

Title: Reflections on Integrating Faith and Marketing Education

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INRODUCTION

This paper presents reflections on current practices of integrating faith and teaching marketing subjects at Malone College in Canton, Ohio. The focal point of my reflections is the education model that I have been implementing at the undergraduate and the graduate level. This model is designed to relate marketing knowledge with students' personal lives and experience, and then guide students to connect with the Truth that has been already written in their hearts. They are facilitated to affirm their own worth and invited to practice their Christian faith in their professional life. It is my view that this model also helps educators to develop a true sense of their work and their growth as they can uncover both potential tensions and resolvable compatibilities between the discipline of marketing and the Christian faith in the process of rebuilding the discipline with biblical assumptions as Hasker (1982) suggested one possible approach of integration.

I have taught marketing subjects at the college level for thirteen years, including the past three years at Malone. During my teaching, I have investigated and implemented various pedagogical strategies to help undergraduate and graduate students to integrate their faith with their marketing education. As a part of this investigation, I have

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participated in a Faith and Learning seminar, and taken various philosophy, education, and Christian ethics courses. During the summer of 2003, I attended a 6 weeks Natural Law seminar at Calvin College in Grand Rapids, Michigan, and during the summer of 2004, I presented a paper at Calvin College's Natural Law Conference. In the meantime, I presented several papers about my pedagogical strategies at various conferences (Lam, 2003; 2004), and crystallized my education model. It has been my primary objective to incorporate my previous learning, including my graduate school training in business administration and Christianity in addition to an intensive review of the literature about teaching ethics, as I have redesigned the pedagogical strategies I am using to teach Marketing, Marketing Management and Strategy, Sales Management and Consumer Behavior to undergraduates; and Marketing Management to graduates students at Malone.

The ultimate goal of integrating faith and marketing education is the development of students as faithful implementers of God's Word as revealed in the Bible. My students are expected to seek the Kingdom of God first (Mathew 6:33); and to practice justice, love, and mercy, while they walk humbly with God in their personal and professional lives. I would like to pass on the truth that through marketing practices they can advance Christianity. I expect my students to be serious about their spiritual growth in their professional life in the present and in the future.

From my years of experience with my business students, I find that many students have an attitude toward marketing activities that has been socialized by many marketing practices. Most students want to master the marketing techniques or skills quickly and even conform to the culture codes created by marketing activities. Many believe that they

are moral and tend to close the loop of deep reflection. They are unwilling to examine their values behind their choices in-depth. They are skeptical about the practices of faith in the real world. Some students have told me that they believe that being faithful to God will make them less successful in their future careers. How can I facilitate their learning so that they may examine how marketing activities have shaped their identities to the present and may yearn for the ultimate good of humanity and to walk in the light? How can I help my students to balance the goals of their employing organization with the ultimate good of humanity? How can I help my students to broaden their definitions of stakeholders when they implement their marketing programs? How can I help my students to bring their classroom spiritual learning to future business settings?

I believe that it is a priority of my profession to guide my students through a broad range of classroom activities to discover who they are and to examine how marketing activities have shaped their identities to the present. I would also aid them to use their conscience as their witness of the laws written on their heart, to assist them in developing awareness of certain virtues, and to lead them gradually to listen to God's voice through Scriptures.

THE EDUCATION MODEL

The education model I use is based on the use of a Natural Law approach (i.e., to be aware of the laws written on our hearts cannot be denied and to know our self-destructive behavior when we suppress our conscience) (Aquinas, 1953; Budziszewski, 2003; Kreeft, 1994; Lewis, 1947) and the Ethics of Virtue approach (i.e., to develop habits to achieve the fundamental goods that natural laws require a person to pursue). It

is centered around two key themes: (1) affirm each student's worth and accept Christ as the Light, (2) lead each student toward a well-oriented life through acquired virtues and infused virtues. I encourage my students to know that we are special people, and we are participating in the process of bringing the goodness of creation to the world with the grace of the Lord, as we are called to be witnesses to Christ's Kingdom. Thus, the education model is designed to affirm the wholeness of my students, and to invite them to be engaged in the process of relating marketing practices with their own identities. I must give enough space for students to disclose themselves and reflect on ethical issues in their lives. I help them to recognize the connections between their life stories and the subject matter and help them to aware many deceptive practices that are sometimes used through collaborative learning, critical research, and individual reflection papers. I invite students to participate in a subject-centered culture. I discipline myself and my students to listen to the voice of the Truth. When students are drawn by the revealed Truth, I believe that students can be sensitive to goal orientations of organizations and corporate control mechanism that may do violence to their authentic self-beings and other human beings. I also can help them to appreciate their own gifts and guide them to use their innate abilities of reasoning to prioritize their lives for the higher end.

Affirm Each Student's Worth and Accept Christ as the Light

The discovery and affirmation of my students' worth in marketing education are extremely important when there are many value-neutral techniques presented in marketing textbooks, strong advocacy of enlightened selfishness as essence of marketing management (Clarke-Hill, Colin, Mike Flynn and Ed Little, 2004), and active

glorification of greediness as a foundation of capitalism in teaching marketing ethics (Cooke, 2005). From the review of ethical and corporation social responsibility sections of several basic marketing textbooks (see Appendix 1), I find that ethics is often treated as a means to achieve organizational profit as claimed the first responsibility of a profit-oriented organization. In these textbooks, students are not informed why they need to be ethical and why they need to develop their character through trials. It is most likely students cannot understand how the integrity of business practices relates to who they are if they are not guided to be critical to the information presented in these textbooks. It means that the way students know marketing subjects can demoralize their character if marketing educators cannot assist students to discern what is the Truth (Palmer, 1983). Students tend to be immoral decision makers when they are guided by relativistic values, organization goals, and situational ethics in their managerial training as MacIntyre (1984:107) criticized. Thus, the norms and values behind many marketing textbooks and various forms of pedagogical actions used in the classroom can lead students to reach organization goals “without being conscious of committing certain types of murder” as Ehrensall (2001) criticized business education.

It is important for me to guide students to have a healthy self-affirmation that is claimed to be an absolute requisite for authentic nonviolence by Haring (1986:68). When my students’ conscience is awakened and their worth is affirmed as precious children of God, they can respect other people’s conscience, autonomy, and responsibility. I deliberately create a trusting and loving community of learners. Students are guided to learn to respect each other as sacred beings and to be responsible for their actions in the learning community. They are expected to reflect upon who they are and to discover their

own identities and integrity through doing individual learning assignments, and interacting with other students and mentors. They are expected to learn that their professional marketing integrity does not come from strict adherence to codes of conduct of organizations or high moral standards but comes from their own personal identities and integrity. For example, each undergraduate student in the basic marketing and sales management courses has to interview a Christian business man or woman who is involved in sales and marketing area for at least one hour and learn how his/her mentor integrates his/her Christian faith with his/her professional and personal life (see Appendix 2). Through their encounter experience with their mentors, they are asked to find what hidden treasure they have when they are triggered by some unique characteristics of their mentors. They are also guided to think about what kinds of people they would like to be and the situations in which they could practice their learning in this assignment. They are expected to examine their own life and their own responsibilities in the moment of history of humanity. They are expected to connect their mentors' lives with those ethical guidelines listed in many marketing textbooks and know how to use marketing techniques with a sense of who they are.

In their individual learning assignments and group projects (see Appendix 3, 4, 5,7), undergraduate and graduate students have to be critical and reflective about the impact of marketing, advertising, and consumption upon their images created by God. They can become aware how they conform to the culture codes created by marketers. They also examine their own beliefs of consumer sovereignty and their views about themselves as commodities on the personality market. They are guided to understand how the glorification of individual free choices takes away their consciousness of being

responsible and their need of trusting communities in the exchange process. Furthermore, their own sense of being can help them to be resistant to the prevalent utilitarian values and the hidden norms of commodification of human beings as presented in many marketing textbooks.

Students are guided to assess organization values and social responsible programs in their group projects (see Appendix 5). They learn to discern what kinds of organization they need to work with such that their gifts and talents can be nurtured and developed. As far they can find organizations that do the kind of work they really believe in and they really think the world needs more of what those organization do, then they can find it easier to be leaders in that context (Vaill, 2003). They are guided to transfer their faith to right organizations and accept that faith really matters in their professional career through some literature review (see Alford & Naughton, 2000; Calkins, 2000; Wood, 1999; Worthy, 1958; Vaill, 1998). They can learn to be grateful to God for their gifts and to rely on Divine power to resist temptation in the corporate world and their daily lives. Wolterstorff (2002:273) reminds educators that “if we are true to who we are,” we can “perform works of obedience as acts of gratitude.” So do my students. Ultimately, my students may experience the transformation power of God in Christ and accept Christ as the Light in their life.

Lead Each Student Toward a Well-oriented Life Through Acquired Virtues and Infused Virtues

I am working to guide my students to awaken their deep conscience by reflecting on their previous experiences, to affirm their innate moral knowledge through sharing

with other students and through accepting the Golden Rule. They can experience greater inner peace when they do not deny their innate moral knowledge. They have some awareness of attaining inner peace and peaceful relationships with others when they do not wrong others. They can intuitively grasp that all good work must come from the primary principle of Natural Law, namely, “to do good and avoid evil.”

Through various discussion of ethical aspect of marketing practices (see Appendix 5, 6), students are challenged to think what basic ethical principles they are adopting in particular situations and to practice their moral reasoning. When they are asked to recommend some good marketing practices and reflect their learning, they must practice their reasoning and gain their practical wisdom. This means that although they can use their human ability to reason in making innate ethical knowledge more clearly known to themselves, they need to acquire virtues from excellent marketing professionals and to make their reasoning more virtuous and to cultivate intellectual habits that “counsel, judge, and command those things that are for the sake of the end.” (Summa Theologiae 1-2. 65.1). The end will be the good things that can flourish in human beings and can be known through our innate reasoning abilities.

Students are encouraged to acquire certain virtues through habitually practicing particular actions, and through witnessing and imitating good behavior in a community (Murphy, 1999). Acquired virtues (Thomas Aquinas described acquired virtues as prudence, temperance, justice, courage) remain very important for the moral development of a whole person within the life of grace (Walton, 1988). Virtue poses a set of ideals to which individuals aspire (Meara, Schmidt and Day, 1996), inspires a person to seek the ideals, and correlates with the principles of well-being of a community and the strength

of character to flourish in a professional community (May, 1984). Using acquired virtues holds much promises for guiding the behavior of marketers (William and Murphy, 1990; Murphy, 1999; Thompson, 2002). The acquired virtues (virtues such as prudence, temperance, justice, courage) are conditions for the reception and retention of a panoply of infused moral virtues (i.e., virtues given by God; Thomas Aquinas described them as hope, faith, and love) (Ingis, 1999). This means that people will not be self-indulgent and self-righteousness in their acquired virtues, but will realize that their acquired virtues depend on God's grace, not just on their efforts alone. The practice of acquired virtues (i.e., virtues acquired by practice) will be better with the infused virtues (i.e., virtues given by God). Thus, acquired virtues prepare my students to be receptive to Divine Grace and to receive infused virtue when they can acknowledge the end of their actions is to be obedient to Divine Law and to be open to transcendence (Dell'Olio, 2003).

When my students practice their human reasoning and learn to choose the right means to achieve their ends properly, they gradually learn how their choices resonate with their deep conscience and thus they acquire the virtue of prudence. They can use their innate reasoning to understand the Power behind the Moral Law and can eliminate any alternative that is against the Moral Law. The acknowledgement of the Power behind the Moral Law leads my students to realize the existence of God. When they are encouraged to acquire certain virtues and are exposed to Scriptures, they can realize that the achievement of the ultimate human good requires human effort and the influx of Divine grace. They can understand that they are participating in Divine goodness when they are exercising their innate abilities of moral reasoning. They can get rid of many frantic moral dilemmas and arguments and can be convinced to be delighted in following

Divine Law as the Law leads them to proper virtues and attain peace as the book of Psalms describes:

“Great peace have they which love thy law; and nothing shall offend them.” (Psalm 119: 165)¹.

“Mark the perfect man, and behold the upright: for the end of that man is peace.” (Psalm 37:37)

In summary, when I have practice this educational model, I have a truer sense of my work and growth. I can respect my own identity and integrity and I am less likely to impose only some abstract goodness on myself and my students. I face many challenges in the process of integrating faith and learning given my finite and limited human nature. Palmer (1998: 29) has commented, “A vocation that is not mine, no matter how externally valued, does violence to the self in the precise sense that it violates my identity and integrity on behalf of some abstract norms. When I violate myself, I invariably end up violating the people I work with. How many teachers inflict their own pain on their students, the pain that comes from doing what ever was, or no longer is, their true work.” Furthermore, I must watch my life and my teaching closely (1 Timothy 4.16) and must pay attention to serving as a role model as well as an ambassador of Christ (2 Corinthians 5:20). My whole being is challenged by the students because my behavior will be examined in the light of ideas in the classroom. I must exhibit the fruit of the Spirit (Galatians 5:22-23) to my students and to walk closely with the Lord such that I can bear eternal fruit for Christ Kingdom (John 15:4-5).

As a marketing educator, I must take the risk of challenging students’ prejudices and ignorance. I must have courage to confront students’ false reasoning if I want to guide my students to listen to their deep conscience and to be truthful to themselves. I

¹ Bible verses are from the King James Version.

must be prepared to be challenged by angry students who do not want to be stretched or mentored to serve humanity. I must be patient with my students' temporary cognitive dissonance as they begin to re-orient their life to God.

CONCLUSION

As a marketing educator, I realize that it can be demanding to use an education model that integrates faith and learning while I have to finish a great amount of content material in a very short time. I must learn how to protect the space that students can grow and be patient with their growth, in particular in 21st century American culture in which adults are encouraged to accomplish many things in a short period of time. I encourage students to be honest to themselves even though their reflection assignments are graded. I must pray more and ask God to polish the mirrors of their hearts such that their hearts can be receptive to the True Light with Joy.

While there are difficulties and limitation in any education model, I am finding the model based on Natural Law and Ethics of Virtue approach can facilitate the development of students to be faithful to God's Word as revealed in the Bible. I am doing so. I invite and encourage you to consider the possibilities of using the education model to facilitate your students to become ambassadors of Christ.

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Appendix 1: Review some Marketing Textbooks*

Armstrong and Kotler (2005: 574-576) persuaded managers to develop a set of principles to guide their moral decision and to discern how far they can go in good conscience. They described two principles: “do what ever the free market and legal system allows:” and “look beyond what is legal and develop standards based on personal integrity, corporate conscience, and long-run consumer welfare.” They did not tell why individuals need to be ethical and about how to think through ethical decisions.

Boone & Kurtz (2005: 83-88) define marketing ethics as “the marketer’s standard of conduct and moral values”, and social responsibility as “demands that marketers accept an obligation to give equal weight to profits, consumer satisfaction, and social well-being in evaluating their firm’s performance.” It is a question how marketers learn the right standards and fulfill the obligation if they are not committed to develop themselves to be better persons or they are involved in a professional community that has no moral standard.

Dickson (2005: 66-93) introduced four aspects of marketing social responsibility. “Marketing’s responsibility is to continue to improve the efficiency of exchange, improve our economy’s use of scare resources, and consider the unintended, collective, economic, social and political consequences of its practice.” The other responsibilities are to obey the law, to be ethical, to use their skills to promote social causes. He also asked marketers to go through a personal ethics checklist before their decision. It is good to make sure the decision is legal, honest, fair, and truthful to a person value. He guided readers to think about the responsibilities and the negative consequences of self-centered behavior of consumers and marketers. However, how the practices of good ethical decision help individuals to acquire virtues and develop a personal character are not addressed.

Kerin, Berkowitz, Hartley, Rudelius (2002: 100) define “Ethics are the moral principles and values that govern the actions and decisions of an individual or group. They sever as guidelines on how to act rightly and justly when faced with moral dilemmas.” They explain the factors affecting ethical behavior but do not lead students to the Ultimate reality.

Lamb, Hair, McDaniel (2005: 30-34) have described three level of ethical development and many social and organization factors influence ethical decision making and judgment. They suggested an ethical checklist that focusing on the input of information, the consequences, personal and social risks. The philanthropic responsibilities, ethical responsibilities and legal responsibilities are said to be rested on economic responsibilities. The economic responsibilities is regarded as the basic need of organizations. Will their description of the pyramid corporate social responsibility justify unethical practices if organizations do not make profit?

Perreault and McCarthy (2003: 22) defined marketing ethics as “the moral standard that guide marketing decisions and tactics.” They discussed various ethical issues individual marketing manager would face, but they said, “But we won’t be moralizing and trying to tell you how you should think on any given issue. Rather, by the end of the course we hope that you will have some firm personal opinions about what is and is not ethical in micromarketing activities.” It does not guide students to understand the foundations of the moral standard and our ethical responsibilities as human beings.

Solomon and Stuart (2003: 62-65) called marketing managers to be responsible for “determining the most ethical way to price, package, promote, and distribute their offerings to reach profit and market share objectives” such that managers can create social profit.

Zikmund and d’Amico (2001:50-54) defined marketing ethics as “principles that guide an organization’s conduct and the values it expects to express in certain situations.” They guided marketers to go through ethical dilemmas’ decision through a checklist. The checklist is to help marketers to go through rational process and to make sure the decision will be acceptable by the public and the family members. However, the checklist does not help an individual to think about his/her personal growth in their choices.

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Appendix 2: Learning from a Mentor in an undergraduate Marketing course

Students are required to write an individual learning paper (**two to three pages** in length, typed, and doubled –spaced.) in which you describe your learning from a mentor and discover ways to develop your sound moral character in your business profession. **Make sure your paper is informative, concise, clear, and reflective.** **You must include your peers' comment on your draft in the attachment.**

Each student has to interview a Christian business man or woman who is involved in sales and marketing area for at least one hour and learn how he/she integrates his/her Christian faith in his/her professional and personal life.

You must answer the following questions:

- (i) **Interviewee's background and research methodology:** date of interview, your relationships with the interviewee, interviewee's job nature, key spiritual challenge in the interviewee's job, and the role of faith in his/her professional career. (10%)
- (ii) **Describe the unique character trait or virtues of your mentor.** (10%)
- (iii) **Describe the relationships between your personal identity and your mentor's character.** Why are you influenced by your mentor? (10%)
- (iv) **Discover what hidden treasures you have when you know you are inspired by the particular characteristics of the mentor.** What gifts or talents do you need to develop more in the future? Do you perceive that you will waste your gifts if you continue your present life style? Please give your reasons. (20%)
- (v) **Describe what you learn from your mentor.** How does the learning relate to your own personal and professional growth? Have you learned about and changing yourself? Have you improved your understanding and interacting with others? Can you identify/change other people's feelings, interest, values? Have you learned how to discipline yourself to walk closely with the Lord? (20%)
- (vi) **Imagine the situations you will use your learning in this paper.** (10%)
- (vii) **Describe your Personal Vision and professional Code of Ethics:**

What kinds of moral person would you like to be in the coming five years? What kind of organization would you like to work in the coming five years? What kinds of character traits or virtues do you need to cultivate if you like to be successful in your professional career in the coming five years? What kinds of character traits

or virtues do you like to teach young generation? Please give your reasons and use Scriptures to support your rationale. (20%)

Appendix 3: Individual Learning Paper in Undergraduate Consumer Behavior

Students are required to write an individual learning paper (**Four to Six pages** in length, typed, and doubled –spaced.) in which you analyze and criticize your consumption behavior.

Make sure your paper is informative, concise, clear, and reflective. You must include your journals of your consumption behavior, your peers' comment on your draft in your attachment. You must use the theories of motivation, information processing, attitude and attitude change, memory and retrieval, and decision making process to examine your consumption behavior (i.e. reading materials from chapter 1 to chapter 11).

In your paper, you must review your journal and think about some critical events of your consumption behavior. You must answer the following questions:

1. Describe your ways of seeking happiness through in-depth studies of your recent consumer behavior. (10%)
2. Use Means-End Chains analysis (i.e., p. 429-432) to identify your terminal values and instrumental values in consumption. Discuss the relationships between your instrumental values and your terminal values. Is there any direct relationships between your materialistic value and well-being value? (10%)
3. Identify the external and internal forces that influence your consumption behavior. (10%)
4. Describe the discrepancies between your attitude and your behavior in recent consumption event. Explain the factors for the discrepancies. (10%)
5. Describe your ways of controlling yourself in acquiring, consuming, and disposing goods or services. For example, how do you overcome the temptation created by many marketing forces or internal desire?(10%)
6. To what extent biblical perspectives on materialism have influence upon your attitude of consumption? (Please use the information process theory to explain your rationale.) (10%)

(Please Read and reflect on Proverbs 11:24-26, 23:4-5, and 30:7-9, Ecclesiastes 5:8-20, Matthew 6:19-34, Luke 12:13-21, Luke 19:1-10, Acts 4:32-37, 1 Timothy 6:6-19, and perhaps other passages we have discussed which deal with material wealth.)

7. Identify any insights about yourself, and your consumption behavior. Please use the knowledge of consumer behavior to theorize your insights. (20%)
8. To what extent has your conscious about your moral responsibilities through consumption been changed through writing this paper. (10%)
9. Imagine the situations you can use your learning from this paper. (10%)

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- Please access www.acton.org and search the topic about consumerism)

Appendix 4: Graduate Students’ Reflection Assignment

Students have to reflect their learning experience and submit a **three-to five page, typed double_spaced essay**. You are encouraged to **quote Scriptures** to elaborate your experience in the essay and reflect some events in your learning shake your personal faith. The objective is to help us to reflect our learning and to know how to lead our learning and our spiritual growth. Please keep your journal of your learning in the course.

(I) Please use Scriptures to help you to reflect your perspective toward your work, marketing activities, or your consumption behavior. The objective is to determine your focused concern. You can choose ONE out of the following Four Topics in Appendix 7. (40%)

(II) Please reflect your moral character development and spiritual development in this course. Please tell us what your moral responsibilities to your customers and your community are. You must answer All questions: (total =50%)

1. Select an example of a marketing practice in your industry that you feel is unethical. How might you reduce or eliminate this same marketing practice in the future? (10%)
2. Please think of a particular moral decision you have made in your life that is related to marketing. You can choose to be a consumer or marketer. For example, you can think why you are not motivated to boycott some bad companies.

- a. What is the situation? What are moral questions? (5%)
- b. What are the potential conflicts among values in communities, organization and yourself? (5%)
- c. What actions have you taken? What values or moral principles have you chosen? (5%)
- d. What have you learned in this situation? (5%)

3. Please think of a particular decision you recently have made in your organization

- a. What is the role of your personal conscience in your business decision making? (3%)
- b. What is the role of the law and corporate policy in framing your ethical business decision making? (2%)
- c. Does the marketplace exert its own ethics in your business? (Does market punish bad business practices? Why or why not? (5%)
- d. What do your company's customers expect from your company? Is the "ethical gap" between your company's marketers and customers widening or narrowing? Is your company concerned about the differences in the ethical standard between marketers and customers? Why or why not? (5%)
- e. What kind of moral person would you like to be in the coming five years? What kind of organization would you like to work in the coming five years? What are authentic moral truth in the relationships between an organization and customers? (5%)

(III.) Please tell us what common themes emerge from your descriptions of the learning experience that are most useful or least useful to you. Please think back over the class and note down the following details²: (10%)

1. The activity that gave you the most intense learning "high". What was it about this activity that was so exciting or pleasing?
2. The time in the class when you felt most valued and affirmed and why you think this was so.
3. The activity that gave you the most intense learning "low." What was it about this activity that was so distressing or hurtful?
4. The time in the class when you felt most demeaned and patronized and why you think this was so.
5. The most important insight you realized in the class about your own emotional response and learning process. Do you have any suggestion to our community of learners in the program?

Appendix 5: Group Project in Undergraduate Marketing

The purpose is to be critical to the marketing activities of your favorite products and

² Brookfield, Stephen D. (1990), *The Skillful Teacher*, Jossey-Bass, p.32-35,

services, and to creatively apply marketing concepts in the context of evaluating the effectiveness of the marketing program of your chosen product or service.

In the project, you must:

- (i) Describe the marketing program: What is strength, weakness, opportunity, threat of the product? What is the target market? What are pricing, product, place, and promotion strategies? What is the brand image of the product? Are you loyal to the brand or the community that the brand portrays (20%)
- (ii) Evaluate whether the marketing programs effectively create, communicate, and deliver value to customers and other stakeholders (i.e., employees, society, environment, shareholders, any related interest groups). (20%)
- (iii) Describe any marketing practices of your favorite product that you feel is unethical. Please give your reasons and suggest some ways to reduce the same unethical marketing practices in the future. Please check the code of conduct of the company and the industry. Please tell us whether your personal or your friends' identities have been shaped by marketing activities. Please describe any discrepancy between your behavior and your attitude toward the product and discover what are the reasons for the discrepancies. (20%)
- (iv) Suggest any future marketing programs for the product or for the company. Your recommendation must be related to the company's mission statement and be realistic. (20%)
- (v) Discuss your learning from the group project and reflect the group dynamics in the process of preparing the project. Please describe the skills you learn in this project (for example, critical, creative, problem-solving, decision-making, communication, technology, making connections between the subject and your life experiences, caring, master a complex project, and life-long learning skills.) (10%)
- (vi) Imagine the situations you can apply your learning in the future. (10%)

Appendix 6: Consumer Ethics and Business Ethics Scenario

Your Moral Reasoning of following customers ethics and business ethics scenarios. Please list scenarios are morally acceptable and morally unacceptable. Please write down your reasons.

A. List which scenarios are morally acceptable.

Scenario____
Your Reason:_____

Scenario____
Your Reason:_____

Scenario____
Your Reason:_____

Scenario____
Your Reason:_____

Scenario____
Your Reason:_____

B. List which scenarios are morally unacceptable

Scenario____ Your Reason:_____

Scenario____ Your Reason:_____

Scenario____ Your Reason:_____

Scenario____ Your Reason:_____

Scenario____ Your Reason:_____

Consumer Ethics Scenarios³

1. A co-worker was given too much change from the shop assistant at the corner dairy and kept it.
2. A friend had a fire at his apartment. In reporting the losses to the insurance company, your friend included items he never owned and inflated the value of items that were lost.
3. You have seen other people misrepresent their age to take advantage of a senior citizen discount.
4. You have seen other people misrepresent their children's ages to take advantage of a child's discount.
5. A friend of yours finds an item that was obviously mismarked at a cheaper price. Rather than notifying the store, your friend purchased the product at the incorrect price.
6. Some people will go to a retailer to get information on a specific product and then use this information to purchase this product from a less expensive source (i.e. a catalog).
7. Some people will go to the same store repeatedly in order to take advantage of an offer which limits the amount that can be purchased per visit.
8. Someone you know has sold a frequent flier ticket to a friend despite specific airline rules which prohibit such a sale.
9. Through the grapevine, you hear that a neighbor returned a product to a store where it was not purchased.
10. Someone went to purchase a television set and in order to get a better deal, told the salesperson that another retailer was selling the same set at much cheaper price. The retailer, without checking, matched the lower price.
11. At the supermarket, the person in front of you redeems coupons for items that were not purchased.
12. In order to sell an item at their garage sale, your neighbors exaggerated the item's quality.
13. People you know have been less than truthful on surveys.
14. Friends of yours have purchased clothing. After wearing the clothing, they see it at another shop for a substantially lower price. They return the original purchase and buy the clothing at the store offering the lower price.

Business Ethics Scenarios

15. A manufacturer agrees to supply a retailer with a desirable product. In return for a guarantee of a large initial purchase by the retailer, the manufacturer agrees not to sell to any other retailers within that trade area.
16. A retailer advertised a portable, name-branded color television for \$199. When the customers arrived at the store, they found that the retailer had sold out of the bargain television. An attempt was then made to sell the customer a more expensive television.

³ **Source of scenarios:** Jim Fisher, David Taylor And Sam Fullerton (1999) "ATTITUDES TOWARD CONSUMER AND BUSINESS ETHICS AMONG CANADIAN AND NEW ZEALAND BUSINESS STUDENTS: AN ASSESSMENT OF 28 SCENARIOS," *Teaching Business Ethics* 3: 155-177, 1999.

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17. Supply and demand dictate prices in the marketplace. After a recent hurricane in Florida and an earthquake in Los Angeles, many stores were closed. With the supply of many products down and demand up, many prices rose substantially. Prices on some products were three to eight times their normal price. Retailers argued that price is a function of economic conditions and refused to lower their prices.

18. A grocery chain has shops both in a wealthy suburb and a poor suburb with high incidence of crime. Insurance premiums, vandalism, and theft make it more expensive to operate in the poorer area. These expenses are passed on to the customers. As a result, customers in the poorer suburb pay more for identical products than their wealthier counterparts pay.

19. People have a great admiration for sports heroes. A marketer often uses these athletes to endorse products because of the belief that such an endorsement will increase the demand for those products.

20. A company has developed a new product which will render one of its old products obsolete. The company has a large inventory of the old products so it delays the introduction of the new technology until it has sold off the existing stock of the old product.

21. A manufacturer has a large stock of products which have been sold in Canada for several years. The government has recently ruled that the product is unsafe and required its recall from Canadian shops. Rather than discard the old product, it is exported and sold in countries which don't have such strict regulations on product safety. The manufacturer argues that this action is good for the company's shareholders and the Canadian economy.

22. A real estate agency sells a desirable house in a nice neighborhood. The agency does not put up a "SOLD" sign because they want people to continue to call. When potential buyers do call, they are informed that the house is sold and informed as to the availability of other houses listed by the agency.

23. A manufacturer does business in several countries. In allocating expenses to the various international operations, it is a common practice to assign higher costs in countries with high tax rates. As a result, the facilities that are located in low tax countries show larger profits. The net result is that the manufacturer reduces its total tax liability by "shifting" profits to low tax countries.

24. A Canadian doctor believes that a particular experimental pharmaceutical product could benefit some of his patients. The drug is illegal in Canada because it has not been certified by the government. It is legal and readily available in the United States. The doctor acquires a supply of the product in the US and smuggles it into Canada. He then distributes it to his patients.

25. A company advertises a 900 number for children to call and talk to Santa Claus. The call is ninety-nine cents a minute and the advertiser tells children to ask their parents before phoning Santa.

26. In order to hold down the costs of manufacturing a product, a company has shifted part of the production from Canada to a plant in Mexico. The lower labor cost results in lower prices to consumers.

27. A company advertises its product on television by giving the brand name of a competing product and indicating a particular issue where its product is considered to be superior to the competing product.

28. A retailer of men's and women's clothing raised its prices two weeks ago. Today, prices were dropped to their former level and the retailer is advertising its "sale" prices.

Appendix 7: Biblical Perspectives on Work, Stewardship, Poverty, Materialism.

1. Biblical Perspectives on Work: Read and reflect on Genesis 2:1-17, Genesis 3, Exodus 20:8-11, Exodus 16:23-30, Deuteronomy 5:12-15, Proverbs 10:4, Proverbs 23:4-5, Ecclesiastes 5:8-20, Mark 2:23-3:5, Hebrews 4:9-11, Colossians 3:22-4:1, and perhaps other passages we have discussed about work and Sabbath rests. Answer the following questions, making reference to at least **three** of the specified bible passages.

- a. What are the purposes of the Sabbath day observance? (10 points)
- b. Why do people work? (10 points)
- c. What are the benefits of working? (10 points)
- d. Why is work hard sometimes? What is hard about the work you do?(10 points)
- e. What brings you joy or satisfaction in the work you do? Explain. (10 points)
- f. What values and attitudes should guide our work (for pay, at home, at school, etc.)? What does it mean in the Colossians 3 passage to work “for the Lord, not for men”? Explain. (10 points)
- g. How are the biblical principles on work relevant to the life of a salesman and the values of relationship oriented or partnership oriented selling? (please read figure 2-5 in the text, remember the stories in the video, “Keep Climbing,” the reference article #1. #2). (40 points)

2. Biblical Perspectives on Stewardship: Read and reflect on Genesis 2, Exodus 16, Deuteronomy 8:6-18, Deuteronomy 15:1-15, Psalm 24:1-2, Matthew 6:19-34, and perhaps other passages we have discussed about stewardship. Answer the following questions, making reference to at least three of the specified bible passages.

- What does it mean to be a steward? (10 points)
 - What Bible passages speak about God’s ownership of all resources? (10)
 - Describe evidence from the Bible that God provides “enough” resources for people. (10)
 - How does God want people to use and care for God’s resources? (10)
 - How are biblical perspectives on stewardship relevant to the work of sales manager and salesmanagement responsibilities? (please refer to reference article #3, and figure 1-5). (60 points)
-

Topic 3: Biblical Perspectives on Poverty/Economic Injustice:

Read and reflect on Leviticus 25:1-43, Deuteronomy 15:1-15, Psalm 72, Proverbs 22:22-23, Isaiah 1:10-23, Acts 4:32-37, and perhaps other Bible passages we have discussed in class that deal with poverty or economic injustice. Answer the following questions, making reference to at least three of the specified Bible passages.

- How do you define poverty? Explain.
- What Bible passages indicate that God has a special concern for poor persons?
- How are God's people expected to treat poor persons?
- What are consumption behavior of the poor?
- What are ways marketers can or do get in touch with poor persons?
- How can we improve the life quality of the poor through marketing activities?
- How are biblical perspectives on poverty relevant to your life or in our society today?

Topic 4: Biblical Perspectives on Materialism

Read and reflect on Proverbs 11:24-26, 23:4-5, and 30:7-9, Ecclesiastes 5:8-20, Matthew 6:19-34, Luke 12:13-21, Luke 19:1-10, Acts 4:32-37, 1 Timothy 6:6-19, and perhaps other passages we have discussed which deal with material wealth. Answer the following questions, making reference to at least three of the specific Bible passages.

- In your view, in what ways do people store up treasure on earth?
- In what ways can we store up treasure in heaven, do you think?
- How does excessive worry about material possession affect people?
- In what way(s) the love of money "a root of all kinds of evil" (1 Timothy 6:10)?
- What is the proper attitude to have towards material wealth?
- What responsibilities do people have in using their wealth?
- How do biblical perspectives on materialism relate to conspicuous consumption and impulsive consumption behavior?
- What are the relationships between biblical perspectives on materialism and moral complexity of consumption behavior ? (please refer to the articles, "Moral complexion of consumption," "Yielding to Temptation: Self-control failure, Impulsive Purchasing, and Consumer Behavior.")
- How are the biblical perspectives on materialism relevant to your life or society today?