	54	47	81	38	N/A	N/A
Italy	50	76	70	75	61	30	352
Jamaica	45	39	68	13	N/A	N/A	N/A
Japan	54	46	95	92	88	42	40
Jordan	N/A	N/A	N/A	N/A	16	43	955
Korea South	60	18	39	85	100	29	N/A
Kyrgyz Rep	N/A	N/A	N/A	N/A	66	39	N/A
Latvia	44	70	9	63	69	13	N/A
Lithuania	42	60	19	65	82	16	N/A
Luxembourg	40	60	50	70	64	56	N/A
Macedonia Rep	N/A	N/A	N/A	N/A	62	35	N/A
Malaysia	104	26	50	36	41	57	N/A
Mali	N/A	N/A	N/A	N/A	20	43	N/A
Malta	56	59	47	96	47	66	N/A
Mexico	81	30	69	82	24	97	659
Moldova	N/A	N/A	N/A	N/A	71	19	276
Montenegro	N/A	N/A	N/A	N/A	75	20	N/A
Morocco	70	46	53	68	14	25	890
Netherlands	38	80	14	53	67	68	119
New Zealand	22	79	58	49	33	75	388
Nigeria	N/A	N/A	N/A	N/A	13	84	908
Norway	31	69	8	50	35	55	N/A
Pakistan	55	14	50	70	50	0	N/A
Panama	95	11	44	86	N/A	N/A	N/A
Peru	64	16	42	87	25	46	N/A
Philippines	94	32	64	44	27	42	N/A
Poland	68	60	64	93	38	29	505

Country	PDI	IDV	MAS	UAI	LTO	IVR	MON
Portugal	63	27	31	104	28	33	N/A
Puerto Rico	N/A	N/A	N/A	N/A	0	90	N/A
Romania	90	30	42	90	52	20	521
Russia	93	39	36	95	81	20	191
Rwanda	N/A	N/A	N/A	N/A	18	37	N/A
Saudi Arabia	N/A	N/A	N/A	N/A	36	52	N/A
Serbia	86	25	43	92	52	28	359
Singapore	74	20	48	8	72	46	N/A
Slovak Rep	104	52	110	51	77	28	N/A
Slovenia	71	27	19	88	49	48	340
South Africa	N/A	N/A	N/A	N/A	34	63	736
South Korea	N/A	N/A	N/A	N/A	N/A	N/A	43
Spain	57	51	42	86	48	44	427
Suriname	85	47	37	92	N/A	N/A	N/A
Sweden	31	71	5	29	53	78	184
Switzerland	34	68	70	58	74	66	242
Switzerland French	70	64	58	70	N/A	N/A	N/A
Switzerland German	26	69	72	56	N/A	N/A	N/A
Taiwan	58	17	45	69	93	49	16
Tanzania	N/A	N/A	N/A	N/A	34	38	N/A
Thailand	64	20	34	64	32	45	N/A
Trinidad and Tobago	47	16	58	55	13	80	N/A
Turkey	66	37	45	85	46	49	668
U.S.A.	40	91	62	46	26	68	572
Uganda	N/A	N/A	N/A	N/A	24	52	N/A
Ukraine	N/A	N/A	N/A	N/A	86	14	175
Uruguay	61	36	38	100	26	53	492
Venezuela	81	12	73	76	16	100	N/A
Vietnam	70	20	40	30	57	35	423
Zambia	N/A	N/A	N/A	N/A	30	42	N/A
Zimbabwe	N/A	N/A	N/A	N/A	15	28	811

PDI = Power Distance Index

IDV = Individualism versus Restraint

MAS = Masculinity Index

UAI = Uncertainty Avoidance Index

LTO = Long Term Orientation

IVR = Indulgence versus Restraint

MON = Monumentalism versus Flexhumility

Christian Motivation for Work and Cultural Influences

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Abstract

Globalization poses another challenge to the marketplace of motivating diverse workforces. This paper uncovers the differences in human needs underlying motivation, which are deeply impacted by culture. Case studies from Western and Eastern workplaces demonstrate failed human efforts to fulfill unmet needs, ultimately pointing to the necessity of Biblical guidance.

A 2013 Gallup survey on motivation based on 230,000 workers in 142 countries around the world, indicated that only 13% of employees are engaged; 63% are disengaged or checked out and remaining 24% are actively disengaged or pretty much hate their jobs (Mann & Harter, 2016). The survey concluded, “The world has an employee engagement crisis, with serious and potentially lasting repercussions for the global economy” (Mann & Harter, 2016, para. 18).

Numerous studies on disengagement have resulted in implementation of various measures in the marketplace: work-life balance programs to ease overwork; on-site fitness and counseling programs to improve physical and emotional health; stock based compensation to provide ownership; ombudsman appointments to encourage transparency, etc. - yet the problem persists. Top executives recognize that real test of leadership is their ability to motivate others to pursue the vision (Gulati, Mayo & Nohria, 2014). Corporations continually invest heavily in research to better understand the puzzle of motivation and to offer different forms of intrinsic and extrinsic incentives that align best with the company’s goals.

In the last few decades, globalization has added yet another layer of challenge to motivation. The “Global 500” that represents the 500 largest companies – generating 37% of the world GDP in 2017 – is composed of multinationals that expanded rapidly into the global market (Fortune Global 500, 2017). Around the world, employers are managing an increasingly diverse workforce and discovering that factors that influence employee motivation, satisfaction and commitment vary across cultures. “Most, if not all, management theories, models, and practices are laden with culture-specific assumptions and no organizational theory is universal” (Menzies, 2006, para. 10).

This paper first addresses the issue of motivation in the Eastern and Western cultures through the existing framework of secular theories. Current research from human resources,

organizational behavior, and cultural psychology is used to uncover the different human needs underlying motivation, which are deeply impacted by culture. Further case studies from Eastern and Western marketplaces are presented to illustrate the failure of human efforts to satisfy human needs in both respective societies. The focus then turns to biblical guidance to understand human needs – as God created them – and the appropriate role of rewards.

Definitions and Assumptions: Motivation and Culture

Motivation is the desire, stimulus, or incentive to pursue a particular course of action (Gulati, Mayo & Nohria, 2014, p.461). It involves a psychological process through which unsatisfied needs lead to drives aimed at goals or incentives (Hodgetts, Luthans & Doh, 2005, p.368). Though many scholars offer varied perspectives, there appears to be a general consensus that motivation is a goal directed, internal psychological process that induces action in pursuit of anticipated rewards.

Two assumptions underlying this paper are critical in addressing the larger persisting problem of global engagement crisis. First, that motivation is “...desire and energy in people to be continually interested and committed...to attain a goal” (*Business Dictionary*, n.d.). Second, that a satisfaction element exists in rational people which fuels continual interest and commitment.

The marketplace has focused on providing intrinsic and extrinsic incentives and rewards as a stimulus to meet one’s unmet needs, sourcing insights from various secular theories. Content theories – including Maslow’s Hierarchy of Needs, Herzberg’s Two-Factor theory, McClelland’s Acquired Needs theory, Ryan and Deci’s Self Determination theory, etc. – are based on understanding what motivates human beings, i.e., “aimed goals or the human needs that underlie behavior.” (Gulati, Mayo & Nohria, 2014, p.464). Process theories such as Goal-

Setting theory, Expectancy theory, and Equity theory focus on the cognitive process of taking an action and assessing whether their choices were successful (Gulati, Mayo & Nohria, 2014).

All of the aforementioned theories have provided useful insight and contributions to the marketplace, but Maslow's Hierarchy of Needs theory receives much attention. Though somewhat dated, I chose to use Maslow's theory in this paper because it provides a fundamental framework for content theories, i.e., content theories may vary in the order, category, or intrinsic or extrinsic orientation of needs, they nevertheless agree that motivation arises from pursuing goals based on unmet needs. In addition, Maslow's theory is easy to relate, therefore familiar for a wide audience.

Culture is commonly defined as the set of values and beliefs people have about how the world works, as well as the norms of the behavior derived from that set of values (Gorodnichenko & Roland, 2014). Cultural differences across the continents, countries, and clans manifest themselves in individual and group values, beliefs, perceptions, and behavior. Geert Hofstede, an expert in cross-cultural studies and management, suggested five cultural dimensions that distinguish one culture from another: 1) power distance, 2) individualism vs collectivism, 3) masculinity vs femininity 4) uncertainty avoidance 5) long term vs. short term orientation (as cited in Hodgetts, Luthans & Doh, 2005, p. 381). Among these, individualism and collectivism cleavage is considered the single most fruitful dimension in cross-cultural psychology (Heine, 2008). Individualism and collectivism are defined as follows:

Individualism is the belief that individual's needs or priorities are more important than that of the group or the society. Collectivism on the other hand, is the belief that a group or society's needs are important than that of an individual. These are two opposing ideologies of how to live one's life. Western cultures tend to be

more individualistic while Eastern cultures tend to be more collectivist. (Zaharna, 2013)

Gorodnichenko and Roland claim that the degree of individualism or collectivism in a culture is likely to have various economic effects which have only started to be explored (Gorodnichenko & Roland, 2014). Recent studies relating individualism and collectivism to innovation and long run growth found it to be the only robust causal effect; other cultural variables were found insignificant (Gorodnichenko & Rolan, 2011). Thus, I will focus on individual and collective differences between Eastern and Western cultures. In doing so I make some generalizations, fully recognizing that exceptions exist. Additionally, Western culture includes most of Western Europe and North America, but most examples here are derived from the United States. In parallel, Eastern culture largely includes Asia and the Middle East, with examples mostly coming from China and South Korea.

Another important lesson from cultural psychology is the perception of self, which is fundamental to human behavior. An individualist is an independent-self who derives his identity from the inner attributes of the individual. These attributes are understood to reflect the essence of the individual, to be stable across time and context (Gorodnichenko & Roland, 2014). A collectivist is an interdependent-self, who derives their identity essentially from relations with others. The self is embedded in a larger social group—the strongest tie with his immediate family then on to extended family, hometown, province, other affiliations such as school or church, all the way up to its country and continent - and can be understood only in relation to that larger group. I will continue to highlight the difference between individualistic and collectivist cultures.

Secular Theories of Motivation and Western Culture

Maslow proposed that human beings are motivated by attaining goals stimulated by five categories of unmet needs. Human needs start from most basic ones - physiological and safety - and as we attain those goals, we move on to higher order of needs such as love or belongingness, esteem, and ultimately self-actualization. Maslow describes self-actualization as the desire to accomplish everything that one can and to become the most that one can be. It is the highest human need seldom attained in one's lifetime (Maslow, 1954). The workplace generally translates this hierarchy of needs to its context as salary, job security, inclusion and acceptance, recognition and rewards and ultimately, job autonomy (Gulati, Mayo & Nohria, 2014).

In the marketplace, most modern Americans have accepted the notion of a “good life” as the achievement of self-esteem and ultimately a surrogate of self-actualization. An independent-self in an individualistic society believes that one's measure of success or human flourishing is best expressed through his freedom and ability to live out a certain unique lifestyle. James K. A. Smith (2009) explains how this vision of good life is shaped from the messages of culture, permeated through human senses into the core of our being:

To be human is to love, and it is what we love that defines who we are.

Our ultimate love is constitutive of our identity...this love, that to which we are fundamentally oriented, what ultimately governs our vision of the good life, what shapes and molds our being-in-the world – in other words, what we desire above all else, the ultimate desire that shapes and positions and makes sense of all our penultimate desires and actions.

An orientation toward a particular vision of the good life becomes embedded in our dispositions or “adaptive unconscious” by being pictured in

concrete, alluring ways that attract us at a non-cognitive level. By “pictures” of the good life, I mean aesthetic articulations of human flourishing as found in images, stories, and films (as well as advertisements, commercials, and sitcoms). Such pictures appeal to our adaptive unconscious because they traffic in there and haunt us – more than a report on facts...such affective articulations are received by us on a wavelength, as it were, that is closer to the core of our being. Such compelling visions, over time, seep into and shape our desire and thus fuel dispositions toward them. (p. 51, 58)

The picture of “good life” articulated by modern day pop culture is undoubtedly materialistic in nature – physical beauty, grandeur homes, exquisite food, exotic vacations, etc. - and we have come to believe that self-actualization can be achieved through acquisition (Porter & VanderVeen, 2007). A Cadillac TV commercial that aired during 2014 Olympics gives us a visualization of “good life” as it boasts our “work-hard-buy-more” culture:

The opening shot shows a middle-aged white male, looking out over his backyard pool, from inside a stunning modern home, asking the question: "Why do we work so hard? For stuff? Other countries, they stroll home. They stop by the cafe. They take August off. Why aren't we like that? Because we're crazy, driven, hard-working believers, that's why." Then he reveals just what makes Americans better by showing off the rest of his tightly architected upscale home and all the stuff he owns: "As for all the stuff, that's the upside of taking only two weeks off in August". (Orlik, 2016, p.260)

Many large corporations uphold and reinforce a value system which reflects this materialistic culture. Researchers indicate that external incentives are virtually omnipresent in the marketplace (Grant & Shin, 2011). The majority of top executives' long term and short-term incentives are monetary, whether cash or stock based – and these rewards are tied to achieving mostly financial company performance targets. CEOs' salaries are often hundreds of times larger than their average employee's salary, clearly indicating a priority on extrinsic, status based rewards. The implied message is that when an individual finally reaches the top of the ladder, an enormous monetary reward is waiting to be consumed however they desire.

The current reward system may encourage employees to choose a course of action aligning their goals with that of the firms' in the short run. However, continual pressure for achievement and uncertainty of the future induce anxiety and fear that overtake satisfaction. The reality of the current workplace is that even the highest compensated and most seemingly valued executives can come and leave overnight due to one wrong, costly decision or a politically incorrect position. Consider Brendan Eich, the creator of JavaScript and former Mozilla CEO, who resigned in 2014 due to intense criticisms around his \$1,000 personal contribution made to the anti-gay marriage Proposition 8 in California. Other executives responded, "...Brendan Eich gave us JavaScript and helped build Mozilla & Netscape. Just \$1,000 to Prop 8, now his legacy" (Barr, 2014, para. 5).

I recall a conversation with a senior executive for a Fortune 500 Company, my former manager. Impressed with his drive and stamina, I asked, "What keeps you going?" His response was shocking: "Fear. I am afraid I will fail to deliver on what it takes and cap out someday" (Personal communication, n.d.). A chilling account of what happens when money and fear are the primary motivators is depicted in *The Smartest Guys in the Room*, a documentary of Enron

Corporation's fall (Gibney, 2005). Jeff Skilling, a Harvard MBA and the former CEO of Enron, was instrumental in creating a cutthroat, brutal culture that drove the creation of fraudulent financial schemes. His alleged favorite book was Richard Dawkin's *The Selfish Gene* and he claimed that money and fear were the only motivators that help the best rise to the top and eliminate the weakest link. Skilling implemented a process nicknamed "rank and yank", where the bottom ten to fifteen percent of the workforce was terminated every six months, whereas the top performers were rewarded in millions of dollars in bonus (Gibney, 2005; Personnel Today, 2002).

A monetary reward system may deliver on its promise of wealth; however, many individualists fall into depression and bitterness as their past achievements are never enough - falling far short in satisfying the human soul. "Riches are deceitful precisely because they lead us to trust in them" (Foster, 1981, p. 34).

Secular Theories of Motivation and Eastern Culture

As culture shapes human values, it is inevitable that it would impact one's beliefs and perceptions around needs, successes, and failures. Hofstede (1984) challenged Maslow's hierarchy of needs as being ethnocentric, stating that the hierarchy fails to expand upon the difference between the needs of those raised in individualistic versus collectivist societies. He further claimed that the needs of those in individualistic societies tend to be more self-centered, focusing on improvement of the self, while in collectivist societies the needs of acceptance and community outweigh the needs for freedom and individuality.

Nevis proposed a different hierarchy of needs based on the study of Chinese workers. He identified four levels of needs and re-ranked them in a hierarchical order from the lowest to highest: Belonging or social acceptance, physiological, safety or security and self-actualization

in the service of society (as cited in Hodgetts, Luthans & Doh, 2005, p.372). Two major differences from Maslow's version are noteworthy: first, belongingness to a society is a more fundamental need than physiological needs. Secondly, self-actualization is defined within the context or from the perspective of the society one belongs to. These differences may appear striking at first, yet they are in line with an interdependent-self, deriving identity from relations to a larger group and his role in different social contexts.

A widely publicized incident in 2014 involving a sunken South Korean ferryboat illustrates an application of this cultural difference (Jang & Park, 2014). A ferryboat carrying over three hundred high school students on a field trip sunk and left most dead or missing. The vice principal in charge of the trip was rescued and survived, but committed suicide out of guilt as outraged parents of the victims poured blame on him. The owner of the ferryboat operation was found dead after a massive national manhunt and the captain of the boat was sentenced to life in prison for negligence, abandonment of the ship and homicide (The New York Times, 2015). In collectivistic settings, once an employee is "marked" with a mistake or failure, the person becomes an outcast from the workplace and the society to which he belongs. The vice principal saw the incident as a failure of responsibility to the community he belongs to, and took his own life because his need for social acceptance was greater than his physiological need.

Despite guilt and shame factors in collectivistic societies, its interdependent tendency is correlated with higher productivity due to increased coordination and cooperation efficiencies (Gorodnichenko & Roland, 2011). However, another significant downside is the lack of transparency. Researchers have found that in certain collectivist societies, an individual who has achieved extreme wealth may hide his success due to the expectation and pressure to share his wealth with the extended families or the village. Conversely, another individual who has failed

to achieve success may pretend to have achieved status in order to be esteemed and accepted by the society (Gorodnichenko & Roland, 2014). This tendency is widely manifested in business environments—management keeps both bad news and successes hidden from the employees, afraid to let down the group or desiring to keep the wealth within management. This lack of transparency coupled with strong ties of nepotism and favoritism of subgroups in collectivist culture is believed to be a driver for corruption that undermines economic growth in South Asia (Warner, 2013).

The embedded influence of collectivism is profound and pervasive in Eastern societies. Another example in the South Korean workplace is an overwhelming pressure from the community for college graduates to join a large, prestigious conglomerate, otherwise known as “chaebols.” While these companies may offer competitive compensation packages, the underlying motive for joining these companies is vastly different for an interdependent-self. On a micro level, an individual from a poor background would consider being accepted or belonging to a prestigious company a great success and honor for the family as he reaches a new social status. On a macro level, an interdependent-self perceives his or her own personal success as contributing to the country as a whole. Jasper Kim (2013), International studies professor at Ewha University calls it “the SNS trifacta” of stability, nationalism, and social status. There’s “a unique sense here in Korea that working for a large Korean firm is not just valuable for the job seeker, but also good for the country itself. This resonates not only with the individual job seeker but also with the individual’s collective networks, from family to friends” (Kim, para.12).

Self-actualization in the service of society—and society’s preference for large firms—ironically seems to have adverse effect for the collectivist society itself. “These firms snap up the best and brightest and turn them into company men” (The Economist, November 2011,

para.20). Many economists view the preference for large companies in the collectivist society to be stifling entrepreneurship and threatening to innovation and growth. “While Confucian concepts of filial piety... can be valuable... they are in direct conflict with startup leadership, which requires a healthy disrespect for authority, a willingness to disrupt the status quo, and a compulsion to take risks” (McKenzie, July 2012, para.3). The Global Entrepreneurial Monitor, which studies the impact of national context on entrepreneurial behavior and attitudes, state that South Koreans perceive fewer opportunities for entrepreneurship than any of their peers in wealthy countries except for Japan (The Economist, November 2011).

Biblical Guidance

A Different Telos: Self-actualization vs. Shalom

Christians’ perception of basic needs are deeply impacted and skewed by cultural messages. We often deny our needs under the pretense that it is unspiritual to acknowledge that we are in need of something that God has not yet provided, or that the culture sinfully idolizes. However, God created us with needs, and with the freedom to behave in a way that satisfies our needs (Porter & VanderVeen, 2007). Before the fall, man had physiological and emotional needs, as God saw that “it is not good for the man to be alone” (Genesis 2:18). Men had a need to maintain and rule over the creation order as commanded, “to have dominion over every living thing that moves on earth...” (Genesis 1:28). “God did not have to create us with a need for material things or a need for the service of other people...but in his wisdom, he chose to do so” (Grudem, 2003, p.27). Our needs intensified as sin entered the world: the grounds were cursed and work became fruitless. Yet, we were to work with faith – not in fear or anxiety – and trust God for provision (Keller, 2012).

Rather than denying our needs, Christians should long deeply for needs that are unmet without Christ. I propose that Christians' greatest need is shalom, fulfilled in Christ, already and not yet. Shalom is wholeness, a complete restoration and reconciliation of physical, social, relational and spiritual order and the absence of fear, conflict, oppression and discord. It is peace, welfare, safety, prosperity, fullness, rest, harmony and perfection (Strong, 2003).

(Shalom)...is a vision of what it is that God wants for God's human creatures – a vision of what constitutes human flourishing and of our appointed destiny...people living in right relationships with God, themselves, each other, nature and in taking delight in such relationships...finding meaning in our experiences and celebrating the actualizing of creation's potentials. (Wolterstorff, 2004, p.22-23)

Jesus is called “Sar shalom”, the “Prince of Peace”- the only way to shalom! Shalom is an all-encompassing need, not another layer in a hierarchy of needs. Many process theories of motivation such as Vroom's Expectancy Theory claim that motivation is an output of the perceived value of the anticipated reward, therefore, employers must help employees imagine that their effort will achieve expected performance and their performance will reap the desired reward (Gulati, Mayo & Nohria, 2014). While this coaching process may be helpful, unsatisfactory results from employees' best efforts are unavoidable. In contrast, shalom is not dependent on effort but freely given through our faith in Christ alone. Additionally, every unmet need fulfilled without Christ is temporal, resulting in constant fear and dissatisfaction. Intrinsic and extrinsic rewards provide only a temporary sense of self-worth or acceptance from the society, but shalom we have in Christ is permanent and eternal. It is securely sealed with the promised Spirit who lives in us.

A Different Call: Daily Response as Agents of Shalom

Many dissatisfied marketplace Christians believe that they are in the wrong profession and must find calling elsewhere, perhaps with a more meaningful job. This leads them to change careers - sometimes even to go into full time ministry - or to seek a Christian workplace. A 2013 Barna survey reported that Christian Millennials are especially sensitive to this divine calling—nearly half (48%) believe God is calling them to different work and they have yet to make a change (Barna, 2014). While a poor fit between an individual and a profession or work environment may be a reality, it is misleading to believe that God's calling equates to a specific career or a workplace where one can fully utilize his skills and thrive as he is acknowledged and appreciated.

Os Guinness states in his book "The Call" that escape from a false sense of life purpose is only liberating if it leads to a true one. He redirects people from what we are called to and points them to the Caller and the purpose of His calling (Guinness, 1998). "According to the Bible, human beings must be defined in terms of their relation to God as the image of God" (Evangelical Free Church of America, 2011, p.72). Although secular research continues to provide much insight into humanity, they also raise many unanswered questions, such as the cost of intrinsic motivation to the company as employees seek their own interests and intrinsic motivation producing creative but not useful ideas (Grant & Shin, 2011). Only the Bible addresses the pervasive sin problem underlying motivation and offers the answer of true identity and needs which is common to all humanity, as creations of God.

God commends us to be "imitators of God, as beloved children" (Ephesians 5:1). "He created us in such a way that...He would take delight....and we would take delight in seeing reflections of His character in our own actions and in the actions of others" (Grudem, 2001, p.15). Because shalom is God's vision of human flourishing, God calls us individually to be

agents of shalom in our workplaces by practicing our faith in Christ continually. The more we understand shalom, the more we will recognize it as our deepest need, and the more profoundly our desire to be agents of shalom would grow. Living as “already and not yet”, we all are called to live out the same vision:

(We are) liberators and developers, celebrators and mourners...we do the work of him who in turn did the work of his father...(we) are a people that exists not for its own sake but for the sake of all humanity and thereby to the glory of God. We heal and we liberate. We struggle for shalom in all dimensions of human existence, realizing indeed that our effects will not bring about the kingdom in its fullness, but knowing also that the kingdom will not come about without our efforts. (Wolterstorff, 2014, p.33)

Being an agent of shalom requires that we approach the throne of grace daily for wisdom and truth, confessing our state of utter dependence on God. Through the Word and prayer, He sets us free from the deceptions spoken by our culture and reorders our hearts to assign appropriate value to matters on earth according to their true worth in His kingdom.

Many factors including individual personality, nature of work and environment, positional power, and cultural settings will influence the process through which shalom is restored. Much Christian literature exists focusing on practical ways to conduct business in a God honoring way. I hope to see further biblical guidance and research on two aspects of shalom in particular – justice and mercy – and their roles in financial dealings and human relations in the marketplace, where capitalism and contractual relations have permeated. Managing finances is a daily challenge and mercy is an unseen rarity in this competitive environment. Thus both present tangible ways to express faith with a vision of shalom – only possible through the empowerment of Holy Spirit. Justice and mercy may manifest very

differently in Eastern and Western cultures. For example, a secular cross-cultural study found that people in collectivist societies readily accept inequitable treatment and pay in order to preserve group and social harmony (Hodetts, Luthans & Doh, 2005).

A New Vision of Rewards

The marketplace is full of men and women whose efforts have not resulted in the expected rewards. A call for shalom requires that we pray, struggle, mourn, delight, and celebrate, as we trust that both apparent successes and failures will be fruitful for His kingdom. “We accept the fact that in this world, our work will always fall short, just as we sinners always fall short of the glory of God because we know that our work in this life is not the final word” (Keller, 2012, p.89,90). We need not fear that our best efforts at shalom will fail, rather we must practice aiming our hearts at heavenly riches with a different vision of rewards.

The story that best captures this vision is “Leaf by Niggle” by J. R. R. Tolkien. Niggle in old English means to spend too much time and effort on inconsequential details or to work ineffectively. It is believed that Tolkien thought himself as this man:

Niggle was a painter who had a vision of painting a tree. He was not satisfied with his own work and constantly had to start all over. He was particularly interrupted by his neighbor who was emotionally needy and whose wife was physically sick. He often felt the sense of urgency to finish his painting, as he knew that the trip he had to take was coming up. One day as he is working late at night, there is a knock on the door. Niggle was in tears. He knew the man who was taking him on this trip that he dreaded has arrived. On his canvas, he was able to paint only a leaf, of a whole tree. A trip into the night...he arrives...and enters into a garden...”before him, stood the tree, his tree,

finished... more beautiful and glorious than he had ever imagined, in a garden with many like trees he had only imagined". (1966, p.107,113)

Our deepest aspirations in work will come to complete fruition in God's future (Keller, 2012).

Being agents of shalom in the marketplace will likely require sacrifices in profit, physical and emotional comfort, reputation, and perhaps even our jobs. We must remember that we are storing up treasures in heaven and infinite measure of joy and rewards await for us. Some Christians may assert that expecting a reward for being agents of shalom is self-serving, but such belief puts a heavy burden on an already extremely difficult task. Not only we will be rewarded, we will be rewarded according to the measure of what we have done! Equity theory of motivation asserts that employees want rewards that are equitable relative to others' input and outcome (Gulati, Mayo & Hohria, 2014). Supportive of this theory, "being treated equally" is one of the top de-motivators in the marketplace. Humans have a need to be rewarded differently, in accordance with our effort (Bradberry, 2017). Grudem (2004) explains:

It may seem surprising to us to think that some inequalities of possessions can be good and pleasing to God. However, although there is no sin or evil in heaven, the Bible teaches that there will be varying degrees of reward in heaven and various kinds of stewardship that God entrusts to different people. When we stand before Jesus to give account of our lives, he will say to one person, "you shall have authority over ten cities," and to another "you are to be over five cities". (p.51-52; Luke 19:17,19 ESV)

Christians can press on daily, with confident and joyful anticipation of glorious rewards for "each one will receive what is due for what he has done in the body" (2 Corinthians 5:10).

Conclusion

Motivation and human needs are deeply influenced by cultural values. In Western culture, an independent-self is driven by a vision of “good life” via material acquisition as it serves as a personal measuring stick for self-actualization. While higher levels of innovation and entrepreneurship characterize an individualistic society, a modern day individualist lives in constant fear and anxiety of potential failure and often overcome by depression and bitterness when his efforts fail. In Eastern culture, an interdependent-self strives to achieve larger group’s goals in order to gain acceptance and respect from his group and society. While higher levels of coordination and productivity characterize a collectivistic work environment, a modern day collectivist lives in duplicity as personal goals conflict with the larger groups’ and she is haunted by guilt and shame when her best efforts fail the group’s expectations. Current incentive and reward system based on unmet needs in both Western and Eastern societies may temporarily induce actions but fail to deliver on long term employee satisfaction and engagement.

God’s idea of human flourishing at creation – shalom, is all human beings’ deepest need. When Christians embrace their calling to be agents of shalom, we will be presented with numerous opportunities to restore shalom in the marketplace, especially in the areas of finance and human relations. As Christians approach each situation with the Spirit’s guidance and empowerment, we have assurance that both apparent successes and failures will bear much fruit for the kingdom. Perhaps ordinary, authentic, and faithful Christians around the world who acknowledge their great unmet need for shalom and live daily with hope of eternal rewards will lead the marketplace out of the engagement crisis! More research remains on how Christians may practice shalom as it may manifest differently in individualistic and collectivistic marketplaces.

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The Rise of Generation Z

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Abstract

Born between 1995 and 2010, Generation Z is now finding its place in the world. This study explores and examines the profile of an emerging generational cohort, highlighting its values, preferences, and influences; and explores Generation Z's perspectives on leadership, communication, technology, the workplace, relationships, social justice, entrepreneurship, consumer behavior, and education.

The Rise of Generation Z

The world continues to change. Over the last century, the economic, social, technical, and political climates have been required to react to the distinct mega-trends that have shaped the values, ideals, and attitudes of the world's inhabitants. These mega-trends have included paradigm shifts to a knowledge-based labor force, inspiring the emergence of emotional intelligence in tandem. In addition, the accelerated pace of technological developments and the contemporizing praxis of interaction with the World Wide Web have influenced the methods and speed in which people navigate their lives both at home and work. Perhaps, the most significant construct impacting the United States is its transitioning workforce. Gender roles continue to adapt to modernization and functioning in a cross-cultural and globally dynamic environment has become the standard *modus operandi*. Finally, there are more generational cohorts working together than ever before; understanding generational diversity is not only essential, it is critical. One generational group in particular, Generation Z, is coming of age and seeking to find its home in a complex and constantly changing environment.

The United States has experienced a monumental shift in the composition of its knowledge-based labor force. In the early part of the twentieth century, 83% of the labor force consisted of manually intensive professions in agriculture, assembly line production, and a variety of occupations in the public and private service sectors. These positions were characterized by specific, measurable, and repetitive tasks that did not require much education or sophisticated training (Aguas, 2017). It is estimated that by the year 2020, manual work will represent only 25% of the opportunities in the workplace while the demand for knowledge-based labor will have increased and risen to an all-time high of 75% (Trost, 2013). Globalization, the interdependency among countries, served as a catalyst and accelerated the pace of the paradigm-

shift which gained substantial momentum after World War II. From there, globalization continued to gain traction and eventually refashioned the workforce dynamic and the methods in which work was conducted. Globalization had emerged as the driving force which led the United States to begin dominating the global market landscape. The increasing population and affluence also meant that consumers now wanted new and better products, resulting in the proliferation of foreign imports and trade.

The World Wide Web went live on August 6, 1991, and, according to Seemiller and Grace (2016), the Internet was born in 1995 and changed the manner in which people managed their lives. In the early stages of the Web, content was static and producer-based. Users could log on to an organization's site and review company information, news, and events. However, sites were limited in their functionality and were neither interactive nor user-friendly. Today, the Web is evolving around a tech-integrated cohort, catering to Generation Z's wants and needs. In this enhanced consumer-centric version, companies are selling goods from their online shops, listing their job postings, taking applications for open positions, and providing opportunities for their customers to share information regarding their experiences. The consumer-focused approach has created a social environment that allows its users to be globally connected 24/7. In the process, users interact with individuals and groups around the world, pay bills and manage their finances, work on an online degree through a Virtual Learning Environment (VLE), binge watch videos on a streaming service, or participate in an online video game tournament. Rather than depending on consumers to seek them out, marketing and advertising efforts are now focused on leveraging the Internet to better understand consumer behavior and locate a generation of current customers within the e-communities in which they spend their time.

The convenience and accelerated pace of technology has led to an increased dependency on smart devices such as phones, tablets, phablets, watches, bands, and key chains. The next generation of users are “swiping” and interacting with technology, even before taking their first steps. This shift represents a graphic contrast to the pace of telephone technology over the past century. For example, rotary phones became popular in the 1920s and remained as standard issue for approximately forty years until finally giving way to touchtone models in the 1960s. In contrast, Apple has released twenty-one models of the iPhone and sixteen models of the iPad in its first eleven years of production, and five versions of the Apple Watch with numerous variations of finishes, bands, and faces in its first four years.

The role of women in the workplace has also sustained a significant reshaping in the United States, represented in the increasing levels of the female labor force participation rate currently at 58% compared to 33% in 1950 (Schiller & Hill, 2014). Advancements in technology and healthcare combined with a decline in fertility rates (Stone, 2018), an increase in higher education, and progress towards equal rights have all contributed to and provided women with more personal and career flexibility. As a result, women have more options to consider when balancing work and personal life priorities. More women are waiting longer or choosing not to have children or get married. In the workplace, women are increasing their representation in leadership roles, particularly within the mid-level management arena. Academia is also experiencing an increased presence in professorship, research, and student roles as women are currently outpacing their male counterparts and attaining more bachelor's, master's, and doctoral degrees. In the public and private business sectors, women are gaining momentum and representation (51.5%) in mid-level managerial and leadership positions. However, women are still heavily underrepresented at the C-Suite level in Fortune 500 companies as only 5.4% of

CEO positions are occupied by women. In the United States Congress, females represent only 20% of the seats, slightly less than the global average for national legislatures, placing the United States' ranking at 101 of 193 countries (Northouse, 2018).

From a cultural perspective, the United States has become one of the most ethnically diverse populations in the entire world. The plethora of global traditions, languages, beliefs, and religious practices have played an essential role in forming a unique and multi-cultural dynamic that frames the social and individual values and behaviors of the U.S. population (Hofstede, 2001; Moodian, 2009). As a nation, the United States demonstrates the cultural dimensions of high individualism, low power distance, long-term orientation, high-performance based orientation, and a high tolerance for uncertainty (Hofstede, 1980; House, Hanges, Javidan, Dorfman, Gupta, & Associates, 2004). Migrants represent 13.4% of the total population (Lopez & Bialik, 2017) while minorities account for a growing percentage of the overall population—immigrants continue to expand this growth. The U.S. is experiencing a national pro-immigration embrace and states like California, Texas, Florida, and New York now have the highest percentage of immigrant populations (Lopez & Radford, 2015). Major metropolitan cities within these states provide work opportunities and support undocumented immigrants through sanctuary cities programs and protection against the U.S. Immigration and Customs Enforcement (ICE).

Perhaps the most significant element impacting the global landscape in the United States is its transitioning generational composition. Generational diversity is at an all-time high and there are more generational groups working together than ever before. The last of the Silent Generation (also known as the Builders) are exiting the workforce (McShane & Von Glinow, 2015), Baby Boomers are turning sixty-five and retiring at the rate of 10,000 per day in the United States (Cohn, 2010), Generation X is of prime working age and planning to work past

retirement age, and Millennials will account for 75% of the global workforce by 2025 (Schawbel, 2011). Now, there is a new generation looking to find its place in the world: Generation Z.

According to Seemiller and Grace (2016), Generation Z was born between in 1995 and 2010 and was raised in tandem with the Internet in a symbiotic style relationship, one influencing the other and vice versa. Generation Z is moderately liberal and financially conservative; it is driven, responsible, and values both interpersonal and intrapersonal communication. They are digital natives that have grown up within a very defining time period: global unrest and terrorism, economic and financial instability, dependency on smart devices, artificial intelligence, nanotechnology, integrated technology, hyper-connectivity, diversity and inclusion, and extreme competition. Generation Z is realistic and considers global issues to be their social responsibility. This “We” Generation of social entrepreneurs has aggressively taken the torch of social action from its predecessors and carried its spirit to new heights, directly addressing large scale issues such as gun violence, poverty, education, and environmental protection. Cohort replacement is a product of social life (Alwin, 2002), and Generation Z will serve as the generational succession plan for retiring Baby Boomers (Moulton, 2015), replacing the intellectual, moral, and cultural climate of previous generations with its own.

Generation Defined

The generational cohort or generational group has been defined similarly by generational theorists. Mannheim’s (1970) Theory of Generations defined the term “generation” as a population who experienced similar socio-historic events during a distinct period of time in their youth. These significant events had implications on the lives of the generational group, which impacted their thoughts and feelings about the world around them. According to Mannheim

(1970), the understanding and processing of these new experiences in a generational cohort were shaped by an individual's past experiences. These experiences helped create and shape a group's social identity which, in turn, influence the identity of the individual.

Strauss and Howe (1991) further defined a generation as the aggregate of all people born roughly in the same span or phase of life who share a common locale in history, resulting in the emergence of a new, common collective persona. In essence, "history creates generations and generations create history" (Strauss & Howe, 1997, p. 16). This seasonality of the human life cycle explains the dyadic relationship between life and time. A generation can also be defined as a group of people of similar age, located in the same geography, experiencing the same events and environments and social situations (Aguas & Cortez, 2008) during the critical development stages of their lives (Espinoza, Ukleja, & Rusch, 2010). Zemke, Raines, & Filipczak (2013) describe generations as groups that share a coincidence of birth, common tastes, attitudes, and experiences that encompass economic, social, sociological, and demographic circumstances.

Generation Z

Although Seemiller and Grace (2016) claim 1995 to be the baseline birth year of Generation Z, generational theorists differ in their perspectives as to the exact starting point for this new cohort. Moulton (2015) suggests that the Generation Z was born as early as 1990, Ozkan & Solmaz (2015a) mark the start with births after the year 2000, and The Pew Research Center recognizes 1997 as the beginning of Generation Z (Dimock, 2018) as does Loria and Lee (2018). Considering generation blending and crossover of approximately three to four years (Zemke, Raines, & Filipczak, 2013), other studies also suggest 1995 to be the first birth year for Generation Z (Kilcarr, 2016; Blakely, 2014) and identify 2010 as the last birth year. Previous generations have historically spanned more years, however, the accelerated pace of technology

and globalization has contributed to narrower age bands for newer generations. As a result, Generation Z is experiencing “Age Compression,” which can be described as the compacting of experience into even younger human vessels creating an eerie disconnect between the outer child and the inner sophisticate (Labi, 2008a).

Generation Z is also known as “Zennials,” the Z Group (Tozer & Black, 2016), and the Digital Generation. They are referred to as Digital Natives as they are the first generation to have been raised completely with smart phone and tablets at home and in the class room—they do not know a world without digital devices (Gibson, 2016; Moulton, 2015; Williamson, 2016; Zorn, 2017). This generation is also called iGen (Al-Asfour & Lettau, 2014) or the iGeneration (Igel & Urquhart, 2012; Wiedmer, 2015). LaReau (2017) refers to the group as “Phigitals” as the lines between their physical and digital worlds are blurred. Other technologically inspired names for Generation Z include Centennials, Gen Tech, Gen Wii, Net Gen (Wiedmer, 2015) Generation Me, and the Selfie Generation (Gibson, 2015). “Screenagers” is the term that Blakely (2014) uses to identify Generation Z due to the amount of time that they spend looking at their smart devices. This dependency magnifies their positive and negative perceptions of human nature evidenced by a desperation for constant “likes” and public approval and online witch hunts known as “trials by social media.” Technology is part of their DNA and has become part of their identity.

Generation Z has been shaped by significant events played out in front of them on the global arena, and these events have affected the manner in which they process information, communicate, and make everyday decisions. They have been highly affected by terrorism, suicide bombings, and world-wide poverty. They have also experienced the global impact of the Great Recession of 2008, the rise of Amazon and Alibaba, the Pokémon Go craze, the effects of

global warming, the U.S.-China War on Trade, and the tensions of American immigration policy (See Appendix A). For this reason, they are also referred to as the Global Generation (Mládková, 2017; Moulton 2015), Gen Next (Igel & Urquhart, 2012), Global Tweens, and Generation 9/11 (Williams, Page, Petrosky, & Hernandez, 2010). Some theorists refer to the cohort simply as Post-Millennials (Dimock, 2018; Stuckey, 2016), Post Gen, and Plurals (Wiedmer, 2015). Still others have determined that it is too early to determine a nomenclature for Generation Z.

Mass shootings and bombings are a real and regular threat for Generation Z. As of August 26, 2018, the United States has experienced 234 shootings in 2018 and is on pace to exceed 350 shootings by the end of the year, a statistic well above the figures for 2017 (“Gun Violence Archive,” 2018). In their lifetime, they have experienced the terrorist attacks on the Twin Towers in the World Trade Center, the bombing at Columbine High School, the mass shootings at Sandy Hook Elementary and at Southerland Springs Church, the YouTube headquarters shooting, and the Jacksonville Landing Shooting. The Parkland Shooting that killed seventeen students and faculty members at Stoneman Douglas High School in Parkland, Florida on February 18, 2018 has served as a catalyst for a generational movement that Ranney & Beidas (2018) have identified as “Generation Parkland.” The surviving students are led by the motto “We are the Revolution” and have self-identified themselves as the “Mass Shooting Generation.” Generation Z has been exposed to such frequency of mass shootings that it is suffering from a more recent, undocumented effect called “secondhand terrorism,” which is described as the cultural influences that disproportionately attend to the possibilities of future terrorism, amplifying traumatic stress responses or “numbness” (Comer & Kendall, 2007).

A Portrait of Generation Z

Having grown up exclusively in an advanced digitalized world (Mládková, 2017), Generation Z paints a unique picture. They are highly realistic about the future and less optimistic compared to Millennials. Generation Z indicates that its level of optimism towards the future is at 60%, a 29% decline from Millennial levels of 89% (Seemiller & Grace, 2016). They are more health conscious and willing to pay the premium for organic products in exchange for better nutrition, and generally do not require directions preferring to enter the destination address directly into the GPS systems on their smart phones. They consider Compact Disc (CD) players to be ancient, and “press pound” translates to “hit hashtag.” They are tech-fluent, tech-integrated, tech-savvy, street smart, and market-savvy (Glickman, 2015; Labi, 2008b; Mládková, 2017). Generation Z spends time playing online video games such as Fortnite and Minecraft, streaming movies and shows on video streaming services like Netflix and Hulu, or following Youtubers on video-sharing websites seeking advice on fashion, electronics, and daily life. These formative experiences have helped Generation Z escape from the narrow attitude around diversity and inclusion (Matthews, 2008). They are career-minded and perceive themselves to be loyal, compassionate, determined, open-minded, responsible, purposeful, and passionate about advocating for an issue that they believe in (Bencsik, Horváth-Csikós, Juhász, 2016; Issa & Isais, 2016; Merriman, 2015; Schawbel, 2014; Seemiller & Grace, 2016). Having been raised in an era of declining arts programs and growing STEM (Science, Technology, Engineering, and Math) curriculum, Generation Z has developed a prominent solutions-oriented mentality. They think highly of themselves and expect information to be readily accessible at their fingertips. Generation Z is wired for an environment that demands and expects instant gratification and becomes frustrated if answers are not immediate or clear (Shatto & Erwin, 2017). Research

suggests that there is a growing concern for the healthcare implications of staring at screens all day (Hodder, 2015). The accelerated pace of cyber-speak has contributed to a shorter attention span (the time frame that one is able to concentrate on a particular activity). According to Kilcarr (2016), Generation Z has surpassed Millennials as the group with the shortest attention span, quickest to hang up while on hold (45 seconds), and the cohort most likely to use profane language and curse at customer service agents (Kilcarr, 2016). Kilcarr (2016) and Mládková (2017) have also determined the attention span of Generation Z to be eight seconds compared to 12 seconds for Millennials. This has also led to a higher number of diagnoses for attention deficit disorder (ADD); attention deficit hyperactivity disorder (ADHD); and, more recently, acquired attention deficit disorder (AADD), a new disorder that Dr. John Rately, a clinical professor of psychiatry at Harvard Medical School, has identified to describe the way in which technology is rewiring the modern brain (Evangelista, 2009). Consequently, stimulant consumption of schedule II narcotics such as Adderall XR, Dexedrine, Ritalin, and Cocerta among Generation Z and Millennials have surpassed usage levels of the 1960s. The cognitive performance enhancements work on the catecholamine system, increasing confidence, reaction time, tolerance for pain, and longer-term focus (Klayman, 2018). Amphetamine use among Generation Z may lead to increased breathing, decreased blood flow, and increased blood sugar levels, as they have the same effect on the body's neuroreceptor sites as methamphetamines. Short-term side effects include hypertension, tachycardia, raised body temperature, headaches, appetite suppression, malnutrition, unhealthy weight loss, irritability, difficulty sleeping, and restlessness, as well as longer-term physical effects such as heart and cardiovascular systems damage, stroke, seizure, heart attack, and even death. Although studies indicate that Generation Z is drinking and

smoking less than previous generations, the heavy use of performance enhancing drugs have resulted in similar negative health outcomes.

Having grown up in a world scarred by global terrorism and school violence (Williams, 2016), Generation Z has distinct fear of terrorism and constantly perceives that threats of harm and danger are lurking around every corner (Seemiller & Grace, 2015). The 9/11 attack on the Twin Towers in the World Trade Center occurred on September 11, 2001, when many Generation Z children were in their first weeks of kindergarten. As a result, Generation Z has become more concerned about global affairs than their Millennial predecessors, and studies indicate that they highly value security (Hodder, 2015). They grew up in the shadows of the wars in Iraq and Afghanistan (Dimock, 2018). School metal detectors and lockdown exercises are a common protocol. Bullying, cyberbullying and trolling has followed Generation Z throughout their lives.

Regarding their interest in faith and spirituality, 78% percent of Generation Z participants consider themselves religious or spiritual (Hope, 2016a), evidenced by data regarding church attendance compared to previous generations. Forty-one percent of Generation Z declares that it attends weekly services compared to only 18% of Millennials, 21% of Generation X, and 26% of Baby Boomers (Seemiller & Grace, 2016). The data for Generation Z, however, may be biased and skewed by the notion that many Generation Z youth are still living at home and attending faith-based events and activities through the influence and requirement of their parents and guardians.

Three United States presidents—President George W. Bush, Barack H. Obama, and most recently, Donald J. Trump—have led the country during Generation Z’s lifetime. Based on what Generation Z experienced in their formative years, they are moderately liberal but financially

conservative (Hope, 2016d). They witnessed their parents, older siblings, relatives, and friends suffer financial devastation and significant losses, such as jobs and homes, during the Great Recession that occurred in 2008. They witnessed those closest to them experience high levels of unemployment that reached 10.1% in 2012 (Schiller & Hill, 2014). Generation Z quickly learned that budget cuts and layoffs are an ongoing reality in their world. This new generation is returning to traditional values such as respect, trust, restraint, and face-to-face interaction. (Blakely, 2014; Labi, 2008b; Williams, Page, Petrosky, & Hernandez, 2010; University Wire, 2014). They are strategic about the risks that they take, however, they do possess an entrepreneurial spirit, and many expect to work for themselves in the future (Williams, 2016).

Communication and Technology

Generation Z is known for global socialization and leverages social media to connect with friends and acquaintances, find jobs, stream videos, purchase items, conduct their banking, and facilitate learning through Virtual Learning Environments (VLEs). Digital communication and eConnectivity is critically important to Generation Z (Kick, Contacos-Sawyer, & Thomas, 2015) as they spend an average of nine to ten hours per day on their smart devices (Shatto & Erwin, 2017; Dimock, 2018), texting, streaming, and connecting to their social media resources. This desire to be constantly hyper-connected (Piporas, Stylos, & Fotiadis, 2017; Schwabel, 2015) has encouraged research to consider the additive behavior that could develop as a result of excessive smart phone usage and its potential implications on the social lives and mental health of Generation Z (Ozkan & Solmaz, 2015b). Seemiller and Grace (2016) suggested that the commitment and urgency for connectivity was related to the prepossession “FOMO,” an acronym for “fear of missing out.” A study conducted by the Barna Group and Impact 360 Institute (2018) found that many Gen Zers also experience nomophobia, “a feeling of anxiety

any time they are separated from their mobile phone” (p. 15). Although not yet officially diagnosed as a formal psychiatric diagnosis, doctors have also become aware of a condition affecting Generation Z known as social media anxiety disorder (SMAD) which affects self-esteem and can cause and exacerbate anxiety or depression. The “likes,” retweets, and other plaudits on social media mimic the same mechanisms in a drug habit. The feeling and kick ignite the reward areas of the brain known as the amygdala and striatum in the same fashion of substance abuse. In the process, an endless feedback loop is created where one needs to “post more and garner more likes in order to feel just as good as they did initially” (Hovitz, 2017).

Generation Z does not prefer text-only interactions and differs from Millennials in that they are returning to face-to-face communication through a variety of video calling services (PR Newswire, 2015; Kilcarr, 2016). They use vlogging and real-time video applications such as Skype, WhatsApp, and FaceTime to satisfy a need for face-to-face interaction, even though the experience may be digital. Generation Z, however, does prefer texting over email but will more likely pick up the phone (Messenger Inquirer, 2016; Seemiller & Grace, 2016) and make the call to a business or organization. Having grown up in the digital and new media age, Generation Z expects technology and eConnectivity to support them in all facets of life. For example, young mothers leverage technology to stay connected with their healthcare professionals, family, and friends through apps for pregnancy, birth, infant feeding, and child development. They often announce the birth of their children and document daily events on social media (Rickes, 2016; Gibson, 2015; Sinclair, 2016). Generation Z is also comfortable collaborating with peers and sharing their private lives—56% of them prefer to use the same tools for both personal and work environments (Ozkan & Solmaz, 2015b; Kilcarr, 2016). They are the first generation to communicate via chatspeak and netspeak using expressions such as “Cya” (see you), “TFTI”

(thanks for the invite), and “IMO” (in my opinion). They express themselves without words and have become fluent in using emojis, emoticons, Graphics Interchange Format (GIFs), and Multipurpose Internet Mail Extensions (Mimes) to gesture, express, and move conversations forward (Moulton, 2015). Casual “sexting” is also on the rise for Generation Z members between the ages of twelve and seventeen. Gibson (2016) argues that this informal method of communication may lead to future problems with critical thinking, writing, concentration, and memory in the workplace and educational environments. Issa and Isais (2016) concluded that these electronic threats also contribute to cognitive, social, and physical developments and to higher levels of depression, boredom, stress, and laziness.

Being true digital natives, technology has been part of Generation Z’s entire life, shaping their identity (Zorn, 2017). Generation Z is used to operating in a one-click, cashless society using plastic cards 24 hours per day, in person or online (Hodder, 2015). They are hyper-connected and have been known to multitask on five devices at once. They are also quick to adapt to new technology and are globally connected 24/7 using WiFi and Bluetooth technology for high-speed wireless access to their high-bandwidth mobile devices, tablets, and laptops (Williamson, 2016). Woo (2018) found that 95% of teens currently possess a smartphone today, compared to 73% in 2014; and over 90% of teens are constantly online or go online several times per day. Generation Z has also become a major contributor to the 100,000 tweets sent, the forty-eight hours of YouTube video created, and the 2.5 million pieces of content that are shared on Facebook every sixty seconds (Shatto & Erwin, 2016). Compared to their Millennial colleagues, Generation Z prefers to use Instagram over Facebook for sharing, YouTube over Google for learning, and on-demand learning over pre-scheduled learning (Hope, 2016b).

The Workplace

Generation Z is beginning to enter the workplace and will make up 20% of the workforce by the year 2020 (Dhopade, 2016). Generation Z is seeking professions and careers that provide meaningful work; purpose and significance is top of mind for this generational group. They pursue careers in the medical, education, and social arenas becoming physicians, educators, innovators, and social entrepreneurs. They are focused on helping others and seek to work for organizations that provide a challenging environment, foster a culture of innovation, and value diversity and inclusion. They desire to provide input and be listened to, and expect their ideas to be considered. Generation Z places effectiveness above efficiency and embraces organizations that are socially and environmentally conscious (Merriman, 2015). They approve of organizations that give back to the community and are inspired by the goodwill efforts of corporate social responsibility. They welcome open workspaces and organizational structures that house multiple people and common areas designed to encourage collaboration and creativity such as coffee bars, lounges, music studios, gyms, and game rooms (Dhopade, 2016). Members of Generation Z enjoy personalizing their own workspace with artifacts and personal effects (e.g. awards, toys, school banners, team paraphernalia, etc.) as an expression of their uniqueness within the group (Tozer & Black, 2016).

Generation Z is connected to its work and passionate about the purpose and significance of its contributions in the workplace. The cohort believes that the results it produces may someday impact and change the world (Blakely, 2014; Hope, 2016c; Williams, Page, Petrosky, & Hernandez, 2010). This mission drives Generation Z to be open to moving away from their home towns—to another part of the globe if need be—where the work is meaningful and satisfying (Matthews, 2008). They desire professional development, training, and advancement

(University Wire, 2014; Moulton, 2015; Stuckey, 2016; Bencsik, A., Horváth-Csikós, G., & Juhász, T., 2016). They value mentor relationships that facilitate integration into an organization's dynamics and culture. Mentor relationships help employees adjust to their new roles, reduces stress, and provides coaching and guidance for smooth integration (Yukl, 2013). Reverse mentoring, initiatives in which executives and managers are paired with and mentored by younger employees on topics such as technology, social media, and current trends have gained popularity over the last decade as well, and have helped close the knowledge gap between generations. For example, seasoned employees may learn about the latest trends in social media from Generation Z while providing the younger generation with wisdom of business acumen, terminology and industry practices.

Generation Z expects to switch employers multiple times throughout their careers (LaReau, 2017), and nearly half (48%) favor working remotely while 73% place a significant value on a healthy work-life balance (Kilcarr, 2016; Dhopade, 2016; Ozkan & Solmaz, 2015a; Stuckey, 2016). Money and financial gain is not the top priority for Generation Z, and they value tech toys over salary (Hodder, 2015; Toland, 2011; Turner, 2015). They consider the use of social media, mobile devices, and the Internet more freely in the workplace as an important factor in their job choices, and 56% claimed that they would not accept a job offer if an employer banned access to social media (Bencsik, A., Horváth-Csikós, G., & Juhász, T., 2016). However, Social media, instant messaging, and texting together serve as Generation Z's biggest work distractions. Studies suggest that Generation Z overestimates its knowledge, skills, and role within an organization, speaking out of turn and expecting rapid promotions and advancement. About one-third perceive themselves to know it all (Stuckey, 2016). This result may indicate that Generation Z is lacking in the soft skills required in leadership and management positions:

emotional intelligence, human resource management, communication, conflict management, and negotiation (Smith, 2017).

Generation Z is socially and environmentally aware and passionate about self-starting their own innovative entrepreneurial ventures (Blakely, 2014; Merriman, 2015). Thirty-five percent of Gen Zers currently own their own business or plan on doing so in the near future, and many are proud of their current “side hustles” (LaReau, 2017). They have a higher level of entrepreneurial spirit compared to Millennials, and 42% of Generation Z members expect to work for themselves at some point in their lives (Williams, 2016). They are “Weconomists,” the only generation exclusively raised in a shared economy with Airbnb, the world’s largest accommodations provider that owns no real estate, and Uber, the on demand private driver that owns no vehicles (Stillman & Stillman, 2017). DogVacay, Wag!, and Nextdoor are also gaining popularity as on-demand, shared economy and community service platforms. According to Smith (2016), Generation Z has a highly innovative mindset and will create the next wave of advance techniques and tools for a variety of industries.

Leadership

Generation Z seeks leadership that is honest, transparent, authentic, and genuine. Northouse (2018) defines leadership as “a process whereby an individual influences a group of individuals to achieve a common goal” (Northouse, 2018, p. 5), and Generation Z is influenced by vision, “an image of what can be achieved” (Yukl, 2013, p. 90). Considering that Generation Z is socially and globally-minded, vision helps to satisfy its need to be forward thinking of future outcomes. They value leaders that adopt modern methods and leverage technology to unearth the intergenerational gaps and, in the process, contribute to bridging the generational divide (Shatto & Erwin, 2017; Stuckey, 2016). They welcome leadership that accommodates their workstyle,

generational differences, motivations, and attitudes (Wiedmer, 2015). They desire to be taken seriously and feel strongly about having a voice at the senior leadership table in order to be heard. Generation Z values leaders that listen to their ideas, opinions, and provide prompt feedback (Bresman, 2017; Dhopade, 2016). They appreciate leadership that allows them to work independently and then come together to collaborate with one another (PR Newswire, 2015). The cohort is inspired and motivated by leaders that distribute leadership responsibilities, and place importance on making the work environment more effective for their teams (Bresman, 2017). Generation Z verifies the facts that are presented to them and challenge their leaders if they perceive an inconsistency (LaReau, 2017; Moulton, 2015).

Generation Z is more self-aware, self-reliant, self-confident, intuitively innovative and driven, and perceives itself to be less entitled than its Millennial predecessor (Merriman 2015; Business Wire, 2016). If the cohort detects a data or discussion point to be incorrect, it feels comfortable challenging and defending its position against the perceived inconsistency or error. Generation Z generally has an “if it’s on the Internet, it must be true mentality,” and its affinity for Google and Wikipedia are remarkable (Shatto and Erwin, 2016). Unfortunately, their ability to fully research and critique the validity of information is lacking.

In their lifetime, Generation Z has seen more women and people of color in leadership roles, yet they do not understand that these leaders are still considered a minority. They grew up with a Black president (Barack Obama) and a woman as a top political contender (Hillary Clinton) and have difficulty understanding why the inequality has not yet been resolved. They come from a wide mix of backgrounds, many identifying themselves as biracial and multiracial (Shatto & Erwin, 2017). Stuckey (2016) recommends that individuals seeking to lead Generation Z focus on developing their multi-generational leadership and management skills in order to

increase their generational intelligence quotient and better understand the newer cohort's preferences, drivers, characteristics, and attitudes. This involves investing in and developing their emotional intelligence acumen which consists of self-awareness, self-regulation, empathy, motivation, and social skills in order to be effective (Goleman, 2004). In order to lead Generation Z, leaders need to think globally, appreciate technology, be emotionally intelligent, and welcome a culture of diversity and inclusion.

Relationships

Generation Z is highly motivated by relationships; they have a deep desire to belong. Peer acceptance is critically important, and they will listen to their peers before listening to their parents. Social media has helped satisfy a need to belong and has created a community of close friends, even though they may have never met any of them in person. They use class time in school to socialize and connect with peers and professors. Sixty-nine percent of Generation Z list their parents as their role models compared to Millennials (54%) and Generation X (29%). Generation Z has also experienced a shift in how their parents raised them. Parents of Millennials were considered helicopter parents, taking overprotective and excessive interest in their children's lives; whereas parents of Generation Z prefer to take a co-piloting approach with their children, empowering them to make lower-risk decisions and learn from their mistakes (Hope, 2016c). Rickes (2016) describes the role of Generation Z's parents more like a low altitude flying drone: hovering close enough to keep their children safe but far enough to provide them with the opportunity to explore and make their own decisions (Rickes, 2016). Merriman (2015) compares the Generation Z parenting style to that of a stealth fighter on routine patrol, monitoring and dropping bombs (redirecting) at specific key points, then "bugging out." This form of parenting allows Generation Z to be more self-propelled and self-directed.

Divorce rates have been on the decline since 1990 and Generation Z has shown that it is likely to continue the trend. First, global marriage rates for Generation Z are lower as its members are choosing not to marry due to school debt, widening income and wealth inequality, increase in education and income of women, rising housing costs, and outdated tradition. Second, Generation Z is choosing to cohabitate as the preferred alternative option to marriage (Williams, Page, Petrosky, & Hernandez, 2010). Public health initiatives, such as Relationships and Sexuality Education (RSE), in schools have also influenced Generation Z to practice safer sex than previous generations (Murphy, 2017) causing a reduction in teen pregnancy among late tweens and twenty somethings since 2001 (Blakely, 2014).

Social Justice and Social Entrepreneurship

Equity and equality matter to Generation Z—they are a champion for civil rights (Hope, 2016c; Williams, 2016). They seek significance and purpose, placing these constructs as higher priorities over money. They are less likely to engage in violence (Blakely, 2014; Labi, 2008a; Williams, Page, Petrosky, & Hernandez, 2010; University Wire, 2014) and demonstrate the high value they place on equity and equality through the multitude of social, earthly, and political movements that they have designed, developed, and in which they participate (Williams, 2016). For example, the Parkland shooting survivors have aggressively taken on gun reform and have been instrumental in influencing Florida's Governor Rick Scott to sign Senate Bill 7026 into law shortly after the massacre. The bill raised the minimum age limit to purchase guns from eighteen to twenty-one, enforced a three-day waiting period for gun purchases, empowered law enforcement with more authority to seize weapons and ammunition from those that they deem mentally unfit or otherwise a threat, and provided additional funding for armed school resource officers and mental health services. Generation Z holds civic service in high regards. They

promote their passion for community and quality of life through both political and non-political activities including service and volunteerism, community building, public education, voting and political participation, public and community engaged scholarship, and social entrepreneurship.

Generation Z has also produced a variety of social entrepreneurs such as Boyan Slat, a Dutch inventor who created Ocean Cleanup, a technology of advanced systems designed to rid the world's oceans of plastic. Elvis Zhang, now twenty, moved to the United States at the age of thirteen and began conducting research on combating pollution, building a foundation for Oxy2 and citybreathe.org, which help build cleaner cities and improve people's lives through science and design. Matt LaRosa was part of a Brooklyn-based team at Edenworks that founded a year-round, self-regulating indoor aquaponic system that enabled the farming of ready-to-eat plants and fish. Sam Greenberg and Sarah Rosenkrantz created Y2Y, a student-run operation that provides overnight shelter for young adults experiencing homelessness. Daquan Oliver established WeThrive, which pairs college students with middle-school students living in low-income communities with for a year-long after school entrepreneurship program which guides them through the entrepreneurial process from concept to roll out. Tsechu Dolma founded the Mountain Resiliency project, which addresses the poverty and food insecurity prevalent in mountain communities ("Forbes 30 under 30," 2017, 2018). Generation Z continues to make its mark as a generation of solutions-oriented and globally aware social entrepreneurs, addressing the world's complex and serious issues with a long-term perspective and mindset.

Consumer Behavior

Marketers have been so focused on the Millennial whirlwind that some have overlooked the generation that is nipping at their heels. Generation Z represents \$150 billion in unparalleled buying power (Woo, 2018) and while it currently makes up one quarter of the U.S. population

(Williamson, 2016), it will represent 40% of all consumers by 2020 (Patel, 2017). Generation Z has been “brand conscious” from as early as eighteen months (Labi, 2008a; Williams, Page, Petrosky, & Hernandez, 2010) and leans towards purchasing products and services from companies like GoPro and Apple that weave their brand into the company’s narrative. The cohort is socially conscious and seeks to spend its share of wallet on products and services with organizations that have strong environmental practices (Merriman, 2015) like Starbucks, Coca Cola, Toyota, and S.C. Johnson.

The opinions of influencers also play a significant role in the decision-making process for Generation Z. Instagram stories, Twitter, and YouTube how-to videos are examples of social media influencers that operate as independent third-party endorsers that are shaping Generation Z’s attitudes through blogs and tweets. Woo (2018) claimed that 96% of Generation Z consumers found video helpful when comparing prices and making purchasing decisions on their smart devices. In fact, 36% of Generation Z turns to social media influencers for input and guidance before making decisions. Influencer behavior touches the “heart strings” and inspires the “hearts and minds” of the consumer. For example, Subaru’s #MeetAnOwner campaign site operates as an independent resource providing current and prospective consumers with the opportunity to interact with current Subaru owners and get their questions answered first-hand. Yelp is a local search service review forum that publishes crowd-service reviews about local businesses and provides small business consulting services. Microsoft “Make What’s Next” campaign is a social media influencer platform that encourages girls to pursue careers in STEM (science, technology, engineering, and math). On International Women’s Day, Microsoft teamed up with National Geographic to feature images depicting female scientists and outdoor adventurers that generated more than 3.5 million likes in one day, increasing awareness about a

prominent issue while casting both Microsoft and National Geographic in a positive light and driving a positive sentiment for both brands. The emergence of social media influencers is impacting Generation Z and is wielding significant power over the perceptions of brands and companies.

Marketers continue to take a content-centric approach towards Generation Z and are providing dynamic advertising directly to Generation Z's smartphone. The cohort has become a mobile-first or mobile-only consumer base and marketers continue to leverage this preference in its strategies. Marketers are also challenged with executing strategies that find the balance between privacy and hyper-personalization when interacting with Generation Z online. If brands cross the line in either direction, Gen Z can be deterred from the purchase (Woo, 2018). Generation Z is intelligent and forcing retailers to elevate the consumer shopping experience by being open, honest, and direct in their advertising efforts if they desire to stay competitive (Priporas, Stylos, & Fotiadis, 2017). The more that Generation Z understands, the more it trusts a company's ability to support its needs (Glickman, 2015).

Education & Learning

Generation Z thirsts for self-learning and highly values education (Stuckey, 2016; Dhopade, 2016)—89% of Gen Zers rated a college education as valuable and expect the experience to provide a pathway to a good career. They began arriving on college and university campuses in 2013 and are accustomed to learning paths and degrees that align with their personal philosophies to better the global society. Institutions of higher education are focusing on providing customized curriculum as Generation Z considers and makes decisions regarding subject choices and course options that lead them to opportunities in healthcare, financial management, information and technology, and entrepreneurship (Faithful-Byrne, Thompson,

Convey, Cross & Moss, 2015; Barnes & Noble College, 2018). They are self-reliant, however, they also value cohort and mentorship models and perceive them to be more important than grades. Generation Z seeks internships, cross-cultural experiences, and opportunities that prepare them for the future. In response, colleges and universities are increasing their employer partner programs and sponsorships, and, in return, employers are creating prospect streams and securing young talent for their organizations (Matthews, 2008).

Generation Z has specific learning preferences. They respond to a friendly learning style that includes observation and practical application, leverages technology, and promotes independence and collaboration, (Mládková, 2017; Moulton, 2015; Shatto & Erwin, 2016). Self-directed learning has become popular via both synchronous and asynchronous online environments (Mansour & Mupinga, 2007; Schutt, Allen, & Laumakis, 2009). Generation Z enjoys working at its own pace, self-reflecting, and practicing in an open physical work space that promotes independence and collaborative group projects. Although they are not as excited about an exclusive group work praxis, they are encouraged when working with colleagues that are passionate about the same topics that they are interested in. They use mobile technology to learn and interact on social media sites such as Facebook, Tumblr, Twitter, Tinder, Periscope, Snapchat, and Instagram. They learn and reinforce ideas through blogs, vlogs, discussion boards, and YouTube (Shatto & Erwin 2017; Williams, 2016). Generation Z appreciates constant feedback and appraisal and learns through web-based tools and games like Jeopardy, Kahoot!, and Socrative (Glickman, 2015; Matthews, 2008). Instructors that practice a directive “information dump” teaching style are not as effective with Generation Z, especially when the information that is being taught is readily available online.

Conclusion

Generation Z continues to be shaped by the global events of a complex and rapidly changing environment. While they define themselves in digital terms, they crave an environment where they can share and co-create with their peers. This digitally adept generation is tech-integrated, self-directed, financially aware, health conscious, and intentionally seeks purpose and significance in its personal and professional endeavors. Globally-minded and solutions-oriented, Generation Z is making its mark on the world stage through numerous social and entrepreneurial initiatives. They are now earning money and, in the process, practicing stronger saving habits than their Millennial predecessors. The cohort follows and responds best to leadership that is transparent, authentic, and actively considers its ideas and opinions.

An extremely competitive landscape coupled with pressure to succeed has contributed to the rising use of therapy and medication to challenge decreasing attention spans, nomophobia, and social media anxiety disorder. As the youngest enter middle school and the oldest exit college and enter the labor market, Generation Z is developing its own attitudes, preferences, expectations, and aspirations. The “Phigitals” have become so influential that marketing and advertising efforts target them in the e-Communities in which they spend their time hoping to capture a share of their wallet. Higher education is important, and online learning is attractive to this generation of “relentless learners.”

The generational constructs reported in this study serve as a baseline profile for future studies that might explore the specific behaviors needed to support, interact with, challenge, and lead Generation Z as they find their way in a rapidly-changing complex world.

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Appendix A

Significant Events in the Lives of Generation Z

Year(s)	Event
1995	Multi-national e-commerce corporation eBay founded
1996	Craigslist makes the classifieds come to life
1997	Netflix begins subscription services
1999	Amazon secures 1-Click patent
1997-2001	The dot-com bubble
2000	Napster P2P file sharing lawsuit
2001	9/11 terrorist attacks (2,996 fatalities)
2001	Organic goes mainstream
2001	Enron scandal
2001	War in Afghanistan
2002	WorldCom scandal
2003	War in Iraq
2003	The Human Genome project completes its DNA map
2004	The rise of Chinese tech-giant Alibaba
2004	Facebook online social media and networking service launches
2005	Hurricane Katrina strikes the Gulf Coast
2005	YouTube activated
2006	Global warming becomes real—An Inconvenient Truth film released
2006	Walmart Energy Saving Initiative (compact florescent light bulbs)
2007	Netflix launches streaming services
2007	The Apple Effect begins
2008	The beginning of the Great Recession
2008	Airbnb launches online hospitality service for short-term lodging
2009	Social Networking Boom
2009	Uber on-demand private transportation begins
2012	Dawn of the Do-Gooders (Social Good, eco-friendliness)
2015	Sexual orientation is added to the military's anti-discrimination policy
2016	Donald J. Trump elected President
2016	NFL Players Protest the national anthem
2016	Brexit—The UK votes to withdraw from the European Union
2017	The Trump-Russia investigation begins
2017	Hurricanes in Texas, Florida, Puerto Rico, and the Caribbean
2017	Wildfires in Northern California; Epic flooding in Bangladesh
2017	Sexual Misconduct Allegations and #MeToo movement
2017	North Korean Weapons Testing
2017	Facebook faces Blowback over Data Privacy in Cambridge Analytica Scandal
2017	Government announces termination of DACA, the Deferred Action for Childhood Arrivals program
2017	Bruno Mars "24K" Wins Grammy for Album of the Year
2017	Taylor Swift top selling album "Bad Reputation" sells 1.9 million copies
2018	Super Bowl LII: Eagles defeat Patriots for first Super Bowl victory

2018	Kim Jong-un meets with Moon Jae-in and then with President Trump
2018	The Black Panther and Avengers: Infinity War each break \$1 billion mark
2018	U.S-China War on Trade; China removes presidential term limits allowing President Xi Jinping to rule indefinitely
2018	The Nintendo Switch video game console approaches 20 million in sales
2018	Passing of Billy Graham, Sir Stephen Hawking, Senator John McCain, Kate Spade, Aretha Franklin, Anthony Bourdain, and Dwight Clark
2018	Harmful Algal blooms in Southern Florida
2018	Crazy Rich Asians leads box office as top romantic comedy

Appendix B

Mass Shootings and Bombings in the Lives of Generation Z

Date	Event
April 19, 1995	Oklahoma Bombing (168 fatalities)
April 4, 1999	Columbine High School Shooting (13 fatalities)
April 16, 2007	Virginia Tech Shooting (3 fatalities)
November 5, 2009	Fort Hood Shooting (13 fatalities)
February 26, 2012	Chardon High School Bombing (3 fatalities)
July 20, 2012	Aurora, Colorado Shooting (12 fatalities)
December 14, 2012	Sandy Hook Elementary School Shooting (20 fatalities)
April 15, 2013	Boston Marathon Bombing (3 fatalities)
September 6, 2013	Washington Navy Shipyard (NAVSEA) Shooting (12 fatalities)
May 23, 2014	Isla Vista Shooting near UC Santa Barbara (7 fatalities)
June 17, 2015	Charleston Church Shooting (9 fatalities)
December 2, 2015	San Bernardino Shooting (14 fatalities)
June 12, 2016	Orlando Nightclub Shootings
November 13, 2015	Paris and Saint-Denis Shooting and Bombing (130 fatalities)
October 1, 2017	Las Vegas Shooting (58 fatalities)
November 5, 2017	Sutherland Springs Church Shooting (27 fatalities)
March 14, 2018	Stoneman Douglas High School Shooting (17 fatalities)
March 20, 2018	Great Mills High School Shooting (2 fatalities)
April 3, 2018	YouTube Headquarters Shooting (1 fatality)
May 18, 2018	Santa Fe School Shooting (10 fatalities)
June 28, 2018	Capital Gazette Newspaper Shooting (5 fatalities)
August 26, 2018	Jacksonville Landing Shooting (3 fatalities)
September 13, 2018	Bakersfield Mass Shooting (6 fatalities)

Exploring Servant Leadership in a Top-Down Environment

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Abstract

This study used both Greenleaf's (1977) theory of servant leadership and Spears's (1995) ten characteristics of servant leadership to explore the concept in a top-down environment. The study proposed to answer the research question: To what extent, if any, is a mayor of a metropolitan area in the Northeast region of the USA displaying at work the ten characteristics of servant leadership as defined by Spears? This study used an exploratory single-case study design and purposeful sampling techniques. The methodology consisted of in-depth, semi structured, open-ended interview with leaders from the community and employees from each of the various departments throughout City Hall. Thirteen participants who represented a diverse selection of community leaders and employees were interviewed because saturation occurred quicker than expected. Interviews, observation, and archival data were the primary sources of data collection. The key finding of this study revealed that four of the ten servant leadership characteristics as defined by Spears were dominant characteristics regarding the mayor's leadership style: building community, commitment to the growth of people, empathy, and stewardship. The scope of this research was limited to the mayor of a metropolitan area in the Northeast region of the USA. Future research should examine other mayors and governors in other regions of the USA using the framework of Greenleaf's (1977) theory of servant leadership and as defined by Spears to explore if the themes found in this case study are found in other case situations.

Top-down leadership has been a typical leadership style for hierarchical organizations (Yukl, 2013) but, Martin, Rogers, Samuel, and Rowling (2017) proposed that a top-down leadership style might not be the best approach for organizations today. Large metropolitan areas are characterized by top-down and bureaucratic structures and management styles (Grubnic & Woods, 2009). The lead author, Roosevelt Marcus, of this current study was familiar with the subject mayor and had personal experience in observing the mayor's behavior, which the lead author deemed to be more like a servant leader than a hierarchical leader. We used a qualitative single-case study method to explore the servant leadership behaviors of a mayor of a metropolitan area in the Northeast United States of America. We sought to explore the servant leadership concept in a government environment by examining a mayor of a metropolitan area in the Northeast region of the USA who was purported to be a servant leader to answer the following research question:

To what extent, if any, is a mayor of a metropolitan area in the Northeast region of the USA displaying at work the ten characteristics of servant leadership as defined by Spears (1995)?

Servant Leadership

Greenleaf (1977) indicated that hierarchical, authoritarian leadership showcased the leader's power, servant leadership differed in that the servant leader was less concerned with power and more concerned about the needs of others. While servant leadership has been studied by researchers such as Greenleaf, Graham (1991), Spears (1995), Blanchard (1995), Laub (1999), Russell and Stone (2002), Sendjaya and Sarros (2002), Nelson (2003), Patterson (2003), Winston (2004), Van Dierendonck (2011), McEachin (2011), Parris and Peachey (2013), and Winston and Fields (2015), a search of over 100 studies in the ProQuest Academic Database and

Google Scholar between 1970–2017 revealed a paucity of studies about servant leadership in a top-down culture with the exception of Earnhardt's (2008) study that explored servant leadership in the United States military; Bryant's (2003) dissertation that discoursed government leaders displaying the attributes of servant leaders; Washington's (2015) study about servant leadership in government; along with Martin et al.'s (2017) study pertaining to serving from the top. The importance of this current study is its potential to give leaders and employees a more profound understanding of servant leadership in a government setting.

Servant Leadership

While the term servant leadership was first coined by Robert Greenleaf (as cited in Spears, 1995), the construct goes back to more than 2,000 years ago during biblical days according to Sendjaya and Sarros (2002). In recent years, many studies have emerged (Yukl, 2013). Scholars such as Graham (1991) conducted some of the initial work about servant leadership, noting that servant leadership includes foci on embedded autonomy and the moral growth of followers. A conceptual framework that was very helpful for understanding servant leadership was found in the ten characteristics of the servant leader described by Spears (1995).

Spears's Ten Characteristics of Servant Leadership

Spears (1995) generated a list of ten critical characteristics of servant leadership based on Greenleaf's writings: (a) listening, (b) empathy, (c) healing, (d) awareness, (e) persuasion, (f) conceptualization, (g) foresight, (h) stewardship, (i) commitment to the growth of people, and (j) building community. Spears's definition was central to the present study by providing a basis to meet the purpose of the current study. Therefore, each of the ten characteristics is briefly defined as follows:

1. Listening – Spears (1995) pointed out the importance for leaders to have high auditory skills to understand their followers better and respond accordingly. While leaders are often credited for how they communicate, knowing how to listen actively is as important, and it strengthens the relationship. Spears stated that listening is vital to the welfare of the servant leaders.
2. Empathy – Spears (1995) proposed that a servant leader must possess empathy so that he or she can relate to others. When a servant leader is empathetic to his or her followers, he or she intuitively senses and perceives what others are thinking and feeling. Spears added being empathetic might help the servant leader become more successful and connect with his or her followers in ways that are tangible and measurable.
3. Healing – Spears (1995) indicated that healing is one of the obvious strengths that servant leaders possess. Servant leaders who help others heal and overcome some of the challenges they may be facing can advance the development of employees and organizations. Assisting others to heal, thereby, will benefit the servant leader as well (Spears, 1995).
4. Awareness – Spears (1995) posited that awareness, particularly self-awareness, helps the servant leader to develop and discover new things. The self-aware leader fully understands his or her strengths and weaknesses, allowing the leader to be more present. According to Spears, awareness enables the servant leader to comprehend ethical issues better.
5. Persuasion – According to Spears (1995), a reliance on persuasion, as opposed to coercion, is a significant characteristic of the servant leader. The goal is to seek

- consensus from all parties involved when making decisions. This method offers one of the most consistent distinctions between the traditional approach to leadership and that of servant leadership (Spears, 1995).
6. Conceptualization – Spears (1995) emphasized the importance of servant leaders being able to see the big picture. Servant leaders need to find a balance between conceptual thinking and the daily operational approach. For a myriad of leaders, this perspective does not come easily. It takes discipline and practice (Spears, 1995).
 7. Foresight – Similar to conceptualization, foresight is an essential characteristic of a servant leader. Foresight enables the servant leader to be well-informed by seeing things from more than a historical or current perspective but a future state as well. (Spears, 1995).
 8. Stewardship – According to Spears (1995), stewardship is at the very core of servant leadership because the leader is committed to serving the needs of others. Stewardship represents the careful management of something entrusted to the servant leader's care.
 9. Commitment to the growth of people – Spears (1995) specified that servant leaders are the ones dedicated to the continual growth and development of every individual within their organizations. Therefore, servant leaders assist their followers the best way they can (Spears, 1995).
 10. Building community – Last but not least, Spears (1995) stated that building community is very important to servant leaders. This is why successful servant leaders aim to identify methods to build and create communities among individuals.

Servant leaders believe that real communities can be created among those who work within the organizations (Spears, 1995).

Method

We used an exploratory single-case study design and purposeful sampling techniques to collect qualitative data from semi-structured interviews, archival data, and direct observation. For the analysis, we followed Braun and Clarke's (2006) step-by-step guidelines. According to Yin (2013), a single-case study is a case study organized around a single case. Yin (2013) added that a case study "investigates a contemporary phenomenon in depth and within its real-world context" (p. 16).

We collected primary data from community partners and employees from various departments at City Hall who were purposely chosen to ensure participants in the study represented the phenomenon under investigation and addressed the research aim. Yin (2013) posited that a very significant source of case study evidence is the interview. Given the purpose and exploratory nature of this study, we conducted open-ended interviews with semi-structured questions at a mutually acceptable time and location. We continued to collect data until saturation occurred. Bowen (2008) noted that data saturation happens when repetition of the data has occurred, and no new knowledge is being obtained.

Interview Questions from the Literature

From Greenleaf's (1997) definition of servant leadership and his best test of servant leadership we developed the following three interview questions:

- What makes a leader a servant? (Interview Question 1)
- To what extent, if any, is the mayor helping others to grow, become healthier, wiser, freer, and more autonomous? (Interview Question 2)

- What characteristics of leadership are important to the mayor and why? (Interview Question 5)

From Spears' (1995) ten characteristics of servant leadership we asked interviewees:

- How does the mayor implement the ten characteristics (listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building community) associated to servant leadership?

(Interview Question 6)

Focusing on the characteristics of servant leadership, Laub (1999) conducted a study to “collect, from the literature and a panel of experts, an agreed-upon list of the characteristics of servant leadership, and to develop an instrument for assessing the level at which leaders and workers perceive that these characteristics are displayed in their organizations or teams” (p. 6). The results of Laub's research generated six characteristics of servant leadership: (a) developing people, (b) sharing leadership, (c) displaying authenticity, (d) valuing people, (e) providing leadership, and (f) building community. Laub's study also generated the Servant Organizational Leadership Assessment instrument. Laub was noted for developing the first assessment instrument to measure the level of servant leadership. Laub's study led to the following interview question:

- Do leaders today exhibit the characteristics of servant leadership? (Interview Question 3)

Patterson (2003) introduced a theoretical model of servant leadership that included the following virtuous constructs: (a) agapao love, (b) humility, (c) altruism, (d) vision, (e) trust, (f) empowerment, and (g) service. According to Patterson (2003), servant leadership is a “leadership style that provides a whole new understanding of leadership, by defining the heart of leadership

as a focus on the well-being of followers” (p. 3). Patterson further noted that the servant leader concepts are virtues that are defined as the appropriate moral feature in one’s character that encourages the leader to focus on the common good. Patterson did well in identifying servant leadership as a viable theory of leadership and provided some insight into this servant leadership theoretical model. From Patterson’s work, we asked the following interview question:

- What leadership characteristics do you believe a follower of a servant leader should value in his or her leader? (Interview Question 7)

Winston (2004) added to Patterson’s model and showed how servant leadership concepts impact the employees’ decision to serve the servant leader. Winston conducted a case study to research the attitudes of employees toward their leader to assess if the leader was a servant. The researchers derived the following interview question from Winston’s work:

- How would you describe the servant leadership approach that you have experienced at work if any? (Interview Question 4)

Blanchard (1995) wrote about executive excellence. Blanchard suggested that the typical hierarchical leadership style can be acceptable when leaders of the organizations are making plans for the future. Blanchard added that once a plan is created, the organizational pyramid could be turned upside down which would allow the leader to serve the people. This forms the basis of the servant leadership model. Blanchard’s study highlighted several ways in which the traditional top-down approach to leadership was not as applicable. Blanchard’s study led us to the following interview question:

- Why do you believe that leaders are moving away from a traditional style of leadership to a servant leadership style? (Interview Question 8)

Data Collection

We interviewed 13 participants with saturation occurring at ten, but we interviewed the three additional participants to confirm that we achieved saturation. We conducted interviews based on when each participant was available. The entire process of interviews took three weeks to complete. While each interview was scheduled for 45 minutes, most of the interviews lasted 30-35 minutes in length. We conducted 12 interviews face-to-face and one by phone due to the participant traveling at the time we collected data. The questions were open-ended, allowing the participants to share their perspectives on the subject matter and to ask for further clarity when applicable. Only two of the participants wanted further clarification. To ensure anonymity we concealed the participants' identities.

The participants included: (a) three cabinet members of the mayor's current senior leadership team, (b) two midlevel staff who currently work at City Hall, (c) a frontline employee currently working at City Hall, (d) a local CEO who owns several businesses in a metropolitan area in the Northeast region of the USA, (e) an executive director of a community organization in a metropolitan area in the Northeast region of the USA, (f) an administrator at an educational facility in a metropolitan area in the Northeast region of the USA, (g) a former cabinet member of the mayor's senior leadership team, (h) a clergy member in a metropolitan area in the Northeast region of the USA, (i) a community social worker/former campaign volunteer, and (j) a manager of a not-for-profit organization in a metropolitan area in the Northeast region of the USA.

Responses to the Interview questions

In this section, we summarize the findings. More extensive excerpts from the interviews are available from the corresponding author. For each interview question, we provide two

excerpts (with codes in brackets), as examples, followed by categories and each category's codes.

Question 1: What Makes a Leader a Servant?

This question sought to understand if the people who are working for the mayor, as well as those who interact with her, understand the concept of servant leadership. Two excerpt examples are:

- The executive director responded: “Leaders are servants when they place the needs of their followers before them [putting others first]. I am familiar with servant leadership because we practice it [awareness]. Leaders are servant based on the work they have done [competency].”
- The educational administrator stated: “A servant leader is someone who gives of himself [altruism]. It is someone who is selfless as opposed to being selfish [altruism]. Servant leaders consider decisions that impact people [altruism] and make sure they do not experience negativity with decisions being made [stewardship].”

There were 18 different codes. We clustered the codes together into three categories according to similarity. The first category—focusing on others—included the following codes: servant, putting others first, altruism, empathy, listening and committed to the growth of others. The second category—sense of community—included the following codes: stewardship, modeling, advocacy, awareness, competency, partnering, building community, and conceptualization. The third category—spirituality—included the following codes: caring, acceptance, humility, and higher calling.

Question 2: To What Extent, if Any, is the Mayor Helping Others to Grow, Become Healthier, Wiser, Freer, and More Autonomous?

This question sought to understand the impact the mayor is having on the employees who work for her in City Hall as well as those in the community who interact with her regularly.

There was a myriad of replies to Question 2. Two excerpt examples are:

- The executive director stated: “The mayor provides several opportunities [opportunity] for people to grow [committed to the growth of others] and for wisdom to develop [wisdom]. She creates autonomy [autonomous] through opportunities [opportunity]. She helps them to grow [committed to the growth of others] and become wiser [wisdom] by providing opportunities to succeed or fail [opportunity]. She makes it clear how to achieve the opportunity [opportunity]. She makes them wiser [wisdom] because she allows them to learn from their mistakes [empowerment].”
- The educational administrator indicated: “She makes them healthier [healthier] through different initiatives, especially the early childhood. Also, Ban the Box helps people to grow and become employed [committed to the growth of others]. It also helps the family and builds community [building community]. Through her poverty initiative, she is helping folks to become freer [freer] and more autonomous [autonomous].”

There were 22 different codes. We clustered the codes into three categories according to their similarity. The first category—becoming wiser—includes awareness, wisdom, autonomous, healthier, competency, higher calling, conceptualization, and freer. The second category—dedicated to the growth of others—includes putting others first, servant, modeling,

empowerment, exposure, partnering, empathy, advocacy, committed to the growth of others, and caring. The third category—providing opportunities—includes opportunity, persuasion, transparency, and building community.

Question 3: Do Leaders Today Exhibit the Characteristics of Servant Leadership at Work?

This question sought to understand the kind of characteristics displayed by leaders today.

There were a variety of responses to Question 3. Two excerpt examples are:

- The social worker/campaign volunteer posited: “Some of the leaders do, and some of them don’t [disparity]. Those who are servants [servant] are doing more for the people [putting others first] and not getting anything out of it for themselves [altruism].”
- The business CEO indicated: “Not really [not exhibited]! There is a different requirement for different jurisdiction [disparity]. In an affluent society, people are more self-sufficient [autonomous]. In this city, there is a huge disadvantage [disparity] because of the poverty issues and people on the top making decisions that benefit them [self-interest]. “

There were 30 codes which were divided into four categories such as exhibiting the characteristics of servant leadership, effective leadership, not subscribing to servant leadership, and self-interest. The first category—exhibiting servant leadership—includes servant, servant leadership, putting others first, listening, autonomous, conceptualization, altruism, higher power, divinely motivated, chosen, as well as committed to the growth of others. The second category—effective leadership—includes effective, competency, productivity, composure, passion, being supportive, follower, visibility, transformation, desire for improvement, and notable. The third category—not subscribing to servant leadership—includes not exhibited, unusual, conflict, and

disparity. The fourth category—self-interest—includes distancing, disparity, apathy, and self-interest. For further understanding,

Question 4: How Would You Describe the Servant Leadership Approach That You Have Experienced at Work if Any?

This question sought to understand if the employees who work for the mayor, as well as those who interact with her, have experienced servant leadership. There were a variety of responses to Question 4. Two excerpt examples are:

- The social worker/campaign volunteer indicated: “I see servant leadership style daily [displaying servant characteristics]. People know that they are not going to make a lot of money [awareness]. They are in the field to help and serve the people [servant].”
- The business CEO stated: “I am involved in fundraising for the mayor’s ball [partnering]. She is a giver [giving]. She wants everyone to come to the ball and participate at all levels [inclusion], so she is always giving out free tickets [giving]. She is very aware [awareness] of the people who can’t afford to pay for the ball [empathy]. She has a lot of empathy for everybody in the community [empathy].”

There were 27 codes which were divided into three categories including servant leadership, development, and assisting others. The first category—servant leadership—includes servant, healing, awareness, empathy, humility, wisdom, discipleship, higher power, servant leadership, and stewardship. The second category—development—includes conceptualization, innovative, competency, opportunity, communication skills, listening, partnering, inclusion, and valuing others’ input. The third category—assisting others—includes altruism, giving, setting the

example, committed to the growth of others, caring, being supportive, empowerment, and guidance.

Question 5: What Characteristics of Leadership are Important to the Mayor and Why?

This question sought to answer the characteristics that the employees who work for the mayor and those who interact with her often think are important to her. There were a variety of responses to Question 5. Two excerpt examples are:

The former cabinet member stated: “The mayor tagline is we get things done [productivity]. She is all about listening [listening]. What makes her different is she does something about it [productivity]. Customer service is one of her main priorities. She started the office of constituent services [conceptualization] which is an initiative to listen to her constituents [listening]. She empathized because she has been there [empathy]. Building community is very important to her [building community].”

Cabinet member #1 said: “The mayor is bright and energetic [competency]. I love working for her [enthusiasm]. Her default answer is to find me the one way we can get it done [productivity]. This is refreshing [enthusiasm]. She holds people accountable [accountability]. She is committed to the growth of others [committed to the growth of others] and building community [building community]. She is a listener [listening], ambitious and willing to get her hands dirty [productivity]. This is very motivating [enthusiasm].”

There were 26 different codes. We clustered the codes according to their similarity in three categories. The first category—being productive—includes productivity, competency, communication skills, determination, foresight, impactfulness, conceptualization, enthusiasm, persuasion, and building community. The second category—putting others first—includes altruism, putting others first, servant, committed to the growth of others, and divinely motivated.

The third category—modeling—includes straightforward, loyal, accountability, dependability, trustworthiness, humility, and setting the example. The fourth category—responsiveness—includes welcoming, listening, empathy, and caring.

Question 6: How Does the Mayor Implement the Ten Characteristics (Listening, Empathy, Healing, Awareness, Persuasion, Conceptualization, Foresight, Stewardship, Commitment to the Growth of People, and Building Community) Associated to Servant Leadership?

This question sought to understand which of the ten characteristics as pointed out by Spears (1995) the mayor is implementing. There were a variety of responses to Question 6. Two excerpt examples are:

The clergy member indicated: “She listens to the people [listening]. She is a servant leader by being upfront [servant] by not running from problems. She has great foresight [foresight]. Her vision is not just plowing ahead [foresight] but also entails embracing where we come from. Empathy is part of leadership [empathy]. She is aware that she is part of the community [awareness]. She is a good steward because the city is fiscally responsible [stewardship]. She goes to Albany to lobby for this city [persuasion]. She hired the top cop of the nation to help with crime. She is committed to the growth of others [committed to the growth others]. She reached back and pulled her community with her [building community].”

The former cabinet member stated: “She set a vehicle in City Hall for people to speak and for her to listen [seeking input]. She has empathy for the majority of citizens [empathy]. She is driven by her faith [divinely motivated]. I have seen her console families [healing] and listen to homeless people in distress [caring]. She is aware of everything in the city [awareness]. She persuades CEOs to hire people [persuasion]. She implements initiatives that will be beneficial in

20 years [foresight]. She is committed to the growth of others [committed to the growth others]. She builds community through the Books and Bears initiative [building community].”

There were 25 codes. We clustered the codes together according to similarity in three categories. The first category—hope—includes seeking input, being supportive, opportunity, empowerment, partnering, exposure, caring, and divinely motivated. The second category—implementing servant leadership—includes building community, servant leadership, healing, empathy, listening, conceptualization, persuasion, stewardship, committed to the growth of others, foresight, awareness, and servant. The third category—citizenship—includes advocacy, inclusion, competency, setting the example, and trustworthiness.

Question 7: What Leadership Characteristics Do You Believe a Follower of a Servant Leader Should Value in His or Her Leader?

This question sought to answer the characteristics a follower of servant leader should value. There were a variety of responses to Question 7. Two excerpt examples are:

Cabinet member #3 responded: “A leader you can emulate [setting the example]. The principle that you are not too good to do whatever is needed [humility] to get the work done on behalf of the people [valuing people]. If they work hard, then you work hard [setting the example]. Hard work [productivity], thinking of the people you serve [servant], being fiscally wise [stewardship], a heart for the people especially in government during these times [stewardship].”

Midlevel staff #1 postulated: “I value integrity [integrity], listening [listening], and empowerment [empowerment]. I will follow the mayor because she is about dignity, integrity, respect [trustworthiness], and doing the right thing not only for herself [altruism], her family but also for the community [building community].”

There were 28 codes. We clustered the codes according to their similarity in four categories. The first category—compassion—includes valuing people, welcoming, inclusion, servant, humility, giving, listening, empathy, and altruism. The second category—stewardship—includes productivity, awareness, stewardship, confidence, foresight, communication skills, understanding, and conceptualization. The third category—credible leader—includes setting the example, competency, loyal, trustworthiness, integrity, and being straightforward. The fourth category—empowerment—includes guidance, being supportive, empowerment, persuasion, and committed to the growth of others.

Question 8: Why Do You Believe That Leaders Are Moving Away from a Traditional Style of Leadership to a Servant Leadership Style?

This question sought to understand how those who work for the mayor, as well as those who interact with her, regularly view traditional leadership and servant leadership. There were a variety of responses to Question 8. Two excerpt examples are:

The frontline employee said: “People who deserve the opportunity cannot get the opportunity [opportunity] because someone at the top [top down] makes all of the decisions [oppressive]. The traditional styles [top down] have created chaos in the community [oppressive]. The traditional style does not work [ineffective]. If that style were so effective, people would not be looking for a different approach [desire for change]. I agree that the traditional style [top down] needs to go [desire for change].”

The manager stated: “It is not as effective as it used to be [ineffective]. People are tired of my way or the highway approach [desire for change]. People are looking to be included [inclusion]. Therefore, they are embracing the servant leadership style approach [servant leadership].”

There were 25 codes that were clustered together according to similarity into three categories. The first category—traditional leadership—includes ineffective, top-down, oppressive, no longer expected, hierarchy, and unethical. The second category—considering others—includes empowerment, engagement, welcoming, seeking input, inclusion, altruism, setting the example, and caring. The third category—embracing servant leadership—includes stewardship, persuasion, healing, awareness, humility, listening, something different, conceptualization, desire for change, wanting to be heard, and embracing servant leadership. For further understanding,

Observations

On one day in January, the mayor attended several celebrations in honor of Dr. Martin Luther King. In one of her speeches, she addressed economic disparities in the community [addressing the disparity] and the need to provide opportunities [opportunity] for its people. The mayor also addressed the importance of building community [building community] and representing all of the citizens of the city [inclusion]. Building a better community was a common theme in her speech and repeated at least five times during her discussion. Other speeches on that day were similar. She elaborated on the importance of providing better educational opportunities [opportunity]. She also expounded on the importance of building safer and vibrant neighborhoods [building community] while helping people to move from poverty to self-sufficiency [autonomous].

A community member recently started a local radio show. She invited the mayor to be a guest on her show. The mayor agreed to be a guest speaker, knowing that this new radio show may not have a lot of listeners [being supportive]. She thought it was important to provide the

same opportunity [opportunity] to this community member as she has given to other more popular radio stations.

During another community event, she spoke of empowering the poor [empowerment]. She stated, “When they do better, we all do better.” She also encouraged healing between the races [healing]. She said, “when we become successful; it is our duty to reach back and give back to the community” [giving].

The last event where the mayor was being observed took place in Albany at the Black and Puerto Rican Caucus. Attendees approached her table every few minutes to exchange greetings [welcoming]. Although she was eating, she stopped to listen [attentiveness] and take pictures with them [welcoming].

In the observations, we identified 13 codes. We clustered the codes together according to similarity in two categories. The first category—well-being of others—includes addressing the disparity, opportunity, building community, giving, empowerment, healing, servant, and autonomous. The second category—being supportive—includes welcoming, listening, attentiveness, inclusion, and being supportive. For further understanding,

Archival Data

Publicly available articles, speech transcripts, and news releases provided the archival information. Ten articles were analyzed:

1. *[REDACTED] Announces New Office of Community Wealth Building [REDACTED].*
2. *[REDACTED] 2014-2015 Budget Address City of [REDACTED]*
3. *[REDACTED], Inaugurated, Will Focus on Jobs, Economic Equality [REDACTED].*
4. *[REDACTED] Cruises to Second Term as [REDACTED] Mayor [REDACTED]*
5. *Woodshop Helps Students, Community [REDACTED]*

6. *[REDACTED] Actively Engaged on Education [REDACTED]*
7. *[REDACTED] to Announce Local International Deaf Awareness Week Events [REDACTED]*
8. *NY Democrats Present [REDACTED] With “Bridge Builder” Award at DNC [REDACTED]*
9. *Build the Future [REDACTED]*
10. *The Inaugural Address of Mayor [REDACTED] City of [REDACTED]*

We coded the articles with 25 different codes. We clustered the codes according to similarity in three categories. The first category—managing change—includes communication skills, foresight, conceptualization, change, actively engaged, enthusiasm, and bridge builder. The second category—understanding the needs of others—includes listening, awareness, persuasion, serving, being supportive, understanding the needs of others, hope, committed to the growth of others, healing, and giving back. The third category—ensuring economic equality—includes inclusion, building community, opportunity, stewardship, economic equality, empowerment, accountability, and advocacy.

Themes

This study utilized a qualitative methodology. We designed an exploratory single-case study designed to collect interview data from a purposeful population to explore the concept of servant leadership in a top-down environment based on Greenleaf's (1977) theory of servant leadership, and as defined by Spears (1995). The central research question was: To what extent, if any, is a mayor of a metropolitan area in the Northeast region of the USA displaying at work the ten characteristics of servant leadership as defined by Spears? We clustered the various codes to create 32 different categories. We clustered the categories together to create themes that

addressed the research question and the purpose of the study. We found seven themes. The first theme—building community—includes sense of community, providing opportunities, managing change, being productive, and development. The second theme—commitment to the growth of people—includes assisting others, dedicated to the growth of others, empowerment, and being supportive. The third theme—displaying servant leadership—includes embracing servant leadership, exhibiting servant leadership, implementing servant leadership, becoming wiser, servant leadership, and spirituality. The fourth theme—altruism—includes focusing on others, putting others first, well-being of others, and considering others. The fifth theme—top-down leadership—includes traditional leadership, self-interest, and not subscribing to servant leadership. The sixth theme—stewardship—includes effective leadership, stewardship, citizenship modeling, and credible leader. The seventh theme—empathy—includes understanding the needs of others, compassion, responsiveness, hope, and ensuring economic equality.

The results indicate that four of the ten servant leadership characteristics, as defined by Spears (1995), were dominant characteristics about the mayor's leadership style: building community, commitment to the growth of people, empathy, and stewardship. The results also indicate that altruism was another dominant trait of the mayor's leadership style which Patterson (2003) identified as one of the seven virtuous constructs. The other two themes were displaying servant leadership and top-down leadership.

Displaying Servant Leadership

A dominant theme that appeared in this study was displaying servant leadership. This theme became obvious when a majority of the participants gave examples of the mayor embodying many characteristics of the servant leadership concept. For instance, Cabinet member

#2 and the frontline staff mentioned that the mayor always chips in and helps when needed, while the executive director postulated that the mayor loves serving food at community events to her constituents. Based on the responses of the participants along with observing the mayor being a servant, it is clear that the mayor is exhibiting some of the characteristics of servant leadership among those with whom she is involved and is making a difference by doing so.

Building Community

This theme reinforced the notion that effective leadership involves a community. As evidenced by the high level of consent reached for this theme in this study, building community is an essential feature of the mayor's leadership style. Eleven of the participants claimed that the mayor cares deeply about the community. For example, the business CEO and Cabinet member #1 stated that the mayor understands that building community is only possible through strong relationships. The mayor aims to create new partnerships every day for the city. Based on the responses from the participants, coupled with several news releases, it can be shown that the mayor values the different ways in which she works together with the people to build community.

Top-Down Leadership

This research's findings reveal how the top-down approach to leadership is no longer as effective or viable as it used to be. In the past leaders were expected to lead from the top and call the shots as indicated by Midlevel staff #2. As seen in the responses from the frontline employee, the manager, social worker/campaign volunteer, and Cabinet member #2, this approach is no longer expected because it is oppressive in that it promotes the interests of leaders, while simultaneously placing the employees' needs at the bottom of the pyramid. Conversely, the

servant leadership approach aims to upend the top-down approach and places the employees at the top.

Commitment to the Growth of People

One of the most important attributes of a successful leader is his or her ability and commitment to developing others. This theme captured the participants' sentiment of the importance of leaders to commit to the growth of others. Nine of the participants described the mayor as committed to the evolution of others. Commitment to the growth of people is a crucial characteristic of servant leadership; and, when a leader is committed to the growth of others, it helps to contribute to the expansion of our communities, thereby benefitting society at large. The responses from participants in this study served to confirm the importance of this commitment to employee growth. Hence, such a leader, as demonstrated by the approaches of the mayor, impacts society in ways that are notable.

Stewardship

This theme showed how the mayor views her position as a caretaker responsible for the organization and its members. Participants, such as the former cabinet member and Cabinet member #2, described the mayor as having a strong sense of stewardship because of her desire to contribute to the greater good of society. Additionally, the response from the clergy member about the mayor indicated the mayor is a good steward because she understands the biblical viewpoint that to whom much is given, much is required. Based on the participants' responses, it is clear that the more the mayor models the life of the steward, the more likely her staff will adopt practices grounded in stewardship as well.

Empathy

This theme showed that empathy is an essential characteristic of a servant leader, and that a leader must have empathy to build solid relationships with others. Leaders can be effective in their relationships if they understand the needs and perspectives of the people with whom they are interacting. This point was made clear by Cabinet member #2. The educational administrator suggested that a powerful example of the mayor demonstrating empathy was when she removed all the cameras in the city because they were disproportionally impacting poor people negatively. Almost all the participants referred to the mayor as being a servant leader who has empathy which causes her to exhibit compassion constantly, especially towards those who are less fortunate, because she has had moments of difficulty throughout her life and can, therefore, relate to a much greater extent.

Altruism

This theme revealed that several of the participants were very familiar with the mayor having altruistic agendas, especially with her concern for sacrificing and putting others first. Participants such as the executive director, educational administrator, and Cabinet member #1 referred to the mayor as being an altruistic leader having the goal of improving the wellness of her constituents. The participants also believed that the mayor considers a person in a poorer neighborhood in this city as having equal value to a person in a rich community. Accordingly, the mayor's altruistic nature seems to propel her forward to contribute to society generously.

Of the ten servant leadership characteristics, as defined by Spears (1995), four rose to the top with strong significance as they relate to the mayor's leadership style. However, it is important to acknowledge that the other six characteristics listening, healing, awareness, persuasion, conceptualization, and foresight were evident, as seen in various tables in this study.

Those six characteristics were among the codes which became categories and subsequently developed into themes.

Implications

We cannot overstate the increasing need for servant leadership in organizations today. The results of this study generate several implications for those interested in continuous development and learning from the mayor's leadership style as well as those studying servant leadership in various environments. In this era, it may be difficult for leaders to be effective without the appropriate leadership approach. We expect the findings of this qualitative study to provide leaders in business, academia, and government a more profound understanding of servant leadership which could become integral in many aspects. This study is the first to explore a mayor's leadership style in a top-down environment based on Greenleaf's (1977) theory of servant leadership and as defined by Spears (1995). It introduces new knowledge to the field of leadership by guiding our way of looking at servant leadership in a top-down environment. This study found that the mayor who works in a top-down environment is exhibiting some of the characteristics of servant leaders as she interacts with her staff, constituents, and community partners. This is critical to organizations—be they not-for-profit, educational, or government—whose core endeavors are the development of leaders who seek to serve their people and communities. This study also showed the participants' notable contentment with the mayor displaying some of the central characteristics of servant leadership, which is important because this is additional evidence that the practice of servant leadership in agencies such as City Hall can and is occurring and being embraced. The strong negative feedback toward the traditional top-down leadership approach indicates that there may need to be a greater focus on hiring leaders who subscribe to the servant leadership style. Finally, because this study is published,

researchers will be able to use it to continually improve and expand our knowledge on the concept of servant leadership.

Limitations

Although this study makes significant contributions to the scholarly literature, there were several limitations associated with this study. First, we gathered data from participants in the Northeast region of the USA. Perhaps, the results would be more revealing if we had included participants outside of the Northeast region of the USA. The current study was also limited because the study used purposeful sampling. Finally, we studied one mayor of a metropolitan area in the Northeast region of the USA when several could have been compared if we had more time and resources.

Future Research

The present study provides several suggestions for future research that would build upon and extend the current study of servant leadership. Because this study was limited to the Northeast region of the USA, future research should examine other mayors and governors in other regions of the USA using the framework of Greenleaf's (1977) theory of servant leadership and as defined by Spears (1995) to explore if the themes found in this case study are found in other case situations. Now that the current study has confirmed that the mayor of a metropolitan area in the Northeast region of the USA is displaying some of the characteristics of servant leadership, future research can explore the impact of practicing those characteristics in a government environment. Finally, similar future research can include more control variables such as age, education, and socioeconomic status to explore more in-depth information on the servant leadership phenomenon.

Conclusion

Today's organizations need effective and vital servant leadership. This qualitative study set out to explore servant leadership in a top-down environment based on Greenleaf's (1977) theory of servant leadership and as defined by Spears (1995) through an exploratory single-case study. We interviewed thirteen participants because saturation occurred quicker than expected, and seven themes surfaced in the study. Four of the themes came from the ten servant leadership characteristics identified by Spears. This study is an important addition to the scholarly study of servant leadership as it adds further evidence that the practice of servant leadership in agencies such as City Hall is occurring and at a high level of importance for such organizations and the employees.

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Bringing Back Ancient Values That Facilitate Unashamed Future Leadership

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Abstract

Ethical crises in business and government continue despite increased emphasis on ethics. As a result, it is posited that to avoid the shame of ethical lapses, values based leadership instead of classical ethical frameworks is required. Since core values can range from low to high, and only high core values are permanent non-negotiable principles that become stronger when pressured (Lee & Elliott-Lee, 2006), it is postulated that high core values can be ascertained from ancient wisdom literature like the Bible (Worthington, 2013). As a result, a hermeneutical analysis, which is a type of qualitative study (Patton, 2015), was conducted on the description of the “unashamed workman” found in 2 Timothy 2: 20-25 (New American Standard Bible) for the first time to identify the high core values from the past that may be of use to future leaders striving to avoid the devastating effects of lapses in ethical behavior.

Keywords: ethical leadership, core values, qualitative analysis, righteousness, faith, love, peace, kindness, patience, gentleness

Despite the emphasis on ethical leadership and codes of conduct, ethical crises continue to occur in business and government for various reasons: vague definitions of ethical leadership, moral relativism, rise of egoism in society, and shortcomings in deontological and utilitarian ethical frameworks to handle moral dilemmas. Despite the inability of classical ethical philosophies to stem the tide of ethical crises, it is postulated that ancient wisdom literature such as the Bible should be able to provide a guide to the future for aspiring ethical leaders who wish to avoid the shame of public embarrassment due to lapses in ethical conduct.

Definitions of ethical leadership include “the demonstration of normatively appropriate conduct through personal actions and interpersonal relationships, and the promotion of such conduct to followers through two-way communication, reinforcement, and decision making” (Brown, Trevino, & Harrison, 2005, p. 120). Eisenbeiss (2012) contended that these definitions are too vague since they lack specificity on what constitutes normatively appropriate conduct. To be useful the definition of what constitutes normatively appropriate conduct should include reference points to evaluate its ethicality (Eisenbeiss, 2012). Without details vague definitions of ethical conduct have no real value (Tenbrunsel & Smith-Crowe, 2008) since their lack of specificity can result in ethical relativism (Eisenbeiss, 2012).

Kim, McCalman, and Fisher (2012) maintained that moral relativism can adversely affect business since it impairs the ability “to establish standards of right versus wrong” required “to enforce ethical conduct” (p. 206). The ideas of right and wrong can only be considered conceptually logical if they are based on determinate standards (Colson & Pearcey, 1999). Unfortunately, ethical relativism with its lack of ethical standards can lead to scandals generated by inappropriate behaviors when leaders attempt to rationalize their behaviors based on their personal moral perspectives.

Additionally, Hackett and Wang (2012) pointed out that “regulations, codes of conduct, and audits have failed to curb the wrong doing of contemporary leaders” (p. 868). Consequently, the deontological ethical perspective is probably limited in its ability to curb wrong doing (Hackett & Wang, 2012) since laws and rules can be ignored when pushed by crisis or unexpected turbulent environmental influences (Lee & Elliott-Lee, 2006). Similarly, best business practices, which are normally good, can become weaknesses when pushed to extremes (Lee & Elliott-Lee, 2006) leaving them unable to serve as reliable guides for resolving ethical dilemmas.

Other ethical frameworks like egoism and utilitarianism have also proven to be ineffective in curbing scandals. Business scandals can also occur when leaders are motivated by an egoistic ethical perspective where an act is considered moral only if it results in an outcome that is in the individual’s best self-interest regardless of the adverse impacts it may have on others (Rallapalli, Vitell, & Barnes (1998). Unfortunately, egoism has become a prevalent post modernistic viewpoint where “morality is self-defined and self-referential” (Kim, Fisher, & McCalman, 2009, p. 116), and can lead to ethical abuses where stakeholders and societal rights are ignored. These abuses can occur when leadership’s focus is on self-interest based on greed leading to domination over other people (Dion, 2012). Greed results when individuals have a craving or longing for what they don’t possess but are consumed to possess. The biblical wisdom literature refers to this as being tempted and “carried away and enticed by” one’s own lust (James 1:14, New American Standard Bible). Although modern western society associates the word lust with sexual desires, the word lust in the original language of the New Testament connoted a “desire, craving, [or] longing for what is forbidden” (Thayer & Smith, 1999), which can be anything that one does not own but is consumed with possessing. The Apostle James

pointed out the “when lust has conceived, it gives birth to sin” (1:15), which is wrong doing. When sin is brought to fruition “it brings forth death” (James 1:15), which can include death of interpersonal relationships between leaders and followers and even destruction of organizations as occurred with Enron.

The utilitarian ethical perspective, which contends that something is “morally right when it promotes the greatest wellbeing” or good for as many people as possible (Dion, 2012, p. 10), is often lauded as a noble framework that can mitigate unethical behaviors. Unfortunately, utilitarianism can still result in ethical misconduct leading to devastating effects on some people. Mill (1956) noted that decision- makers, who are typically organizational leaders, may end up justifying lying or stealing in certain situations where the ends justifies the means to implement what they believe is in the best interest of the organization. Furthermore, such ethical misconduct can occur because of the subjective nature of the definitions of goodness that can lead to an “egocentric, inward looking perspective on what is worthwhile” (Flowers, 2008, p. 634). For example, Peterson and Seligman’s definitions of what is good are subjective even though they appear to be unobjectionable (Flowers, 2008). Peterson and Seligman (2004) formally defined good as: “having a lasting impact on the world” (p. 365), having “a coherent view of the world,” (p. 101), or pursuing personal growth. Seligman (2002) also contended that goodness includes acting “in the service of something larger” (p. 263). Unfortunately, all of these definitions are so broad that they do not specify what type of impact goodness requires or the virtuosity of service to something larger (Flowers, 2008). For example, Hitler, Pol Pot, and Osama bin Laden had a lasting negative, not positive impact on the world that cannot be considered goodness (Flowers, 2008). Furthermore, service to something larger can also include movements that are negative in nature like monopolistic corporate domination, Al Qaeda objectives, the 20th Century Russian

revolution, and the Chinese Cultural Revolution that “qualify as larger purposes but fail as goods because they can be pursued only through wholesale destruction, murder, or exploitation” (Flowers, 2008, p. 636). Ethical misconduct of leaders may occur despite their pursuit of goodness when the decision-maker autocratically decides the best alternative or utility for the majority rather than obtaining input from all the different groups of stakeholders that will be affected by a decision (Dion, 2012). As Larimer (2011) noted utilitarian decisions can adversely impact small groups of individuals “whose needs will be sacrificed so that the larger population will benefit” (p. 166).

Since deontology and teleological frameworks of egoism and utilitarianism have been unsuccessful in a post-modern world to curb ethical scandals, it is postulated that leader ethics should probably be based on values and virtues rather than rules and subjective evaluations of possible outcomes of goodness based on human reasoning. Although human reasoning is assumed to be rational, it is affected by one’s point of experiential view (Kim et al., 2012), which can lack objectivity and certainty (Ariely, 2010). Unlike rules and subjective reasoning, values are the enduring core beliefs (Russell, 2001; Rokeach, 1973) that impacts attitudes (Rosca & Stanescu, 2014), and behaviors (Russell, 2001; Rosca & Stanescu, 2014). Larimer (2004) noted that core ethical values are beliefs that are intensely held, which “are like beacons in the night” that serve as guides during tempestuous and ambiguous circumstances (p. 93).

As Lee and Elliott-Lee (2006) noted there are different types of core values: low, middle, and high. Unlike low or middle core values that can become weakness, high core values are permanent non-negotiable principles that become stronger when pressured (Lee & Elliott-Lee, 2006). Despite the persistent nature of high core values, unfortunately, they can be held without being performed (Ciulla, 2004). Virtues are based on high core values that are actually

performed (Ciulla, 2004). Virtues are “acquired through learning and continuous practice” (Hackett & Wang, 2012, p. 874) “until virtues become second nature” (Worthington, 2013, p. 8). Unlike values that are based on beliefs, virtues are habitual (Klein, 2005). Virtues can withstand the challenges of crises since they are values that have become ingrained responses due to repeated practice (Bragues, 2006).

This raises the question, what are the possible high core values, which are enduring non-negotiable principles, ethical leaders should exhibit as virtues? Worthington (2013) contended that they can be ascertained from biblical literature. Since Paul’s second letter to Timothy contains a description of the “unashamed workman” (2:14), a qualitative study using hermeneutical analysis (Patton, 2015) was conducted to understand the characteristics of the values contained in the biblical passage and their implications on contemporary business leaders’ ability to avoid the devastating effects of shameful scandals in the future based on the Bible’s assertion that biblical scripture is useful in teaching people “to do what is right” (2 Timothy 3:16, New Living Translation).

Methodology

Hermeneutical analysis of literature has been noted to be one of the accepted methods of conducting a qualitative study to understand the phenomenology of various human behaviors (Patton, 2015) such as leadership. Hermeneutical analysis methods like socio-rhetorical interpretation illuminates multiple insights during the meticulous analysis of ancient documents such as the Bible (Robbins, 1996a). Socio-rhetorical interpretation provides a multi-view of the literature similar to the different patterns and images found in “an intricately woven tapestry” (Robbins, 1996, p. 2). The text found in 2 Timothy 2:20-25, which is a biblical passage on the unashamed workman that has been infrequently addressed in scholarly literature, was examined

using Socio-rhetorical interpretation's ideological texture analysis to understand its nature and interpretations (Robbins, 1996) related for the first time on values based ethical leadership. Based on the supposition that scriptures found in the Bible are good not only for instruction but training to improve the leader's ethical behaviors (2 Timothy 3:16), the results of the ideological texture analysis were used to identify how these theoretically speculative values can help ensure that an ethical leader remains unashamed by his or her behaviors.

Leadership Core Values

The hermeneutical analysis revealed seven virtues that the Apostle Paul encouraged young leaders, like Timothy, to pursue so that they will be vessels of honor not dishonor (2 Timothy 2:20). The ideological texture analysis revealed that "the social values of honor and dishonor were foundational in first century culture" when the New Testament was written (deSilva, 2005, p. 125). "Honor comes from the affirmation of a person's worth by peers and society, awarded on the basis of the individual's ability to embody the virtues and attributes his or her society values" (deSilva, 2004, p. 125). The Apostle Paul maintained that these virtues for the ethical leader, who is unashamed of his or her behavior, includes: righteousness, faith, love, peace, kindness, patience, and gentleness. The results of this ideological texture analysis of each of these virtues identified by the Apostle Paul suggests their possible essentiality for the contemporary ethical leader.

Righteousness

The Apostle Paul urged Timothy, the young church leader, to "pursue righteousness . . . from a pure heart" (2 Timothy 2:22). Righteousness involves living rightly (Hooker, 2008), by doing the right thing (Wolterstorff, 2008), and by maintaining good relations with other human beings (Carlson, 2016). Consequently, leaders are expected to live rightly by doing the right

thing (Wolterstorff, 2008) through their genuine manner of life with their habitual good works (James 3:13) that are demonstrated through right relationships (Graesser, 1983).

Leaders are not to be motivated by bitter envy or self-seeking ambition (James 3:14) that epitomizes an egoistic ethical perspective. To avoid egoism, contemporary leaders' focus should be on followers and stakeholders needs instead of their own needs (Philippians 2:4) by humbly regarding others as more important than themselves (Philippians 2:3-4). This requires leaders to not do anything "from selfishness or empty conceit" (Philippians 2:3), which is so different than many of the attitudes found in contemporary society that are based on self-gratification and self-aggrandizement.

Furthermore, leaders should set the standard for their organization by being an example of right living. In accordance with social learning theory (Bandura, 1997, 1986), people tend to emulate the values portrayed by the leaders they consider as sound role models. Consequently, setting the example by living rightly provides as a means for contemporary business leaders to influence their direct reports to unselfishly do the right things, which should ultimately help establish or reinforce an ethical culture of benevolence within the leader's organization.

Finally, Brown and Trevino (2006) postulated that ethical leadership results in follower positive attitudes and behaviors leading to both organizational and leader success. This speculative supposition on the outcomes of ethical leadership by Brown and Trevino (2006) appears to be comparable with the teachings found in ancient wisdom literature like the Bible, which maintains that leaders who do the right thing by living rightly at all times, by living ethically, will ultimately prosper (Psalms 1:1-3).

Faith

The Apostle Paul exhorted Timothy to “pursue . . . faith” (2 Timothy 2:22). Hoffman and McNulty (2012) defined “existential faith as a deeply held belief embedded in one’s understanding of what the fundamental nature of reality is and how one ought to act” (p. 220). Faith provides the foundation for what one views as real and valuable (Hoffman & McNulty, 2012). Tillich (1957) maintained that faith consists of what a man is ultimately concerned about that consumes his being resulting in total surrender. As a result, faith serves as a motivating factor that claims loyalty in one’s mind (Tillich, 1957). Faith serves as the framework from which someone interprets information and experiences that are used to reinforce, modify or reject personal conceptual models about the world that explain one’s view of reality (Hoffman & McNulty, 2012).

Hoffman and McNulty (2012) contended that “human beings are faith-guided creatures, incapable of living without faith” (p. 221). It is this faith that enables someone to identify norms of what is right and wrong and what one ought to do and not do (Hoffman & McNulty, 2012). Consequently, faith serves as the basis for one’s ethics, which is knowing what is right and wrong (Novikov, 2017).

Faith is more than mere mental ascent or emotional response that something or some claim is true (Culpeper, 1985); it is the courage to act upon one’s beliefs (Reuther, 1983). As a result, faith is the “motivational energy channeled in support of a value” or belief (Klausner, 1961, p. 67). Klausner (1961) contended that faith is more than “assent to doctrine” (p. 61); it should result in positive leadership behaviors demonstrated by good works (James 2:18). Consequently, contemporary leaders are not to be self-serving (Philippians 2:3-4) but instead are created for good works (Ephesians 2:10). If first century leaders were encouraged to demonstrate

their faith through their good works, how much more should contemporary business leaders be challenged to portray their faith, regardless of their religious persuasion, by not only living rightly in their personal lives but publically by their ethical deeds and decisions (James 3:13-18). This includes the contemporary leaders' perseverance in faith, even when tested (1 Peter 1:7) while encountering ethical dilemmas found in the modern business world, by habitually behaving morally (James 3:13-18) in accordance with their faith inspired values.

Love

The Apostle Paul encouraged Timothy to “flee from youthful lusts and pursue . . . love” (2 Timothy 2:22). The unique core vision of Christianity is love (Krieger & Seng, 2005). This love comes from God since “God is love” (Volf, 2010, 1 John 4:8). Peterson (1993) suggested that love is the attitude that guides Christians' relationships.

This love is different from altruism, which is “a sense of wholeness, harmony, and well-being produced through care, concern, and appreciation for both self and others” (Fry, 2003, p. 712). For the Christian, love is extended not just to one's family or friends but also to strangers and even enemies.

When a scribe questioned Jesus about the most important commandment, Jesus responded, that the greatest commandment is to love God “with all your heart, and with all your soul, and with all your mind, and with all your strength” (Mark 12:29-31). Jesus went on to say that the second greatest commandment is to “love your neighbor as yourself” (Mark 12:31). Jesus used the same Greek word in his response to describe how one is to love both God and love one's neighbor, even though in the New Testament Greek lexicon there were different words to describe love (Thayer & Smith, 1999). This implies that God calls leaders to love their neighbors just like they love God.

When a lawyer asked Jesus who is my neighbor, Jesus replied with the parable of the Good Samaritan. In the parable, after a man was robbed, beaten and left to die, a Jewish priest and Levite passed the man without offering help because they considered him unclean and didn't want to become contaminated. When the Samaritan man found the dying stranger,

He felt compassion, and came to him and bandaged up his wounds, pouring oil and wine on them; and he put him on his own beast, and brought him to an inn and took care of him. On the next day he took out two denarii and gave them to the innkeeper and said, 'Take care of him; and whatever more you spend, when I return I will repay you.' (Luke 10:33-35)

Obviously if Jesus considered strangers the same as neighbors that deserve love just as people are to love God, then business leaders are most certainly called to love their employees who are not strangers but individuals with whom they are charged to humbly lead.

Christians are also called to love their enemies by doing "what is noble in the sight of all" (Romans 12:17). Jesus taught that love for one's enemies is shown by doing "good to those who hate you" (Luke 6:27). Bailey and Saunders (1987) maintained that this involves "actively pursuing the enemy's well-being" (p. 328), which is consistent with Jesus' guidance to "do to others as you would have them do to you" (Luke 6:31). The Christian is directed to live above the cultural norms of the world (Barker, 1980) that include revenge and social justice. Jesus directed believers to love their enemies by doing "good, and lend, expecting nothing in return" and by showing kindness and mercy as God is merciful (Luke 6:35-36). This includes feeding your enemies when they are hungry, and "if they are thirsty" giving them something to drink (Romans 12:20).

For love to occur, business leaders must be motivated to perform actions not out of self-interest, but entirely for someone else's sake (Liao, 2006). This requires leaders to demonstrate their love by "doing the right thing at the right time for the right reason" (Winston, 2002, p.5; Liao, 2006), not by words, but by deeds (1 John 3:18) by putting followers' needs ahead of their own. This requires leaders to interact with and get to know their followers (Kouzes & Posner, 1992). McCall and Lombardo (1983) noted that success in leadership requires one to understand the perspectives of different followers. This enables the leader to treat each "employee/follower as a total person with needs, wants and desires" rather than as "hired hands" (Winston, 2002, p. 9). Leaders who deeply care about their employees (Winston, 2002), are not only concerned about their employees professional welfare through "individualized consideration" (Bass & Steidlmeier, 1999, para. 22-28), but also deeply care about the personal wellbeing of their employees by ensuring they have such things as a "minimum living wage" (Winston, 2002, p. 35) and safe working conditions. Kouzes and Posner (1992) suggested that this involves compassion for others leading to action based on suffering together. "Only those who have suffered with their constituents and felt a compelling urge to help can genuinely uplift others" (Kouzes & Posner, 1992, p. 482).

Furthermore, leaders are not to just love their employees or followers but all of their stakeholders that include vendors, customers and stockholders (Kouzes & Posner, 1992). This involves the leader acting as a consultant and educator through an attitude of service by imparting wisdom obtained from years of experience to benefit others associated with the organization (Kouzes & Posner, 1992). Kouzes and Posner (1992) maintained that "love constitutes the soul of ethical leadership" (p. 480). Finally, "love is the source of the leader's courage and the leader's magnetic north. Leaders are in love: in love with leading, in love with

their organization's products and service and in love with people" (Kouzes & Posner, 1992, p. 483).

Additionally, leaders are responsible for establishing the organizational climate by establishing the ethical norms that guide organizational behavior (Bennis & Nanus, 1985). Leaders accomplish this by creating a positive organizational climate that stimulates "one another to love and good deeds" (Hebrews 10:24). Consequently, contemporary business are called to do everything in love (Johnson, 1984; 1 Corinthians 16:14) not just by their words but by their deeds (1 John 3:18). Leaders are to establish a compassionate merciful environment, which examines the heart of the employee, forgiving honest mistakes by creating a learning innovative environment (Winston, 2002). This is accomplished by the leader speaking "the truth in love (Ephesians 4:15) within a climate where "love covers a multitude of sins" (1 Peter 4:8). Leaders can only accomplish this if they are motivated by love, which enables them to "do nothing from selfishness or empty conceit, but with humility of mind regard one another as more important than" themselves (Philippians 2:3). Since people tend to emulate the values portrayed by leaders that are considered sound role models (Bandura, 1997, 1986), one way that the leaders establish this climate of love is by setting the example as they lead their people with love. It is love that sustains the organization "along the arduous journey to the summit" (Kouzes & Posner, 1992, p. 483).

Finally, many corporations today have highly competitive internal environments that can result in intense competition and even conflicts between teams, divisions or even directorates as they try to outdo one another. This can lead to caustic organizational cultures as leaders try to get ahead of their competition by any means, which may result in unethical behaviors. Such situations can be thwarted when contemporary leaders purposively choose to love their

competitors, who could be considered modern day enemies. Contemporary leaders can demonstrate love to their competitors when they collaboratively help them when possible without expecting anything in return. Such actions of love should ultimately generate stronger more successful overall organizations as all teams, divisions or directorates are successful.

Peace

The Apostle Paul exhorted Timothy to “pursue . . . peace” (2 Timothy 2:22). A Greek noun for peace, means “harmony, concord, security, safety, prosperity, felicity” (Thayer & Smith, 1999). The Apostle Paul pointed out that peace comes from God (Romans 1:7), who gives his peace to those who do good (Romans 2:10), and to those who please Him (Luke 2:14). Curaming (2011) contended that God’s peace is maintained by believers through their relationship with God by prayer (Philippians 4:6). Peace is sustained by dwelling on positive thoughts; as the Apostle Paul exhorted, “whatever is true, whatever is honorable, whatever is right, whatever is pure, whatever is lovely, whatever is of good repute, if there is any excellence and if anything worthy of praise, dwell on these things” (Philippians 4:8-9).

God’s peace stands in glaring contrast with violence and evil that emanates from a sinful heart. The Apostle James pointed out that one’s heart, which is a metaphor for one’s true core character, serves as the source of ultimate motivation for one’s behavior and works. If it is based on bitter envy or self-seeking ambition (3:14), then it will ultimately result in temptation leading to sin and death (1:13-15). James maintained that bitter envy occurs when selfish ambition is unfilled. These two vices of bitter envy and self-seeking ambition are the sources of poor egoistically motivated ethics that lead to the destruction of relationships and organizations.

Miller (2008) contended that for leaders peace begins from within, includes interpersonal relationships, and extends to communal peacemaking. This requires leaders to be “active in the

lives” of their followers by working “toward making them better” (Miller, 2008, p. 30). Consequently, leaders are to be “diligent to preserve the unity of the Spirit in the bond of peace” (Ephesians 4:3) as they build their teams and organizations. The Greek word for bond in the Bible refers to a “bond of ligaments” that keeps the parts of the human body tied together (Thayer & Smith, 1999). Leaders are to work with their followers or employees to create unified teams that operate as harmonious, secure, safe, prosperous and joyful organizations. This does not mean that the leader and his or her organization will not face tribulations (John 16:33). The Greek word for tribulation in the Bible means “pressure, affliction, distress, [and] straits” (Thayer & Smith, 1999). Despite facing challenges, problems, and stress, the contemporary leader is able to maintain a peaceful organization by absorbing pressures and deflecting unnecessary stress from followers and direct reports. This can only occur first and foremost if the leader is internally at peace, which will help enable the leader to employ an integrating or collaborative conflict management style that “involves openness, exchange of information and examination of differences to reach an effective solution acceptable to both parties” (Saeed, Anis-ul-Haq, & Niazi, 2014, p. 217). Rahim (2000) noted that leaders who employ an integrating style have concerns for others not just themselves. Consequently, their organizations are less likely to have disputes and are more likely to have employees that are behaviorally compliant (Rahim & Buntzman, 1990). The leader who is internally at peace will be able to focus on their employees concerns, rather than their own personal concerns (Saeed et al., 2014), since they will have the resilience to be able to absorb external stresses. This will enable leaders to engage in efforts to reduce employees’ anxiety and anger, and increase employee optimism and confidence focused around achieving organizational objectives and goals (Michie & West, 2004).

“For an organization to be successful, the employees are required to work in harmony to achieve its goals” (Saeed et al., 2014, p. 215). Unfortunately, organizational environments often include the existence of emotional tensions (Saeed et al., 2014) and relationship conflicts (Zhou & Shi, 2014), which are the opposite of peaceful relations. When task related conflicts degrade into relationship conflicts they are damaging to individuals and groups (De Dreu & Weingart, 2003). Relationship conflicts negatively impact affective commitment (Mills & Schulz, 2009), work performance (Lau & Cobb, 2010), and teamwork (Simons & Peterson, 2000; Chen, Sharma, Edinger, Shapiro, & Farh, 2011). Leaders are responsible to resolve these relationship conflicts (Saeed et al., 2014) through positive actions to help reduce tensions by resolving misunderstandings and by addressing disruptive behaviors (Fisher, 2000). The strength of the organization’s social system is partly determined by how its leaders address conflicts when they arise so that they do not become serious in nature (Saeed et al., 2014).

Kindness

The Apostle Paul reminded Timothy that a leader “must not be quarrelsome, but be kind to all” (2 Timothy 2:24). The Greek word for kind used in this passage, means “affable” (Thayer & Smith, 1999). The Apostle Paul reminded the Thessalonians that “we proved to be gentle among you, as a nursing mother tenderly cares for her own children.” (1 Thessalonians 2:7-8). The Apostle Paul’s reminder to Timothy infers that kindness includes gentle nurturing responses rather than ruthless harsh insensitive words (Pohl, 2012). Kindness involves generosity and compassion (Thomas & Rowland, 2014). The opposite of kindness in leadership is Machiavellianism that consists of parsimony, cruelty and fear (Thomas & Rowland, 2014). Crane (2009) contended that compassion and kindness makes one less judgmental and critical and more understanding of others. Fish (2012) maintained that “active concern” by leaders (p.

160) through “thoughtful and considerate words and deeds” that benefit followers (Thomas & Rowland, 2014, p. 101) generates increased trust between leaders and followers (Fish, 2012). Crane (2009) suggested that compassion and kindness improve organizational efficiency, effectiveness, and productivity based on follower perceptions that the leader understands the work situation. Hansen (2001) argued that compassion and kindness improves understanding between leaders and followers “where both sides learn how each other think and react in situations and so become closer but simultaneously retain awareness of the separateness and apartness due to their individual roles within the organization” (Thomas & Rowland, 2014, p. 101).

Despite these theorized benefits, kindness is often view as a weakness in contemporary leadership (Pohl, 2012) due to its lack of masculinity (Thomas & Rowland, 2014). Although it “is not yet considered an important concept in leadership” (Thomas & Rowland, 2014, p. 109), kindness is a virtue that should be authentically portrayed by leaders towards stakeholders since it is the opposite of Machiavellian ruthlessness. “Ruthlessness involves a strategic form of self-centered heartlessness, a total disregard for persons who block our personal goals or broader commitments” (Pohl, 2012, p. 10). Rather than the ends justifying the means with “unkind words or harsh actions” for “the cause or the institution” (Pohl, 2012, p. 10), kindness should be practiced by leaders regardless of the external environment they face.

Finally, the Hebrew word for kindness, is somewhat similar. It is an important virtue that is used 239 times in the Old Testament. The prophet Micah highlighted what is important to God: “to do justice, to love kindness, and to walk humbly with your God” (6:8). In Proverbs, Solomon exhorted believers to not let “kindness and truth leave” one, therefore they should be bound around one’s neck (3:3). Pohl (2012) suggested that without truthfulness, “kindness

quickly degenerates into an insipid and often dishonest form of being nice” (p. 11). As a result, kindness does not entail dishonest niceties but truthful affable communications that facilitates team building. For example, leaders demonstrate compassion and kindness as they build their teams and organizations when they nurture their followers with truthful but affable coaching and mentoring; which will enable these followers to realize their professional and personal potential.

Patience

The Apostle Paul reminded Timothy that leaders should be “patient when wronged” (2 Timothy 2:24). The Greek adjective for patient in this passage, means “forbearing” (Thayer & Smith, 1999). In his first letter, the Apostle Peter amplifies the guidance from Apostle Paul by exhorting believers to be harmonious, . . . kindhearted, . . . not returning evil for evil or insult for insult; but giving a blessing instead (3:8-9). The believer is to show restraint by forgiving and by refraining “from impulsive retaliation and revenge” (Graham, 1986, p. 63). Since interrelationships can be challenging, patience can improve interpersonal relationships within the organization as people react to one another in a helpful and courteous manner (Pearson & Porath, 2005) instead of retaliating to perceived wrongs (Graham, 1986). Patience facilitates tolerance (Ephesians 4:102) and forgiveness (Graham, 1986). Unfortunately, with the rise of egoism in modern society (Baumeister & Exline, 1999), patience as a virtue that has not only fallen in regard (Comer & Sekerka, 2014), but is considered by some as a sign of weakness (Callan, 1993).

Another Greek word used for patience in the new testament means “to not loose heart, to persevere patiently and bravely in enduring misfortunes and troubles” (Thayer & Smith, 1999). The Apostle Paul exhorted believers to put on a heart of patience (Colossians 3:12) to bravely endure misfortunes and troubles. Comer and Sekerka (2014) suggested that patient leaders are

less likely to angrily respond to challenging circumstances, delays, or provocations. Patience enables leaders to deal with problems positively rather than inappropriately reacting, which can make things worse (Morinis, 2007). Patience enables the leader to persevere in handling organizational problems and troubles (Graham, 1986) while minimizing their impact on subordinates. It provides the opportunity for the leader to use problems and challenges to patiently instruct and train the followers using lessons learned from solving the problems and troubles (2 Timothy 4:2). Although many contemporary leaders consider patience a weakness and an impediment to goal achievement, patience is a virtue that ultimately will yield positive outcomes (Gordis, 1974) as leaders “remain calm while confronting inevitable obstacles (Comer & Sekerka, 2014, p. 16).

In the Old Testament, the concept of patience related to “waiting for the Lord” (Psalm 27:14). The emphasis is on patiently waiting on the Lord for His timing which will result in strengthening and enabling the believer to fulfill his or her mission (Isaiah 40:31). Gray (1975) contended that “patience knows when to act decisively and appropriately but above all knows when to wait for the right moment. . . . Patience divines the difference between the two” (p. 414). Comer and Sekerka (2014) suggested that patience nurtures ethical behavior since leaders do not hastily respond to pressures to achieve immediate outcomes that can result in unethical choices (Akrivou, Bourantas, Mo, Papalois, 2011). Patience enables leaders to deliberately make good decisions that consider stakeholder concerns (Sekerka & Zolin, 2007), instead of impulsively reacting to pressures to achieve short term goals that may risk the long term health and viability of the organization. Good examples of this include decisions on when to begin new initiatives or implement significant organizational changes (Gray, 1975). Lastly, Schnitker and Emmons (2007) contended that patience is more than delayed gratification since it involves the ability to

forego self-interest for the benefit of others, which Baumeister and Exline (1999) contended is the heart of morality. Patience involves the acceptance of “personal discomfort to alleviate the suffering of those around us” (Comer & Sekerka, 2014, p. 8).

Gentleness

The Apostle Paul reminded Timothy that “the Lord’s bond-servant must not be quarrelsome, but . . . with gentleness correcting those who are in opposition” (2 Timothy 2:24-25). The Greek word for gentleness, means “mildness of disposition, gentleness of spirit, meekness” (Thayer & Smith, 1999). The Apostle Paul’s guidance to Timothy was to handle disagreements through gentle responses in order to eliminate contentions and minimize disagreements. This stands in contrast to the leadership that was common in the first century Mediterranean culture where the rulers “exercised great authority” and “lord it over” their subjects (Matthew 20:25). Covey (1992) considered gentleness the lack of harshness or forcefulness. It is the opposite of autocracy with its tough ruthlessness and insensitivity taught in the “Darth Vader School of Management” (Harari, 1996, p. 42). Autocracy is often counterproductive since it results in minimal performance by followers who are afraid to take the initiative so they don’t get blamed when plans go astray (Harari, 1996).

Apostle Paul’s guidance was based on the fact that Christ, who is our example, was meek, gentle and humble (Matthew 11:29; 2 Corinthians 10:1). Holman (2006) contented that Jesus “treatment of the needy was never that of coldness or harshness, but rather compassion” (p. 396) for peoples’ distress (Matthew 9:36). “Jesus was the personification of gentleness, yet this does not mean he was weak or soft. Nor is gentleness inconsistent with leadership” (Holman, 2006, p. 396) since Jesus teaching was with authority, unlike the first century religious leaders, which amazed the crowds (Matthew 7:28-29). Similar to Christ, gentleness of contemporary

leaders includes being sensitive to others (Covey, 1992). It involves “goodness, sensitivity, and tenderness” (Laughlin & Moore, 2012, p. 36). Gentleness is not soft or weak (Molyneaux, 2003). It is strength under control (Molyneaux, 2003) that balances firmness with gentleness, which includes speaking the truth with gentleness and compassion (Rhee, 2012).

“The apostle Paul, who was not a shrinking violet, confirmed that gentleness was a Christian virtue” (Holman, 2006, p. 396). He instructed Christian leaders, like Timothy, to pursue gentleness (1 Timothy 6:11) by putting on a heart of gentleness (Colossians 3:12) which will enable them to act authentically “with all humility and gentleness” (Ephesians 4:1-2). The Apostle James exhorted leaders of his time to demonstrate their authentic character by their good deeds that are performed in the gentleness of wisdom (3:13). Gentleness is a leader virtue that facilitates intellectual stimulation and individualized consideration. Transformational leaders display gentleness by being sensitive to their followers’ feelings when they do not embarrass them by publically criticizing their mistakes (Stone, Russell, & Patterson, 2004).

Transformational leaders take the time to develop followers by providing a supportive climate that includes two way personal communications (Avolio & Bass, 2002). Similarly, gentleness, not harshness and forcefulness, is a leader virtue that enables servant leaders to effectively facilitate the well-being and growth of followers through encouragement, teaching, listening and empowerment (Stone, Russell, & Patterson, 2004).

Discussion

Classical ethical frameworks, such as egoism and utilitarianism, have resulted in moral relativism where “morality is self-defined and self-referential” (Kim, Fisher, & McCalman, 2009, p. 116) and where ends justifies the means (Mills, 1956). Unfortunately, this moral relativism can adversely impact business (Kim, McCalman, & Fisher, 2012). The deontological

framework of ethical creeds and rules, which can be broken, have also failed to stem the tide of ethical crises (Hackett & Wang, 2012). Consequently, it is theorized that the high core values and virtues from ancient wisdom literature like the Bible (Worthington, 2013) should be adopted by not only contemporary but future leaders since these high core values should provide a foundation for ethical behavior since scripture is useful in teaching leaders and followers “to do what is right” (2 Timothy 3:16, New Living Translation). Based on the Apostle Paul’s guidance to Timothy, on being an unashamed leader, there are seven values contemporary Christian business leaders should cultivate within their lives if they intend to resolve without shame ethical dilemmas they will inevitably encounter (John 16:33). Consequently, the contemporary leader who chooses to follow the Apostle Paul’s guidance contained in the ancient wisdom literature found in 2 Timothy 2:20-25 should strive to behave in a manner that is in distinct contrast to the typical leader found in today’s society. Rather than aggressively and impatiently demanding their own way, and ruthlessly dealing with others who get in their way, the Christian business leader should display his or her faith by living rightly, and by establishing a harmonious love oriented organizational culture where others are: treated kindly, put first, and patiently and gently corrected.

It is a leader’s faith that enables him or her to identify the norms of what is right and wrong and what one ought to do and not do (Hoffman & McNulty, 2012). When leaders are committed to righteousness by doing the right thing for the right reasons (Hooker, 2008; Wolterstorff, 2008), they are probably much less likely to make poor decisions when faced with ethical dilemmas. Leaders that are motivated by love for their employees will find it hard to selfishly risk their organization and stakeholder’s wellbeing. Consequently, love serves as the “source of the leader’s courage and the leader’s magnetic north” (Kouzes & Posner, 1992, p.

483) to make the difficult but correct decisions when faced with ethical challenges. This is why Kouzes and Posner (1992) maintained that “love constitutes the soul of ethical leadership” (p. 480). Leaders who are at peace within themselves are committed to maintaining harmonious relationships and are committed to making the lives of their employees better (Miller, 2008). Peace stands in glaring contrast bitter envy and self-seeking ambition (James 3:14), which are the sources of poor egoistically motivated ethics that lead to the destruction of relationships and organizations. Although kindness is often viewed as a weakness in contemporary leadership (Pohl, 2012) due to its lack of masculinity (Thomas & Rowland, 2014), kindness is a virtue that should be authentically portrayed by leaders towards stakeholders since it is the opposite of Machiavellian ruthlessness. Rather than the ends justifying the means with “unkind words or harsh actions” for “the cause or the institution” (Pohl, 2012, p. 10), kindness should be practiced by leaders regardless of the external environment they face. Although many contemporary leaders consider patience a weakness and an impediment to goal achievement, patience is a virtue that ultimately will yield positive outcomes (Gordis, 1974) as leaders “remain calm while confronting inevitable obstacles (Comer & Sekerka, 2014, p. 16). Patience nurtures ethical behaviors (Comer & Sekerka, 2014) since leaders do not hastily respond to pressures to achieve immediate outcomes that can result in unethical choices (Akrivou et al., 2011). Lastly, gentleness, which is the lack of harshness or forcefulness, is the opposite of autocracy with its tough ruthlessness and insensitivity endorsed by many management schools (Harari, 1996, p. 42). Autocracy is often counterproductive since it results in minimal performance by followers who are afraid to take the initiative so they don’t get blamed when plans go astray (Harari, 1996). When leaders are focused on “goodness, sensitivity, and tenderness” (Laughlin & Moore,

2012, p. 36), they are probably less likely to egoistically make unethical decisions that will adversely affect their employees or stakeholders.

Consequently, it is postulated that these seven biblical values suggested to the young leader, Timothy, by his mentor the Apostle Paul, should serve as the foundation for a contemporary values based ethical leadership. Such ethical leadership has similarities with but is distinct than other positivistic forms of leadership (Brown & Trevino, 2006) such as servant, spiritual, authentic, and transformational leadership. Although all of these forms of leadership include altruism, integrity and role modeling, each of these forms of leadership has a unique focus (Brown & Trevino, 2006). The focus of ethical leadership is based on ethical standards and moral management (Brown & Trevino, 2006), not on: service (Greenleaf, 1977); calling and belonging (Fry, 2003); authenticity (Avolio & Gardner, 2005); and idealized influence, inspirational motivation, intellectual stimulation and individualized consideration (Bass & Steidlmeier, 1999).

Limitations

This qualitative study was limited to a hermeneutical analysis using just one of several available methods. Additionally, the study was also focused on just one potential biblical passage on seven high core values exhibited by unashamed ethical leaders. The study did not consider other possible Christian values (e.g. joy, goodness, self-control, etc.) that may be found elsewhere in the Bible to determine their possible relevance to ethical Christian leadership. The study also did not include any empirical analysis to determine if any of these seven values are displayed in the lives of successful contemporary ethical Christian leaders.

Recommendations for Future Research

Qualitative research should be conducted to determine if there are any other values within the Bible that are related to ethical conduct, and what values are portrayed by successful ethical contemporary Christian leaders. Additionally, quantitative research is required to determine the relative importance of these and other high core virtues for the contemporary Christian leader.

Conclusion

This study provided for the first time a hermeneutical analysis of the seven high core values cited by the Apostle Paul that prepares the unashamed Christian leader to be a vessel of honor prepared for every good work for the Master, Jesus Christ (2 Timothy 2: 20). It is postulated that even though many of these values are considered weaknesses by contemporary business schools, they provide an ethical framework to enable contemporary leaders to successfully avoid ethical pitfalls because of their commitment to unselfishly, patiently and gently do the right thing, for the right reasons by looking out for the welfare of not only the organization but of his or her followers by creating a culture of love, peace, and kindness.

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Spiritual Fit: Spiritual Alignment Between Individuals and
Organizations, a Conceptual Introduction and Initial Analysis

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Abstract

This paper introduces and explores the concept of “spiritual fit”, along with a framework for understanding spiritual fit along a continuum of possibilities. This paper further discusses the presence of spiritual identities within organizations as it applies to fit, and we present, with analysis, the results of a brief survey measuring perceptions about the importance of spiritual fit when considering a job.

Keywords: spirituality, organizations, identity,

In recent years organizational scholarship has developed an increasing interest in spiritual concepts related to organizational life such as callings (Dik & Duffy, 2009 and Hall & Chandler, 2005), spiritual intelligence (Joseph & Sailakshmi, 2011), spiritual leadership (Fry, 2003), workplace spirituality (Petchsawanga & Duchon, 2009), and other concepts and constructs that are spiritual in nature. Despite a spiritual awakening in organizational life (Ashmos and Duchon, 2000) organizational scholars have yet to present a concept which addresses the spiritual similarities and dissimilarities that must be bridged between the individual spiritual identity of each employee and the overall organizational spiritual identity.

In order to begin crafting a theory of spiritual fit we must conceptualize what we are attempting to find a fit between. In this paper we're proposing to find a fit between an individual and an organization, in a spiritual sense. In order to accomplish this we must imagine individuals as having a spiritual identity as well as organizations have a spiritual identity.

The idea of spiritual identity has been lightly explored in a scholarly research sense. Much of the work relating to spiritual identity never actually defines what it is (Wallace, 2017 and Leonard 2011). For purposes of this paper we propose that spiritual identity relates to how one answers important questions about themselves and their relationship with ultimate reality. We will imagine that it is made up of two how one answers to fundamental questions, (1) what is the ultimate nature and purpose of reality – what is the highest reality and (2) what is the ultimate nature and purpose of me?. In other words, “where did I come from” and “where am I going”? It is the intersection of the self and highest reality, the divine if you like. From that relationship comes ones goals, purposes, and responsibilities. One might argue that this isn't dissimilar from discussions on worldview, and it could be argued that what is presented here is “worldview fit”. We prefer spiritual identity to worldview as a phrase since identity implies something which is

internalized and part of the person and identity theories are in significant use in the management literature, whereas worldview implies something potentially external and is not utilized in the existing management literature.

Such a conceptualization of spiritual identity is inclusive enough to capture the scant existing work on the topic, upon which there is little agreement among various thinkers, while also being specific enough to allow for a conceptual path forward in exploring the idea of spiritual fit.

Christian Identity and Spiritual Identity

This definition of spiritual identity is broad enough to nest within it the various world religious systems. Specifically here we will address the idea of Christian identity as a type of spiritual identity.

If spiritual identity is ones internalized answers to the nature and purpose of ultimate reality, and ones purpose within that reality then a Christian spiritual identity would likely sound similar to this; “There is one God, His son died for my sins and by believing in Him I am saved. My purpose is to love and glorify God and grow in relationship to Him daily, while loving and ministering to others”. To this simple statement we may add many details about what Biblical identity looks like, such as that a Christian is salt and light (Matt 5:13-16), a child of God (John 1:12), a stranger and pilgrim (1 Pet 2:11), among other identity characteristics. We can draw on a 2016 Pew (Pew, 2016) study for further details about how U.S. Christians define Christian identity (cite). According to the study being a Christian means that they believe in God, but also pray regularly. Reading the Bible, attending church, being grateful and forgiving are also commonly cited as being part of what makes up Christian identity.

Living out one's spiritual identity would mean finding oneself in environments that are good fits for expressing those characteristics and environments where those expressions might be at odds with the surrounding environment. We would call this "fit". Scenarios within which this identity is at odds with the surrounding environment, such as a secular workplace which discourages expressions of faith at work could result in spiritual tension. It is this fit, between one's spiritual identity and the surrounding environment which we are proposing in this paper to explain through the introduction of a new concept, spiritual fit.

This paper proposes the idea of "spiritual fit", which we define as the fit between an individual's personal spirituality and that of the organization. There is already a good deal of writing on "fit" in the organizational and management literature, such as job fit (Edwards, 1991; O'Reilly, Chatman & Caldwell, 1991), organization fit (Arthur, Bell, Villado, & Doverspike, 2006), and career fit (Cha, Kim Y, Kim T. 2009), among others. Fit is generally defined as a fit between an individual's characteristics and/or their needs or desires and the demands of a job, organization, or career. Spiritual fit differs from previous conceptualizations of fit in that it addresses how an individual's spirituality fits within the organization's spirituality.

Organizations are made of spiritual beings that interact, are driven by, and pursue spiritual outcomes (Batson, Schoenrade, & Ventis, 1993). Spirituality is not an optional attribute. People are on an innate spiritual journey which does not end at the office door (Katilienė & Malinauskas, 2011). Social identity theory reasons that individuals have multiple social identities and a large body of work suggests that individuals employ disengagement strategies to manage their various social roles (Cheng & McCarthy, 2013). Today employees are connected more than ever by a digital tether even when not at the place of employment (Boswell & Olson-Buchanan 2007), resulting in greater work-life conflict (Diaz, Chiaburu, Zimmerman, & Boswell, 2012)

and likely making it increasingly difficult to disengage ones spiritual identity and separate it from work thus contributing to the workplace spiritual awakening. It is said that Carl Jung hung an inscription above his office door that read “Invited or not, God will be present” (Tippens, 2012).

Furthermore, the movement away from an industrial economy to a knowledge economy means that individuals are no longer asked to only bring their physical abilities to bear upon their work but also their mental and creative powers. Consequently, organizations are implicitly asking individuals to engage the spiritual identities at work, and we reason that this may lead to spiritual distress when ones spiritual identity does not fit well with the surrounding spiritual culture of an organization.

Likewise, organizations have a spiritual identity. Spirituality’s recent emergence in the organizational world is highlighted by the creation of a special interest group on spirituality in the workplace within the highly respected Academy of Management, as well as the proliferation of both scholarly and practitioner literature on spirituality within organizations. Ashmos and Duchon (2000) suggested that we are seeing a workplace “spirituality movement”, proposing that we are transitioning from a workplace simply being a rational economic engine into a “community of meaning and purpose”. Scholarship then does seem to suggest that organizations have a sort of spiritual identity, and a review of the research literature reveals a host of artifacts indicating that spiritual elements do in fact operate in work environments. These include spiritual survival, calling, spiritual leadership, servant leadership, spirituality at work, mindfulness, self-knowledge, spiritual intelligence, and meaningfulness among others.

Beyond the personal and individual spirituality practiced within organizations we suggest that entire organizations as a collected body of people participate in creating a sort of spiritual identity for the organization.

The idea that organizations have an identity is not new (Albert & Whetten, 1985). It is understood that organizational members have shared beliefs about what the core distinctive and enduring organizational characteristics are (Pratt & Foreman, 2000). A number of distinct parts of organizational identity have been identified and studied, such as an organizational ethical identity (Oliver, Statler, Roos, 2010), organizational mission (Verboven, 2011), and purpose (McIntosh, 2010). Albert, Ashfort, and Dutton (2000) suggested that organizational identity is closely linked to meaning and emotion. We propose organizations do indeed have a spiritual identity, or spiritual self, not unlike individuals.

Proposition 1: The spiritual identity of the organization is the shared beliefs about what the core distinctive and enduring organizational characteristics relating to organizational truth, values, spiritual practices, and the ultimate purpose and meaning of the organization and those in it.

It is noted that in addition to the collective and implicit assumptions about organizational identity organizations make explicit identity claims (Whetten, 2006), often called corporate identity, which are deliberately crafted statements and expressions addressing mission, purpose, and values. These statements reflect the organizations perceptions about its role in society as manifested in the research on organizational identity orientation and the shareholder versus stakeholder orientation debate (Brickson, 2007). Regardless of whether these identities are implicitly or explicitly constructed and revealed they are representative of organizational

philosophies about the ultimate meaning and purpose of the organization, and values and truths. As such it falls within the purview of spiritual identity.

As an example of explicit identity creation the mission statement at Starbucks reflects a deeper sense of purpose and meaning than a cup of coffee; “To inspire and nurture the human spirit – one person, one cup and one neighborhood at a time.” (Starbucks, 2013). Such a statement indicates that Starbucks believes that its identity goes beyond being a “leader” within a particular industry, and indicates that there is an even larger picture which they fit into. This provides Starbucks with a sense of spiritual identity and a greater meaning and purpose rooted which is rooted in inspiring people and neighborhoods. Joseph and Sailakshmi (2011) suggest that such understanding originates from spiritual intelligence, as it is the intelligence which helps individuals answer questions such “Who am I?” and “Why am I here?”.

The Need for Spiritual Fit

In this paper we have argued that both individuals and organizations have a spiritual identity. The concept of fit serves to link organizational and individual perspectives on spirituality.

As individuals increasingly bring their spiritual life to work, and with the recognition that organizations have a spiritual identity it is apparent that finding a fit between these two lives is important.

People want more from their employer (Kanter, 2011). The incoming workforce desires to impact the world for “good” (Cone, 2006), and desire to work for companies with a social mission (McGlone, Spain, & McGlone, 2011). Shareholder only conceptions about the role of the employer and organization are falling short (Alpaslan, 2009). Employees often want more than a job and they desire to be more than parts of a heartless machine (Duffy, Allan, Autin &

Bott, 2013). People intrinsically desire meaning from their work (Fry, 2003). Communities and their leaders are asking their local corporations to step out and be engaged in helping the community progress and grow (Driver, 2012), and some have suggested that firms have a higher purpose than money; money is only a means for fulfilling a higher purpose (Johnson, 2003). In Corporations are responding by reshaping themselves to better fit this new reality with social responsibility initiatives and a newfound interest in “social business” (Driver, 2012).

It has been suggested that a key attribute of organizational spirituality is that there is consistency between an individual’s core beliefs and the values of the organization (Milliman, Czaplewski & Ferguson, 2003). We suggest a starting point for further understanding is establishing a theory of “spiritual fit” between employees and organizations, which specifically addresses the alignment of the individual’s and organization’s spiritual identity.

A theory of spiritual fit has the power to shed new light on the spiritual aspects of organizations while also providing another tool for which to evaluate the relationship between individuals and the organizations they operate in.

Defining Spiritual Fit

The word spirit is derived from the Latin word *spiritus*, meaning “breath”. While contemporary definitions are less ambiguous than “breath”, spirit and spiritual are not scientific terms and so do not benefit from a precise and single widely accepted definition. Spirituality has as many definitions as it has articles written about it, added to that are the various definitions of the spiritual sub-concepts such as spiritual leadership and spirituality at work.

A brief review of a small selection of definitions seems to suggest some consistent themes. Fairholm (1997) defines spirituality as a sort of intimate relationship with the self and the true inner nature of people, particularly in regards to moral and values concerns. Vaill (1996)

also focused on the role of the self; spirituality is about “the fundamental meaning”, what we’re doing and our contribution. Lips-Wierma (2003) offer up a definition which include the six themes of “developing and becoming self; unity with others, serving others, expressing full potential, and spiritual coherence”. Dehler and Welsh (1994) define it as “a search for meaning, deeper self-knowledge or transcendence to a higher level”. It’s noted by Duchon and Plowman (2005) that “most definitions include the notions of meaning, purpose, and being connected to others”. Guillory (1997), Neck (2002), and Heaton, Schmidt-Wilk, and Travis (2004) focus on the inner consciousness aspects of spirituality. Katilien and Malinauskas (2011) define spirituality as the “innate and universal search for transcendent meaning in one’s life”.

Other definitions include a more prevalent role for a higher reality or higher being. Tart (1975) and Wulff (1996), while noting that spirituality includes the discovery of an individual’s potential and purpose also emphasize the role of a higher power or being within spirituality. Hodge (2001) defined it as a relationship with the ultimate.

Petschawanga and Duchon (2009) performed an analysis of the dimensions of spirituality and reasoned that spirituality is made up of four key dimensions which include compassion, mindfulness, meaningful work, and transcendence.

Arriving at a definition of spirituality is beyond the scope of this article yet it is evident that most conceptualizations of spirituality include some consistent themes such as meaning, transcendence, deeper truth, and the theme of compassion or some element of values or morals is frequently present, as is some spiritual practice such as mindfulness or prayer.

What we strive for here then is not to arrive at a precise definition of spiritual fit but rather to introduce the concept in broad terms to allow for further study and consideration.

Proposition 2: Spiritual fit pertains to how similar or dissimilar an individual’s personal spirituality aligns with that of the organization. Spiritual fit could include the alignment between an individual’s approach to meaning, spiritual practices, beliefs and attitudes about what is ultimately real and of ultimate importance and ones spiritually derived values or morals, and compassion.

Research Design: Spiritual Fit Survey

As part of a preliminary exploration of the idea we compiled data from a brief survey of 87 individuals captured from posting in the social media networks LinkedIn and Facebook . Of the respondents 62% were female and ages ranged from 18-54, with the largest age group represented being the 35-44 demographic. The survey asked them to consider various types of potential fit with an employer or job, such as fit with one’s career plans, lifestyle, coworkers, supervisor, and personal characteristics. In addition, the survey contained two items which state “It is important that I find a job that is compatible with my spiritual beliefs” and “It is important that I find a job that does not force me to violate my spiritual beliefs”. A selection of “5” represented “most important” while a selection of “1” represented “least important”. Figure 1 displays those results.

Fig. 1

Coworkers	supervisor	chacteristics	spiritual beliefs	violate spiritual	lifestyle	career plans
3.60	3.82	4.14	3.40	4.29	3.85	3.97

The findings indicated that for this group given this pool of options “Doesn’t force me to violate my spiritual beliefs” was their top concern. This was an interesting result given that while “doesn’t violate my spiritual beliefs” appeared to be the most important the least important

concern was whether the job was “compatible with my spiritual beliefs”. On the surface this may appear to be paradoxical, and it begs the question, what is the difference between a job that is compatible with one’s spiritual beliefs, seemingly less important, and one that forces one to violate those beliefs.

We might reason that jobs which are compatible with one’s spiritual beliefs might be working in an organization with a mission or product that pursues goals which align with one’s spiritual system of beliefs, such as a faith based organization, a non-profit organization pursuing altruistic aims, or a company with a culture and which pursues a social agenda that aligns with one’s values. It might also mean a company which simply allows you to openly live out and share your spiritual beliefs.

Jobs which may force one to violate spiritual beliefs would be those that force one to participate in or promote activities that one finds to be ethically wrong, violate one’s personal values and convictions, or pressures you to suppress, change, or do things that go against your spiritual identity.

While this survey needs to be replicated in a scientific manner what is evident from this brief survey is that finding a good fit is perhaps less important than avoiding a bad fit. It’s one thing to be in a position that doesn’t allow one the freedom to live out one’s spiritual identity at work, it’s another to be in a position where one is required to actively violate that identity.

It seems likely that prospective employees will be more likely to screen out jobs which appear to violate their spiritual beliefs than those which simply do not align with but not violate those beliefs. It also suggests that individuals have “realistic” expectations about the difficulty of finding a good or perfect spiritual fit, but that they also believe finding a job which doesn’t violate their spiritual beliefs is also a reasonable expectation.

This brief survey is very limited, and if the other items were presented in a re-phrased format using the word “violated” it is likely that to some degree these “most important” and “least important” ratings may be re-ordered. However, that is not the purpose nor important takeaway from the survey. What is important is the idea that avoiding an adverse spiritual fit with an organization is very important, and it also suggests that there may be a tolerable range of spiritual fit possibilities within organizations but expressing a spiritual identity outside of these tolerances may produce increasing levels of stimulus generating either transformation of the individual or employment exit. Consequently, we can reason that when it comes to spiritual fit it is best to consider it on a spectrum or continuum such as the one presented in figure 2.

Fig. 2

Spiritual Fit Continuum

Adverse fit	Poor fit	Fair Fit	Perfect fit
This job forces me to do things which violate my spiritual beliefs.	Sometimes I do things in my job which make me uneasy and cause me to question if my work is contradictory to my spiritual beliefs.	I am neither encouraged nor discouraged from sharing and living out my spiritual beliefs. The work I does not facilitate the pursuit of my spiritual end goals, however it doesn't prevent me from pursuing them either.	My job allows me to practice and share my spiritual beliefs, allowing and even incentivizing me to pursue my spiritual end goals. The work I do often aligns with and even makes up a portion of my own personal spiritual goals.

It seems likely that individuals are willing to tolerate fair and even poor fit for a time. Some individuals may even come to believe that they have an important role to play in re-crafting the organizations spiritual identity to better fit their own. This would be consistent with Shye (2010) and the finding that individuals seek to improve the compatibility between their

values and their environment. This proposition also aligns with Conger (1994); “We share responsibility for creating the external world by projecting either a spirit of light or a spirit of shadow on that which is other than us.”

An example would be an individual who perceives a poor fit due to personal beliefs about caring for the environment and look for ways to express their spiritual identity at work by applying it to the organization, perhaps by starting a recycling program and educating co-workers about the purpose and importance of environmental stewardship. Examples such as this suggest that fit is to some degree a feedback mechanism between organization and individual and that individuals may express their spiritual identity and in doing so may shape and even transform their environment thus resulting in better fit.

Formation of an Organizations Spiritual Identity

We recognize that much of the research on organizational identity formation and change focuses on the more general identity of the organization as the dependent variable, not specifically on aspects of the organization which make up the spiritual identity of the organization. However a brief discussion of the elements that shape the spiritual identity of organizations seems important.

The most overt tool for shaping the spiritual identity of an organization within which people will find fit appears to be spiritual leadership. Spiritual leaders work to transform the organization through the provision of meaningful narrative and direction (Fry, 2003). Furthermore leaders help in establishing and reinforcing organizational values (Northouse, 2001), and meaning (Greenleaf, 1977). The organizations founders also play a prominent role in the identity formation of the organization as they articulate and embellish the organizational ideals and assist in negotiating identity claims (Gioia, Price, Hamilton, and Thomas, 2010).

Managers also play a key role in fostering organizational identity and meaning (Foster, Suddaby, Minkus, & Wiebe, 2011).

Organizational members may also shape the spiritual identity of organizations. Mass changes in organizational membership can shift organizational identity (Albert & Whetten, 1985), and Debra Meyerson suggested that even individual employees could shape organizational identity through what she called tempered radicalism (2001), such as the recycling example presented earlier. In addition, organizational stories or myths, regardless of origin, impact organizational identity. Changes to these stories and myths, or which stories are emphasized, can stimulate transformation (Wines & Hamilton III, 2008).

It is possible that a stimulus from outside the organization may also shape the spiritual identity of the organization. Social contract theory suggests that societal norms, communities, and stakeholder expectations stimulate organizations to reconsider their identity commitments (Cava & Mayer, 2006). We suspect that future research may shed light on a host of other external variables which serve to shape the spiritual identity of organizations such as economic conditions, political and regulatory conditions, suppliers, culture, and technology, among other factors.

We also know that organizations are not passive actors in this process. Not only is their spiritual identity shaped by the actors within and outside the organization, but they they also shape the spiritual identity of those who they come into contact with. Research shows that work organizations shape the identities of those within them (Ashforth & Mael, 1989 and Verbos, 2007). Whether implicit or explicit organizations serve as a spiritual stimulus to the individuals within them, and vice versa, thus shaping and shifting spiritual fit over time.

Proposition 3: An organizations spiritual identity is dynamic and subject to change, and organizations can also influence the spiritual identities of its members, therefore spiritual fit is a fluid, dynamic, and reciprocal process.

Conclusions and Ideas for Future Research

While there is a substantial body of research and literature on workplace spirituality and related constructs there appears to be no existing theory pertaining to the fit between the spiritual identity of organizations and organizational members. We believe this is not a trivial vacuum but one which when filled can yield valuable insight into the nature of organizations as spiritual agents as well as assist scholars in studying spiritual concepts related to organizational life.

Here we have suggested a framework for understanding the fit between organization and individual spirituality and suggested that organizational spiritual identity is both shaped (stimulated for transformation) and shapes (serves as a stimulus for others through expression) the spirituality of those connected to it. We have also suggested that spiritual fit exists on a continuum and that perhaps finding a good or perfect fit is less important than avoiding an adverse or poor fit.

Future research might explore the ways in which people manage misfit. One way to manage this tension might be through disengagement strategies, which we previously mentioned in the brief discussion on social identity theory. Another approach might be tempered radicalism (cite).

From a Christian perspective it would be of great interest to explore the various elements of Christian Spiritual Identity which most frequently cause mis-fit between an individual and their organization. For example, if an individual feels that their purpose is to share their faith at a secular organization then it is likely that this behavior may lead to tension between the individual

and the organization. In an environment where there is fair fit this behavior may fall within the allowable tolerances, however in an organization where this is discouraged or even prohibited we would argue that there is poor or adverse fit. In addition to exploring the issue of prosthylizing at work a further exploration of other Christian identity variables would be worth pursuing.

It is our hope that future research will explore spiritual fit in greater detail. Additionally, it is evident that spiritual fit also exists on a societal, cultural, and even global level. Future research might examine how entire cultures and sub-cultures develop a spiritual identity, and how individuals find fit within that. In that sense presented here is a concept which goes beyond organizational life and reaches into all life thus providing fertile ground for future study across disciplines.

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University Brand Identification Versus Athletic Brand Identification:

An Investigation of the Interaction Between Related Brands

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Abstract

Every organization seeks to identify ways to build consumer brand attachment/commitment resulting in increased levels of brand loyalty. This study measures the relationships between university brand, athletic brand, and consumer behavioral outcomes, and provides support for maximizing the impact of total brand equity.

It is postulated that within the realm of higher education, the athletic community can be viewed as a sub-brand under the larger university brand. As such, the relationships between university brand, athletic brand, and consumer behavioral outcomes must be explored in an effort to maximize the impact on total brand equity. One of the primary impacts of this investigation is the exploration of the brand associations related to the university and its athletic brand. Brand associations are merely cognitive and affective elements that directly impact a person's conative behavior.

Being a member of a university community aligns with Tajfel's (1982) assertion that the level of social identification with a group will determine if a student refers to him/herself as simply a "college student," a "student at *Name University*," or "a *mascot fan*".

Scales related to brand [community] identification from the marketing discipline (He & Li, 2011; Heere et al., 2011; Kim, 2008; Donovan et al., 2006) were then applied to intercollegiate athletics. Within the last ten years, studies have emerged around the idea of brand identification as it relates to brand loyalty, particularly in service industries (Shirazi et al., 2013; He & Li, 2011; Marin et al., 2009). The current study took the construct of brand identification in a slightly different direction by applying it to a broader brand (a university) as well as a more focused sub-brand (college athletics). Merging concepts from the fields of psychology, marketing, and athletics was an attempt to create a cross-disciplinary framework that added value for higher education administrators, sport marketers, and internal stakeholders alike.

The goal of this research was to identify how closely internal stakeholders (current students, faculty and staff) in a small, private, coed liberal arts institution associate with the university brand as well as the athletic brand. How do these associations influence university

and athletic-related brand citizenship behaviors (word-of-mouth, event attendance, and merchandise consumption)?

Several of the pieces of the proposed model, however, have been strongly supported in recent studies (Biscaia, 2013; Lee, 2013; Rosca, 2013; Salzarulo, 2012; He & Li, 2011; Heere et al., 2011; Martinez, 2009; Kim, 2008), which are abundant with scales and conceptual frameworks related to a fan's salient need to identify affectively and cognitively with sport teams.

It is important at this point to make the distinction between professional and intercollegiate sport entities. "While professional sport executives have acknowledged the importance of viewing their properties as a brand, administrators at the collegiate sport level have been slow to recognize the value of this perspective" (Ross et al., 2007, p. 106). Many researchers focus solely on the professional sport team arena, studying fan identification with one favorite professional sport team (Biscaia et al, 2013; He & Li, 2011; Mahony et. al, 2000; Sutton et al., 1997). Many more studies, however, focus on intercollegiate athletics (Heere et al., 2011; Fink et al., 2009; Woo et. al., 2009; Kim, 2008; Heere & James, 2007; Kwon et al., 2007; Donovan et al., 2006; Trail et al., 2005; Gladden et al., 1998), yet all of these studies focus on one highlighted team or sport rather than the entire athletic department brand. It was postulated by the researchers that within the population of a small, private, liberal arts college the athletic department may not have one flagship team or sport that tends to create stronger brand associations than the others. For this reason, the current study adds to the literature by focusing on the broader athletic brand rather than one team or sport. "Athletic administrators would be better served if they looked at their departments, sport teams, and institutions with a more

thorough brand management perspective in order to better develop a broad base of loyal fans” (Ross et al., 2007, p. 106).

In addition, the current study investigates the interaction between the university brand and the athletic brand while measuring the impact on both university and athletic-related behavioral outcomes. The previously established reciprocal relationship between the university brand and the athletic department brand (Heere et al., 2011) infers the need to investigate, not only the impact of brand identification on athletic-related outcomes, but also on broader university-related outcomes. University administrators should benefit greatly from evidence related to athletic-related return on investment. The findings of this study should have significant implications for small, private, coed liberal arts institutions and their ability to develop both university and athletic-related brand commitment and loyalty from internal stakeholders resulting in increased levels of university and athletic-related performance outcomes such as game attendance, positive word-of-mouth, and merchandise consumption.

Several research questions will be explored in relation to the proposed conceptual model (see Figure 1). These questions, among others, will include:

- Does the university brand drive the athletic brand or vice versa?
- Do fans attend games to support the university or the athletic department?
- Does the university brand or the athletic brand have a stronger relationship with supportive brand behaviors?
- Is a strong level of identification with a university’s brand enough on its own to result in high levels of athletic-related brand behaviors

Conceptual Framework & Context

The purpose of this study was to examine the relationship between university brand identification and athletic brand identification and its' impact on consumer behavior. Based on a comprehensive review of the literature, Figure 1 illustrates the proposed conceptual model. The researchers developed two main contributions from this study. The first stems from the proposed reciprocal, interactive effect of university brand identification on athletic brand identification and vice versa, acting as a moderator relative to brand behavior intentions. Second, brand identification was explored as influencers of both university outcomes and athletic outcomes.

Social Identity Theory

By definition, social identity is “that part of the individuals’ self-concept which derives from their knowledge of their membership of a social group (or groups) together with the value and emotional significance of that membership” (Tajfel, 1982, p. 24). This definition provides three pieces of social identity: cognitive awareness, affective connection, and salience or value. Within a higher education setting, it is assumed that students are aware of their membership within the university’s brand communities. Further, Kaynak et al. (2007) assert in a sport identification setting, that attitudes are strong predictors of loyalty. Based on these assumptions, and for the purposes of this study, the social identity scales selected focused on the measurement of affective connection and salience.

Social identity is closely tied to self-image as “individuals are more likely to become identified with an organization (or team) when it represents the attributes they assign to their own self-concepts” (Fink et al., 2009, p. 143). Sport identification related research is often grounded in social identity theory which assumes that people want to maintain a positive social image. Individuals will develop social categories based on in-group similarities and will select

appealing categories based on their own perceptions of fit (Lock et al., 2012; Donavan et al., 2006). Members of a group will find relationships with other members of their group appealing and will differentiate themselves from those who are not members of their group (Donavan et al., 2006).

In his work on social identity theory, Tajfel (1982) focuses much attention on intergroup dynamics. These relationships illustrate a behavioral tendency to “protect, enhance, preserve, or achieve a positive social identity” through ingroup-favoring (Tajfel, 1982, p. 24). The level of identification with a social group can further be enhanced when there is conflict or competition with an “outgroup” (Tajfel, 1982, p. 24) which, for the purposes of this study, would be represented by a rival university. “Sport has emerged as one of the most significant and universal institutions in modern society” (Grove et al., 2012, p. 23). Building sport communities is pervasive in today’s culture and applying social identity theory to such communities has implications for augmenting in-group tendencies and overall group identification. In turn, it is this identification with the sport brand that has been shown to off-set the effects of team performance (win-loss) on financial outcomes and loyalty (Sutton et al., 1997).

Brand Identification

Throughout the marketing literature, identification with or commitment to a brand is one component of a larger construct referred to as brand equity or the overall value of the brand (Keller, 1993). According to Keller (1993), “customer-based brand equity occurs when the consumer is familiar with the brand and holds some favorable, strong, and unique brand associations in memory” (p. 2). As it relates to athletics, “brand associations capture experiential and emotional benefits that consumers receive through the consumption of sport” (Gladden & Funk, 2002, p. 56). Their study broke down the components of brand association and found that

“fan identification was particularly predictive of the benefit dimension of brand association” (Gladden & Funk, 2002, p. 74). Shirazi et al. (2013) provide further evidence that “supports the substantial role of brand identification in the brand loyalty process and also its mediation between brand identity and brand loyalty” (p. 170). With brand loyalty and ultimately brand equity as the end goals of any brand manager, further investigation is needed related to the specific constructs within brand equity that apply to intercollegiate athletics as a sub-brand within the larger university brand.

Woo et al. (2009) differentiate between two segments of sport consumers: the spectator and the fan. The difference between them is found in part at the points of attachment. Spectators enjoy the entertainment of sports and are less attached to a specific team. Fans, on the other hand, are passionate about “their” team and are motivated by the desire to win and to socialize with other fans (Woo, 2009). In the context of the current study, spectators would be those who identify strongly with the university brand and exhibit supportive brand behaviors due to their emotional connection with the university versus fans who exhibit supportive brand behaviors due to their emotional connection, more specifically, with the athletic brand.

Varying perspectives exist pertaining to the antecedents that act as the “attraction mechanisms” (Donavan, 2006, p. 127) that cause individuals to gravitate toward identification with a social group. Affective commitment, representing the emotional connection to the brand, has been a foundational construct within brand identification and is highly supported in the marketing literature (Lock et al., 2012; He & Li, 2011; Heere et al., 2011; Donovan, 2006; Underwood et al., 2001;). Continuation commitment refers to the value or importance of continuing the social relationship and has also been widely accepted as it provides the piece of attachment that represents the costs associated with switching brands from the customer’s

perspective (Lee et al., 2013; Lock et al., 2012; Underwood et al., 2001). Other suggested antecedents include: physical proximity to the brand (Donavan, 2006; Gladden et al., 1998), normative influences such as the opinions of significant others (Heere & James, 2007; Donovan, 2006), cognitive awareness (Lock et al., 2012; Heere & James, 2007; Donovan et al., 2006; Underwood et al., 2001), evaluation of in-group members (Lock et al., 2012), the environment/atmosphere (Underwood et al., 2001; Gladden et al., 1998), and in some cases even behavioral involvement is included as a precursor to social identity (Heere & James, 2007). The consumer benefits associated with identifying with a social brand are vast and include a significant motivator of being “positively associated with social psychological well-being” (Wann, et al., 2008, p. 229). Further, the outcomes of consuming a social, public service, such as a sporting event, can include significant increases in personal well-being and decreases in levels of enduring loneliness (Wann, et al., 2008). While it is crucial to understand the antecedents of social brand identification as well as their relationships with consumer benefits, this study will narrow the focus and expand the literature related to measuring the affective commitment and salience factors of brand identification and their impact on brand supportive behaviors.

Brand identity has been applied to a variety of stakeholders across multiple markets. Within the area of higher education, Wong (2010) developed a “student brand identity index” used to measure the level of identification with and commitment to the college or university brand (p. 1). He determined that college students’ brand identification equates to employee’s organizational commitment. His brand identity index measures affective commitment (emotional attachment) as well as continuance commitment (desire to stay with the brand) (Wong, 2010).

Among employees, or internal customers, brand identity has been used to determine the timeframe for attachment or affective commitment to an organizational brand. Meyer et al. (1991) found that “on-the-job experiences” are crucial for new employees’ identification within their first month of employment (p. 729). King & Grace (2008) build a strong case for investing in an internal marketing orientation (IMO) for the purpose of increasing the level of commitment from employees.

Moving to the sports arena, Trail et al., (2000) define identification as “an orientation of the self in regard to other objects including a person or group that results in feelings or sentiments of close attachments” (p. 166). They go on to conclude that “identification is an extremely important concept with regard to consumer behavior, specifically with regard to leisure and sport consumption” (Trail et al., 2000, p. 166). Several studies have extended this position by investigating and, in turn, developing strategies to foster not only the relationship between the fans and the team, but also the relationships between and among fans (Underwood et al., 2001). The level of affiliation that is perceived by the sport consumer may elevate his/her status to more than just a consumer or even a fan. Highly identified professional sport consumers may perceive that they are an active member of the actual sport organization (Heere & James, 2007). For sport marketers, the desire is to align sport brand characteristics with target market characteristics in an effort to increase brand identification levels and ultimately influence sport consumer behaviors.

Based on a review of the literature pertaining to brand identification, the following hypotheses are proposed:

- H1: University brand identification (UBI) will positively and significantly influence athletic brand identification (ABI).

- H2: Athletic brand identification (ABI) will positively and significantly influence university brand identification (UBI).

Brand Identification Instrument

As mentioned previously, there is not a shortage of identification scales in the extant literature related to either universities or athletics. Some of the items and instruments that were considered include: Motivation Scale for Sport Consumption (Woo et al., 2009), Team Association Model (Gladden & Funk, 2002), Team Brand Association Scale (Ross et al, 2006), Student Brand Identity Index (Wong, 2010), Employee Brand Commitment Model (King & Grace, 2008), Organizational Commitment Scale (Meyer & Allen, 1991), Team Identification Scale (Kwon et al., 2007), Team Identification Index (Trail et al., 2005), Sport Spectator Identification Scale (Wann & Branscombe, 1993), Sport Fandom Questionnaire (Wann, 2002), Psychological Commitment to Team (Mahony et al., 2000). Kwon & Trail (2005) selected two scales, Psychological Commitment to Team and Team Identification Index, to use in the comparison of single-item measurements versus multiple-item measurements. The findings revealed that, in general, multi-item measurements offered better reliability and in some cases explained more variance than comparable single-item measurements. Various uses for single-item measures were provided, assuming the scales have been tested, but the results were in favor of multiple-item measurements (Kwon & Trail, 2005), which were adapted for the current study.

Pertaining to the measurement of brand identification, there is significant variance among researchers on the multiple dimensions that make up the construct. As with social identity theory (Tajfel, 1982), some support cognitive awareness (Sung & Yang, 2009), affective commitment (He & Li, 2011; Kim, 2008; Kaynak et al., 2007), and salience (Lee et al., 2013; Laverie & Arnett, 2000). Others have attempted to introduce additional dimensions including reciprocity

(Rosca, 2013; Sung & Yang, 2009) and involvement (Woo et al., 2009; Laverie & Arnett, 2000).

The present study uses Tajfel's (1982) original definition of social identity theory and includes six items measuring the two dimensions of affective commitment and salience. As previously stated, the focal point of the current study was a small, private, liberal arts institution of higher education. Based on the assumption that internal stakeholders including current students and faculty/staff are cognitively aware of their membership within university brand communities, the items selected focus solely on the affective commitment and level of importance dimensions of brand identification.

The specific items that were determined to be the most suitable for this study have had strong psychometric properties in previous research. These were then adapted to fit the context of the current research (see Table 1).

Behavioral Intentions

The bottom line for this and similar studies is that there is a need for a "more complete and accurate understanding of sport consumption behaviors" (Grove et al, 2012, p. 23). The behavioral intentions component is the part of the proposed model that addresses the outcomes, benefits, or consequences of brand identification. Self-reported actual past behaviors was considered as an option for this study. However, upon a thorough investigation of similar research, it was determined that consumer's self-reported behavioral intentions have been the most frequently used method in both academia and marketing practice (Kim, 2008). In addition, Morwitz (2007) found that behavioral intentions are generally predictive of future behavior. Within the sport consumption construct, several researchers have determined that team identification has a direct impact on self-esteem which, in turn, influences long-term conative loyalty (Kwon et al., 2007; Trail et al., 2005). Through an in-depth comparison of models

related to identity theory and consumer satisfaction, Trail et al. (2005) found that measuring outcomes based on intentions for future behavior were more comprehensive than simply measuring past behavior. Therefore, behavioral intentions rather than actual behaviors were selected for this study.

While any number of consumer behaviors can be measured as they relate to brand identification, three were selected for the present study: word-of-mouth (WOM), participation, and merchandise consumption. These three outcomes were measured at both the university brand level and the athletic brand level. Beginning with university outcomes, Sung and Yang (2009) explore how college students' educational experience, communication behavior, perceived university reputation, and relationship with the university impact their "supportive behavioral intentions toward the university" (p. 787). Specifically, their study stems from the fundraising side of higher education with the hopes of fostering long-term relationships that will result in higher levels of alumni giving (Sung & Yang, 2009). The supportive behavioral intentions measured throughout the Sung & Yang (2009) study are predicated on the theory of reasoned action (TORA), developed by Fishbein (1967). This theory focuses on a person's intention to behave a certain way based on a combination of his/her attitude toward the behavior and subjective norm. Further, Donovan et al. (2006) discuss several "positive consequences of identifying with an entity. Such outcomes include organizational citizenship behaviors, lower turnover, positive word-of-mouth and increased self-esteem" (p. 125).

Organizational citizenship behaviors (OCB) as studied in undergraduate college students have been shown to "help build community and culture within the organization" (LeBlanc, 2014, p. 99). LeBlanc (2014) applies OCB to college life through a continuum illustration. At one end of this continuum is a student who only performs those behaviors required to earn a degree, take

tests, attend class, etc. At the opposite end is a student who lives on campus, joins clubs, plays sports, leads talents shows, and is an resident assistant (RA) in the dorm known for his/her open door policy. As the student moves down the continuum, the behaviors increasingly become OCB and that student is more likely to “be involved and engaged in a more complete college experience” (LeBlanc, 2014, p. 100). The implication is a closed-loop cycle whereby identification will lead to higher levels of OCB, which will in turn, lead to increased identification. Gladden et al. (1998) also propose a closed-loop conceptual framework for brand equity as it pertains to college sports. While they agree that the consequences of building sport brand equity will include merchandise sales, media coverage, game attendance, and improved game atmosphere, it is then these very consequences that directly impact “marketplace perceptions,” which is a direct influencer of the original antecedents for brand equity (p. 5).

On the athletic side of the discussion, research indicates that creating long-term subcultures within a brand community has resulted in positive outcomes related to consumer behavior (Heere, 2011, p. 407). Specifically, Heere et. al (2011) demonstrated that identification with a college football team has a strongly positive relationship with consumer outcomes including merchandise sales, media consumption, and game attendance. Looking at the process of developing team identification with a brand new team, Lock et al. (2012) report what they consider to be the “manifestations of developed team identification” (p. 283). As a result of internal brand meaning among group members, external actions will result including an increased desire to obtain athletic-related news and the desire to promote the athletic-brand to others (Lock et al., 2012). While media consumption may be an important indicator of brand loyalty, the institution used for the present study had very few media options available for sport

consumers and for this reason, media consumption was not included as one of the measured behaviors.

The first of the three behavioral components being measured for the current study was word-of-mouth (WOM). In a 2005 study related to WOM, it was determined that consumers prefer personal information sources over other sources, especially in service industries (Bush et al., 2005). Lock et al. (2012) found through qualitative research methods that “spruiking” or actively promoting a team through word-of-mouth, was more likely to occur once a group member had internalized the brand to the point of “attachment” (p. 290). The implication is that a fan must reach a certain level of team identification before s/he is willing to try to convince others to join him/her. Similarly, Laverie & Arnett (2000) report that “avid fans are more likely to discuss aspects of their team frequently with others” (p. 240). Bush et al. (2005) found that the number of female sport consumers is rapidly increasing. Females enjoy the social aspects of sport events more than males and they tend to spread WOM more than males (Bush et al., 2005). Most importantly for the present study, a clear correlation has been identified between consumers who are strongly connected to a brand and their propensity to spread positive WOM referrals about that brand (Williams et al., 2012).

Hence:

- H3(a): University brand identification (UBI) will positively and significantly influence university brand word-of-mouth.
- H4(a): Athletic brand identification (ABI) will positively and significantly influence athletic brand word-of-mouth.
- H5(a): University brand identification (UBI) will positively and significantly influence athletic brand word-of-mouth.

- H6(a): Athletic brand identification (ABI) will positively and significantly influence university brand word-of-mouth.

The second behavioral construct in the proposed framework is participation. Primarily this includes a desire to attend brand related events. Fan game attendance is one of the most widely researched constructs in sport consumer behavior. However, the identified drivers of attendance are incredibly diverse. Many studies focus on the main factors that influence attendance such as excitement/uncertainty of outcome (Kim et al., 2013; Paul, 2012; Funk et al., 2009; Trail et al., 2000), service quality (Kim et al., 2013; Dale et al., 2005), team quality (Funk et al., 2009; Price, 2003), school characteristics (Depken et al., 2011), school history/rivalry (Peetz, 2011; Price, 2003), social interaction (Peetz, 2011; Funk et al., 2009; Trail et al., 2000), and escape/diversion (Funk et al., 2009; Trail et al., 2000). One study, however, focuses on the structural constraints to attending a sport event such as other entertainment options, cost, location, weather, etc. (Trail, et al., 2008). With quality (service quality, event quality, team quality) being a primary predictor of game attendance, Salzarulo et al. (2012) successfully used a widely accepted quality management model, Six Sigma, to turn around a long-term, decreasing game attendance pattern for a collegiate men's basketball program. Williams et al. (2012) again, provide evidence that consumers with a higher level of brand identification will attend more games. It should be noted however, that some research critiques the use of event attendance. "Although repeat attendance may be the most evident manifestation of a person's attachment to a team, this strictly behavioral indicator ignores the underlying psychological processes explaining why some people attend more games over time. In fact, research has shown attendance alone is a poor measure of loyalty" (Mahoney et al., 2000, p. 16). For this reason, participation is only one of three constructs that are being measured as indicators of brand identification.

Hence:

- H3(b): University brand identification (UBI) will positively and significantly influence university brand participation.
- H4(b): Athletic brand identification (ABI) will positively and significantly influence athletic brand participation.
- H5(b): University brand identification (UBI) will positively and significantly influence athletic brand participation.
- H6(b): Athletic brand identification (ABI) will positively and significantly influence university brand participation.

The final behavioral construct being measured in our framework is merchandise consumption. Donavan et al. (2006) found that a stronger level of identification with a sports brand was positively correlated with collecting and publically displaying symbols related to that brand as well as giving those symbols as gifts to others. Kim (2008) reports that consumers who perceive a good relationship with the brand are more likely to buy licensed products. Finally, Heere et al. (2011) provide evidence that team identification “strongly affected merchandise sales” (p. 417).

Hence:

- H3(c): University brand identification (UBI) will positively and significantly influence university brand merchandise consumption.
- H4(c): Athletic brand identification (ABI) will positively and significantly influence athletic brand merchandise consumption.
- H5(c): University brand identification (UBI) will positively and significantly influence athletic brand merchandise consumption.

- H6(c): Athletic brand identification (ABI) will positively and significantly influence university brand merchandise consumption.

Behavioral Intentions Instrument

Several existing scales were considered for this study. Trail et al. (2005) tested what they called conative loyalty through the use of a behavior intentions instrument. Kim (2008) provided items for word-of-mouth, participation, and merchandise consumption that had been adapted from previous studies. Participation items were adapted from an instrument used by Heere et al. (2011) measuring behavioral involvement particularly related to event attendance. Related to merchandise consumption, two items were adapted from the symbol collecting scales of Donovan et al. (2006) and two items were adapted from He & Li's (2011) brand loyalty scales. Table 2 provides a list of all of the selected behavioral intention scales as well as the researchers who previously tested them.

Methodology

The target population for this study was current students and faculty/staff from a small, private, coed liberal arts institution in Northeastern United States. The online survey methodology consisted of multiple emails, which included an initial invitation to complete the survey, followed by two subsequent reminders. A link was embedded in each email which took them directly to the 36-item survey designed and administered at SurveyMonkey®.com. In an effort to incentivize participation in the survey and increase the response rate, participants were placed into a drawing for one of four \$50 Visa gift cards. Winners were randomly selected.

Results

There were nearly six hundred responses to the survey when it was closed. Following the data collection, normal data preparation procedures examined the data for missing values,

outliers, and normality. Responses with missing or incomplete data were removed leaving a total sample size of 586. The breakdown of the responses is shown in Table 3.

The sample was predominantly female both among students as well as faculty/staff. Students comprised 79.7% of the sample with the remaining 20.3% being faculty, staff, and administration. Students who had competed in the athletic program made up 22.9% of student respondents.

In an effort to gain an overview of the measurement item loadings, an exploratory factor analysis (EFA) was performed. The original twenty-four measures were reduced to eighteen. As the conceptual framework depicted four constructs, the analysis examined the measures associated with the four constructs. The results showed a combination of congeneric and non-congeneric measures. In particular, the measurement items for the variables relating to athletic participation and athletic merchandise consumption were multidimensional. Respondents did not seem to distinguish between the university brand behavioral intention (UBBI) and athletic brand behavior intention (ABBI) in these two areas.

In addition, the measures purporting to assess word of mouth impact on the behavioral intent specifically loaded on the respective brand identification constructs. These measures differed significantly from the behavioral participation and merchandise consumption measures. Incorporating these measures with the existing brand identification measures was consistent with social identity theory.

The measures related to brand participation and merchandise consumption loaded as two distinct constructs as opposed to a single brand behavior intention construct. Separating the constructs created two specific brand behavior concepts that capture the intentions of respondents as related to actions toward the university brand. It is important to note that the

athletic brand participation and athletic brand merchandise consumption measures were not congeneric. As a result, the initial model required restructuring to conform to the eigenvalues of the exploratory factor analysis. The revised model is shown in Figure 2.

To verify the findings of the exploratory factor analysis, a CFA measurement model was created and analyzed in EQS. The results showed that there was an extremely poor fit. Based on the EFA results and this initial SEM run, it seemed appropriate to modify the theoretical model. As mentioned earlier, the athletic brand participation variable and the athletic brand merchandise consumption variable were eliminated because of misfit. To create a set of congeneric brand identification variables, the word-of-mouth variables (both university and athletic) were combined with the respective existing measures. The revised measurement model was tested for adequate fit (Figure 2). The initial fit was marginally moderate (*NFI = .897, *CFI = .911, *RMSEA = .095). With some very minor modifications (freeing some error co-variances and some cross-loadings), the measurement model showed very good fit (*NFI = .968, *CFI = .978, *RMSEA = .048). An examination of the measures reliability showed the overall multivariate Reliability Coefficient Rho of .95. With these results in hand, a new restructured model was prepared for structural testing.

Moving on the structural model (CFA), testing the model was based on Robust ML estimation. The results showed strong fit indices (*NFI = .963, *CFI = .978, *RMSEA = .048) and statistically significant factor loadings. A close look at the Lagrange Multiplier output showed no evidence of misspecification of parameters and therefore no need for improvement. Furthermore, the Wald test did not identify any parameters as candidates for elimination.

The standardized parameters of the structural model are shown in Figure 3.

Conclusion

There is, as expected, a fairly strong correlation between the university brand identification and the athletic brand identification. It seems understandable that respondents don't notice a distinction between the two concepts. This close association suggests that communication from the university can refer to either the university name or the athletic brand name.

Brand identification, either by the university or the athletic mascot, have the strongest impact on respondent participation. While the athletic brand was slightly stronger (.428), the university brand loading was close (.394). This suggests that game or activity attendance is equally impacted by either brand identification. Efforts to increase participation can be communicated by a focus on the university or the athletic brand.

The factors postulated to drive merchandise consumption, university brand, athletic brand, and participation, were relatively weak as seen in the structural model. The strongest, university participation, was only marginally stronger than the other concepts. The CFA model supports the validity of the constructs and provides a clearer understanding of the relationships that exist. It also reveals that behavioral constructs were not a compilation but distinct actions. As such, future studies should continue to examine the relationships that appear to clearly drive the brand behaviors.

Returning to the study hypotheses, Table 4 provides summary of the conclusions related to those hypotheses.

This study provides support for the premise that both university and athletic branding are intrinsically related to consumption behaviors. As such, higher education institutions can find assurance that marketing activities should include both the institutional name as well as the

athletic brand. Together they provide a powerful impact on consumer participation and merchandise consumption for the institution.

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Figure 1: Proposed Conceptual Model

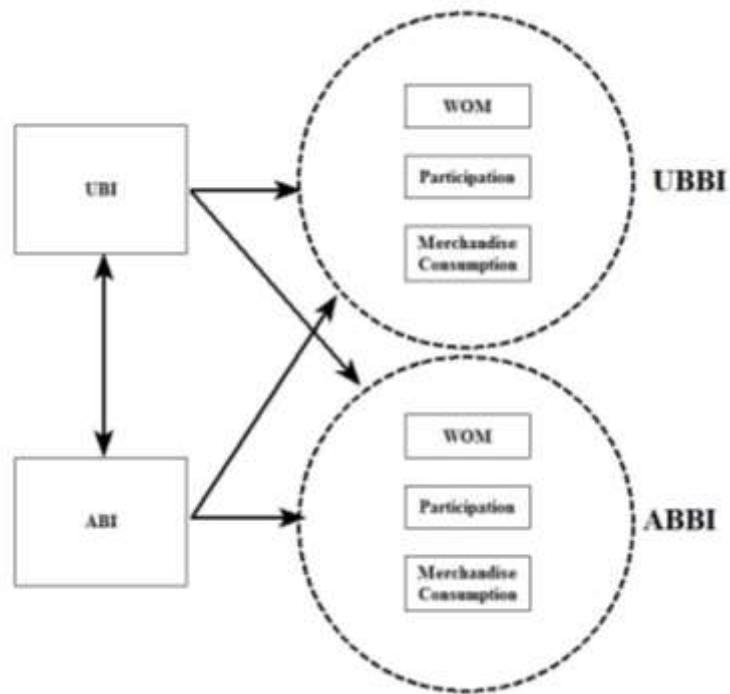


Figure 2: Revised Conceptual Model

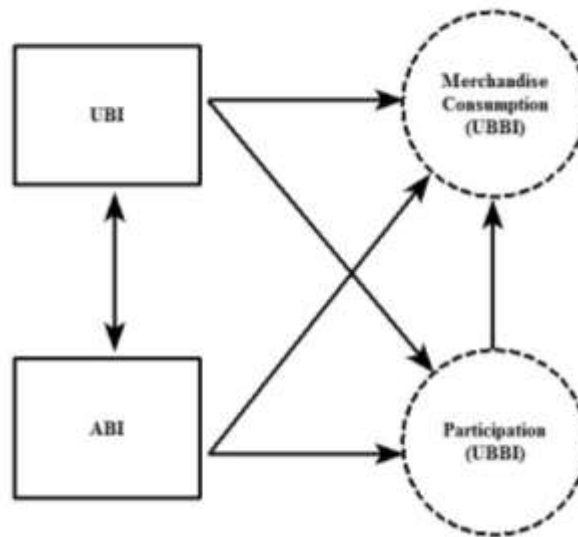


Figure 3: Revised Structural Model

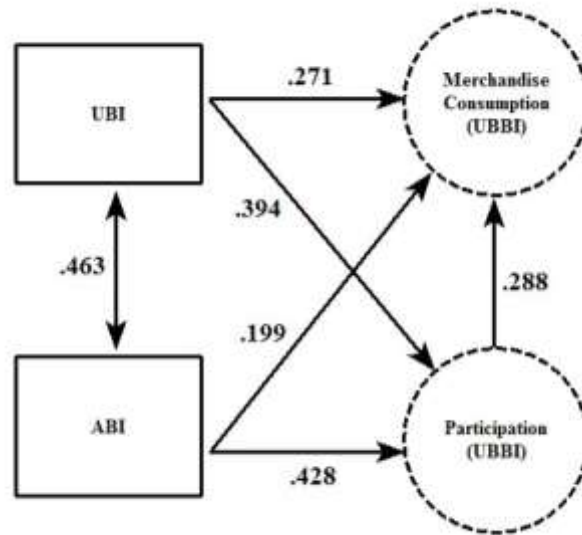


Table 1: Brand Identification Instrument

Construct	Items: 12 total items (7-point Likert scale “strongly disagree” to “strongly agree”)
University Brand Identification (UBI)	I consider myself to be a “real” fan of <i>Name</i> University (Adapted from Lee et al., 2013). When someone praises <i>Name</i> University, it feels like a personal compliment (Adapted from He & Li, 2011). <i>Name</i> University’s successes are my successes (Adapted from He & Li, 2011). I would experience a loss if circumstances forced me to stop being a member of <i>Name</i> University (Adapted from Lee et al., 2013). Being a member of <i>Name</i> University is important to me (Adapted from Lee et al., 2013). When someone criticizes <i>Name</i> University, it feels like a personal insult (Adapted from He & Li, 2011).
Athletic Brand Identification (ABI)	When someone criticizes <i>Mascot</i> athletics it feels like a personal insult (Adapted from He & Li, 2011). I consider myself to be a “real” fan of <i>Mascot</i> athletics (Adapted from Lee et al., 2013). <i>Mascot</i> athletics’ successes are my successes (Adapted from He & Li, 2011). When someone praises <i>Mascot</i> athletics, it feels like a personal compliment (Adapted from He & Li, 2011). I would experience a loss if circumstances forced me to stop being a fan of <i>Mascot</i> athletics (Adapted from Lee et al., 2013). Being a fan of <i>Mascot</i> athletics is important to me (Adapted from Lee et al., 2013).

Table 2: Brand Behavioral Intentions Instrument

Construct	Items: 24 total items (7-point Likert scale “strongly disagree” to “strongly agree”)
University Brand Behavioral Intentions (UBBI)	Word-of-mouth: I will likely tell other people about how great <i>Name</i> University is (Adapted from Kim, 2008). In the future, I will encourage my friends and family to consider attending <i>Name</i> University events (Adapted from Kim, 2008). I am very likely to say positive things to others about <i>Name</i> University (Adapted from Kim, 2008). I will recommend <i>Name</i> University whenever anyone seeks my advice (Adapted from Kim, 2008). Participation: It is likely that I will attend events and activities supporting <i>Name</i> University (Adapted from Heere et al., 2011). I plan to be involved in activities that relate to <i>Name</i> University (Adapted from Heere et al., 2011). It is my intention to attend <i>Name</i> University events in the future (Adapted from Kim, 2008). The likelihood that I will attend <i>Name</i> University events in the future is high (Adapted from Kim, 2008). Merchandise consumption: I plan to purchase merchandise related to <i>Name</i> University (Adapted from Donovan et al., 2006). Buying merchandise with <i>Name</i> University’s logo is something that I intend to do in the future (Adapted from Kim, 2008). In the future, I will likely buy merchandise representing <i>Name</i> University (Adapted from Donovan et al., 2006). I would like to purchase <i>Name</i> University’s branded merchandise in the

future (Adapted from He & Li, 2011).

Athletic Brand Behavioral Intentions (ABBI)

Word-of-mouth:

I will likely tell other people about how great *Mascot* athletics is (Adapted from Kim, 2008).

In the future, I will encourage my friends and family to consider attending *Mascot* athletics' games (Adapted from Kim, 2008).

I am very likely to say positive things to others about *Mascot* athletics (Adapted from Kim, 2008).

I will recommend *Mascot* athletics whenever anyone seeks my advice (Adapted from Kim, 2008).

Participation:

It is likely that I will attend games and events supporting *Mascot* athletics (Adapted from Heere et al., 2011).

I plan to be involved in activities that relate to *Mascot* athletics (Adapted from Heere et al., 2011).

It is my intention to attend *Mascot* athletics events in the future (Adapted from Kim, 2008).

The likelihood that I will attend *Mascot* athletics games in the future is high (Adapted from Kim, 2008).

Merchandise consumption:

I plan to purchase merchandise related to *Mascot* athletics (Adapted from Donovan et al., 2006).

Buying merchandise with *Mascot* athletics' logo is something that I intend to do in the future (Adapted from Donovan et al., 2006).

In the future, I will likely buy merchandise representing *Mascot* athletics (Adapted from Kim, 2008).

I would like to purchase *Mascot* athletics' branded merchandise in the future (Adapted from He & Li, 2011).

Table 3: Demographic Analysis

Gender		
	Female	70.3%
	Male	29.7%
Gender by		
Category		
	Female Students	72.6%
	Male Students	27.4%
	Female: Faculty/Staff	61.3%
	Male: Faculty/Staff	38.7%
Category		
	Student: Traditional UG	52.2%
	Student: Non-traditional	8.7%
	UG	
	Student: Graduate	18.8%
	Faculty	5.1%
	Staff	14.5%
	Administration	0.6%

Table 4: Summary of Study Hypotheses

Hypothesis	Conclusion
H1: University brand identification (UBI) will positively and significantly influence athletic brand identification (ABI).	Supported
H2: Athletic brand identification (ABI) will positively and significantly influence university brand identification (UBI).	Supported
H3(a): University brand identification (UBI) will positively and significantly influence university brand word-of-mouth.	Eliminated per Revised Model
H4(a): Athletic brand identification (ABI) will positively and significantly influence athletic brand word-of-mouth.	Eliminated per Revised Model
H5(a): University brand identification (UBI) will positively and significantly influence athletic brand word-of-mouth.	Eliminated per Revised Model
H6(a): Athletic brand identification (ABI) will positively and significantly influence university brand word-of-mouth.	Eliminated per Revised Model
H3(b): University brand identification (UBI) will positively and significantly influence university brand participation.	Supported
H4(b): Athletic brand identification (ABI) will positively and significantly influence athletic brand participation.	Not Supported
H5(b): University brand identification (UBI) will positively and significantly influence athletic brand participation.	Not Supported
H6(b): Athletic brand identification (ABI) will positively and significantly influence university brand participation.	Supported
H3(c): University brand identification (UBI) will positively and significantly influence university brand merchandise consumption.	Supported
H4(c): Athletic brand identification (ABI) will positively and significantly influence athletic brand merchandise consumption.	Not Supported
H5(c): University brand identification (UBI) will positively and significantly influence athletic brand merchandise	Not Supported

consumption.

H6(c): Athletic brand identification (ABI) will positively and significantly influence university brand merchandise consumption.	Supported

Do Morals Still Matter? The Implications of Moral Equity when Assessing the Appropriateness
of Target Marketing Based on Female Body Shape and Size

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Abstract

Using a multidimensional ethics scale based on five major moral philosophies, this study explored ethical decision making when clothing retailers target women based on body shape and size. Informed by the findings, researchers provide recommendations for Christian business practitioners and educators and suggest that an old truth has new importance.

The purpose of this study was to extend research that assessed the ethical dilemma of targeting that lies within the explicit inclusion or exclusion of groups of customers and to evaluate its impact on intention to buy. Apparel retailers who target exclusively women who fit the American ideal of beauty use not only thin models in their advertising, but also offer limited pant sizes.

The dilemma of clothing retailers targeting women based on body shape and size is that targeting the thinnest body shapes and sizes excludes the majority of U.S. women, and can lead to body image issues causing low self-esteem, depression, and anxiety (Saucier, 2004).

“Advertising and other forms of mass media play a significant role in determining which forms of beauty we consider desirable at any point in time. An ideal of beauty functions as a sort of cultural yardstick. Consumers compare themselves to some standard (often one the fashion media advocate at that time), and they are dissatisfied with their appearance to the extent that they don’t match up to it. This may lower their own self-esteem or, in some cases, possibly diminish the effectiveness of an ad because of the negative feelings a highly attractive model arouses” (Solomon, 2015, p. 281). Martin (2010, p. 101) posits that “the discrepancy between perceived and realistic ideal body image could lead to body dissatisfaction, depression, and eating disorders.”

It is possible for consumers to have a positive attitude toward a brand or a company’s targeting strategy, although simultaneously believe it to be morally wrong (Manstead, 2000). White, MacDonnell and Ellard (2012) contend that while consumers report positive attitudes toward goods made by ethical companies, their intentions and behaviors often do not follow suit. The ethical evaluation of targeting to a market segment based on body shape and size is important because without targeting, a company’s strategy to specialize and concentrate in

certain market segments is limited. Without a well-defined target market, a company's brand image and advertising run the risk of becoming bland and not resonating with consumers (Romaniuk, 2012).

In essence, when a company chooses a target market segment, the company is choosing not to serve other market segments. By choosing a target market, a business can focus their resources on opportunities that match its capabilities, which leads to marketing efficiency, sales, and profit growth (Best, 2013).

While marketing theory praises the beneficial effects of targeting, the possibility exists that for some products and markets, targeting is inappropriate (Smith & Cooper-Martin, 1997). Target marketing is regarded as unethical by consumers when physically harmful products are targeted to a vulnerable market (Smith & Cooper-Martin, 1997).

In the initial research, Structural Equation Modeling (SEM) analysis indicated that a consumer's ethical evaluation of a company targeting women based on body shape and size did not significantly influence the consumer's intention to buy. Subjective norm and a consumer's perceived behavioral control were the only significant predictors of intention to buy.

This research digs deeper into ethical evaluation by assessing Reidenbach and Robin's (1990) three dimensions of ethical evaluation—including moral equity, relativism, and contractualism—and evaluating their impact on intention.

This study aimed to answer three research questions: (1) Does moral equity impact the consumer's intention to purchase from a retailer targeting women based on body shape and size? (2) Does relativism impact the consumer's intention to purchase from a retailer targeting women based on body shape and size? (3) Does contractualism impact the consumer's intention to purchase from a retailer targeting women based on body shape and size?

Of particular interest for the Christian Business Faculty Association conference (2018) is whether or not a particular view of ethical evaluation, one that aligns with moral equity, predicts an intention not to buy. From his book, *Just Business: Christian Ethics for the Marketplace*, Alec Hill's notion is used in this paper as a framework to call for the intentional encouragement of students to stand on moral equity principles to make ethical consumption decisions (2018). It is the opinion of the authors that moral equity is a more appropriate guide to ethical decision making, compared to relativism or contractualism.

Importantly, persons who testify to faith in Jesus should be taught to be guided by universal moral principles and to take a stand in personal decision making in alignment with those principles. This position is in alignment with Hill's call that Christians be guided by God's character, using love, justice, and holiness when making ethical assessments. Holiness is composed of four primary elements: zeal for God, purity, accountability, and humility (Hill, 2018). "Justice provides order to human relationships by laying out reciprocal sets of duties and rights for those living in the context of community" (Hill, 2018, p. 35). Christian love has three prominent characteristics: empathy, mercy, and self-sacrifice (Hill, 2018). The results of this study have implications for the way Christian business educators introduce students to ethical consumption.

While moral principles may be "old in essence," this paper calls for moral teaching to be "new in substance." This study provides an empirical examination of why it matters.

Theoretical Framework

The theoretical underpinnings of this study are based on Theory of Planned Behavior (TPB) and ethical theory. This theoretical framework helps explain how consumers form their ethical evaluation and how that evaluation affects a consumer's purchase intention.

The TPB has successfully predicted and explained behavior in a variety of settings (Yoon, 2011). “A central factor in TPB is the individual’s intention to perform a given behavior. Intentions are assumed to capture the motivational factors that influence a behavior; they are indications of how hard people are willing to try, of how much effort they are planning to exert, in order to perform the behavior” (Ajzen, 1991, p. 181).

The Theory of Planned Behavior (TPB) is a modified version of the TRA (Ajzen, 1991). The Theory of Reasoned Action (TRA) was designed to predict volitional behavior (Ajzen, 1985). The TRA is based on the general belief that human beings usually behave in a practical manner—that they take account of available information and implicitly or explicitly consider the implications of their actions (Ajzen, 1985). The TRA identifies two determinants of intention to perform a behavior. The first factor is attitude toward the behavior, which refers to the degree to which a person favorably or unfavorably evaluates the behavior in question (Ajzen, 1991). The second factor is subjective norm, which refers to the perceived social pressure related to the behavior (Ajzen, 1991). The TPB adds a third variable, perceived behavioral control, which refers to the perceived ease or difficulty of the behavior (Ajzen, 1991).

Ethics is the branch of philosophy involving morality (Timmons, 2012). The most notable ideas for social survival are encompassed in the theories of justice, relativism, deontology, and teleology (Reidenbach & Robin, 1990).

A common measuring approach is to ask individuals to respond to a situation or action having ethical consequence on a single-item scale, typically anchored by “very ethical” and “very unethical,” but individuals may use more than one rationale in making ethical judgments (Reidenbach & Robin, 1990). Theories of justice, relativism, deontology, teleology-egoism, and teleology-utilitarianism are considered the five ethical philosophies that encompass most of the

“great” ideas for social survival, from the areas of moral philosophy as well as religion (Reidenbach & Robin, 1990).

The fundamental concepts of justice theory stem from Aristotle (Reidenbach & Robin, 1990). Aristotle’s principle of formal justice simply stated that “equals ought to be treated equally, and unequals ought to be treated unequally” (Reidenbach & Robin, 1990, p. 650). In its most general form, justice is giving each person his or her due, treating equals equally, and unequals unequally (De George, 2011). Justice is based on the obligation to distribute rewards based on merit (Laczniak, 1983).

Ethical relativism rejects the existence of an absolute or universal moral principle (Barry, 1979). Essentially, the existence of a moral standard cannot apply to everyone at all times everywhere (Barry, 1979). Ethical relativism asserts that “standards of right and wrong depend exclusively on temporal and environmental considerations—that what’s right or wrong coincides with what a group of people in a particular place and specific time think is right or wrong” (Barry, 1979, p. 11).

Deontology is a moral theory that relies on factors other than consequences (Barry, 1979). Deontological theories focus on the specific actions or behaviors of an individual (Hunt & Vitell, 1986). Deontology has a rich intellectual history dating back to Socrates (Hunt & Vitell, 1986). Deontology suggests that individuals have a duty to satisfy the legitimate needs of others (Reidenbach & Robin, 1990). Under deontology, it is our duty to pay our debts, care for our children, and tell the truth because these are the right things to do (Reidenbach & Robin, 1990).

Teleological theory focuses on the consequences of actions or behaviors (Hunt & Vitell, 1986). If the evaluator considers only the consequences to the individual, then the theory is

egoism, whereas if the evaluator considers all of society, the theory is called utilitarianism (Reidenbach & Robin, 1990).

Under egoism, an act is considered ethical when it promotes the individual's long-term interests (Reidenbach & Robin, 1990). The theory states that people should behave as egoists and not that they actually do behave that way (Reidenbach & Robin, 1990). Egoism is represented in Adam Smith's "invisible hand." Smith's work suggests that businesses that operate in their own self-interest would produce the greatest economic good for society.

Under utilitarianism, individuals should act to produce the greatest possible ratio of good to evil for all of society (Reidenbach & Robin, 1990). A utilitarian decision maker is concerned with seeking the greatest good for the greatest number of people (Ferrell, Thorne, & Ferrell, 2016). Utilitarianism promotes efficiency because actions are weighed and compared against each other (Reidenbach & Robin, 1990). Less efficient action is likely to produce less utility than a more efficient action, and is therefore less ethical (Reidenbach & Robin, 1990).

Reidenbach and Robin (1990) developed a multidimensional scale using justice, relativism, deontology, teleology-egoism, and teleology-utilitarianism theories as the basis for ethical evaluation. "Ideas of fairness, justice, contract, duty, consequence, greatest good and many others that come from the five philosophies can also be found in the Bible" (Reidenbach & Robin, 1990, p. 640). The three dimensions of Reidenbach and Robin's multidimensional ethics scale (MES) are moral equity, relativism, and contractualism.

Reidenbach and Robin's (1990) broad-based moral equity dimension includes two justice concepts, one broad-based morality item, and one relativistic item. "Decisions are evaluated essentially in terms of their inherent fairness, justice, goodness, and rightness" (Reidenbach & Robin, 1990, pp. 645-646).

Relativism states that normative beliefs are rooted in the social and cultural system (Reidenbach & Robin, 1990). According to this study, society and culture play a determinant and evaluative role in the ethical evaluative process. In developing their multidimensional scale for improving evaluations of business ethics, Reidenbach and Robin (1990, p. 646) argue that “essentially our notions of justice, fairness, morality, and what is acceptable to our families are in large part, tradition- and culture-based.”

Contractualism is a “purely deontological dimension wherein notions of implied obligation, contracts, duties, and rules are present” (Reidenbach & Robin, 1990, p. 646). The researchers state that social contracts exist in most, if not all, business exchanges by implicitly or explicitly promising or contracting the parties involved in the exchange (Reidenbach & Robin, 1990).

Literature Review

Apparel companies such as Abercrombie and Fitch and Hollister target exclusively women who fit the American ideal of beauty by not only using thin models in their advertising, but also offering limited pant sizes. Some apparel retailers have chosen not to stock XL or XXL sizes in women’s clothing. For example, Abercrombie and Fitch (A&F) made national news in 2006 for refusing to make clothes in larger sizes. Lutz (2013) claims A&F doesn’t want overweight women wearing their brand. In the 2006 interview in which A&F CEO Mike Jeffries made it clear his company markets to only “cool, good-looking people,” he explained that his business is built around sex appeal. He said, “It’s almost everything. That’s why we hire good-looking people in our stores. Because good-looking people attract other good-looking people, and we want to market to cool, good-looking people. We don’t market to anyone other than that” (Lutz, 2013, para. 12).

A second example includes Lululemon's founder, Chip Wilson, saying his company's yoga pants "don't work for some women's bodies." (Bradford, 2013, para. 3).

Roberts and Roberts (2015) posit that the current use of ultra-thin models in advertising can be attributed to Madison Avenue's "thin sells" philosophy. The researchers found that the model body size had no direct impact on advertising effectiveness. They also found that the effectiveness of thin and average-size models was moderated by the degree to which women consumers had internalized the thin ideal (Roberts & Roberts, 2015). In essence, women who have embraced the thin ideal may be more responsive to advertisements using thin models, whereas women who have not bought into the thin ideal are less likely to be swayed by the use of thin models in advertising (Roberts & Roberts, 2015).

Neff (2008) argues that thin is in for advertising unless you're trying to sell cookies or self-esteem, pointing to Unilever and Dove as examples. Unilever has vowed not to use size-zero models in its advertising anymore. According to a spokesperson for Unilever, Dove's campaign has "penetrated society and started a dialog about real beauty" (Neff, 2008, para. 15). Unilever and Dove recognize that women and young girls are bombarded with unrealistic messages and images of beauty that impact their self-esteem.

Within business, the marketing function is most closely related to ethical abuse (Laczniak & Murphy, 1985). Marketing is the closest to the public view by communicating and openly satisfying customers; therefore, marketing is subject to considerable ethical scrutiny by society (Laczniak & Murphy, 1985).

Hunt and Vitell (1986) propose that ethical judgments impact intention, which is consistent with consumer behavior theory. A firm's ethical behaviors are thought to influence

consumers' image of the company, thus product sales. As a result, managers should behave in an ethical manner (Folkes & Kamins, 1999).

Creyer (1997) studied the influence of firm behavior on purchase intention. Consumers stated that “the ethicality of a firm’s behavior is an important consideration during the purchase decision; ethical corporate behavior is expected; they will reward ethical behavior by a willingness to pay higher prices for that firm’s product; and although they may buy from an unethical firm, they want to do so at lower prices which, in effect, punishes the unethical act” (Creyer, 1997, p. 5).

The same year, Smith and Cooper-Martin investigated the ethical concerns related to targeting, specifically involving harmful products and vulnerable consumers. While harmful products have traditionally been associated with physical harm, the authors propose the addition of economic harm and psychological harm. Smith and Cooper-Martin (1997, p. 4) define vulnerable consumers as “those who are more susceptible to economic, physical, or psychological harm in, or as a result of, economic transactions because of characteristics that limit their ability to maximize their utility and well-being.” Examples of vulnerable markets provided by the authors included minority groups, children, and alcoholics.

Their study used a 2 x 2 full factorial design, which included less/more harmful products and low/high vulnerable target market. They measured the ethical evaluation using Reidenbach and Robin’s (1990) Multidimensional Ethics Scale (MES) and Berry’s (1977) behavioral intentions scale. From the study, researchers learned that public concern exists about certain targeting strategies, particularly for products perceived as more harmful and targets perceived as more vulnerable. The study also found that consumers have ethical concerns regarding targeting in general (Smith & Cooper-Martin, 1997).

Ten years later, Jones and Middleton (2007) examined the effects of perceptions of product harm and consumer vulnerability on ethical evaluations of target marketing strategies. The researchers concluded that the ethicality of target marketing strategies was contingent on the respondent's ability to accurately identify the product harm and consumer vulnerability. The results of their study contradicted Smith and Cooper-Martin's (1997) study. "An individual must first be able to recognize the presence of a moral issue before they can make an ethical evaluation" (2007, p. 255).

Most people want a just society (Martin, 1985). Consumers like ethical companies (Solomon, 2015). In fact, Creyer (1997) found that customers are even willing to pay higher prices for products made by an ethical company. Some consumers are even willing to switch brands to support companies that either make donations to nonprofit organizations or support charitable causes (Smith & Alcorn, 1991). According to Solomon (2015, p. 132), "ethical business is good business."

More specifically, recent studies have demonstrated the predictive ability of Reidenbach and Robin's Multidimensional Ethics Scale on intent to act (Loo, 2004; Schepers, 2003). In Schepers' study, the researcher hypothesized that Machiavellianism and profit will affect relativism and contractualism dimensions, but not moral equity. Schepers also hypothesized that Machiavellianism will interact with profit to affect intent to act. Schepers (Schepers, 2003, p. 341) defines Machiavellianism as, "the tendency of an individual to detach from considerations of ethics and perform actions that profit the self." Moral equity was the only predictor of ethical judgment, and moral equity and contractualism were predictors of intent to act.

This study looked at the ethical dimensions including moral equity, relativism, and contractualism and their influence on a consumer's intention to buy.

Research Methodology

The extant literature on TPB, ethical evaluation and the impact of ethical evaluations on intentions provided the foundation for the following hypotheses and research model developed for this research study.

Hypothesis 1: Moral equity positively affects intention to buy from a company targeting women based on body shape and size.

Hypothesis 2: Relativism positively affects intention to buy from a company targeting women based on body shape and size.

Hypothesis 3: Contractualism positively affects intention to buy from a company targeting women based on body shape and size.

Research Model

The Multidimensional Scale for Improving Evaluations of Business Ethics (MES), developed by Reidenbach and Robin (1990), is comprised of three ethical dimensions including moral equity, relativism, and contractualism. Based on the theoretical framework discussed above, a model integrating ethical evaluation and intention to buy is shown in Figure 1.

Operational Definitions

Moral equity is represented by fairness, justice, family acceptability, and moral rightness. Fairness represents the degree to which each party in a transaction achieves its own good (De George, 2011). Justice is the level in which equals are treated equally and unequals are treated unequally (De George, 2011). Family acceptance represents the early training received in the home regarding fairness, right, and wrong (Reidenbach & Robin, 1990). Morally right and wrong represents a broader-based notion of good and bad (Reidenbach & Robin, 1990).

Relativism is represented by traditional acceptance and cultural acceptance. Traditional and cultural acceptability represent the guidelines, requirements, and parameters inherent in the legal, traditional, historical, and cultural structure of society (Reidenbach & Robin, 1990).

Contractualism is represented by the violation of an unspoken promise and the violation of an unwritten contract. Violation of an unspoken promise and violation of an unwritten contract are represented by implicit or explicit promises, contracts, duties, and rules broken within a business exchange (Reidenbach & Robin, 1990).

Intention is represented by the likelihood a consumer will purchase a product (Ajzen, 2012).

Each variable item utilized 7-point bipolar scales. The item scores were summed within factors to form factor indices (Reidenbach & Robin, 1990). Multiple regression using SPSS was utilized to assess the existence of predictable relationships between the independent variables and the dependent variable.

Population Selection and Sampling Process

The target of this study was female consumers ages 18-29 living in the United States, with a household income of at least \$20,000. From this population, the sample of this study was 489 female consumers who participate on a consumer research panel. Convenience sampling was used. Qualtrics was able to segment by gender, age, geography, and household income to achieve respondent diversity in terms of age (within the specified range), geographical, and racial diversity.

Data Collection

A web-based survey was conducted via an electronic questionnaire. Female consumers on a research panel were invited to participate. Four hundred twenty-two fully completed

questionnaires were received. One respondent was identified for answering neutral to every single item on scale. This response was removed from the data analysis.

Findings

The goal of this research was to examine the effect of three ethical factors on intention to buy from a company targeting women based on body shape and size. The three factors of ethical evaluation—moral equity, relativism, and contractualism—were specifically studied.

The data from the surveys was entered into SPSS. Multiple regression analysis was used to assess the existence of predictable relationships between the independent variables (moral equity, relativism, and contractualism) and the dependent variable (intention to buy).

Hypothesis 1, 2, and 3, examined the effect of moral equity, relativism, and contractualism, respectively, on intention to buy from a company targeting women based on body shape and size.

Simultaneous multiple regression was conducted to investigate the impact of moral equity, relativism, and contractualism on intention to buy. The sample size was sufficiently large ($n > 30$), allowing parametric testing through Pearson correlation coefficients and multiple regression analysis. Of the three ethical dimensions, only moral equity significantly predicted intention to buy. The adjusted R^2 value was .431. This indicates that 43.1% of the variance in intention to buy was explained by the model. The beta coefficients are presented in Table 1.

Additional Analysis

As previously mentioned, an earlier SEM analysis indicated that an overall ethical evaluation did not impact intention to buy in this scenario. In an effort to investigate the significance of moral equity in conjunction with TPB, an additional regression analysis was conducted. With the inclusion of both ethical dimensions and the TPB components, four

independent variables (moral equity, attitude, subjective norm, and perceived behavioral control) were significant predictors of intention to buy. The adjusted R^2 value was .607. This indicates that 60.7% of the variance in intention to buy was explained by the model. The beta coefficients are presented in Table 2.

Based on the data analysis, the conclusions reached regarding each hypothesis are summarized in Table 3.

Key Contributions and Conclusions

Despite other studies that have demonstrated the predictive ability of Reidenbach and Robin's MES on intention, the results of this research identified that ethical evaluation significantly influenced a consumer's attitude and subjective norm, but did not influence the consumer's intention to purchase. While the SEM analysis indicated that the consumer's unethical evaluation of the company did not divert the consumer's intention to buy desirable products from the clothing retailer, the multiple regression analysis found that attitude, subjective norm, and perceived behavioral control predict a consumer's intention to buy desirable products from a clothing retailer targeting women based on body shape and size. These findings are consistent with extant TPB literature, which has provided extensive support for the ability to predict a wide range of behaviors (Smith et al., 2007).

Perhaps the most thought-provoking finding of this study was related to the significant influence of moral equity on intention. In the media and academic literature, ethical consumption has been a hot topic (Hassan, Shiu, & Shaw, 2016). Discrepancies have been identified between what consumers think, intend to do, and actually do (Hassan et al., 2016).

This research dug deeper into ethical evaluation by assessing Reidenbach and Robin's (1990) three dimensions of ethical evaluation including moral equity, relativism, and

contractualism and evaluating their impact on intention. This finding provides evidence that moral equity still matters. This reinforces research conducted by Manstead, Schwartz and Tessler, and Harrison.

Manstead (2000) explored the role of moral norm in the context of the attitude-behavior relationship. Moral norm is the individual's conviction, regardless of personal or social consequences, that a certain behavior is right or wrong (Manstead, 2000). Moral dilemma is then a situation in which moral convictions conflict with personal or social gains and losses. Manstead (2000, p. 12) suggests that "it is not difficult to imagine situations in which an individual has a clear sense of what is morally right or wrong but nevertheless forms an intention that conflicts with this moral norm, because the personal or social consequences of behavior consistent with that norm are felt to outweigh the disadvantages of acting inconsistently with the norm."

Schwartz and Tessler (1972) studied the impact of moral obligation on intention to donate a kidney. They found that the inclusion of the moral obligation significantly improved the prediction of behavioral intentions. Drawing on Schwartz and Tessler's study, Pomazal and Jaccard (1976) added moral norm to the equation in blood donation and had similar results. The addition of moral norms resulted in a significant increase in predictive utility (Pomazal & Jaccard, 1976). In Harrison's (1995) study of volunteer motivation, moral obligation was found to have the highest regression weight of the various predictors. Citing studies including illegal, antisocial, and dishonest behaviors; employee behaviors; business ethics; sexual behavior; and eating and drinking behavior, Manstead (2000) makes the case that moral norms can increase the predictability of behavior through the TPB.

Recommendations

These results are meaningful to both business educators and business practitioners. Business educators can teach students the importance of being both ethical consumers and ethical businesspeople because morality matters. With the significant influence of moral equity on intention to buy, Christian business educators should explain why “morals” do matter using *Just Business* and Hill’s three-legged stool of God’s character: love, holiness and justice. Consistent with the findings from this study, Hill’s premise that dual morality (relativism) and law (contractualism) are insufficient to produce an ethical decision (2018). Therefore, it is important that when Christian consumers make decisions such as “from whom to buy,” they need to be guided by moral principles reflecting the characteristics of God (as represented by the three-legged stool).

This study suggests that the marketing strategy of the firm needs to be in alignment with the morals of its customers. While attitude, subjective norm, and perceived behavioral control predict intention to buy, so does moral equity. Therefore, Christians serving in business leadership roles, and specifically in marketing, have an opportunity to inform strategy. Within a Christian worldview, Karns (2008, p. 104) points out the basic purpose of exchange between businesses and consumers:

The need for exchange is inherent in the interdependent, communal nature of humankind which is itself a reflection of God’s communal nature... Exchange and marketing are the avenues for participating creatively with God in work that provides for each other’s needs... It is a deep expression of the sharing of our unique gifts.

Christian marketing managers could use the characteristics of God (as represented by the three-legged stool) as a way to build authentic relationships with their customers and community.

“From a Christian perspective authentic relationships are built on dignity, trust, mutual respect, and true concern for others” (Wong & Rae, 2011, p. 224). While the fundamentals of business, marketing, and exchange are “old in essence,” businesses have an opportunity to be “new in substance” when their strategy is driven by holiness, justice, and love.

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Figure 1

A Proposed Model Assessing Impact of Ethical Evaluation Dimensions on Intention

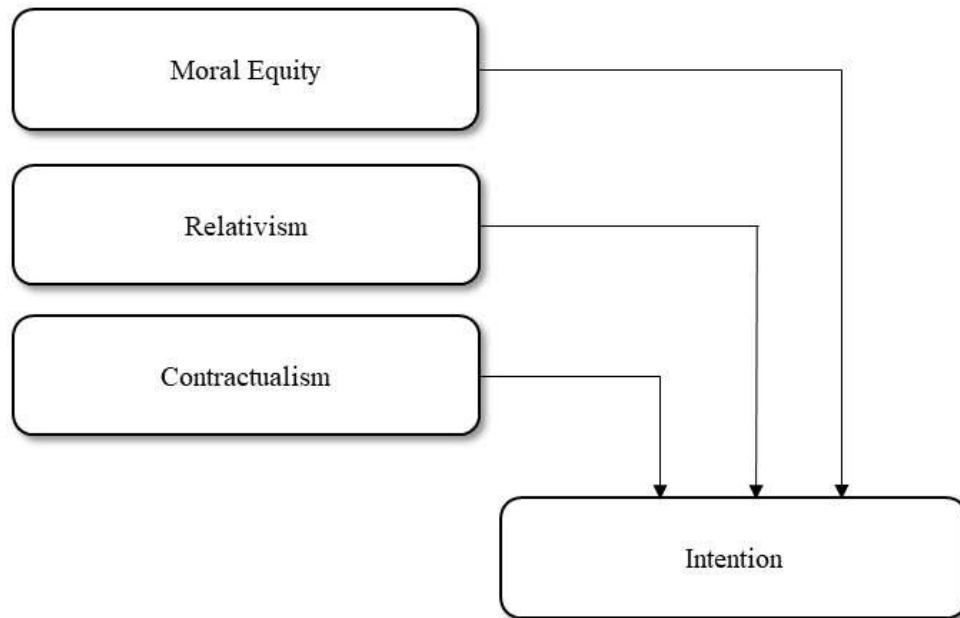


Table 1

Multiple Regression Analysis Summary for Intention to Buy

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 ^a	.435	.431	1.4927

a. Predictors: (Constant), Contractualism, Relativism, Moral Equity

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	714.968	3	238.323	106.955	.000 ^b
	Residual	929.184	417	2.228		
	Total	1644.152	420			

a. Dependent Variable: Intention to Buy

b. Predictors: (Constant), Contractualism, Relativism, Moral Equity

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	T	Sig.
1	(Constant)	.879	.215		4.091	.000
	Moral Equity	.172	.013	.611	12.980	.000
	Relativism	.027	.026	.048	1.038	.300
	Contractualism	.028	.024	.047	1.162	.246

a. Dependent Variable: Intention to Buy

Table 2

Multiple Regression Analysis Summary for Intention to Buy with Ethical Evaluation

Dimensions and TPB Components

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.612	.607	1.2406

a. Predictors: (Constant), Perceived Behavioral Control, Contractualism, Relativism, Attitude, Subjective Norm, Moral Equity

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1006.925	6	167.821	109.032	.000 ^b
	Residual	637.227	414	1.539		
	Total	1644.152	420			

a. Dependent Variable: Intention to Buy

b. Predictors: (Constant), Perceived Behavioral Control, Contractualism, Relativism, Attitude, Subjective Norm, Moral Equity

Coefficients^a

Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
1	(Constant)	-.373	.254		-1.467	.143
	Moral Equity	.035	.017	.125	2.107	.036
	Relativism	-.033	.022	-.058	-1.470	.142
	Contractualism	-.006	.020	-.010	-.301	.764
	Attitude	.092	.019	.309	4.910	.000
	Subjective Norm	.187	.028	.341	6.625	.000
	Perceived Behavioral Control	.097	.017	.196	5.602	.000

a. Dependent Variable: Intention to Buy

Table 3
Summary of Research Hypotheses

Notation	Hypothesis	Decision
Hypothesis 1	Moral equity positively affects intention to buy from a company targeting women based on body shape and size.	Supported
Hypothesis 2	Relativism positively affects intention to buy from a company targeting women based on body shape and size.	Not Supported
Hypothesis 3	Contractualism positively affects intention to buy from a company targeting women based on body shape and size.	Not Supported

Using Integration to Create Community in Online Classes

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Abstract

Integration assignments can be used to create community in online classes. Theory and examples are used to show how assignments can simultaneously enhance integration skills and encourage community. Three types of assignments are considered: short discussions using biographical prompts, larger assignments requiring formal integration, and a final summary project.

Online businesses programs are proliferating (Arbaugh, 2010) and many Christian universities have developed such programs (Cassell & Merket, 2018). For students, the strength of online programs include such things as personal convenience and the ability to time shift to accommodate other parts of life, such as work or family (Comer, Lenagham, Spengupta, 2015). However, one of the known weaknesses of on-line classes is that a student can feel isolated and unconnected to the other students (Makos, Lee & Zingaro, 2015, Stevens, 2016). Such feelings of disconnect can affect student motivation and lead to lower work levels or higher drop-out rates.

It is generally understood that when a student feels a level of connection with a class, seeing it as a community of colleagues, he or she will have more positive feelings about the class and is more likely to engage with and learn the material (e.g. Jung, 2005; Swan, 2005; Garrison, Anderson & Archer, 2015). In addition, when students collaborate in exploring course content, the entire group learns the content better (Makos, et al., 2015). It follows therefore, that a strong level of collaboration and community among students, and between students and professor, is desirable in a class - and this, of course, includes online classes. That is, learning and student motivation appear to be stronger when community develops out of a group of disparate students who happen to be taking an online course at the same time. Consequently, creating community in classes should be a high priority for online professors.

Biblical integration, defined as interrelating “chosen elements in the business literature/world to Truth given to us by God, primarily in the Bible, but also in life and in church practice and history” (Smith 2005, p. 155), is also important for Christian professors. This is particularly true for those who teach at faith-based universities, which often declare Biblical integration to be a distinctive of the university (Burns, Smith, & Starcher, 2015). Christian

professors understand that Biblical integration is also important at the student level.

Understanding how the Bible interrelates with the course material helps students grow in their spiritual life, and connects their vocations to Scripture and to God's purpose for them (Bosch, Brown, & Gill, 2015). This is true in online as well as face to face classes. Consequently, helping students gain strong Biblical integration skills should be a high priority for professors who teach online classes.

The premise of this paper is that Biblical integration assignments can be used to create class community, and that this is true in the online environment as well as in face to face classes. The pedagogical techniques suggested here can be used in either mode of delivery, but because it is, arguably, more difficult to create community in an on-line class, this paper focuses on that environment.

In the first section, the theory on building academic communities is presented and then connected with the theory on Biblical integration. In the second section, an interlocking chain of three levels of Biblical Integration assignments are discussed. Professors can use assignments on each of the levels to simultaneously create class community and to strengthen the students' ability in Biblical integration.

Creating Community by Doing Integration

Creating Community: Sufficient Levels of Trust

In an attempt to create community, many online teachers use interactive tools such as discussion boards, wikis, blogs or Facebook (Lorh & Haley, 2017). However, tools by themselves do not necessarily create the level of community that encourages frank and open student interaction - as any professor observing limping discussion board conversations will attest. The creation of community, of engagement by the students with each other and with the

material, requires that first students must *trust* each other and the professor “sufficiently” (Garison et al., 2015; Lohr & Haley, et al, 2017) - that is, at a level where class members are willing to self-disclose to at least a medium level (Comer, et al, 2015; Wade, et al., 2011). Without “sufficient” trust, there will be little worthwhile community interaction.

At this point, it should be acknowledged that some students, whether taking classes online or face to face, will not engage in much community no matter what the encouragement. These people are primarily concerned with credentialing or prefer not to become involved with others. Experience suggests that roughly 20% of any given class might be in this situation; those students will do the basics and move on. However, experience also suggests that roughly 20% of a class will be highly motivated to engage with each other and, given the proper encouragement, will readily do so. This paper is mainly concerned with creating a critical mass around the engaged students, using the remaining 60% of people who come to a class with neutral expectations, but through assignments and encouragement can be motivated to become members of a community of learning. Students spark off each other and if 80% of a class is engaged with community and with the material, most professors are very happy.

As suggested above, the first step towards community is that the members have “sufficient” trust to self-disclose to a medium level, that is, be willing to give some personal information and engage with others readily. How does a professor create an online class that can develop sufficient trust?

A well-established model of trust created by Mayer and colleagues (Mayer, Davis & Schoorman, 1995) specifies that the antecedents of trust are *ability*, *integrity*, and *benevolence*. Within a group of online students, *ability* in the subject matter, and *integrity* in class matters are relatively easy to observe. For example, in discussion posts the level of care that a student takes

to read and understand the assigned material becomes clear almost immediately; accurate and complex thinking is obvious - and so is the opposite (Makos, et al., 2015). Ability and integrity become clear as students work with each other in projects, and also is intuited as students note such things as whether people post by the deadline, or follow basic instructions.

Benevolence is trickier to identify in an online course. Benevolence is defined as “the extent to which a trustee is believed to feel interpersonal care and concern” (Jarvenpaa, Knoww, & Leidner, 1998: 31; see also Mayer et al, 1995). Deep levels of benevolence are typically created by deep levels of relationship, and deep relationships typically take time to develop (Jarvenpaa et al. 1998; Stevensw, 2005).

It is unlikely, though not impossible, that many students would form deep personal bonds in a short few weeks of class, particularly in settings where the students may not initially know each other. This is true, arguably, even in a small university where students are in face to face classes and already know each other before entering the class. Even there, it would be unlikely to find a group of 15 or 20 students who all have deep relationships with each other. Equally, in a Christian university a certain level of benevolence among students should automatically be able to be assumed; however experience suggests that is not always the case. There are malevolent people in a Christian university, both students and professors, and the discerning person is aware of this. Nevertheless, assuming that the professor is benevolent, we agree with the research that suggests that in most classes “sufficient” levels of benevolence can be found (Wade et al, 2011), enough to encourage the development of “sufficient” levels of trust among a group of students, and thus a community can be formed.

This is true for online as well as face to face classes. Online teachers can demonstrate benevolence in many ways. The tone of the syllabus can be positive with the subtext that the

professor trusts students (while verifying!). Professor postings and emails can display humor and good cheer. The professor can contact each student with a short friendly welcome, and so forth.

Even assuming a benevolent teacher, it would intuitively appear to be more difficult to develop trust in an online class where communication is mainly through text and video, as contrasted with a face to face class. However, it has been our experience, which is paralleled by research (e.g. Camus et al, 2016; Lohr & Haley, 2017; Stevens, 2016; Wade, et al., 2011), that online students can, and do, learn to trust each other and the professor to a level high enough to create a reasonably high level of community. In fact, in most classes we have found that a critical mass of students will trust each other by the end of the first two weeks; this group grows to about 80% of the class by the fifth week of the class. Some groups, and some entire classes, go very deep¹.

The key, suggested by research and corroborated by experience, is to make students' personal experience part of the discussion very early in the class (Comer et al., 2015; Lohy & Hadley, 2017). People like to talk about themselves, and when others identify with the stories and situations, they usually respond with benevolence. Assuming both students are reasonably competent and demonstrate integrity, a trust bond is formed.

Biblical Integration

Biblical integration is an important distinctive for many Christian universities (Burns, Smith and Starcher, 2015), but it is Life and Light to Christian students. Knowing and understanding how the Word of God applies to work life is one of the main tools of spiritual

¹ We are reminded, for example, of the online class during which a student learned she had cancer. Her classmates gave her extensive support, including financial support. In another online class, a student went into anger management therapy as a result of his fellow students' encouragement and, at last contact, had saved his marriage and his job.

health and growth for Christian business people (Bosch, et al. 2015; Hebrews 4:12). Strong Biblical integration skills allow the person to be a stronger workman in his or her vocation. Therefore, giving students opportunities to strengthen their Biblical integration skills is of vital importance to a Christian online professor.

A number of researchers have suggested that Biblical integration is best taught and practiced in various ways: through student experiential learning exercises, through thoughtful engagement in papers, through analyzing the personal experience of others, such as Christian business people, and through observing others, such as the professor, do sophisticated Biblical integration. It is beyond the scope of this paper to establish the efficacy of these suggestions, but, as an example, five of the seven articles in the most recent CBAR (Vol. 13 # 1, 2018) delineated creative ways to utilize one or more of these techniques. Therefore this paper accepts as a presupposition that it is important for Christian students to develop and strengthen their personal Biblical integration skills and that many teaching methods can be used to achieve this.

These suggested creative methods of strengthening Biblical integration skills can also be part of online classrooms. Experiential exercises and integration paper assignments, for example, can be adopted from the many ideas presented at the CBFA conferences and through the CBAR. Indeed, some exercises have been specifically designed for online courses (e.g. Cassett & Merkel, 2018.). The personal experiences of Christian business people can be presented through cases, video interviews or student assignments, and professors can, themselves, demonstrate many examples of sophisticated Biblical integration by text or video. With a little effort, online classes can be as rich in integration assignments and examples as face to face classes.

Three types or levels of Biblical integration assignments are presented in the next section; they can all be used in different ways to increase community. The first type is short assignments

using biographical prompts, where students discuss Biblical integration in their personal experiences. The second type is medium length assignments, dominated by integration theory and class material, where students formally integrate Biblical truths into class concepts. The third type is the longer summary or retrospective assignment – the Big Final Project – intended to reinforce the learning of the semester.

Three Types of Biblical Integration Assignments

As stated above, this section will present three types or levels of Biblical integration assignments and the pedagogical theory behind each. Each type of assignment will be analyzed for two things: 1) how it strengthens students' abilities in Biblical integration and 2) how it can be used to build trust and community in the class.

Type 1: Short Assignments Using Biographical Prompts.

Type I assignments are assignments where students write short responses² to questions about their personal reactions to situations, and post these responses in the community discussions. This allows students to practice Biblical integration in ways that minimize a threat to their grade, and also allow them to observe what others are doing (Camus et al., 2016). Reading what others say creates feedback loops (Fink, 2003; Shapiro & Levine, 1999).

The key to Type I assignments is biographical prompts and feedback loops. These assignments can be changed to fit many disciplines because each discipline has its own ethical issues, but because we teach in the management disciplines, the example exercises are designed for management classes. In order to create feedback loops, students are required to answer a certain number of questions and respond to a certain number of other people. The questions

² One paragraph to ½ page. These are graded but minimally.

below are examples of Type 1 discussion questions, asked on the Discussion Board the first two weeks of class.

Examples of Type I questions:

- Tell us about a time when you found a Bible verse, a Bible chapter, or a Bible principle useful at work. Give one conclusion reached or lesson learned.
- Suppose you have a boss who was the opposite gender of you. The boss micromanages and demands control over employees. You are frustrated and angry. Consider the Biblical book of Proverbs. What is one passage or principle you could use in this situation? Explain.

Students like questions with biographical prompts or “suppose” issues; they perceive them as fun and practical.³ Everyone likes to talk about themselves. Class discussions should include this type of question from the first week on, utilizing the text material in each week. Note that these questions are relatively benign, give options, and ask the students to provide examples from work, not from their personal lives. For example, they ask a student to “suppose” he or she is facing a common work issue. If there are non-Christians in the class, these people are free to talk about Biblical “principles” or engage with the Bible as literature⁴.

Discussion. The theory behind Type 1 assignments is straightforward. These assignments require students to use nonthreatening biographical information in their answer, and disclose the reasoning behind their answer (Lohr & Haley, 2017) - and this leads to deeper understanding between class members. Such assignments also allow the class to bring different

³ Some students also like these type of questions because they think they can be answered without reading the material – so the professor has to be smart enough to combat that. Following is an example of a question that can be asked by the second week of class: “The textbook discusses topic X. Looking at I Peter [chapter, verse], would you say that the textbook agrees with or contradicts Peter? Have you seen examples of either at work?”

⁴ Presumably if this class is in a program at a Christian university, the non-Christians in the class should be expecting more than vague “faith” language. Asking them to engage with the Bible as great literature is not inappropriate.

perspectives into a body of material (Shapiro and Levine, 1999), which increases the complexity thinking level of the class. And because the discussion is in writing and required of everyone, each student has to think about the subject at least a little, and also think about how others will react to what he or she says. There is some evidence that there are beneficial influences to a class discussion, when the discussion is in writing (Heo, 2008).

In addition, if students are required to respond to the postings of others, Type I assignments can create interaction loops around a topic. Interaction loops are defined as “reciprocal events that require at least two objects and two actions” and mutually influence one another (Wagner, 1994:8). The interaction loops in an online discussion can be extensive and include student to self, student to other student, student and responder student to others reading the posts, professor to student, and so forth. These loops, according to Daspit and colleagues can force a deeper level of learning throughout the class (Daspit & D’Souza, 2012; Fink, 2003). In terms of Biblical integration, for example, online interaction loops allow students to observe each other learning to do stronger Biblical integration.

An example of a Level I assignment that creates interaction loops is, “Read and respond to three posts about the Biblical verses, passages, or principles other people found useful in their workplace. Do you find that verse, passage, or principle useful in similar situations? Why or why not?”

Type I assignments build initial skills in *Biblical integration*. First, assigning an easy integration question early in the class allows students to see that there is no mystery to Biblical integration, which reassures students who are easily intimidated. Second, students are forced to think about, and write down, a time when a Biblical passage applied in their workplace. For some, this might be the first time they understand that the Bible is relevant in the workplace; so

simply thinking about this question and practicing Biblical integration, even at such an unsophisticated level, strengthens integration ability. Thirdly, the professor can use Type I assignments to demonstrate various sophisticated ways to do integration. Finally, students learn about a variety of situations where others found the Bible relevant. This reinforces their emotional commitment to learning more about how the Bible interacts with the workplace. If feedback loops are included in the assignment and students are forced to respond to others in writing, deep levels of learning can occur.

Type I assignments also build *trust and community* as students tell their stories and others identify with the situations (Stephens, 2016). People begin to know each other on a personal level, but in nonthreatening ways. Students talk about their workplace observations, which gives separation from personal issues and also allows them to frame answers in terms of “my boss who...” Biographical experience tied to the workplace also helps students understand where their classmates are working and their roles at work.

Speaking practically, Type I assignments help students see the appropriate, or less appropriate, levels of work that classmates do; the better students quickly develop expert and integrity trust among themselves. As the better students lead the way, the others generally follow.

As suggested above, we have found experientially that in most classes about 20% of the students will immediately do a good job on Type I assignments and will continue to do well. Of the remaining 80% - those who initially did a medium (B) or poor (C or D) job – 80% will “up their game” after seeing what others do. Some B students will even become A students, which is satisfying for a professor to see. As a result, a critical mass of students who trust each other’s

work will develop and will usually show signs of community by the second week. This also helps the good and medium students stay engaged in the class.

As already suggested, about 15% - 20% of the students do not improve or engage with the class. If the person's initial work is at C or D level, we reach out to him or her personally in the first and third week of class. However, for many reasons some students remain unengaged. We wish them well, but focus on the others. When 80% - 85% of the students in a class become engaged and join the community, we are very happy.

Type II: Medium Length Assignments Based on Theory or Class Material

The second type of assignment is longer⁵ and is designed to force students into deeper engagement with Biblical integration into the class material. Type II assignments can be an individual or a group assignment. Examples of this type of assignment include a case analysis involving Biblical ethics, living cases where a student does a detailed Biblical and theoretical analysis of a situation at work, and a formal Biblical integration paper using the class material. Two examples of Type II assignments are found in Addendum A: a soul exercise about praying for the workgroup, and a Living Case. Both examples are individual assignments.

An example of a Type II assignment that could be assigned to a group as a formal integration paper is as follows:

[The textbook] suggests five ways that conflict can affect organizations. The following Biblical passages discuss conflict. [Here the professor lists a book such as I Timothy, six or seven Bible chapters, or asks the students to find the Biblical references for themselves.]. Using the Bible passages, and finding others as well, discuss each of the

⁵ Three to ten pages, depending on the assignment and the class.

five ways conflict can affect organizations using the Bible passages. Give examples from work. Draw three conclusions, lessons or principles from your discussion.

One purpose of Type II assignments is to move students away from thinking of *Biblical integration* as being only personal and superficial, and force them to go more deeply into the details of Scripture and of the class material. Because the class has been doing shallow integration since the beginning, this type of assignment is less threatening than it might be. For learning Biblical integration skills, therefore, the value of Type II assignments is twofold. It enables students to see the complexities and the beauty of how their class material relates to Scripture (Bosch, et al., 2015) and it moves the emphasis away from the student and his or her experience, and onto the Scripture as the Word of God. Type II assignments are necessary for students to learn good Biblical integration.

Type II assignments tend to focus more on *strengthening Biblical integration skills* than on *creating community*. However, if at least one of the Type II assignments is a group assignment, the workgroup can become the community; indeed, deep relationships can be forged through Type II assignments. The elements of trust - ability, integrity, and benevolence – remain very important in this level of assignment, but they shift from the entire class to the people in the group. If the professor randomizes or chooses groups for Type II assignments, an individual student will gain deep insight into the ability, integrity and benevolence of each of the work group members – for good or for ill.

Type III: Summary or Retrospective Projects

The final level of assignments is the large summary or retrospective assignment. Typically, Type III assignments take the form of the big final project that summarizes the

learning of the term, applies the material in, for example, a large case or living case, or allows the students to more deeply explore one of the more important themes of the class. A Type III assignment is, by its nature, integrative. Therefore there are many ways to utilize *Biblical integration* in this project; a professor need only add a Biblical component to his or her current project. An example of a Type III integration project is found in Addendum A.

The final project is often a group project, which directly utilizes the *community* trust that students have built throughout the term. The community consists of students who have engaged with the material sufficiently so that others trust them. However, not every student has earned the trust of his or her colleagues, and it is for that reason that we usually allow students to choose their own final project groups. Students who have not joined the engaged community for whatever reason (the 20%) are often left without a group, so in most classes we allow students to choose their own groups until a certain week, and then assign the rest to each other. This has proven to be a healthy solution to the familiar problem of the student who gets through classes by exploiting his or her classmates by forcing them do the work in a project⁶.

Conclusion

The thesis of the paper is that Biblical integration assignments can be used to create community in a class, and this thesis was specifically applied to on-line classes. Three levels of integration assignments were discussed: short assignments using biographical prompts, medium length assignments focusing on formal integration of Biblical truths into class concepts and the longer summary or retrospective assignment, the Big Final Project. The theory behind each of these was presented along with the demonstrations of how each assignment became part of the

⁶ A group consisting of exploiters often has an interesting dynamic. In many cases, the people do enough work to get a C on the project, but in the peer evaluations complain about how lazy others were and how much work they, personally, had to do.

link that increased Biblical integration strengths for the individual student and motivational community for the class. Examples of each type of assignment can be found in Addendum A.

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Appendix

I. EXAMPLE OF TYPE I EXERCISE

Think of a Bible verse, a Bible chapter, or a Bible principle that you have found useful at work. Apply it to a work situation and give one conclusion, lesson, or question. This application should be short, at most half a page excluding the verse.

Format:

- A. Write out the verse or principle. If you are using a chapter, give the reference only.
- B. Describe a situation where A. was useful at work. This can be 1) a time where you developed actions based on A; or 2) a time where you used A to figure out something going on; or 3) a time when A gave you comfort or fortitude in a hard situation. Do not give names of people or company, but do give the industry so those reading this have context. Example:
Several years ago I was a customer service rep at a medium sized manufacturing company in the electronics industry. My boss, who I will call Jin...
- C. Give one conclusion, lesson, or question resulting from B.
- D. Read and respond to the posts of at least five other people.

II. TWO EXAMPLES OF TYPE II EXERCISES

A. OPEN THE SOUL TO GOD REGARDING THE [GROUP PROJECT].⁷

Find a quiet place away from people, technology, and distractions.

- A. Spend 15 minutes in the presence of the Holy talking with God about how you doing the [group project] this semester can glorify Him. The project is a training in... There are many interactions with other people required.

⁷ Please note that this is one of the most powerful assignments I have ever given. Students rave about this assignment and tell me how it impacted them. But there are some students who do not want to talk to God about integrity in group projects, for whatever reason, and they resent this assignment. Some will take that resentment out in the class evaluations. So courage is required if a professor assigned this or a similar assignment.

God is in control of all things. It may be that He has something particular for you to understand because of [this project], or maybe He just wants you to learn a necessary skill. Maybe He has something else in mind entirely. Open your soul and ask Him.

B. At a different time, spend an additional 15 minutes talking with God about how you can maintain integrity as a member of the work group for [the group project]. In a work group, the things you do - or don't do – really affect other people. They can make the semester fun or awful for everyone else.

How does God want you to interact with the entire group, and with the individual members of your group? Ask Him how you can bring glory to Him as you work with other people on this task.

C. Hand in a one to two page reaction paper discussing this assignment (typed, double-spaced, well-written). Please write only what you are comfortable sharing.

At the beginning of the paper state the amount of time you spent in prayer on each part - i.e. "I spent ____minutes praying about how my doing the [group project] can bring God glory. I spent ____ minutes praying about my integrity as a group member."

NOTE: Please remember this is an exercise in opening your soul to God about daily tasks. It may not feel natural or spontaneous, particularly since you have to watch the clock. Don't worry about it. As with any exercise, it takes discipline and time for it to flow.

Also, as you pray you might find yourself feeling bored, frustrated, or plagued with a wandering mind. God may not choose to give you a clear answer to the questions you ask. Again, don't be concerned, but accept this as what your loving Heavenly Father chooses to give you at this time. Place these things in His hands, than quietly move back to the subject.

Once in a while, a person finds him or herself so fractured or stressed that he is unable to even pray. If this happens to you, relax. Leave the situation in the hands of God, Who knows all about the trouble, and spend the required time reading Scripture. Report in your paper that you did this (i.e. report that you read the Bible, do not report the trouble). If you spend the required time in this way it will not affect your grade.

God be with you and with your spirit.

Grading criteria: You will be graded on how completely and fully you followed the instructions.

B. LIVING CASE

Assignment: Write a living case. A living case is a short paper (X pages) that uses a work situation to illustrate a topic, issue, or concept in Scripture combined with a topic, issue, or concept in the course material. This is an individual assignment.

Instructions:

1. Read Proverbs Chapters 11 and 12 and [textbook] Chapters 11 and 12. Choose a topic, concept or idea that you find in both sources or find one that contrasts between the sources.
2. Describe how that topic, issue, or idea was applied, or should have been applied, by someone you work with, or in a situation you observed at work. Was the situation handled well? How could it have been handled better? What other Biblical or [textbook] concepts would apply in the situation? Why?
3. End with three conclusions, lessons learned, or recommendations. These can be mixed – i.e. two conclusions and one recommendation.

4. You can use as illustration the firm where you work now, a previous firm, or an organizational you are or have been part of such as the military or a church.
5. **Do not** name the people or the firm involved. However, please describe the firm and industry enough so that readers have context. Example: “Several years ago, I was an account executive at a medium sized marketing firm. My boss, who I will call Peter... “

III. EXAMPLE OF TYPE III EXERCISE.

FINAL INTEGRATION PROJECT

Assignment: Topic - Power. The class will be broken into groups. As a final project, each group will integrate the varied ideas about power in the assigned readings into a paper, wiki, YouTube video, or TedTalk.

The assigned readings should be used in roughly equal amounts in the final project. At the end, the group should draw at least four conclusions, principles, or lessons learned. These can be mixed – e.g. two lessons and two conclusions.

- Each person in the group should read all the material assigned to the group. This should be part of the group evaluation report handed in individually at the end of the project.
- Here are methods others have used:
 - Compare and contrast the readings using a table.
 - Create a set of principles from the readings.
 - Record a TedTalk incorporating the readings.
 - Draw mind maps about the readings.
 - Write a paper discussing the readings.

Assigned readings:

Textbook chapter 8-10: Power in Organizations. (Articles also work well)

I Peter (the entire book).

Machiavelli, *The Prince* (the entire book).

Online Quizzes: Maximize Learning, Minimize Cheating, or Maximize Perceptions?

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Abstract

Designing online quizzes (e.g., time limits, number attempts, feedback on answers) can be a challenge when faced with possibly conflicting goals of maximizing learning, minimizing cheating and generating positive student perceptions. A comparison of models for low-stakes quizzes will be presented showing results for exam performance and student perceptions.

Learning Management Systems (LMS) with the capability to administer online quizzes have become integral to both online and classroom courses. A challenge presents itself, however, when setting up quizzes in the LMS due to the number of choices within the quizzing function. What should the time limit be? Should students see just one question at a time or the whole quiz? Should they be able to access correct answers? When? Furthermore, the quiz function can be used for multiple purposes from holding students accountable for reading assignments to mastery of the course material. Competing goals may exist as well: should quizzes be set up to maximize learning or minimize cheating? Are these competing goals? This paper seeks to explore these questions by presenting data from three sections of a personal finance. Each section's reading quizzes were developed using a different set of LMS features. One set was designed to maximize learning, one set was designed to minimize cheating, and one set was designed to maximize positive student perceptions.

Published literature on online quizzing presents a challenge due to the variety of course contexts, disciplines, goals for quizzing, etc., as well as offering some mixed results. Nevertheless some principles have been received strong support. A particularly fruitful line of investigation has surrounded low-stakes quizzing as a formative assessment tool (e.g., Balter, Enstrom, & Klingenberg, 2013; Harrison, 2016; Marden, Ulman, Wilson, & Velan, 2013). In low stakes quizzing, the goal is to help students prepare for the class by holding them accountable for reading assignments or to prepare for exams by completing practice quizzes. Quizzes are "low stakes" because constitute a relatively small portion of the grade (e.g., 10%, Dobson, 2005; Metz, 2008). Providing some incentive for completing quizzes rather than simply providing a voluntary tool increased student participation (Kibble, 2007). Although Foss and Pirozzolo (2017) concluded that low-stakes quizzes had minimal effects, several other studies

demonstrated higher summative exam performance (e.g., Anthis & Adams, 2012; Harrison, 2016; Johnson & Kiviniemi, 2009; Kibble, 2007). Hadsell (2008) found that quizzes completed early in the learning process rather than delayed until prior to the exam generated higher performance, perhaps by encouraging students to spread studying out more evenly throughout the semester (Johnson & Kivineimi, 2009; Ramsaran-Fowdar, Baguant, & Fowdar, 2011).

Although low-stakes quizzing may occur during class time, online quizzing online has become popular due to advances in available technology, the fact that it saves time in class, and the convenience for students of being able to take it anywhere. At the same time online quizzing raises questions about test anxiety, cheating, and general student perceptions. Available research has been limited, produced mixed results, and has been difficult to compare due to differences in course content, role of quizzes within the course, and variety of quiz formats. Some research has explored choices regarding implementation of quizzing such as the number of attempts allowed, provision of feedback, and time limits.

Within the low-stakes quizzing model, the idea of allowing multiple attempts has received support, both for increased learning and lower stress (Balter et al., 2013; Boitshwarelo, Reedy, & Billany (2017), Marden et al., 2013; Panus, Stewart, Hagemeier, Thigpen, & Brooks, 2014). In quizzing intended to act as a practice exam, Marden et al. (2013) found that a quizzing model which included unlimited attempts produced the most success. Panus et al. (2014) found a significant correlation between number of attempts and exam scores; however, this association was stronger at the beginning of the semester. In contrast, Anthis and Adams (2012) found no evidence of a relationships between number of quiz attempts and classroom exam scores.

Recommendations have been mixed on the idea of whether and when correct answers should be provided due to the tension between offering feedback and reducing cheating. Panus et

al. (2014) allowed students to review incorrectly answered questions, but did not provide correct answers. Boitshwarelo et al. (2017) discussed the consequences of not providing feedback or delaying it: multiple choice questions expose students to answers that are incorrect which can reinforce incorrect understandings if feedback is not given or is delayed. Both Marden et al. (2013) and Butler, Pyzdrowski, Goodykoontz, and Walker (2008) found that students receiving immediate feedback on online quizzes had higher exam scores than other students. Gosper (2010) noted that the type of knowledge is important to consider: factual knowledge benefits from immediate feedback while procedural knowledge benefits from delayed feedback.

The idea of low stakes is also related to the issue of student mental health and increasing prevalence of anxiety. Students report test anxiety and coupled with potential technology issues, online quizzing can become stressful for many students. Even students who are generally low in test anxiety report higher anxiety levels when taking a quiz online vs. in the classroom (though the same study found no differences in anxiety between classroom and online quizzing for students with generally high anxiety; Stowell, Allan, & Teoro, 2012). Having a time limit or not being able to go back to earlier questions can be related to perceptions of stress. Marden et al. (2013) found evidence that a model that included untimed practice quizzes produced the strongest increase in performance on exams. In addition to low stakes models that constitute a low percentage of the course grade, the opportunity to drop a low grade produces lower stress (Anthis & Adams, 2012).

Student perceptions also relate to the reality of student evaluations of teaching and the importance placed on student evaluations in the promotion and tenure process can give instructors pause when developing the quizzing portion of courses. A meta-analysis of blended learning found that quizzes had a positive effect on satisfaction and effectiveness (Spanjers,

Konings, Leppink, Verstegen, de Jong, Czabanowska, & van Merriënboer (2015). Student use of online tools has been found to have a positive effect on perceptions of educational value of the course (Moore & Iida, 2010).

At the same time, considerable motivation exists for instructors to design quizzes to reduce the potential for cheating on quizzes that are administered outside of a classroom setting. Students may treat quizzes as open book exercises, including using multiple computing devices in order to quickly search for answers (Fontaine, 2012). Kibble (2007) found that providing incentives for completion produced “inappropriate use of unsupervised online quizzes” (p. 253). Instructors seek to limit cheating by using LMS control functions that allow single question delivery, no backtracking to previous questions, and shuffling of questions and answers, thus reducing students’ ability to merely repeat a fellow student’s responses (Boitshwarelo et al., 2017). Metz (2008) proposed that extreme concern regarding cheating is unfounded for low-stakes quizzing, finding that students taking a quiz closer to the deadline (thus more opportunity to find out information from other students) had lower quiz grades.

Setting a time limits for completing a quiz has been discussed both in terms of reducing cheating and maximizing learning Time limits can reduce the temptation to look up information while in the midst of completing the quiz in what is supposed to be a closed-book assessment. From a more learning-focused perspective, “time limits seem to prevent students from browsing through a textbook for quiz answers, a ‘quiz-to-learn’ type strategy which can lead to a high score, but also mislead students into thinking they have mastered the material when they have in fact not” (Anthis & Adams, 2012, p. 285). The study found that amount of time correlated negatively with exam scores. They propose implementing time limits but also course design in which not all students’ online quiz scores are counted toward their final grade. Evans and Culp

(2015) found that time limits do not significantly affect learning; thus, they propose that design decisions should be based on other factors (e.g., cheating, preferences).

Several previous studies have compared “Models” of exam construction which include multiple design differences (e.g., Marden et al. (2013). In some cases this approach may have been a result of availability of data; in others design choices in an LMS are themselves interrelated. No previous research has pursued the goal of comparing models that specifically address the issues of learning, cheating, and perceptions simultaneously. Therefore, the primary goal of this research is to determine what differences in performance may exist when quizzes are designed with model that maximizing learning vs. minimizing cheating vs. maximizing positive perceptions in mind.

Hypotheses

Based on the above literature review, several results were hypothesized:

Hypotheses:

1. Maximize learning model will result in higher **performance** than
 - a. Minimize cheating model
 - b. Maximize perceptions model.
2. Maximize learning model will be more likely to perceive quizzes as a valuable **learning activity** than
 - a. Minimize cheating model
 - b. Maximize perceptions model
3. Minimize cheating model will report receiving less **feedback** than
 - a. Maximize learning model
 - b. Maximize perceptions model

4. Minimize cheating model will be perceived as more **stressful** than
 - a. Maximize learning model
 - b. Maximize perceptions model
5. Minimize cheating model will be perceived as more **challenging** than
 - a. Maximize learning perception
 - b. Maximize perceptions model

Procedure

Given the opportunity to teach three sections of a single course, I decided to empirically investigate the impact of 3 different quiz strategies on student perceptions and performance. The course was a one-credit, pass/fail course in personal finance called Personal Money Management. Over the course of 15 weeks, students completed seven low-stakes readings quizzes (10% of the grade; students could also drop the two lowest quiz or homework assignments) with the goal of encouraging students to complete reading assignments in advance of class so that class time could be used for application of material. Other performance indicators were two exams, class attendance, and various homework assignments (e.g., creating a budget, balancing a checking account). Students tended to be seniors interested in learning about budgeting, saving, credit, investing, purchasing a car, etc. There were students from all class years and a variety of majors.

Drawing on practices described in Marden et al., (2013), Metz (2008), and Butler et al. (2008), each section received a different format for readings quizzes, with choices in the LMS consistent with the goals of (1) Maximizing learning, (2) Maximizing positive student perceptions, or (3) Minimizing cheating. Table 1 summarizes the choices that are consistent with each format. Some key choices had to do with time limit, attempts, and access to correct

answers. The quiz format to minimize cheating had a strict time limit, the format for positive perceptions had none, and the format for maximizing learning had a non-threatening limit. Students with the format to minimize cheating were allowed only one attempt, students with the format to maximize positive perceptions had unlimited attempts, students given the format to maximize learning had the opportunity for a second attempt. Students given the minimize cheating format had no access to answers, the maximize perceptions section showed correct answers immediately, and the maximize learning section were shown the responses they answered correctly but not what the correct answer was for those that were incorrect (in order to encourage them to look up the correct answer). See Table 1 for details of the quiz format.

Measures

Student perceptions were assessed using a survey at the end of the semester with questions drawn from Balter et al. (2013), Kibble (2007) and Metz (2008). Students were asked on a scale of 1-5 the extent to which they found quizzes stressful, challenging, provided feedback, were valuable learning activities, and helped them keep up with course reading assignments. Student performance was assessed by the percent of correct answers on Exam 1, Exam 2, and the Final course grade. Quiz grades were not assessed because students had multiple opportunities to provide correct answers. Other research has shown that students may simply study the content they missed rather than retaking the quiz itself (Balter et al., 2013).

Results

Sections were similar in terms of demographics, class year and presence of a variety of majors. Due to the nature of the course being one credit and not required, a few students in each section dropped the course during the semester. These cases were deleted from the dataset as were instances where students did not complete 3 more quizzes. If a student forgot (or otherwise

did not complete) one or two quizzes, they were recorded as missing data. The minimize cheating section ($n=13$) was somewhat smaller than the maximize learning ($n=25$) or maximize learning sections ($n=23$).

Results were analyzed using ANOVA and planned comparisons for hypothesized relationships. Although results were in the predicted directions (See Table 2); only some results reached significance. There was no significant difference on Exam 1. Students in the maximize learning section ($M=73.44\%$) had higher Exam 2 scores than did students in the minimize cheating ($M=69.61\%$, $p=.041$) and maximize perceptions ($M=67.08\%$, $p=.03$) sections. Final course grades showed the maximize learning condition (86.00%) to be higher than minimize cheating ($M=82.86\%$, $p=.044$) and maximize perceptions ($M=84.57\%$, $p=.035$) conditions. (Also recall that this is a pass/fail course so students were not necessarily striving for a high letter grade).

Students in the maximize learning section ($M=3.87$) did perceive quizzes as a more **valuable learning activity** than students in the minimize cheating condition ($M=3.34$, $p=.049$), but there was no significant difference with the maximize perception section. Students in the maximize learning ($M=3.83$) were more likely to report that online quizzes provided them with **feedback** about learning than did students in the minimize cheating section ($M=3.00$, $p=.006$). Students in the course section with quizzes that were designed to minimize cheating found the quizzes to be more **stressful** ($M=3.87$) than did students in the maximize learning ($M=2.71$, $p=.0001$) or perceptions ($M=2.77$ sections, $p<.004$). Students in the course section with quizzes that were designed to minimize cheating were also more likely to regard the online quizzes as **challenging** ($M=4.09$) than did students in the maximize learning ($M=3.17$, $p<.0001$) or perceptions ($M=3.46$, $p=.037$) sections.

Thus, Hypothesis 1 regarding performance was partially supported. Hypotheses 2a, 3a, 4, and 5 were supported with regard to student perceptions (see Table 2).

Discussion

Results and trends in the data show some support for formative online quizzes designed to maximize learning resulting in higher performance, perceived value, and lower stress. Combined with previous research showing mixed results for actions to limit cheating, it does not make sense to penalize learning by making cheating reduction a primary focus. Maximizing learning also may generate some positive student perceptions.

It should be noted that formative assessment may only benefit students who are motivated to achieve higher performance; in contrast, students with time constraints, multiple commitments or lower interest levels are less likely to significantly benefit (Boitshwarelo et al., 2017). In addition, the strongest influence on outcomes has been found to be general ability of learners, not quizzes themselves (Gosper, 2010). In the present study, student GPA was not able to be connected to performance, but was likely to have a larger impact than quiz model.

The study has certain limitations. The sample size is relatively small, particularly for one of the three class sections. The fact that it is a one-credit, pass/fail course makes it atypical from a normal graded course. Exam 2 has unique elements as a result: students tended to perform less well at the end of the course because their goal simply was to pass rather than strive for a higher grade. However, it likely does demonstrate the range of student motivation existing in a typical course.

The use of quiz models has advantages and disadvantages. A portfolio of choices working together toward one goal such as maximizing learning or minimizing cheating represents the reality of how LMS control features are likely to be used. On the other hand, this

approach makes it difficult to assess the relative importance of each choice for number of attempts, time limits, etc.

Finally, it should be noted that instructors often make assumptions about how quizzes are to be used as tools for students. Often the instructor's intention is that quizzes be used by students to test their own knowledge, e.g., whether they have paid sufficient attention to the reading. However, students may use the quiz to learn material, focusing their attention on content that they missed on the quiz (Brothen & Wambach, 2001). Strategies such as expanding the size of the test bank may help students who make multiple attempts to better assess their knowledge. At the same time larger question banks allow students to receive immediate feedback without providing resources for cheating (Butler et al., 2008).

Clearly there are opportunities for further research. Collecting data for an additional year in this course in order to increase sample size is an obvious goal. Using this experimental paradigm in a typical 3 or 4-credit graded course could also shed additional light on these dynamics. Nevertheless, it is important to remember that our primary goal is student learning and efforts to rein in cheating should not be at the expense of creating unnecessary anxiety or stifling student efforts to learn.

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Table 1. Summary of Quiz Format

Canvas quiz options	Maximize learning	Maximize positive student perceptions	Minimize cheating
Shuffle questions	Yes	No	Yes
Shuffle answers	Yes	No	Yes
Time limit	2 min/question	No time limit	1 min/question
# of questions at a time	1	All	1
Question lock	No (can go back and forth)	No	Yes
Attempts	2	Unlimited	1
See RESPONSES (and ones they answered CORRECTLY)	Yes	Yes	No
Number of Views of responses	Always	Always	None
When to show responses	Immediately	Immediately	--
See correct answers	No	Yes	No
When to show correct answers –(Time)	--	At the end of class	--
Hide correct answers?	--	no	--

Table 2. Results

Hypothesis	Canvas quiz options	Minimize cheating	Maximize learning	Maximize positive student perceptions
1	Score on Exam 1	75.07%	77.96%	77.10%
	Score on Exam 2	69.61% ^b	73.44% ^a	67.08% ^b
	Final Grade	82.86% ^b	86.00% ^a	84.57% ^c
2	Quizzes were valuable learning activity	3.34 ^a	3.87 ^b	3.77
3	Online quizzes provided me with feedback about my learning.	3.00 ^a	3.83 ^b	3.62
4	Online quizzes were stressful.	3.87 ^a	2.71 ^b	2.77 ^b
5	Online quizzes were challenging.	4.09 ^a	3.17 ^b	3.46 ^b

Results with different superscripts are significantly different from one another

Teaching Courses in Personal Finance
at Christian Colleges and Universities

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Abstract

The subject of personal finance is extremely relevant for college students. Charleston Southern University and Anderson University are utilizing new resources and approaches to deliver personal finance courses from a biblical perspective and students' lives are being transformed. These resources and methodologies can easily be adopted by other Christian colleges.

In recent years, college students have followed the lead of their parents, governments, and society in general and failed to implement wise financial practices. The subsequent consequences of unwise financial decisions have been well documented (Poucher, 2016). This is perhaps best illustrated by the constant growth of student debt. The statistics abound and are very concerning. Total student loan debt continues to grow and at the end of 2018 Q1 totaled \$1.5 trillion spread over 44 million borrowers. The growth rate is rapid, basically tripling in the past 10 years. At the end of 2017, the Federal Direct Loan programs had 42 million borrowers and 10.5 million of those borrowers had loans in deferment, forbearance, or default (Student Loan Hero, 2018).

The excuses for spiraling student loan levels are abundant and include:

- More people attend college.
- The cost of tuition is increasing.
- The job market is not good and more choose to attend graduate school.

Experience at Charleston Southern University (CSU), however, has shown that the real culprit is that student loan programs create a large amount of what looks like “free money.” The loans are easy to get, often requiring no credit checks and no co-signers. The loan repayments are in the distant future. The interest rates are low and no one asks students how the money will be used.

College and universities have recognized that student financial problems frequently translate into retention problems. Graduates with high debt burdens, which impact lives in many ways for years to come, are bad publicity for the colleges (American Student Assistance, 2015). As a result, many colleges and universities have developed courses in Personal Finance. Other institutions have programs and resources beyond the classroom. One recent study (Brown, 2017)

ranked the 50 top college financial literacy programs based on 3 parameters: (1) Number of Workshops and Resources Available; (2) Access to One-On-One Financial Consultation; and (3) Incentivizing Programs Available.

The study ranked Texas Tech University as having the best financial literacy programs and the researchers made the following comments about their programs:

Texas Tech University is home to the best college financial literacy program according to LendEDU. The Texas Tech financial literacy program, known as "Red to Black," covers topics such as creating budgets, building and using credit, and maximizing student loans. Texas Tech's America Saves Week is a week-long event featuring numerous financial literacy workshops. The Raider Relief Fund was created to give financial assistance to qualified applicants for living and other educational expenses.

Liberty University was the only protestant faith-based school included in the top 50 list, coming in at number 25. The researchers made the following comments about the financial literacy programs at Liberty University:

Liberty University has earned themselves a tie for the 25th spot on LendEDU's list of the Top 50 College Financial Literacy Programs. Liberty University offers a free financial literacy class to all students currently enrolled at the school. The course can be completed at the student's pace, and it covers financial topics such as "Properties of Money and Wealth," "College Essentials," and "Career Planning." The course is done in collaboration with personal financial expert and #1 New York Times Best-Selling author, Dave Ramsey.

There are several university institutes or centers that have been established to improve the financial literacy of college students as well as the community. Many are at universities that have a curriculum track that leads to a financial planning major. Some centers are funded by

financial institutions or the National Endowment for Education (NEFE). One of the first and most well-known program is the Take Charge America Institute at the University of Arizona's Norton School of Family and Consumer Sciences. The Take Charge America Institute has sponsored UA's "The Take Charge Cats" program, comprised of 12 to 15 University of Arizona students who provide personal financial education to college students and students in grades K-12 in the greater Tucson community. In conjunction with the NEFE, the Institute sponsored Arizona Pathways to Life Success for University Students (APLUS), a longitudinal study on the individual differences in financial behaviors, economic aspirations, and work and family choices of young adults. It also looks at how educational experiences (high school and college) affect the development of financial attitudes, intentions, and behaviors during young adulthood. The research started in 2009 and has followed the same sample group through 4 separate waves until the present when the group is approaching the age of 30 (Take Charge America Institute, 2018).

The Ron Blue Institute (RBI) was established in January 2012 as a partnership between Ron Blue and Indiana Wesleyan University. The Institute's vision is to change the way Christians think, act, and communicate about financial stewardship, empowering the church and changing the world. The stated goal of the Institute is that every Christian in North America will understand biblical financial principles and seek to live simply, work diligently, and give generously for the spread of the Gospel to all nations. Ron Blue is recognized by many as the leading authority on what the Bible says about money and how those principles apply to the lives of all Christians. He founded the Ronald Blue and Company in 1979 and it became the largest Christian Financial Planning firm in the world. RBI is providing financial education resources to colleges throughout the US. Their outreach, however, goes beyond colleges to churches and high schools.

The NEFE has been very active at providing personal financial education to college students. One of their most extensive efforts is the CashCourse: Real-Life Money Guide for Students (CashCourse, 2018). CashCourse is a free, online financial education resource designed specifically for college and university students. Created with input from real students and universities, CashCourse equips students with information that helps them make informed financial decisions, from orientation to graduation and beyond.

Literature Review

There have been several recent publications in CBFA journals that relate to the topic of personal finance. This section describes some of the recent contributions made by other authors.

Newell and Newell (2012) presented a model that could be used for teaching personal finance from a Christian worldview. In their discussion of stewardship, they said that all believers have the responsibility to effectively manage God's "very good" creation for His glory. They also stated that from a perspective of biblical personal financial stewardship, there is a delegated trust that relates to the responsibilities individual Christians have to (1) use their God-given abilities to work and earn income in a manner pleasing to him and (2) spend money also in a manner pleasing to Him. Their model was based on the concept of biblical stewardship and it included the stewardship of both earning income as well as spending money. The stewardship of spending money included the four components of (1) generous and joyful giving, (2) paying taxes, (3) preparing today for future needs, and (4) living joyfully today.

Poucher (2017) discussed the need for teaching personal finance at colleges and universities. He also reviewed some of the current approaches that are being used to teach personal finance at higher education institutions, which include the use of textbooks such as *Foundations in Personal Finance* by Dave Ramsey and *Biblical Financial Planning: A Biblical*

Worldview of Personal Finance, by Ron Blue and Justin Henegar. Furthermore, Poucher presented some pedagogical approaches and resources that could be used for a three-hour personal finance course at a Christian university. A significant portion of Poucher's article described a proposed pathway for having a personal finance course included in the general education core curriculum at a liberal arts college or university.

Brister, et al. (2016) presented a model of charitable lifetime giving. Their article discussed the current state of giving among North American Christians as well as some of the biblical and theological perspectives on giving. Their model depicted giving in three stages - opportunity, intention, and behavior, with each of these stages being influenced by a number of both extrinsic and intrinsic factors. In addition, they suggested some approaches that might enhance giving and identified further research questions raised by their model.

Tippens, et al. (2017) described a learning exercise for use in a personal finance class that would explore and enhance giving practices from a Christian perspective. In developing this exercise, they utilized concepts from the model of giving influences developed by Brister, et al (2016) and other scholarly works that emphasized critical and theological reflection on financial topics.

Geddes and Steen (2014) examined the biblical basis for retirement savings and some of the responses of Christian institutions of higher education. They reviewed a biblical basis for savings and outlined an employer's responsibility in providing retirement funding. They examined the current state of retirement preparation and considered the funding challenges of accumulating resources to sustain financial needs during retirement. They also reviewed some elements that Christian higher-education institutions could add to their retirement plans to encourage employee participation and outlined some potential employer responses that could

enable employees to be more faithful stewards. Finally, they recommended the implementation of some retirement plan elements that employers could implement to encourage the financial stewardship of their employees, such as adding automatic enrollment and escalation features to their retirement plans.

This paper builds on previous publications by describing the evolution of biblically-based personal finance courses that were developed and delivered at CSU and Anderson University (AU), two Christian institutions in a South Carolina.

The Evolution of Personal Finance Courses at CSU and AU

CSU started responding to the financial needs of college students and the nation in general in 2002 with the development of a Personal Finance course. The course was developed by adjunct professors with experience as Crown Financial Ministries volunteers. The primary instructor was also a Certified Financial Planner (CFP). He used materials from Crown intended for college students as some of the initial resources for this course. According to leaders from Crown, CSU was the first university to utilize Crown Financial Ministries resources in a course offered for academic credit. The personal finance course was offered as a three credit hour general elective taught by the School of Business and open to students of all majors.

In 2003, after several months of ongoing communication between CSU and some of the leaders of Crown Financial Ministries, Crown tasked an employee with developing personal finance courses for both undergraduate students (business majors and nonbusiness majors) and graduate theological students. The Crown employee spent two years in residence at Biola University and developed syllabi for three different personal finance courses. In June of 2005, Crown held a workshop in Los Angeles to equip professors to use the new resources that had been developed. Only a few college professors attended that workshop and the courses that had

been developed did not gain traction and were not adopted by academic institutions. CSU continued, however, to work to develop its personal finance course and to incorporate biblical financial principles.

Biblically based materials and content were key components of CSU's personal finance course from the outset of its development and delivery. The original course description was as follows:

This course is an exploration of biblical texts related to the personal use of money and possessions with the outcome of leading students to develop a biblical world-view of money that translates into a way of life. Attention will be placed on practical implementation of biblical financial principles in the students' life development and vocation. Topics to be covered: materialism and spirituality, honesty, giving, counsel, saving, debt, credit, work, and eternity.

One purpose of CSU's personal finance course was to improve financial literacy so that graduates were better prepared for the "real world." This would mean that graduates could quickly repay student loan debt and also avoid or at least minimize the various future debt problems (credit cards, auto loans, mortgages, etc.) that the average household faced. This would improve families since financial stress is an important factor in divorce and other family dysfunctions.

Another purpose was that graduates would know that "God owns it all" and understand the implications of that truth. CSU adopted a stated vision of integrating faith into learning, leading, and serving. Learning biblical principles that apply to managing money and possessions fits with that vision. By fully adopting this belief into their lives, students will be less likely to

be financial “slaves” and more likely to be available to serve in God’s Kingdom. They will, therefore, experience greater financial peace and contentment.

During the Spring 2008 Semester, the adjunct instructor at CSU was no longer available to teach the personal finance course and a new adjunct began teaching the course. This adjunct was a long-time Crown Financial Ministries Budget Coach and he continued to use Crown resources in the course. Over time, he began using more materials by authors such as Randy Alcorn and Ron Blue and moved away from the Crown resources. Within a few years, information found in *Faith Based Family Finances* by Ron Blue became the primary materials for the course. The development of this curriculum is presented in more detail in the next section of the paper.

AU introduced a course entitled “Personal Financial Planning” in 1993. The course could only be used to fulfill general elective credit. The course was taught 24 times between 1993 and 2008 using a standard personal finance textbook and resources that did not include biblical content. During the Spring 2009 Semester, a new adjunct instructor taught the course and she departed from the previously used syllabus by incorporating materials from Crown Financial Ministries into the course. She only taught the personal finance course one time. During the Spring 2012 Semester, a different adjunct instructor, who was a Crown Financial Ministries Budget Coach, taught the course. He consulted with the personal finance instructor at CSU and began to incorporate material from Ron Blue’s book, *Faith Based Family Finances* (Blue and White), into the AU personal finance course. This adjunct also only taught the course one time.

For the Fall Semester of 2015, AU sought out a new adjunct instructor to teach the course. This instructor was a recently retired CFP who held an MBA as well as a master’s

degree in theology. In addition, he was an active member of Kingdom Advisors and he was a Certified Kingdom Advisor®. The first time this instructor taught the course, he used material from Ron Blue's book, *Faith Based Family Finances*. The next year when he taught the course, he used Dave Ramsey's book, *Foundations in Personal Finance* (Ramsey). The subsequent year when he taught the course, he used *Mastering Personal Finances: A Biblical Approach* by Ron Blue and Boyce Smith (Blue and Smith) as the primary resource. This textbook continues to be used in the personal finance course at AU.

During the 2017-18 Academic Year, a revised General Education Core Curriculum was introduced at AU. The revised Core Curriculum required two new components that would connect academic disciplines and develop critical thinking skills. Courses that would satisfy these two pieces of the Core Curriculum would have to be developed by faculty across the campus. The College of Business at AU converted its personal finance course, which could only be taken as a general elective, into a "Critical Thinking" course, which would fulfill one of the new General Education Core Curriculum requirements. This course change should encourage more AU students to take the personal finance course. The course was taught as a Critical Thinking course for the first time during the Spring 2018 Semester by the same adjunct instructor.

Both CSU and AU believe that teaching a 3-hour, for-credit course is the most effective use of the available resources. The advantages of an actual course in advancing financial literacy include:

- Offering credit hours allows students to use scarce time to meet graduation requirements while gaining a valuable life skill. This increases the likelihood that that students will take advantage of the opportunity.

- Since the course contains specific academic requirements and grades are awarded, students are held accountable for learning the materials.

Instructors, Materials, and Course Types

The first steps of developing a course and listing it in a catalog are simple enough in concept. Implementation, however, requires a champion – someone who is willing to allocate resources to the course development and delivery. In the cases of CSU and AU, leaders in the academic business units were willing to do this. Also, despite the general acknowledgement of the need for financial education, getting students into the course is not always easy. At CSU and AU, some obstacles included:

- A shortage of qualified instructors.
- A shortage of materials that were applicable to real life and based on biblical principles.
- A lack of awareness of the course outside the academic business units.
- Students' reluctance to sign up for an elective that was included the term "finance" because it might be boring and perhaps difficult due to quantitative content.

These obstacles were overcome by a variety of methods which are described below. The results have been quite good. No research has been conducted on the actual improvements in the financial lives of students and graduates who have completed the course. Two sections of the Personal Finance course at CSU have been offered and generally filled to capacity during the spring and fall semesters since 2008. The number of students who have successfully completed the course is now approaching 1,000.

At CSU, the first instructors who taught personal finance were adjuncts with some experience in the field of financial planning, either as a professional or as a volunteer. Using

adjuncts who were full-time employees for other organizations limited the times at which courses could be offered. CSU was eventually able to hire an adjunct who was retired from a business career and had experience in teaching personal finance in his church and in coaching families through financial difficulties. The adjunct had volunteered through churches and Crown Financial Ministries. He had training and mentoring from some of the most well-known people in the field of financial ministry, including Larry Burkett, Howard Dayton, and Ron Blue. Utilizing a retired adjunct meant that the personal finance course could be taught every semester during daytime hours to attract more students. The retired adjunct also had more time for course development.

CSU decided to devote more resources to teaching personal finance in 2013 by hiring the adjunct as a full-time instructor. The personal finance course would comprise 50 percent of his course load. This instructor is now a Certified Kingdom Advisor® and has collaborated extensively with the Ron Blue Institute (RBI) at Indiana Wesleyan.

Since 2008, there have been significant developments in Christian financial planning arena. The Kingdom Advisors (KA) organization has grown to over 1,000 members. This organization now provides a significant pool of potential adjunct instructors nationwide. In addition, KA offers a faculty membership rate, student memberships, an annual conference, an educational opportunity through local study groups around the country, and various other resources.

RBI was established and began developing course materials that included the financial tools and the biblical principles. RBI has started establishing centers at multiple universities around the country. The RBI leadership has worked tirelessly to make university presidents nationwide aware of the need and of the potential resources to meet that need. RBI and KA were

both established by Ron Blue and continue to work together to train financial planners and to provide materials that make it much easier for high schools and colleges to provide financial education based on Biblical principles.

AU has been able to use all these resources to advance their teaching efforts. They hired a retired CFP and a KA member to teach as an adjunct. This path for finding instructors might be fruitful for other colleges wanting to deliver personal finance education if they don't have adequately trained full-time faculty.

Finding an instructor is a key step in course delivery but having the course materials is also critical. The first course at CSU used material from Crown Financial Ministries intended for use in small groups, Randy Alcorn's *Money, Possessions, and Eternity* (Alcorn, 2003), and *Personal Finance for Dummies* (Tyson, 1996). While these materials were excellent resources, they were not designed as college textbooks and did not include instructor resources. Integrating biblical principles and practical personal finance tools without well-designed textbooks and instructor resources requires a significant dedication of time on the part of the instructor. These circumstances made it less likely that a course could be easily transferred from instructor to instructor or from one university to another.

There is no shortage of personal finance textbooks and there are plenty of materials that relate biblical principles to money management. The challenge is to have materials that relate to college students in their current life and that relate to their nearby future—the first few years after graduation. The materials must also have a “personalization” to be effective. This means things like building a personal budget, researching personal credit scores, and dealing with relationship issues such as classmates asking the student to cosign on a credit card. Dave Ramsey says in many of his radio shows or videos that success in money management is 80%

behavior and 20% head-knowledge. Taking this a step further, CSU and AU found that emphasizing biblical principles that enable good decision making is far more important than teaching how to make financial calculations.

Currently, the most widely used materials are *Foundations in Personal Finance: College Edition* (Ramsey, 2011). The course includes a textbook, instructor resources, and videos. As always, Ramsey's videos are entertaining, and the materials, to a great extent, are relevant to college students. The adjunct professor at AU, however, explained his switch from the Ramsey materials to the RBI textbook, *Mastering Personal Finances: A Biblical Approach* (Blue and Smith), by saying that Dave Ramsey starts with, "Do you want to be a millionaire?" and Ron Blue starts with, "God owns it all."

The controversy over how much math to include in courses was discussed extensively in *Personal Finance Instruction at US Colleges and Universities* (Blanton, 2011). This quote is typical of what Blanton found:

Robert Hornsby, a staff person in Columbia University's communications department, was a fairly typical student as an art major at the University of Texas in Austin. He admits to "being intimidated by the whole notion of big-time economics." After taking his personal finance course, Hornsby said he still can't calculate compound interest, but he knows it when he sees it and knows why it matters. Although he may not know precisely how a mortgage works, he knows a low interest rate will save him money. "The class made it less mysterious," he said.

From a pragmatic standpoint, mathematical rigor clearly forces a tradeoff. A mathematically oriented course is highly valuable training. But if the goal is to educate as many students as possible, less math means higher rates of participation and comprehension. "In finance, we're intrigued by how complicated and mathematical we can make things," said

textbook author Arthur Keown, a Virginia Tech finance professor. “Personal finance is so pragmatic that it doesn’t fit into what we do.”

With a desire to have PF courses that apply to all students, that integrate Biblical principles with financial tools, and that are effective in changing lives, RBI has sponsored the development of two college textbooks:

- *Biblical Financial Planning: A Biblical Worldview of Personal Finance* (Blue and Henegar, 2016)
- *Mastering Personal Finances: A Biblical Approach* (Blue and Smith, 2018).

Both of these textbooks are based on Ron Blue’s comprehensive book, *Faith-based Family Finances* (Blue and White, 2008). CSU and AU have both chosen to use the Blue and Smith (2018) book based on the desire to appeal to a broader population of college students. The college bookstore retail price for a loose-leaf version with access to all digital resources is usually \$60 to \$65 per student. A significant amount of material is also available in the form of Instructor Resources including an Instructor’s Manual, a test bank, lecture slides, and an online teaching lab with homework grading.

The courses at CSU and AU were originally taught face-to-face in the traditional format of two or three sessions per week for three hours of credit. The format included lectures, discussions, critical thinking exercises, tests, exams, homework, and practical application projects. Small groups or teams were used to facilitate sharing, teamwork, and discussions. Guest lecturers from financial institutions, local non-profits, and the university staff were utilized. The course evolved and is now taught in a blended format at CSU, with one face-to-face session weekly and with significant on-line content in homework for every week, individual projects, and team projects. At AU, the course is now also offered in a fully online format.

Biblical and Financial Principles

The CSU and AU personal finance courses start by introducing biblical principles. The first chapter of the textbook, *Mastering Personal Finance* (Blue and Smith, 2018), is entitled “The Biblical View of Money and Contentment” and the first page quotes Psalm 24:1, “*The earth is the Lord’s, and everything in it, the world and all its people belong to Him.*”

There are several reasons for our strong belief that biblical principles are presented before the financial principles and tools. Psalm 24:1 is one of many verses in the Bible that declares that God is the owner of everything. After declaring that God owns it all, the Bible clearly assigns the earthly management of His possessions to His followers. 1 Corinthians 4:2 says, “*Now, a person who is put in charge as a manager must be faithful.*” The Bible is then filled with guidance and instruction on the management of money and possessions. Crown Financial Ministries has listed and categorized more than 2,000 verses related to the management of money and possessions (Crown Financial Ministries, 2005). The sheer volume of verses illustrates that God considers the management of his money and possessions to be vital.

Beyond the mandate to manage well what we have been given, there are two other reasons for starting with what the Bible has to say. We believe that success in money management is more related to behavior than to knowledge of the tools. For example, the perseverance and self-discipline to stick with a budget and spend less than you earn is more important than the budgeting software that we use. God’s word provides the judgement and strength to enable us to control our behavior. It is all too easy to obtain a student loan and fund our lifestyle wants and desires. Resisting that temptation requires God’s help. Integrating our faith and finances helps establish a deeper sense of purpose, gain motivation to change our

behavior, and develop methods to implement this change. The bottom line is that God's word helps people make better financial choices.

In addition, the world is filled with financial uncertainty and fear. Almost everyone will face some sort of financial crisis during their lifetime. Financial problems may come from faulty decisions on our part or they may come from circumstances beyond our control such as health problems and medical bills. Faith is necessary to stick with a plan and follow God's guidance in these situations. Developing and maintaining that faith comes from following God's guidance. This is another reason to start with the relevant biblical principles.

As far as the financial principles and practices that lead to financial success, many Christians try to make things more complicated than necessary. A negative side effect is that many college students, even those in business schools, tend to avoid any course that has the word "finance" in the title because they do not care for math. At CSU and AU, we fully understand that successful money management in today's world requires sound financial principles, processes and tools. Ron Blue says that he has established five basic financial principles over a lifetime of providing financial advice. These are:

- Spend less than you earn
- Give generously
- Avoid the use of debt
- Maintain liquidity (or, emergency savings)
- Set long-term goals (Blue and White, 2008), pp. 32-37).

Our course is built around helping students learn the processes and tools to implement these principles in their lives. These principles are outlined in the Bible and haven't changed over thousands of years. The processes and tools may change every day, but not the principles.

At CSU, we have more than 10 years of experience in developing processes and tools for college students and young adults in general. Our courses incorporate the latest thinking on how to implement them.

Course Syllabus

A copy of a generic syllabus that could be used to teach a personal finance course at a Christian institution is presented in Appendix A. The course description is as follows:

This course is an in-depth study of the Biblical view of making and managing money and possessions. The course coaches and trains the student in the application of planning tools and processes that lead to true financial freedom. The successful student learns to be a faithful manager of the resources that God has entrusted to each of us.

The course outcomes state that upon completion of this course a student should be able to:

- Describe a Biblical worldview of making and managing money.
- Apply financial planning tools and processes necessary to achieve true financial freedom.

The expectation is that students will attend all classes and participate in small group work as well as general class discussions. The course is taught in a blended format at CSU with multiple on-line assignments. Completing work on-time is emphasized since in the real world, bills must be paid on-time, etc.

Students are assigned to a small group on the first day and remain with that team throughout that semester. While college students frequently complain that group work is difficult because of busy schedules, today's working environment almost always requires teamwork and people seldom get to choose all of their teammates. The group projects are

described in a following section. The group projects usually require team presentations. The ability to communicate effectively to audiences is also a real-world skill that students need to develop.

Individual and group assignments are described in more detail in Appendix B. We use the approach of having students use their own data for completing assignments. For example, they are asked to prepare a financial statement which shows their personal assets and liabilities. They are asked to prepare budgets that reflect on their current use of money. This can be controversial since some feel that this is sensitive information. Students are directed to provide only information that they are comfortable revealing, and they can mask whatever they choose. Of course, the value of the exercises goes up when students use real data, but that is their choice. Another issue is whether students have enough money to use for their current budgets, etc. for their personal data to be relevant. Our experience has been that most students have more cash flow than you would expect. On average, our students have \$1,000 per month of income from jobs, family assistance, and loan refunds. This money is used in similar fashion to the after-graduation use of money – housing, transportation, food, and entertainment, as well as for books and supplies.

Using students' actual information also presents a grading challenge. There is no correct answer for a financial statement exercise. We also do not pass judgement on items such as the amount of student loan debt. We may point out the pending difficulty in repayment in order to caution students, but the amount of debt is a personal choice. Grades are based on properly following the process. Students may mask the data in a budget, but if they follow the correct process, they will learn to develop an effective budget for the real world. Efforts are made by the instructor to help students earn a good grade. The idea is to encourage students to take the

course to learn to manage money, while holding them accountable for following the correct process and for doing timely work.

Course Content

The course content follows the *Mastering Personal Finance* (Blue and Smith, 2018) textbook closely and is supplemented by the CashCourse: Real-Life Money Guide for Students (CashCourse). This is a brief list of the course topics. A more detailed list is in Appendix B.

1. The Biblical View of Money and Contentment
2. Money, Emotions, and Relationships
3. Goals and Decisions
4. Financial Planning
5. Cash Flow Management
6. The Joy of Giving
7. Saving and Investing
8. Wise Use of Credit
9. Paying for College
10. Lifestyle Expenses: Housing and Transportation
11. Lifestyle Expenses: Discretionary Spending
12. Lifestyle Expenses: Insurance and Health Care
13. Your Career and Your Calling
14. Taxes and Estate Planning

Appendix C is a generic course calendar that lists more information about the topics.

Topics 1 and 2 consist of a biblical worldview of money, contentment, and how our emotions and relationships impact our finances. Topic 3 is about goal setting and decision

making which are an integral part of financial planning. Topics 4 and 5 introduce cash flow management and financial planning. Topics 6 through 14 are about the five ways in which we use God's money: (1) Giving, (2) saving and investing, (3) paying taxes, (4) paying debts, and (5) lifestyle expenses. The topic of lifestyle expenses takes more time because this is where most of our money is used. Topic 9 on paying for college is unique to a textbook for students. Each topic deals with current spending. For example, in a discussion about housing, we start with the decision of whether to live on or off campus. The topic then touches on decisions and processes in later life such as buying a home. Topic 7 develops investing principles but then proposes the ways in which a young adult can get started with an investing process. This is done without overwhelming the student with information that is more relevant to investing later in life. Careers, compensation, and estate planning are also covered briefly.

Assignments

CSU utilizes multiple individual and group assignments to help students learn. These assignments evolved over time. We learned from our experience and from significant feedback from students. A detailed list of the assignments is presented in Appendix D. Here is a brief summary of the course assignments:

1. Homework is assigned for each of the 14 chapters in the *Mastering Personal Finance* (Blue and Smith, 2018) textbook. These are normally multiple-choice questions on Blackboard. The textbook comes with a bank of questions that can be used for these assignments. Students are expected to complete the homework before the class date when the chapter is discussed.
2. In-class exercises and quizzes are assigned frequently, but not always. These can take the form of problems related to the topic of the class meeting. For example,

students, working in teams may be asked to complete a cost analysis of living off campus versus living in the dorms. Another example is that teams may be asked to find a car on the internet for a new graduate to buy given certain parameters. The problems are on Blackboard and can be supplemented with posts to the discussion board followed by participation in a verbal discussion. Sometimes students are asked to complete anonymous surveys on topics such as personal giving or the use of debt. The purpose is not to gather data, but to stimulate the thinking of each individual student about his or her own practices and habits.

3. Individual projects are assigned almost every week. These projects include personal financial statements, monthly budgets, research on financial institutions, obtaining a personal credit report, research on personal credit reports, a budget for the first year after graduation, and an anticipated financial statement at the time of graduation. These projects are very beneficial for students since they are personal and specific to their current life and nearby future. There are other projects such as a financial literacy survey, a risk assessment of investing, health insurance research, and the development of a mutual fund investment strategy. The issues of labor-intensive grading and how much personal information to require were addressed earlier. The benefit of these assignments has been greater than the downsides.
4. Final Exam (Two parts):
 - a. The first part of the final exam is a giving exercise. Students are given the option of giving \$25 and reporting on the blessing which they received ('it is more blessed to give than to receive') or reading Randy Alcorn's *The Treasure*

Principle (Alcorn, 2001) and reporting on what they learned. See Appendix E for one creative student's report.

- b. The second part of the final exam is the creation of a personal financial plan. Students are asked to go beyond the budget for their first year after graduation. A framework for the financial plan is presented in Appendix F. Students may find this to be a daunting task and they might procrastinate the start. Work begins, however, on parts of the financial plan about midway through the semester. By the due date, the students are more comfortable in thinking about the "distant" future. Students generally demonstrate a very good ability to apply what they have learned in developing a plan. There are several benefits to challenging students to think about a financial plan even though they don't have much wealth. First, they have some idea of the components of a plan. Even if they hire a professional planner later on, they are better prepared to participate in the process. Second, they have a plan which can be easily adjusted when circumstances change.

Summary

The subject of personal finance is extremely relevant for college students today. There are new resources available and new approaches to delivering personal finance courses from a biblical perspective. CSU has quietly been on the forefront in this development process. AU has followed CSU's lead in how its personal finance course is delivered. Both institutions are seeing students' lives transformed by these personal finance courses. The resources and delivery methodology currently used by CSU and AU can easily be adopted by other Christian colleges and universities.

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APPENDIX A
PERSONAL FINANCE SYLLABUS

A. Course Description

1. This course is an in-depth study of the Biblical view of making and managing money and possessions. The course coaches and trains the student in the application of planning tools and processes that lead to true financial freedom. The successful student learns to be a faithful manager of the resources that God has entrusted to each of us.
2. This section is “blended” meaning that it will be approximately 50% on-line and requires more independent work than traditional classes.

B. Course Expectations

1. This course should be a part of your preparation for life in your family, workplace, church, and community. In everything you do, you will be expected to act in a professional manner, to uphold the highest ethical standards, to take pride in your learning and to strive for excellence in all your work. You should expect the Instructor to do the same.
2. Learning is a collaborative undertaking, and the Instructor is committed to creating the best possible learning environment.
3. Your future financial success and your ability to fulfill God’s purpose for your life do not depend on your theoretical understanding of some difficult mathematical concept or formula. Your success depends on your diligence and willingness to be obedient to God’s instruction concerning money.

4. This class is governed by the Academic Integrity Policy. Cheating and plagiarism are academic dishonesty and the penalties are outlined in the policy. Tests and in-class assignments are only to be opened in the classroom and accessing from outside the classroom is a violation of the academic integrity policy.

C. Course Outcomes

Upon completion of this course you should be able to:

1. Describe a Biblical worldview of making and managing money
2. Apply the financial planning tools and processes necessary to achieve true financial freedom.

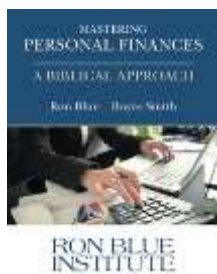
D. Non-Discrimination Policy and Student rights

The University does not illegally discriminate on the basis of race, color, national or ethnic origin, sex, disability, age, religion, genetic information, veteran or military status, or any other basis. Inquiries regarding the non-discrimination policies should be directed the Title IX Coordinator. Students should refer to the Student Handbook to be fully informed of their rights and remedies.

E. Texts

1. Mastering Personal Finances, A Biblical Approach. Loose Leaf.

978-1-5178-0224-0



2. CashCourse - online at CashCourse: Your Real-Life Money Guide - On-line and free.

F. Academic Requirements

1. Multiple Homework Assignments	24%
2. Multiple Individual Projects	26%
3. In Class work	15%
4. 2 Group projects/presentations	10%
5. 2 Group News Presentations	10%
6. 1 final exam (2 parts)	15%

This course has been designed so that no single grade counts for a huge percentage of your final grade.

G. Grading Scale

1. A= 90-100
2. B+ = 87-89
3. B= 80-86
4. C+ = 77-79
5. C= 70-76
6. D= 60-69
7. F= <60

H. Individual Assistance:

The Instructor will be available to assist all students on a one-to-one basis with the personal financial planning process or with the course material.

I. Mechanics

1. **Attendance:**

- a. As required by the University, all students must attend at least 75% of the total number of classes. Being late for class or leaving early without the instructor's agreement will count as 1/3 of an absence. If you have a classmate sign in for you, this will be regarded as a violation of the academic integrity policy.
- b. Even more importantly is the fact that you cannot participate actively if you are not in attendance. Attendance is reflected in your participation grade.
- c. Almost every class will have some in-class work and a grade will be assigned. If you are absent, you will receive a zero. You may send me an email message concerning an absence and at my discretion I may exempt you from a grade during that class.

2. **Communication:**

- a. **You will be able to communicate with the Instructor via email on a daily basis.**
- b. Also, you are expected to communicate with your teammates concerning class attendance, assignments, and course expectations. You have my cell phone number for emergencies -either text or voice.
- c. If you are absent due to participation in a CSU activity or personal business activity that you believe merits an excused absence, then you must email the Instructor with reason and date.
- d. **Failure to communicate in life frequently results in financial and relationship problems.**

3. **Active Participation and Small Groups:**

- a. Learning is not a spectator sport; it is only accomplished when you actively participate. At times, we will have group work and all students are expected to

actively participate in these exercises. Participation includes effective listening and engaging in the lecture or other activities that we will conduct.

- b. You will be randomly assigned to a small group on the first day of class. In many aspects of life, you will be expected to operate as a team player and you will have little or no choice in the selection of your teammates. However, to be successful, you must function effectively with that group.
- c. Several group projects will be assigned. The group will be assigned an overall grade, and everyone will receive a grade based on his/her contribution.
- d. In Total, almost 40% of your final grade depends on your group and class participation

4. **Class Preparation and Late Work**

- a. All reading, homework, or project assignments will be listed on the course outline ahead of due dates. **All reading, homework, or projects should be completed and submitted on Blackboard before class on the due date.** This allows you to effectively participate in class discussion and application practice.
- b. **Late work:** All assignments, essays, on-line tests, or quizzes must be submitted prior to a specified time via Blackboard. Any late work will be discounted by 20 points for the first 1-24 hours and by 40 points for 24-48 hours. After 48 hours, a grade of 0 will be assigned. (In real life, the penalties for being late with your payments, transfers of funds, etc. are very costly. We will be working to form habits of meeting deadlines.)
- c. If you believe that you deserve a make-up opportunity on any work, then you must email the Instructor with the assignment number and the reason. All make-up work must be completed within 7 days of the due date.

5. Technology:

- a. This course is listed and managed on the University's BLACKBOARD system.

Students are expected to submit their work via BB. No handwritten work will be accepted. (Any assignments that are exceptions will be specifically noted.) Please plan to use Microsoft Excel and Word. All submissions must be properly formatted and merged.
- b. Please save copies and protect your own files.
- c. Students will be retrieving and collating financial and other information, data, and templates from a variety of sources, including print and internet sources. These sources must be properly referenced when submitted as part of any assignment, presentation, or exam.

6. We will meet in a computer lab. You will be accessing BB and other websites in every class.

- a. The Instructor will not spend class time trying to determine who is not participating by using technology improperly. The Instructor will expect groups to monitor who is not participating and to hold that person accountable.

J. Appendix: Details of Course Outcomes

- Describe a Biblical worldview of making and managing money
 - Recognize Who provides our worldly resources.
 - Learn the importance of personal financial objectives and plans that are driven by Biblical principles and driven by your life purpose.

- Recognize the importance of wise money management and giving in character development.
- Learn the Biblical view of working and earning money
- Develop attitudes related to money and possessions that change the way money decisions are made.
- Learn to use worldly resources wisely and effectively-according to Biblical principles
- Develop a knowledge of the scriptures relating to money and possessions
- Learn about materialism and its impact on our lives
- Learn the importance of teaching others- (especially our children) about the Biblical view of managing money
- Apply the financial planning tools and processes necessary to achieve true financial freedom.
 - Develop personal financial plans including for life after graduation
 - Develop financial Goals and experience accountability
 - Make wise financial decisions
 - Prepare personal financial statements
 - Budget for all the uses of money
 - Learn various savings techniques
 - Experience the joy of giving
 - Manage cash flow
 - Evaluate the services offered by financial institutions

- Develop a healthy attitude toward credit and debt.
- Manage and use credit cards
- Manage various types of financial aid including student loans
- Determine how to pay for college
- Use the lending process for different types of consumer loans
- Methods for purchasing homes and autos
- File a basic income tax return.
- Purchase different types of insurance
- Develop a basic investment plan
- Purchase stock and bond mutual funds
- Plan for “rehirement”
- Use the Career Center to find the career and job that helps fulfill your life purpose
- Be an excellent worker
- Apply various savings techniques
- Progress along the path from student to professional
- Prevent identity theft
- Manage your credit report.

APPENDIX B**DETAILED LIST OF TOPICS**

1. The Biblical View of Money and Contentment
1. God: 'How You Manage My Money Is Very Important to Me'
2. The Story of the Owner and His Managers
a. Principle #1: God Owns It All
b. Principle #2: We Are the Managers, Not the Owners
c. Life-Changing Implications of Believing That God Owns It All
3. God's Faithful Money Manager in Today's World
a. The Characteristics
b. The Skills
4. Materialism vs. Contentment
5. Society's View: Get All You Can! More Is Better!
6. The Biblical View: Be Content with What You Have and Give All You Can
a. Changing Your Life: Finding Financial Contentment
2. Money, Emotions, and Relationships
1. Money and Emotions
a. Greed and the Really Hard Question
b. Dealing with Fear and Uncertainty
2. Money and Relationships
a. Money and Couples

b. Money and Parents
c. Money and Peers
3. Money and Financial Advisors
3. Goals and Decisions
1. Skill #1: Goal Setting
a. Principles for Effectively Setting and Attaining Goals
b. Process for Setting and Reaching Financial Goals
2. Skill #2: Decision Making
a. Principles of Decision Making
b. Process for Making Effective Decisions
4. Financial Planning
1. Concepts and Principles of Financial Planning
2. The Five Short-Term Uses of Money
3. Biblical Principles About Income and the Uses of Money
4. Setting Priorities for the Use of Money
5. Cash Flow Planning
6. Financial Planning Process and Tools
7. Budgeting (Spending Plans)
a. Six Steps in the Budgeting Cycle
8. Chapter Appendix
5. Cash Flow Management
1. Spending Less than You Earn

2. How to Increase Cash Flow Margin
3. Cash Flow Improvement Example
4. Emergency Savings: The Why, How, and Where
5. The Use of Financial Institutions
6. Selecting the Right Bank
a. Checkbook
6. The Joy of Giving
1. The Role of Giving in Financial Planning
2. Incentives to Give
3. Developing an Effective Giving Process
4. Giving Examples
7. Saving and Investing
1. The Role of Saving and Investing in Your Life and Your Finances
a. Comparing Saving vs. Investing
b. The Reluctance to Start Saving and Investing
2. Ten Biblical Principles for Successful Investing
3. The Basic Concepts of Investing
a. Investment Hierarchy
b. Investment Returns and Compounding
c. Risk vs. Rewards in Investing
d. Learning to Live with Reality in Investing
4. Saving and Investment Alternatives

5. The Use of Mutual Funds
6. Developing a Personal Investment Strategy
a. Philosophy of Investing
b. Simple Strategy for the Younger, Beginning Investor
c. Advanced Strategies
7. How to Make an Investment in a Mutual Fund
8. Tax-deferred Retirement Plans
a. Employer Retirement Plans
b. Individual Retirement Accounts (IRAs)
8. Wise Use of Credit
1. The Basics of Credit and Debt
a. Types of Credit and Debt
b. Obtaining Credit
2. Perspectives on the Use of Credit
a. World View
b. A Biblical Perspective
3. Making Borrowing Decisions
4. Credit History, Credit Reports, and Credit Scores
a. Credit Reports and Credit Scores
b. Improving Your Credit Score
5. Managing Credit Cards
a. Credit Card Advantages and Disadvantages

b. Credit Card Terms and Conditions
c. Controlling Credit Card Debt
6. Quick Financial Fixes
7. Getting Out of a Debt Problem
a. Example of an Accelerated Debt Repayment Using the Debt Snowball Method
b. Getting Out of Debt: What Not to Do
8. Preventing Identity Theft
a. Actions to Take if You Are a Victim
b. Key Actions to Protect Your Identity
9. Chapter Appendix 8.1 Terms and Conditions of Credit Card Agreement
9. Paying for College
1. The 'Price' of College Education
a. The 'Net Price'
2. A Biblical Perspective on Education and Borrowing

APPENDIX C**PERSONAL FINANCE COURSE CALENDAR**

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
	MPF Chapt er #	CashCourse See Index			
1	• Intro		• Course Introduction • Linking Faith and Finances • Cash Diary and tracking your money	• Organize Small Groups • Start IP03-Cash Diary • IP01 Literacy Survey	

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
2	• 1-2	• Topic IV: Spend • Budgeting • Financial Values	• A Biblical View of Money and Contentment • Money, Emotions, and Relationships • Budgeting	• Discussions about God Owns It All • Follow up on implications of cash diary results • Budget workshop	<u>Due before class:</u> <u>Week 2</u> • HW01 • IP02-Profile • IP03-Cash Diary
3	• 3	• Topic IV: Spend • Budgeting	• Goals • Decision Making • Budgeting	• Discussion about SMART Goals • Decision matrix exercise • Budget workshop	<u>Due before class:</u> <u>Week 3</u> • HW02

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
4	4	Topic IV: Spend - Budgeting	- Financial Planning Process - Budgeting	- Review Financial Statement - Team semester goals finalize	<u>Due before class:</u> <u>Week 4</u> - HW03 - IP04 Budget February - Team Project 01 Goals - News1-Team 1 (Budgets)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
5	• 5	• Topic II: Save and Invest • Banking • Topic III: Protect • Emergencies • Topic V: Borrowing • Income Gaps • Topic IV: Spend • Spending decisions	• How to Plan and Control Your Cash Flow • How to effectively use Financial Institutions • Emergency Funds	•	• <u>Due before class:</u> <u>Week 5</u> • HW04 • IP05 financial Statement • News1-Team 2 (Reconcile bank records)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
6	• 6-7	• Topic II: • Save and Invest • Saving and Goal Setting	• The Role of Giving in Financial Plans • The Role of Saving and Compounding and the Time Value of Money	• Introduce Final Exam Part 1	• <u>Due before class:</u> • <u>Week 6</u> • HW05 • IP06 Financial Institutions • News1-Team 3 (Investing)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
7	• 7	• Topic II: • Save and Invest • Investment Basics • Retirement Planning	• The Basics of Saving and Investing	• Team Goals Update	• <u>Due before class:</u> • <u>Week 7</u> • HW06 • IP07- Budget March • IP08: Investing Risk • IC05 • News1-Team 4 (401K's and other tax deferred plans)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
8	8	Topic V: Borrowing - Manage Credit Use and Debt Load - Credit Scores and Reports Topic III: Protect - Fraud	Wise use of Credit and Debt		<u>Due before class:</u> <u>Week 8</u> - HW07 - IP09: Investing Strategy - IC06 - News1-Team 5 (Credit Cards)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
9	• 9	• Topic VI: • Pay for Education • Predicting Costs • Costs and Benefits of Student Loans • Repaying Student Loans	• How to Pay for College and Managing Student Loans	•	• <u>Due before class:</u> <u>Week 9</u> • HW08 • IP10 Credit Report • IC07 • News2-Team 1 (Student Loans)
10	• 10	• Topic V: • Borrowing • Major Purchases	• Housing • Transportation	• Introduce Final Exam Part 2 • Introduce Group Project 2 • Team Goals Update	• <u>Due before class:</u> <u>Week 10</u> • HW09 • IP11 Budget April • News2-Team 2 (Transportation or Housing)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
11	• 11	• Topic IV: Spend • Spending Decisions	• How to control Lifestyle Spending – part 2	•	• <u>Due before class:</u> <u>Week 11</u> • HW10 • IP12 Fin state @grad. • News2-Team 3 (Spending control)
12	• 12	• Topic III: Protect • Insurance	• Buying Insurance	• Presentations of Group Project 02 After Grad Budget	• <u>Due before class:</u> <u>Week 12</u> • HW11 • GR02 • News2-Team 4 (Health Insurance)

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
13	• 13	• Topic I : Earn • Career Planning • Comparing Jobs • Managing Your Employment	• Careers, Calling, and Compensation		• <u>Due before class: Week 13</u> • HW12 • IP13 Health Ins • News2-Team 5 (Fringe Benefits)
14	• 14	• Topic I : Earn • Taxes	• Planning for taxes and estates	• Team Project 01 Semester End Progress Report Presentations	• <u>Due before class: Week 14</u> • HW13 • IP14 Individual After Grad Budget • Team Project 01 Final

Wk#	Assigned Reading for the Week		Topics	In Class Activities	Assignments Due dates:
Final Exa m	• On- line				• Final Exam

Appendix D**Description of Assignments**

Individual Projects:			
IP01		Literacy Survey	Survey to determine current level of financial knowledge
IP02		Personal Profile	Short Answer Survey
IP03		Spending Estimate and Diary	Make an estimate of how much you will spend during week and then track actual spending
IP04		Month 1 Budget	Using spending diary info to build a personal spending plan for Month 1
IP05		Your Current Financial Statement	Develop facts on what you own and what you owe
IP06		Comparing Financial Institutions	Comparing the features of your bank to others

IP07		Month 2 Budget	Start with Month 1 Budget and add Actual Spending. Build a personal spending plan for Month 2.
IP08		Investing Risk	Research to help you understand your attitude toward financial risk taking and to help increase your knowledge of what it means to take financial risks.
IP09		Investing Strategy	Research on the process of buying shares in a specific mutual fund as an example of how to get started. It is research of a general type fund that would be best for the younger, less experienced investor.
IP10		Credit Report Research	Obtaining a free copy of your own credit report

IP11		Month 3 Budget	Start with Month 2 Budget and add Actual Spending. Build a personal spending plan for Month 3.
IP12		Financial Statement at Graduation	Projecting forward to your graduation date to see what you own and what you will owe
IP13		Health Insurance	Research on the various aspects of health insurance policies and health care costs
IP14		After Graduation Lifestyle Assumptions and Budget	Building a personal budget based on your expected income and lifestyle after you graduate from college
Homework:			
HW01 - HW13		Based on Reading of the on-line text: Mastering Personal Finances: A Biblical Approach	A blended course requires independent reading.
Group Projects:			

Group Project 1	Setting Financial Goals; Step 1: Set Goals Step 2: Progress Report 1 Step 3: Progress Report 2 Goals End of Semester Progress Report: Progress and lessons Learned	Each group member sets a financial goal for the semester. Must be a SMART goal. Each group holds its members accountable and helps them succeed in achieving these goals. Monthly Updates on Progress. Final Presentation Report due at end of semester.
Group Project 2	Developing an After-Graduation Budget Draft and Final versions	Developing an after graduation projected lifestyle and monthly budget for an example student.
Group News (2)	Current events in Personal Finance	Each Group has to bring 2 different Personal Finance news articles or relevant blogs for the class' information.
Final Exam is 2 parts:		
Final Exam - Part 1	5% -Giving: This is part 1 of your final Exam. The assignment is designed to provide you an opportunity to experience the joy of giving. It requires you to give \$25 to a cause or individual of your choice, and then report on the impact. As an alternative for those who prefer not to give, you can read Randy	

	Alcorn's Treasure Principle and write a report on the book and what it means to you.
Final Exam - Part 2	10% -Your Financial Plan: Using the tools and information from the semester, you will develop your own financial plan for the years immediately after your graduation. This will involve having your anticipated financial statement as of graduation and having a first-year budget based on your expected income and lifestyle after graduation.

APPENDIX E
FINAL EXAM PART 1

John Makes New Friends

As part of the final exam in my Personal Finance course, each student is asked to give \$25 and answer four questions about the giving experience. John and his wife were already tithing from their income, and they chose to give more.

Q1. Why did you choose to give to this cause or individual?

A1. My wife and I live in a townhome community in North Charleston, and each night we go for a walk together and discuss our day. Our community is not a wealthy place, and the neighborhood kids are always hanging around outside. They know my wife because she's a nursing student and has interned at their school, but I always got the sense that they were afraid of me. I try to smile and be polite, but I'm not the most approachable-looking person, especially to a young child. Because the kids are always outside playing, they're usually hungry and thirsty, and it breaks our heart because they always ask us for food. Well, we decided to take the \$25 initially and buy some snacks to give the kids whenever they asked. I think we have now spent around \$80, but it has been worth it because the kids are much happier, and they seem less hungry. The snacks are usually fruits, granola bars, and some water, so nothing major.

Q2. What did the gift enable the children to do?

A2. The children just always looked so sad and hungry. I really feel like they are locked out of their houses from the afternoon until sundown and not given much to eat. One of the little girls had a Pop Tart and told me that was her dinner for the evening. Our little snacks help them when

they are hungry. We also know we can't feed 20 kids on a daily basis, so we have a deal with them that they get a snack only when they are really hungry.

Q3. What blessing did you receive from the giving?

A3. Well, now the kids like to come up and to say hey and ask me how my day is going. That's a pretty fun thing for me. I can definitely say I have a bunch of "friends" in the neighborhood.

Q4. Explain Alcorn's "Treasure Principle" and how your gift relates to it.

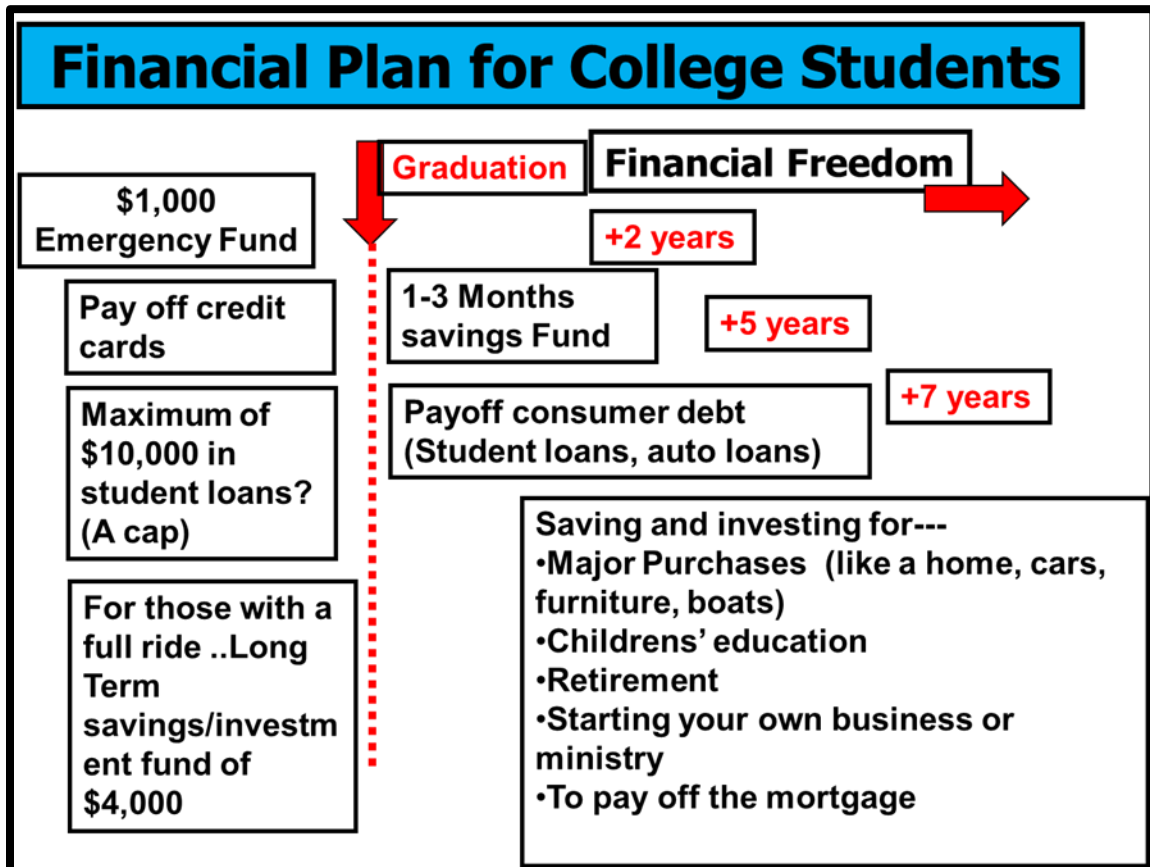
A4. Pastor Alcorn reminds us of what Jesus said in Matthew 6:19-24 about storing up treasures in heaven instead of chasing after earthly wealth. Yes, you may feel good by being generous, but that "feeling" isn't *just* a feeling, because there is actually a reward waiting for you in heaven.

Jesus tells us that where your heart is, there will your treasure be also. So again, if you strive for more things/materials/wealth on Earth, that is all you will be achieving, but if you strive for more heavenly treasures, you will have them for all eternity.

I think my gift helped me remember that it is better to give than to receive. The kids are so much happier to see me now, and I like that. And I'm sure I like having a bunch of friends over the 80-some dollars we have spent on snacks for them.

APPENDIX F

FINANCIAL PLAN OUTLINE



Abstracts

Accounting

Integrating Biblical Principles in an Auditing Course

Geoffrey Goldsmith, Belhaven University

There is a lack of literature describing how biblical principles can be used in the curriculum of an auditing course. This article demonstrates the integration of biblical principles into the auditing course in an undergraduate accounting major.

Managerial Accounting: Character, Virtues, Spiritual Formation, and the Institute of Management Accountants Statement of Ethical Professional Practices (Best Practice)

Debbie Snyder, Calvin College

Much has been discussed about character, virtues, and spiritual formation. How can these ideas be incorporated into a managerial accounting course? Incorporating non-mainstream ideas into managerial accounting might seem difficult. This presentation will demonstrate the linkages present among these ideas and how they are connected to managerial accounting topics.

Management Accounting: Sin, Common Grace, Renewal, and the Institute of Management Accountants Statement of Ethical Professional Practice

Debbie Snyder, Calvin College

This paper will begin with a discussion of our fallen nature and its impact on the accounting profession. A discussion of whether accounting can be good will follow this. Next, the paper will define what is meant by good accounting in the management accounting realm. Implications will follow this section.

Getting Rich Right: How to Use Worldly Wealth to Gain Friends Forever

John Thornton, Azusa Pacific University

There are two problems with money: it owns you, and you own it. This book explores God's righteousness and what it means to be rich. Learn how to "use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings."

Economics

Biblical Faith & 19th-Century American Economic Progress

Robert Black, Houghton College

A popular theme of Christian commentators is that biblical belief led America to prosper, especially in the 19th century. What evidences exist that Americans felt economic influences of a "life in the Spirit"? This paper reviews certain eye-witness reports, popular teaching materials, and other aspects of a possible causal relationship.

Order Your Own Affairs Out of the Sovereign's Reach: Paul Endorses Private Arbitration

Robert Black, Houghton College

Bruce Benson (1989, 2011) explained how medieval European merchants resolved commercial disputes through an arbitrator under their own commercial code, *lex mercatoria*. This paper shows that the Apostle Paul also endorsed private arbitration of disputes in the Corinthian church. Such arbitration substituted for appearing in the sovereign's courts.

Golfers' Motives to Compete (Poster)

Miren Ivankovic, Anderson University

Due to large increases in PGA Tour purses since Tiger Woods' arrival, a hypothesis was tested using scoring differentials before and after the cut as a measure of a golfer's motivation level. The results show a positive, significant relationship between increased purse sizes and decreased motivation to win.

Teaching Introductory Microeconomics - The Full Treatment

Bill Penn, Belhaven University
Antionette Williams, Belhaven University

This paper will deal with selected areas of an introductory microeconomics course regarding how and where a teacher might effectively integrate a Biblically-based Christian worldview into the basic body of economic theory for the benefit of both teacher and student decision making and to the glory of God.

The Economics of Ananias and Sapphira

David Tucker, Concordia University - Portland

Fundamental conflict about the economic organization of the early church is analyzed by contrasting Greek versus Essenian understanding of community of goods, laying money at the apostles' feet, and table fellowship. The death of Ananias and Sapphira results in the decision to use the Greek model for the church.

Entrepreneurship

The Side Hustle: Squeezing New Wine From Old Wineskins (Poster)

Aaron Black, Southwest Baptist University

This paper explores the concept of the "side hustle," a topic sparsely covered in the academic literature. Presented is a qualitative study on the topic and an exploration of the side hustle as kainos, a personal re-invention and assertion of newfound agency.

Experiential Lessons from the Agile Classroom (Best Practice)

Samuel Heinrich, John Brown University
Stephen K. Agee, John Brown University

The agile classroom breaks down discipline silos associated with higher education. An experiment at JBU involved three classes from different disciplines (business, graphic design and engineering) collaborating to design, prototype, and present a new product with market value. This experiment provided students with an analog for the modern workforce.

Kainos as Innovation in Business: Developing a Christian Worldview on the Diffusion of Things New

Andrew Herrity, California Baptist University

Do common principles explain the spread of the innovation of Christian love two millennia ago and diffusion of successful business innovations today? This presentation identifies principles common to the Bible and behavioral research, evaluates the author's teaching of these principles, and engages the audience on a Christian worldview regarding innovation.

Redemptive Entrepreneurship: A Distinctly Christian and Culturally Winsome Approach to Culture Change (Panel)

Scott Kauffmann, Praxis Labs

Henry Kaestner, Bandwidth.Com / Sovereigns Capital / Praxis Board Member

Entrepreneurs are changing the world, but are Christians helping or hurting their cause by what we create? We believe Christ-followers are called to winsomely demonstrate our faith through Redemptive Entrepreneurship: the work of joining God in creative restoration through sacrifice by way of venture building and innovation.

Reimagining Entrepreneurship in Christian Higher Education

Ryan Ladner, John Brown University

Eva Fast, John Brown University

This presentation will explore the process of transformation that has occurred in entrepreneurship education at a private Christian institution. Emphasis will be placed on the shift from a traditional business plan to a focus on lean startup principles that encourage rich customer feedback and the creation of validated business models.

A Christian View of Social Entrepreneurship

Kevin Rawls, Liberty University

The field of social entrepreneurship is growing larger, and this area of study provides a unique opportunity for engagement by Christian scholars. A model of social entrepreneurship that is consistent with Biblical principles can allow for effective and principled involvement in the global growth of this unique business model.

Ethics

Is There Room for Jesus at the Table? Locating a Seat for Christian Ethics at the Business Leader's Table (Poster)

Debbie Philpott, Indiana Wesleyan University

Amid competing values of multi-variant stakeholders and moral challenges of globalization, business leaders require effective, holistic ethical decision-making tools to engage and influence affective, visceral dimensions of human values and moral will. Can Christian ethics and secular ethics find common ground? Is Thompson's adaptive framework "Global Moral Compass" the answer?

Faith Integration

Aristotelian Organization Theory: A Model of Virtuous Organization Development

Kenneth Bandy, Piedmont International University

Organizational theorists rely almost exclusively on modern and post-modern philosophy to formulate ideas about organization performance. This analysis demonstrates how Aristotle's theories of change, permanence and virtues establish a foundation for high productivity and quality. Alasdair MacIntyre's goods-virtues-practices-institutions framework will be presented as an example of Aristotelian organizational theory.

Love: The Redemptive Power of Business (Panel)

Michael Bates, Taylor University

Darla Donaldson, California Baptist University

Jeff Sherlock, Taylor University

The purpose of this panel session is for seasoned academics from at least three different universities, with hearts for Business for Transformation (B4T) and/or Business as Mission (BAM), to share faculty and student experiences in leveraging love through business in “making all things new.”

The Impact of Values on Culture, Work, and Economic Outcomes

Rebecca Havens, Point Loma Nazarene University

Julia Underwood, Azusa Pacific University

This paper grapples with the intersection of Christian values and American culture and their impact on economic and organizational outcomes in the current society. Micah 6:8 is used as a foundation to help students develop values applied to important socioeconomic problems, illustrated using assignments from management, marketing and economics courses.

Business and Risk Management: Restoring and Redeeming Brokenness in Christ

Enrico Manlapig, Westmont College

Elayne Ko

This paper invites participants to view business as an ever-evolving risk-management project. It interprets firms as balancing risk-mitigation and risk-taking. This balance parallels the forces that define the underlying human condition. Following a Creation-Fall-Redemption pattern, the paper re-focuses the discussion on God's redemptive plan for creation and humanity.

Remaking Your Calling New: Faculty Mid-Career Crisis

Daniel Park, Azusa Pacific University

If faculty suffer their mid-life career crisis, their ability to their calling to help their students to be future Christian leaders for God's Kingdom may be seriously impacted negatively. This paper introduces twelve faculty crisis self-checklists and provides three plus one remedies to overcome the crisis.

Management and Leadership in Matthew 20: Ten Faith Integration Exercises

Robert Roller, Azusa Pacific University

Matthew chapter 20 contains several management and leadership themes. This paper examines ten of these themes. To facilitate the use of these exercises in a management or leadership course, the paper provides background information on each passage, instructions for students, discussion questions, and sample answers for faculty members.

Writing Devotions Devotions for the Classroom (Best Practice)

Joseph Snider, Indiana Wesleyan University

Writing devotions for a classroom discussion can be a useful activity and trains the students how to get more out of their devotion experience.

The Impact of Universal Basic Income on Business and Workers: A Christian Perspective

Todd Steen, Hope College

This paper describes the idea of universal basic income (UBI) and examines arguments for and against UBI programs. This paper will also consider how a Christian worldview might inform our responses to the idea of universal basic income, with a focus on the impact of UBI on businesses and workers.

Old in Essence, New in Substance: Considering the Impact of Faith Integration Methods (Panel)

Julia Underwood, Azusa Pacific University
David Houghton, Oklahoma Baptist University
Mark Phillips, Abilene Christian University
Robert Roller, Azusa Pacific University
Terry Truitt, Anderson University

Faculty, departments and schools who choose to "step faith integration up a notch," do so through student learning outcomes and program outcomes. As business schools look to professional accreditation standards for direction, faith integration surely needs to be discussed! Panelists have significant experience with IACBE, ACBSP and AACSB.

Finance

Making Personal Finance Teaching New Again

Margie LaShaw, Whitworth University
Robin Henager, Whitworth University

While many Christian universities offer personal finance courses, fewer have included one as a general education requirement. This paper highlights a method of a one-credit course and a co-curricular program to bridge the gap. Preliminary success from this approach introduces a way to include this information without competing with other requirements.

Historical Internal Rate of Return - Redefining Capital Budgeting

Jacob McCown, Spring Arbor University
Randall Lewis, Spring Arbor University

Previous research has greatly refined the internal rate of return. However, the reinvestment rate component in capital budgeting project calculations has so far been overlooked. Our historical internal rate of return acknowledges this and calculates the investment yield with a more complete understanding of the reinvestment rate.

Higher Education Administration

Using Institutional Data to Inform and Strengthen Program Differentiation in Marketing Efforts and Recruiting Conversations (Panel)

Stacey Duke, John Brown University
Ryan Ladner, John Brown University
Eva Fast, John Brown University

Discussion of how one university is re-thinking external data in relationship to institutional data to guide future marketing and advertising efforts. Is internal “qualitative” data as good, if not better? And if so, how can we use it more effectively? Panel participants include: Administration, Recruiting, Marketing, & Faculty.

Student End-of-course Surveys: The Good, Bad and the Ugly

Keith Starcher, Indiana Wesleyan University

Although there is much research regarding student evaluation of teaching [SET] (e.g. reliability and validity of the actual instruments employed), there is little published research that deals with the overall system involved in how key stakeholders value the overall SET process. This research focuses on Indiana Wesleyan University’s SET system.

Human Resource Management

Family Supportive Practice of Christian Run Organizations: Current Practices, Drivers, and Barriers (Poster)

Vicki Eveland, Seattle Pacific University
Denise Daniels, Seattle Pacific University
Randy Franz, Seattle Pacific University
John Godek, Seattle Pacific University

Our research is a first attempt to explore the connections between faith-based organizations' values and family supportive practices. Through in-depth interviews with senior-level Human Resource Directors from across the country, we identify current policies and practices and explore challenges and barriers that shaped their decisions, presenting both qualitative and quantitative results.

International

Millennial Religious Beliefs and Practices: Preliminary Evidence of a Seismic Shift in Cultural Values

Joseph Kuvshnikov, Gannon University

This study focuses on seven widely-used dimensions of national culture (PDI, IDV, MAS, UAI, LTO, IVR, and MON). Recent studies by Barna and Pew have provided preliminary evidence of a seismic change in cross-cultural dimension values. Studies of millennials show that all dimensions may shift and need to be recalculated.

The "Embedded" Course (Poster)

Vincent LaFrance, Messiah College

This poster describes the fastest growing type of study abroad – the embedded course. It is a regular on-campus offering that involves a short period of time at a foreign destination. Its appeal is that it enhances the course and permits students constrained by time or finances to experience study abroad.

Globalization and Overt Gender or Age Requirements in Job Advertisements in Indonesia (Poster)

Eveline Susanto Lewis, Evangel University

This paper presents the finding of a study on the relationship between globalization and overtly stated gender or age requirements in newspaper advertisements in Indonesia. The artifact data collection was done in Jakarta, Indonesia. The finding was explained using the Douglasian Cultural Framework as a transactional approach of culture.

Motivation for Work: Cultural Influences and a Biblical Response

Martha Lim Shin, Trinity International University

Globalization poses another challenge to the marketplace of motivating diverse workforce. This paper uncovers the differences in human needs underlying motivation, which are deeply impacted by culture. Case studies from Western and Eastern workplaces demonstrate failed human efforts to fulfill unmet needs, ultimately pointing to the necessity of Biblical guidance.

Leadership

The Rise of Generation Z

Jake Aguas, Biola University

Born between 1995 and 2010, Generation Z is now finding its place in the world. The essay provides a profile of an emerging generational cohort, highlighting its values, preferences, and influences; and explores Generation Z's perspectives on leadership, communication, technology, the workplace, relationships, social justice, entrepreneurship, consumer behavior, and education.

Inside the Pylon: How Leadership in the Front Office Has Impacted Wins and Losses for Two Eternal Rivals - The Pittsburgh Steelers and the Cleveland Browns (Poster)

Trish Berg, Walsh University

From their first meeting in 1950, the Cleveland Browns and Pittsburgh Steelers have taken unique approaches to front office and coaching leadership. This poster will present a case analysis of the differences between the leadership styles of the two franchises based on The Leadership Challenge by Kouzes and Posner (2012).

Entrepreneurial Leadership in Family Business: A Closer Look Through Christianity (Poster)

Allan Discua-Cruz, University of Lancaster, United Kingdom

This poster will showcase a model of entrepreneurial leadership in family businesses influenced by Christianity. The model approaches entrepreneurial leadership, influenced by the values and objectives of a Christian family in business, in the context of developing an established firm, during times of crisis and in terms of diversification.

Leadership Development: The Making of a King (Poster)

Robert Holbrook, Ohio University
Michael K. Holt, Houston Baptist University

Contemporary research and models examine leadership effectiveness from the perspective of what an individual does after becoming a leader. Our presentation examines the life of the biblical and historical David to suggest what an individual might do BEFORE assuming a leadership position in order to be most effective.

Exploring Servant Leadership in a Top-Down Environment

Roosevelt Marius, Regent University
Steve Firestone, Regent University
Kathleen Patterson, Regent University
Bruce Winston, Regent University

This study revealed that four of the ten servant leadership characteristics, as defined by Spears (1995), were dominant characteristics of the mayor of Rochester, New York's leadership style. Interviews, observation, and archival data were the primary sources of data collection, with fifteen relevant studies consulted in support of this research.

Bringing Back Ancient Values that Facilitate Unashamed Future Leadership

Valentin Novikov, Regent University

To avoid the shame of future ethical lapses, values based leadership instead of classical ethical frameworks is required. It is posited that high core values, which are non-negotiable principles, can be ascertained from the description of the "unashamed workman" found in 2 Timothy 2:20-25.

Sometimes Servant Leadership Requires Tough Love

Kathleen Patterson, Regent University
Jane Waddell, Regent University

Researchers propose "tough love" to help followers overcome deficient work attitudes or behaviors. We propose tough love as needed in the workplace and academia, describing empirical research; demonstrating positive outcomes of tough love; explaining relevance to organizations, individuals and colleagues; and offering real-life examples utilizing tough love.

Know Thyself: Learning Authentic Leadership, Followership, and Teamwork

Fredric Rohm, Southeastern University

This paper describes an experiential method of teaching authentic leadership, followership, and teamwork in a college course. It provides a brief review of authentic leadership literature and how the course fosters four elements of being authentic: having an internalized moral perspective, conducting balanced processing, practicing relational transparency, and being self-aware.

Servant Leadership and Its Effect on Followers' Spirituality, Attitudes, and Values

Hannah Stolze, Wheaton College
Min-Dong Paul Lee, Wheaton College
Ray Chang, Wheaton College

This paper seeks to systematically examine the effect of servant leadership on followers' attitudes, values and spirituality using empirical data gathered from discipleship small groups. Using two-stage least squares method, we find the change of attitudes and values occur because servant leadership can shape a person's spirituality or inner being.

Management

Spiritual Fit: Spiritual Alignment Between Individuals and Organizations, A Conceptual Introduction and Initial Analysis

Aaron Black, Southwest Baptist University

This paper introduces and explores the concept of "spiritual fit," along with a framework for understanding spiritual fit along a continuum of possibilities. Also presented are the results of a brief survey measuring perceptions of fit.

Agency Theory, Stewardship Theory, and Biblical Stewardship: Comparisons and Contrasts

Jeff Guernsey, Cedarville University
William F. Ragle, Cedarville University

Several theories of corporate governance, agency theory and stewardship theory, have been used to explain the relationship between owners and managers in the modern diffusely-owned corporation. This presentation describes, compares, and contrasts these two theories. Additionally, the article looks at biblical stewardship as presented in Scripture, alongside these theories.

Establishing Best Practices for Church Websites (Poster)

Joe Harrison, Union University

Most businesses have received adequate guidance in the literature concerning website design. However churches have been provided little guidance in the development of their websites. One hundred fifty churches across the USA were examined to identify the best and worst church websites and a set of best practices identified.

Business Program Strategic Growth: Making the Old New Again (Panel)

Joyce LeMay, Bethel University
Christina Kaiser, Bethel University

Universities understand there are fewer high school students and more competition for students to attend their university. Business programs can take old standards of connecting with prospective students and update the approach to introduce themselves in different ways. This session describes new ways to connect with resulting positive outcomes.

Marketing

Mimetic Desire and the Discipline of Marketing: Implications for Christian Marketing Educators

David Burns, Kennesaw State University
Yvonne Smith, University of LaVerne

Much of the research on business from a Christian perspective is similar to placing new wine into old wineskins. The focus of this paper is to raise the question of whether new wineskins are needed. Specifically, this paper examines the discipline of marketing and how it relates to Scripture.

University Brand Identification Versus Athletic Brand Identification: An Investigation of the Interaction Between Related Brands

Laura Falco, Roberts Wesleyan College
Doyle Lucas, Anderson University
Michael Bruce, Anderson University

Every organization seeks to identify ways to build consumer brand attachment/commitment resulting in increased levels of brand loyalty. This study measures the relationships between university brand, athletic brand, and consumer behavioral outcomes, and provides support for maximizing the impact on total brand equity.

The Impact of Advertising on Value Formation

Mary Ann Harris, Bethel University
Betsy Anderson, University of Minnesota
Laureen Mgrdichian, Biola University

Society is surrounded by advertisements that convey value-laden messages that may subtly influence audiences. Through a content analysis of 386 award-winning ads, this study examines which specific values appear in brand messages, considers implications on particular product categories, and discusses potential implications for consumers and practitioners through future studies.

Do You See What I See? Do You Hear What I Hear? Experientially Exploring Selective and Subjective Perception in the Consumer Behavior Course (Best Practice)

Geoffrey Lantos, Stonehill College

I will demonstrate and illustrate how I teach the material on Perception and Information Processing in the Consumer Behavior (CB) course using personally relevant, interactive, hand-on applied learning exercises from my CB textbook. A major emphasis will be on ethical issues related to threshold perceptual levels.

Classroom Active-Learning Simulation: Augmenting the PR Experience

Steve Van Oostenbrugge, Concordia University - Ann Arbor

Many institutions have begun using simulations as a ways to enhance learning experiences through both technological and non-technological ways. This is one example showcasing the combination of a real-world event across a multidisciplinary and immersive experience combining technology and everyday activities to teach public relations within the marketing field.

Do Morals Still Matter? The Implications of Moral Equity when Assessing the Appropriateness of Target Marketing Based on Female Body Shape and Size

Hannah Walters, Northern State University
Michael Wiese, Point Loma Nazarene University

Using a multidimensional ethics scale based on five major moral philosophies, this study explored ethical decision making when clothing retailers target women based on body shape and size. Informed by the findings, researchers provide recommendations for Christian business practitioners and educators and suggest that an old truth has new importance.

Research Methods

Making Things New Through Research and Business As Mission Practitioner Support (Poster)

Michael Bates, Taylor University

BAM Academics is a group higher education professionals dedicated to the promotion and support of the Business as Mission (BAM) movement. The purpose of the poster session is to explain the research and practitioner support opportunities for academics and build the community of BAM-oriented academics.

Research Opportunities Featuring Christian Businesses: Case Teaching Notes, Tackling the Hard Part First (Poster)

Timothy Redmer, Regent University

Teaching notes are essentially the author's attempt to promote and justify the case study and to provide guidance and direction for the practical implementation and presentation of the case to students. The development of teaching notes including the case solution and supporting research will be addressed in this paper.

Strategy

A "Fresh" Approach to Business Advisory Council Service (Poster)

Julie Little, Taylor University

Jody Hirschy, Taylor University

Danielle Eversole, Southeastern University

This presentation will highlight the latest innovative approach used by our Business Department and Chair in regards to alumni service on the Business Advisory Council that is greater immersed within business itself.

Teaching Graduates & Online

Cultivating "Kainos Koinonia," New Fellowship, in Online Learning (Best Practice)

Traci Pierce, John Brown University

While graduate students appreciate the flexibility and convenience of online course delivery, they are missing the fellowship they desire from classmates and professors. Upon recognition of this desire for "kainos koinonia," or "new fellowship," within online courses, initiatives were created in graduate marketing courses to cultivate meaningful connections online.

The Artist as Entrepreneur (Poster)

Kevin Rawls, Liberty University

Artists are typically not associated with the field of entrepreneurship. However, when considering the need for most artists to begin their own businesses and to work towards financial sustainability, there is an opportunity for entrepreneurship education to be valuable to those who engage in artistic endeavors.

Using Integration to Create Community in Online Courses (Best Practice)

Yvonne Smith, University of La Verne

Integration assignments can be used to create community in online classes. Theory and examples are used to show how assignments can simultaneously enhance integration skills and encourage community. Three types of assignments are considered: short discussions using biographical prompts, larger assignments requiring formal integration, and a final summary project.

Teaching Traditional Undergraduates

Creating FLEXible Students: Increasing Student Resiliency Through Integrating Impactful Activities

Trish Berg, Walsh University
Tanya Carson, Walsh University
Beth Vazzano, Walsh University

This interactive workshop presents the F.L.E.X. Plan as a method of increasing student resiliency, which helps students to (1) develop a deeper awareness of resiliency, and (2) increase resiliency capabilities. Ongoing research results will be shared and attendees will be given their own starter packet to use in their courses.

Online Quizzes: Maximize Learning, Minimize Cheating, or Maximize Perceptions?

Jennifer Dose, Messiah College

Designing online quizzes (e.g., time limits, number attempts, feedback on answers) can be a challenge when faced with possibly conflicting goals of maximizing learning, minimizing cheating and generating positive student perceptions. A comparison of models for low-stakes quizzes will be presented showing results for exam performance and student perceptions.

The Value of the Introduction to Business Course (Panel)

Darin Gerdes, Charleston Southern University

Matt Fuss, Geneva College

Maxwell Rollins, Charleston Southern University

Ross O'Brien, Dallas Baptist University

The introduction to business course is a critical time to interest students in business and it is an opportunity to instill a biblical worldview. The panel will describe their various approaches to introductory business courses including a survey of the discipline, a philosophical approach to business, and service learning.

The Challenges of Using Flipped Classroom Teaching Methodology: An Assessment of Students' Experiences and Education in a Principles Class and a Core Business Class (Poster)

Roy Philip, Trevecca Nazarene University

While there are advantages to the flipped classroom methodology (freedom to learn at student's own pace and using class time for more application based activities), faculty must also consider the disadvantages of the tool and ascertain if this tool is not becoming a "dissatisfier" to our consumer-centric student population.

Teaching Courses in Personal Finance at Christian Colleges and Universities

Boyce Smith, Charleston Southern University

John Duncan, Anderson University

The subject of personal finance is extremely relevant for college students. Charleston Southern University and Anderson University are utilizing new resources and approaches to deliver personal finance courses from a biblical perspective and students' lives are being transformed. These resources and methodologies can easily be adopted by other Christian colleges.