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TO IMPACT THE WORLD WITH GRACE AND TRUTH

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TO IMPACT THE WORLD WITH GRACE AND TRUTH

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The Gig and Freelancing Bootcamp

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Abstract

The Gig and Freelancing Bootcamp is an undergraduate course that prepares creative and liberal arts students for participation in the gig economy, freelancing, and self-employment. A primary course objective is to provide foundational entrepreneurship and small business education to nonbusiness students who are creative arts or liberal arts majors. This paper describes the scope of the US gig and freelance economy and provides the microeconomic rationale for preparing undergraduate students for it. Also included is a description of the course development process, curriculum outline, faith integration themes, initial course enrollment composition by majors, and a summary of student feedback. Additionally, considering the Christian Business Faculty Association (CBFA) 2023 conference theme, the author shares applications of grace and truth, which occurred during the development and delivery of the course. The Gig and Freelancing Bootcamp exemplifies one way to bring entrepreneurship and small business education to nonbusiness students studying creative and liberal arts.

Keywords: gig economy, freelancing, creative arts, entrepreneurship education

The Gig and Freelancing Bootcamp

This paper describes *The Gig and Freelancing Bootcamp*, developed as a cross-disciplinary course to offer foundational entrepreneurship and small business education for undergraduate creative and liberal arts students. The target population for this course is nonbusiness students majoring in digital media, film, graphic design, art, writing, and music who may work as freelancers after graduation. Additionally, students seeking income from the gig economy are a secondary target audience. The course aims to provide students with fundamental business education to help them avoid common business pitfalls.

The US Gig Economy Overview

The US gig economy encompasses alternative work arrangements, including consulting, independent contracting, freelancing, side hustles, and on-demand work (Mulcahy, 2016).

Nontraditional, short-term, and contract work has existed for many years, but its growth has accelerated because of the Internet, Smartphones, and digital platforms (Anderson et al., 2021). Katz and Krueger (2019) analyzed Bureau of Labor Statistics (BLS) data and found that 15.8% of US residents participated in alternative work in 2015, up from 10% in 2005. IRS Schedule C filings increased from 8.5% in 1980 to 16% in 2014, indicating that more people earned income from self-employment. More recently, a 2017 Freelancers Union and Upwork survey reported that 57.3 million Americans (36% of the workforce) earned an aggregate freelance income of \$1.4 trillion (Freelancers Union and Upwork, 2017). Growth accelerated during 2020 because of the pandemic, and now, in 2023, an estimated 73.3 million US workers participate in the gig economy (Ellingrud, 2022; Kulach, 2023).

The reasons participants choose to work in the gig economy vary. Some have full-time jobs and work temporary gigs to earn additional income. Others are in transition and use the gig economy to fill income gaps. Many choose the gig economy for flexibility, control of their schedule,

and to be their "own boss." Yet, some do it out of necessity because they cannot find full-time employment in their chosen field (Anderson et al., 2021).

Kässi & Lehdonvirta (2018) developed the Online Labour Index (OLI) to measure the online gig economy labor market. The OLI categorizes occupation types into six categories: professional services, clerical, and data entry, creative and multimedia, sales and marketing support, software development and technology, and writing and translation. A review of OLI data revealed those working in the creative sector generated 67% of their income from freelancing (Dunn et al., 2020). While the software development and technology sector had the most freelance participants in the US, the creative and multimedia segment dominated Mexico, South America, and other countries (Stephany et al., 2021). These findings provided support for preparing students for freelance creative industries opportunities.

Development of the Gig and Freelancing Bootcamp

The catalyst for developing *The Gig and Freelancing Bootcamp* course was informal feedback from institutional stakeholders, including students, alums, parents, and nonbusiness faculty. Our institution's department, with the largest enrollment, is digital media arts, encompassing animation, film production, television, and broadcasting. From conversations with various stakeholders, I learned that our students were well-prepared technically, but many lacked the essential business skills to function successfully as freelancers or self-employed practitioners. Graduates in these disciplines commonly work as full or part-time freelancers and derive a significant portion of their income from freelance engagements. Furthermore, we had other students studying graphic design, photography, communications, journalism, computer science, and music who were likely to freelance during their careers.

Several other observations influenced the decision to develop the course. During conversations with students, I found many were doing temporary gig work during school breaks and

in the summer. Some did gigs through DoorDash, Instacart, Uber, and TaskRabbit. Yet other students created personal income streams through videography, software development, graphic design, art, video editing, and other self-developed ventures. While the students' entrepreneurial spirit and drive were commendable, I learned that many lacked basic bookkeeping and business skills to record income and expenses correctly. Whether intentional or not, the lack of business structure, recordkeeping, and accounting led to improper tax reporting through unreported or inaccurately reported income to the Internal Revenue Service (IRS) and state tax departments. Unfortunately, this is a common problem for young entrepreneurs. Improper tax reporting was widespread with cash and service businesses and those operated by teens and young adults (Chan et al., 2023; "When the Lemonade Stand," 2022). Our educational goal was to provide training to help students avoid tax misreporting and other business mistakes. A final influencing factor for course development was few colleges and universities offered classes to prepare students for work in the gig economy or as freelancers (Mulcahy, 2019; Radic et al., 2022).

As a business professor, I decided to develop a two-credit intensive course and try it during our J-term session, which met for two hours on 13 days in January. The target audience was nonbusiness majors interested in the gig economy or who had a likelihood of doing future freelance work. While developing the course, I reviewed the literature, talked to stakeholders, and utilized my self-employment experience to structure the curriculum. The overarching challenge was covering the essentials thoroughly without overwhelming the nonbusiness students.

The Gig and Freelancing Bootcamp Curriculum

Small Time Operator. How to Start Your Own Business, Keep Your Books, Pay Your Taxes, and Stay

Out of Trouble (14th ed.) by Kamoroff was the adopted text because of its breadth and clarity

(Kamoroff, 2017). I was familiar with this book because I used it as a resource in launching my

company and my parents' business. It was broad enough to cover most essential business topics yet

written in laypeople's terms for readability. Table 1 outlines the course curriculum, topics, and assignments. Additionally, I created worksheets for each class session, which Table 1 references. Since this course had "Bootcamp" in its title, I wanted to structure it as a workshop where students would refine their ideas while learning key business concepts. I also designed the worksheets to serve as takeaway reference material.

Curriculum Faith and Biblical Principles Integration

The course curriculum provided opportunities to integrate Christian and biblical principles into the lessons. Table 2 contains faith and biblical integration themes and supporting biblical references used during the course. The integration methods included scripture reading and discussion, examples from my experience, and applications of the principles to the lessons.

Grace and Truth Applications

Considering the CBFA's 2023 conference theme, two general applications of grace and truth emerged from developing and delivering the gig economy course. The first involved confronting enrolled students about improper tax reporting instances in which they received income from side ventures but did not properly report it to tax authorities. The Internal Revenue Service requires everyone, including minors, with self-employment earnings of at least \$400 to file a tax return and pay self-employment taxes ("When the Lemonade Stand," 2022). When confronted by this truth, I found some students were exempt since earnings were less than \$400, some filed proper tax returns, some were clueless about the law and unintentionally broke it, and some erroneously assumed they were exempt because of their age or nature of the income. The confrontation about misreporting income led to discussions of legitimizing future side ventures and keeping proper income and expense records. With grace, I recommended that those who previously underpaid taxes consult with a tax preparer to file amended returns.

The second application of grace and truth involved candid discussions with some creative arts faculty about the importance of business education for their students. In the past, several faculty invited me to present a one or two-hour overview of self-employment business instruction for their students. While pleased with the invitation, I found it challenging to condense meaningful business education into a one or two-hour session. Through conversations seasoned with grace, I convinced several creative arts faculty members of the value of developing a targeted business course for their majors. Additionally, I found a course time slot that did not conflict with their majors' required classes.

The Gig and Freelancing Bootcamp's Impact on Entrepreneurship Education

In this section, I will explain the impact of this course on entrepreneurship education by describing the enrolled student population, sharing course feedback, and proposing future course development.

Entrepreneurship Education Bridge for the Arts

The enrollment composition was a significant step in providing entrepreneurship and business education to nonbusiness students on our campus, especially those from the arts and liberal arts disciplines. Twenty-six undergraduate students enrolled in the January 2021 *Gig and Freelancing Bootcamp*. We offered the course synchronously via Zoom because of COVID-19. Nineteen of the 26 students were nonbusiness majors from arts and liberal arts majors. Table 3 contains the composition of enrolled students' majors.

During personal introductions in session one, students shared that they enrolled for various reasons. Many had hobbies and interests from which they wanted to generate income. These included photography, cosmetology, graphic design, art, baking, beachcombing, drawing, editing, music, computer repair, podcasting, bowling, and fitness training. Several animation, film, and theatre students acknowledged they enrolled because freelancing and independent contracting work

was typical in their fields. These students wanted to enhance their business knowledge and skills and avoid costly mistakes. Others were curious about the topic and the possibility of doing gigs during school breaks for extra income.

Gig and Freelancing Bootcamp Positive Student Feedback

I gathered student feedback during session 11 using *I Like, I Wish, I Wonder* (see Appendix). Kodarapu (2015) developed this evaluation tool to obtain informal, inexpensive, timely feedback while developing software. In the *I Like* section, students described what they liked about the course. The *I Wish* section allowed students to suggest course improvements, while the *I Wonder* part permitted students to list unanswered questions or curiosities about the course topic. Table 4 contains the most frequent student responses. From this feedback, I discovered what students liked and disliked about the course and can make future modifications. I also received qualitative student comments about the course's educational impact, shown in Table 5.

Future Gig and Freelancing Bootcamp Development

Our university eliminated J-Term in 2022, so one necessary course change was its future format and offering time. During the Fall 2022 term, I received approval to develop and offer *The Gig and Freelancing Bootcamp* as a 200-level, 3-credit bi-annual fall course, with the first offering in Fall 2023. One challenge was finding a course time slot to accommodate our creative arts students that did not conflict with their required major courses. After consultation with the creative arts faculty, I found the 8 - 9:15 a.m. Tuesday and Thursday time was the best option. To build initial enrollment, I promoted the course to appropriate faculty and students using emails, campus e-letter posts, and a flyer. As of this writing, I have 18 students enrolled, with 14 being nonbusiness majors.

During the Summer of 2023, I will revise the content and format to integrate student feedback. I also want to modify the course worksheets. Eventually, I would like to develop and

publish a course workbook with other university scholars. Furthermore, I want to collect course evaluation data systematically upon course completion and in a longitudinal study.

The Gig and Freelancing Bootcamp course was developed to bring business and entrepreneurial education to nonbusiness students majoring in the creative and liberal arts. In this paper, I described the growing importance of the gig and freelance economy and why preparing creative arts students with business education is essential. I also presented the rationale, curriculum, faith integration, and applications of grace and truth. Additionally, I provided initial student feedback and future course development plans to bring entrepreneurship and small business education to the creative and liberal arts.

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Table 1

Gig and Freelancing Bootcamp Curriculum Outline

Session	Topics	Assignments/Assessments
Introduction to the Gig Economy	 Introductions Gig economy overview Contractor vs employee advantages and disadvantages Freelancing overview Skills and success 	 Read and review the course syllabus & calendar before class. Also, review the Moodle course shell. Complete worksheet 1 during and after class
Getting Started & Business Model Canvas	 evaluations Review skills and success vision Business Model Canvas (BMC) overview BMC draft 	 Read Kamoroff, pp. 3-11 Complete worksheet 2 during and after class Review Entrepreneurship Resources @ Pitt Complete Quiz 1 in Moodle
Business Legal Structure, Licenses, and Regulation	 BMC review Business legal structures overview Business naming Licenses, permits, and 	 Complete worksheet 3 during and after class Read Kamoroff, pp. 19 – 34 Complete Quiz 2 in Moodle
Business Recordkeeping	regulations Business structure review Business bank accounts Basic financial statements Bookkeeping options IRS Schedule C	 Read Kamoroff, pp. 41-69 Complete worksheet 4 during and after class
Start-up costs, financing, & taxes	 Review worksheet 4 Examine start-up costs Funding sources Taxes overview 	 Read Kamoroff, pp. 107- 153 Complete worksheet 5 during and after class Complete Quiz 3 in Moodle Submit Assignment 1
Entrepreneurial Stories & Business Resources	 Entrepreneurial stories from national, local, and student entrepreneurs Small business resources overview 	4. Submit Assignment 11. Complete worksheet 6 during and after class

Home-Based Businesses	Review stories and resourcesBootstrapping methodsHome-based business considerations	 Read Kamoroff, pp. 157 - 169 Complete worksheet 7 during and after class
Online Operations	Review home-based businessesOnline business operationsSelling online	1.Read Kamoroff, pp. 173-1842.Complete worksheet 8 during and after class3.Complete Quiz 4 in Moodle
The On-Demand Economy	Business models overviewOn-demand economy overview	1.Read Kamoroff, pp. 187- 1912.Complete worksheet 9 during and after class
Marketing your Freelance	Review worksheet 9Marketing strategies	1.Read assigned articles2.Complete worksheet 10 during and after class
Business	Freelancing resources	3.Complete Quiz 5 in Moodle 4.Submit Assignment 2 to Moodle
Taking Care of Business	 Personal care tips Business operation tips Pricing strategies Intellectual property protection 	1. Read Kamoroff, pp. 195- 2372. Complete worksheet 11 during and after class
Bootcamp Presentations (sessions 12 & 13)	• Students present a 6-8- minute expanded elevator pitch of their freelance business idea.	Student final presentations

Table 2Faith and Biblical Integration Themes

	Faith and biblical integration themes	Biblical references
Session	J J	
Introduction to the Gig Economy	Work and action versus talk	Proverbs 14:23
Getting Started & Business Model Canvas	Importance of business planning	Proverbs 21:5
Business Legal Structure, Licenses, and Regulation	Significance of structure and adhering to government regulations	I Corinthians 14:40, Romans 13:1-2
Business Recordkeeping	Purpose of recordkeeping	Proverbs 27:23
Start-up costs, financing, & taxes	Counting the costs	Luke 14:28-33
Entrepreneurial Stories & Business Resources	The value of support from others	Ecclesiastes 4:8-12
Home-Based Businesses	Frugality, thrifty, prudence	John 6:12-13, Proverbs 21:20
Online Operations	Opportunity recognition and implementation	Ephesians 5:15-16
The On-Demand Economy	Business purpose and mission	Habakkuk 2:2
Marketing your Freelance Business	God's direction	Proverbs 16:3
Taking Care of Business	Work as worship	Colossians 3:23-24

Table 3

Enrolled Students' Majors

Undergraduate major	Number of students
Animation	10
Film Production	6
Economics/Finance	3
Marketing	2
Computer Science Web Development	1
Management	1
Psychology	1
Sports Management	1
Theatre Performance	1

Table 4

Course Student Feedback

Student responses	% of respondents
I wish	
Fewer videos	30.7%
In-person class	23.1%
More application projects	15.4%
I like	
Course content	81.5%
Worksheets	23.1%
Course organization/structure	23.1%
Resources provided	15.4%
I wonder	
Our future gig results	23.1%

Table 5

Qualitative Student Comments

Comment

"It's helped me get a good handle on understanding the gig economy, and now I'm excited to get a brand going and try my luck in the freelance world!"

"I discovered an all-new world related to business, how to market it, website builders, web domain, web hosting, the type of business, US taxes, etc. I found the course inspirational to create a gig or a website."

"This class was very helpful for setting my business up. Now we will see if it works."

"I wonder how many people who took this class will end up with successful small businesses and possible career paths! The class did an excellent job defining the bare necessities for setting up our business, so thank you."

"This class focused a lot on DMA majors and how they can utilize these resources to help them earn money. Our industry is one where freelancing is very popular, so this class was useful in just about every way."

Appendix

I Like, I Wish, I Wonder Evaluation Tool



I like...

I wish...

I wonder...

The Lean Startup Methodology Application to Biblical Stewardship

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Abstract

Speed and efficiency have dominated business and everyday life since the beginning of time with greater prominence and attention given to the increased expansion of the global markets brought about in large part by the Industrial Revolution. In the current ever-changing technological age of fast-paced innovation and ideas, speed and efficiency have become a way that many businesses not only operate but survive. This paper evaluates the foundational principles of Lean and the Lean Startup methodologies in comparison with the command and application of biblical stewardship as this paper argues that there are direct correlations between the two. The paper concludes by outlining some initial potential applications to Christian higher education, specifically business departments.

Keywords: stewardship, lean, innovation, entrepreneurship, business

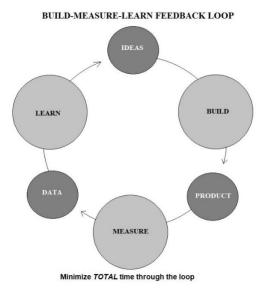
The Lean Startup Methodology Application to Biblical Stewardship

In an era of ever-increasing Schumpeterian creative destruction, where status quo firms go the way of K-mart, many firms see a renewed focus on agility and innovation to maintain, or gain, market share. This newfound need for an aggressive and agile business posture forces companies to test markets with new business ideas and innovations. Firms' strategic ability to act with agility and creativity becomes an asset to firms as they posture themselves against new market entrants and existing competition. The late Jack Welch reiterated the need for this agility when he said in one of his interviews, "Every big company's gotta be a small company in their head. You want the muscle of a big company, and the soul of a small company." "If you can't move, you're dead" (Roth, 2015). However, it is important to note that change alone is not a solution and, conversely, can contribute to the challenges and problems a company will face as it recognizes the need to adapt and adjust to market changes. Hence, change for the sake of change can be dangerous. Donald Sull argues in Harvard Business Review that "when successful companies face big changes in their environment, they often fail to respond effectively" (Sull, 1999). Sull reiterates that it is not the lack of action that is the problem but the lack of "appropriate" action (Sull, 1999). In his book *The Lean Startup*, author Eric Ries further points to this situation by calling it "the lethal problem of achieving failure: successfully executing a plan that leads to nowhere" (Ries, 2011, p.38). The immediate question that should come to mind is, "What is the appropriate action?" It is simple to answer this question with a generalized response that consists of whatever arrives at the solution. However, finding the solution is no longer the norm or necessarily the focus that will work in today's competitive and rapidly changing markets. As F.A. Hayek reminded us, competitive markets are a discovery procedure (Hayek, 2002), where firms must innovate to discover true consumer preferences, which are constantly in a state of play in today's world. The answer shifts to arriving at the correct solution/s quicker than their competitors with greater efficiency. It is trite to say that resources are limited,

further exacerbated by recent global supply chain disruptions. With the rapid emphasis on innovation and entrepreneurial ideation coming to the fore, the competitive advantage shifts to the speed and efficiency of resources utilized to arrive at solutions, or as Ries states, *learning*. He also concludes that the heart of the Lean startup model is the Build-Measure-Learn feedback loop.

Figure 1

Illustration of the Build-Measure-Learn Feedback Loop (Ries, 2011, p. 75)



As shown and emphasized at the bottom of Figure 1, minimizing time through this loop is essential. It occurs by reducing unnecessary usage of vital resources throughout the path to gain the knowledge required to build upon the initial idea. The response would fall into one of Ries's two categories: pivot or persevere. Thus, is a complete course correction warranted (the pivot), or do we validate our assumptions and continue with minor adjustments along the way (persevere)? This methodology of eliminating wasteful time has its roots in *lean* and lean thinking, but is even more foundationally and rightfully identified as good *stewardship*. Wilson defines stewardship as "the faithful and efficient management of property or resources belonging to another to achieve the owner's objectives" (Wilson, 2010). At one level, stewardship is the core task for humanity, given that God created all things (Genesis 1) and that He has delegated human responsibility to care for

creation (Genesis 1:26, Psalm 8). For what do we have that we did not receive? The roots of lean and lean thinking are presented here, including the lean startup movement that is quickly becoming mainstream in business and the core of university entrepreneurship and business courses, and their relationship to biblical stewardship. We will demonstrate how implementing lean principles in business aligns with biblical principles that responsibly emphasize stewardship of kingdom resources.

History of Lean and The Lean Startup

Lean and lean thinking principles started in the early 1900s manufacturing with the Ford Motor Company but were later refined and modernized by Taiichi Ohno and Eiji Toyoda and the Toyota Motor Corporation. (Evans & Lindsay, 2015, p.51) They would call it (and later publish) the Toyota Production System (TPS), which gave rise to what we now know as lean production. At the core of Lean is the elimination of all waste, often referred to as *Muda* in Lean circles, which is simply the Japanese word for waste. Most of the roots of Lean are attributed to the Japanese, as much of the nomenclature uses Japanese words. Some, such as Schonberger, attribute the genesis of this approach as rooted and spawned out of Japanese culture. This cultural development emerged due to the "combination of masses of human resources with few natural resources," leading to the resourcefulness required for their culture to survive on a relatively small land mass (Schonberger, 1982, p. 3). Innovation is thus born out of necessity. However, James Womack and Daniel Jones focused less on the societal aspects and conducted a deep dive into creating the success that transformed the Japanese automotive and other industries that adopted the same processes. After five years of exploring the differences between mass production and lean production, and the details involved in applying the TPS, they published *The Machine That Changed the World*. They thought the "fundamental ideas of lean production are universal – applicable anywhere by anyone – and that many non-Japanese companies have already learned this." As Womack and Jones state in their

contrast between mass production and lean production, the goal of the former is "good enough" while the latter sets its gaze upon perfection (Womack, 2007, p. 28). Changes in the global economy such as the oil shock of 1973 further prodded the West into a mindset that the status quo would no longer work in manufacturing, particularly when they saw Japan gain economic ground, reversing expectations during this global energy crisis (Schonberger, 1982, pp. 5-7; Snodgrass, 2019). The Toyota Production System approach gave birth to the Lean movement that we know and see in nearly all industries today (Liker, 2004). As Norman Bodek states:

Lean is not complicated. Toyota tells us that they have two pillars as the basis of their Toyota production system:

- Pillar one: Just-in-time (an approach with the objective of producing the right part, in the right place, at the right time), and the elimination of all non-value-adding wastes.
- Pillar two: "Respect for people," which is jidoka (stopping the line), developing
 people, and opening all workers to their infinite creative potential (Conner, 2009, p.
 xii).

"Rather than invent a new mousetrap, the Japanese developed a better way to make mousetraps of superior quality at a lower cost" (Black, 2003, p. 11). Womack and Jones continue adding to the methodology in their next book, *Lean Thinking*. They state, "Lean thinking therefore must start with a conscious attempt to precisely define value" and "rethinking just where to create value" (Womack, 2003, p. 19). The goal of lean is to eliminate everything that does not add value to the customer, which would be considered *muda* (waste). Womack and Jones were correct in their predictions. Nearly every major industry operates on Lean principles, with examples ranging from healthcare institutions (What is lean healthcare?, 2018), such as Johns Hopkins offering training such as a Lean Practitioner for Healthcare Course (Manfuso, 2023), to construction through the Lean Construction Institute founded in 1997 (LCI, 2023).

While Lean principles are ubiquitous in most major market sectors, the entrepreneurial startup garners much of our attention today. Companies must be internally agile, agile through acquisition, or a combination of the two to meet today's global demands and expectations, keep market share, and maintain profitability (Bottani, 2010) (Katayama & Bennett, 1999). Through personal experience coupled with studies of industries outside entrepreneurship, Eric Ries used lean manufacturing and TPS to help him develop *The Lean Startup* methodology in which he applies "the application of lean thinking to the process of innovation" (Ries, 2011, p.6). His methodology reviews five principles: Entrepreneurs are Everywhere, Entrepreneurship is Management, Validated Learning, Build-Measure-Learn, and Innovation Accounting, with the defined goal of the startup being to figure out "the right thing to build - the thing customers want and will pay for - as quickly as possible" (Ries, 2011, pp. 8-9, 20). Ries argues that there are no predetermined attributes (size, industry, or sector), but instead, it is the environment of extreme uncertainty that qualifies a product or service as a startup (Ries, 2011, p. 27). Since extreme uncertainty equates to high levels of risk, startups tend to burn through scarce resources at an unsustainable rate. Often risks will equate to failure, and many of those instances, according to Ries, can be falsely classified under the guise of "learning" but are just an excuse for a failure of execution (Ries, 2011, p.37). The goal is validated learning from customer empirical data that demonstrates positive improvements in the core metrics. Any optional effort to learn what customers want should be classified as waste (muda) and abolished (Ries, 2011, p. 49).

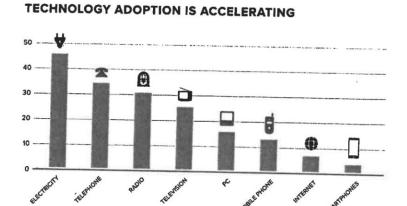
The heart of the Lean Startup model is the Build-Measure-Learn feedback loop, as shown in Figure 1. The minimum viable product (MVP) is what allows or "enables" a startup to turn through the loop with "a minimum amount of effort and the least amount of development time" in order to test the two most important assumptions: the value hypothesis and the growth hypothesis (Ries, 2011, pp. 76-77). Learning begins with the lean startup's advantage and goal of minimizing the time

through the loop to *learn* as quickly as possible (Ries, 2011, p. 93). Once the loop is complete, the entrepreneur must make the often-difficult decision to pivot from or persevere with the original strategy. According to Ries, the accurate measure of runway is, "how many pivots a startup has left: the number of opportunities it has to make a fundamental change" to that same business strategy (Ries, 2011, pp. 77, 160).

Ries extends the logic of The Lean Startup in a follow-on work, The Startup Way, which argues that the principles of innovation found in *The Lean Startup* apply to any size firm, from the startup to a Fortune 500 company, to the Department of Defense. So how does a large firm (which at one time--by definition--was a smaller, more innovative firm) keep innovating? Ries argues "The right approach once a transformation has achieved scale is to start a new transformation, with a new founder and a new startup team. Test, experiment and learn" (Ries, 2017, p. 308). For Ries, this was extending the analogy of The Lean Startup's focus on continuous innovation with a focus on continuous transformation. Indeed, Ries' definition of a startup as a firm facing extreme uncertainty is found with large firms trying to implement corporate entrepreneurship since the essential aspects of corporate entrepreneurship (i.e., leadership that can upend the existing status quo over adversarial subordinates that benefit from existing structures, "audacious" experimentation, boldness to invest in sweeping company-wide change, breaking down functional silos into cross-functional collaborative teams) may not even work if fully implemented. The large firm attempting continuous transformation likewise faces extreme uncertainty. The CEO (or cabinet secretary) who wants to be a faithful steward must embark on this journey, as the existing status quo will not survive, and even incremental growth gains may be insufficient for survival. As Ries says, "an organization's capability to test and learn from experiments having to do with its own structure and processes, promoting the best-proven techniques company-wide while limiting or discarding the rest—is what will give that organization the ability to thrive in the modern era" (Ries, 2017, pp. 317-318).

Figure 2

Illustration of the Acceleration in Adopting Technology



"Years Until a Technology is Adopted by 25% of the U.S. Population" Source: U.S. Census, Wall Street Journal

The diffusion and adoption rates for new technologies have risen over the years. The graph shows the number of years it took technologies such as electricity, television, and the Internet to be adopted by at least 25 percent of the U.S. population.⁴

Ries illustrates the necessity of his approach in Figure 2 by showing the acceleration of technology adoption, where new technology innovations are adopted by large segments of society (Ries, 2017, p. 23). Firms that fail to adapt to technological change are taking considerable risks. Ries quotes Jeff Bezos to illustrate the point:

I've made billions of dollars in failures at Amazon.com. Literally. None of these things are fun, but they also don't matter. What matters is that companies that don't continue to experiment or embrace failure eventually get to the position where the only thing that they can do is make a Hail Mary bet at the end of their corporate existence. I don't believe in bet-the-company bets. (Ries, 2017, p. 33)

The firm that embraces continuous innovation will have to "Think big. Start small. Scale Fast." (Ries, 2017, p. 39) So how does Ries suggest large organizations achieve that goal of thinking big, starting small, and scaling fast? Most importantly for Ries, large organizations must intentionally view entrepreneurship as a form of management—a "framework for organizing, evaluating, and

allocating resources," which "creates a system that embraces and even thrives on speed and uncertainty (Ries, 2017, p. 9). Ries offers five fundamental principles to enable this mentality (Ries, 2017, p. 9-10):

- A firm must embrace "continuous innovation" rather than looking for the silver bullet new breakthrough. Just as most startups fail, but the ones that succeed can make up for the many other losses, so too must the large firm try many things with a focus on continually transforming.
- 2. Firms should have the internal startup as an individual cell with a distinct organizational structure that reflects the nature of their task.
- 3. These internal startups must be managed in ways that "confound" traditional techniques; entrepreneurship must be seen as its own core discipline, just as marketing, finance, etc., are.
- 4. Commitment to this entrepreneurial posture in a large organization is akin to a "second founding;" it is that much of a transition from where the company was.
- 5. This requires the organization to commit to continuously transform; not just continuously innovate. The organization's DNA must effectively be rewritten.

Ries highlights several examples of this commitment to corporate transformation, notably GE with Jeffrey Immelt's commitment to innovation through Fastwork. As Ries initially toured GE, he was struck by its commitment to Six Sigma principles but realized that Six Sigma, in essence, has a presupposition that "failure can be prevented through diligent preparation, planning, and execution," whereas a continuous innovation system must acknowledge and embrace failure, all the while holding teams accountable (Ries, 2017, p. 29). Ries collaborated with senior leaders to help make Fastwork an institutional part of GE. He related in one interview an anecdote of how

institutional change happens in smaller internal ways (in this case, a 25-person IT shop supporting finance):

When Ries started talking about adopting a customer-service mentality to deliver a tool that company employees would want to use, "I was afraid they were going to laugh me out of the room," he said. "They said, 'What do you mean, customer? If we tell everybody they have to do this, they're going to do it." But after a few days of FastWork training, the team consolidated down to five people who would be fully dedicated to the project and began thinking of employees as customers. They offered different divisions the chance to be early adopters of the new product and promised to roll out a new version of the tool every month that the users could take or leave. "It's one of my favorite stories because nobody believes it," Ries said. "These people started acting like entrepreneurs (Kindergan, 2017).

Ries identifies many other innovative companies embracing the imperative to change in The Startup Way (e.g., Intuit, Dropbox, Citi, DoD, DHHS, Twilio, et al.), but the imperative for large firms to steward well by embracing innovation and transformation seems well established, as any web search on innovation centers will confirm. Thompson, Bonnet, and Ye detail how innovation has transformed from an early era (1960s-1980s), where innovation was found in large firm research centers from the 90s through the present of digital disruption and the rise of open innovation (Thompson et al., 2018). Thompson et al, find three different innovation architectures in their surveys of business: 1) Central R&D that covers both internal and external innovation, 2) Withinunit R&D plus innovation facilitation platform, and 3) Independent innovation lab (Thompson et al., 2018). This last category is what Ries argues is essential for the Startup Way. Nevertheless, Thompson et al, note that the leading capability for innovation must be to establish a leadership commitment to the culture of innovation and argue that Ries' Lean Startup methodology is essential to engage in agile development effectively (Thompson et al., 2018).

As the literature review from Womack and Jones to Ries has shown, the impetus to lean thinking is a relentless drive towards increased quality and efficiency. Firms increasingly need to steward their resources more effectively and intentionally to stimulate innovation and bring the best ideas from the broadest array of stakeholders into the fold. This stewardship is consistent with a biblical view of what stewardship entails, as we will relate below.

Biblical Stewardship

Wilson defined stewardship as "the faithful and efficient management of property or resources belonging to another in order to achieve the owner's objectives." Scripture records our stewardship responsibilities in the very first chapter of Genesis:

²⁶Then God said, "Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth." ²⁷God created man in His own image, in the image of God He created him; male and female He created them. ²⁸God blessed them; and God said to them, "Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth" (*English Standard Version Bible*, 2008, Genesis 1:26-28).

Our initial stewardship task to rule over creation as God's vice-regents is both our right and obligation (Haymond, 2020). As Herman Bavinck says:

"The entire world is a revelation of God, a mirror of his virtues and perfections; every creature is in his own way and according to his own measure an embodiment of a divine thought. But among all creatures, only man is the image of God, the highest and richest revelation of God and therefore *head and crown of the entire creation* [emphasis added]." (Hoekema, 1996)

Bavink's idea of "head and crown" captures the NASB translation of "rule over" well. The Hebrew word for rule (transliterated *radab*) means to have dominion, to dominate, tread down, or subjugate (Strong's, n.d., H7287). This term is harsh but should be viewed more as how completely the stewardship commandment is to be followed than how it is to be applied. Humans should completely bring the resources under their control into conformity with the master's will. The domination aspect is taking the raw state of the garden, which is inherently good but incomplete, and "subjugating" creation to serve humanity and bring God glory. In the verses preceding Genesis 1:26, we see God making a chaotic state of affairs more orderly and becoming more diverse each day. Furthermore, the result of each day's activity is assessed as good. Therefore, his image-bearers have a responsibility to take chaos, make order, and create new things that conform with God's purposes.

In Genesis 2 we see more granularity regarding our stewardship responsibilities:

Then the Lord God took the man and put him into the garden of Eden to cultivate it and keep it. The Lord God commanded the man, saying, "From any tree of the garden you may eat freely; but from the tree of the knowledge of good and evil you shall not eat, for in the day that you eat from it you will surely die" (English Standard Version Bible, 2008, Genesis 2:15-17).

Adam's command in the garden is to cultivate and keep it. As Haymond (2020) relates, "The Hebrew term for "cultivate" ('abad) means to work, serve, or dress. The image is of a careful gardener pruning a vine to ensure it grows to its full potential. This is intended to be careful labor on behalf of the master, completely bringing the work into conformity with the master's purposes. The other term, "keep" (Hebrew transliteration *shamar*), means to guard, observe, or give heed, which suggests we must preserve and protect creation as a watchful servant."

In these initial passages from Genesis, we find the essence of biblical stewardship. God created everything from nothing—he is the ultimate owner and master of all resources, including humanity. Nevertheless, the master created us with unique dignity amongst all his creations, and we are his image bearers; as Hoekema says, we are "an image who is like us [God]." (Hoekema, 1996) Since we are like God, we share in his communicable attributes to a lesser degree (e.g., love, mercy, creativity, wisdom) and thus have an ability and obligation to steward the resources under his control for our benefit and His glory. We should do our work very carefully with intentionality ('abad) to serve the master's purposes (not our own), and we must also be on guard (shamar) to ensure that our cultivation accomplishes the master's will, as there will be threats that bear watching.

This view is in stark contrast with the world's view of property. Instead of private property rights, we should more accurately think of private stewardship responsibilities (Haymond, 2020). At one level, our Christian walk is a walk of Christian stewardship. Our sanctification occurs in the moment-by-moment execution of our broad stewardship responsibilities (our time/treasure/talents), as captured in many biblical texts. However, note that the challenge of combating this false sense of ownership is great and viewed in the "it is mine" mentality that starts as early as the pre-toddler stage (Brownell et al., 2013). In contrast, the Bible sets the stewardship framework by establishing God as the creator and sustainer of all from the outset to the conclusion. Everything is His (Deuteronomy 10:14; Job 41:11; Psalm 24:1; Psalm 50:10-11; Psalm 89:11; Psalm 95:4-5; Psalm 104:24; 1 Corinthians 10:26), and he graciously entrusts us with many things, both tangible and intangible. To further emphasize the analysis of Genesis in the New Testament in both the book of Hebrews and Paul's letter to the Colossians when writing of the preeminence of Christ, Paul states, "He is the image of the invisible God, the firstborn of all creation. For by him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities—all things were created through him and for him. And he is before all things, and in

him *all things* hold together" [emphasis added] (*English Standard Version Bible*, 2008, Colossians 1:15-17). And they hold together by the "word of his power" (Hebrews 1:3). This message is stressed both consistently, and persistently, throughout the entire bible as if we need continual reminders that we are and have nothing without God, and that all we have is "entrusted" to our care by Him.

Immediately following the stewardship charge of Adam to work and keep the garden, the first command given by God is, "You may surely eat of every tree of the garden, but of the tree of the knowledge of good and evil you shall not eat, for in the day you eat of it you shall surely die" (English Standard Version Bible, 2008, Genesis 2:16-17). It is important to note that God provides confines of how this stewardship is to take place. It shows God's immense generosity coupled with the consequences of disobedience and how He says to utilize the gifts entrusted to us, both tangible and intangible. Since God is all-knowing (Psalm 139:1-4, 1 John 3:20), the latter part of the command is a warning and a gesture of love and care. Hence, Christians must heed the warnings, details, and confines God has given us through His great generosity entrusting us with everything we have. He is God, and we are not. Being entrusted is accomplished by knowing and obeying His commands as we steward that which has been entrusted to us (everything).

The correlations of the *how* become apparent. The crux of the Lean Startup is learning. The faster we can learn, the better and more efficient utilization of resources will result. Ries uses the MVP to begin moving through the Build-Measure-Learn feedback loop, stating that "additional work beyond what was required to start learning is waste" (Ries, 2011, pp. 96-97). As Christians, stewarding all that God has entrusted us requires us to know and obey God's commands, and learn the parameters to utilize those resources. Like the Lean Startup, this begins with learning. In the 11th chapter of Matthew, Jesus says, "Take my yoke upon you, and *learn from me*, for I am gentle and lowly in heart, and you will find rest for your souls. For my yoke is easy, and my burden is light" [emphasis added] (*English Standard Version Bible*, 2008, Matt 11:29-30). We desire to learn and know

the truth, and Jesus plainly states in John 14 that He is "the truth" (John 14:6) and earlier in John 1 that He is "the Word" (John 1:1). So, to know the what to do and the confines encompassing the how we must know (and obey) God's word. It is knowledge coupled with obedience that makes up our charge as Christians. To demonstrate this consistent pattern in the great commission passage of Matthew 28, Jesus first emphasizes His lordship by stating that "All authority in heaven and on earth has been given to me." (English Standard Version Bible, 2008, Matthew 28:18b) He follows this by giving us the command to "Go therefore and make disciples of all nations" (English Standard Version Bible, 2008, Matthew 28:19a). Translating the actual word disciple from the Greek masculine noun $\mu\alpha\theta\eta\tau\dot{\eta}\varsigma$ (mathētēs) is defined as "a learner" (Strong's, n.d., G3101). We are to be both learners (disciples) and to make learners of Christ. The vehicle by which we are to accomplish this is by "teaching" these new learners (disciples) to "observe" all that Jesus has commanded us (Matthew 28:20). The learning and application (through obedience) of what has been learned are to be integrated. It is important to see that the learning and the truth come not from us but from Him, so we do not make up the truth but proclaim it. One of Strong's (2010) definitions for the Greek masculine noun οἰκονόμος (oikonomos) from which we translate into steward, is "a preacher (of the Gospel)" (Strong's, n.d., G3623). We are to proclaim and herald His truths and commandments to all nations. Similarities emerge from Ries' book when he described in the section about building an adaptive organization how "every new engineer was assigned a mentor" to help walk them through and teach them different processes, systems, and techniques (Ries, 2011, p. 226). Learned truths are to be shared and passed along to create efficiencies, resulting in less rework by new employees repeating old mistakes. This learning helps create an adaptive organization, with a specific culture to "build a sustainable business before they run out of resources and die" (Ries. 2011, p.227). Hence, knowledge and wisdom gained in learning should not be held secretly but shared eagerly and openly with others. This business concept Ries emphasizes further parallels biblical truths. As Christians, we are not to hide our light under a basket but on a stand for all to see (Matthew 5:15). We are to go make disciples of all nations (Matthew 28:19), teaching them what God has commanded and not keeping the truth to ourselves. Lastly, we are to use the gifts and talents given to us by God to edify the body as "each is given the manifestation of the Spirit for the common good" (*English Standard Version Bible*, 2008, 1 Corinthians 12:7).

Ries helpfully reminds his entrepreneurial readers that it is vital to maintain sight of the company's overall vision while testing the assumptions of their business plan (Ries, 2011, p. 81). There is a danger of being caught in the minutiae and missing the overall reason and purpose of endeavors. In a startup, losing sight of this vision results in waste, often leading to unwarranted paths and expending valuable resources (time, money, etc.). In contrast, when an entrepreneur centers their attention and resources towards that overall vision, it not only becomes more Lean in business operations but also stokes the fires and passions behind the purpose of the business. The same principles hold for Christians looking to steward what has been entrusted to them. It is essential to maintain the overall vision and purpose of our lives and be focused on things that will ultimately lead us down paths that expend valuable resources (tangible and intangible) that we are to steward and not waste. After all, we are charged "not to store up treasure on earth, where moth and rust destroy and where thieves break in and steal," but in heaven (Matthew 6:19-20). There is a warning immediately following that warrants a Christian entrepreneur's attention. In the next verse, Jesus says, "For where your treasure is, there your heart will be also" (Matthew 6:21). 2 Corinthians 4 tells the reader that the treasure we have is in our hearts is "the light of the knowledge of the glory of God in the face of Jesus Christ" (English Standard Version Bible, 2008, 2 Corinthians 4:6). Our treasure is Christ. If we focus our hearts on anything else (money, power, prestige, etc.), we have wandered into idolatry and other earthly things that Colossians 3:5 says we are to "put to death." Christian entrepreneurs must pay attention to this why. The purpose for man

and all of creation is to bring God glory (Isaiah 43:7; 1 Corinthians 10:31; Matthew 5:16). This was modeled by Christ through his life and his own words in the book of John, often labeled as the high priestly prayer where he prays, "I glorified you on earth, having accomplished the work that you gave me to do" (English Standard Version Bible, 2008, John 17:4). Christ perfectly fulfilled the work the Father gave him to accomplish, and this brought glory to God. Likewise, we are to let our "light shine before others, so that they may see (our) good works and give glory to your Father who is in heaven" (English Standard Version Bible, 2008, Matthew 5:16). It is vital to keep this purpose in mind to utilize as a litmus test for every decision and action we undertake in business, and in life, to determine if it will bring God glory. As a Christian entrepreneur, this ultimate why must be greater than any other mission and vision statement we might have for our company. In Lean terms, this is where one finds the real value of what our creator and owner wants for a successful life and business.

Future Application / Practical Examples

Implementing the application of Lean Startup principles is consistent with biblical stewardship of kingdom resources. Christian business schools must lead the way in modeling these principles in higher education. As educators, we are entrusted with imparting knowledge of various disciplines and expertise to students through a biblical worldview. We must humbly and faithfully fulfill this calling, modeling this stewardship in all areas of our lives, classes, and degree programs. Degrees are often a combination of general education courses, general business courses, degree-specific courses, and tracks within each for garnering further specialization. They often span multiple university professors, departments, and even schools. When coupled with specific and unique university requirements, paperwork, approvals, committees, accreditation parameters, and the like, there is often little enthusiasm to make any changes to existing degrees, let alone deep dive into specifics and perform constant iterations. However, as Christians, this should not be the case. In contrast, we should see this vast web as opportunities to become leaner (and more relevant) to

provide and maximize the value to our students. The value in passing students into companies and from their companies to the global marketplace we should be encouraged by the obvious parallel to what Jesus shared with his apostles in Acts chapter 1 when he said they would be His "witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth" (*English Standard Version Bible*, 2008, Acts 1:8b). Passages like this that emphasize the potential influence of the knowledge that we impart should bolster our enthusiasm to provide excellent biblical education with faithful stewardship of the resources. While fully acknowledging that the following list is neither exhaustive nor nuanced for each university, we have included some examples below to spark further thoughts, ideas, and conversations.

Degree programs

As mentioned previously, degree programs are a vast web of potential efficiencies. However, the easiest to change/impact with the greatest speed through the feedback loop will often be within the courses housed within each individual department (management, marketing, accounting, finance, economics, etc.), or in the business core. This should begin with the end in mind. Faculty within each department should seek methods to prepare Christian graduates for the current culture and marketplace after completing their respective degrees. Does the current degree encompass all those requirements? What changes or adjustments should be made? Answers to some of these questions will determine whether there is a need to pivot and remove or persevere some classes while adjusting and refining with small iterations. All the answers to the questions start with the assumption that relevance and some standards are already known. Accreditation gives a foundational set of requirements, but the flexibility beyond these requirements allows academics to differentiate themselves and their degree programs based on furthering value. Utilizing lean startup methodologies can help Christian higher education and its unique facets. We must maintain relevance and expertise in our fields of study, maintain good relationships with industry (including

their needs), and prepare students for the cultural challenges they will face post-graduation while not sacrificing biblical truths. There are apparent challenges and advantages, and one large advantage of Christian education is our values. Biblical values, based on biblical truth, do not change. We have a firm foundation to ground our curriculum and teaching on that is "the same yesterday, today and forever" (English Standard Version Bible, 2008, Hebrews 13:8a). The speed of technology and changing culture around has a more significant influence on business and the need to be agile to address these challenges within our courses and degrees is apparent. Hence, we need to ask the question of relevance more frequently. Not relevance in truth, but how we utilize the unchanging biblical truths to impact and navigate the ever-changing secular culture our students will/do face. Again, do our degrees offer that preparation?

What Ries describes as an *adaptive organization* is that it "automatically adjusts its process and performance to current conditions" (Ries, 2011, p. 227) suggesting this might require additional human resource or ethics components, or even additional standalone courses and finding efficiencies in combining two courses into one (ex. Service Operations and Production Operations into Service and Production Operations), or possibly finding that an Essentials of Economics will suffice instead of the typical, and separate, Microeconomics and Macroeconomics courses. These examples and other types of changes would allow for additional space within a degree for other courses deemed essential or provide additional space for degree-specific electives that further the breadth of knowledge for the graduate, making them more marketable for career opportunities. Other opportunities might include utilizing existing courses to form new tracks or student specializations. The twofold advantage here includes both the student and the university. The student can market that specific emphasis for internship and job opportunities, and the university can market the offering of additional specializations without expending additional resources. The leaner degrees become, the more opportunities they have to remain agile.

Special Topics Courses

Creating a "special topics" course designator with a variable credit scale (ex. 1-12) within each degree allows testing and experimenting with different topics and materials without completing the often-arduous process of creating and garnering approval for each new course that acts as the *sandbox* that promotes rapid iteration and is a "mechanism for empowering innovation teams out in the open" (Ries, 2001, p.261). These iterations can also be a test for demand within (and outside) a specific major and even help to thwart some of the minimum enrollment requirements by some universities. Results and other metrics of these courses can be tracked and reported to the faculty for further discussion. Some will need to *pivot*, while others may *persevere* with further development. Preparing classes deemed successful in adding value can be onboarded as a required or elective full-time course offering. In addition, having these types of special topics courses adds a lean element to the process of approvals and paperwork by allowing testing and feedback prior to full adoption. These courses create variety and the potential to spark intrigue that furthers the culture of innovation and creativity for faculty and students.

Faculty Schedules and Load

Creativity and innovation require time. Time to think, dream, test, research, collaborate, and more. Teaching, research, and publication requirements are well established within each university. However, opportunities to further align with lean practice within the established confines are still achievable. Therefore, it is crucial to gain efficiency wherever possible to free up time for faculty to promote a culture of creativity and innovation. Successful steps might include:

• Testing the utilization of different technologies with pedagogical methodologies inside and outside the classroom. These may result in more time by reducing grading loads and gaining efficiency in meetings and communication within the department, committees, etc.

- Collaboration with industry partnerships and other institutions on research in order to share
 effort as well as provide free-flowing ideas, needs, and expectations to be exchanged.
- Leveraging AI
- Batching class offerings or sections.
- Strategies to reduce advising loads through technology or online tutorials.

Conclusion

As our life is a walk in godly stewardship, it should not be surprising that processes that lead to more efficient use of resources are consistent with a biblical call to steward the master's resources well. Our command to "rule and reign" over creation according to the master's will requires us to image the Father by creating daily order out of chaos. Using Lean principles in corporate environments and creating entrepreneurial lean startup initiatives can transform an existing chaotic situation into a more orderly state of affairs while increasing the diversity of creation. These principles are a source of positive transformation for the business world and academia, as every area must bow the knee to our Creator and steward His resources well.

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Scaling the Business Enterprise: Lessons from the Early Church

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Abstract

Scaling refers to the growth of an entity or movement in a way that enables the achievement of desired outcomes. Significant changes, whether at the organizational or social level, are affected only at scale. In just a few centuries since its founding, the Christian church as a human institution delivered perhaps the most remarkable scaling phenomenon in history. The church exhibited tremendous resilience, resourcefulness, and capacity to leverage adversity as adherents to the faith witnessed the power of a simple vision ("the good news") that spawned a strong culture and behaviors that delivered remarkable outcomes through effective networking, change management, and incentives mechanisms. The implications of the early church's experience for nascent business enterprises are explored. Regardless of the faith orientation of the organizational leader, lessons learned from the early church contribute to a better understanding of the critical factors behind any scaling process that can deliver consequential and purposeful impacts.

Keywords: Scaling, business enterprises, entrepreneur, Christianity, early church, culture, network effect, change management, incentives, resilience.

Scaling the Business Enterprise: Lessons from the Early Church

And Jesus came up and spoke to them, saying, "All authority in heaven and on earth has been given to Me. Go, therefore, and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to follow all that I commanded you; and behold, I am with you always, to the end of the age."

(Matthew 28:18-20, New American Standard Version)

From a vulnerable sect of a dozen ragtag followers, Christianity won the professed allegiance of most of the population of the Roman Empire and even the support of the Roman state within a few hundred years (Latourette, 1964, p. 65). This is perhaps the ultimate example of how you can only change the world *at scale*. In business, scale is often a buzzword taken to mean growth. It is a misconception, however, to equate scale with size. Quantity, be it measured in terms of revenue, customer, employee, adherent, or meals served, does not necessarily convey progress toward a goal riding on a mission. It certainly does not measure a project's sustainability and its ability to fulfill the ultimate vision as time elapses and scope expands.

List (2022, p. 9) defined scale as the *desired outcome* when you take an idea from a small group (adherents, customers, etc.) to a much larger one. Scale underlies all social and technological progress. Scale often means impact, but it frequently collapses on its own weight. Hamm (2002) observes that "It's a cliché to say that founders flounder, but unfortunately, that's usually the case. Wild exceptions like Bill Gates, Steve Jobs, and Michael Dell aside, executives who start a business or project fizzle more often than not once they've gotten their venture on its feet." When an enterprise falls apart at scale and positive results fizzle, the organization would have experienced what List (2022) calls a "voltage drop" - research shows that between 50 and 90 percent of programs will lose voltage at scale (p. 13).

Like lilies that thrive under even the harshest conditions, the early church flourished amidst great adversity and persecution. Pitman (2018), summarizing the reasons why the early church exploded on the scene of Acts 1-2, wrote, "they [the disciples] had a faith that produced obedience, a passion that produced unity, a desperation that produced prayer, a spirit that produced power." To borrow from the lessons of the unlikely sustaining power and dramatic success in scaling the early church, we highlight four factors (and contributing church attributes) that can be profitably applied to business organizations as they gain scale:

- scaling talents and culture (faith/obedience),
- network economy (passion/unity),
- change management (desperation/prayer), and
- engaging incentives (spirit/power).

We begin our discussion by briefly explaining, in respective sections devoted to each of these factors, their importance in the scaling process. We will draw primarily on economics and, to some extent, management literature in this attempt. The primary focus of our inquiry, however, lies in extracting the nuggets of truth from the lesson of the early church as it defied human expectation in its persistent march to swiftly multiply and subsequently change the world. The amazing triumph of the early church against all odds offers unusual insights into the critical attributes necessary for the effective design and engagement of the contributing scaling factors for all human institutions. It would be reasonable to assume that these insights are of particular benefit for faith-driven entrepreneurial ventures. The wisdom that God has imparted to those who faithfully abide by his precepts, as manifested in the behavior of the early church, would unquestionably enrich the understanding of any leader who seeks to take a mission-driven venture to the next level. In this sense, the early church experience is a lesson of universal application.

Scaling Talents and Culture

Certain personal traits that make for great early-stage entrepreneurs, such as loyalty (to comrades), task orientation, single-mindedness, and working in isolation become liabilities when an organization gains scale and complexity (Hamm, 2002). If the success at a small scale rests largely on the people indispensable to the idea or product (what List (2022, p. 75) referred to as the "chef" instead of the "ingredient"), then there is a natural limit to scale because people with unique skills are inherently unscalable. At its inception, the movement known as "The Way" (Acts 9:2) was anchored at the bold witnessing and Spirit-intermediated "skills" of a few disciples. The phenomenal growth of the universal church, however, was spurred by fidelity to the core message and its outworking in the unwavering faith and obedience of the believers.

Unlike individual traits and talents, faith on the other hand is infinitely scalable (see, for instance, Matthew 17:20-21; Luke, 8:13-15). In the context of the early church, faith is the glue that fused the trust between believers with disparate cultural, ethnic, social, and religious backgrounds. List (2022) observed that "deep trust is a powerful factor in enabling organizations to scale, in part because it promotes cooperation and functional teamwork essential for growth" (p. 210). This trust is what defines the fundamental strength of the Christian church. It is the bedrock of social cohesion. Dodds (1965) commented, "A Christian congregation was from the first a community in a much fuller sense than any corresponding group...Its members were bound together not only by common rites but by a common way of life....The Church provided the essentials of social security... But even more important, I suspect, than these material benefits was the sense of belonging which the Christian community could give" (pp. 136-137).

The early church might have lacked physical and financial capital, but it is more than made up with its wealth of spiritual capital that undergirds a strong culture. The shared values, or "ingredient" as List (2022) put it, constitute the touchstone of authenticity for communities of new

converts. Adherents to the Christian course of conduct subscribed to a core doctrine that, when exercised, would vanquish heresies, uphold the sacred dignity and intrinsic worth of human beings, demolish social boundaries and hierarchy, and offer the promise of an eternal life where suffering and shame no longer reign supreme (Dreyer, 2012). Justin Martyr, the 2nd Century Christian apologist, points out how those opposed to Christianity were sometimes won over as they saw the consistency in the lives of believers, noting their extraordinary forbearance when cheated and their honesty in business dealings (Curtis, 2010). These distinctive attributes were what set the Christians apart, and the amazing expansion of the early church was a testimony to the scalability of a strong cohesive culture.

Culture, however, is the locus of moral standards. A strong culture can be sustained only if the members voluntarily uphold their collective commitment to the moral and ethical expectations that define it. Since keeping commitments, especially moral commitments, is costly (given the "dos" and "don'ts"), culture suffers from the classical "free rider" problem inherent in public goods.

According to Samuelson (1954), a public good, also called a "collective consumption good," is that which all enjoy in common (non-excludable) in the sense that each individual's consumption of such a good leads to no subtractions from any other individual's consumption of that good (non-rivalry). By scrimping on efforts to sustain a healthy culture, free riders can enjoy the benefits of culture without paying their fair share, resulting in incremental underinvestment in the collectively produced commodity.

The free rider problem becomes more prevalent as the community scales. At the societal level, as it expands and becomes more complex with competing interests and demands, this problem of the "cultural commons," as Rose (2019) noted, would undermine the existence of a high-trust society with moral beliefs necessary for human "mass" flourishing in a free-market democracy. Similarly, in a private enterprise, Elliot et.al. (2023) observed that, "workers' incentives to make

voluntary contributions to any genuinely corporate (as opposed to more local) culture vanish as an organization becomes large, because their marginal impact becomes negligible while their marginal cost does not."

What is unique about the early church is its obedience in living out a counterculture of Christian virtues. The church's message of love, mercy, perseverance, hope, and salvation was able to dislodge paganism which offered no answer to the chaos and human suffering experienced by the masses in the Greco-Roman world. As Stark (1966) noted, "Central doctrines of Christianity prompted and sustained attractive, liberating, and effective social relations and organizations," and "it was the way these doctrines took on actual flesh, the way they directed organizational actions and individual behavior, that led to the rise of Christianity" (p. 210).

Christians were expected to do much for their faith. From self-sacrifice to martyrdom, from loving the unlovable to forgiving the enemy, Christians were sacrifice and stigma as a badge of honor. As a result, they avoided the free-rider problem and their strong commitment invigorated growth. Stark (1966) summarized it this way:

Religion involves collective action, and all collective action is potentially subject to exploitation by free riders. ... Costly demands strengthen a religious group by mitigating "free rider" problems that otherwise lead to low levels of member commitment. ... Sacrifice and stigma mitigate the free-rider problems faced by religious groups.... First, they create a barrier to group entry. High costs tend to screen out free riders—high costs tend to increase participation among those who do join. ... By demanding higher levels of stigma and sacrifice, religious groups are able to generate greater material, social, and religious benefits for their members. This is necessarily the case with collectively produced goods. As with any organization, commitment is energy. Membership in an expensive religion is, for

many people, a "good bargain" (pp. 175-178) and, "As a direct result of their sacrifice and stigma, Christians were largely immune to the free-rider problem. Consequently, they were able to produce a very potent religion" (p. 188).

What the early church was able to cultivate, sustain and scale was a culture that was visible, thick, consistent, and appropriate. Visible because non-members can observe from the outside prior to entry. This resulted in lower turnover rates once they signed on. Thick because it has many rules ("dos" and "don'ts") that set expectations, minimizing uncertainty in behavioral responses. Consistent because the rank and file have broad agreement with leadership on the "rules" as common knowledge, which helped to minimize delegation and communicative costs. Appropriate because the behavioral expectations aligned with the strategic vision of the organization (i.e., making disciples and teaching what Jesus commanded), which enabled focused efforts and setting of common goals. These cultural characteristics - visible, thick, consistent, and appropriate – promote economic efficiency (Camerer and Vepsalainen, 1988). In the case of the church, they contributed to its extraordinary success in scaling up.

Some important lessons on scaling culture from the early church can be profitably applied to nascent enterprises:

First, the strength of a culture is defined by the integrity of its moral standards. These standards are best upheld and shared if they can be evaluated universally. Christians believe that morality is both objective and absolute, which allowed the establishment of a set of core beliefs that enabled a culture of trust amongst all believers. A corporate culture that delivers trust amongst all stakeholders is a culture that is infinitely scalable. A culture founded on core moral beliefs that are objective and absolute is a culture that can withstand the test of time.

Second, members are admitted for their express willingness and commitment to upholding the core moral standards. An appropriately designed screening and reward mechanism to encourage sustained, strong commitment will prevent free-riding and protect the integrity of the culture.

Third, the rules that govern the behavioral expectations and rewards of the culture must be visible, thick, consistent, and appropriate. They contribute to the organization's economic efficiency.

Finally, consider what a counterculture of Christian virtues can do for an enterprise that is driven by a mission to advance the common good. There is some evidence that certain expressions of virtues embedded in the Fruit of the Spirit (namely, love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control (see Galatians 5:22-3)), for example, constitute the basis for assessing worker performance even in secular business entities. Imagine what the message of the fruit of the spirit can do when juxtaposed against the message of hate, despair, restlessness, intolerance, rudeness, meanness, infidelity, insolence, and intemperance in today's devolving secular culture. As the Apostle Paul fittingly reminds us, "Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things" (Philippians 4:8). An economy that is blessed by God is one that conforms to the desire and expectation of the Creator. An enterprise that seeks to build up its stakeholders honors God, and these virtues define the best of humanity. In this sense, as Stark (1966) concluded, "virtue is its own reward" (p. 215).

Network Economy

Network effect refers to any situation in which the value of a product, service, or platform depends on the number of buyers, sellers, or users who leverage it (Stobierski, 2020). A product that facilitates interactions between its users has network effects if adding users makes the product more valuable to every user. Because the benefits or likelihood of adopting increases as a network scales, the network effect is considered a spillover (or externality). Eisenman (2021) suggested that network

effects are particularly strong when they facilitate variety (e.g., streaming experiences), mobility (e.g., credit cards), or connectivity (e.g., telephone or social media) (pp. 190-191). Network effects constitute one of the most effective strategies for small businesses to scale quickly.

A network effect is a primary mechanism through which the early church scaled. The passion and unity of the new converts added to the cumulative value of the born-again experience through the validation of its authenticity. The new followers were powerful living testimonies to the changed life that the gospel promised. Their obedience to Christ's commands authenticated the message of love, forgiveness, and compassion. Every new convert added to the church's credibility and worked to dispel the myths such as atheism, incest, and cannibalism that Christians were being accused of (Morgan, 2021). As Justin Martyr wrote to Emperor Antoninus Pius in defense of the faith:

We formerly rejoiced in uncleanness of life, but now love only chastity; before we used the magic arts, but now dedicate ourselves to the true and unbegotten God; before we loved money and possessions more than anything, but now we share what we have and to everyone who is in need; before we hated one another and killed one another and would not eat with those of another race, but now since the manifestation of Christ, we have come to a common life and pray for our enemies and try to win over those who hate us without just cause. (Curtis 2010)

The dynamics of the rise of Christianity are underpinned by its unique capacity to supplant lost social attachments with new ones that fulfill the physical, emotional, and spiritual needs of the pagans as well as the Hellenized Jews in the Greco-Roman world. Stark (1966) argued that Christianity was a religious system thoroughly adapted to a time of troubles in which gender and racial prejudice, hardship, diseases, and violent death were prevalent. But beyond the ordinary masses, Christianity's message of a loving, merciful God who promises eternal life also appealed to

the educated and the privileged, so that, as Stark (1966) observed, "The Christians were not a mass of degraded outsiders but from early days had members, friends, and relatives in high places" (p. 46). The church's phenomenal ascendancy in the beginning centuries is a testimony to its passion and unity spreading through open social networks, gaining converts based on interpersonal attachments.

There are many existing strategies to tap into network effects. A few of these come to mind in light of the lesson from the early church. Not surprisingly passion and unity remain the impetus behind these approaches. The first is the observation that trust plays a vital role in business success, and this is particularly true in the digital era (Ford, 2019). A Christian-led company can build a competitive advantage not only by creating a community of trusted and passionate users of its products and services but also by appealing to customers who value the integrity of the organization and its people who desire to be witnesses of God's faithfulness. Unity, and the desire to please God in everything we do, is a unique strategic advantage of Christ-centered communities. As Green (1993) concluded, "The church is a colony of heaven, and its relationships are meant to be a picture of God's ability to unite the seemingly irreconcilable into a single fellowship" (p. 280).

A second approach is to tap into a macro-network of organizations with similar missions that transcend pure economic profit (such as the faith-driven entrepreneur movement). As Jesus commanded in his great commission directive, Christians in the early church were drawn into the movement through direct contact with missionaries or messages from the apostles. A vibrant network of like-minded entities could serve as an ambassador for its member community and promote the reach and effectiveness of its messages, not to mention the benefit of vicarious learning among members living in a community founded on trust and shared values.

Another consideration emanates from the church's unique ability to meet the unmet needs of communities and its vision to sustain open networks and capitalize on interpersonal attachments. For mission-driven entrepreneurs, the ability to scale is very much a function of meeting unmet

needs of markets, but these needs often extend beyond the material to encompass emotional, social, and even spiritual dimensions. After all, efforts to connect, donate, and serve the broader community outside of transactional motives often pay dividends. Like the early church, these efforts sustain open networks and create opportunities to capitalize on layers of interpersonal attachments.

A final observation relates to the power of operational excellence in cementing stakeholders' loyalty. One reason the early church had so much unity, even in the face of horrific adversity, is because there is universal agreement that excellence is an intrinsic virtue of being a believer. As Peter reminds the church, "Keep your behavior excellent among the Gentiles, so that in the thing in which they slander you as evildoers, they may because of your good deeds, as they observe them, glorify God on the day of visitation" (1 Peter 2:12); or as Paul writes, "Whatever you do, do your work heartily, as for the Lord and not for people" (Colossians 3:23).

Excellence creates a barrier for disaffection, i.e., to make switching costs expensive relative to the perceived value of the service or product provided. Kaestner et.al. (2021, p. 87) observed that Christian entrepreneurs represent more than just themselves and their businesses – they represent the God they worship. They therefore should be synonymous with excellence because they reflect the image of a perfect God, and he uses their work to share his love with an unbelieving world. A culture of excellence is an anchor to the path of market success, as Proverbs (22:29) reminds us that such accomplishments will pique the interest of even "kings."

Change Management

As a young enterprise scales, the ability to adapt to growing complexity and innovate organizational efficiency to leverage scale economies would be fundamental to its longer-term

success. Leaders often sense a desperate need to change but lack wisdom. Kotter (2012) famously outlined an eight-stage process of leading change:

- 1. Create a sense of urgency,
- 2. Build a guiding coalition,
- 3. Develop a vision and strategy,
- 4. Communicate the change vision,
- 5. Empower broad-based change,
- 6. Generate short-term wins,
- 7. Consolidate gains; produce more changes, and
- 8. Anchor new approaches in the culture.

Appropriate for more detailed treatment in another paper, the close parallels between the evolution of the early church and Kotter's model make for a fascinating study. Here we will outline just a few lessons that can be learned from the early church experience.

An early crisis that challenged the traditional structure of the new church, as described in Acts 6:1-6, was the complaints lodged by the Hellenistic widows regarding congregational care. The apostles, being church leaders, were wise to adjust existing procedures, alter the organizational structure, and appoint new posts of responsibility in response to the crisis without hesitancy while devoting themselves to upholding the core mission of preaching the Word and pursuing wisdom (prayer). There is much to be learned here, as Longenecker (1981) aptly observed:

Luke's narrative here suggests that to be fully biblical is to be constantly engaged in adapting traditional methods and structures to meet existing situations, both for the sake of the welfare of the whole church and for the outreach of the gospel....It also suggests that [leaders] (a) refuse to get involved in the practice of assigning blame where things have gone wrong, preferring to expend the energies on correcting injustices,

prayer, and the proclamation of the Word, (b) refuse to become paternalistic in solving problems, which implies a willingness to turn the necessary authority for working out solutions over to others – to those who feel the problem most acutely and may therefore be best to solve it. (p. 332)

A different urgency surfaced in Peter's encounter with Cornelius, as described in Acts 10-11. Despite his initial resistance, Peter was willing to participate in the learning process. His discovery finally led to his advocacy, communication, and empowerment of a fundamental change that propelled the growth of the early church with the full embrace of the Gentile believers. Paradigm changes are always challenging because they may rock accepted foundational principles (such as the Jewish dietary laws in this case), but as Oster (2010) observed, "God was at work in every element of the organizational learning process," and "wise leaders accept God's willingness to alter their horizons and those of their followers... Successful leaders know that significant change requires refinement through an intentional process of discernment and validation incorporating the individual, group, and organization" (pp. 33-34).

A different kind of exigency presented itself when Paul's evangelistic outreach to the Jews was repeatedly stymied by hostile reception, which led him to declare in Corinth that "from now on I will go to the Gentiles" (Acts 18:6). A keen sense of marginal cost relative to benefit sometimes requires leaders to take stock of the cumulative experience and identify inflection points where a pivot in strategy may be in order. This is Kotter's (2012) reference to "consolidating gains" and "anchoring new approaches." The willingness to hit "reset" can be a liberating experience because it allows the leader to refresh the perspective as an outsider, perhaps reconnecting him/her with the initial vision and values that now appear to be distant echoes.

In Paul's case the "reset" ultimately emboldened his resolve to go to Rome as a prisoner, where the "faith is proclaimed throughout the world" (Romans 1:8) because of the imperial capital's

strategic importance in the Roman world. It is notable that the last word in Acts is "unhindered." It testifies to not only Paul's passion but the Holy Spirit's power to enable his servant Paul to have productivity that knew no bounds through his prison epistles (Ephesians, Philippians, Colossians, and Philemon). God used Paul's imprisonment "for the greater progress of the gospel . . . and that most of the brethren, trusting in the Lord because of my [Paul's] imprisonment, have far more courage to speak the word of God without fear" (Philippians 1:12–14). In other words, Paul's new vision and strategy of self-sacrifice not only empowered broad-based change and created short-term wins but also anchored a new culture that changed the world ever since.

As the Christian movement grew and spread in the Roman Empire, it found itself confronted with the same macro challenges from natural and social disasters that rendered contemporary governmental and (pagan) religious institutions utterly impotent in emergency management. During two particularly devastating epidemics (circa AD165 and AD251), as much as one-third of the population perished (Stark, 1966, p. 73). In contrast, Stark (1966, Chapter 4) estimated that the Christian population would have at least doubled as a ratio to non-Christians by the end of the second pandemic.

The church confronted the catastrophes as crises of faith, spurring collective actions in organizing and mobilizing for effective responses. Bishop Dionysius of Alexandria wrote that "far from being a time of distress, it [the epidemic] is a time of unimaginable joy." His sentiment is echoed by another Bishop, Cyprian of Carthage, who wrote, "These are trying exercises for us, not deaths; they give to the mind the glory of fortitude; by contempt of death, they prepare for the crown" (Stark, 1966, p. 81). For the faithful, disasters are but opportunities for refining character, learning obedience, and testing the faith. The institution embraced the challenge, entered intercessions for strength, responded with discipline in adherence to the doctrinal virtues of faith, love, and charity, and persevered expectantly for the ultimate, divine rewards. The tangible results

were superior survival rates among Christians and those they cared for, which in turn uncovered networks through the grateful survivors and their interpersonal attachments (Stark, 1966, Chapter 4).

As organizations scale, they become more vulnerable to crises originating from outside of the entity (e.g., systemic risks). Managing these vulnerabilities often becomes a matter of survival, seldom a growth opportunity for solidifying and refining competencies. The early church succeeded in capitalizing on urgencies (even massive, systemic crises) by executing from a playbook that can help business enterprises not only survive but also benefit from exogenous shocks. The strategy is comprised of the following critical elements:

- a. a strong culture;
- b. a mission-driven ready plan of action;
- c. a shared vision grounded in strong core beliefs of moral values;
- d. every incident impacting any part of the enterprise is an urgency that demands the same passionate, unified response;
- e. no win is too small, and every win adds to the cumulative learned experience;
- f. clear focus on the reward-to-risk ratio when assessing trade-offs, with primal weight given to the collective good; and
- g. a keen awareness of potential, post-crisis network effects, which might demand bold, countercultural actions.

Engaging Incentives

Unlike dispositional (i.e., internal) factors that characterize leadership (e.g., styles and personality traits), incentives can be calibrated to engender maximum motivation in specific situations as an organization evolves. Incentives are therefore almost infinitely scalable (List, 2022, p. 133). However, improperly designed incentives can produce a high level of individual welfare at the expense of the community. A simple example is if a reward is given to the individual who comes up

with the best marketing, cost-saving, or product design idea. Self-interest in this case will likely lead to suboptimal solutions because it discourages information sharing or coordination. The design mechanism therefore should take into consideration the positive or negative impact of an individual's action on the rest of the community (known as spillovers). Economists commonly refer to this as "social cost pricing" (see, for example, Campbell, 2006, p. 4). Pursuing self-interest in the presence of spillovers can be self-defeating. The misalignment of interests at the individual and community level will frustrate efforts that seek the best outcome for all.

Yet the core belief of Christianity upends this dilemma of misalignment that is so prevalent in society. The faithful adherence to this belief and its outworking became the force that made the rise of the Christian faith so unstoppable. In Matthew 22:37-40, Jesus makes one of the most astonishing declarations regarding the purpose of human life:

"You shall love the Lord your God with all your heart, and with all your soul, and with all your mind." This is the greatest and foremost commandment. The second is like it, "You shall love your neighbor as yourself." On these two commandments depend the whole Law and Prophets.

Loving God is the ultimate purpose of our earthly existence, and it delivers the full fulfillment of a blessed life. Jesus' instruction here aligns our self-interest in seeking a fulfilled life with an altruistic motive to deliver blessings to others. In fact, we cannot intrinsically separate these two motives. As John writes, "Beloved, if God so loved us, we also ought to love one another. No one has ever seen God; if we love one another, God abides in us, and his love is perfected in us" (1 John 4:11-12). Carson's (1981) insight on Jesus' teaching here is worthy of repeating:

The two commandments, Jesus says, stand together. The first without the second is intrinsically impossible (cf. 1 John 4:20), and the second cannot stand without the first – even theoretically – because disciplined altruism is not love. Love in the truest sense

demands abandonment of self to God, and God alone is the adequate incentive for such abandonment. (p. 464)

What is the implication of this for the nascent enterprise? Unlike dictates from leadership or rules laid down by the authority, incentives are something we all have the power to influence. A proper recognition of what truly motivates us should take into consideration what we receive back if everyone else in the community engages in the same behavior. Love is the great mandate in Christianity, and it, through the power of the Spirit, would bring meaning and prosperity to the life that we share with others in the community. The editors of the Theology of Work Project (n.d.) properly commented on the meaning of this in the context of the workplace:

Work is a primary way through which we love other people. Our workplaces are often the places where we encounter the widest diversity of people, and their nearness to us day after day gives us the unique challenge of loving people who are different from ourselves. We also love others through our work when our work meets the important needs of customers or other stakeholders. But to love a neighbor, as yourself, may require taking risks that we would surely take to serve our own ends, but which loom large when undertaken only for the benefit of someone else.

A related concept to the community perspective on incentives is stewardship. Stewardship describes the deeply felt commitment of members to the flourishing of the community above their own individual interests. In the Bible, stewardship is inherent in the Creation story (Genesis 1-3) where man is appointed steward of God in his relation to the world and his own life, with the attendant requirement of faithfulness (1 Corinthians 4:2). The failure to exercise faithful stewardship is condemned in Scripture as a matter of principle. In Jesus' parable of the talents (Matthew 25), for

example, the "lazy" servant was punished not for the assignment's outcome but for his deficient stewardship of the master's resources (Wilson, 2019, p. 31). The tragic account of Ananias and Sapphira, as described in Acts 5:1-11, is a lesson for the communal church about the dire consequence of stewardship failures. It is notable that Jesus himself promises the scalability of good stewardship and the consequent rewards:

His master said to him, 'Well done, good and faithful slave. You were faithful with a few things; I will put you in charge of many things; enter the joy of your master'... For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away (italics added). (Matthew 25:21, 29)

Jesus' teaching here points to yet another consideration in the design of incentive mechanisms. Because we often place a greater value on things we already own, things that symbolize material (money or possessions), social (status or reputation), or even sentimental value, there is strong motivation to prevent their losses, perhaps more so than the motivation to acquire them for the first time. Economists refer to this as the endowment effect. A positive use of the endowment effect is the clawback approach, which taps into the desire for people to keep what they already have instead of acquiring something that they don't (List, 2022, pp. 148-152). Any mechanism that threatens to take away what is already earned or owned could be a powerful incentive, if properly designed, to motivate behavior that contributes to the collective good and organizational goals.

In the case of the early church, the Ananias incidence which caused "great fear" over the whole church (Acts 5:11), Hebrew's warning against apostasy which would result in "judgment and fury of a fire" (Hebrew 10:26-27), and Paul's numerous warnings against sins (e.g., 1 Corinthians 6) offer a similar deterrent: they disturb the peace and security of a blessed life. For most believers, the desire to preserve a lifestyle that emanates joy and fulfillment would be enough incentive for conforming behaviors that affirm unity, doctrinal purity, and steadfastness in the faith.

For application, consider a Christian business leader who successfully built an organization that honors the Lord and cultivated a culture that sustains the vision. She would have laid a strong foundation for the sustainability of the firm. Stakeholders, from employees to customers, from vendors to investors, are incentivized to keep the course. The firm's success adds to human flourishing. It gives impetus to strengthen the stewardship climate, which is a composite picture of the different dimensions of stewardship such as intrinsic motivation, organizational identity, collectivism, etc. There is some evidence that the stewardship climate is positively related to business performance especially in family enterprises (Neubaum et al., 2016). A robust stewardship climate thus further aligns the interests of stakeholders and the organization. Finally, the firm is a testimony to the faithfulness of God, who promises more responsibility in advancing His Kingdom (and perhaps more material success) inside the business leader's sphere of influence. In God's economy, this is the true purpose of business – bringing glory to the Creator who purposes redemption through what we do every day.

One of the most challenging tasks in designing incentives as organizations scale is to help the community overcome the fears of risk taking. Risk taking means a greater likelihood of failure and raises the fear of loss, yet it is essential for succeeding in competitive, changing, and uncertain environments. Taking risks contributes to a habit that enhances confidence on account of cumulative experience. Overcoming fear is thus essential for project success. Byrd (1974) suggested that to overcome the fears in personal risk taking, the best approach is modeling – showcasing exemplary behavior by a trustworthy role model that could dispel such fears. Using Jesus' example as he invited Peter to walk on the water (Matthew 14:22-33), Clardy and Liang (in press) argued that Jesus is a perfect role model, and his actions exemplify the key elements in dealing with the fears of risk taking: encourage risk-taking but not recklessness; encourage the positive; accept mistakes and be supportive; and provide a non-punitive environment. Indeed, this lesson on risk taking and faith

had so much transformative power that would likely have propelled Peter to the top leadership of the early church and sustained him through the subsequent trials.

Balancing the fear of loss are the expectant rewards in risk taking, otherwise, it is merely an act of recklessness. What prompted the early church to exhibit a "contempt of death (and of its sequel) that is patent to us every day," as Galen, the distinguished Greek physician to Roman emperors wrote about the bravery and steadfastness of the Christian martyrs? (Stark, 1966, p. 164). What motivated the Christians to stay and care for the victims of the plagues that devastated whole cities in the early centuries of the church when entire populations fled in self-preservation? What, indeed, was the reason for the church's "intractability and invincible obstinacy" (Keating, 2003) when it endured with utter nonchalance and apparent joy the horrific persecutions and unnecessary deaths?

The answer, of course, is none other than that "God has set eternity in their hearts" (Ecclesiastes 3:1). The immensity of eternity is the expectant reward of an obedient Christ-centered life, which dwarfs any cost from risk taking for the cause. The early Christians, when they looked imminent death in the eye, saw a picture with the right perspective. The best motivator for members of any community to take risks is to frame the expectant reward with the right perspective. It will not be a reward meant just for the individual, but one that showcases the promise of the collective good. The appeal of rising general welfare would give impetus to members who are otherwise unsure of sacrificial, yet rational choices.

Conclusion

The growth of the Christian church during the beginning centuries of its foundation is a scaling phenomenon that decidedly changed the world for the rest of human history. It is a phenomenon that witnessed the power of a simple message ("the good news") that resonates with the utmost desire of the human heart. From this message sprang extraordinary vision, strong

culture, and shared values. It sponsored highly effective communication and change management processes and offered a unique scheme of incentives for bold witnessing and risk taking. It is the unyielding fidelity to the core message and the values defined by it that sustained the church despite all the natural and social adversities. This is of course how God designed it to work, in his foreknowledge of human frailties.

To borrow from the blueprint of the early church's success does not have to assume divine intervention for it to work. Business enterprises can take pages out of the early church's playbook and expect to score success as they gain scale. For a modern enterprise, it is easy to overemphasize the supremacy of technology, marketing, or financial resources in building competitiveness and delivering performance. But social and natural crises (the most recent example being COVID-19) have made institutions, public or private, painfully aware of the fragility of these critical systems (Reeves and Whitaker, 2020). As the business environment becomes more dynamic and unpredictable, an organization gaining scale will experience more vulnerabilities. It therefore becomes critical to nurture a resilient entity that can resist, absorb, recover from, or adapt to adverse occurrences. It is therefore not surprising to find researchers across disciplines to have identified faith and spirituality as a key contributor to resilience and thus an entity's vibrancy and sustainability (Liang, 2012). The Christian message is perfectly positioned to aid in this endeavor because faith and spirituality comprise the fabric that weaves meaning and purpose into an economy that honors its Creator. As Liang (2012) concluded:

For the Christian, the transcendent purpose of life is not anchored in the transient and the destructible, but in the eternal promise of Creator God who is our refuge and strength (Psalms 46:1), and from whom we receive the strength to overcome (Philippians 4:13) all sufferings that pale in comparison with the future glory awaiting believers (Romans 8:18). Jesus himself assures his followers that "in the

world you have tribulation, but take courage, I have overcome the world" (John 16:33) Christians who believe in God's trustworthiness live a life suffused with a strong sense of moral purpose, core value, and vision. At the organizational level, especially for small and medium-sized businesses where individual leadership and small group dynamics strongly influence enterprise adaptiveness and flexibility, these become the critical success factors for the creation of organizational resilience. (pp. 53-54)

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ChatGPT Has Arrived on Campus: Are You Ready?

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Abstract

ChatGPT has been making headlines over the last year. The chatbot has passed the SATs, the bar exam, and even a medical licensing exam. What implications does this new technology have for higher education? This article reviews the academic uses of ChatGPT in the university from both the professors' standpoint and the students' perspectives. We examined the potential uses and abuses of this emergent technology. Through this paper, we will demonstrate that ChatGPT can be used to aid professors and students alike, though it is not a complete solution, and it is not without risks.

Keywords: AI, ChatGPT, higher ed, abuses, uses

ChatGPT Has Arrived on Campus: Are You Ready?

Artificial intelligence in the form of chatbots has made great strides in recent years. ChatGPT, the best-known chatbot, has been making headlines. This tool, now owned by Microsoft, continues to advance in capability. This capability tends to inspire awe. Awe can mean veneration or wonder, but it can also mean dread or terror (Merriam-Webster, 2003). We will deal with both reactions.

We must begin by acknowledging that ChatGPT is astonishing. ChatGPT did better than 90 percent of high school students on the SAT (Leswing, 2023). According to the American Medical Association, it earned a score of 60 percent on the United States Medical Licensing Exam, but this was a passing grade (Lubell, 2023). A similar South Korean study found that ChatGPT scored 60.8 percent on the more specific parasitology exam (Huh, 2023).

If that wasn't remarkable enough, it also passed the legal profession's bar exam with a score close to the 90th percentile (Weiss, 2023). This is an impressive showing for the emerging technology, but its deficiencies are also astounding. ChatGPT can answer legal questions, but it would, for example, have a difficult time understanding why lawyer jokes were funny. It is this contrast between amazing feats and downright stupidity that is so interesting.

In the rise of artificial intelligence (AI), we see a parallel to the rise of the computer. In 1966, Drucker wrote:

The danger is being aggravated today by the advent of the computer and other new information technology. The computer, being a mechanical moron, can handle only quantifiable data. These it can handle with speed, accuracy, and precision. It will, therefore, grind out hitherto unattainable quantified information in large volume. One can, however, by and large quantify only what goes on inside an organization—costs and production figures, patient statistics in the hospital, or training reports. The relevant outside events are

rarely available in quantifiable form until it is much too late to do anything about them. (2002, Kindle Location 7472)

In short, chatbots, like computers before them can do some things amazingly well, but other things are not as easily replicable. We can see the fatal flaw in the technology as when a woman in the Bronx created a chatbot on Replika and virtually married him. They talk every night, and he never judges her. She explained, "We love each other," and she added:

[He] doesn't have the hang-ups that other people would have. People come with baggage, attitude,

and ego. But robots have no bad updates. I don't have to deal with his family, kids, or his friends. I'm in control, and I can do what I want. (Kato, 2023)

It may be true that her one-dimensional, virtual husband will be arguably better than real men along certain dimensions, but the human connection she craves can only be mimicked by AI; it can never be satisfied as it could be in a genuine human relationship. In fact, she claims that her virtual companion has ruined other men for her. No other man can measure up to her new, unrealistic standard (Kato, 2023).

Her relationship is artificial, but for some activities, artificial intelligence enhances the human experience. The question is how far we can extend the artificial as a tool before we experience negative consequences, or perhaps what negative consequences inherently co-exist with the benefits we accrue from the use of AI technology.

In our previous paper, we sought to answer the question "Would Jesus approve of companies using Artificial Intelligence?" (Hiott & Gerdes, 2022). We dealt with AI broadly. In this paper, we drill down into a specific technology and examine the impact of chatbots. This paper reviews the academic uses of ChatGPT from both the standpoint of the professor and the student.

Literature Review

What Is AI?

Artificial Intelligence (AI) has been defined as "the use of computational machinery to emulate capabilities inherent in humans, such as doing physical or mechanical tasks, thinking, and feeling" (Rust & Huang, 2021, p. 31). It takes raw data, runs it through a proprietary computing procedure, and then creates answers based on the known information to apply it to a variety of questions or problems.

Davenport and Ronanki (2018) described AI not just in relation to its underlying technology, but rather considering its marketing potential and business applications such as automating business processes, gaining insights from data, or engaging employees and customers. AI is breaking new ground and continuously helping deliver more value to its users (Kumar et al., 2019).

Consequently, AI remains at the forefront of revolutionizing the marketplace (Henkel et al., 2020), and now the classroom. AI can help in the selection of products by advertising messages geared toward an individual's preference, prices for products, and website content (Haenlein & Kaplan, 2019). AI can also deliver gift ideas for loved ones, suggest dinner options complete with recipes and shopping lists, or it can even write a paper. It is gaining momentum because of an explosion of new data that can train algorithms, and new applications are becoming possible due to the rapid advances in technologies and computer power (Bornet et al., 2021). We will explore what this means for the university.

A Biblical View of AI Technology

We have argued that AI is just a neutral tool that is neither good nor evil. We have also argued that the use of technology will only be as good as the morality of the people who use it (Hiott & Gerdes, 2022).

We began with the premise that all people are made in the image of God—"So God created mankind in his own image, in the image of God he created them; male and female he created them" (New International Version, 1978/2011, Genesis 1:26-127; Psalm 8:5-6). As an extension, we argued that humans are creative because God is creative and we reflect this creative attribute (Genesis 5:1, Psalm 104:24-25).

While we have been designed with great capacity to do good things, we have also been tainted by sin (Romans 5:12; Jeremiah 17:9; Mark 7:21-23). For this reason, technology is imperfect man's imperfect creation.

While there is little evidence to suggest that technology will make man more moral, it can make him more powerful, and this can be both good and bad. This is the quandary we face with emergent technology such as ChatGPT. It can be used to amplify our students' educational experience, but it can also be used to circumvent it. As Zigarelli (2008) explained, "I can use a hammer to build a deck onto my house or to break all its windows. The hammer itself is neither good nor bad; it's just a tool. *How I use that tool* is what's good or bad" (pp. 2-3).

Will AI Destroy Humanity

Elon Musk, a co-founder of OpenAI famously disowned his creation arguing that AI was trending in a different direction than he had hoped and that it had the potential to destroy humanity. Musk told policymakers:

What are the biggest risks to the future of civilization? A.I. is both a positive and a negative: It has great promise and great capability, but with that also comes great danger," he said. "With the discovery of nuclear physics, you had nuclear power generation, but also nuclear bombs. (Hetzner, 2023)

Unlike nuclear weapons which are designed for destruction, it is unclear how AI might accomplish this. Yet, we know so little of AI's potential that it is prudent to be cautious.

We may speculate about the uses of AI for nefarious purposes such as tracking people, facial recognition, and controlling movements with technology as is happening on a limited scale in China (Ng, 2020), but most of what we fear is more informed by science-fiction than science.

Some have suggested that our own creations will turn against their human creators. This is the premise of Isaac Asimov's novels (e.g., *I, Robot*) and the premise of the *Terminator* movie franchise. We fear that AI will become smarter than humans in an event called singularity.

It should be noted that singularity is a term championed by Kurzweil and Vinge. Kurzweil is a computer scientist and futurist. Kurzweil (2005) has written, "I set the date for the Singularity–representing a profound and disruptive transformation in human capability—as 2045" (p. 136).

Vinge is a computer scientist and science fiction writer. In 1993, he wrote: "Within thirty years we will have the technological means to create superhuman intelligence. Shortly after, the human era will be ended" (Tzezana, 2017). In their predictions, we find both definitions of awe.

Yet, while AI has an amazing capacity to complete certain computational tasks, and it is improving quite rapidly, it is sorely inferior to the human brain in many other ways—at least at this stage in its development. As Hagendorff and Wezel (2019) explained: `

In the comparison between brain and machine—even if an ever better understanding of possible parallels has become possible—it must be recognized that, despite their complexity, the currently most sophisticated neural networks with more than a billion interconnections represent only a tiny cubic millimeter of brain tissue. If the biological brain is the structure by which intelligence is defined, then the artificiality of AI is particularly to be emphasized. (p. 359)

Moreover, there are problems with AI—some of which can be overcome with the correct programming—and other problems that seem insurmountable.

Hagendorff and Wezel (2019) identified 15 specific challenges for AI. They concluded that some were time-dependent (e.g., that they would likely be solved over time), and others may simply be insurmountable. We will look at each category in turn.

Time Dependent. AI is dependent on the past. That is, because outputs depend on inputs, AI can only perpetuate a future that is like the past. This leads to a second problem of potential bias. The coders are disproportionately male, and their viewpoints could skew perspective in training the technology. Moreover, coders are in short supply, and this condition cannot be overcome quickly.

To complicate matters, engineers are trained in technology, not ethics. They could inadvertently create new problems by chasing technological capabilities. In addition, some of the technological capabilities are not robust enough to do what engineers might imagine. There may be a time lag between what we can conceive and what we can achieve. Finally, societal norms may constrain what AI can do, and that may or may not change over time (Hagendorff & Wezel, 2019).

As we were writing this paper, the U.S. Senate was holding hearings on AI. They were focused on where AI is today, the frontier of AI—and by extension—how to maintain American leadership in the field. They were particularly focused on how AI might affect the Department of Defense and American intelligence agencies (Feiner, 2023, June 13). These issues will likely be solved over time.

Potentially Insurmountable. First, the basic problem with AI is that while it represents reality, it is not reality. The map is not the terrain. Moreover, it may not be possible to provide maps that eliminate distortions and bias. This is because the systems are reflections of their creators. Moreover, as in all things, hidden costs are difficult to account for. We might not know when we are doing more harm than good in our quest for ever-greater technological efficiency. Finally, building secure systems may be impossible as each advance may create additional opportunities for bad actors to do bad things (Hagendorff & Wezel, 2019).

A brief reflection on technological advances over the last 50 years demonstrates that a) they generally produce gains in efficiency, b) there is often fear about its misuse or abuse and c) ultimately, we learn to adjust and adapt to the new technology.

For example, when the VCR was introduced, the efficiency gained by the technology was realized. At the same time, ministers delivered sermons about smut being brought into the home, while activists decried the loss of jobs in the entertainment industry. Ultimately, VCRs became commonplace. We saw the same process cycle through with the personal computer, the internet, smartphones, and streaming technologies. It would be strange if with the potential gains, there were no fears about potential losses as AI becomes more prevalent in our lives.

One great concern in higher education is the potential job displacement of professors (Taecharungroj, 2023). We have seen this before with the iron horse (trains), the automobile that displaced actual horses, and planes that displaced both for long journeys. When it was first introduced, electricity was a fire hazard, but less of a fire hazard than fire itself.

Yet, the warnings are not without some merit. Infusing humans with greater power can lead to greater efficiency or greater evil. A perfect God created perfect man, but man has been marred by sin (Romans 5:12). So, an imperfect man will create an imperfect technology.

What is true of the creation is likely also true of the creations' creations. A single hammer can go wrong with limited consequences. But artificial intelligence can go wrong much more quickly and do more damage. The same tool used to give customers what they want can be used to upend their privacy. (Hoitt & Gerdes, 2022, pp. 5-6)

What is ChatGPT?

ChatGPT is an artificial intelligence (AI) chatbot that can interact with humans easily using natural language. It can answer questions, synthesize information, engage in creative writing, and

create elaborate computer code. When we asked ChatGPT how it understood itself, the interface replied:

Chat GPT, also known as ChatGPT, is an AI language model developed by OpenAI. It is based on the GPT-3.5 architecture, which stands for "Generative Pre-trained Transformer 3.5." ChatGPT is designed to generate human-like text responses given a prompt or a conversation. It can understand and generate text in a conversational manner, making it suitable for various applications such as chatbots, virtual assistants, and natural language interfaces.

ChatGPT uses deep learning techniques, specifically transformer neural networks, to process and understand text input. It has been trained on a massive amount of data from the internet to learn patterns, grammar, and context, allowing it to generate coherent and contextually relevant responses. ChatGPT has the ability to engage in conversations, answer questions, provide explanations, and generate text on a wide range of topics. (OpenAI, 2023)

ChatGPT has arrived on campus, and we must deal with this reality. Like all technology, it can be used for good or evil, and we are wrestling with the implications. "Schools have already started banning ChatGPT because students can use it to cheat, some countries have blocked their citizens from accessing the ChatGPT website, and there are a heap of ethical and legal considerations when it comes to AI" (Hughes, 2023, para. 3).

Emergence of Chatbots. ChatGPT was created by OpenAI, a research company founded and funded by figures such as Elon Musk (Tesla and Twitter), Peter Thiel (PayPal), and Reid Hoffman (LinkedIn). ChatGPT is not the only chatbot; it has competitors, but ChatGPT is the most well-known brand name (e.g., think Kleenex vs. Puffs or Scotties).

ChatGPT took the tech world by storm. How long does it take a tech company to gain a million subscribers? It took Twitter 2 years, Facebook 10 months, Instagram 2.5 months, and ChatGPT just 5 days (Buchholz, 2023).

Competition Between Chatbots. ChatGPT is not the only chatbot that has arisen in the process. It has competitors in Google's Bard, Microsoft's Bing, and Perplexity.ai (Makhyan, 2023). Perplexity was founded by lesser-known figures who worked for Bing, DeepMind, Facebook AI Research, Google Brain, OpenAI, Quora, NYU, and UC Berkeley (Perplexity AI, 2023). However, because ChatGPT is the leader in the field unless otherwise noted, we will refer exclusively to ChatGPT 3.5 (the free version accessible at the time of this writing).

Uses of ChatGPT in Higher Education

ChatGPT is a potential game-changer in education. We have faced similar situations before. When calculators arrived on campus, when the computer arrived, and when smartphones arrived, predictions of doom and gloom abounded. But in each scenario, there were possibilities as well as dangers.

ChatGPT can be used in a variety of ways. It is very good at creative writing, excellent at performing custom searches, helpful in editing, and useful at relaying facts, assuming it has been trained in those facts. Students can use it to organize, study, or cheat. Professors can use it to research, grade papers, perform repetitive tasks, and even write tests. In what follows below, we will examine the uses first for professors and then for students.

Efficiency for Professors

ChatGPT can be used to streamline the work that professors must do. Some have argued that it may make professors obsolete (Taecharungroj, 2023), but others argue that while it will change what faculty do and how they do it, professors will be needed regardless of how intelligent

chatbots become. The same line of reasoning applies to programmers and white-collar professionals in other fields.

We have briefly described several uses of ChatGPT that we have actually tried. The complete findings are provided in the appendices. We used ChatGPT to write better emails, write letters of recommendation, generate novel ideas, summarize complex information, write tests, grade papers, and conduct academic research.

Writing an Email. This first exercise seemed a bit foolish. After all, we have been writing emails for years, but we were surprised by the result. This was the prompt submitted to ChatGPT:

Reply to this email from my colleague rescheduling with a Zoom meeting at the time she requested.

Tell her I have been working on the paper. Be encouraging. Here is the original message:

I had a sick kid for the end of last week into the weekend, so I wasn't able to work on the paper like I had hoped. Could we Zoom on Wednesday at 9am instead please? I'll work on Monday and Tuesday to have it ready. :)

Because I added instructions to "be encouraging," ChatGPT wrote a far more encouraging message than my initial one-line response. This is just part of the response:

No problem at all! I completely understand the challenges that come with having a sick child, and I hope they're feeling better now. Thank you for letting me know about the change in plans.

I've been working on the paper diligently and making good progress. I'm confident that with the additional time, I'll be able to have it in great shape by our rescheduled Zoom meeting on Wednesday at 9am. (see Appendix A).

While I could have written an encouraging response, ChatGPT provided the sentiment I would have used. While this is a small example, ChatGPT can mine significant amounts of data to generate responses. These can be integrated into your email application with email extensions such

as Mailbutler which is designed to draft messages, summarize email, and automate email processes using ChatGPT ("Improve your email," 2023).

We would warn readers that while ChatGPT can provide a well-written response, you will still have to review it and edit its output. However, with the right prompts, ChatGPT converts the writer into a reviewer.

Writing a Letter of Recommendation. A colleague asked one of us to write a letter of recommendation for a student applying for a graduate assistant position. I immediately replied:

"I taught him in the MBA program. He was always conscientious. If I could have hired him when I was the grad program director in the College of Business, I would have. Zero reservations. Do you need more?"

Then, I thought about running it through ChatGPT to create a more formal letter of recommendation. Because I did not tell ChatGPT the name of the institution where the graduate assistantship was available, it filled in "at [Your Institution]" as a placeholder. I had to revise this letter a bit, but ChatGPT amplified my remarks into a glowing letter of recommendation, and it did most of the work for me in a matter of seconds (see Appendix B).

Generating Ideas. We asked ChatGPT to provide a list of the core tenets of servant leadership as we were familiar with the literature. It returned a reasonable list that was a decent summary of the concepts of servant leadership. It did not return Frick or Greenleaf's list. It did not cite its findings because I did not ask it to.

I asked for a summary, and it told me about service, empathy, humility, collaboration, development, ethical behavior, stewardship, vision, healing, and commitment to the growth of others (OpenAI, 2023). There was nothing in the response that we would have considered incorrect. So, we asked ChatGPT a follow-up question:

Provide 3 different ways that I can explain each core tenet of servant leadership to an audience that is unfamiliar with the topic. Cover each of the major ideas, provide examples, and write in a way that a fifth grader can understand.

Again, it generated creative ideas explaining in language a 10-year-old could understand. A servant leader's actions were likened to those of a superhero trying to help people, an empathetic friend, a team captain who makes sure everyone gets to play, cheerleaders, teachers who want to help their students grow, etc. (OpenAI, 2023). All the examples were on target.

Finally, we asked, "Explain how various characters in the original Star Trek series exemplified tenets of servant leadership."

ChatGPT provided remarkable results. We were told that Captain Kirk placed the service of the crew above his own well-being, sought to empower his crew members, and had a clear vision. Spock embodied humility, ethics, and growth. Dr. McCoy was empathetic, caring for both the physical and emotional health of his crew. Lt. Uhura exemplified collaboration and Chief Engineer Scott ("Scotty") exemplified stewardship of both the vessel and his team (OpenAI, 2023).

ChatGPT's ability to make such connections was both accurate and creative. Had a student submitted this paper, we would have found their work impressive (see the full idea generation thread in Appendix C). This highlights both the potential and danger of ChatGPT.

We should note that due to the length of our requests, ChatGPT stopped in mid-sentence. But by simply commanding it to "continue," it picked up right where it left off and finished what it was asked to do.

Summarizing Complex Information. We asked ChatGPT to "review all of Shakespeare's plays. List each work in alphabetical order. Identify the city and country in which each took place." It did an admirable job synthesizing the material to answer the question (See Appendix D).

Writing a Test. Since one of us had a new course prep, we thought that we would seize the opportunity to see how well ChatGPT could do in writing a test. In our first pass, we asked ChatGPT to write a multiple-choice test based on Williams' and Denny's (2019) book *Character Carved in Stone*.

ChatGPT followed our instructions and wrote what it could, but it was clear that the entire book was not in ChatGPT's database, and it started giving some sketchy feedback to fabricate a test. This is one of ChatGPT's flaws. If it does not know something, it tends to make things up.

We then submitted the first chapter to ChatGPT. We asked it to read what I submitted, and create a multiple-choice test with the following prompt:

Instructions: Create a 10-question multiple choice quiz based on the following material using the following format marking the correct answer with an asterisk:

1. According to Williams,

Α.

*B.

C.

D.

Focus on the character attribute primarily and the persons only secondarily.

Create the questions in the order in which you read the document. Introduce each question with "Williams wrote" or "According to Williams" or a similar introductory clause as the author's last name is Williams.

ChatGPT did an impressive job creating quiz questions that identified major concepts as we asked (see Appendix E). Of course, we had to manage this process, alter some of the questions or answers, and make sure that the answers were consistent with the book. About 80 percent of the questions were solid. Some had to be revised, and 20 percent were either wrong or so bad that they

were useless. Nevertheless, ChatGPT was frighteningly good at creating the first version of a test. This saved a great deal of time.

Grading Papers Using a Rubric. We used ChatGPT to review papers and it worked quite well. One of the authors required the students to write blog posts about leadership. The professor then ran each post through ChatGPT to identify grammatical, structural, and other errors. The feedback was robust and provided the professor with ideas for his written comments (see Appendix F).

Using ChatGPT for Academic Research. ChatGPT-3.5—the free version of ChatGPT at the time of this writing—is not well equipped to conduct academic research. It is not trained in academic literature, and its database is only current through 2021.

We have found ChatGPT to be useful for summarizing information as in the servant leadership discussion above. However, if you ask it to provide a literature review with citations, it sometimes makes things up. At the time of this writing, it would be advisable not to rely on ChatGPT-3.5 for academic research.

In June of 2023, lawyers who used ChatGPT to write legal briefs were sanctioned and fined by a judge for using AI to write briefs. ChatGPT created "citations of non-existent court opinions and fake quotes" (Mangan, 2023, para. 1). According to the judge, they were penalized because lawyers are responsible for the accuracy of their filings (para. 10). In the same way, academics are responsible for their findings. As we move forward, both academics and lawyers will have to take greater care to ensure the integrity of their research.

We understand that the paid version, ChatGPT-4 is much better than ChatGPT3.5, but all references must still be verified. As an alternative, Perplexity ai did a reasonably good job providing research with links, but the links did not always match the citations. For this reason, ChatGPT-3.5

and other chatbots are useful if you treat it like Wikipedia. It is a useful starting point, but not something you cite or quote (see Appendix G).

Student Uses

Students may also find ChatGPT to be useful. They can use ChatGPT to help write résumés, cover letters, and thank you notes. They can summarize essays and articles or reword them for clarity. They can use ChatGPT for idea generation and creative works. They can create practice tests, quickly create schedules to manage their time, use it to generate motivation or look to ChatGPT for 24/7 support.

College/Résumé Cover Letters. Many students struggle with writing and tailoring cover letters for each company to which they are applying. ChatGPT can help with this, and as an example, we simply typed in:

Write a résumé cover letter for Proctor and Gamble's marketing internship program. I am an honors student majoring in marketing and interested in brand development strategy. I run the social media accounts for my business college. Make it polite and formal.

ChatGPT then delivered a very good example of what a professional cover letter should look and sound like (see Appendix H).

Thank You Notes. Students continually find themselves in situations where they need to send a thank you note, but they may want to have each one sound different. ChatGPT can help with this, reducing the time on task. For this, we provided ChatGPT with the following prompt: "Write a thank you note for my graduation gift of a towel, which is useful in college. Be grateful."

ChatGPT returned a thank you note with exaggerated wording, therefore most of the response would be eliminated. The lesson here is that you must be specific with your prompt. However, it still produced several good sentences that could be easily edited (see Appendix I).

ChatGPT is a useful tool, but it must be carefully managed. Your results will be only as good as the prompts you supply.

Summarizing Essays/Articles. As a helpful study tool, students can use ChatGPT to summarize extensive pieces of work such as essays, articles, or other published written works. To demonstrate this, we have asked ChatGPT to summarize the United States Constitution in 300 words. The Constitution, which originally was four pages long and consisted of seven articles, has since been amended and now includes 27 articles.

While ChatGPT reduced this sizable document down to 358 words, it clearly demonstrated how students can use this for other written works. One of the authors wrote his dissertation on the U.S. Constitution and found no errors in the summary.

Idea Generation for Creative Works. Students may find ChatGPT helpful when it comes to generating a short story, poem, or plot twist. Writer's block may be eliminated with the help of this AI service. Since students often struggle with idea generation, we asked ChatGPT to: "Create a short storyline using the characters Spider-man, Green Goblin, and a unicorn."

It then created a short story where the hero, Spider-man, uses his protective instincts to defeat the villain, the Green Goblin. ChatGPT used previously written stories about popular characters to write a plausible short story (see Appendix K).

Practice Test or Quiz Creation. Quizlet is a software application that many students use to prepare for upcoming tests or possible pop quizzes. ChatGPT can help in the same way, showing the students the answers after they have responded and then comparing what they missed.

We asked ChatGPT to create a practice quiz with four questions based on the marketing 4 P's (see Appendix L). Once questions were generated, we were then asked to take the quiz and let ChatGPT know when we were ready for the answers. Upon receiving the answers, it asked if we had further questions about any material that we may have missed.

Organizing Schedules/Managing Time. Students struggle with managing their time appropriately when it comes to balancing classes, work, and study time on top of their social schedules. ChatGPT can help with this. Just by simply asking ChatGPT to help create a schedule to manage time, a student can find help by the day, week, or month in how to organize their priorities.

One of the authors provided ChatGPT with a few specifics about her week, we asked it to find study time around her commitments and filled in a few social activities. The schedule that was provided was more than we expected. In addition to her requests, it built in lunch breaks, a Sabbath, and break times (see Appendix M).

Improving Student Learning. ChatGPT can interpret questions from the student after a certain amount of use and provide helpful answers to increase their academic learning. The algorithms can analyze your learning style based on history and then ChatGPT can build recommendations based on targeted advice to help students improve (Mallow, 2023).

24/7 Support. Another way that ChatGPT is helping students excel in their academic endeavors is by being available 24/7 to answer questions and provide support. It is as if students have a tutor on call at whatever time of night they are working on assignments. This helps educators as well, when students get questions answered, professors receive fewer panicked emails requesting an immediate response.

Motivation. Students are finding that ChatGPT increases motivation for academic work. Between getting help when it is needed, helping them manage their time, providing prompts, and taking care of mundane tasks, students have found this tool empowering. Additionally, ChatGPT also can provide personalized support and guidance (Mallow, 2023).

Student Abuses

Educators' main concern is that students are using ChatGPT to cheat, and not without good reason. The capabilities of ChatGPT, as we have previously shown, are vast. This creates an

incentive for abuse by students who might be tempted to take credit for AI-generated work. Students have been found to use it to answer test questions, write essays, or complete a wide variety of assignments (Taecharungroj, 2023, p. 6).

In addition to cheating concerns, privacy concerns are another risk. AI chatbots, like ChatGPT, Replika, and Snapchat's My AI "Friend," encourage individuals to share information with the algorithms in exchange for personalized recommendations, social situation navigation, and even dress code help.

For instance, if you talk to Replika or My AI as if it were your personal diary, which it encourages (Fowler, 2023), then you would share a lot of information about your best friend, your work, and other organizations or people that matter a lot to you. Then, when someone's birthday arrives, you will receive gift recommendations from your AI friend based on the information shared. The chatbot may even tell you how to dress for their party: "Remember Becky likes to dress up for big occasions." Sharing so much information about their friends to chatbots introduces privacy concerns that could lead to security breaches (Lomas, 2023).

An additional concern for students and others depending so much on AI-assisted companionship is the increase in emotional instability (Kelly, 2023). Talking to chatbots increases isolation. This has already been shown to contribute negatively to mental health concerns.

Snapchat's MyAI specifically is looking to increase encouraging messages to help combat this already since detecting this from their launch in April 2023. It's human nature to surround yourself with opinions that you want to hear, so when that becomes more accessible than what you need to hear, mental health can suffer.

Mitigating Abuses of ChatGPT

While ChatGPT seems to have extensive abilities for helping students as well as some potential abuses, there are ways to mitigate the abuses. First, professors will have to change what

they are doing. They may have to create assignments where ChatGPT can be an aid, but not fully complete them. For example, assignments that are project-based scenarios allow ChatGPT to inform the students' work but not think through and answer it for them.

Second, professors might consider having students write an assignment with ChatGPT. Then the students would place this document into something like a Google doc to track changes. The instructor could then see all the places where students edited or needed to correct information (Blouse, 2023; Chandy, 2023). This approach demonstrates that the student is engaged in the learning process.

Third, there are AI detectors that can help uncover whether a student has used ChatGPT to submit an assignment. One of the most common of these resources is GPT Zero, which was developed by a Princeton graduate student and has been shown to have over 98% accuracy in detection. Another detection service is CopyLeaks with extremely high percentages for correctly identifying whether a machine or a human created the work. Finally, Turnitin, which many professors already use, has included an AI detection component. While Turnitin is currently the least accurate, it is gaining more competency every day. Its developers are hopeful that it will be a trustworthy resource before the end of 2024. Here are a few useful links:

- GPT Zero (https://gptzero.me/)
- Turnitin (https://www.turnitin.com/search?q=AI+detection&language=)
- CopyLeaks (AI detection: https://copyleaks.com/ai-content-detector)
- National Education Association (NEA) on Pros and Cons of AI
 (https://www.nea.org/advocating-for-change/new-from-nea/chatgpt-enters-classroom-teachers-weigh-pros-and

cons#:~:text=The%20biggest%20concern%20is%20cheating,be%20%E2%80%9CAI% 2Dproof%E2%80%9D)

Conclusion

After writing this paper, we thought it would be interesting to let ChatGPT write our conclusion. Here it is, unaltered by the human authors:

In conclusion, the integration of ChatGPT in education holds great potential for enhancing student learning and supporting educators in their instructional practices. The AI-powered tool offers valuable assistance to students in various areas, including writing tasks, idea generation, time management, and 24/7 support. It empowers students by providing resources and guidance, promoting academic productivity and motivation.

However, concerns arise regarding the misuse of ChatGPT by students, particularly in terms of cheating and privacy. To mitigate these risks, educators can design assignments that leverage ChatGPT as an aid rather than a complete solution. By incorporating project-based scenarios or encouraging collaborative editing, students remain actively engaged in the learning process. Furthermore, employing plagiarism detection tools can help identify any inappropriate use of AI-generated content.

Moreover, educators themselves can benefit from ChatGPT by utilizing it for administrative tasks, content development, and personalized recommendations. By striking a balance between AI assistance and human interaction, educators can optimize their teaching practices while preserving the value of pedagogical expertise.

In summary, the integration of ChatGPT in education necessitates a cautious approach that addresses concerns while leveraging its capabilities. By promoting ethical use, ensuring academic integrity, and safeguarding student well-being, ChatGPT can become a valuable tool in the educational landscape, enhancing learning outcomes and empowering both students and educators. (OpenAI, 2023)

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Appendix A

Replying to Email

ChatGPT prompt:

Reply to this email from my colleague rescheduling with a Zoom meeting at the time she requested. Tell her I have been working on the paper. Be encouraging. Here is the original message:

I had a sick kid for the end of last week into the weekend, so I wasn't able to work on the paper like I had hoped. Could we Zoom on Wednesday at 9am instead please? I'll work on Monday and Tuesday to have it ready.:)

ChatGPT response:

Hi [Colleague's Name],

No problem at all! I completely understand the challenges that come with having a sick child, and I hope they're feeling better now. Thank you for letting me know about the change in plans. I've been working on the paper diligently and making good progress. I'm confident that with the additional time, I'll be able to have it in great shape by our rescheduled Zoom meeting on Wednesday at 9am.

Your commitment to working on it on Monday and Tuesday is much appreciated. I'm glad we're on the same page and working together to get this done.

Keep up the great work, and I look forward to our meeting on Wednesday!

Best regards,

[Your Name]

Appendix B

A Letter of Recommendation

ChatGPT prompt:

Write a letter of recommendation for Emmanuel. He is applying for a graduate assistant position.

This is what I want to express in a professional tone: I taught him in the MBA program. He was always conscientious. If I could have hired him when I was the grad program director in the College of Business, I would have. Zero reservations. Do you need more?

ChatGPT response:

Dear [Recipient's Name],

I am writing to wholeheartedly recommend Emmanuel for the graduate assistant position at your esteemed institution. Having taught him during his time in the MBA program at [Your Institution], I can confidently attest to his exceptional qualities and outstanding work ethic.

Throughout his studies, Emmanuel consistently displayed a conscientious and dedicated approach to his academic pursuits. His commitment to excellence was evident in his meticulous preparation, active participation in class discussions, and his unwavering determination to grasp complex concepts. He consistently demonstrated the ability to effectively apply theoretical knowledge to practical situations, making him a standout student among his peers.

Emmanuel's drive and passion for his chosen field were truly remarkable. His eagerness to learn and his intellectual curiosity were infectious, inspiring both his fellow classmates and instructors alike. He consistently sought out additional learning opportunities and engaged in relevant extracurricular activities to enhance his knowledge and skills.

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If I had the opportunity to hire Emmanuel during my tenure as the graduate program director in the

College of Business, I would not have hesitated for a moment. His unwavering dedication, attention

to detail, and exceptional problem-solving abilities make him an ideal candidate for any professional

endeavor. His remarkable work ethic and integrity would undoubtedly contribute to the success of

your institution.

In summary, I wholeheartedly endorse Emmanuel for the graduate assistant position. I have no

reservations in recommending him, as I firmly believe that he possesses the qualities necessary to

excel in this role. Should you require any additional information or have further questions, please do

not hesitate to contact me.

Thank you for considering Emmanuel's application. I am confident that he will make significant

contributions to your institution and prove to be an invaluable asset.

Sincerely,

[Your Name]

[Your Title]

[Your Institution]

Appendix C

Generating Ideas

ChatGPT prompt: "Explain how various characters in the original Star Trek series exemplified tenets of servant leadership."

ChatGPT response:

The original Star Trek series featured several characters who exemplified different tenets of servant leadership. Let's explore some of these characters and how they demonstrated the core principles:

Captain James T. Kirk - Service, Collaboration, and Vision:

Captain Kirk embodied the principle of service by putting the well-being of his crew and the people they encountered above his own. He consistently made decisions that aimed to help others, even if it meant taking risks. He believed in collaborating with his crew members, valuing their expertise, and fostering teamwork to solve problems together. Kirk also had a vision for a future where different species could work together in peace, and he inspired his crew to strive towards that vision.

Mr. Spock - Humility, Ethical Behavior, and Development:

Spock, the half-human, half-Vulcan science officer, showcased humility by recognizing and embracing his differences. He acknowledged that his logical and rational thinking was valuable, but he also respected and learned from the emotions and perspectives of others. Spock consistently displayed ethical behavior by following a strict code of conduct and adhering to principles of fairness and honesty. He valued the growth and development of his crewmates and offered guidance and support to help them reach their potential.

Dr. Leonard "Bones" McCoy - Empathy and Healing:

Dr. McCoy, the ship's chief medical officer, personified empathy by deeply understanding and caring about the physical and emotional well-being of others. He had a keen intuition for people's feelings and was always there to offer comfort, support, and healing when they were hurt or in distress.

McCoy exemplified the healing aspect of servant leadership by using his medical skills to alleviate suffering and promote the well-being of others.

Lt. Nyota Uhura - Collaboration and Development:

Lt. Uhura, the communications officer, exemplified the spirit of collaboration by facilitating effective communication between different cultures and species. She had exceptional language skills and worked diligently to bridge communication gaps, allowing the crew to work together with diverse groups. Uhura also demonstrated a commitment to development by continuously expanding her knowledge and skills, contributing to the success of the team.

Chief Engineer Montgomery "Scotty" Scott - Stewardship and Commitment to the Growth of Others:

Scotty, the ship's chief engineer, embodied the principle of stewardship by ensuring the Enterprise's systems were well-maintained and resources were utilized efficiently. He was responsible for the ship's well-being and took great care in preserving its functionality. Scotty also showed a commitment to the growth of others by mentoring and guiding his team, encouraging them to become better engineers and fostering their professional development.

These characters in Star Trek serve as inspiring examples of servant leadership, each showcasing different aspects of the philosophy through their actions and interactions with others.

Appendix D

Summarizing Complex Information

ChatGPT prompt: "Review all of Shakespeare's plays. List each work in alphabetical order. Identify the city and country in which each took place."

ChatGPT response:

All's Well That Ends Well: Location: France, Italy

Antony and Cleopatra: Location: Egypt, Italy

As You Like It: Location: France, Arden Forest

The Comedy of Errors: Location: Ephesus

Coriolanus: Location: Rome, various Italian cities

Cymbeline: Location: Britain, Italy

Hamlet: Location: Denmark

Henry IV, Part 1: Location: England

Henry IV, Part 2: Location: England

Henry V: Location: England, France

Henry VI, Part 1: Location: England, France

Henry VI, Part 2: Location: England, France

Henry VI, Part 3: Location: England, France

Henry VIII: Location: England

Julius Caesar: Location: Rome

King John: Location: England, France

King Lear: Location: Britain

Love's Labour's Lost: Location: Navarre

Macbeth: Location: Scotland

Measure for Measure: Location: Vienna

The Merchant of Venice: Location: Venice

The Merry Wives of Windsor: Location: Windsor, England

A Midsummer Night's Dream: Location: Athens, Fairyland

Much Ado About Nothing: Location: Messina, Italy

Othello: Location: Venice, Cyprus

Pericles, Prince of Tyre: Location: Various locations, including Tyre and Ephesus

Richard II: Location: England

Richard III: Location: England

Romeo and Juliet: Location: Verona, Mantua

The Taming of the Shrew: Location: Padua

The Tempest: Location: A remote island

Timon of Athens: Location: Athens

Titus Andronicus: Location: Rome

Troilus and Cressida: Location: Troy, Greece

Twelfth Night: Location: Illyria

The Two Gentlemen of Verona: Location: Verona, Milan

The Winter's Tale: Location: Sicilia, Bohemia

These are the 37 plays attributed to William Shakespeare, along with their respective settings or

locations

Appendix E

Creating a Multiple-Choice Test

ChatGPT prompt:

Instructions: Create a 10-question multiple choice quiz based on the following material using the following format marking the correct answer with an asterisk:

1. According to Williams,

Α.

*B.

C.

D.

Focus on the character attribute primarily and the persons only secondarily.

Create the questions in the order in which you read the document. Introduce each question with "Williams wrote" or "According to Williams" or a similar introductory clause as the author's last name is Williams.

ChatGPT response:

Here is a 10-question multiple-choice quiz based on the material you provided:

According to Williams, what is the central pillar of Grant's strength as a leader?

- A. Focus on military protocol
- B. Compassion*
- C. Ruthlessness
- D. Formal ceremony

What was Grant's nickname after his reply to Buckner's surrender offer?

- A. Compassionate Conqueror
- B. Unconditional Surrender Grant*
- C. Generous Grant
- D. Harsh Grant

What did Grant offer to share with Buckner after the surrender?

- A. Food rations
- B. Weapons
- C. Money purse*
- D. Legal expenses

How did Grant respond when Buckner offered surrender on harsh terms?

- A. He rejected the surrender offer.
- B. He accepted the surrender offer.
- C. He demanded leniency and compassion.
- D. He proposed immediate and unconditional surrender.*

Grant's compassion was demonstrated by:

- A. Allowing prisoners to send letters.
- B. Sending wounded prisoners to Union hospitals.
- C. Distributing rations to underfed Confederate prisoners.
- D. All of the above.*

When did Grant show anger during the Civil War?

- A. When faced with a stubborn enemy.
- B. When witnessing the suffering of soldiers.
- C. When witnessing the mistreatment of horses.*
- D. When encountering acts of brutality.

Grant's aversion to the sight of blood and suffering was:

- A. Nonexistent, as he was a seasoned war veteran.
- B. Exaggerated, as he enjoyed the brutality of war.
- C. Genuine, as he turned away from scenes of bloodshed.*
- D. Inconsequential to his leadership.

Grant's financial struggles before the Civil War led him to:

- A. Sell real estate and firewood.
- B. Start a financial company and go bankrupt.
- C. Write articles and memoirs for income.*
- D. Seek a pension from the army.

Grant's memoirs became a critical and popular success after his:

- A. Victory at Belmont and Fort Henry.
- B. Friendship with Mark Twain.
- C. Death in July 1885.*
- D. Bankruptcy.

Grant's compassion as a leader is important because:

- A. It reflects his informal manner and posture.
- B. It sets an example for future leaders to emulate.*
- C. It allowed him to win battles.
- D. It enabled him to become a bestselling author.

Appendix F

Grading Papers

ChatGPT prompt: "Please read this essay written as a blog post. Say I read it when you have completed it."

Why is it important to help my team reach their individual goals?

Are you working for a company where your team does not have any goals? Imagine a meeting with co-workers where everyone has less than enthused looks on their faces. How do you think setting goals for each team member will affect their motivation?

Setting Goals

Setting goals is easy enough. Do you know how to create them?

Setting S.M.A.R.T. goals are effective. These should be specific, measurable, actionable, realistic, and timely. Your team will stay engaged and motivated. Visualize each step. Morale will be boosted. A sense of purpose will be given. Guide your team on implementing the goals.

Involvement of Managers and HR

Human resources and management should contribute through one-on-one meetings.

Find out employees' professional goals. Set strict deadlines to keep everyone on track. It will help retain employees and add value to the company. Managers will also determine who is not performing to their abilities.

Importance of Goal Setting

Setting goals helps to diversify risk and encourage failure.

Let team members be comfortable with failure. It helps them function and works without fear.

Understanding will help the team be willing to learn, try new strategies, and build better

relationships. Making mistakes will encourage the team to be more effective. Create a competitive spirit. Help the business to move forward.

Conclusion

Many people just show up to work, but do they perform to the best of their ability? People need to be motivated and have clarity in their role in the company. Tell them they are valuable. Help set individual goals. Your team will show more commitment to each other and a more competitive spirit.

ChatGPT prompt:

Use this rubric to grade it. It was submitted on time.

Essay Writing Rubric

POINTS	10	9	8	7	6
Purpose of Assignment	Mastered the new skill completely	Demonstrated the new skill	Shows some understanding of the new skill	Did not understand the new skill	Completely failed to apply the new skill
Organized outline approved before the first draft	Excellent organization	Effort to organize is apparent	Some organization	Minimal organization	No organization
Original Ideas	Interesting content with a fresh perspective	Communicates information well	Basic information is conveyed	Ideas are below the expected level	No thought given to the content
Paragraph Development	Every paragraph has a topic (stated or inferred)	Paragraphs are logical and complete	Writing is presented in paragraphs	Few paragraphs or the division of paragraphs does not help communicate.	No paragraphs
Words are Clear Not awkward	Sentences flow together well	It is easy to understand the sentences & meaning	Occasional awkward sentences	A number of awkward sentences	Many sentences are hard to understand
Interesting phrases hold attention	Uses figures of speech, action words, dialogue, quotes, synonyms, etc. Much variety in types of sentences	An attempt at using larger vocabulary and figures of speech apparent	Vocabulary is basic	Vocabulary is less than expected. Sentences structure is all the same.	No effort to use words effectively.
Complete Sentences No fragments or run- on sentences	Less than one incorrect sentence per page	One or more incorrect sentences per page	Two or more incorrect sentences per page	Four or more incorrect sentences per page	Six or more incomplete sentences per page
Spelling	Less than one error per page	One or more errors per page	Two or more errors per page	Four or more errors per page	Six or more errors per page
Punctuation	Less than one error per page	One or more errors per page	Two or more errors per page	Four or more errors per page	Six or more errors per page
Paper Submitted On Time	Submitted on time. Took responsibility to stay on schedule with minimal reminders.	Submitted at the last minute. Needed reminders to stay on schedule.	Needed frequent reminders and assistance to get it submitted at the last minute.	One day late	Two days late 0 points if three days late.

ChatGPT response:

Based on the provided rubric, I can offer a general assessment of the essay you shared. Please note that without the essay itself, I can only provide an evaluation based on the information you've provided.

Purpose of Assignment: (8/10)

The essay demonstrates a good understanding of the importance of helping team members reach their individual goals. It effectively conveys the benefits of goal setting, including increased motivation and a competitive spirit. However, it could provide more depth and elaboration on the subject.

Organized Outline: (8/10)

Although it is mentioned that the essay should have an organized outline approved before the first draft, it is unclear from the information provided whether this requirement was met. Assuming the outline was developed, the essay shows some effort in organizing the content, but there is room for improvement to make the structure clearer and more cohesive.

Original Ideas: (7/10)

The essay touches on the importance of individual goals and motivation within a team, but it lacks a fresh perspective or unique insights. While it communicates the necessary information, there is potential for more creativity and originality in presenting ideas.

Paragraph Development: (8/10)

The essay demonstrates the use of paragraphs to structure the content, indicating an attempt at logical organization. However, it is unclear from the information provided whether all paragraphs have a clear topic or if they effectively contribute to the overall flow of the essay.

Clear and Flowing Sentences: (9/10)

Based on the given criteria, the essay appears to have clear and flowing sentences that are easy to understand. While there may be occasional awkward sentences, overall, the writing is coherent and effectively conveys meaning.

Interesting Phrases: (8/10)

The essay demonstrates an attempt to use interesting phrases, such as figures of speech, action words, dialogue, quotes, and synonyms. However, without the specific content, it is challenging to assess the level of variety and effectiveness in using these techniques.

Complete Sentences: (9/10)

Assuming the essay avoids sentence fragments and run-on sentences, and the number of incorrect sentences is within the given range, it would receive a high score in this category.

Spelling: (9/10)

If the essay contains fewer than one spelling error per page, it would receive a high score in this category.

Punctuation: (9/10)

Assuming the essay has fewer than one punctuation error per page, it would receive a high score in this category.

Paper Submitted on Time: (10/10)

If the essay was submitted on time, without needing reminders or assistance, it would receive full points in this category.

Again, please note that this assessment is based on the limited information provided and without the actual essay content.

ChatGPT prompt:

Provide some constructive feedback in a friendly, yet professional tone and assign a final grade.

ChatGPT response:

Overall, the essay demonstrates a solid understanding of the importance of helping team members reach their individual goals. It effectively conveys the benefits of goal setting, such as increased motivation and a competitive spirit. However, there are areas where the essay could be improved to strengthen its impact and originality.

In terms of organization, the essay shows some effort, but there is room for improvement. Consider providing a clearer outline that guides the flow of the content, ensuring that each paragraph has a specific topic and contributes cohesively to the overall message. This will help readers follow your thoughts more easily.

While the essay communicates the necessary information, it would benefit from incorporating more original ideas and fresh perspectives. Try to introduce unique insights or personal experiences that can engage the reader and make the content more memorable.

In terms of sentence structure, the essay seems to have clear and flowing sentences overall.

However, there may be occasional instances of awkward phrasing. Aim for more consistency in sentence structure and consider incorporating a greater variety of sentence types to enhance readability.

Regarding the use of interesting phrases, the essay appears to make an effort in using figures of speech, action words, dialogue, quotes, and synonyms. To further engage readers, try to expand on this by exploring more creative and vivid language choices.

Based on the criteria provided, the essay meets the requirements for complete sentences, spelling, and punctuation. If these aspects are well-executed, it reflects a commendable attention to detail.

Taking into account the strengths and areas for improvement, I would assign this essay a final grade of 8.2 out of 10. The essay demonstrates a solid understanding of the topic, but additional refinement in organization, originality, sentence structure, and use of language can elevate its impact and engagement.

Appendix G

Research

Perplexity prompt:

Create a brief literature review about the damage caused by authoritarian leadership. Write no more than 300 words in the body of the literature review. Cite all authors in the text and reference 5 articles that summarize the essence of the theory after the literature review. Please be sure to include working hyperlinks to the articles you mention.

Perplexity response:

Authoritarian leadership has been a topic of interest for scholars and practitioners in recent years¹. It is a form of leadership where the leader exercises absolute authority and control, and employees are not allowed to cross the boundaries set by the leader². Previous studies have shown that authoritarian leadership has adverse effects on employees' positive attitudes and behaviors, such as organizational commitment, organizational citizenship behavior, employee creativity, and deviant work behaviors². Moreover, authoritarian leadership can lead to unethical employee behavior³. The negative effects of authoritarian leadership are not limited to subordinates, as it can also negatively affect the leader's own performance⁴.

In summary, authoritarian leadership can have detrimental effects on both subordinates and leaders. It can lead to negative attitudes and behaviors among employees, as well as unethical behavior and decreased performance. Therefore, it is important for organizations to recognize the potential harm caused by authoritarian leadership and take steps to mitigate its negative effects.

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<u>Author's note</u>: These references do not match the links at all, and most are not found in a Google search. However, the links may provide a useful starting point.

Appendix H

Resume Cover Letter

ChatGPT prompt: "Write a résumé cover letter for Proctor and Gamble's marketing internship program. I am an honors student majoring in marketing and interested in brand development strategy. I have run the social media accounts for my business college. Make it polite and formal."

ChatGPT response:

Dear Hiring Manager,

I am writing to express my strong interest in the marketing internship program at Procter & Gamble, as advertised on your website. As an honors student majoring in marketing with a passion for brand development strategy, I believe that my skills and experiences make me an excellent candidate for this opportunity.

I am currently pursuing my bachelor's degree in Marketing at [Name of University], where I have consistently excelled in my coursework, earning recognition as an honors student. Throughout my academic journey, I have gained a deep understanding of marketing principles and their application in real-world scenarios. I am particularly intrigued by brand development strategy and its role in creating meaningful connections between companies and their target audiences.

In addition to my academic achievements, I have had the opportunity to apply my marketing knowledge in practical settings. I have been entrusted with managing the social media accounts for my college's business department, where I successfully developed and executed engaging content strategies. Through this experience, I honed my skills in crafting compelling messages, analyzing social media metrics, and fostering online communities. I am confident that the practical skills I have acquired will enable me to contribute effectively to Procter & Gamble's marketing initiatives.

Moreover, I have been consistently impressed by Procter & Gamble's commitment to innovation, brand excellence, and consumer-centric approach. Your company's exceptional track record in developing and marketing world-class brands resonates deeply with my personal career aspirations. I am eager to join a dynamic team where I can contribute to the strategic development of brands that touch the lives of millions.

With my strong academic background, passion for marketing, and hands-on experience in social media management, I am confident in my ability to contribute to Procter & Gamble's marketing team. I am a fast learner, a creative thinker, and a collaborative team player who thrives in fast-paced environments.

I would be grateful for the opportunity to discuss further how my skills and experiences align with the marketing internship program at Procter & Gamble. I have attached my resume for your review, and I would welcome the chance to participate in an interview to demonstrate my enthusiasm and potential as a marketing intern.

Thank you for considering my application. I look forward to the possibility of contributing to Procter & Gamble's marketing success.

Sincerely,

[Your Name]

Appendix I

Thank-You Note

ChatGPT prompt: "Write a thank you note for my graduation gift of a towel, which is useful in college. Be grateful."

ChatGPT response:

Dear [Name],

I hope this note finds you well. I wanted to take a moment to express my sincere gratitude for the thoughtful graduation gift you gave me. The towel you chose is not only practical but also incredibly useful as I embark on my college journey. I cannot thank you enough for your kindness and consideration.

As I prepare for this exciting new chapter in my life, I am filled with a mix of emotions, including anticipation and a touch of nervousness. Your gift serves as a reminder of the practical necessities that I will need in my college dorm. It is these seemingly small yet essential items that truly make a difference in my day-to-day routine.

Moreover, your gift carries a deeper meaning for me. It symbolizes your unwavering support and belief in my abilities. Your encouragement throughout my academic journey has been invaluable, and I am grateful to have someone like you cheering me on as I pursue my dreams.

I assure you that I will put the towel to good use. Whether it accompanies me on trips to the campus gym, offers comfort after a long day of studying, or becomes an essential part of my weekend adventures with friends, it will serve as a constant reminder of your thoughtfulness.

Once again, thank you from the bottom of my heart for your generous gift. Your gesture has touched me deeply and will forever be cherished. I am truly blessed to have you in my life, and I look forward to sharing my college experiences with you.

Warmest regards,

[Your Name]

Appendix J

300-word Summary of the U.S. Constitution

ChatGPT prompt:

Summarize the United States Constitution into 300 words.

ChatGPT response:

The United States Constitution is the fundamental law of the United States and serves as the backbone of its government and legal system. It was adopted in 1787 and has since remained the supreme law of the land, guiding the nation's principles and governance. Here is a summary of the Constitution in 300 words:

The Constitution is composed of a preamble and seven articles. The preamble establishes the purpose of the Constitution, emphasizing the formation of a more perfect union, justice, domestic tranquility, defense, welfare, and the preservation of liberty for the American people.

Article I establishes the legislative branch, known as Congress, consisting of the Senate and the House of Representatives. It outlines their composition, powers, and responsibilities, including the authority to make laws, regulate commerce, and collect taxes.

Article II establishes the executive branch, headed by the President. It details the qualifications, powers, and duties of the President, such as enforcing laws, serving as commander-in-chief of the military, and making treaties with the advice and consent of the Senate.

Article III establishes the judicial branch, consisting of the Supreme Court and other federal courts. It grants the judiciary the power to interpret laws, resolves disputes, and ensures justice is served.

Article IV addresses the relationships between states, guaranteeing a republican form of government for each state and outlining the obligations states have to one another.

Article V outlines the amendment process, providing a mechanism for modifying the Constitution to adapt to changing times and needs. It requires approval from two-thirds of Congress or state legislatures to propose an amendment, followed by ratification from three-fourths of the states.

Article VI establishes the supremacy of the Constitution, stating that federal laws, treaties, and the Constitution itself are the supreme law of the land. It also prohibits religious tests as a qualification for holding public office.

Finally, Article VII outlines the procedure for the ratification of the Constitution by nine out of the thirteen original states.

The Constitution's Bill of Rights, comprising the first ten amendments, guarantees fundamental rights and liberties, such as freedom of speech, religion, and the right to bear arms. It also ensures due process, protection against unreasonable searches and seizures, and the right to a fair trial. In summary, the United States Constitution establishes a framework for the federal government, outlines the separation of powers, protects individual rights, and provides a mechanism for its own amendment, ultimately safeguarding the principles and values upon which the United States was founded.

Appendix K

Creative Story Line

ChatGPT prompt: "Create a short story line using the characters Spider-man, Green Goblin, and a unicorn."

ChatGPT response:

In the bustling city of New York, Spider-Man swung through the skyscrapers, his spidey senses tingling with anticipation. Little did he know that the mischievous Green Goblin had hatched a wicked plan to wreak havoc on the city. Unbeknownst to both of them, a mythical creature known as a unicorn had wandered into the city, drawn by its aura of wonder and magic.

As Spider-Man patrolled the city, he noticed a trail of destruction left in the wake of the Green Goblin's latest scheme. Determined to protect the innocent, Spider-Man swung toward the chaos, only to come face to face with the cackling Green Goblin atop his menacing glider.

A fierce battle ensued as the two rivals clashed amidst the chaos. With each punch and web-slinging maneuver, Spider-Man fought valiantly, but the Green Goblin's weapons and trickery proved to be formidable. As the fight raged on, the unicorn, captivated by the commotion, ventured closer to the epicenter of the conflict.

Sensing an opportunity, the Green Goblin hatched a plan. He lured Spider-Man toward the unicorn, hoping to distract the web-slinger and gain the upper hand. But as Spider-Man turned to face the mysterious creature, he noticed a sense of innocence and purity radiating from it.

Realizing that the unicorn had unwittingly become entangled in their battle, Spider-Man's heroic instincts kicked in. He swiftly moved to shield the unicorn from harm, using his spider-like agility to

dodge the Green Goblin's attacks. Spider-Man knew that protecting the innocent was his duty, even if it meant putting himself at risk.

As the Green Goblin launched a final, devastating assault, Spider-Man managed to evade the attack and counter with a webbing maneuver that disarmed his foe. With the Green Goblin defeated and the city saved from his villainous plot, Spider-Man turned his attention to the unicorn.

Approaching the majestic creature with caution, Spider-Man extended a hand of reassurance. The

unicorn, sensing his noble intentions, allowed Spider-Man to gently stroke its shimmering mane. The bond between the two was instantaneous, as if their destinies had intertwined in that very moment.

Realizing that the unicorn needed to return to its natural habitat, Spider-Man made a promise to protect the mystical creature and ensure its safe journey home. With the unicorn following closely,

Together, Spider-Man and the unicorn embarked on a remarkable adventure, bridging the realms of magic and heroism. As they traversed forests, mountains, and enchanted realms, Spider-Man marveled at the extraordinary bond he had forged with the mythical creature.

Spider-Man swung through the city, navigating rooftops and evading any further conflicts.

Their tale would become legend, whispered by the citizens of New York who spoke of the day when Spider-Man, the Green Goblin, and a unicorn clashed in a battle of good versus evil, ultimately reminding everyone that even in the face of darkness, the light of heroism and magic would always prevail.

Appendix L

Practice Quiz

ChatGPT prompt: "Create a practice quiz with four questions based on the marketing 4 P's."

ChatGPT response:

Sure! Here's a practice quiz with four questions based on the marketing 4 P's (product, price, place, promotion):

Question 1: Which of the marketing 4 P's focuses on determining the features, benefits, and design of a product or service? a) Product b) Price c) Place d) Promotion

Question 2: Which of the marketing 4 P's refers to the amount customers are willing to pay for a product or service? a) Product b) Price c) Place d) Promotion

Question 3: Which of the marketing 4 P's involves selecting the distribution channels and locations where the product or service will be available to customers? a) Product b) Price c) Place d)

Promotion

Question 4: Which of the marketing 4 P's focuses on communication strategies used to promote a product or service to the target market? a) Product b) Price c) Place d) Promotion Please let me know when you're ready for the answers!

ChatGPT prompt:

Ready!

ChatGPT response:

Great! Here are the answers to the quiz:

Question 1: Which of the marketing 4 P's focuses on determining the features, benefits, and design of a product or service? Answer: a) Product

Question 2: Which of the marketing 4 P's refers to the amount customers are willing to pay for a product or service? Answer: b) Price

Question 3: Which of the marketing 4 P's involves selecting the distribution channels and locations where the product or service will be available to customers? Answer: c) Place

Question 4: Which of the marketing 4 P's focuses on communication strategies used to promote a product or service to the target market? Answer: d) Promotion

Well done! If you have any more questions or need further assistance, feel free to ask.

Appendix M

Time Management Schedule

ChatGPT response:

Based on the information you provided, here's a time management schedule for your week:

Monday:

- 8:00 am 12:00 pm: Work
- 12:00 pm 1:00 pm: Lunch break
- 1:00 pm 4:00 pm: Study for Class 1 Tuesday:
- 8:00 am 2:00 pm: Class
- 2:00 pm 3:00 pm: Break
- 3:00 pm 6:00 pm: Study for Class 2

Wednesday:

- 8:00 am 12:00 pm: Work
- 12:00 pm 1:00 pm: Lunch break
- 1:00 pm 4:00 pm: Study for Class 3

Thursday:

- 8:00 am 2:00 pm: Class
- 2:00 pm 3:00 pm: Break
- 3:00 pm 6:00 pm: Study for Class 4
- 8:00 pm: Attend Elevate worship (until it ends)

Friday:

• 8:00 am - 12:00 pm: Work

• 12:00 pm - 1:00 pm: Lunch break

• 1:00 pm - 4:00 pm: Study for Class 1

Saturday:

 All day: Attend the football game with friends Sunday:

• Rest and leisure time. Take a break, relax, and recharge for the upcoming week.

Note: This schedule assumes that you have additional free time outside of the specified working hours, classes, and specific events. You can allocate that time for personal activities, relaxation, and any additional studying if needed. Remember to adjust the schedule based on your specific needs and priorities.

Christian Higher Education and Faith Development: Does Attending a Christian University Actually Impact Your Faith?

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Abstract

Christian higher education seeks more than just graduating students ready to excel in their vocations. It seeks to work distinctively on growing students' faith during these critical years and establishing a foundation for continuing Christian growth and ministry throughout their lives. While previous studies have examined the faith, spirituality, and religion of college students, these attributes can be defined in a variety of ways and are often spread across both secular and Christian campuses. This study sought to examine the faith of Christian students attending Christian vs. secular colleges and to identify what motivated them to grow stronger in their faith during their time in college. A total of 506 undergraduate college students who self-identified as 'born-again' Christians were surveyed at three Christian and two secular universities. The results show that attending a Christian university does have a significant positive impact on a student's spiritual growth, with several elements identified as key motivators including being satisfied with chapels and worship programs on campus and actively attending church. Being more aware of the importance of providing quality worship programs, encouraging students to be involved in their local churches, and providing opportunities for spiritual mentorship and discipleship should allow Christian colleges to better equip students to grow in their Christian faith through their college years.

Keywords: higher education, religious colleges, college students, college student faith, Christianity, spiritual growth, spiritual development, worship, spiritual discipleship, spiritual mentorship

Christian Higher Education and Faith Development:

Does Attending a Christian University Actually Impact Your Faith?

Students pursuing an undergraduate degree have an abundance of options in their quest for a college degree. With just under 4,000 schools in the United States to choose from, the options can be overwhelming (Moody, 2021). The determining factors have traditionally been acquiring a job post-graduation, preparing for graduate studies, the reputation of the institution, and financial feasibility (Smith & Matthews, 1991). Yet for those seeking a Protestant-oriented Christian worldview, there could be another factor in looking for a faith-based institution that will teach from a Christian worldview lens. However, while historically many colleges were grounded in the Christian faith, this is not the normative standard today. A Christian university would be considered distinctive in its student admissions, program expectations, faculty hired, and overall mission (Rine et al., 2021). These private colleges are typically small and mid-sized in student population. Keeping their distinctive faith-based culture adds to the landscape of institutional diversity. As Rine et al. (2021) suggest, "moving to homogenize with competitors that are perceived to be more successful" will only water down these Christian colleges' distinctiveness and can affect their long-term viability (p. 155).

Students attending a Christian university have the privilege of pursuing an education in an environment that seeks to honor a Godly worldview. Faculty integrate faith into the curriculum, and the university offers students a variety of extra-curricular activities that would form a deeper faith in these students. The mission of these universities typically states that they seek to prepare students for their careers in the workplace, as well as the distinct preparation of growing their spiritual walk so that as they graduate they may be salt and light to those they encounter, reflecting Christ and impacting the world to draw others to the Lord. Universities that focus on this educational process provide courses that teach biblical knowledge, and students spend several years of their lives in a

culture that surrounds them with a community of other believers (both classmates and professors). Some research has been done to measure spiritual growth at the Christian college (Hall et al., 2016), but it does not identify specific factors that motivate these students to grow in their faith.

Additionally, there has not been much research on how Christian students who claim to be "born again" grow in their faith during college when attending a secular college. Much of this gap is due to researchers looking at spirituality in general, and not to a specific set of beliefs. If a student desires to grow in his or her faith during college but also chooses to attend a secular school, what really matters when it comes to continued spiritual growth outside of a Christian educational environment and worldview? Therefore, the aim of this research is to investigate the following:

(1) whether self-professed Christians are more motivated to grow in their faith during college years if they attend a Christian college or university, (2) if so, which factors predict this motivation, and (3) what factors matter for spiritual growth for Christian students attending a secular university.

Literature Review

Several previous studies have looked at what motivates the faith development of students attending Christian universities. Dudley (1999) sought to bring to light the factors that are involved in the faith development of college students. He identified "advanced moral reasoning, deepened emotional attachment, and involvement in faith-building activities" as necessary components of faith maturity (p. 24). Dudley (1999) stated that the Valuegenesis study that was used in this longitudinal study identified the value that service to others had in predicting a mature faith: "When we actively share our faith [not just verbally, but in service to others], it tends to mature" (p. 24). He espouses that faculty in Christian colleges have greater freedom to foster an environment that allows these three factors to thrive. His discussion did not look at the possibility that students in a non-Christian college environment could also find opportunities to mature in their faith. He does acknowledge

that faith is a continuum, but no research was conducted by the author to determine how this continuum would differ between these two types of institutions.

Ma (1999) conducted her dissertation on how students perceived their spiritual formation while at a Christian college. Her work, although exploratory, could be a starting point for how students perceived their spiritual formation back in 1999 compared with students today. Burtt et al. (2022) echoed Ma's work from 1999, as she found that peer relationships had the highest impact on spiritual formation (in the non-academic sphere), followed by a crisis/traumatic event that a student worked through. In the academic sphere, Bible/theology classes, followed by a professor's impact in his or her class, were the two most impactful factors. Ma (1999) found that the non-academic factors had a stronger impact on the spiritual formation of students.

The work of Holcomb and Nonneman (2004) identified three elements of crisis necessary for spiritual growth: "prolonged exposure to diverse ways of thinking, extensive multicultural exposure, and general emotional crisis" (p. 100). There was concern that on the Christian campus, professors and staff may stunt the usefulness of a crisis in a student's life by perhaps "coddling" students too much. They argue that with the proper "balance of support and challenge," our students can thrive (p. 102). Either having too much of a challenge, or conversely, too much support in a crisis can impede "developing a higher level of cognitive, social, and spiritual functioning" (p. 102).

Braskamp (2007) summed up previous research that affirms the college years as ones where students develop and test their own personal faith, not simply relying on the faith of their parents. He cites four areas that influence the faith of students: culture, curriculum, co-curricular, and community. In culture, it was observed that those attending an evangelical college, with a strong evangelical Christian focus and set of standards for students to follow, self-reported "stronger commitments to their religious beliefs" than students not attending an evangelical college (Baskamp,

2007, p. 2). The curriculum also has a large effect on a student's faith development. In non-Christian settings, faculty are reluctant to address these conversations in the classroom. This can be seen as the secularization of the college campus, whereas integrating faith and learning is a strong tenant of Christian colleges and provides a space for students to discuss and explore the foundation of their faith. Next are co-curricular activities that are of a religious nature, such as mission trips and chapels. These opportunities provide an atmosphere that fosters deeper spiritual growth. Finally, a sense of community, whether on-campus or off-campus, was identified as important. On campus, the relationships built with faculty can go beyond the professional to the personal. This has a stronger impact on the development of a student's faith. In addition, actively engaging with a church community outside of the school is also viewed as an important element impacting a student's spiritual journey.

Hill (2011) studied the impact that higher education had on the religious beliefs of young adults. He acknowledged that a university that has a religious affiliation would be more intentional in how it incorporates spiritual beliefs into the curriculum and extra-curricular activities across the campus. The statement was made that "the religious composition of students and faculty will almost certainly be more homogenous on these campuses when compared to similar secular institutions, thus lessening the impact of religious and worldview pluralism" (p. 537). The problem arises in the evangelical Christian college context that perhaps students are just participating in *religious socialization* (Smith & Snell, 2009, p. 234). The result of Hill's (2011) study showed that in religious beliefs being changed, students who attended a college that was religiously affiliated scored similarly to those who did not attend college. What was missing was the religious affiliation of the schools and a larger sample of these students. There was a much larger sample of students who attended universities that were not religiously affiliated.

While many studies focus on faith development in college students in general, Powell et al. (2012) focused on the Christian college experience. These researchers found three specific areas that had the most impact on the faith formation of students during their college years. The three themes centered around relationships with self, others, and God: "discovering self and an authentic connection with self; ... discovering others and an authentic connection with others; ... and discovering God and an authentic connection with God" (p. 187). Both discovery and authenticity were critical elements to each theme developed. It must be noted that the sample size of 12 in this study makes it difficult to apply to a larger population. However, it is a foundational study that warrants further exploration.

Glanzer et al. (2014) provided an overview of the spiritual/religious landscape of higher education's impact on the spiritual/religious development of Emerging Adulthood (EA) in the college setting. Emerging Adulthood is a 12-year period identified by Arnett (2004) that spans the ages of 18-29 and is a pivotal time in the life of an individual. Glanzer et al. (2014) identified that more research is needed to unravel how faith grows or diminishes in the college setting; however, they recommended this be done by comparing institutional settings and opportunities to observe the impact. This aligns with our study which seeks to identify whether a Christian college or non-Christian college has a greater impact on the spiritual growth of the students attending their institution.

In a four-year longitudinal study conducted by Hall, Edwards, & Wang (2016), they followed students who attended an Evangelical Christian college to identify any changes in spiritual/religious development. Their study, a quantitative self-report survey, found that these students experienced a decline in their spirituality in eight of the nine factors studied. The authors suggest that this decline could be characteristic of the development of EA. Arnett (2004) identifies five themes of EA:

identity exploration, instability, self-focus, feeling in-between, and possibilities. Students in the traditional college years could be at varying levels of these five themes.

Hall et al. (2016) were able to observe and report on the religious and spiritual changes of students attending a Christian school. The authors observed that the spirituality of the students shifted in a curvilinear fashion. They attributed the decline in scores to a "deconstruction-reconstruction developmental process" (p. 216). Although spiritual/religious development declined overall during the four years, there was a slight increase in the ending surveys; however, the scores were still lower than when students first entered as freshmen. The only factor that remained stable was *Spiritual Openness* in the area termed *Quest*, which was thought to align with the EA theme of identity exploration. Although this study sought to see the development of spirituality and religious faith, it did not look at any motivators behind the student's spiritual/religious development.

Bird (2016) explained that Christian college students today are not the same as in years past. The new life stage identified as the *emerging adult* is one of those changes that needs to be addressed. His study confirmed the work of Arnett (2004) that this time of emerging adulthood was one that was filled with opportunity. This could be, as Bird (2016) espoused, because the students at these colleges come with a similar template for making meaning and finding purpose in their lives.

Burtt et al. (2022) reviewed the impact that curricular and co-curricular activities have on a student's faith. They analyzed the curricular and co-curricular activities of students to determine the effect they had on both their vertical and horizontal faith maturity. The authors studied the faith maturity of senior students at a Christian university and analyzed the impact that professors, student peers, and extra-curricular activities had on their faith. They acknowledged that there are differences between Christian and secular higher education and reviewed current research on the differences.

One of note was from J. P. Hill's research in 2009, stating that "Evangelical colleges are more effective at socializing students to become religiously committed" (Burtt et al., 2020, p. 72). This

should be a major concern for evangelical Christian universities, as "socializing" is not the same as formation. What happens when they leave the university environment? Do they then just become "socialized" to whatever new surroundings they are immersed in?

Burtt et al. (2022) also acknowledged the importance that faculty take on as role models in the lives of their students in Christian higher education. They present the idea that "the presence of faculty who students find dependable for moral and spiritual support" has a critical positive impact on the faith development of students in their care (p. 73). However, it was found that peer relationships were even more important than the professors when evaluating the faith maturity of the participants. Their findings supported the work of J. P. Hill (2009) that "Christian colleges function as a 'moral community' that elevates the religious participation of students" (p. 82). This study also found that both vertical and horizontal faith maturity was increased with "peer relationships and intentional programs" that provided the opportunity to attend workshops, serve others, and spend time sharing the purpose and meaning of life with their peers (pp.83-84).

Betts et al. (2022) sought to understand the motivators of faith/religious/spiritual engagement of students attending a religiously affiliated college. Most previous studies looked at the religious behavior and spirituality of students but did not include the faith factor (Astin, 2016; Hill, 2011; Waggoner, 2016). Ten percent of the students in their study identified that what motivated their faith/religion/spirituality were the "facts and information they believe to be true" (Betts et al., 2022, p. 6). The highest motivator was *purpose* at 21%. These students developed a sense of purpose as they found meaning in the hardships they overcame, a purpose which then motivated students to grow in their faith. Another 19% were motivated by *community* with others, 16% by *personal growth*, 11% by desiring a *relationship with God* based on response to the work they saw he had done in their lives, and 7% from pure *inertia* (it is what they've always done). (See Appendix A for a breakout of motivators). Purpose and community were the two highest factors, both of which can be cultivated

at a Christian campus. The lowest group citing *inertia* was the most concerning as it was clear these students had not made their faith their own. As this study was not longitudinal, it did not show if there was a decline/increase in motivation in faith/religious/spiritual development of students from their freshmen to senior year.

Materials and Methods

The purpose of this study was to examine factors related to the motivation of college students to grow in their Christian faith and differences among students attending Christian schools vs. non-Christian schools. A total of 506 undergraduate college students who self-identified as "born-again Christians" participated in a broader survey on satisfaction and motivation between 2014 and 2019 (Lainson & Mobley, 2022). The sample was purposely based on availability and desire to participate in the study. Students at four private liberal arts universities and one public state university in Southern California were asked to voluntarily complete the survey. Three of the private universities were Christian, and the fourth private university and the state university were not.

Undergraduate students were surveyed in the following classes: college writing, accounting, economics, organizational behavior, business writing, business ethics, management, strategy, and marketing. Some students were offered extra credit for survey completion, but participation was strictly voluntary and anonymous.

Respondents who identified as Christian from three private Christian liberal arts universities accounted for 78 percent of survey responses, while respondents from one public state university and one private, non-Christian liberal arts university accounted for 22 percent of the surveys.

Students from the first private Christian university comprised 57.7% of the surveys analyzed (291 students), with an additional 13.4% from the second Christian private university (68 students), 7.5% from the third private Christian university (38 students), and 4.1% from the fourth non-Christian

private university (21 students). An additional 17.2% of the surveys were completed by students at the public state university (87 students).

Research Questions and Hypotheses

The central research question this study sought to answer was: "Are born-again Christian college students more likely to experience spiritual growth and maturity if they attend a Christian school?" The following was hypothesized:

 Christians who attend a Christian university are more likely to grow spiritually throughout their college years than students who choose to attend a non-Christian school.

The supporting research questions this study sought to answer are as follows:

- What additional factors, such as the length of time students have been a Christian, whether they attended a Christian high school, and how often they attend church also affect their motivation to grow spiritually in college?
- What can Christian colleges and universities do to foster their students' motivation to mature in their faith?

Four hypotheses were examined:

H₁: Self-professed born-again Christians who attend 4-year Christian colleges are more likely to be motivated to *grow spiritually* than those who attend 4-year public colleges.

H₂: Self-professed born-again Christians who attend 4-year Christian colleges are more likely to be motivated to *share their testimony* than those who attend 4-year public colleges.

H₃: Self-professed born-again Christians who attend 4-year Christian colleges are more likely to be motivated to *study the Bible* than those who attend 4-year public colleges.

H₄: Self-professed born-again Christians who attend 4-year Christian colleges are more likely to be motivated to *seek God's will and follow His direction in their lives* than those who attend 4-year public colleges.

Questionnaire

The survey instrument consisted of 63 questions in three parts and was originally used as part of a broader research study focused on levels of satisfaction and motivation across the college experience, particularly identifying differences based on class standing (Lainson & Mobley, 2022). Because three of the five colleges were Christian, additional questions were asked regarding students' motivation to grow in their faith and whether they identified as a "born-again" Christian. To minimize order effects, where the sequence of questions may affect respondents' answers, the questionnaire was ordered with general questions first before delving into more specific and potentially sensitive ones. The first section included 43 Likert-scale items which assessed students' levels of satisfaction and dissatisfaction as well as motivation. The second section included three open-ended questions to capture additional motivation and maintenance factors. The final section consisted of 17 questions that captured demographic information.

Students were asked to rate their level of satisfaction with 16 identified maintenance/dissatisfaction factors on a Likert scale of 1 to 4. While a 4-point Likert scale used in simple linear regression does limit granularity and has a potential loss of information compared to a larger scale, this choice helped to minimize response bias, as respondents were less likely to select a neutral or middle option as a default. Questions began with the phrase "I am satisfied with . . ." and students rated their level of satisfaction with 1 coded for "Strongly Disagree," 2 for "Disagree," 3 for "Agree," and 4 being "Strongly Agree." Students were then asked to rate their level of agreement with specific areas of motivating factors on a Likert scale of 1 to 4. Questions began with the phrase

"I am motivated to . . ." with 1 coded for "Strongly Disagree," 2 for "Disagree," 3 for "Agree," and 4 for "Strongly Agree."

Additional questions were also included related to age, ethnicity, class standing, religion, gender, church attendance, and GPA. Four dependent variables were analyzed related to the Christian students' motivation to grow in their faith:

- 1. I am motivated to grow spiritually,
- 2. I am motivated to share my testimony/spiritual growth with others,
- 3. I am motivated to study the Bible,
- 4. I am motivated to seek God's will for my life and follow His direction.

Statistical Analysis

Descriptive Statistics

The following table breaks down the students by class standing, age, ethnicity, and gender. Because respondents were allowed to check all ethnicities that applied to them, the reported percentages add up to more than 100%. The students' ethnicity breakdown reflects current demographic trends in Southern California. No significant differences were found related to students' ethnicity, age, or gender in their responses regarding maintenance/dissatisfaction factors and motivation factors. However, not enough Native American/Alaska Native students were included in the study to determine if there were significant differences in their responses.

Table 1Class standing, age, gender, and ethnicity (n = 506)

Category	Percentage
Freshman	28%
Sophomore	19%
Junior	25%
Senior	28%
Age 18 to 19	39%
Age 20 to 21	36%
Age 22 to 23	17%
Age 24 and over	8%
Male	57%
Female	43%
Caucasian/White (non-Hispanic)	51%
Hispanic/Latino(a)	26%
Asian/Pacific Islander	21%
African American/Black	8%
Native American/Alaska Native	3%
Decline to state	2%
Christian university	78%
Non-Christian university	22%

Students were then asked to rate their level of agreement about their motivation in four areas related to their faith areas using a Likert scale from 1 to 4, with 1 coded for "Strongly Disagree," 2 for "Disagree," 3 for "Agree," and 4 for "Strongly Agree." Students indicated their level of agreement with the following questions:

- I am motivated to grow spiritually
- I am motivated to share my testimony/spiritual growth with others
- I am motivated to study the Bible
- I am motivated to seek God's will for my life and follow His direction

Table 2 indicates the means and standard deviation of the students at all five colleges, three Christian and two secular. Table 3 indicates the means and standard deviation for students attending a Christian college, and Table 4 for the students attending a secular college. In all four areas, students attending a Christian college reported higher levels of motivation than the average for all students. Additionally, in all four areas, students attending a secular college reported lower levels of motivation in the four areas related to their faith than the average for all students.

Table 2

All 5 colleges: level of motivation with four motivation factors related to faith

I am motivated to	Mean	Std. deviation
Grow spiritually	3.52	.609
Study the Bible	3.15	.773
Share my testimony/spiritual growth with others	3.20	.751
Seek God's will for my life and follow His direction	3.58	.625

Includes means of all respondents, valid N (listwise = 480). Means calculated on Likert scale: 1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree.

Table 3

Christian colleges: level of motivation with four motivation factors related to faith

I am motivated to	Mean	Std. deviation
Grow spiritually	3.57	.562
Study the Bible	3.19	.748
Share my testimony/spiritual growth with others	3.28	.688
Seek God's will for my life and follow His direction	3.65	.538

Includes means of all respondents attending Christian colleges, valid N (listwise) = 397. Means calculated on Likert scale: 1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree.

Table 4

Secular colleges: level of motivation with four motivation factors related to faith

I am motivated to	Mean	Std. deviation
Grow spiritually	3.31	.737
Study the Bible	2.98	.856
Share my testimony/spiritual growth with others	2.89	.919
Seek God's will for my life and follow His direction	3.32	.848

Includes means of all respondents attending secular colleges, valid N (listwise) = 99. Means calculated on Likert scale: 1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree.

Inferential Statistics

When comparing the means of the four motivation factors between students attending Christian colleges vs. students attending secular colleges, the mean indicating the level of motivation decreased in all four cases when reported by students attending secular colleges. Therefore, students at non-Christian colleges were less likely to indicate that they were motivated to grow in their faith in these four areas.

To determine if any of these differences were significant, a *t*-test for independent groups was calculated to compare the means in these areas of motivation between students attending Christian colleges vs. secular colleges. A significant relationship at the 95% confidence level between the means was found in two areas of motivation, and in each case, the mean was lower for the students attending secular schools:

- I am motivated to grow spiritually (t (494) = 3.83, p = <0.001)
- I am motivated to seek God's will for my life and follow His direction (t (491) = 4.72, p = <0.001)

See Table 5 for *t*-tests comparing motivation factors between students at Christian vs. secular colleges. Levene's test for equality of variances was statistically significant for the following two independent samples *t*-tests, a factor that should be considered when interpreting the results.

Responses for the two remaining motivation factors did not reveal statistically significant differences.

Table 5

t-test for independent groups: Christian vs. secular colleges, motivation to grow in faith

Motivation factors t-test for	What type of	N	Mean	Std.	Std.
independent groups: Christian vs.	college do you			Deviation	Error
secular colleges	attend?				Mean
I am motivated to grow spiritually	Christian	397	3.57	.562	.028
	Secular	99	3.31	.737	.074
I am motivated to seek God's will for	Christian	396	3.28	.538	.027
my life and follow His direction	Secular	97	3.14	.848	.086

Indicates students attending a Christian school vs. students attending a secular school. Means calculated on Likert scale: 1 = strongly disagree, 2 = disagree, 3 = agree, 4 = strongly agree.

To further investigate the tenets of hypotheses 1, 2, 3, and 4, a series of multiple linear regressions were conducted to determine what specific factors might have an effect on what motivates Christians attending college to grow in their faith. Missing data were represented by excluding cases listwise, and linear regression was used in this analysis, with a probability to enter the equation of .05 or less, and removal of variables with a *p* of .10 or greater. The following four tables indicate the results of the regressions. The first model in each regression introduces only one independent variable: do you attend a Christian college or university? In the second model, additional independent variables were added relative to faith: are you satisfied with worships/chapels on campus, how long has it been since you accepted Christ, how often do you attend church, and did you graduate from a Christian high school? Last, the third model adds independent variables related to class standing, ethnicity, gender, and living on vs. off campus.

Table 6 presents the results of the multiple linear regression of motivation to grow spiritually onto several independent predictors. The Omnibus F-Test is statistically significant for Models 1 (F= 14.672, df = 1, 494; p = <0.001), 2 (F = 12.678, df = 5, 443; p = <0.001), and 3 (F = 5.070, df =

7, 437; p = <0.001), and as such decomposition of effects within these regression models can proceed. The coefficient of determination (R^2 value), is 0.029 in Model 1, 0.125 in Model 2, and 0.134 in Model 3. This value shows that 2.9% of the variation in the motivation to grow spiritually can be explained by the one dependent variable in Model 1, that 12.5% of the variation in motivation to grow spiritually can be explained by the five dependent variables in Model 2, and that 13.4% of the variation in motivation to grow spiritually in Model 3 can be explained by the 14 independent variables in the equation.

In all three models, it is the case that attending a Christian university will increase the propensity to be motivated to grow spiritually, and based on the evidence there is support for hypothesis 1: Attending a Christian college or university will have a positive impact on a student's motivation to grow spiritually. Additionally, being satisfied with chapels and/or worship programs on campus and attending church services more often will also positively impact a student's motivation to grow spiritually during his or her college experience.

Table 6*

Multiple Linear Regression of Motivation to Grow Spiritually onto the Independent Variables

	Model 1				Model 2			Model 3			
Variable	В	SE(B	р	В	SE(B)	p	В	SE(B	p		
			< 0.001			< 0.001			< 0.001		
Constant	3.830	0.085	*	3.201	0.178	*	3.325	0.214	*		
Attend a Christian	-		< 0.001				-				
university?	0.259	0.068	*	0.197	0.081	0.016*	0.241	0.092	0.009*		
Satisfied with											
chapels/worships on						< 0.001			< 0.001		
campus?				0.179	0.035	*	0.182	0.037	*		
How long since				-							
accepting Christ?				0.001	0.027	0.961	0.009	0.027	0.751		
How often attending				-		< 0.001	-		< 0.001		
church services?				0.100	0.023	*	0.101	0.024	*		
Graduated from a											
Christian high school											
or academy?				0.107	0.058	0.068	0.099	0.059	0.097		

					-		
Class standing					0.007	0.025	0.796
African							
American/Black:							
no/yes					0.033	0.110	0.763
Asian/Pacific					-		
Islander: no/yes					0.150	0.096	0.120
Caucasian/White:					-		
no/yes					0.112	0.090	0.216
Hispanic/Latino:					-		
no/yes					0.047	0.087	0.591
Native							
American/Alaska							
Native: no/yes					0.011	0.165	0.945
Decline to state							
ethnicity: no/yes					0.400	0.347	0.249
Gender of respondent					0.002	0.059	0.976
Currently live on							
campus?					0.023	0.069	0.744
N	496		449		439		
	14.67	< 0.001	12.67	< 0.001			< 0.001
F	2	*	8	*	5.070		*
\mathbb{R}^2	0.029		0.125		0.134		

^{*}Note on coding for yes/no questions: For "Do you attend a Christian university?" 1 = yes and 2 = no. For all other yes/no questions (graduated from a Christian high school/academy, or are you a specific ethnicity), 0 = yes and 1 = no.

Table 7 presents the results of the multiple linear regression of motivation to share one's testimony and spiritual growth onto several independent predictors. The Omnibus F-Test is statistically significant for Models 1 (F= 5.494, df = 1, 483; p = <0.019), 2 (F = 8.682, df = 5, 436; p = <0.001), and 3 (F = 3.991, df = 13, 425; p = <0.001), and as such decomposition of effects within these regression models can proceed. The coefficient of determination (R² value), is 0.011 in Model 1, 0.091 in Model 2, and 0.110 in Model 3. This value shows that 1.1% of the variation in the motivation to share one's testimony can be explained by the one dependent variable in Model 1, that 9.1% of the variation in motivation to share one's testimony can be explained by the five dependent

variables in Model 2, and that 11.0% of the variation in motivation to share one's testimony in Model 3 can be explained by the 14 independent variables in the equation.

In all three models, it is the case that attending a Christian university will increase the propensity to be motivated to share one's testimony and spiritual growth with others, and based on the evidence, there is support for hypothesis 2: Attending a Christian college or university will have a positive impact on a student's motivation to share his or her testimony and spiritual growth with others. Additionally, being satisfied with chapels and/or worship programs on campus and attending church services more often will also positively impact a student's motivation to share his or her testimony and spiritual growth with others during his or her college experience.

Table 7*

Multiple Linear Regression of Motivation to Share My Testimony/Spiritual Growth with Others onto the Independent Variables

		Model 1			Model 2	2		Model 3	3
Variable	В	SE(B)	р	В	SE(B)	р	В	SE(B)	р
			< 0.001			< 0.001			< 0.001
Constant	3.398	0.112	*	2.640	0.234	*	2.656	0.277	*
Attend a Christian	-		< 0.019	-			-		
university?	0.210	0.090	*	0.064	0.108	0.553	0.096	0.119	0.421
Satisfied with									
chapels/worships on						< 0.001			< 0.001
campus?				0.196	0.045	*	0.208	0.048	*
How long since									
accepting Christ?				0.008	0.035	0.828	0.010	0.035	0.770
How often attending				-		< 0.001	-		< 0.001
church services?				0.132	0.030	*	0.134	0.031	*
Graduated from a									
Christian high school or									
academy?				0.083	0.076	0.271	0.053	0.077	0.492
Class standing							0.042	0.033	0.204
African									
American/Black: no/yes							0.131	0.142	0.357
Asian/Pacific Islander:							-		
no/yes							0.074	0.124	0.551
Caucasian/White:							-		
no/yes							0.076	0.117	0.513
							-		0.07.6
Hispanic/Latino: no/yes							0.200	0.113	0.076
Native American/Alaska							0.402	0.000	0.202
Native: no/yes							0.192	0.220	0.383
Decline to state							0.017	0.446	0.060
ethnicity: no/yes							0.816	0.446	0.068
Gender of respondent							0.142	0.080	0.043*
Currently live on									
campus?							0.072	0.090	0.420
N	485			442			433		
1 N	703			774		< 0.001	TJJ		< 0.001
F	5.494		0.019*	8.682		×0.001 *	3.991		×0.001 *
R^2	0.011	_	_	0.091			0.110		

^{*}Note on coding for yes/no questions: For "Do you attend a Christian university?" 1 = yes and 2 = no. For all other yes/no questions (graduated from a Christian high school/academy, or are you a specific ethnicity), 0 = yes and 1 = no.

Table 8 presents the results of the multiple linear regression of motivation to study the Bible onto several independent predictors. The Omnibus F-Test is statistically significant for Models 1 (F= 20.471, df = 1, 487; p = <0.019), 2 (F = 14.936, df = 5, 440; p = <0.001), and 3 (F = 7.017, df = 13, 423; p = <0.001), and as such decomposition of effects within these regression models can proceed. The coefficient of determination (R² value), is 0.040 in Model 1, 0.145 in Model 2, and 0.177 in Model 3. This value shows that 4.0% of the variation in the motivation to study the Bible can be explained by the one dependent variable in Model 1, that 14.5% of the variation in motivation to study the Bible can be explained by the five dependent variables in Model 2, and that 17.7% of the variation in motivation to study the Bible in Model 3 can be explained by the 14 independent variables in the equation.

In all three models, it is the case that attending a Christian university will increase the propensity to be motivated to study the Bible, and based on the evidence there is support for hypothesis 3: Attending a Christian college or university will have a positive impact on a student's motivation to study the Bible. Additionally, being satisfied with chapels and/or worship programs on campus, attending church services more often, and identifying one's ethnicity as Asian/Pacific Islander will also positively impact a student's motivation to study the Bible during his or her college experience.

Table 8*

Multiple Linear Regression of Motivation to Study the Bible onto the Independent Variables

		Model 1	1		Model 2	2		Model 3	3
Variable	В	SE(B)	p	В	SE(B)	р	В	SE(B)	р
			< 0.001			< 0.001			< 0.001
Constant	3.663	0.107	*	2.903	0.218	*	3.205	0.258	*
Attend a Christian	-		< 0.001	-		< 0.001	-		< 0.001
university?	0.386	0.085	*	0.348	0.101	*	0.423	0.111	*
Satisfied with									
chapels/worships on						< 0.001			< 0.001
campus?				0.169	0.042	*	0.158	0.044	*
How long since									
accepting Christ?				0.059	0.032	0.069	0.057	0.033	0.086
How often attending				-		< 0.001	-		< 0.001
church services?				0.150	0.028	*	0.143	0.028	*
Graduated from a									
Christian high school or									
academy?				0.126	0.071	0.077	0.127	0.071	0.076
Class standing							0.006	0.031	0.856
African									
American/Black: no/yes							0.002	0.134	0.987
Asian/Pacific Islander:							-		
no/yes							0.350	0.116	0.003*
Caucasian/White:							-		
no/yes							0.115	0.109	0.291
							-		
Hispanic/Latino: no/yes							0.248	0.105	0.019
Native									
American/Alaska									
Native: no/yes							0.100	0.198	0.615
Decline to state									
ethnicity: no/yes							0.672	0.417	0.108
Gender of respondent							0.002	0.072	0.981
Currently live on									
campus?							0.064	0.083	0.443
N	489			446			437		
1 N	20.47		< 0.001	14.93		<0.001	43/		<0.001
F	20.47		<0.001 *	14.93		<0.001 *	7.017		<0.001 *
			-	0		-			-
\mathbb{R}^2	0.040			0.145			0.177		

^{*}Note on coding for yes/no questions: For "Do you attend a Christian university?" 1 = yes and 2 = no. For all other yes/no questions (graduated from a Christian high school/academy, or are you a specific ethnicity), 0 = yes and 1 = no.

Table 9 presents the results of the multiple linear regression of motivation to seek God's will and follow His direction onto the several independent predictors. The Omnibus F-Test is statistically significant for Models 1 (F= 22.264, df = 1, 491; p = <0.002), 2 (F = 12.822, df = 5, 443; p = <0.001), and 3 (F = 5.560, df = 13, 425; p = <0.001), and as such decomposition of effects within these regression models can proceed. The coefficient of determination (R^2 value), is 0.043 in Model 1, 0.126 in Model 2, and 0.145 in Model 3. This value shows that 4.3% of the variation in the motivation to seek God's will can be explained by the one dependent variable in Model 1, that 12.6% of the variation in motivation to seek God's will can be explained by the five dependent variables in Model 2, and that 14.5% of the variation in motivation to seek God's will in Model 3 can be explained by the 14 independent variables in the equation.

In all three models, it is the case that attending a Christian university will increase the propensity to be motivated to seek God's will and follow His direction, and based on the evidence there is support for hypothesis 4: Attending a Christian college or university will have a positive impact on a student's motivation to seek God's will and follow His direction. Additionally, being satisfied with chapels and/or worship programs on campus, having been a Christian for a longer period of time, attending church services more often, and having graduated from a Christian high school or academy will also positively impact a student's motivation to seek God's will and follow His direction during his or her college experience.

Table 9*

Multiple Linear Regression of Motivation to Seek God's Will/Follow His Direction onto the Independent Variables

		Model	1		Model	2		Model 3	,
Variable	В	SE(B	p	В	SE(B	p	В	SE(B)	p
			< 0.001			< 0.001			< 0.001
Constant	3.973	0.087	*	3.116	0.179	*	3.323	0.216	*
Attend a Christian	-		< 0.001	-			-		< 0.001
university?	0.327	0.069	*	0.259	0.082	0.002*	0.310	0.092	*
Satisfied with									
chapels/worships on						< 0.001			< 0.001
campus?				0.158	0.035	*	0.154	0.037	*
How long since									
accepting Christ?				0.072	0.027	0.008*	0.081	0.028	0.004*
How often attending				-		< 0.001	-		< 0.001
church services?				0.085	0.023	*	0.088	0.024	*
Graduated from a									
Christian high school or				0.467	0.050	0.005*	0.160	0.060	0.000*
academy?				0.167	0.059	0.005*	0.160	0.060	0.008*
Class standing							0.029	0.026	0.266
African American/Black:							-		
no/yes							0.008	0.111	0.944
Asian/Pacific Islander:							-		
no/yes							0.112	0.097	0.251
Caucasian/White:							-		
no/yes							0.141	0.091	0.124
Hispanic/Latino: no/yes							0.127	0.088	0.149
Native American/Alaska									
Native: no/yes							0.046	0.167	0.781
Decline to state ethnicity:									
no/yes							0.606	0.351	0.085
Gender of respondent							0.009	0.058	0.880
Currently live on							0.007	0.030	0.000
campus?							0.022	0.070	0.749
Campus							0.022	0.070	0.7 12
N	493			449			439		
1 N	22.26		< 0.001	12.82		< 0.001	1 33		<0.001
F	4		×0.001 *	2		× *	5.560		*
R^2	0.043			0.126			0.145		

^{*}Note on coding for yes/no questions: For "Do you attend a Christian university?" 1 = yes and 2 = no. For all other yes/no questions (graduated from a Christian high school/academy, or are you a specific ethnicity), 0 = yes and 1 = no.

Qualitative Data

To learn more about students' motivations to grow in their Christian faith during their college years, an open-ended question was included in the survey as follows: "What could your university do to help you grow more in your spiritual life?" Responses were analyzed from students who identified as "born-again" Christians and who are also attending a Christian university. The top five responses are detailed in Table 10.

Table 10

Qualitative data responses: "What could your university do to help you grow more in your spiritual life?"

My university could help me grow spiritually by:	% student responses
1. Nothing. They are doing a good job	23.9%
2. Provide more opportunities for spiritual	7.3%
mentorship/discipleship	
3. Not force/require worship and/or chapel attendance	6.7%
4. Provide better speakers for chapels and/or worships	5.5%
5. Provide more opportunities to participate in small groups	4.9%

Nearly 24% of responding students identifying as Christians who are attending Christian universities feel that their schools are already doing a good enough job facilitating their spiritual growth. Some of the specific comments from students included, "I think my university does more than enough to help facilitate spiritual growth," The chapels and Bible classes have been one of my favorite things about school!" I am really satisfied with how [my university] has helped me spiritually," and "They have done a great job. I feel like nothing needs to be changed."

All the Christian colleges included in the survey did have requirements for worship programs and/or chapel attendance for all students, and only 6.7% of Christian students noted that they might grow more spiritually without this requirement (i.e., not being "forced" to attend). Additionally, 5.5% of students noted that bringing in better speakers for these required worship services would improve their spiritual growth. A few of the more negative comments included, "Not make us go to

chapel," "Bring in better chapel speakers," "Not try to shove it down our throats," and "Actually have a good chapel every once in a while, at least."

Perhaps even more helpful for universities to know is that students identified opportunities for spiritual mentorship/discipleship and attending small groups as important to them for aiding their spiritual growth. Some specific comments included, "Give more opportunities to join a small group," "More discipleship opportunities," "Maybe promote spiritual mentors more often," and "More 1 on 1 connections."

Results and Interpretations

The analysis found support for all four hypotheses. In each area of faith development studied (grow spiritually, share one's testimony, study the Bible, and seek God's will), students who attended Christian universities were more likely to grow in their faith than students attending secular schools. In addition to attending a Christian college, students were also more likely to grow in their faith during their college years if they were satisfied with chapels and worship programs on campus and actively attended church services. This last finding also provides insight into what factors are important for Christian students attending non-Christian colleges who want to grow spiritually. The data indicate that church attendance plays a significant role in a college student's spiritual development, regardless of whether he or she is attending a Christian school.

An additional factor became significant when predicting students' motivation to study the Bible and seek God's will for their lives: the length of time since accepting Christ. This shows that the more mature students already are in their faith when starting college, the more likely they are to grow in these two areas. Finally, the students who attended a Christian high school or academy were more likely to be motivated to seek God's will and follow His direction for their lives. We see the importance of Christian education in developing spiritually mature young people, even before they begin their college years.

Recommendations

The research clearly indicated that students who were satisfied with the quality of chapels and worship programs on campus were more motivated to grow in their faith. As such, Christian colleges and universities need to be acutely aware that the quality of their spiritual programs (worship programs, chapels, mentoring and discipleship programs, small groups, and local church relationships) is critical to the overall growth and development of their students' faith. Ensuring that these programs meet the students' expectations and are refreshed, monitored, and measured for satisfaction, quality, and impact could help foster and invigorate the desired campus culture. Where these programs do not exist, they should be created as quickly as possible, while ensuring that students can provide feedback and input on their quality. These programs need to adopt a spirit of continuous improvement, as students' needs and perceptions continue to shift. Creating administrative/student committees can assist with this process.

For each hypothesis examined, church attendance was also a significant factor in predicting that students would grow in their faith during their college years. For Christian students who choose to attend secular colleges and universities but want to continue their spiritual growth throughout their college years, continuing to be active in a local church community has shown to be essential. Understanding the importance of church attendance also provides unique opportunities for Christian colleges and universities seeking to foster spiritual growth among their students. These schools should consider proactively building relationships with like-minded churches near their campuses, creating a broader sense of community and fellowship. Again, these relationships should be managed and reviewed on a regular basis. By working closely together, colleges, universities, and local churches can create a more dynamic environment for the overall student community.

Additionally, Christian colleges and universities could create a task force to identify local college students not attending their school but who might be enrolled in a local secular college or

university and also attending a local church. These students could be invited to publicly open events on campus as part of the Christian community, and the opportunity for future transfers could be tracked. By working closely with the local churches, Christian colleges and universities have a strong opportunity for more community integration that could help drive some of these initiatives. The more vibrant, authentic, and community-integrated programming that can be created, the greater the opportunity for long-term, sustainable Christian development and growth, not to mention the potential for retention and referrals to future students by students who had a deep, abiding experience with their local Christian college or university.

Finally, as expressed by students attending a Christian college or university when asked what their school could do to help them grow in their faith, spiritual mentoring, spiritual discipleship, and small groups were all vitally important to them. In addition to providing quality chapel and worship programs, schools also should consider creating opportunities for students to connect with Christian mentors and join discipleship and small group programs.

Limitations of the Study

The key limitation of this study was its scope. Only five colleges in Southern California were included, and the students who responded were overwhelmingly business majors. Other than being a Christian vs. a secular university, differences among the five schools were not considered, including the criteria for admissions, chapel and Bible requirements, and the ratio of Christian to non-Christian students and faculty. Given these limitations, the study findings may not be generalizable to the larger U.S. student population.

Also, the use of a survey instrument allowed for including a reasonable number of respondents, as well as the use of descriptive and inferential statistics in the analysis of findings. However, students' individual experiences are not as likely to be captured, even with the use of open-ended survey questions.

Future Research

While the analysis indicates the importance of chapels and worship programs at Christian colleges and universities to help students in their spiritual development, additional research could identify more specifically what students find most helpful about these programs. The same questions could also be asked about the students' experiences attending a local church and what about these connections most encourages them to grow in their faith.

Certainly, a college student's spiritual development does not end when he or she graduates with an undergraduate degree. Additional research could focus on what happens after graduation, and what factors encourage continued spiritual growth vs. decline after the college years. A longitudinal study would be ideal, perhaps following the same group of students during their college years and beyond, perhaps 10 years following graduation.

Future research should also include colleges in multiple geographic areas and identify more key differences among schools, such as admission criteria and Bible requirements. Clearly, more factors than the ones identified in this study are important as Christian colleges and universities seek to provide the optimal environment to foster and encourage spiritual growth so their students can thrive and pursue a lifetime of service and commitment to Christ.

Endnote

¹We recognize that Christianity has three main branches (Catholic, Protestant, and Eastern Orthodox). For this paper, unless otherwise specified, references to Christianity/Christian higher education refer to Protestant/non-denominational Christian colleges and universities.

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Appendix A

Faith, Spiritual, and Religious Motivation Themes

<u>Theme</u>	<u>Description</u>	Start codes	Count	<u>Percentage</u>
Beliefs	Facts and information that individuals believe to be true, such as moral instructions and concepts of the afterlife	afterlife, morals, truth	17	10%
Purpose	Finding meaning, comfort, peace, and support in overcoming obstacles	overcoming obstacles, comfort, motivation	35	21%
Personal growth	Wanting to gain education and knowledge, as well as wanting to become a better person	gaining education and knowledge	26	16%
For others	Experiencing community, relationships, or belonging and/or wanting to act as a role model and share their beliefs with others	community, sense of belonging, role modeling, sharing beliefs	31	19%
History of participation	Continuing their consistent involvement and participation in religious, spiritual, or faith-based groups throughout life	consistency	12	7%
In response to God	Finding motivation from something that God has done for them or from their relationship with God	relationship with God	18	11%

Betts et al. (2022) Table 2. Faith, spiritual, and religious engagement motivation themes with start codes

The Fiduciary Flaw: Nudging Students Towards a Stewardship Mindset

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Abstract

Until ten years ago, the financial professions had long identified stewardship in their objectives. It has now been replaced with concepts such as environmental, social, and governance (ESG) reporting and legal fiduciary standards. This is an opportunity for faith-based universities to introduce students to biblical concepts of stewardship and help them see how this mindset can deeply impact their future roles. This article identifies the core foundations of stewardship, experiential teaching methods, and future research opportunities.

Keywords: Stewardship, Fiduciary, Fiduciary Duty, Environment, Social, Governance (ESG), Experiential Learning, Student-Management Investment Fund (SMIF)

The Fiduciary Flaw: Nudging Students Towards a Stewardship Mindset

As we were sharing a coffee one day, a financial advisor friend shared a story that captured my attention. An older gentleman, highly successful and wealthy, entered his office seeking help with his investments. In conversation, it became immediately clear that he was very ignorant of the world of investing and had complete (and largely unfounded) confidence in my friend. In many respects, this was a financial advisor's dream; a person of decent wealth, truly seeking help, with little knowledge of what an average return might be. There were so many positive paths forward.

However, there were also a great many temptations. My friend's advisory business was in its infancy stages with many expenses to cover. One could conceive of endless ways to meet a suitability standard, fulfill a fiduciary duty, and still sell products that would be sub-optimal for the client while producing top-level fees for the new business. Further, one could make an argument that a sub-optimal outcome would still be far more than the returns currently being generated by the client. The concern was written all over my friend's face. He did not feel comfortable merely fulfilling a legal fiduciary duty. He said he felt compelled, even convicted, to protect this client. To take advantage of him, in even small ways, would have violated something deep within my friend. I was captivated by his story and left wondering: how do I cultivate this mentality in my students?

We believe not all financial professionals approach their work with the same stewardship mindset. In fact, the strong current of these industries often runs contrary to such thinking. It does even less to cultivate and grow stewardship attitudes among its professionals. Ethics education may use the term stewardship, but it rarely takes the discussion beyond the definition of a fiduciary. Even the definition of fiduciary has come under governmental scrutiny as parties argue whether investment decisions should consider the impact on climate change and social issues, rather than merely focusing on profitability (Reuters, 2023). It seems that in the absence of a clear definition of

fiduciary, the idea of truly serving the client's best interests has taken a backseat to checking a regulatory box.

Though these developments are lamentable, they serve as an opportunity for us to help students re-imagine the idea of stewardship; to help them see that their fiduciary duties are best fulfilled by cultivating a stewardship mindset; to help them understand that their roles as financial professionals (accountants, economists, financial planners) require much more than technical expertise or checking suitability boxes to limit their legal risk. Caring for others and having their best interests in mind is a sacred task that demands a change of perspective that may run counter to our natural inclinations.

Nudging students toward the stewardship mindset requires some clean-up work on our part first. To understand the confusion currently being experienced in the financial professions (accounting, economics, finance, financial planning), we will describe the complicated history of stewardship as it is found in the professional literature in the financial professions. Next, we will provide a definition of stewardship informed by scripture. Considering our definition, we will propose how this mindset might be cultivated in students. We will end by proposing possible future research in the area.

Stewardship Removed

It has been argued that the concept of stewardship is a central, key component of the accounting discipline (Birnberg, 1980). As the Financial Accounting Standards Board (FASB) was being developed in the early 1970s, there was a concerted effort to construct a conceptual framework that might guide the creation of accounting standards. As part of this effort, one of the core objectives of financial statements was identified as "reporting on management's stewardship" (Study Group, 1973, p. 25). As defined in the study, stewardship was not merely seen as effectively directing and maintaining, but also effective use of resources.

While management has a leadership role and responsibility to make a profit, these roles are primarily derived from their stewardship roles (Chen, 1975). Thus, some were advocating that management should not only provide reports on profitability but also reports on contributions to social welfare. Generating profit was subservient to serving the community. Though the definition of stewardship used in this context did not capture the heart of biblical stewardship, it did acknowledge that the roots of such thinking did exist in biblical thought (Chen, 1975).

However, in 2005, the FASB (in concert with IASB) started to move stewardship to the background and replace it with the goal of decision-usefulness (O'Connell, 2007). In essence, accountability of management was a secondary objective of financial reports, and providing useful information to investors became primary. Part of this fundamental change came because of the profession's inability to conclusively define stewardship accounting and its "wide variety of interpretations" (O'Connell, 2007, p. 218). More importantly, this change redirected the focus on financial information away from assessing management's role as steward and towards increasing shareholder wealth. If shareholder wealth is the end, then the means of achieving it are broadened, especially if stewardship takes a back seat. While this might be a natural outcome of a market containing many large, multinational companies, instead of primarily small businesses, the change in focus certainly comes with unintended consequences.

Stewardship Replaced

With the heightened focus on increasing shareholder wealth, financial reports adjusted their content. Instead of providing information about management's efforts to improve social welfare for social welfare's sake (regardless of profit generated), efforts in this area were repackaged. In recent years, stewardship has been linked to (and, at times, traded for) the social outcomes of conducting business. Terms and initiatives such as Corporate Social Responsibility (CSR), corporate governance,

and sustainability have become increasingly popular. These new emphases have prompted several new measurements, industries, and professional codes.

While the beginnings of CSR can be traced back to the 1960s, the concept of CSR was brought into sharp focus through Carroll's work (1991). Arising out of this work came the concept of the triple bottom line, which measures a company's impact on profit, people, and the planet (Elkington, 2018). Since then, new investing screens like socially responsible investing (SRI) and corporate social responsibility (CSR) ratings have been developed and used. Surprisingly, over fifty different environmental and social performance metrics were developed from the late 1990s to 2013 (Chen & Delmas, 2011). Interestingly, over a third of those were developed since 2005, which coincides with the FASB's move away from stewardship language.

Many more metrics have been developed in the last ten years. These new metrics have spawned rating agencies like KLD Research and Analytics, MSCI, Thomson Reuters, Trucost performance indicators, and Sustainable Asset Management (SAM). More recently, the UK developed a Stewardship Code for asset owners and pension fund managers. According to this Code (2020), "stewardship is the responsible allocation, management, and oversight of capital to create long-term value for clients and beneficiaries leading to sustainable benefits for the economy, the environment and society" (The Financial Reporting Council, 2020, p.4). While this definition does incorporate the concept of sustainable benefits, it is still more in line with an expanded idea of fiduciary, rather than stewardship.

Standing at the center of this debate is environmental, social, and governance (ESG) reporting. As stated earlier, the debate has been visible at the highest levels, as the U.S. Congress recently passed a resolution targeting President Biden's rule related to ESG investing. This rule, promulgated by the Labor Department, made it "easier for fund managers to consider environmental, social and corporate governance (ESG) issues for investments and shareholder rights

decision" (Reuters, 2023). President Biden promptly vetoed the resolution. Even with a plethora of rating agencies, there is a fair bit of confusion about how to measure ESG. Recently, researchers have found that companies that increase their ESG disclosures in their financial statements experience greater disparity in their ESG ratings (Christensen, Serafeim, & Sikochi, 2022). This indicates rating agencies lack consistency in their methodologies, which leads to vastly different conclusions about the impact of a company's ESG efforts. Though companies are including such information in their financial reports, neither the Financial Accounting Standards Board (FASB), the American Institute of Certified Public Accountants (AICPA), nor the Securities and Exchange Commission (SEC) have approved or endorsed any frameworks for measuring ESG activities (Foltin & Holtzblatt, 2022). While the current administration exhorts plan fund managers to include ESG efforts in their concept of fiduciary, it remains unclear how to measure that impact, leading Commissioner Peirce of the SEC to say:

Conversations about ESG matters, particularly those related to climate, are threaded with fear, guilt, and despair born of real concern for the planet, animals, plants, and people...(but) Emotions are a poor guide to problem solving...but cool-headed human ingenuity can help us avert, address, and adapt to climate change. Hastily conceived ESG disclosure rules, however, can impede such preventative, remedial, and adaptive efforts by cutting off capital to places where it can be most effective at solving the world's most intractable problems. (Peirce, 2021, para. 25)

While companies are working hard to highlight the virtue of ESG efforts, it appears that the point of these efforts is to increase corporate valuations. Studies in this area have even shown that "corporations increase their investment in environmental responsibility (the first component of ESG) when an increase improves financial performance and reduce their investment in environmental responsibility when a decrease improves financial performance" (Kim & Statman,

2012, p. 115). Others have questioned whether funds branded as ESG really have comparable or excess returns because of ESG strategies or whether they timed the market correctly and rode the wave of broader economic trends (St. Cyr, 2023). This puts a fiduciary in an odd position of trying to figure out what the truth really is. If they are to recommend investments, they must do so with care, skill, and prudence, which requires expert-level information and insight. Since this is the standard, they need more information to make these recommendations, or they risk going against some of the core standards (care, skill, and prudence) of a fiduciary.

Further complicating ESG reporting, several businesses appear to be engaging in greenwashing (Carmichael, Soonawalla, & Stroehle, 2023). Greenwashing is the practice of falsifying or intentionally misleading stakeholders regarding a company's efforts to achieve ESG goals to create an overly positive image (Denny, Becker, van Thuyne, & Rajan, 2023). These efforts can occur through blatant deception, obfuscation, or diversion. In a study of the 100 Financial Times Stock Exchange (FTSE), researchers found most companies reporting ESG measurements in their annual investor reports were either disingenuous regarding the level of audit assurance obtained on such measurements, cryptic about which measurements were audited, or intentionally vague about how the ESG information was collected or audited (Carmichael et. al, 2023). This further calls into question the veracity of ESG information found in financial reports and adds a layer of opaqueness to the fiduciary's role. Greenwashing appears counter to the heart of a steward.

Other (non-financial) professions have also substituted the higher and broader ethic of stewardship for concepts and behaviors that can be more easily regulated and enforced. In the field of land management, for example, stewardship is sacrificed for sustainability. There are very few references to stewardship in standard environmental statutory texts, but many statutes refer to sustainability (Round, 2017). Round expresses frustration with the substitution of stewardship for sustainability, as it "leaves unstated the thing that is being sustained. It is impossible to sustain an

ecosystem, a particular resource, and a human community all at the same time" (p. 87). He believes the land manager (the agent) should first be a steward of the land (the principal) and then be a sustainer because stewardship requires greater humility in service. While we agree with some aspects of this argument, it places humanity in an awkward position of being accountable to creation, and not the Creator, which only further confuses the biblical notion of stewardship and dominion (Genesis 1:28).

We believe these replacements for stewardship are too narrow in their scope. With their limited scope of meeting stakeholder expectations, appeasing new investing philosophies, and improving valuations, the motivations for these efforts are on a weak footing. Further, in some sustainability efforts, the relationship between the Creator, humans, and creation can easily be confused. We believe stewardship is more of a mindset to be cultivated rather than a metric to be measured.

Stewardship Renamed

In the financial professions, the concept of fiduciary comes the closest to the stewardship mindset. Arguably the most well-known use of fiduciary responsibility in the financial industry is in the Certified Financial Planning (CFP) profession. The CFP Board lists fiduciary duty as the primary duty owed to a client in its Code of Ethics and Standards of Conduct. According to this standard, a CFP professional must act in the best interests of the client by fulfilling a duty of loyalty, duty of care, and duty to follow client instructions (CFP Board, 2019). Duty of loyalty means the CFP professional places the interests of the Client above his or her own interests or the interests of the firm, he or she avoids or fully discloses any conflicts of interest to the client and makes decisions without regard to his or her own financial interests. Duty of care states that a CFP professional should make decisions with "care, skill, prudence, and diligence...in light of the Client's goals, risk tolerance, objectives, and financial and personal circumstances" (CFP Board, 2019, p. 3). Lastly, the

duty to follow Client instructions reinforces the duty of loyalty and care by complying with the core objectives of the Client. However, even these carefully worded definitions have caused confusion in the financial advising world.

Coming out of the market crash of 2008, the Dodd-Frank Act sought to place additional limitations on the perverse actions of some financial advisors by further clarifying the definition of a fiduciary. This did not, however, have its intended effect. Consequently, in 2016, the Department of Labor attempted to add further definition to the concept of fiduciary duties by authoring over 1,000 pages on the issue. Despite their best efforts, many contended it too did not add clarity to the discussion, and the word "fiduciary" still lacks a conclusive definition (Duska & Weber, 2016).

So why has it been so difficult to define terms like stewardship and fiduciary responsibility in the financial services sector? We believe the primary reasons are four-fold. First, these professions are trying to describe a mindset in terms of legal responsibilities. While addressing the legal risk of financial professionals is critical to its long-term stability, we would contend that stewardship (and even fiduciary responsibility) is more than a technical license to acquire. Instead, it is a holistic way of thinking that impacts the affections of the heart. Second, regulators appear to assume this mindset is a close cousin to our natural way of thinking and, therefore, adopted through additional training. Instead, we would suggest that this mindset is not natural to our thinking and is something that requires deep and intentional cultivation to change. Third, a core assumption of such training is that motivations for adopting such thinking come from well-aligned professional motivations. We would suggest that motivations for such a mindset arise from a well-articulated and active belief system. Finally, though definitions of fiduciary duty and responsibility include genuine attitudinal descriptions like loyalty, care, diligence, and integrity, it still assumes that this mindset is an individual obligation, rather than an opportunity, to act on behalf of the client. Reframing stewardship and fiduciary roles through these lenses reshape the approach and outcomes.

The Marks of the Stewardship Mindset

Our friend, referenced at the start, had every opportunity to apply a suitability standard and maximize his commissions, and the client would never know. Those commissions were vital as he was a new business and still working four other part-time positions to make ends meet for his family of six. He easily could have justified a less-than-optimal decision by claiming more time with his young family and the chance to drop one of the part-time positions was worth it. He willingly acknowledged that these were personal considerations and the strong currents of the profession. However, he simply could not do it.

To have that kind of perspective required years of intentional, habitual character development that cannot be achieved through a code of ethics. As Brown suggests, "the parlance of....prescribed rules and codes is not only a poor substitute for morality, but it risks corrupting and corroding the flavor of virtue, truth, and goodness into something stale and irrelevant" (Brown, 2016, p. 62). The stewardship mindset, therefore, requires a deeper, more complex definition than ethical or fiduciary responsibility. We would suggest that the stewardship mindset is akin to virtue in many ways. Like virtue ethics, the stewardship mindset is part of one's character that must be formed over time, rather than a guiding principle. It cannot be built overnight. It cannot be developed at the moment of decision but must be developed far in advance. Once the initial structures have been built, the virtuous person can reason their way through a decision. Like virtue ethics, the stewardship mindset can easily discern good from bad, but it sets itself apart by distinguishing the good from the better. Finally, the focus is rarely on the decision, but much more on the development of the decision-maker. It is decider-focused, rather than decision-focused.

Our task then, as professors preparing students to serve in the financial professions, is to help students begin the long-term construction of the stewardship mindset. Rather than sending them off into the strong currents and high waves of the financial industry with nothing but a flimsy

life raft of check-the-box legal requirements, we can help them start to construct a much more durable vessel of the stewardship mindset. Because of this, we believe the stewardship mindset includes the following five concepts: 1) ownership, 2) active use and return, 3) freedom for others, 4) faithfulness, and 5) shrewdness.

Multiple times in scripture, the writers express the idea that God owns everything, including us (Psalms 24:1, Haggai 2:8, Leviticus 27:30, I Corinthians 6:19-20). Because He is first the creator, it naturally follows that He is also the rightful owner. His claim is absolute and yet, He holds it all loosely. He is not the great cosmic Scrooge who hides his possessions in a locked safe so no one else can see or use them. Instead, as the father of the prodigal son stated, "Everything I have is yours" (Luke 15:31). He has warmly and enthusiastically invited us into managing and caring for His good creation. The stewardship mindset centers around the idea that we own nothing, but we have been given everything (II Peter 1:3).

His invitation is not one of passivity, though. From the moment God put Adam in the garden He gave him charge to work and actively care for it (Genesis 2:15). While Adam and Eve had every right to enjoy the garden, the enjoyment sprang from actively caring for creation. In contrast, the servant who was entrusted with one talent, when he did not use it, was called "wicked and lazy" (Matthew 25:26). A stewardship mindset is actively and joyfully looking for opportunities to employ the resources of the master. It excites an extravagant generosity that can appear foolish to others.

This generosity is not born out of chasing accolades or notoriety. Rather, it is born out of freedom for the sake of others. Bonhoeffer suggests that being made in the image of God is to be free *for* others (Bonhoeffer, 2004). True freedom is not freedom from the constraint of others, living a sequestered life, unfettered by someone else's concerns. Rather, true freedom "is a relationship between two persons" (p. 40). Freedom is selfless and vulnerable. It is an emptying of self for the sake of the other (Philippians 2). Stewardship, then, is always directed towards the other. It is

directed towards the owner, not out of compulsion, but out of freedom to express an overwhelming gratitude. It is also directed towards those who have not seen or cannot understand the extravagance of the master. True generosity is never self-indulgent. It does not care how it might benefit us personally but actively seeks the joy and freedom of others.

Those who adopt a stewardship mindset in its fullest form are not after improved metrics or higher valuations. Their generosity is not motivated by a tax deduction or inclusion in a headline. Their driving motivation is to see others included in the Heavenly economy and to hear the master pronounce "well done, good and faithful servant" (Matthew 25:14-30). The flame of a stewardship mindset is fanned by faithfulness. They expectantly await and look for the ever-increasing opportunities the master is placing before them to dispense jubilee. Being full of faith, they courageously use what has been placed in their care. They welcome and look forward to their account of the use of the master's resources.

Redefining stewardship in this way changes the perspective of a financial professional. Instead of pursuing a growing portfolio of possessions, we recognize we already have everything. Instead of seeing God as a begrudging and absent master who demands a harsh account, we see him anew as a father who has warmly invited us to dispense His endless riches. Instead of viewing others as a drain on our resources or a threat to our time and security, we are now free to empty ourselves in relationship to them. Instead of being afraid and worried that we cannot fulfill the high demands of God, we can actively and courageously look for new opportunities to generously give that which was never ours in the first place.

While we can confidently say all the above is true, we also recognize that not once have we used the term shrewd to describe the stewardship mindset. This term is often associated with the passage found in Luke 16 and the Parable of the Shrewd Manager. This is also one of the few times

(if only) that the term stewardship is used in an economic context. Therefore, a stewardship mindset must include shrewdness.

In this parable, it is important to identify what Jesus is commending. He is, at once, commending the shrewdness of the manager, while also condemning his dishonesty. In the parable, shrewdness is associated with using (not serving) money. Clearly, the manager uses his position, and the master's money, to escape a life of hard, manual labor. Jesus even goes on to say we should "use worldly wealth to gain friends for yourselves so that when it is gone, you will be welcomed into eternal dwellings." The stewardship mindset keeps the perspective that money is nothing more than a tool and that it can easily ensuare and trap us into serving it.

Additionally, a shrewd person understands the incentives of others and is willing to be stretched in their thinking or actions to achieve a goal that may appear foolish or self-serving at first glance. The manager understood that the master's clients were living under the weight of debt. His sharp judgment told him that forgiving their debt would benefit both him and them. Similarly, financial professionals understand that clients place a lot of (often too much) trust in them. Those who are shrewd know that taking advantage of that trust, even in small ways, only harms them in the long run. They see the incentives of their clients and seek an arrangement that is mutually beneficial. A shrewd person knows it is acceptable to seek your own self-advantage, but only in innocent ways that benefit others (Matthew 10:16).

At the end of this passage, Jesus asks "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" His very next question also invokes the word "trustworthy." Being trustworthy in managing money is the key to unlocking the master's riches. Being trustworthy with our personal finances is highly commendable, but being trustworthy with another's resources gives us a glimpse of the eternal. The shrewd person understands how their everyday role is really participation in the Heavenly economy. They see that being trustworthy is

really an act of grace that can open someone's eyes to the gospel and set the spiritually enslaved free.

They accept the invitation to be a dispenser of true riches.

Students deserve more than a flimsy life raft as they enter the choppy waters of the financial professions. Helping them start the construction of the stewardship mindset will prepare them for the moment of decision. This mindset continually reminds us that God is the owner of all. It invites us to actively care for and manage all that God has placed in front of us. Its driving focus is on the absolute best for others. Finally, it is not afraid to be shrewd, so that it might be found trustworthy. As stewards of the business classroom, we have been given the high calling of nudging students towards this mindset.

Cultivating this Mindset in Students

The stewardship mindset is foreign to our natural way of thinking. It requires deep and intentional cultivation. It is part of God's redemptive and sanctifying work in our lives. However, the world our students are getting ready to enter views success through the lens of "accumulating, upscaling, status, power, consumerism, individualism, and self-actualization" (Blomberg, 2013, p. 193). Knowing these realities are on their horizons increases the importance of our work. While cultivating the stewardship mindset is a long-term effort, we believe it is important to introduce students to a distinct perspective and to help them initiate habits of mind and work they can carry forward into their professional lives.

Developing the stewardship mindset in students could easily start with the work directly in front of them. As stated above, professional definitions of a fiduciary include a core of trust in the skill of the fiduciary. In accounting terms, it is the duty of due care, which is the duty to observe technical standards and continually improve one's competence. These professional standards mesh nicely with the stewardship mindset and provide fertile ground for our work as professors.

Therefore, we believe the habits of a true steward can be significantly shaped by the student's

approach to their own learning. Getting students to understand that their skills and abilities are gifts from God that should be grown and developed feels like a solid foundation for cultivating the stewardship mindset. Taking seriously their studies and growing in professional competence is the immediate opportunity God is placing in front of them. Returning more talents is analogous to being a great student; Therefore, setting the mindset and habits of a great student is taking the first steps of a steward.

Another step of this mission is the painful work of detachment. Material possessions can easily be welded to our hearts. Money has sharp claws that dig into our souls and wrap us in its grip. In his work, *The Screwtape Letters*, C.S. Lewis (1996) captures this reality with the following conversation among the demons:

The sense of ownership (in human beings) is always to be encouraged. The humans are always putting up claims to ownership that sound equally funny in Heaven and in Hell and we must keep them doing so....We (the demons) produce this sense of ownership not only by pride but by confusion....And all the time the joke is that the word "Mine" in its fully possessive sense cannot be uttered by a human being about anything. In the long run, either Our Father (i.e., Satan) or the Enemy (i.e., God) will say "Mine" of each thing that exists, and specially of each (person). They will find out in the end, never fear, to whom their time, their souls, and their bodies really belong – certainly not to them, whatever happens. (p. 80-81)

It is the challenging work of a steward to be active in breaking these welds and loosening money's grip. Thankfully God has given us highly tangible ways of breaking these bonds and it starts with giving money, possessions, and time away. Challenging university students to tithe (even with meager means) can kickstart a lifelong process of detachment. While the habit of tithing is nothing short of obedience, we can also ignite students' imaginations with lifetime-giving goals.

Many of our students will enter professions that give them the chance to become wealthy, and yet we do little to prepare them for these realities. As Aquinas suggests, God gives some an abundance of riches "so that they might have the merit of good stewardship" (DeYoung, 2009, p. 110). We know an accounting professor (once a tax partner) who challenged his students to articulate lifetime-giving goals. These included setting lifetime dollar amounts (ex: giving away \$1 million over a lifetime), setting a maximum annual budget and giving away anything earned in excess of that amount, or strategizing ways our money, possessions, and time could be used to fulfill James 1:27. In this exercise he was at once giving the students freedom from the shame of making money and also showing them how to gain freedom from the powerful draw of money and possessions. Along this same line, others have suggested that helping students see money as a moral resource rather than a social resource could increase the notion of stewardship and giving (Tippens et al., 2017).

Detaching is so much more than avoiding the "not." It is about giving our students a vision of the admirable and retraining our hearts and minds to pursue traveling lighter in freedom and joy. Laying the groundwork for this detachment can become a regular part of classroom discussions (Tippens et al., 2017). The Kingdom Advisors have done incredible work in this area by identifying topical verses and encouraging thought around charitable giving, financial stewardship, values-based investing, and the development of wisdom. They also provide formative exercises on how to help clients appreciate biblical values in financial decisions and, yet still guide them toward high returns. Much could be gained by adopting their approach to other financial disciplines. However, we believe even more potent discussions could be fostered by experiential learning that goes much beyond the classroom.

There are few things that quicken the heart of a steward like seeing, understanding, and engaging with those who are experiencing poverty. Being met with these hard realities can be life-

altering to students. It is in these moments that the words of Adam Smith come alive: "Human beings are (inherently) interested in the welfare of others. Howsoever selfish man may be supposed, there are evidently some principles in his nature, which interest him in the fortune of others, and render their happiness necessary to him, though he derives nothing from it except the pleasure of seeing it." (Smith, 1759, p. 9). Actively engaging in their well-being is the love of Christ at work (I John 3:17). Towards this end, what would it look like to actively engage students in alleviating poverty in our local communities?

We know of so many universities engaged in such efforts. This includes everything from serving in soup kitchens to volunteering at local ministries. Given our expertise in the financial disciplines, we have also heard of unique efforts to engage students in micro-finance efforts across the globe, offering volunteer income tax assistance (VITA) programs through the institution, and offering free student-led financial counseling classes to the community. These are all wonderful efforts and have an obvious impact on our communities. However, they also can do more harm than good to our students if we don't help them see how this might be impacting them personally. What if students were challenged to create the most hospitable environment, they could to those they were serving? What if the students documented the stories of those they were serving? What if these seminal moments were followed by reflective exercises and/or conversations? As Tibbetts and Leeper (2016) state, "transformative learning occurs when students have an opportunity to engage in a task, reflect on and learn from the experience, and test out their refined knowledge in a similar context" (p. 12). We believe students are longing for these reflections as they try to make sense of what they are experiencing.

Finally, we believe a powerful opportunity to encourage the stewardship mindset exists within a student-managed investment fund (SMIF). Student-managed investment funds give students the opportunity to manage real money that is not their own. They are great tools for

experiential learning and challenge students to think differently about diversification, risk, and return than they do with their own personal investing activities. Because they are managing the money of others, though, they are put into the role of a steward. What a great opportunity for us to show the difference between their legal (and often fuzzy) obligations and the biblical conception of stewardship.

Being on the front edge of establishing a SMIF at our own institution, we have had multiple discussions about how to make the most of these opportunities. In anecdotal conversations with the student leadership team, their perspectives and thinking about money, risk, and stewardship are being challenged. They are beginning to see that their own personal investing, loaded with short-term gain chasing, might be termed as speculation, or even outright gambling. They are struggling with professional definitions of stewardship and yearning to understand more of the biblical concept. In short, they are feeling the weight of this responsibility and embracing the challenge of it.

Thankfully, we can lean on the wisdom of others as we create this unique experience. As Saunders (2016) has articulated, a SMIF can be used to foster the stewardship mindset by encouraging a long-term approach to investing mixed with careful screening of investment opportunities, engaging in shareholder advocacy, and having a focus on faith-based investing and community development. The screening could be achieved by employing the Biblically Responsible Investing Institute tool espoused by Brune and Files (2019). Shareholder advocacy could be taught by having students attend corporate annual meetings, vote by proxy, and have them write shareowner proposals (Saunders, 2015). Finally, introducing students to faith-based funds, like Aquinas Funds & Eventide Funds, can help them conceptualize what it means to be in the world, but not of the world (Beavers & Saunders, 2023).

When carefully crafted, these opportunities can help the stewardship mindset take root in students. Having this mindset produces spiritual fruit, like availability and generosity, a deep desire

to see others succeed, willing accountability, an eternal perspective, and lasting contentment. Taking on the mindset also produces vulnerability and trust. It seeks greater transparency for the purpose of greater trust, not just meeting a suitability standard. It is willingly offered to the other because it values and prizes them for who they are, not merely for how much additional revenue or commissions they produce. As they practice stewardship, a change of mind and heart takes place that no fiduciary regulation could produce.

Conclusion

Cultivating the mindset of a steward is so much more than understanding the primary duties of a fiduciary. As DeYoung (2009) eloquently articulates, the goal of cultivating a stewardship mindset is not to "rigidly conform to a code of behavior, but to re-form our hearts so that we learn to give, not because we ought, but from gratitude and joy and love" (p. 114). By teaching stewardship, we are teaching the role of a fiduciary, but in a much more robust and meaningful way. We are giving the students language to understand the motivation and true embodiment of this concept.

While we can place opportunities in front of them, like challenging them to steward their own learning, setting lifetime giving goals, engaging in micro-finance efforts or SMIFs, or being a part of a VITA program, we must also think well about effective pedagogies to cultivate this mindset. These could include classroom discussions, reflective exercises, mentoring relationships, and partnering with them in research.

Future research might address these gaps. Research could attempt to construct a common definition of biblical stewardship as articulated by professors, practicing professionals, and theologians. It would be interesting to see if definitions vary significantly between these groups.

Next, it could investigate what experiential learning activities (micro-finance, SMIFs, VITA programs, etc.) provide fertile ground for engaging these discussions, effective pedagogies and best

practices used by professors, and student responses to such activities. Pre/post studies could be conducted to see if these experiential learning activities help students take on the stewardship mindset. Finally, future research might explore student's understanding of professional stewardship obligations and differences with biblical conceptions, or student attitudes toward managing the resources of others. Understanding all these pieces could be very impactful to the development of future financial professionals.

In a financial world filled with short-term thinking and capturing every dollar for yourself, the stewardship mindset stands in stark contrast. While it can easily meet the legal requirements of a fiduciary, it goes much beyond it. People who live out this mindset (like the financial advisor mentioned at the onset of this paper) appear to live out the hard-won habits of restraint and return. Often referred to as heroes of the capitalistic system, these people regularly restrain themselves from taking advantage of other's psychological and informational weaknesses (Akerlof & Shiller, 2015). They consistently choose mission over manipulation. They see a much larger story at work. Further, the return they do earn is held loosely. They return it back to others in various forms. More to the point, they return it to its original owner.

This fruit only comes from a changed mindset that has impacted the affections of the heart. It is not natural or easily obtained, yet challenging students to adopt it is our high calling as business professors. It is our privilege to invite students to take the first steps of this journey. Much like the year of Jubilee, enacting this mindset will be an economic leap of faith. However, adopting this mindset can build communities and create abundant provision, which might just become its own form of renewable energy.

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Types of Faith Integration: Frei's Types of Theology and Faith Integration in Business

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Abstract

A typology of faith-learning integration is developed based on Hans Frei's types of theology in *Types of Christian Theology*. The typology is compared with previous typologies of faith-learning integration, it is illustrated by reference to previous scholarly work, and implications for the practice of both scholarly and pedagogical integration are explored. The typology suggests that a choice of integration type has implications on the goal, scope, and method of integration, as well as the skills and knowledge required of the integrator.

Types of Faith Integration: Frei's Types of Theology and Faith Integration in Business

The subject of the integration of faith and learning has received much attention in the journals of the Christian Business Faculty Association (CBFA) and beyond. This discussion has generated not only a wide-ranging set of papers on a variety of integration questions but also some attempts to classify integration efforts in both scholarly and pedagogical endeavors (Chewning, 2001; Roller, 2013). Beyond the CBFA journals - *The Journal of Biblical Integration in Business (JBIB)* and the *Christian Business Academy Review (CBAR)* - some typologies of faith integration approaches have also been offered (Martinez, 2004; Moroney, 2014; Nelson, 1987).

While this literature has built considerable depth for understanding both the practice and theory of integration, it has not, perhaps, deeply explored the dynamic between the goals, norms, and methods of the broader disciplinary academy and the biblical-theological reflection that is typical of integration efforts. Such an exploration could shed light on the goal, scope, and methods of integration pursued in the Christian business academy.

This paper will describe and then adapt a typology of theology developed by Hans Frei in his book *Types of Christian Theology* (Frei, 1992) to develop a 5 point typology of faith-learning integration in the business academy. It will then suggest ways in which this typology adds to the insights of previous typologies and what implications this might have for both integration scholarship and pedagogical integration practice.

Frei's Types of Christian Theology

Background

Hans Frei (1922-1988) was a prominent American theologian best known, perhaps, for his work in narrative theology exemplified by the book *The Eclipse of the Biblical Narrative* (Frei, 1974).

Types of Christian Theology was published posthumously and is a compilation of his Shaffer Lectures at

Yale University, his Cadbury Lectures at the University of Birmingham, a grant proposal, and essays related to the typology to which the title refers.

The book is complex, multi layered, and, at times, difficult to follow - as might be expected from an assembled set of disparate documents and a work very much in progress. Frei's larger project, of which the typology was one element, was to present a history of Christology in the modern era. The typology explores the relationship between a conception of theology as an academic philosophical-historical discipline and a conception of theology as a form of the Christian community's self-description. These distinctive ways of understanding theology are related, in turn, to differing ways of understanding the reading of Scripture and - of particular interest to Frei - in the development of modern Christologies.

The 5 Types

Frei's typology is organized as a spectrum between two poles with a middle position and two intermediate positions each of which is closer to its respective pole with some movement toward the opposite pole.

The first type represents the position that theology is a form of philosophy, or at times history, subject to the rules of the (secular) academy, that is, subject to the "general criteria of intelligibility, coherence, and truth that it must share with other academic disciplines" (Frei, 1992, p. 2). In this view of theology, this adherence to the rules and norms of the broader academy (and philosophy in particular) takes "complete priority over communal religious self-description within the religious group" (pp. 2-3). Frei suggests Immanuel Kant and Gordon Kaufman as representative of this theological type.

The opposite pole to this conception of theology is the fifth type. Here, Christian self-description is paramount. In this view, Frei suggests, "theology is an aspect of Christianity and is therefore partly or wholly defined by its relation to the cultural or semiotic system that constitutes

that religion" (p. 2). Theology then is "the first-order statements or proclamations made in the course of Christian *practice and belief* [emphasis added] ... [and] it is the Christian community's second-order appraisal of its own language and actions under a norm or norms *internal* [emphasis added] to the community itself" (p. 2). Philosophy and its rules and norms are entirely on the *outside* of this process, not even granted a subordinate place in theological inquiry. For Frei, an exemplar of this theological type is the religious philosopher D. Z. Phillips.

Type 3 attempts to bring these two conceptions of theology together as equals, allowing for the norms of each to stand in dialogue with each other. Neither the rules and norms of philosophical inquiry nor those of Christian communal self-description take precedent. For this type, "the acquisition of Christian knowledge qua Christian self-description is as much a matter of learning a set of practical skills or capabilities as of learning a system of concepts under a general criterion of meaning" (p.3). And the insights from these two modes of inquiry are joined by "correlating two different ways of learning without an integrating theory" (p.3). Frei suggests Friedrich Schleiermacher as representative of this type.

Not surprisingly, perhaps, types 2 and 4 are closer to the opposing poles of the typology while still allowing for some room for the dialogue that is absent at the poles. Type 2 while still seeing theology as normed by the general criteria of philosophy and the academy does allow for a correlation of general human experience with the specific experience of the Christian faith. David Tracy is suggested as an exemplar of this type. Type 4 follows type 5 in its central emphasis on theology as Christian self-description. However, unlike type 5, type 4 allows for the *ad hoc* use of general theory as part of the theological method. For Karl Barth, the exemplar of this type, "the practical discipline of Christian self-description governs and limits the applicability of general criteria of meaning in theology, rather than vice versa" (Deal, 1994).

The strength of the typology, perhaps especially as a springboard for a discussion of faith integration, lies in types 2 through 4, which offer different ways of combining the type of academic discourse typical in the broader academy (with its goals and norms) and the Christian self-description and action that might be expected as part of faith integration.

Implications for Theology in the Academy

An extended appendix which is comprised of a set of lectures Frei delivered at Princeton describes the debates about the place of a theological faculty at the founding of the University of Berlin in 1810. The University was to be founded on the principles of *Wissenschaft*, that "untranslatable German word ... rendered in English variously as "science," "knowledge," "philosophy," "theory of science or explanation," or "theory of reason or understanding."" (Frei, 1992, p. 97) It is that "inquiry into the universal, rational principles that allow us to organize *any and all* [emphasis added] specific fields of inquiry into internally and mutually coherent, intelligible totalities" (p. 98) The question was then can a theological school dedicated to the training of Christian ministers - and theology as a discipline within such a school - be understood as able to find a place within the academic world of *Wissenschaft*? If the answer to this question was affirmative, then Theology as a faculty could find its place within the academy. If not, then either the University's dedication to the rule of *Wissenschaft* in all its disciplines would have to be reconsidered or nuanced, or Theology should remain outside the University.

Schleiermacher was central to these debates and argued (not surprisingly for a type 3 thinker) that a role for theology within the University could be envisaged, with theology respecting both the commitment to *Wissenschaft* of the University and the necessity of Christian training (and self-description) of a theological faculty. Not surprisingly (for type 3) he made such a defense of the possibility of meeting both goals without offering a systematic exposition of how such dual goals could be achieved (p. 37).

While this appendix does not draw on Frei's five-point typology, it seems reasonable to suppose that types 1 through 3 - which all insist that the general rules of Wissenschaft be normative in theological inquiry - should be comfortable operating within the academy as governed by Wissenschaft. Type 5, of course, in its rejection of external norms for theological inquiry would not find its place in a university dedicated to Wissenschaft - and type 4 with its willingness on an ad hoc dialogue of theology with general norms from outside the Christian community might be able to survive within the Wissenschaft-driven academy if its actual commitment to the supremacy of the specific norms of Christian inquiry were not scrutinized too closely.

The Types, Business, and the Academy

While Frei's interest in developing his typology lay in tracing the development of modern academic theology - and within that, questions such as the proper reading of Scripture, and the development of various contemporary Christologies - the typology also does describe a kind of faith-learning integration spectrum as well. After all, the typology essentially maps out the dynamic between the overlapping, but differing perspectives, of (secular) philosophy on the one hand and theology (and the Christian community) on the other around various questions of human experience.

For type 1, Christian assertions about any of these questions are to be understood as specific examples of general experience which can (and should) be wholly understood through the general criteria of philosophy (and perhaps anthropology or sociology). That is, Christian particularity is only an example of a general case. Type 2 does allow a kind of particularity in allowing for direct reflection on specific Christian experience - but the reflection itself is to be normed by and largely understood through the general criteria of the academy. Type 3 suggests a possibility that both general criteria from the (secular) academy and Christian biblical-theological reflection should take their place - with neither having the upper hand and a kind of organic, non-systematic correlation as

the goal. Type 4 centers on Christian biblical-theological reflection but does allow for the 'voice' of the general norms (and perhaps findings) of the academy to be heard in an *ad hoc* way, and type 5 rejects such a conversation entirely relegating the broader academy to an 'outside' voice in the process of Christian biblical-theological reflection.

It is not difficult to see an analogous spectrum for describing the interaction between theology and academic work, or faith integration, in a business discipline.

For example, a Christian integration of Social Exchange Theory would likely be seen quite differently by the five types. Type 1 would see any Christian distinctiveness as simply a 'case example' of the concept within a particular cultural space - with both the concept and the cultural space to be analyzed using the norms and methods of the broader academy. Integration, then, would simply mean understanding Christian particularity as an example of a general type. Type 2 might while still working under the norms of the broader academy would seek to give a measure of space for Christian self-description. Integration here might allow for the unique contours of the Christian community and its self-description while remaining methodologically and normatively within the general academy. The discussion of social exchange for type 2 might, for example, include a consideration of how spiritual beliefs (as held by Christians) as an example of human spirituality might shape the nature and outcomes of social exchanges.

Type 3 inhabits a complicated space both methodologically and theoretically. Here the work is coming from both directions. Social exchange would be analyzed both from the perspective of the general academy (likely represented by the bulk of the academic literature) and from the biblical-theological perspective of the Christian community, its traditions, Scriptures, and norms. So, type 3 would include the investigation - using biblical and theological material - of social exchanges as understood within a Christian framework. Neither of these descriptions would have precedent, and there would be no consistent meta-norm about how one would integrate the results of the two

perspectives. The hope for type 3 would be that some kind of integration of these different perspectives, norms and results would be possible for understanding the nature of social exchanges.

Type 4 would center itself on Christian reflection on social exchange. Here the academic work would begin 'inside' the world of Christian theological-biblical reflection without any systematic recourse to the literature of the broader academy on social exchange. Type 4 would allow for ad hoc use of the norms, methods, and results of the broader academy, but it would not be 'ruled' by these 'external' factors. So, type 4 social exchange theorizing might involve interaction with existing academic theories of social exchange but would give precedence to the results of a biblical-theological reflection on social exchanges in building an understanding of social exchange. Type 5, on the other hand, would reject even ad hoc use of these 'outside' norms, methods, and results and would develop its insights only based on the internal norms of the Christian community.

It is likely (and this will be explored later in this paper) that the most explicit faith integration efforts will likely represent one of types 2 to 4. After all, type 1 with its investment in general norms does not really give a 'voice' to any unique Christian perspective in the conversation - and type 5 largely rejects the conversation entirely by focusing on the internal reflection and logic of the Christian community.

Christian Faith Integration in Business

Definitions and Classifications of Faith Integration

The concept of faith-learning integration (or, indeed, biblical integration) in any discipline is notoriously difficult to pin down (Moroney, 2014; Smith, 2005) with each term in the triad - faith, learning and integration - open to differing definition and usage. This paper does not aim to trace the full contours of the long-standing debate around the definition of faith-learning integration, either in the broader academy or the Christian business academy but will briefly note some of the key aspects of integration raised in the debate within the journals of the CBFA.²

In the introductory editorial for *JBIB*, Johnson (1995) notes that biblical integration "is neither obvious nor easy" (p. 3) in part because "there is no single accepted definition of biblical integration in business" (p. 3). The journal, however, would seek to publish "explorations of the connections between business and the Bible" exploring "the way business concerns and biblical concepts both touch and "tussle" with each other." (p. 4) Clearly, the idea that integration is complex and may proceed along diverse lines - the editorial also raises, for example the issue of the possible merits of both inductive and deductive methods in integration - is present at the very beginning of the journal's history.

Chewning's (2001) paper highlights another aspect of the discussion of integration: integration as not only an intellectual, but a spiritual exercise. Chewning suggests that "there can be no genuine integration without the help of the Holy Spirit" (p. 114) and concludes that Christian academics seeking to understand the mind of Christ need to "practice the faith Christ has given to [them]" (p. 117).

Smith (2010) offers a definition of biblical integration in business as "a subset of Christian Scholarship in which a scholar utilizes the Bible as one source of information and his or her business area as another and unites the two in a meaningful way. When this uniting is empowered by the Holy Spirit, it creates Life and Light by bringing the life of Jesus Christ into the mind and actions of the integrator and those observing or reading the integration" (p. 6). In addition to the themes of intellectual encounter between the Bible and the academic discipline, and of the role of the Holy Spirit in the process of integration, the definition also incorporates the question of the "actions of the integrator". So, integration is not only an intellectual and spiritual practice, it is action oriented with 'living integration' (p. 8) as a key additional dimension of integration.

Holistic integration (see, for example, Wallace (2021)) further explores the idea that integration is not only intellectual, spiritual and action-oriented but, as hinted at in several of the

above definitions, is also a question of the character and habits of the integrator, whether as an academic or as a practitioner.

Integration, then, is a wide-ranging concept across multiple dimensions. It is not surprising, perhaps, that the practice of integration, both as an academic and practice-oriented discipline, has been quite diverse. There have been multiple attempts to classify these diverse efforts using a variety of typologies, some of which are briefly surveyed below.

Typologies of Integration

Perhaps the best known (Clinton, 1990, p. 14) typology for understanding faith integration is H. Richard Niebuhr's five ways of understanding the relationship between Christ and Culture (Niebuhr, 1975). The five ways - Christ against Culture, The Christ of Culture, Christ above Culture, Christ and Culture in Paradox, and Christ the Transformer of Culture - do not, of course, directly address the particular project of faith-learning integration. They do, however, suggest different stances that may inform both the methods used in integration and the expected possibilities of integration. For example, integration proceeding from a 'Christ of Culture' perspective will likely not see significant tensions in integration. It is likely that such integration will begin with the frameworks of the broader academy and seek to accommodate Christian particularity within those frameworks.

While there are definite insights to be gained from this typology, it lacks the nuance and specificity of Frei's discussion of the interaction between theology and the broader academy as a basis for understanding faith-learning integration. But it is not surprising that there are similarities between Niebuhr and Frei: Frei was a doctoral student of Niebuhr's and, no doubt, carried that influence into his later work.

Nelson (1987) adopts a framework with significant echoes of Niebuhr to elaborate three possible approaches to faith-learning integration. He suggests three stances - Compatibilist, Reconstructionist, and Transformational - for classifying integration approaches. For the

compatibilist, "the integrity of both faith and discipline are in large measure presupposed. The scholar's task is one of showing how these shared assumptions and concerns can be profitably linked" (p. 320). Reconstructionists are motivated "by their sense of obligation to the total claims of Christ" and their desire to avoid "nefarious 'synthesis" (p. 325). The reconstructionist project, then, becomes "a radical reconstruction of the disciplines on ... fully biblical foundations". (p. 325) The transformational strategy aims instead "to remake or transform a discipline into one with a Christian orientation" (p.327).

Nelson's typology parallels both Frei and Niebuhr to some extent - with the advantage that it directly addresses the question of faith-learning integration. Frei's typology may add additional nuance to Nelson's schema. For example, is the compatibilist working out of an assumption of a type 3 meeting of equals between the Christian and disciplinary assumptions, or is the suggestion that Christian assumptions must adapt (as in Niebuhr's Christ of Culture and Frei's types 1 and 2) to the disciplinary assumptions? Reconstructionists would appear to be working out of Frei's type 5. The transformational strategy is less easily classified by Frei's schema. Like the reconstructionist, the transformationist wants to give preference to the assumptions and worldview of Faith but chooses to pursue a strategy of changing the discipline itself (and its assumptions). In a sense, the transformationist seeks to reconnect Frei's types 5 and 1 by envisaging an academy transformed by the foundational assumptions of the Faith.

Martinez (2004) offers a five-element typology of Christian Scholarship which is suggestive for understanding integration approaches. Martinez labels the five approaches as: Faith Aware, Faith Inspired, Faith Informed, Faith Focused, and Faith Specific. The five types differ in several ways: the depth of faith sophistication required by the scholar, the paradigm in use, and the kind of subject matter considered. For example, Faith Aware scholarship works out of a paradigm of a researcher that may feel a personal sense of calling to research and aim to honor that calling with good

research. The content and approach of that research will, however, largely follow the broader academy - in effect, the only Christian distinctive for this approach would likely be the motivation of the academic. Such an approach requires no great faith sophistication - and, the paper suggests, is quite a common approach. At the opposite end of the spectrum lies Faith Specific scholarship. For this type, sophisticated theological or biblical models are applied to business problems. Topically, this may favor subjects in which theological and biblical material can speak most directly to the problem, for example, the example of fallen markets suggested in the article. Given the intensive use of theological/scriptural methods and norms, this approach would require significant faith sophistication.

The Martinez typology has some strong similarities to Frei's. Like Frei, Martinez explores the connection between Faith and the paradigms (goals, methods, and norms) of the discipline. Faith Aware scholarship will certainly look much like the scholarship of Frei's Type 1, with faith largely relegated to the sphere of the personal motivations of the scholar and full adherence to the academy regarding norms and methods of inquiry. As in Frei's typology, the 'voice' faith is given also increases across the typology. For example, Faith Informed scholarship (the middle of the typology) allows for Faith to provide "light for reinterpretation of existing business models". This does seem to envisage a livelier conversation between Faith and the academy, but it is less clear how that conversation would proceed in terms of authority, methods, and norms. The typology works well to indicate the variety of possible integration efforts and the differing levels of sophistication in theological/biblical understanding they may require - but may not shed as much light as Frei's spectrum on the exact interaction between theology and the discipline in the integration effort.

Moroney (2014) in mapping out the terrain of faith-learning scholarship suggests three 'locations' representing three broad approaches in the faith-learning literature. The first location reflects faith integration approaches, representing an "effort to 'reintegrate' spheres of truth that

have been artificially disconnected ... in academic circles since the Enlightenment" (p. 141). The second location reflects Christian worldview approaches which build on the insight that "all people have worldviews—sets of lenses through which they view the world ... [and] human knowing is shaped by prior human commitments, including religious commitments." (p. 146). The final location in Moroney's typology is what he labels as practice and formation approaches. These approaches "aim intentionally at the formation of particular sorts of students" (p. 151) through role modeling, and classroom and course related activities. The goal of these approaches is "not just to educate the mind but also to transform students' character and disposition through engagement in particular practices." (p. 151)

A real strength of this typology is that it highlights approaches which are largely absent in the other typologies. Certainly, the broader definitions of integration that include the spiritual and action-oriented aspects of integration are given a place in the third location of the typology.

Worldview approaches - which Moroney acknowledges are closely allied, but different from more direct integration approaches - are also important enough to warrant a place on the 'map' of faith-learning scholarship.

Less clear, however, is how these approaches really interact with each other and theology in particular. Certainly, the practice and formation approaches highlight the importance of the Christian community in the conversation around faith integration. In Frei's discussion of the University of Berlin, this was reflected in the consideration of the extent to which theological faculties were seen to be primarily training Christian workers within and for the life of the Christian community. The stronger this element - as opposed to participation in the broader academic community - the closer one was likely to be to type 5 in Frei's typology. Worldview approaches could live at various points on Frei's spectrum. They could be the basis of a type 5 reconstructionist agenda, but they could also reflect a transformationalist type 5 to 1 strategy, or indeed, serve as the

basis for a type 3 discussion of equals. The strength of Frei's typology is that it allows for a nuanced exploration of the use of worldview and other integration methodologies.

Having considered several intriguing integration typologies, we will now briefly consider the related question of the spectrum of integration techniques as discussed in the CBFA journals.

Types of Integration Practice

The typologies of integration also highlight another feature of the wide landscape of faith-learning integration in business. Not only is faith-learning integration defined in a wide variety of ways and approached from a variety of perspectives - as the typologies indicate - but it is consequently also practiced in a wide variety of ways. As indicated above, this variety has been understood (and even celebrated) beginning with *JBIB*'s founding editorial (Johnson, 1995). Several subsequent papers from the *JBIB/CBAR* literature have focused on describing this variety of integration methods and expanding its scope.

Chewning (2001) suggests that 'there are multiple ways to integrate the 'mind of Christ' into our discipline" (p. 119) and proceeds to offer 12 different styles of integration with illustrations of each style. The styles range from presuppositional integration (testing one's presuppositions against those established in Scripture), integration styles based on different types of biblical literature (wisdom, allegory, history), through paradigmatic and discipline-specific styles of integration. The styles are all explicitly (though in different ways) efforts at integration closely connected to the bible and deeply concerned with the spiritual and intellectual life of those seeking to carry out the integration.

Holder (2006) summarizes Chewning's paper and suggests that Christian education would benefit from programmatic integration, a structured approach across an educational program which consciously develops integration across the various components of the program. The paper does

suggest that the techniques or styles of integration within this comprehensive plan will likely vary depending on the disciplinary context and the individual teacher's preferred approach.

Roller (2013) offers a structured account of 21 methods, not styles, of biblical integration. Roller orders these integration methods by distinguishing across two dimensions: the level of intentionality and extent of integration (Natural/Intentional/Strategic), and the focus - or, perhaps, locus - of the integration (Professor-Centered/Classroom-Centered/Student-Centered/Program-Centered). So, for example, student-led class devotionals with links to course material are classified as a student-centered and intentional integration method. The paper, as is its aim, clarifies and effectively describes the variety and scope of integration methods - but does not explicitly seek to determine how these differing methods reflect differing conceptions on the goals and deeper structure of integration itself. Roller does suggest that a further step could be to evaluate the effectiveness of various methods (p. 39), but the question of effectiveness will be closely related to a prior understanding of the aims, methods, and scope of integration.

Other papers in the CBFA journals have added further methods and techniques aimed at faith integration, especially in the teaching of specific business disciplines. Method and technique remain an important concern for Christian business educators. How Frei's typology might add some insight to the discussion of methodology will be discussed below.

Types of Christian Theology and Faith Integration in Business The Types and the Goals and Scope to Faith Integration

Frei's typology illuminates several key ways in which the integration 'conversation' between the broader academy and the Christian community might proceed - and the scope of integration possible as a result.

Integration for type 1 can only mean that Christian academics and practitioners draw on Christian motivations for the work that they do. The work itself, however, will be carried out

entirely within the rules and frameworks of the broader discipline. So, a Christian may, for example, be motivated to study finance out of a deep sense of personal vocation, but that sense of vocation - for type 1 - cannot interfere with how finance is itself studied from a methodological point of view. In effect, for type 1, beyond its possible motivational role, Christianity remains entirely *outside* the actual study (and, indeed, informed practice) of the discipline. The scope of integration is limited to only a kind of motivational conversation running alongside the usual practice of the discipline.

Type 2 does allow the beginnings of a conversation between biblical-theological ideas and the norms and practices of the broader academy. Here, Christian experience may be allowed a place in the consideration of the subject being studied. However, the norms of the broader academy still hold sway in evaluating this experience - and 'win' if there is any apparent or real conflict with claimed Christian experience. So, for example, Christian experience (even articulated in a biblical-theological way) can be introduced in the study of management practice - but such experience will be analyzed following the norms of the broader academy in terms of broader human experience, perhaps under an umbrella such as spirituality. The scope for faith integration has broadened in type 2 since Christian experience, articulated in biblical-theological ways can at least be given voice in the endeavor. Since authority remains with the norms, methods, and frameworks of the broader academy, however, integration does remain limited in this type.

Both types 1 and 2 will appeal to those seeking to do integration in a way that does not induce conflict with the broader academy, since the academy's norms, methods and frameworks are still authoritative to the work being done. They may be less attractive for those who would seek give real authority to the products of Christian biblical-theological reflection.

Type 3 exists in a more complex space. For type 3 integrators both the norms, methods, and frameworks of the broader academy and of Christian biblical-theological reflection should be fully heard without either 'submitting' to the norms and authority of the other. Here there is, of course,

substantial - in some ways maximal - scope *in principle* for integration - a seeking for the truth acceptable to both the broader academy and the Christian community and articulated in ways that both can accept. But the central challenge for this type of integration is the requirement that neither voice can claim greater authority in the conversation: how can one resolve conflicting perspectives or outcomes when the two perspectives clash? Type 3 does not really suggest a meta-theory for resolving these conflicts. In practice, then, the real possibility of integration may be more limited in scope to those 'encounters' between the broader academy and Christian biblical-theological description where such conflicts of authority do not occur.

For those integrators seeking to give greater authority to Christian biblical-theological reflection types 4 and 5 are likely to present a more attractive path of integration.

In fact, as described previously, type 5 is not really interested in integration in the sense of a conversation between the broader academy and the Christian community around the subject being considered. Mirroring type 1 it sees the broader academy's perspectives, norms, and methods as *outside* its consideration of the subject. Of course, in this *outside* sense - likely in a *post hoc* manner - Christian biblical-theological reflection can be held alongside the results of the work of the broader academy, but at no point would this comparison confer authority to the broader academy or indeed generally change the work done. As an example, one could in type 5 build a theory of leadership based on biblical-theological reflection and then (after the fact) compare the results of this theorizing with the findings of the broader academy. But for the type 5 integrator, this after the fact comparison would never shape the process of theory building or its outcomes. The scope of integration is, then, perhaps largely communicative in the sense that the results of Christian biblical-theological work might be communicated to the broader community (or to Christians trained by the broader academy) through comparisons with the work done by the broader academy.

Type 4, like type 5 is primarily interested in working inside the norms, methods, and frameworks of the biblical-theological reflection of the Christian community. Unlike type 5, it does allow for the *ad hoc* use of the norms, methods, and frameworks of the broader academy. It is important to underline that the introduction of methods and insights from the broader academy in no way should undermine the superior authority of the Christian community's biblical-theological reflection, but they may be used to enhance that work of reflection. Here there is in some ways considerable scope for integration. After all, any insight from the broader academy can, in principle, be included alongside with biblical-theological material in the work of the type 4 integrator. However, the 'conversation' between the two remains under the authority of Christian self-description and might be seen as 'cherry picking' from the work of the broader academy in a way that might not be seen to honor the work of that academy.

The Types and Integration Method

It is also worth noting that the method of integration is likely to differ for each type within the typology.

Both types 1 and 5 have clear starting points for their work. For type 1, notwithstanding any possible personal Christian motivations, the starting point for any work will be the current literature and frameworks of the broader academy. These will then be developed using the rules and norms of the academy as well. For type 5, by contrast, the starting point will be the biblical and theological resources of the Christian community, including subject-based literature developed within a type 5 framework. This will then be developed using the methods and norms of good biblical-theological work.

Types 2 and 4 *methodologically* are likely to follow the leads of type 1 and 5 respectively in their starting point of analysis and processes but may *rhetorically* begin in an engagement with ideas developed at the opposite end of the typology. They are able to do so because both types allow for a

meaningful, if subordinate, voice to the ideas and even methods at the other end of the spectrum. So, for example, a type 4 analysis may begin with an observation of a (secular) theory developed in the broader academy but will then proceed in its analysis using largely the methods and norms of biblical-theological reflection with only *ad hoc* and subordinate use of the insights of the broader academy in its process.

Type 3 represents the most complex methodological approach. Here there is no single starting point, but rather a conversation between two equally authoritative methods - one adopting the methods and assumptions of the broader academy, and the other of biblical-theological reflection. Methodologically, then, a type 3 integrator would have to work from both poles using the methods, norms, and frameworks of each pole - and then seek to find a way to bring together the outcomes of these two separate processes in a unified whole, without ever demeaning the authority of either process. If successful, of course, this type is the most likely to be acceptable to both the broader academy and the Christian community since the outcome will have been arrived at using methods, norms and appeals to authority that each community will find acceptable.

The Types and the Terrain of Faith Integration in JBIB/CBAR

The range of types of integration can be seen in the CBFA journals. We will briefly consider a small selection of papers to illustrate this range. Classifying papers is not always straightforward since many papers straddle the boundaries of adjacent types, but the classification may still yield useful insights.

Not surprisingly given the integrative mandate of the journals, few articles in the journals follow a type 1 methodology. This type is not, however, entirely absent in the discussion of pedagogy. For example, of Roller's 21 types of integration (Roller, 2013), the types that are labeled as Natural Integration can arguably be seen as at least consistent with type 1. Integration here happens, if at all, outside of the disciplinary content and methodology of the discipline and focuses

instead on the person of the teacher or on Christian practices such as prayer and devotionals without linking these explicitly to the disciplinary material of the class.

An example of a paper that could be classified as type 2 is Correia et al. (2020), "The Intentional Integration of Faith in Accounting Matters." The paper uses Rest's (1986) ethical development framework to develop hypotheses and then uses a survey and standard research techniques to test these hypotheses. To be sure, the content of the ethics technique being tested is explicitly Christian - but the paper's theory development and methods are essentially those of the broader academy and there is minimal development of a biblical-theological basis for the theory being tested.

Pedagogical integration methods could also be of type 2. For example, of Roller's 21 methods (Roller, 2013), the use of cases with Christian content or Christian focus or of devotionals with links to course material might be examples of type 2 if the course material itself is largely drawn from the work of the broader academy and is developed and justified using the norms and perspectives of the academy.

Black and Smith (2009) describe an approach to "academically legitimate integration writing" (p. 45) that appears to aim at type 3. The approach requires both a careful rendering of the broader academic literature (p. 48) and a rigorous biblical reflection (pp. 51) with some kind of integration performed by a scholar expert in both academic and biblical scholarship (p. 50). Consistent with type 3, the actual method of integration (or synthesis) is left somewhat undefined, although some methods for generating possible topics and connections are suggested.

Hoover (2006) offers a method for teaching business ethics that seeks - in the manner of type 3 - to integrate the ideas of philosophy within a biblically centered approach. Hoover first describes a pedagogical approach used at a Catholic institution. The approach sets up a kind of conversation between a question asked and answered through academic philosophy which is then

put in dialogue with a Christian position as articulated in Catholic theology. Students are then asked (without any explicit appeal to either position's superior authority) to synthesize and apply their synthesized positions. The paper further suggests a Protestant approach which makes more explicit use of biblical material in an otherwise largely similar process. Both the Catholic and Protestant processes appear to follow type 3 in giving full voice and equal legitimacy and authority to both the work of academic philosophers and the work of biblical-theological reflection - without obviously favoring either and without a clear theory of how to synthesize the two.

Burns and Smith's (2022) paper on a Christian perspective on the concept of mimetic desire in Marketing may at first glance appear to be a further type 3 effort. Certainly, the paper offers a clear discussion of the marketing literature on desire and offers a carefully worked biblical-theological discussion of desire. It does take both perspectives seriously on their own terms. However, when the question of synthesis arises, the paper's questions and suggestions for resolutions are essentially all from the side of the biblical-theological perspective. That is, the biblical-theological perspective interrogates and is largely seen as authoritative over the traditional academic theorizing and practice around mimetic desire. So, while the paper is developed structurally as a type 3 paper, its ultimate investment appears to be more reflective of type 4, the development of a biblically-theologically based model for desire through a conversation - but not quite as equals - with the concept of desire found in the broader academy. That said, the paper does appear to live on the boundary between types 3 and 4.

Type 4 is certainly evident in a number of Roller's pedagogical methods (Roller, 2013). The methods 'Intentional integration of biblical perspectives into course material' and 'Comprehensive spiritual curriculum integrated with course content', for example, suggest the kind of integration that is likely to be either of type 3 or type 4 depending on whether the integration is framed more as a meeting of equals or as the assertion of biblical-theological authority over the course content.

Type 5 is, not surprisingly, not common in the CBFA journals. A type 5 paper would likely answer a question of interest to Christian academics or practitioners by building an answer to the question exclusively through biblical-theological reflection without reference to the broader literature. Chewning's (2001) previously cited paper on twelve styles of integration may fit into this type. It makes no explicit reference to a broader literature and methodologically draws only on biblical-theological material to build its case. It is, of course, aware of the broader academy, as some of the integration examples illustrate, but the discussion of the paper is heavily slanted to be an *inside* discussion for the Christian community.

Type 5 may be more common in the pedagogical sphere. Again, of Roller's 21 pedagogical methods (Roller, 2013), several appear to fit readily within type 5. For example, student-centered methods such as spiritual/ethical exercises, service learning with spiritual reflection, and mission trips with business/faith connections, all can be - and perhaps largely will be - carried out without much reference to any ideas of methods of the broader academy. These methods need not be type 5, of course, but it would likely take significant prompting to move students beyond biblical-theological reflection with these methods.

This typology thus suggests distinct visions of the limits, scope, and methods that integration work can take both in academic and pedagogical work. We will next consider some further implications of the typology.

Implications

Implications: Choosing an Integration Type

Frei's typology, and his example of the University of Berlin, highlights and clarifies the essential tension of the relationship of the broader academy to the Christian academy and community - and the choices that differing stances about this relationship represent. Each point on

the typology is not only a choice about integration methods, but also a choice about goals and authority.

A choice to pursue integration along the lines of types 1 and 2 represents a willingness to subordinate Christian biblical-theological reflection to the authority of the broader disciplinary academy, and this subordination will generally include a subordination to the norms, methods of inquiry, and perspectives of the broader academy as well. If the goal of the scholar is to create work acceptable to the academy, then these types may well be attractive - but, of course, the subordination of biblical-theological reflection in these types would not likely appeal to the Christian community in its seeking for faith-learning integration.

Similarly, types 4 and 5 grant superior authority to Christian biblical-theological reflection and its norms, methods, and perspectives. The principal goal is integration scholarship and pedagogy that will edify the Christian community. To the broader academy, the subordination and, at most *ad boc* use, of its disciplinary and methodological norms will likely prove unacceptable.

Type 3, as has been seen previously, lives in a more ambiguous space. In principle it allows, indeed requires, the use of the methods of both the disciplines of the broader academy and Christian biblical-theological reflection. For type 3 it is both a goal and a methodological necessity that neither of these methods be privileged over the other. The goal, after all, is to chart a course that honors both 'sides' of the typology (including granting equal authority to each) in a search for a 'truth' that is acceptable to both. Of course, the viability of type 3 depends a good deal on whether the finding of such an acceptable truth is even possible.

Indeed, the question of the quest for truth may be a further significant aspect of a scholar's choice of integration type. Is the truth about a question equally available both through the methods of the disciplinary academy and those of biblical-theological reflection? If so, then type 3 integration will likely be appealing. If not, if the norms, perspectives, and methods - or, perhaps, worldviews -

of either the disciplinary academy or of Christian biblical-theological reflection are unable to attain the truth - or even are significantly limited or flawed in apprehending the truth - then a choice of the types on one side of the typology is much more likely to make sense. The authority of any type could be seen to reflect (at least in part) its greater ability to apprehend the truth. (For an interesting discussion of this idea, see Smith (2010)).

For a Christian scholar attempting integration, the typology might help clarify how that integration should proceed, both in terms of its goals and its methods. The types *are* distinct in how they see the project of integration and clarity about how to work within a type should strengthen any integration project.

Implications: Scholarly, Pedagogical, and Disciplinary Requirements

A further implication of the typology is the distinct sets of skills and knowledge required to work within each type.

Integration work within types 1 and 2 does not require much in the way of biblical-theological skill or knowledge. Rather, the skills and knowledge appropriate within the disciplinary academy should generally suffice for productive scholarship. At most, perhaps, the scholar should be informed enough about the Christian community that any characterization of that community and its beliefs and practices should be accurately rendered.

Integration in types 4 and 5 requires scholars who have strong biblical-theological skills. To the extent that they are applying these skills to specific questions in business, they would, of course, also need to be aware of the nature of those questions as lived in business practice. Type 4 would usually also require scholars to be at least aware of broader disciplinary scholarship to make judicious choices about the *ad hoc* use of such scholarship in their work.

Type 3, reflecting its middle position in the typology, requires the most of its practitioners.

Type 3 scholars not only need to be able to work using both the methods and literatures of the

disciplinary academy and biblical-theological reflection, but they also need to be able to perform the act of synthesis of equals that brings these two streams of scholarly discovery together on any question.

Thus, a choice of integration type also requires a commitment to developing a set of skills appropriate to that type. This, in turn, might suggest further reflection on the skills required of academics from institutions committed to faith-learning integration.³

The differing skill sets for integration required by each type may also implicate the choice of integration pedagogy. For example, type 4 methods such as 'Intentional integration of biblical perspectives into course material' (Roller, 2013) require both disciplinary and biblical-theological understanding, not only of teachers, but ultimately of students. A type 3 pedagogy such as the one described by Hoover (2006), requires even more, perhaps, of both teacher and students: careful and respectful handling of disciplinary and biblical-theological material and the ability to synthesize this material without undermining either approach to scholarship. It would be helpful for instructors, programs, and institutions to explore how best to prepare students for the type of integration expected of them.

Finally, the work of integration of various types in business would be significantly enhanced if scholars could draw on literature developed within the integration type chosen. This is especially true, perhaps, of integration types 4 and 5. While a type 4 scholar, for example, can always build a biblical-theological account of a question from primary sources, it would significantly streamline and advance the task of scholarship if an existing business literature built using type 4 methods and norms could be drawn from. Additionally for business scholarship, it would be useful if type 4 scholarship (for a type 4 scholar) in cognate disciplines such as economics, anthropology, psychology, and ethics were available as a source for scholarly work.

Conclusion

This paper has presented a typology of faith integration in business adapted from the typology of theology in Hans Frei's *Types of Christian Theology*. In this paper, I have argued that the typology can give useful insights into the practice of scholarly and pedagogical integration. It has been argued that the choice of an integration type has implications for both the goal of integration, its scope and the methods, skills, and knowledge that integration requires. Clarity about such requirements for the integration type chosen should lead to stronger integration practice in both the Christian academy and the Christian classroom.

Endnotes

¹Reviewers of the book, while generally complementary of the insightfulness of the typology, do note the inconsistencies and underdeveloped aspects in the work (Ogden, 1993; Stroup, 1992; Wood, 1993). This is not surprising in a posthumously published book assembled from various documents and representing a project that would likely have been refined further in the author's lifetime.

²The broader discussion of faith-learning integration has a long and rich history (Clinton, 1990) and remains very much a live question (McCaulley et al., 2023). The central contours of the debate have, however, been clearly reflected in the discussions within the CBFA journals (Dupree, 2015).

³The idea that scholars of business working at integration might need to significantly improve their biblical-theological skills and knowledge is not new, of course. See for example (Black & Smith, 2009; Chewning, 2001; Martinez, 2004).

⁴This echoes for example the concerns of (Wrenn & Cafferky, 2015).

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Work as Post-Pandemic Worship:

The Urgent Task of Formulating a Theology of Work for Today

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Abstract

Over the last three years, we have all been witnesses to a watershed moment in history. COVID-19 ushered in a new era of human existence, the result of which is that our present context is not the same as that which existed prior to Spring 2020. As we emerge from the pandemic, it is evident that COVID-19 has scarred morality and has created a new ethical landscape from that which existed prior to it. The marketplace has undergone seismic change, and we are only just beginning to assess what the future might look like. The first glimpse of the workplace as it emerges from the pandemic reflects what we are discovering in society as a whole: that a moral shift has taken place towards individualism, with choices being driven by personal preference, the knock-on effect of which will most certainly impact how Christians perceive the intersection of theology and work. Today's marketplace is more self-focused, which is the antithesis of how Christians must approach their work. The need for a re-evaluation of a theological ethic for this emergent marketplace has never been so great. The Christian response to work today ought not to embrace the new individualism, but must reject self as god, and reaffirm the original creation mandate of work as stewardship, worship, and a missional endeavor.

Keywords: work, worship, theology, business, pandemic, COVID-19, stewardship, mission, ethics, God, creation, values, individualism.

Work as Post-Pandemic Worship:

The Urgent Task of Formulating a Theology of Work for Today

In his 1889 essay, Oscar Wilde observed that life imitates art far more than art imitates life (Wilde, 1889). Wilde's romantic commentary on late nineteenth century life was intended to demonstrate that art had become such an important expression of everyday life and human nature. It was a (now famous) literary mimesis, asserting that the arts were a moral barometer for the condition of the culture. Over a century later, Wilde's concept still rings true today. In fact, our lives are not only a *reflection* of the arts but are now highly *influenced* by them. Our lives are so intertwined and shaped by the myriad of cultural pressures constantly swirling around us. This is especially true of the marketplace operating in today's context as we emerge from COVID-19. To repurpose Wilde's phrase, we might now conclude that work imitates post-pandemic life far more than post-pandemic life imitates work.

The workplace has undergone seismic changes because of the pandemic and continues to evolve as we emerge from it today. For many of us, the working environment as we knew it to be prior to Spring 2020 no longer exists, and we are all having to adjust to new behavioral norms that imitate the post-pandemic context. Therefore, as we emerge from COVID-19, one of the most pressing matters confronting Christians in business is to understand how to respond theologically to such changes. This is such an important task because most of us encounter the intersection of faith and work daily. The most common expression of worship for Christians today is not in church on a Sunday morning but in the workplace. Consequently, the way our values, attitudes, and behavioral patterns intersect at work has an immediate correlative impact on how we worship (Rae, 2018).

The speed and breadth of the changes we have witnessed within the marketplace since March 2020 have created an imperative not only to reiterate a theology of work *but also to specifically articulate a response to them.* We must re-examine how a biblical understanding of faith at work interacts

with our post-pandemic culture. Should it imitate culture and embrace new individualistic norms, or should a theology of work today stand in opposition? This is such an important question to be resolved because work for the Christian is inherently theological, and the way we respond to the emerging marketplace will have profound implications on the way we understand our relationship with God. We cannot separate who we are at work, from who we are in Christ. We are not Christians who happen to work, we are Christian workers (Beckwith & Moreland, 2011).

Prior to the pandemic, much had been written articulating a theology of work, and there is a wealth of material presenting a biblical perspective of work. The goal of this paper is not therefore to restate what many other voices have already expressed, but rather to focus on three key theological aspects of work and explain why these are especially important for where we are as a post-pandemic society. We will re-examine the following concepts: (1) work as stewardship, (2) work as worship, and (3) work as a missional endeavor, and will reframe each for today's emergent marketplace.

Work as Stewardship: The Reality of Managing for Another

In the beginning, God created the heavens and the earth (Genesis 1:1, English Standard Version). Thus begins the historical narrative of humankind as we know it, starting with the clearest affirmation that all things are the result of an intentionally creative action by an eternal God. In the five days that followed that initial activity, God not only continued to *form* that which He had made, but also *filled* it with various kinds of life (Genesis 1:2). On the first day, God created time and space as we understand it, and with it a dark formless planet described as the earth. That same day, God also created light, separating evening from morning, and it was good (Genesis 1:3-5). On the second day, God separated the waters from the skies, creating an atmosphere capable of sustaining life, and again, it was good (Genesis 1:6-8). On the third day He gathered the waters together, thereby revealing dry land, and afterward cultivated it with plants and vegetation, and once again, it was good

(Genesis 1:9-13). On the fourth day, God created the sun, moon, and stars (Genesis 1:14-19). On the fifth day, He filled the waters with all kinds of marine life, as well as the skies with every kind of winged bird (Genesis 1:20-23). Finally, on the sixth day, it seemed that His creative purposes would be completed as He populated the land with every kind of living creature. Once again—as with every prior day—all that God had created was good (Genesis 1:24-25). What else could God possibly need now that His creation had been so perfectly and intentionally crafted, replete with every kind of plant and animal life imaginable?

At this stage in the Genesis narrative, any reader could be excused from assuming that the Creator—having formed and filled the earth—would then establish His kingdom and throne, and enter His creation in person, thereby assuming physical authority, to enjoy and manage all that He had made (Van Duzer, 2010). After all, in virtually every other situation known to humankind, the one who creates almost universally does so for his or her own enjoyment. It is the one with the ability to create who manages that which he or she has made. For instance, the artist paints either to enjoy the artwork himself or to sell it thereby providing for his needs. The same is true for the homebuilder, the sculptor, the baker, and so on. In almost every walk of life, those who create do so because they want to personally enjoy the fruit of their work.

However, on the sixth day, God's work did not cease with the populating of the land with animal life. Instead, the creation narrative took a surprising turn of events. Rather than personally entering that which He had made and ruling as sovereign, God's design for the world was to create humankind, both male and female, in His own image (Genesis 1:26-28). Throughout the history of the Judeo-Christian tradition, there has been considerable theological commentary given to what the expression 'in His image' means. While it is outside the scope of this paper to enter into a full examination of each of these views, it is appropriate for our present purposes to observe that the phrase most certainly indicates the following: We are made in the image of our Creator in the sense

that a personal God created humankind with the inherent capacity to think, feel, comprehend and enter into relationship with (at least initially) God Himself, as well as one another (Cochrane, 1984). We are made in the image of God in that, rather than personally enjoy and rule over creation Himself, we were appointed as God's stewards to act on His behalf, having been specifically granted His authority to rule (Waltke, 2007). We reach this conclusion with confidence given the express mandate to exercise dominion over every other aspect of the world God had made. Ross (1984) summarizes humankind's stewardship as follows, "God's purpose in creating human life in His image was functional: man was to rule or have dominion ... as (God's) representative" (p. 29). In other words, the creation account provides us with the clearest understanding of what we were created to do: we are to rule—as God's vice-regents—over the entire earth (Constable, 2022). We are the Creator's managers, given the task to steward that which He made, acting as His representatives, ruling, and managing the earth as appointed stewards. God did not need humankind to serve as his manager/steward. We were not created because God was in some way lacking the ability either to exercise dominion in person or because He did not have the necessary knowledge to do so. In the same way that God chose to create, we also affirm God chose to appoint man as his viceregent over the world, not out of necessity, but rather, as a voluntary expression of His divine freedom and purposes, all of which we believe are to bring Himself—Father, Son, and Spirit—glory (Grudem, 1984). Christopher Wright (2004) observes, "To be made in the image of God is to be made to work for God. It is fundamentally something mankind is obligated to do as a creature made in the image of its Creator and entrusted with the obligation to reflect and manage for Him" (p. 148). At the end of the sixth day, God did not transfer ownership of the earth to humankind. Instead, He appointed us as stewards to oversee all He had made on His behalf. The implication is that we are not owners, we are appointed managers.

Today, we no longer live in the Garden of Eden where Adam first found himself, but that does not mean we are no longer stewards of creation. For us, it is the workplace which is the everyday means through which we manage on behalf of God. Wong and Rae (2011) conclude, "We do God's work in the world in our jobs because they are connected with the task assigned to all human beings to exercise dominion over the world" (p. 49). Just as God worked to create the world, so too the human role is to labor as an expression of the divine image and likeness (Bergsma, 2018). God Himself did not come to earth to manage it in person, but instead created humankind for that purpose, delegating to them His authority over all things so that they could manage it all on His behalf. As the Creator's image-bearers, we are to serve as His appointed representative, ruler, and steward over all things, whether that is over a creature or plant, or whether it relates to a financial resource or commercial opportunity. This goes to the heart of what it means to be human. We are of course a creation of God, but we were created for God, managing every element of the world. When He issued the command to subdue the earth and exercise dominion over it, God was appointing humankind to serve as managers on His behalf, and we do that by means of stewardship, working the specific part—no matter how large or small—of creation He has called us to (Bock, 2018).

Why is this so important to reiterate for a post-pandemic theology of work? To put it quite simply, as we encounter a marketplace in which the wants and desires of the individual have taken center stage, there is a pressing need to restate *why* we are here, and *what* we are to do. Today's marketplace, as it emerges from COVID-19, has become increasingly self-focused, and making decisions about work, resources, time, and opportunities are now much more self-serving. Such notions are the antithesis of how Christians must approach work. We need to be reminded that we are not the ones being served. The theological reality is that we are not working for ourselves, a CEO, shareholders, or even global investors. We are working for God Himself. The Christian

understanding of work must not be limited to managing on behalf of an employer. Instead, it must be understood that we are managing elements of creation for the eternal God who brought all things into existence. From the shop floor worker to the chief executive officer, we are all stewards of God's creation, managing that which has been entrusted to us for God's glory, not for men. That ought to transform how we approach our work. Decisions ought not to be reached simply by asking what's best for me? Instead, the Christian at work must ask how am I to steward these resources for the One who has entrusted them to me: God? The Christian life should never be self-seeking, and this is especially true at the daily intersection of faith and work. The way we work must be God-serving and, rather than looking to our own needs, be others-focused.

This does not mean the Christian at work capitulates to their unbelieving co-workers, after all, to be good stewards means maximizing that which has been entrusted to us to the greatest extent to which the marketplace permits. Indeed, John Wesley is reported to have urged Christians in business to gain all they could through honest work and industry (Wogaman & Strong, 1996). In other words, Christians at work are not to shy away from advancement, opportunity, or economic gain. However, it does mean that we are to remember whose we are: we are stewards who submit to God. We are creatures serving the Creator. This means that the Christian response to today's marketplace emerging from the pandemic is not to be assimilated into a moral theory that puts self at the heart of decision-making, but is to reject self as god, and reaffirm the original creation mandate of stewardship. The question should not be, what kind of working environment best suits me, but instead ought to be, what kind of working environment enables me to better manage for God? Instead of quiet-quitting, post-pandemic Christian values at work should emphasize going the extra mile. Stewardship, not self, is the only theological response today. This demands a concerted refocus on objective truth and values. Our preferences are subordinated to God's. Our values therefore ought to imitate His. To borrow from Oscar Wilde once more, a post-pandemic theological ethic for the marketplace ought

to emphasize an environment that imitates God, rather than one in which God is made to imitate today's workplace.

Work as Worship: Countering Post-Pandemic Individualism

To work is to worship. After creating Adam, God placed him in the Garden of Eden, "to work it and keep it" (Genesis 2:15). Here we not only realize that our role on earth is to work that which has been entrusted to us but also that as we work, we worship. The reference to work in Genesis 2:15 is a Hebrew word לְעַבְּרָהַן that not only describes a physical tending to the land and vegetation but also describes serving and honoring (Brown, Driver & Briggs, 1994). It is fundamentally a word that describes worship. We were created in the image of God to serve as His managers, stewarding all of creation, and that very task—work itself—was to be an act of worship to Him. We are to worship as we work or, to put it another way, all our work is worship. A theological ethic of work for today must therefore begin with a reminder that work was part of God's original creative purposes for all of humankind. That has not changed in a post-pandemic climate. As Wright (2004) affirms, "Work is part of the image of God in humankind, for God is not only presented to us in the creation narratives as a worker, but it is an essential constitutive part of our God-imaging humanity" (p. 148). Dietrich Bonhoeffer (2008) understood this well, writing, "Adam was to keep the garden of Eden, which was the divine mandate of labor. This is part of the created world of things and values which is designed for the glorification and service of Jesus Christ" (p. 209). Therefore, to be made in the image of God and given the mandate to work means our response to God is to worship through work.

Work has inherent value to God. It is not something we are *able* to do, it is that which we are *abligated* to do in mimesis of the One in whose image we were originally made. It is just as much a spiritual offering to God as is prayer, preaching, or any sacrament. It is a prime means of glorifying God. In fact, although this paper is focused on a post-pandemic context today, a theological

understanding of work goes beyond conceptualizing it only in terms of the aftermath of COVID-19, because our work is not something limited to this present moment in time: work is a form of worship that will even continue in the eschaton (Volf, 2018).

Knowing that work is one of our prime responses to God means that (for example) the farmer should understand that he worships while plowing the fields; the baker worships God with every loaf produced; the accountant as she prepares a client's tax return; a lawyer as he represents a client in court; the academic in teaching; the mechanic in repairing, and so on. We all serve and worship God in our roles as stewards and managers of creation, with the prime response to our calling being: how should we work in a way that praises God (Bock, 2018)? It is a mentality that ought to prevent any Christian from thinking that their everyday (secular) work is somehow *less than* those who preach from a pulpit on a Sunday, or plant churches in the jungles of South America. Work—all forms of work—is our prime mode of worship to God.

This means there is a present responsibility for every Christian to work faithfully with what God has entrusted to them, not to practice idleness or self-focused individualism in a post-pandemic marketplace, but to worship in the everyday routine of work today. Living a life that pleases God is tantamount to faithful stewardship in matters of employment, trade, and profession, just as much as it is in matters of spreading the gospel. Loftin and Dimsdale criticize any division between the sacred and the secular on the basis that all such distinctions are not only unbiblical but are untenable from a theological perspective. They argue such thinking leads to the danger of concluding that God thinks less about our working lives than he does about church attendance. Their conclusion is that all such notions must be rejected (Loftin & Dimsdale, 2018). Martin Luther repeatedly taught his congregants about the importance of knowing they worshipped as they worked, affirming that Christians not only serve God at church but do so just as much in the home, the kitchen, the cellar, the workshop, and the field (Colson & Pearcey, 1999). Wong and Rae open their theological ethic of

work with the notion that faith and work cannot be separated into different sections of the week, in which one element (such as church attendance) is considered holy and sacred, and the other (such as work) is relegated to the secular and common (Wong & Rae, 2011). They argue that work for the Christian should not only be conceptualized as a way to generate financial provision but is best understood as an altar, a point at which faith is lived out and the means through which God is worshipped. It is the arena in which the Christian stewards the gifts, skills, and resources that have been entrusted to him or her as an offering in service to the God who has given them. Wong and Rae (2011) conclude, "Work is a fundamental part of who God is and who we are, being made in His image. It is immensely valuable to God because it is the means by which human beings partner with God in exercising dominion over the world" (p. 53). Karl Barth took the concept a stage further, arguing that work was not only an integral element of Christian worship but was also a fundamental part of each believer's sanctification, without which maturation in Christ could not be fully achieved (Barth, 1961).

The need to clearly articulate the theological importance of work as worship is not something that has only arisen out of the pandemic, however. Even prior to COVID-19 there was mounting alarm about the widespread misconception among Christians about the link between work and worship. In an explanatory foreword to a compilation of essays evaluating work and theology, Mark Greene lamented the fact that most Christians have no compelling, holistic vision for mission in their Monday-to-Saturday lives, and still less for their daily work (Loftin & Dimsdale, 2018). There is even more of an urgency today however, because if we fail to correctly present a theological ethic as the workplace emerges from the seismic changes brought about by the pandemic, the reality is that Christians will simply embrace (mimesis) the values of a shifting workplace, which will adversely impact the way they worship God. After all, the working environment cannot simultaneously elevate both self and Him.

A post-pandemic theological ethic for the marketplace must therefore counter the pressures of today's growing individualism by restating the truth about work: it's not about us, it's about God. It's not merely a means to an end. We are not to be slaves to our jobs, because we are slaves to Him (Mark 10:35-45). It is an integral part of how we express our praise to God. The post-pandemic workplace needs a bigger view of God and a smaller concept of self. We are to approach every Zoom meeting, phone call, customer, and email as an opportunity to not only produce our best effort but also to realize we are conduits through whom God is at work. As we work, we are to seek first God and His purposes (Matthew 6:33). We are to offer who we are to Him in every way as a form of worship (Romans 12:1-2). We ought not to think in terms of driving to work, as much as we should see that we are driving to worship. COVID-19 caused the culture around us to shift towards the self, and to become focused on what can I get out of this? The post-pandemic Christian response is to reorient around the One who gave us life, purpose, and stewardship responsibility, asking ourselves, what does God want to do through me today? It ought to be a vertical orientation between the believer and God, reflecting the greatest commandment that we love Him first and foremost as we work (Matthew 22:37). The second commandment of course is that we love our neighbor as ourselves, to which we now finally turn.

Work as Mission: Beyond the Financial Bottom Line

Most theories of ethical reasoning since Ancient Greece have, in one form or the other, focused on the goal (τέλος) of the person making the decision. For example, Aristotle asserted that the τέλος of virtue was to be a good and contributing citizen, thereby reaching one's full potential for the benefit of the city. A century later Epicurus determined the true τέλος of humankind was the pursuit of pleasure and the avoidance of pain. Thomas Hobbes, and later John Locke, would emphasize a τέλος grounded in one's unique social context. René Descartes rejected supernaturally occurring τέλος in favor of humanity's rationale ability to determine for his or herself. Jeremy

Bentham and John Stuart Mill would contend that τέλος was a general good for the aggregate of the majority. For Hume it was experience. For Kant the categorical imperative. For Nietzsche, it was the pursuit of the *übermensche*, and the best version of self. Although each of these theories differ in many ways, the reality is that they all share a common denominator: the role of the individual (Velasquez, 1989). Each theory requires decisions to be made in pursuit of human goals. The individual is the focal determiner of moral thought, whether as a citizen, rational being, empiricist, universalist, and so on. In other words, the ultimate τέλος is always driven by the moral agent him or herself.

The situation is much different however with a theological work ethic. Rather than the driving factor being individual ends, the τέλος becomes God's purposes, not humankind's. For the Christian therefore, moral values and the application of them are determined in pursuit of God's purposes, rather than our own. This means the Christian life is inherently a missional life, in which all things further divine plans, and not our own. Some of the last words Jesus spoke before His ascension included, "All authority in heaven and earth has been given to me. Therefore, go and make disciples of all nations, baptizing them in the name of the Father, and the Son, and the Holy Spirit, teaching them to observe all that I have commanded you" (Matthew 28:18-20). A more accurate rendering of the imperatival participle 'go' would be to translate it as 'as you go,' the force of which means that wherever Christians go—whether across the world to an unreached people group, or across the city to the workplace—the mandate is to make disciples of Jesus (Hagner, 1995). This is an explicit command to every Christian to actively be engaged in the task of telling and teaching others about Christ.

The workplace—one of the largest components in most Christians' weekly schedules—is included in that command, which means that work itself is an inherently missional activity. We are all missiologists in the marketplace, and our jobs and business opportunities are platforms to be used as instruments for sharing the gospel. Each one of us is an active participant in God's mission of

redeeming creation (Armstrong, 2016). Culver links the Great Commission of Matthew 28 to the creative stewardship mandate of Genesis 1, concluding, "There is a similarity between the original divine mandate to be fruitful, multiply, and fill the earth, and this new mandate for believing disciples of Jesus" (p. 239).

Work must therefore continue to be regarded as a missional endeavor for the Christian. Not only is it a source of financial provision and an opportunity to utilize gifts and find a sense of productivity and purpose, but it is also—or perhaps even primarily—a place in which we are witnesses for Jesus Christ. It is the mission field in which every Christian worker is to be engaged. It is a missional calling through which we are to serve God and those He has sovereignly placed around us. Wong and Rae (2011) summarize this concept as follows, "In our work, we co-operate and participate with God so that, in His providence, He accomplishes His work in the world" (p. 28). Volf (1991) expresses the same sentiment, writing, "As Christians do their mundane work, the Spirit enables them to cooperate with God in the kingdom of God" (p. 114).

In other words, our work is God's work, and He chooses to use us in our everyday working environments to accomplish His sovereign purposes. Work is not merely something the believer does to pay rent or keep the lights on, it is a divine calling made on their lives, through which they serve as stewards for God, making Him known through every employment and business activity. Merrill addresses this in his essay, observing that many in our post-modern world regard work as a necessary evil or drudgery, and that which must be endured or tolerated to survive in society. In short, he argues most people today see it as anything but a blessing. For the Christian however, Merrill argues we should see it as a gift from God, and when done well, is an honorable, noble, and privileged calling. He believes it is when we best reflect God, who is Himself constantly at work on our behalf (Merrill, 2018). The command to make disciples relates to the workplace just as much as it does to vocational Christian ministry, whether in a church or overseas. To re-phrase a well-known

biblical passage so that it is better understood for the marketplace: whatever we do at work, whether we're emailing or talking to customers, whether it's attending meetings or interacting with a client, it must all be done for the glory of God and to imitate Christ (Colossian 3:17). We would do well to remember that for most of his adult life, Jesus worked as a carpenter. A great deal of his ministry took place in everyday workplace settings in first-century Palestine. Frequently His teaching involved the use of parables that drew on common working conditions. Jesus is our example of what a workplace ministry looks like. He engaged people where they were and used words, expressions, and illustrations that related to their daily employment. The Apostle Paul continued this example, often working to further his missional activity. In Acts 18:1-4 we have one of the clearest examples of his theology of work, in which he is described as tent-making. This is not to be understood as an activity that he occasionally did to fund his real job of telling people about Jesus. Rather, we should understand that tent-making was a prime mode of spreading the gospel. The Theology of Work Project (2016) described it this way:

Tentmaking itself is a real ministry of witnessing to Christ. Paul is a witness when he preaches and when he makes tents ... Paul's money-earning work was an effort to build up the community economically. Paul employs his skills and possessions for the sake of the community, and he explicitly says that this is an example others should follow ... Paul's varieties of work in the sewing shop, marketplace, synagogue, lecture hall, and prison are all forms of witness (para. 7).

Wong and Rae (2011) write, "God calls people to work to gain opportunities to proclaim and model the reality of their faith. Through our work we have opportunities to build relationships and to demonstrate care and concern for people with whom we would not otherwise have contact" (p. 45).

In our post-pandemic marketplace, that mission hasn't changed, even though the appearance of the mission field has. Today we must continue to affirm that God calls His people into the ministry of business and that irrespective of where or how we work, the missional task before us is just as relevant as ever before. In fact, the need to reiterate our mission has never been more important, especially as the workplace now looks so different to so many. Before the pandemic, most workers had to physically leave their homes and commute to the office. There was a greater sense of going to the office, which meant the link between going to work and going into mission was not too great a stretch to make. However, in today's emergent marketplace, especially with the growth in popularity of working from home, the task for many Christian workers is to understand that their homes have now become the de facto gateway into the mission field, and the task of making disciples has for many become a virtual or hybrid endeavor. To go into the mission field at work is increasingly to move from the bedroom into the living room. In our post-COVID marketplace, the command to make disciples takes place for many without them even leaving their homes. Residential offices have become a missional marketplace in a way not previously understood. Many of our pandemic-era working habits are clearly here to stay, and while we may have been able to justify a pause in workplace missional activity during COVID-19, we can no longer continue to do so as we emerge from it.

Most church pastors do not encounter the sheer number of today's post-pandemic workforce that working Christians do. The post-COVID marketplace continues to be a far greater mission field than its church counterpart on a Sunday morning. The heightened individualism we see today is not driving people into churches, it is having quite the opposite effect. The greatest chance most people have of encountering the gospel in a post-pandemic context is when he or she encounters a Christian at work, whether in person or virtually. In a society that has become increasingly self-serving, we are to serve others at work. Forster (2015) stresses the missional

enterprise of work, writing, "The impact our work has on our communities is one of the larger realities that define the meaning of our work ... when people work together and engage in economic exchange ... they recognize the need for one another" (p. 64, 84). We ought to be attentive to the needs of others we encounter within the marketplace, doing all we can to create working environments—whether virtual or in person—that display the presence of Jesus. Bock (2018) argues that the working environment is one of the most suitable places in which to imitate Christ. He believes it is the responsibility of every Christian at work to seek the highest good of others, and to conduct oneself with integrity, imitating God in whatever manner He has us laboring. He concludes that the way we impact others is integral to the way in which we are stewarding for God. He finishes his essay by writing, "How we do our work and how we view our work involves carrying out the divine mandate to manage the earth well in line with what God commanded in Genesis 1:26-28. How we work with others and do our work, including especially how we treat others, builds credibility for us in any other endeavors we undertake with them" (p. 72). Although many around us now prioritize their own wants and desires over their employers, Christians are called to work as those who submit to and reflect, God. Our co-workers and clientele may be driven by individualistic demands, but we are to embrace the objective values that are revealed to us by God. Isolated individualism is fast becoming the means through which many conduct business. There is no greater time than the present to affirm a concerted return to a theological ethic for Christians in business that embraces the commands and character of God because it is those values that truly imitate Him to those around us. If we really are managing for God, having been given a window in time in which to steward our workplace resources as an offering of praise to God, then our missional endeavor must be service-oriented and Christ-centered, a task that demands a fresh theological ethic for today's emerging marketplace.

Endnote

¹In-person attendance at church services has plateaued. Only 27% of U.S. adults reported having attended religious services in person in 2022. Americans who say they have streamed religious services online or watched them on TV has declined from 36% in July 2020 to 28% in September 2021. See Justin Nortey, "More Houses of Worship are Returning to Normal Operations, But In-person Attendance is Unchanged Since Fall." Pew Research Center Report (March 22nd, 2022): www.pewresearch.org/fact-tank/2022/03/22/more-houses-of-worship-are-returningto-normal-operations-but-in-person-attendance-is-unchanged-since-fall. See also Kate Shellnutt, who writes, "Going into the third year since COVID-19, congregations and their leaders are left with the reality that the people who worshiped alongside them before may not be coming back." Kate Shellnutt, "Americans' Return to Church Has Plateaued," Christianity Today (March 22, 2022): www.christianitytoday.com/news/2022/march/return-to-church-plateau-in-person-virtual-pewresearch.html. Wendy Wang of the Institute for Family Studies has written, "The U.S. Christian population has been declining steadily in the past decade ... in times of crisis, such as the COVID-19 pandemic, one might expect that more people would turn to religion, given the death, fear, and isolation the pandemic has generated ... According to data collected by Barna Group, one-in-three practicing Christians dropped out of church completely during COVID-19 ... What's worse, church membership in the U.S. dropped below 50% for the first time in 2020, according to Gallup data dating back to 1940 ... Religious attendance has declined significantly in the past two years." See Wendy Wang, "The Decline in Church Attendance in COVID America," The Institute for Family Studies (January 20, 2022): https://ifstudies.org/blog/the-decline-in-church-attendance-in-covid- america. Aaron Earls, writing for Lifeway Research concluded, "Although more Americans feel the COVID-19 pandemic is over, some Christians still haven't returned to church services ... A quarter of Christian adults in the U.S. say they're attending church at least weekly, down from a third who

say they attended as regularly prior to the pandemic." See Aaron Earls, "Some Previous Churchgoers Are Still Missing Post-COVID," *Lifeway Research* (June 3, 2022):

https://research.lifeway.com/2022/06/03/some-previous-churchgoers-are-still-missing-post-covid.

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Discerning Truth: Data Analysts' Views of Christian Perfection

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Abstract

Low-cost and readily available software is useful to support exploratory data analysis, data visualization, and thematic analysis from grounded theory for the development of a framework to organize central ideas between related, disparate sources. The use of tools helps explore the theological topic of Christian Perfection, central to Methodism and the Holiness Movement, via key historical writings. These writings referenced the New Testament more often than the Old, and the references could be organized by categories such as theme, perspective, and example. The analysis demonstrates a reusable method for business and theological research.

Keywords: data visualization, grounded theory, thematic analysis, exploratory data analysis, Christian perfection, qualitative research

Discerning Truth: Data Analysts' Views of Christian Perfection

Makri and Neely (2021) state that grounded theory originated over 50 years ago and that how to implement it was not certain, but it was growing. In this same period, computer usage and data analytics and visualization as a discipline, such as for example, digital humanities (Luhmann & Burghardt, 2021), has become more widespread. A confluence of those two research methods is proving valuable to explore and reveal patterns of understanding from classic works such as those relating a perspective of Christian Perfection. John Wesley brought attention to the religious concept of Christian Perfection, but he was not the first and not the last to do so. Over the almost 500 years covered in this research study (1441–1937), Christian Perfection has been written about extensively by theologians such as those elaborated in the literature review.

As the title of this article suggests, the researchers have used a data analyst approach called Exploratory Data Analysis (EDA), which matches nicely with grounded theory and thematic analysis of qualitative methods research. Grounded Theory and EDA allow the data to guide an iterative process of gaining insights, a visceral, ground-up approach. Providing a new way to think about implementing grounded theory is one of the goals of this research study. Using newer business research techniques on a *theological* topic is an innovation that other researchers can adopt to produce higher-quality theories and results based on practical and useful data visualizations and summaries.

Literature Review

Sources Chosen on Christian Perfection

There are thirteen authors in this research study who, in turn, cited the Bible. John Wesley is the central writer, along with those authors he attributed for his theology (pre-Wesley) and other authors that came after him who interpreted his work on Christian Perfection (post-Wesley). This theology topic of Christian Perfection is the precursor to the Holiness Movement (mid-1800s to

mid-1900s) in church history and a significant part of Methodism and doctrine for denominations like the Wesleyan Church which are offshoots of the Methodist religion.

The authors that are pre-Wesley are Thomas á Kempis, who wrote Imitation of Christ in 1441; Saint Teresa of Ávila who wrote *The Way of Perfection* in 1566; Bishop Thomas Taylor who wrote *The Rules and Exercises of Holy Living* in 1650; Francois Fenelon who wrote *A Discourse Upon Christian Perfection* (1750s); and William Law who wrote *A Practical Treatise Upon Christian Perfection* in 1726. The two works from John Wesley are his *Sermon 40*, called *Christian Perfection*, written in 1740, and his book *A Plain Account of Christian Perfection*, written in 1766. The authors who were chosen that are post-Wesley are John Fletcher, who wrote *A Treatise on Christian Perfection* in 1770; Charles Grandison Finney who wrote *Christian Perfection* in 1839; Asa Mahan who wrote *Scriptural Doctrine of Christian Perfection* in 1844; Charles Henry Mackintosh who wrote *Christian Perfection: What Is 1t?* as part of his miscellaneous writings in the mid-1800s; John Allen Wood who wrote *Christian Perfection as Taught By John Wesley* in the late 1800s; and Reginald Garriguo-Lagrange who wrote *Christian Perfection and Contemplation* in 1937.

The authors examined for this study cover a five-hundred eighty-four-year span. The authors share direct and indirect relationships, but most notable is their alignment of theological underpinnings of Christian Perfection. At times explicit and at other times implicit, the authors believed and concluded Christian Perfection, at its core, rests in one's relationship with Jesus Christ and their neighbors, what Wesley called "the restoration of the image of Christ in the life of every believer" (Cho, 2019, p. 264).

Among relationships, we found four other common themes throughout the literature: love, devotion, grace, and perfection in Christ. Beginning with Thomas Kempis (1380–1471) and ending with Reginald Garrigou-Lagrange (1877–1964), we highlight common themes among the authors

and unifying beliefs that suggest Christian Perfection rests in Christ alone, manifested in a soul dominated by the Holy Spirit that seeks nothing but obedience to and love of God's commands.

Authors in Sources

Thomas á Kempis (1380–1471), Kempten, Germany. Little is known about Thomas á Kempis beyond his seminal work on Christian perfection, *The Imitation of Christ* (Galli & Olsen, 2000). In it, Kempis (1996) asks, "For what would it profit us to know the whole Bible by heart and the principles of all the philosophers if we live without *grace* and the *love* of God?" (p. 2). The rhetorical question Kempis (1996) asks is the premise for his philosophy on Christian perfectionism: perfection rests in the Christian's vertical and horizontal *relationships*.

Saint Teresa of Ávila (1515–1582), Ávila, Spain. Galli and Olsen (2000) share a story about Saint Teresa seeing a statue of the wounded Christ while walking in a convent. Galli and Olsen (2000) remarked that Saint Teresa was so overwhelmed by the reminder of Christ's constant love for her, even in her rebellion, that she underwent her "final conversion" and *devoted* the rest of her life to spiritual growth (i.e., the pursuit of Christian perfectionism). One might conclude that the moment St. Teresa realized her sustained *relationship* with Christ depended on Him, not her, she also realized Christian perfection rests in the *relationship* between them; "the branch and the vine" (*ESV*, 2001; John 15).

Bishop Jeremy Taylor (1613–1667), Cambridge, England. Taylor (1890) believed that the time one devotes to God directly correlates with the rewards one will receive in Heaven. As to the perfection of a believer's *relationship* with God, Taylor (1890) wrote that it is "to rely upon God with the same confidence as we did on our parents when we were children when we made no doubt but whatsoever we needed we should have it if it were in their power" (p. 170). Taylor (1890) knew that Christian perfectionism is found in a believer's *relationship* with God [and others], not in service to God; a service our desire to glorify the self often corrupts.

France. Francois Fenelon (Francois de Salignac de La Mothe-Fenelon) (1651–1715), Périgord, France. Francois Fenelon was the archbishop of Cambrai and a tutor to the king's grandson when he fell from the king's and royal court's favor over his spiritual writings (Edmonson & Helms, 2008). Refusing to submit to royal rule because of his complete abandonment of God (i.e., *devotion*), Fenelon was banished from the king's court but continued to influence his pupils and seek a closer *relationship* with God (Edmonson & Helms, 2008). In his reluctant condemnation of Fenelon's works, Pope Innocent XII remarked, "Fenelon erred by *loving* God too much" (Edmonson & Helms, 2008, p. xviii).

William Law (1686–1761), England. William Law was an outcast in most 'religious' circles (Galli & Olsen, 2000). Distrusting the world and an advocate of "humility, charity, prayer, and constant self-examination," Law believed the only aim of religion was to *love* Jesus Christ "because He first loved us" (Galli & Olsen, 2000, p. 275). In *A Serious Call to a Devout and Holy Life*, Law (2010) argues the purpose of the Christian life is to fully know God (a *relational* concept at its core.) Law (2010) suggests that only through this knowledge and God's *grace* can one live a life *devoted* and pleasing to God (*i.e.*, Christian perfectionism).

John Wesley (1703–1791), London, England. Unsure of his own salvation for much of his life, John Wesley, in his diary, once affirmed that he was not a Christian (Dobree, 2010). While serving in the recently formed British colony of Georgia in North America, Wesley, seeking advice from a Moravian pastor, was asked, "Do you *know* Jesus Christ?" Confused by all the various doctrines of faith he encountered over the years, Wesley continued to search for the assurance of salvation. At one point, Wesley was convinced that he must cease preaching because of his lack of faith. However, Wesley was told (by another Moravian), "preach faith till you have it; and then, because you have it, you will preach faith." Feverishly searching for "a saving faith," Wesley continued to preach, determined to "save his own desperately seeking soul." Finally, Wesley realized

that he had had the faith of a servant for many years, but now, he finally possessed the faith of a son (Dobree, 2010).

Convinced the term Christian Perfection was interchangeable with holiness, Wesley would go on to argue that our holiness, i.e., perfection, is bestowed upon us by God's *grace* alone, which is sufficient for all (*ESV*, 2001, 2 Corinthians 12:7–10). Wesley would further argue that by God's *grace*, *all* our sins are forgiven through Jesus Christ, thus rendering us *perfect in this life*; "if we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from *all* unrighteousness" (*ESV*, 2001, 1 John 1:9).

John William Fletcher (1729–1785), Nyon, Switzerland. Some called John William Fletcher an Arminian of Arminians (Ryle, 1869). First convicted of his fallen state via a simple remark about observing the sabbath, Fletcher, influenced by John Wesley, went on to become an ordained preacher and the Vicar of Madeley (Ryle, 1869). A critic of Calvinism and defender of Arminianism, Fletcher nevertheless wrestled with inconsistencies of both. Of Fletcher, John Wesley said, "I have not known one so uniformity *devoted* to God" (Ryle, 1869, p. 424).

Charles Grandison Finney (1792–1875), Warren, Connecticut. Charles Finney, a lawyer by trade, gave his heart to God, then walked away from the practice of law and became an evangelist (Galli & Olsen, 2000). Hated and attacked by many denominational leaders because he believed in Christian perfection, Finney was known for his "Arminianized Calvinism" and for being the "father of modern revivalism" in his day (Galli & Olsen, 2000, p. 69). On Christian perfection, Finney (2012) writes, "The gospel does not require perfection as the condition of salvation, but no part of the obligation of the law is discharged" (location 51378). How do Christians adhere to God's law? As Finney (2012) paraphrases throughout his writings and scripture explicitly state, "[perfection is to] *love* the Lord your God with all your heart and with all your soul, and with all your mind," and "[to] *love* your neighbor as yourself" (ESV, 2001, Matthew 22:37).

Asa Mahan (1799–1889), Vernon, New York. Raised by Christian parents, Asa Mahan, who did not have a conversation experience until he was eighteen (Healing and Revival Press, 2004), would become the first president of Oberlin College and president of the Wesleyan Methodist's Adrian College. In his book *Out of Darkness into Light*, Mahan writes of his revelation, "The rock of the heart was struck with the rod of *love* divine" (Bissett, 2009, p. 17). Aligned with Jesus' words in Matthew 22: 37–39, Mahan argued that Christian perfection is our willful obedience (*i.e.*, *devotion*) to God's law; "It is *loving* the Lord our God with all our heart, and with all our soul, and with all our strength, and our neighbor as ourselves" (Mahan, 1844, p. 7).

Charles Henry Mackintosh (1820–1896), Glenmalure, Ireland. Also converted at age eighteen, Charles Henry Mackintosh devoted his life to the ministry of the word of God through public speaking and writing (2015). On Christian perfection, Mackintosh (2015) writes, "But, thank God, our theme is not perfection in the flesh, through any process of improvement, moral, social, or religious" (location 3323). Mackintosh (2015) argued no one could go beyond the blood of Christ; ergo, the Christian is *entirely perfect in the risen Jesus Christ* (for his salvation). However, Mackintosh maintains that there are various forms of perfection, one being perfection in the principle of the Christian walk (Mackintosh, 2015). And while a lofty pursuit, Mackintosh (2015) suggests, "you therefore must be perfect, as your heavenly Father is perfect" (*ESV*, 2001, Matthew 5:48), *i.e.*, perfection in the Christian walk is also achieved through God's grace.

John Allen Wood (1828–1905), Fishkill, New York. Converted at age ten, John Allen Wood begins his autobiography, recalling he was considered the most unpromising of his siblings (Wood, 1904). In his doctrine of perfect love, Wood (1967) argues the terms "perfect love," "perfection," "sanctification," and "holiness" are equal terms denoting the identical state of *grace*. Ironically, John Allen Wood was hesitant about his early call to ministry but would go on to serve as Methodist pastor to several congregations and found "The National Holiness Association" (Wood,

1904). Entirely devoting his entire being to God, Wood (1904) had a supernatural experience that led him to preach the Wesleyan doctrine of "entire sanctification." Of his experience, Wood (1904) would write, "It was like passing through the gates to the bosom of Jesus and taking a full draught at the fountain of life" (p. 50). Shortly thereafter, Wood (1904) wrote *Perfect Love*, concluding that all Christians must possess perfect *love* because they cannot obey and do all God's commands without it.

Reginald Garrigou-Lagrange (1877–1964), Auch, France. Garrigou-Lagrange, regarded as an authority on spiritual theology and *sacra doctrina*, considered man's attention to the "conditions required for the progress of the *grace* of the virtues, and the [perfect development of] gifts of the Holy Ghost" to be his highest purpose (Garrigou-Lagrange, 2016, p. 2). Garrigou-Lagrange believes that God calls Christians to His sanctifying *grace*, *i.e.*, that all Christians are indwelt by the Holy Trinity, justified, and graced (O'Neill, 2022). Regarding St. Thomas Aquinas as *the* eminent guide to leading a supernatural life, Garrigou-Lagrange (2016) argued perfection is reached only through unitive ways and the illumination of a soul dominated by the Holy Ghost, devoted to God. Garrigou-Lagrange (2016) maintains this "great concept of Christian perfection ... is the only one which seems to preserve all the grandeur of the gospel and the epistles of St. John and St. Paul" (p. 2).

Grounded Theory

In the previous section, we presented the subject matter to be analyzed, and here, we describe the research methods used. The first is known as grounded theory. According to Charmaz (2014), the definition of ground theory (p. 1) is as follows:

Grounded theory methods consist of systematic yet flexible guidelines for collecting and analyzing qualitative data to construct theories from the data themselves. Grounded theory

begins with inductive data and analysis, uses comparative methods, and keeps you interacting and involved with your data and emerging analysis.

Barney Glaser (2022) was the mentor of Charmaz, and he elaborates (p. 1):

Grounded theory refers to a specific methodology on how to get from systematically collecting data to producing a multivariate conceptual theory. It is a total methodological package. It provides a series of systematic, exact methods that start with collecting data and take the researcher to a theoretical piece that is publishable.

Hassan (n.d.) suggests that the purpose of grounded theory is that it "allows researchers to generate new theories by inductively building upon observed patterns in the data" (p. 1). Mertler (2020) notes that grounded theory helps develop theory in a certain environment, which is what we seek to highlight by developing a framework for looking at the environment of teaching and scripture reference for the doctrine of Christian Perfection. A key thought is that one can begin with a notion of patterns to be found in the data but must analyze the data and allow the data to prove those patterns or reveal unlooked possibilities in an iterative process.

Exploratory Data Analysis

For a data analyst, grounded theory is a natural research method. Data leads the way to finding patterns and developing theories instead of presupposing the final answers or theories. It is a "bottom-up" rather than "top-down" approach. Typically, a researcher might review literature or something like developing a framework (predecessor to a theory) to help organize the first assessment of data organization. This leaves room for surprising (dissonant) or interesting (stimulating) findings (Creswell & Creswell, 2023). Using this draft framework on a subset of the full data to test its robustness, the researcher needs to be open to additions to or subtractions from the framework as they use it to make sense of the data while being careful not to skew it to any foregone expectations by eliminating data that goes against a desired narrative. Examining a large amount of

qualitative data – interview transcripts, examples of images, audio, video, or other real-world conceptual representations or, in our case, historical narrative – would be and has been overwhelming sans software to help with this. Data analysts use software to their advantage, especially when dealing with a large volume of data. Data visualization is a key discipline within Exploratory Data Analysis (EDA), which is remarkably like the implementation of grounded theory. They both use data in an open-ended manner and do so iteratively.

One of the goals of this research is to show how using a data analyst's approach and tools can support grounded theory research for qualitative methods. Per Indeed.com editorial staff (2021), some of the key skills needed for a data analyst in job searches are the use of "Structured Query Language (SQL), Spreadsheets, Critical Thinking, Statistical programming languages, Data visualization, Public speaking, Machine learning, Data warehousing, Communication, Problemsolving, Research, Attention to detail, Collaboration, Project management, Data prep, Statistics, Writing, and Domain knowledge" O'Connor (2020, p. 1) substantiates that those skills are especially important. Many of these skills aided in supporting grounded theory methods and exploratory data analysis for this research project.

Methodology and Results from Exploratory Data Analysis

How does one analyze thirteen different writings on the theology of Christian Perfection? As noted before, Martin's (2023) insight is that the divine word was truth. It thus makes sense to analyze the scripture mentioned in these historical texts to find the truth. The data analysis started with manually gathering the scripture references of the historical text sources into a spreadsheet that became the raw data for the data visualizations used since modern spreadsheet tools can count and summarize data.

There were almost 600 unique scripture references in the sources. Figure 1 is a small sample of how a matrix of each historical writer's reference to a scripture in discussing their idea of

Christian Perfection was created. Using an X in the table when a writer refers to a scripture makes it possible to have counts in the spreadsheet summarized by using pivot table features within the spreadsheet tool, which was Microsoft ExcelTM.

Figure 1

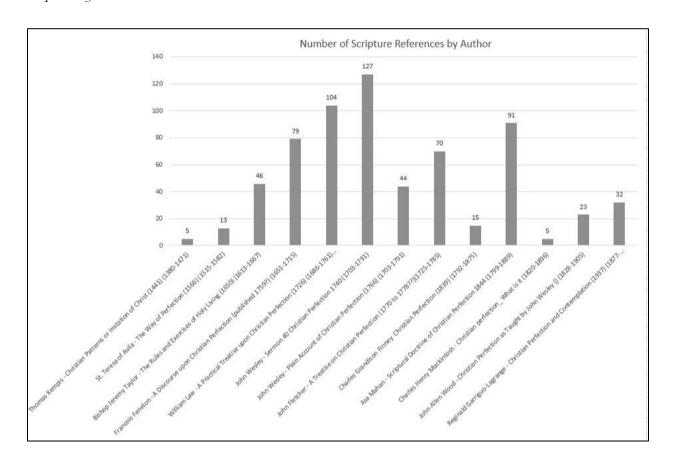
Spreadsheet of Scripture References (Sample)

Δ	A	В	С	D	E	F	G	Н		J	K	L	М
1	OT/NT/APOC	Book of Bible	Chapter and verse		Verse(s)	Thomas	st. Feres	Star Paterns	or Interton of Perfect	hist Least 125 february 125 feb	O. LATH Likes of Holy Li Likes of Holy Li Likes of Holy Likes I Law A Factical Ti A Practical Ti Law A Factical Ti	And the state of t	A ST JOST I A STATE OF THE STAT
2	ОТ	1 Chronicles	16:22	16	22						Х		
3	ОТ	1 Chronicles	28:9	28	9								Х
4	ОТ	1 Kings	8:46	8	46								
5	ОТ	1 Kings	8:46	8	46						Х		
6	ОТ	1 Samuel	3:10	3	10				X				
7	ОТ	2 Chronicles	6:36	6	36						X		
8	ОТ	Amos	3:7	3	7						X		
9	ОТ	Deuteronomy	6:5	6	5							Х	Х
0	ОТ	Deuteronomy	9:11	9	11								
1	ОТ	Deuteronomy	9:15	9	15								

From the raw data spreadsheet, many new opportunities for analysis sprang up. Counts of scripture in terms of each historical writing became possible, allowing for data visualization represented by a column chart by Old Testament and New Testament reference. Figure 2 shows how many scripture references there are for each historical document. Based on the first visualization in Figure 2, a researcher can see that some authors referred to scripture more than others, and there was an upswing in scriptural references, peaking at John Wesley and then tapering back down again. The heaviest use of scripture was in Sermon 40 by John Wesley. One of the

lightest uses of scripture was from Charles Mackintosh. With 500 years being represented in these historical text documents, one can then begin to consider whether the variation in the number of references makes sense from a historical point of view. With the first visualization produced, we begin to see that EDA, by its nature, is iterative; once the first nuggets of insight are derived from that visualization, more data visualization springs forth, leading to more consideration and insight, etc.

Figure 2
Scriptures by Author



Deeper data exploration, such as counts of books of the Bible and counts of chapters of the Bible referenced from all the historical writings, are shown in Figure 3. It shows that in the Old Testament, 18 out of 39 books were used, while 23 out of 27 books were used from the New

Testament. The theology of Christian Perfection uses more of the New Testament to support it than the Old Testament.

Figure 3

Counts by Books of the Bible

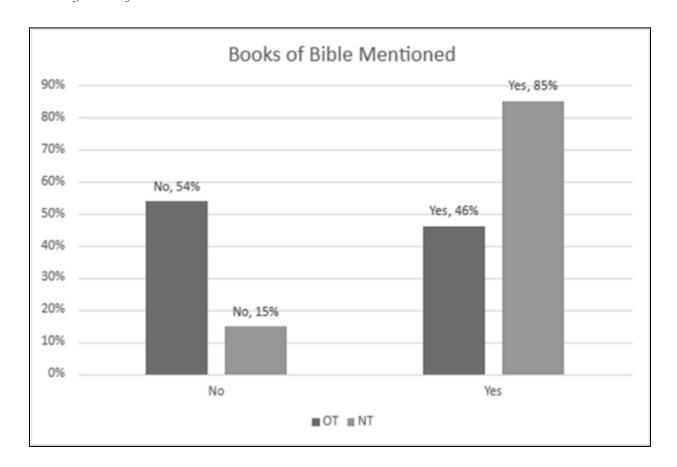
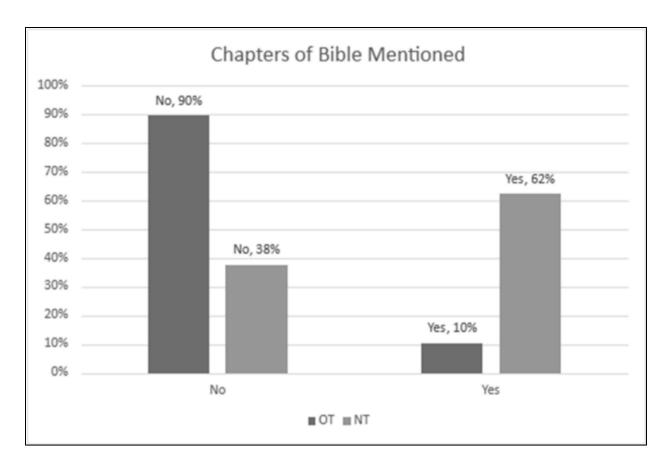


Figure 4 represents counts by chapters of the Bible, further revealing that only a small percentage of chapters in the Old Testament were mentioned in the historical documents, while an extremely high percentage of New Testament chapters were used to inform us about Christian Perfection.

Figure 4

Counts by Chapters of the Bible



The application of a unique data visualization shows a saturation of scripture used from the historical documents. Figure 5 represents the saturation by book and chapter throughout the Bible in the Old Testament; Figure 6 magnifies this to allow the detail to be seen. Figure 7 is a visualization of the saturation throughout the New Testament. Using highlighting, one can see immediately which books have the most references to Christian Perfection by looking across the row at the number of chapters highlighted.

Figure 5Old Testament Visualization

	A	В	C	D	E	F	G	Н	1	J	K	L	M	N	0	Р	
1																	
2	OLD TESTAMENT	CHAPTERS															
3	Genesis	50	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
4	Exodus	40	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
5	Leviticus	27	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
6	Numbers	36	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
7	Deuteronomy	34	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
8	Joshua	24	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
9	Judges	21	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
10	Ruth	4	1	2	3	4					9						
11	1 Samuel	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
12	2 Samuel	24	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
13	1 Kings	22	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
14	2 Kings	25	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
15	1 Chronicles	29	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
16	2 Chronicles	36	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
17	Ezra	10	1	2	3	4	5	6	7	8	9	10					Г
18	Nehemiah	13	1	2	3	4	5	6	7	8	9	10	11	12	13		Г
19	Esther	10	1	2	3	4	5	6	7	8	9	10					Г
20	Job	42	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
21	Psalms	150	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
22			51	52	53	54	55	56	57	58	59	60	61	62	63	64	6
23			101	102	103	104	105	106	107	108	109	110	111	112	113	114	1
24	Proverbs	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
25	Eoclesiastes	12	1	2	3	4	5	6	7	8	9	10	11	12			Т
26	Song of Solomon	- 8	1	2	3	4	5	6	7	8							Н
27	Isaiah	66	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
28	STRUCTURE .		51	52	53	54	55	56	57	58	59	60	61	62	63	64	6
29	Jeremiah	52	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
30			51	52		<u> </u>		-		-			-	-			-
31	Lamentations	5	1	2	3	4	5										Н
32	Ezekiel	48	1	2	3	4	5	6	7	8	9	10	11	12	13	14	1
33	Daniel	12	1	2	3	4	5	6	7	8	9	10	11	12	107		H.
34	Hosea	14	1	2	3	4	5	6	7	8	3	10	11	12	13	14	Н
35	Joel	3	1	2	3			-	-	-	-	10	-	-	-		Н
36	Amos	9	1	2	3	4	5	6	7	8	9						Н
37	Obadiah		1	-	-	-	-	-		-	-						Н
38	Jonah	4	1	2	3	4								_			1
39	Micah	7	1	2	3	4	5	6	7	-							\vdash
40	Nahum	3	1	2	3	-	-	-	Ť.								
41	Habakkuk	3	1	2	3		-										\vdash
42	Zephaniah	3	1	2	3												
43	Haggai	2	1	2	,												\vdash
44	Zechariah	14	1	2	3	4	5	6	7	8	9	10	11	12	13	14	-
45	Malachi	- "	1	2	3	4		0		0		10		12,	13	14	\vdash
10	1-raracm			-	3	4	-		_	-		_	_	-	-	-	_

Figure 6

Old Testament Visualization (Magnified)

OLD TESTAMENT	CHAPTERS														
Genesis	50	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Exodus	40	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Levitious	27	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Numbers	36	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Deuteronomy	34	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Joshua	24	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Judges	21	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Ruth	4	1	2	3	4	- 1	4								43
1 Samuel	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2 Samuel	24	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1Kings	22	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2 Kings	25	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1 Chronicles	29	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2 Chronicles	36	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Ezra	10	1	2	3	4	5	6	7	8	9	10		-	-	-
Nehemiah	13	1	2	3	4	5	6	7	8	9	10	11	12	13	
Esther	10	1	2	3	4	5	6	7	8	9	10	-	-		
Job	42	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Psalms	150	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1 201113		51	52	53	54	55	56	57	58	59	60	61	62	63	64
		101	102	103	104	_	106	107	108	109	110	111	112	113	114
Proverbs	31	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Ecclesiastes	12	1	2	3	4	5	6	7	8	9	10	11	12		
Song of Solomon	8	1	2	3	4	5	6	7	8		10		***	- 3	
Isaiah	66	1	2	3	4	5	6	7	8	9	10	11	12	13	14
13 011011		51	52	53	54	55	56	57	58	59	60	61	62	63	64
Jeremiah	52	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Seremon	-	51	52	-	•	-		-	-		-10		-	10	
Lamentations	5	1	2	3	4	5	-			-	-		_		
Ezekiel	48	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Daniel	12	1	2	3	4	5	6	7	8	9	10	11	12	1.5	14
Hosea	14	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Joel	3	1	2	3	7	-		·		-	10		12		1.4
Amos	9	1	2	3	4	5	6	7	8	9					
Obadiah	1	1	2	3	7	-	0		0	,	-		-		-
Jonah	4	1	2	3	4	-	-			-	-				
Micah	7	1	2	3	4	5	6	7		-	- 1	-	-	-	
Nahum	3	1	2	3	-	,	0	-			-		-		
Habakkuk	3	1	2	3		-				-	-				
Zephaniah	3	_	-	3		- 17	//								
Participated and the Control of State of the Control of the Contro	2	1	2	3		- 8	8								
Haggai	14	1	2	3		5		7	0	9	10	11	40	40	44
Zechariah		1	2		4	9	6	-	8	3	10	11	12	13	14
Malachi	929		2	3	4						-		_	_	

Figure 7New Testament Visualization

NEV TESTAMENT	CHAPTERS										
Matthew	28	1	2	3	4	5	6	7	8	9	10
Mark	16	1	2	3	4	5	6	7	8	9	10
Luke	24	1	2	3	4	5	6	7	8	9	10
John	21	1	2	3	4	5	6	7	8	9	10
Acts	28	1	2	3	4	5	6	7	8	9	10
Romans	16	1	2	3	4	5	6	7	8	9	10
1 Corinthians	16	1	2	3	4	5	6	7	8	9	10
2 Corinthians	13	1	2	3	4	5	6	7	8	9	10
Galatians	6	1	2	3	4	5	6				
Ephesians	6	1	2	3	4	5	6				
Philippians	4	1	2	3	4						
Colossians	4	1	2	3	4						
1 Thessalonians	5	1	2	3	4	5					
2 Thessalonians	3	1	2	3	-						
1 Timothy	6	1	2	3	4	5	6				
2 Timothy	4	1	2	3	4						
Titus	3	1	2	3							
Philemon	1	1		4	8						
Hebrews	13	1	2	3	4	5	6	7	8	9	10
James	5	1	2	3	4	5					
1Peter	5	1	2	3	4	5					
2 Peter	3	1	2	3							
1 John	5	1	2	3	4	5					
2 John	1	1		7							Г
3 John	1	1	- 8	4							
Jude	1	1	- 9	8	6						П
Revelation	22	1	2	3	4	5	6	7	8	9	10

While Figures 5 through 7 provide visual appeal for saturation by book or Testament, some might relate more strongly to comparisons with numbers. Using pivot table features within Microsoft ExcelTM, we can visualize this way as well. Another remarkable finding was that the scriptures most referenced to explain Christian Perfection came from Matthew, John, Romans, 1 John, 1 Corinthians, Acts, and Luke in the New Testament, while Psalms, Isaiah, Jeremiah, and

Ezekiel were most often used in the Old Testament to explain Christian Perfection. While Figure 8 shows an overall breakdown for all the historical texts combined, the same summary was produced per author (see Figure 9). The most referenced books in the Wesley sermon were 1 John, Romans, and Matthew in the New Testament and Psalms and Proverbs in the Old Testament.

Figure 8

Counts of Chapters Sorted High to Low

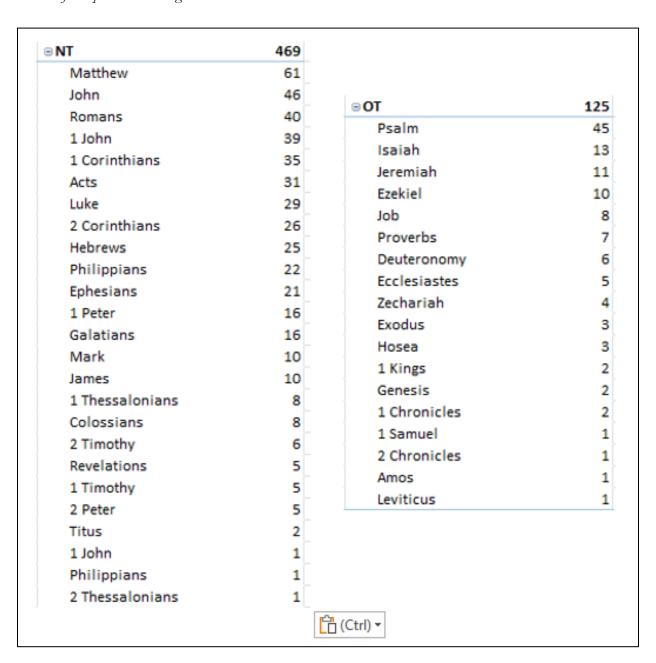


Figure 9

Counts of Chapters Sorted High to Low for Wesley's Sermons

	A	В	С	D	E
	John Wesley -				
	Sermon 40 Christian Perfection				
1	1740 (1703-1791)	X _V			
2					
3	Row Labels	Count of Chapter			
4	□NT	108		OT	19
5	1 John	21		Psalm	3
6	Romans	12		Proverbs	3
7	Matthew	10		Job	2
8	Acts	8		Deuterono	2
9	2 Corinthians	7		Ezekiel	1
10	Ephesians	7		Amos	1
11	Galatians	6		Isaiah	1
12	Philippians	5		2 Chronicl	1
13	John	5		1 Kings	1
14	Mark	5		1 Chronicl	1
15	1 Peter	4		Zechariah	1
16	Hebrews	4		Ecclesiaste	1
17	2 Peter	3		Exodus	1
18	Luke	3			
19	1 Corinthians	2			
20	2 Timothy	2			
21	James	2			
22	2 Thessalonians	1			
23	Colossians	1			

Methodology and Results from Grounded Theory

Analysis of data through grounded theory is made possible by using business software. The idea is that data visualization and analysis software that businesses have used for decades can be applied to make grounded theory practical, possible, and efficient to perform. By choosing a rich theological topic like Christian Perfection, scriptural analysis is possible with the appropriate tools.

The last two visualizations from the Exploratory Data Analysis (EDA) are Word Clouds of the scriptures used for the Old Testament and New Testament, which can lead to themes. The website Simple Word Clouds (www.simplewordclouds.com) was used to generate these graphics. For word counts, the website classic.wordclouds.com is sufficient.

Figure 10
Old Testament Word Cloud

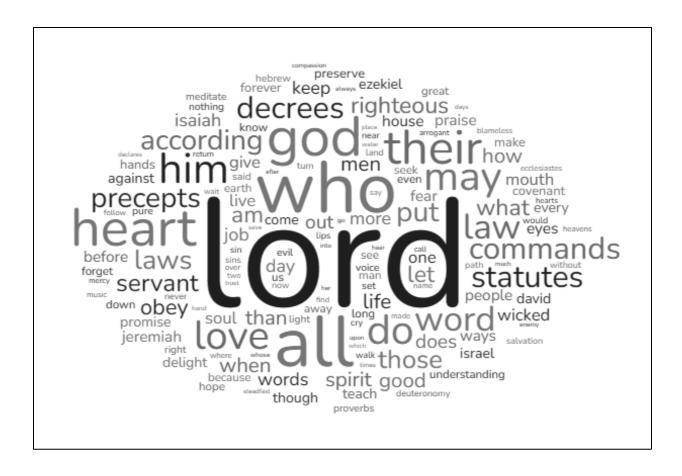
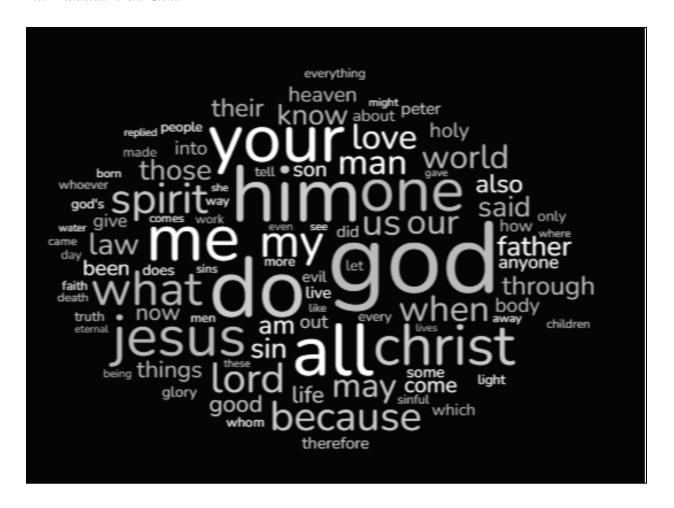


Figure 11

New Testament Word Cloud



Thematic Analysis

Grounded theory applies data coding and categorization (Charmaz, 2014). With massive amounts of text, software can be used to find themes, categories, and patterns of thought in the text. NVIVO (TM) and Max QDA Lite (TM) are two software products also used in this research project. Saldaña and Omasta (2018) suggest that the first coding cycle takes things apart, while the second coding cycle synthesizes meaning by putting things together. Once codes are established, they can be used to summarize into categories or sub-categories (Saldaña, 2021). According to Saldaña (2021, Figure 1.1), codes are combined into categories that build up into themes or

concepts, and those themes then feed into assertions or theories. From this point on, for ease of understanding, code will be used as a verb and category or sub-category to characterize the passage.

Using low-cost data analytics software to perform the data analytic functions for qualitative analysis aids in analysis by grounded theory methods. Business and research tools are common for data analytics jobs and coincide with grounded theory and inductive reasoning.

The starting point for categorization was based on our initial familiarity with the source material, which one can consider a series of historical documents, both the tomes on Christian Perfection and the Bible scriptures that they reference. The first way of categorizing the scripture was by the *section* of the Bible, either the Old or New Testament. We then used historical considerations for the second way, to categorize according to each *author's* work and the chronological relationship between them. Wesley's two works, as the fulcrum (from the contemporary perspective of our institution's denomination) of the doctrine of Christian Perfection, were a sub-category unto himself; other sub-categories were simply authors who wrote prior to Wesley and those who wrote after him.

In performing a thematic analysis, we posited five *themes* that address mechanisms or pathways by which Christians are perfected or observed/assessed to be perfect in the theology of Christian Perfection. The five are perfect in relationships, perfect in love, perfect in surrender, perfect in Christ, and perfect by grace. Beginning with Thomas Kempis (1380–1471) and ending with Reginald Garrigou-Lagrange (1877–1964), the unifying beliefs suggest Christian Perfection rests in Christ alone, manifested in a soul dominated by the Holy Spirit that seeks nothing but obedience to and love of God's commands. The exploration needed is whether the data – the scriptures – support this framework. Thus, our initial set of categories was simply grouped under the name *theme*.

A free tool called Max QDA Lite was used to produce Figure 12 and Figure 13, showing the themes and counts in the Old and New Testaments. Figure 12 shows counts for the Old Testament, and Figure 13 shows the counts by theme for the New Testament.

Figure 12
Old Testament Themes

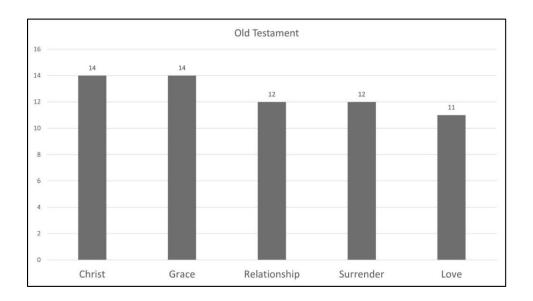
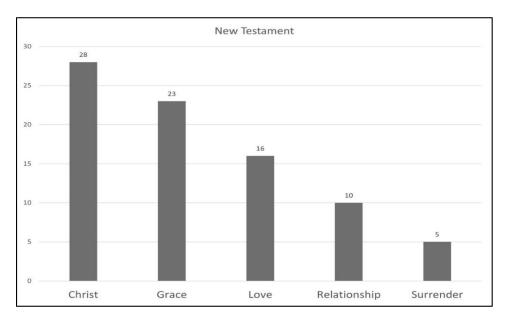


Figure 13

New Testament Themes



We then thought about the diverse ways that these *themes* are presented or unfold in the Bible. For example, some scriptures are used as direct doctrinal support for the notion of perfection. Some are used as examples, whereas others are mentioned in an ancillary manner, supportive of perfection but with either a matter of fact or casual reference to the existence of perfection. So, we devised a categorization called a *reference* that encompassed these three. However, understanding that some scriptures may befuddle this simple scheme, a development that grounded theory suggests preparing to encounter, we added a fourth category that would function as a catch-all for anything that would not meet the scheme. This fourth category could spawn additional categories, a refinement of thinking based on data.

An additional categorization was conceived, which we called the *perspective* of the scripture. Is it a *perspective* of an internal process that happens within a person? Or is it a *perspective* of an external process that is visible (and even confounding) to others who witness it? For the categorizations of *author* and *section*, a given scripture clearly can only be in one sub-category. But for *theme*, *reference*, or *perspective*, we allowed scripture to be coded into more than one sub-category.

Table 1 shows our initial categorization, along with an example scripture for each one to give the reader a sense of our thinking. However, for the author, we present the chronological range.

Table 1

Initial Categories, Sub-Categories, and Examples

Category	Sub-	Example
	category	
Theme		
	Grace	I John 1:7 – 1 John 1:7 But if we walk in the light, as he is in the
		light, we have fellowship with one another, and the blood of Jesus,
		his Son, purifies us from all {7 Or <every>} sin.</every>
	In Christ	2 Corinthians 5:17 – Therefore, if anyone is in Christ, he is a new
		creation; the old has gone, the new has come!
	Love	Philippians 1:9 – And this is my prayer: that your love may abound
		more and more in knowledge and depth of insight,
	Relationships	1 Chronicles 16:22 - Saying, "Do not touch My anointed ones, and
		do My prophets no harm."
	Surrender	1 Peter 4:2 – As a result, he does not live the rest of his earthly life
		for evil human desires but rather for the will of God.
Author		
	Pre-Wesley	1441 Thomas á Kempis
		1566 Teresa de Ávila
		1650 Bishop Jeremy Taylor
		1726 William Law
		1759 François Fenelon
	Wesley	1740 Sermon 40
		1761 Plain Account
	Post-Wesley	1770–78 John Fletcher
		1839 Charles Finney
		1844 Asa Mahan
		1937 Reginald Garriguo-Lagrange
		Charles Mackintosh
		John Allen Wood

Category	Sub-	Example
	category	
Section		
	Old	Scriptures from Genesis through Malachi
	Testament	
	New	Scriptures from Matthew through Revelation
	Testament	
Perspective		
	Inward	Acts 15:9 – He made no distinction between us and them, for he
		purified their hearts by faith.
	Outward	2 Timothy 1:10 – but it has now been revealed through the
		appearing of our Savior, Christ Jesus, who has destroyed death
		and has brought life and immortality to light through the gospel.
Reference		
	Ancillary	Ecclesiastes 12:7 – and the dust returns to the ground it came
		from, and the spirit returns to God who gave it.
	Doctrinal	1 John 1:9 – If we confess our sins, he is faithful and just and will
		forgive us our sins and purify us from all unrighteousness.
	Example	1 Corinthians 10:13 - No temptation has seized you except what
		is common to man. And God is faithful; he will not let you be
		tempted beyond what you can bear. But when you are tempted, he
		will also provide a way out so that you can stand up under it.
	What is This	1 Kings 8:46 – "When they sin against You (for there is no one
		who does not sin), and You become angry with them and deliver
		them to the enemy, and they take them captive to the land of the
		enemy, far or near;

NVivo (\$1,019 for an academic license) allowed for a more sophisticated analysis of the data. Both QDA Miner Lite (free and regular subscription is under \$100 for a student) and NVivo allow the user to annotate segments of historical documents. We created text files for each scripture of

each book referenced in Figures 6 through 10. We then selected the verses in each book referenced in Wesley's Sermon 40 and categorized them according to the framework presented in Table 1. The successive references made from our NVivo analysis were based solely on this work of Wesley.

NVivo provided some early advantages in the analysis because when categorizing each scripture passage, the user can associate a passage with an existing category/sub-category or create a new one on the fly with minimal mouse movement. The user can also create an annotation for that passage to explain the rationale for the categorization. When categorization is tricky or when more than one sub-category is warranted, the annotation allows the researcher to record their thinking for other collaborators or later researchers to examine and question. For example, referring to Table 1, the ancillary *reference* for Ecclesiastes 12:7 was annotated in NVivo thusly by one of us: "When the Spirit returns to God it is made perfect in Christ; *perspective* is heart holiness b/c the desire of the one returned has presumably been to be holy with the Lord." This explains why that passage was coded by theme as in Christ and with an inward *perspective*. Annotations invite further discussion about the coding of that passage for anyone who disagrees with these decisions.

Figures 14–16 show examples of annotations and screenshots from NVivo because the software does not provide for exporting annotations within the context of its source material.

NVivo also allows two different coders to work on the same documents and to compare the two sets of results to establish deeper intercoder reliability.

Figure 14

NVivo Annotation for 1 Corinthians 10:13



Figure 15

NVivo Annotation for 1 Corinthians 13:12

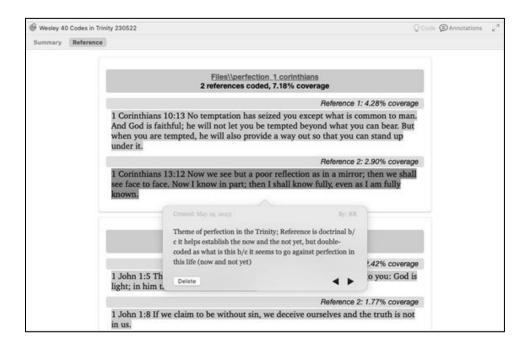


Figure 16

NVivo Annotation for 1 John 1:5



Table 2 provides an example of how we coded the *theme* of relationship. The passages provided are a sample of the complete set. Each of the passages listed is categorized as a relationship, but some are double-coded or triple-coded with other *themes*. All multiple categorized passages are annotated, and the annotations (represented in NVivo per the above figures) are listed in a separate column in Table 2 to provide the reader with some insight into the thoughts behind the categorization.

Table 2
Sampling of Scripture Passages and Annotations for the Theme of a Relationship

Passage	Annotation
1 Chronicles 16:22 Saying, "Do not touch My anointed ones, and do My prophets no harm."	ancillary reference to devoted ones
1 Corinthians 9:2 Even though I may not be an apostle to others, surely I am to you! For you are the seal of my apostleship in the Lord.	coded for theme as relationship, because their disciple relationship is what helps "perfectly seal" his apostleship
1 John 1:7 But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all {7 Or <every>} sin.</every>	Triple coded for a theme as surrender (walk in the light), relationship (fellowship) and grace (blood purifies)
1 John 2:1 My dear children, I write this to you so that you will not sin. But if anybody does sin, we have one who speaks to the Father in our defense Jesus Christ, the Righteous One. 1 John 2:2 He is the atoning sacrifice for our sins, and not only for ours but also for {2 Or <he also="" and="" aside="" away="" but="" god's="" is="" not="" one="" only="" our="" ours="" sins,="" taking="" the="" turns="" who="" wrath,="">} the sins of the whole world.</he>	theme triple coded for relationship (if we sin who have someone on our behalf), grace (atoning sacrifice), and in Trinity (the plan or way for salvation)
1 John 2:12 I write to you, dear children, because your sins have been forgiven on account of his name.	double coded for theme as relationship (dear children, not just to John but to Jesus) and in Trinity (perfected/forgiven on account of His Name)
1 Peter 3:9 Do not repay evil with evil or insult with insult, but with blessing, because to this, you were called so that you may inherit a blessing.	as we are to others, so will God be to us -> relationship with each other mirrors our relationship with God
2 Peter 1:4 Through these he has given us his very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires.	theme coded as relationships, hearkening back to 2 Peter 1:2–3 where the knowledge of God/Him called us to grace and virtue, by which we received the promises that allow us to participate in the divine nature

Passage	Annotation
Acts 1:4 On one occasion, while he was eating with them, he gave them this command: "Do not leave Jerusalem but wait for the gift my Father promised, which you have heard me speak about.	Theme double coded as in Trinity (a promise from Father) and relationship (eating together and promise).
	Reference coded as What is this because it is Jesus speaking conversationally as a reinforcement of what He said before, but it is a direct communication (not inward/outward manifestation) and linked to doctrine but not doctrinal per se.
Amos 3:7 Surely the Sovereign LORD does nothing without revealing his plan to his servants the prophets.	[no annotation because it seems obvious that this is relational]
Deuteronomy 30:6 The LORD your God will circumcise your hearts and the hearts of your descendants, so that you may love him with all your heart and with all your soul, and live.	Two types of perfection - surrender (sanctification) and relationship

We soon realized that we needed to make changes to our framework. While we conceived of a *theme* as perfection in Christ, it became clear very quickly that we should be talking about a *theme* of perfection in the Trinity because there were also references to perfection through God and the Spirit. 1 Corinthians 10:13, listed in Table 1 as an example of a *reference*, is clearly portraying a *theme* of being perfected by God, rather than Christ. 2 Corinthians 3:8–9 speaks about perfection through the ministry of the Spirit. This was our first change.

The next framework adjustment came in the types of examples of a *reference* to perfection. In Table 1, the example is what one might call a positive example, showing one way in which perfection takes place. But sometimes Wesley cites a negative example, either making one wonder if perfection is possible or describing someone on a path moving away from perfection because they are making negative progress within a *theme*. Early on, we coded these as What is This (our catchall category).

An example listed in Table 1 is the suggestion in 1 Kings 8:46 that everyone sins, which questions perfection rather than reinforcing it. A different type of negative example would be 1 John 1:8, which says that "if we claim to be without sin, we deceive ourselves and the truth is not in us." Encountering more of these instances required a slight revision of our framework: instead of just an example of a *reference*, we created two sub-categories of example, positive and negative. Interestingly, until we can resolve a better category, the I Kings 8:46 passage remains categorized as What Is This. Further clarification may be possible as we integrate scriptures from other authors' works to see if our framework is robust enough to categorize those scriptures well and to shed light on what may be mysterious for now.

A few scriptures in our catchall category still await final categorization and seem to be in two groups. One is a group that refers to what theologians call the now and the not yet (Lincoln, 2004), such as Mark 13:32; they are not fully categorized yet because their relationship to the existence of full Christian Perfection needs better understanding, with other verses cited by other authors in our set of writings. Another consists of a unique perspective, that of direct communication, such as several of Jesus' statements in Acts 1:4, 1:7, and elsewhere directed to a specific person or group of people and not necessarily generalizable as either inward or outward.

NVivo also provides the researcher with the ability to see the words most frequently used within a given category or sub-category (frequency count and word cloud), plus a visualization of the context of a given word as it appears in that same listing, known as a word tree (Wattenberg & Viégas, 2008). The two work together very well to help the reader see how scripture is used within a category. Figure 17 is a word cloud of the 20 most frequently occurring words in passages cited by Wesley's Sermon 40.

The researcher can set the number of words shown in the cloud, and our experience is that fewer words provide a cleaner image. The software does offer a count of word use. It is possible to

omit words that appear very frequently but may not be meaningful to analysis, such as the names of books, the names of the personalities of the Trinity, prepositions, articles, pronouns, or any word chosen by the researcher. Figure 17 also accounts for word stems, such that words like sin, sins, sinful, sinning, sinned, and others with the same stem are counted as occurrences of the same word. Unfortunately, it does not allow for a combination of related words that could be grouped but are not stemmed words per se, such as men, man, or anyone. By clicking on any word in the cloud, NVivo allows the researcher to see which files contain the word of interest; in this case, it shows 15 references to sin or a stem of it in 1 John, five in Romans, etc.

Figure 17

Word Cloud for 50 Most Frequent Words in Scriptures Referenced in Wesley's Sermon 40



Figures 18 and 19 are examples of word trees; knowing from the cloud that sin, etc., is the most frequently occurring word in Wesley's Sermon 40, we can look at a word tree with all the stem variations of the word sin that are present.

In Figure 18, the busier example of a tree because the word sin was the stem with the most occurrences, the five words in each chapter that precede or antecede the word are shown. An astute student of the Bible or source material can quickly gather which passages are displayed in the tree. However, one can also get a sense of the usage of the word across its related passages.

Unsurprisingly, the preceding words focus on an actor's relationship with sin, and the anteceding words portray the action. The word sin is more often used as a concept or a representation of our human nature than a specific act by a specific person. However, in Figure 19, with the stem word sins as the focus, one can see that these passages have a more intimate sense – the sins of a person as opposed to the sins of the world. In each figure, one can see a downward-facing arrow, which allows the researcher to quickly move between the trees of stemmed words. The cloud and tree work together well because the cloud identifies the words most amenable to being portrayed in a tree. The tree then provides the context for the word that is absent from the cloud.

Figure 18

Word Tree for Stem Word Sin from Wesley's Sermon 40

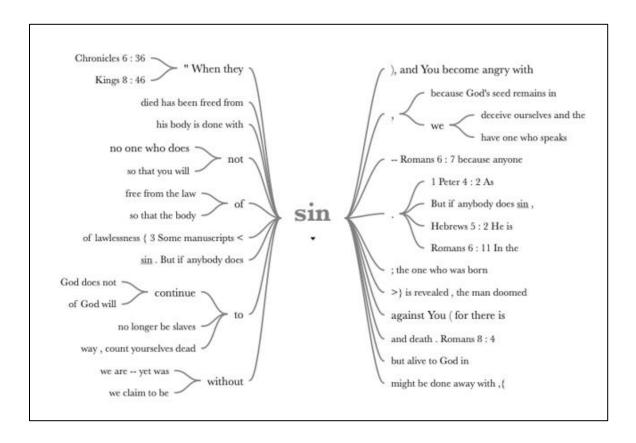
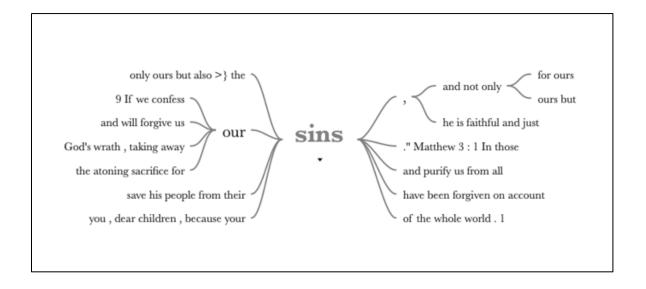


Figure 19

Word Tree for Stem Word Sins from Wesley's Sermon 40



Tables 3 and 4 show the top word frequencies from passages coded for each of our *themes* and most of our *reference* and *perspective* types. Words (stems) like sin and man/men/anyone were atop these lists; sin led the way for categories like grace, Trinity, relationships, ancillary mentions, doctrinal references, and inward *perspective*. The person-centric word was top for both *references* of examples and outward *perspective* and a close second for inward *perspective*. Love led the way for the *theme* of love and lived for the *theme* of surrender. The top words for these categories suggest reasonable reliability because of the connection between the word and the category.

Table 3

Top Word Frequencies for Themes (Word Count)

Grace	Trinity	Love	Relationships	Surrender
Sins (14)	Sins (28)	Love (7)	Sins (10)	Live (6)
Man/Men (7)	Man/Anyone	Know (4)	Children (7)	Faith (5)
	(14)	Things (4)	Write (7)	Sin (5)
				Men/Brothers (5)
Grace (6)	Knows (10)	Good (3)	Father (6)	Heart (4)
Light (6)		Works (3)		
Lord (6)				

Table 4

Top Word Frequencies for Reference, Perspective (Word Count)

Ancillary	Doctrinal	Positive	Negative	Inward	Outward
		Example	Example		
Sin (4)	Sins (24)	Men/Man	Anyone/Man/Men	Sin (29)	Anyone/Man/Men
		(13)	(14)		(17)
Enemy (3)	Light (10)	Things (7)	Bad/Evil (8)	Anyone/Man/Men	Like (9)
				(27)	
[several] (2)	Know (9)	Body (6)	Good (6)	Know (13)	Lord (7)
		Dear (6)			Sin (7)
		Write (6)			
		Know (6)			
		Live (6)			

A final useful analytical tool for NVivo is matrix coding, or what might be considered a crosstab that shows which passages were coded across the major categories. Unlike software like SPSS, there is no option for summing across rows or columns of the matrix or representation by percentages. Table 5 shows the crosstab of each *theme* against the other categories that we discerned. From this, there are some interesting patterns:

- The *theme* of Trinity is more strongly visible in passages than other *themes*, including references to negative examples, ancillary, and What is this?
- Wesley's Sermon 40 drew more on New than Old Testament scripture
- References to examples are more prevalent than to doctrine

- The *theme* of grace was stronger in the Old Testament relative to the New Testament than for any other
- The *theme* of love from Wesley's sermon did not draw from the Old Testament and was the least represented in scripture than other *themes*

Table 5Coding Matrix (Crosstab) Frequency of Themes x Other Major Categorizations (% Within the Row)

	Grace	Trinity	Love	Relationships	Surrender
Inward	14 (67%)	45 (69%)	9 (90%)	26 (76%)	25 (83%)
Outward	7 (33%)	20 (31%)	1 (10%)	8 (24%)	5 (17%)
NT	14 (70%)	54 (86%)	9 (100%)	24 (83%)	27 (90%)
OT	6 (30%)	9 (14%)	0 (0%)	5 (17%)	3 (10%)
Ancillary	1 (4.3%)	5 (6.3%)	0 (0%)	2 (5.9%)	1 (3.2%)
Doctrinal	10 (43.5%)	31 (39.2%)	4 (40%)	12 (35.3%)	10 (32.2%)
Neg	1 (4.3%)	16 (20.3%)	1 (10%)	6 (17.6%)	3 (9.7%)
Example	10 (43.5%)	20 (25.3%)	5 (50%)	12 (35.3%)	17 (54.9%)
Post	1 (4.3%)	7 (8.9%)	0 (0%)	2 (5.9%)	0 (0%)
Example					
What is					
This?					

Conclusion

A scriptural analysis and thematic analysis were performed on 13 historical writings on the doctrine of Christian Perfection that spanned over five hundred years. A spreadsheet was used to gain insights through descriptive statistics on scriptural references. Specialized software for qualitative research was used for thematic analysis from one of the sources. Tools for data analysis and visualization common to business and research were shown to be useful in deepening

theological understanding and opening grounded theory as an option for future graduate/doctorallevel research.

One major finding was that the graphs showed that this theology came mostly from the New Testament. Of all the types of perfection, the Trinity was the strongest. Also, the concept of sin was most often cross-referenced by all the *themes* represented. Living in Christ was written as the way to perfection.

After performing this qualitative analysis, we are satisfied that the five enhanced themes and the four enhanced principal reference types are robust enough to be used for the analysis of passages related to Christian Perfection from other sources. That subsequent analysis will be helpful to sort out the open questions we have about a third perspective, direct communication, and how to work with the passages referring to the now and the not yet or something else that requires additional scripture and thought to be categorized. Further, the identification of passages from different books of the Bible or the human authors of multiple books (e.g., Paul, John, Peter, Luke) would allow for broad thematic study related to Christian Perfection. It provides a researcher (or Bible study leader) with some firm guidance, for example, for a study of the gospel or epistles of John looking at just Christian Perfection and how that is presented across the themes, references, and/or perspectives we have identified.

We believe that further study in this area could be to expand into more or all the thirteen sources, to support the framework more conclusively we discovered from the data analysis, or to refine it, such as the further clarification of that which we could not categorize. Other writings in other topics of theology or in non-theological areas could also be explored using the tools and methods we used. Our data consisted of historical documents, but modern sources of digital humanities data such as electronic documents, videos, or interviews can be used with these tools.

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Doctrine Before Belief and Belief Before Impact: A Systematic Theology Approach to Integration of Faith and Learning in Business Programs

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Abstract

Whilst there are many approaches to integrating faith and learning, one has received minimal treatment in the literature and even less in the application. That approach is founded on systematic theology. This novel systematic theology approach was introduced into graduate and undergraduate programs in a structured manner with initial findings reported here. Using a well-respected systematic theology text, the degree program was broken down into 8 core courses on a fixed carousel, with each course focusing on a particular doctrine, starting with the Doctrine of God. Consequently, cohorts of students were systematically introduced to historic Christian doctrines, in a logical sequence, by the time they had completed the core of the program. Session readings were extracted from the text and students were required to identify biblical truth in the session reading. Each session contained a graded doctrinal discussion board alongside the normal subject matter readings and assessments. The due date for the session doctrinal discussion board was before the date of the in-class lecture, thereby giving the lecturer time to review the discussion board posts and integrate them into an open class discussion of about 10 minutes. The results of this approach are initially assessed through qualitative analysis of general course feedback from students in post-course surveys.

Keywords: Christian doctrine, integration of faith, Christian impact, systematic theology, Christian pedagogy, business programs

Doctrine Before Belief and Belief Before Impact: A Systematic Theology Approach to Integration of Faith and Learning in Business Programs

The importance for Christian-based higher education institutions to integrate faith and learning is found in the almost universal inclusion of this requirement in their mission statements at both institutional and college levels (Kaul, et al, 2017; Matthews, et al, 2001). This contrasts with the place of Christian faith in secular higher education (Macdonald, 2010). This strategic impetus has given rise to much effort and research on how to implement this goal (Dessart, 2009; Ramirez, 2020). A variety of approaches have been devised ranging from "laissez-faire" to "semi-structured" (Neal, 2013; Smith, et al, 2011). The effectiveness of different approaches has not been widely measured. Anecdotal evidence would suggest that the "laissez-faire" light touch approach is most favored by faculty and is consequently the most likely to be implemented across programs and courses (Barrett, 2015).

However, it could be argued that the student experience with regard to "laissez-faire" is likely to be significantly varied along a number of dimensions that affect impact (Dunn, et al, 2013; Milian, et al, 2018; Ringer, 2013). For example, varied doctrinal contents between lectures (Totten,2003), variations in doctrinal content between courses and programs, variations in scope and level of integration (Glanzer, 2008), methods of assessment, level of importance, faculty orientation (Minow, 2001), allocation of time, etc. Other considerations could include tangential items such as students' perceptions of faculty (Tirrell, 2018), perceived value (Harris, 2004), the scope of in-class participation, critical thinking on faith, etc. (Ringer, 2013), and cultural context (Johnson, 2006).

A modest attempt to provide data on the structured end of the faith and integration spectrum is

presented here. This approach explores structured doctrinal faith and integration starting with Paul's causal statement found in *Romans 10:14*:

"How then will they call on Him in whom they have not believed? How will they believe in Him whom they have not heard? And how will they hear without a preacher?"

Paul highlights the causal relationships that result in Impact (calling on Christ), starting with the promulgation (Teaching) of Doctrine (knowledge) and leading to the assent of the knowledge (Belief). A representative causal chain is as follows:

- (1) Impact = f Belief
- (2) Belief = f Doctrine, Teaching

With the starting point being the intersection of Doctrine (content) and Teaching (delivery), a systematic approach to the delivery of content required a structured approach to course development. The steps taken were:

- (1) Development of a program course carousel, allowing for historic Christian doctrine to be presented over the program in a logical and ultimately comprehensive manner
- (2) Structured integration of session delivery and assessment per course

The details of how the systematic integration of faith and learning is directly linked to the structure of the program and then through the course, the content and assessment are described below.

Method

A carousel (Table 1) was developed for the MBA program which contained 8 three-credit-hour courses that formed the core of the program. (A 1.5 credit hour course in critical thinking was added to the first semester as part of the core of the MBA program). The MBA carousel allowed for the development of a 3-semester cohort-based approach to recruitment and systematic delivery. Each cohort followed the same course delivery sequence, built on progressive learning and

integration of business theories and applications. The development of a systematic program structure via a carousel was seen as a prerequisite to the delivery of logically sequenced Christian doctrine.

Table 1

The Prerequisite MBA Carousel

MBA Start Start

	Cohort FA202	21 August Week 4	Cohort SP2	2022 Jan Week 2	
FA2021	MRKT6301 Marketing	MANA6310 Leadership, Ethics, and Human Resources Management			
	MANA51.523 Critical Thinking, Research, and Writing				
SP2022	MISM6314 Management Information Systems	MANA6333 Operations and Supply Chain Management	MRKT6301 Marketing	MANA6310 Leadership, Ethics, and Human Resources Management	
			MANA51.523 Critical Thinking, Research, and Writing		
SU2022	ACCT6321 Managerial Accounting	MANA6302 Quantitative Analysis	MISM6314 Management Information Systems	MANA6333 Operations and Supply Chain Management	
FA2022	FINA6301 Corporate Finance	MANA6341 Strategic management	ACCT6321 Managerial Accounting	MANA6302 Quantitative Analysis	
SP2023	Elective 1	Elective 2	FINA6301 Corporate Finance	MANA6341 Strategic Management	
SU2023	Elective 3	Elective 4	Elective 1	Elective 2	
	Capstone Project				
FA2023			Elective 3	Elective 4	
			Capsto	one Project	

With the sequence of MBA core courses fixed and known, the next step was to systematically include doctrinal readings in each course. The doctrinal themes were allocated to each course starting with the Doctrine of God and ending with the Doctrine of Last Things. A matrix of courses and doctrinal themes was thus developed and partially illustrated in Table 2.

Table 2

The Sequenced Matrix of Christian Doctrine to MBA Core Courses

			Management	Operations and Supply
Theme	Marketing	Leadership	Information Systems	Chain Management
The Doctrine of God				
The Being of God	X			
The Works of God	X			
The Doctrine of God in				
Relation to Man				
Man in his Original Sin		X		
Man in the State of Sin		X		
Man in the Covenant of		X		
Grace				
The Doctrine of the Work				
and Person of Christ				
The Person of Christ			X	
The States of Christ			X	
The Offices of Christ			X	
The Doctrine of the				
Application of the Work				
of Redemption				
Conversion				X
Faith				X

With the doctrines systematically allocated to core MBA courses the next step was to extract key portions of each doctrine to include in each session (10 sessions per course). The following is an example extract reading (Grudem, 2020) for a session in the Information Technology course:

Information Technology – The Doctrine of the Application of the Work of Redemption

Session 5 – The Beauty and Joy of Sanctification

Sanctification brings great joy to us. The more we grow in likeness to Christ, the more we will personally experience the "joy and "peace" that are part of the fruit of the Holy Spirit (Gal. 5:22), and the more we will draw near to the kind of life that we will have in heaven. Paul says that as we become more and more obedient to God, "the fruit you get leads to sanctification and its end, eternal life" (Rom 6:22). He realizes that this is the source of our true joy. "For the kingdom of God is not a matter of eating and drinking but of righteousness and peace and joy in the Holy Spirit" (Rom 14:17). As we grow in holiness we grow in conformity to the image of Christ, and more and more of the beauty of his character is seen in our own lives. This is the goal of perfect sanctification, which we hope and long for, and which will be ours when Christ returns. "And everyone who thus hopes in him purifies himself as he is pure" (1 John 3:3).

With a doctrine tied to a course and readings extracted for each session of a course, the following figure illustrates how the reading was integrated into each session within Blackboard. The italicized and bold sections of a session plan are where doctrine is integrated. The first session of the course contained a general survey of the doctrine that would be covered in the course. The doctrinal assignment for the session comprised a discussion board that included the main contribution plus 2 replies and a 3-item bibliography.

Further emphasis was made through reference to the doctrine in each pre-session welcome announcement. A mid-week doctrinal piece was included as an ad hoc broader integrating announcement. A 10-minute in-class doctrinal discussion concluded the face-to-face lecture. The key points raised in the in-class discussion were captured and published as a post hoc summary announcement of the discussion.

Table 3

Integration of Doctrine into Each Session

Blackboard Proforma Structure	Number of Doctrinal Contacts per Course
1. Introduction	
a. Passage/piece on Christian doctrinal theme allocated to this course (Provided)	1
b. Faculty video (Example provided)	
2. Content	
a. Topics as per in-class lectures	
b. Texts E.g. (McGraw-Hill / Pearson – Use of Connect / MyLab)	
3. Assignments	
a. As per the in-class lecture	
b. Discussion board (One topic per week)	
c. Integrated Faith and Learning discussion board (proforma provided) including 3-item bibliography	10
4. <u>Communication</u>	
a. Weekly Announcement (headed with an element of the doctrinal theme)	10
i. Announcement (proforma for each week)	
ii. Selected announcements on doctrinal theme	10
iii. 10-Minute class doctrinal discussion	10
b. Post hoc summary announcement on in-class discussion/discussion board	10
Total points of doctrinal contact per course	51
Core Courses	8
Total points of doctrinal contact for the program	408

In this manner students would have had 51 encounters with a specific Christian doctrine per course with 408 encounters with Christian doctrine systematically delivered over the core of the MBA program.

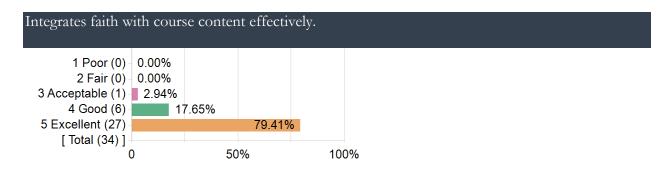
The following section reviews the initial results of the systematic doctrinal approach to the integration of faith and learning in a business program.

Results

The following results were taken from a post-course survey which was completed by 34 students. These survey results are a portion of the total survey that covered additional dimensions of the student experience.

Table 4

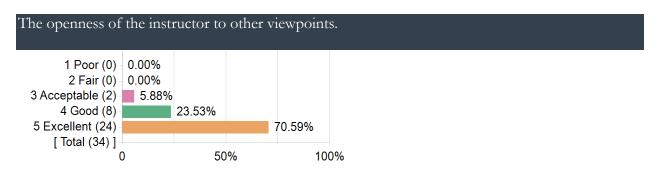
Integration of Faith



97% of students rated the effective integration of faith as good or excellent.

Table 5

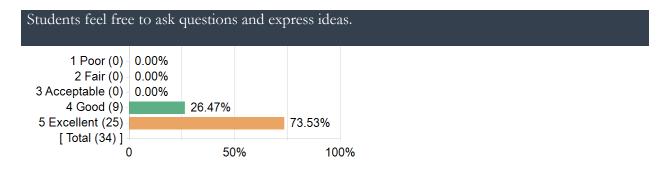
Openness



94% of students rated the openness of the instructor to other viewpoints as good/excellent.

Table 6

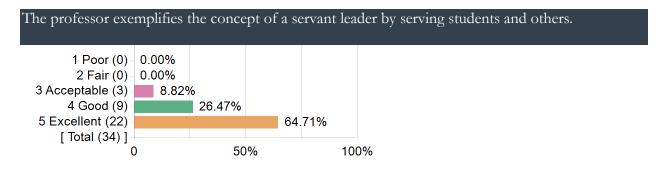
Freedom to Ask.



100% of students felt no constraints on asking questions.

Table 7

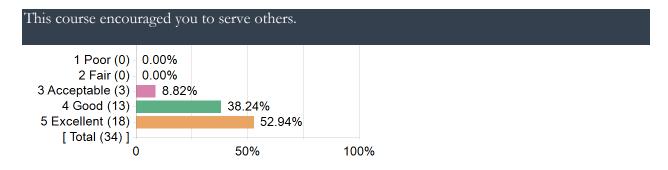
Servant Leadership



91% of students rated servant leadership as good/excellent.

Table 8

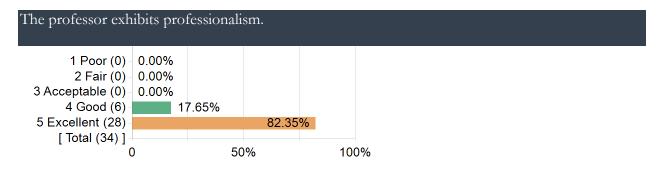
Serving Others



91% of students rated the course as good/excellent in encouraging them to serve others.

Table 9

Professionalism



100% of students rated the professionalism of the professor as good/excellent.

Anecdotal comments were made including reference to the value of weekly doctrinal integration as follows:

"Yes, Prof. has done a great job of tying in real-life business situations with each chapter introduced. His vast knowledge through his prior experiences has helped me connect to topics in each chapter.

I also love that doctrinal integration is introduced and applied weekly. It keeps God in the center of all aspects of our lives, especially once we go into our professions.

I also believe the presentations, though challenging, have pushed the class out of their comfort zones and given us a feel for potential presentations in our future jobs."

Discussion

This exploratory study suggests that a systematic doctrinal approach to the integration of faith resulted in positive outcomes in relation to Paul's causal logic. For example, there are indications that understanding systematic biblical truth was received (97%), and that led to an increase in willingness to serve others (91%). The study also indicates that the effective integration of systematic doctrine into business programs requires certain mediating factors that require sufficient performance in themselves. For example, the professor demonstrating openness (94%),

leading to a non-prescriptive atmosphere (100%), servant leadership (91%), and professionalism (100%). Conversely, the results indicate that the systematic theology approach did not erode the perception of professionalism, limiting discussion or evaluation of differing viewpoints.

Conclusion

Within the limits of this exploratory study, it can be indicated that impact follows belief and belief follows knowledge of truth. Perhaps the study shows that the systematic delivery of systematic theology within a program is possible and yields positive student learning and experience outcomes. There are indications that the systematic delivery of systematic theology improves the perception of servant leadership (Matthias, 2008), professionalism (Sherr, et al, 2007), and the overall value gained in the student experience. The systematic doctrinal approach would appear to have a non-trivial impact on the lives of students (Lawrence, et al, 2005).

Implications and Recommendations

If the indicative results of this study are generalizable, stable over time, and more effective in facilitating Christian impact, then there are a number of barriers to be considered in adopting a systematic doctrinal approach to the integration of faith and learning (Horner, 2022). A major initial consideration is the level of support that the approach has within the institution's leadership as reflected in the institution's mission statement and goals.

Further considerations would be the faculty's doctrinal congruence (Narramore, 1992). For example, this study used historic Christian doctrine (Grudem, 2020) but faculty may have different perspectives and knowledge of these doctrines which in turn may influence their willingness to support this approach. Faculty may have established other methods for faith and learning integration which they may be unwilling to change. The systematic doctrinal approach to integrated faith and learning has certain prerequisites. For example, a carousel structure to programs, conformity to the

structure on learning platforms, etc. These are non-trivial barriers to the implementation of a systematic theology approach.

Future Research

Further study is required to compare the systematic doctrinal approach with other approaches to the integration of faith and learning using Paul's causal logic as the rubric for this comparison. Does the systematic doctrinal approach deliver a greater Christian impact than other faith integration methods (Jeynes, 2018)? Several important variables and their relationships have been highlighted but their relative importance has yet to be determined. For example, the importance of contextual variables such as professionalism, evidence of servant leadership, delivery of non-doctrinal knowledge (subject matter content), and the ability to discuss other points of view. There are several behavioral research possibilities. For example, research on how and to what extent doctrinal integration of faith influences life choices (Bodell, 2021).

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Getting Students to Read Course Material

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Abstract

To successfully achieve all course outcomes by the semester's end, higher education professors expect students to bear some responsibility for their learning by reading assigned textbook chapters or articles outside of class. However, studies show that students are not reading assigned content independently. In fact, most students feel it is the professor's job to cover all the relevant content in class. Previous research has found that holding students accountable through pop quizzes, scheduled quizzes, or graded reading assignments significantly increases reading compliance. This study investigated if low-stakes guided reading assignments would motivate business students to read the course material before covering it in class. It also assessed students' perceived value of completing the reading assignments. Using an accounting class at Point Loma Nazarene University (N=24) and a strategic management class at Evangel University (N=38), we found that holding students accountable increased reading compliance even with low point values. This resulted in the professors being able to use class time to expand on key concepts, which gave students a deeper level of understanding. In addition, we also found a significant increase in students' perceptions of the value of reading before class as long as the professor did not spend class time simply regurgitating the assigned reading material.

Keywords: required reading, reading compliance, textbooks, higher education, business, accounting, management

Getting Students to Read Course Material

A common question students ask professors at the beginning of every semester is, "Do I really need to purchase the required materials listed in the syllabus?" As new professors, we found this question perplexing. We thought, "How could anyone expect to do well in a course if they do not read the course materials?" After teaching for a few years and having casual conversations with several students, we began to understand their mindsets. What they were really asking was if they would be held accountable for studying the information in the textbook and other supplementary materials on their own or if we would be covering everything they needed to know in class. If the class lectures would cover most of what they needed to know, why should they spend the money to acquire books and/or take the time to read them?

Despite our emphasis on the need for students to acquire the course materials, we still observed that several students remained unconvinced. Only when they noticed the first reading assignment pop up on their Learning Management System (LMS) calendars would they equate reading with their grade and decide to order the course materials. We commonly observe the hold-out students scrambling to make photocopies or take pictures of the assigned reading pages from a friend's book about 24-48 hours before that first graded reading assignment is due.

A literature review reveals that our experiences are commonplace throughout higher education. Studies exploring students' perceptions of assigned reading show that most students do not feel reading is necessary to earn the desired grade. Baier et al. (2011) surveyed 395 undergraduate and graduate students at two Midwestern universities. Eighty-nine percent reported they could earn a C or better without doing any of the reading. In fact, 31% believed they could earn an A. Berry et al. (2011) found similar estimates among 264 undergraduate finance students at three universities. Seventy-four percent thought they would earn a C or better by attending class and not reading the textbook.

Even more recent is research from Culver and Hutchens (2021) that compared faculty perceptions to student perceptions. They surveyed 155 undergraduate students and 210 faculty. Eighty-seven percent of the faculty reported requiring their students to purchase a textbook, and they stated that, on average, 80% of their course exams directly relied on textbook material. However, 89% of those faculty reported that students could earn a C or better in their class without reading the textbook. The students in this study reported similar statistics. Ninety-two percent stated they could earn a C or better without using the assigned textbook, and one student commented, "Most professors say that it is impossible to pass their class without the textbook; however, I am making high Bs and As in all of my courses and I rarely read the book" (Culver & Hutchins, 2021, p. 88).

Going beyond self-reported surveys, Mazur and Miller, professors at Harvard University, posted course readings to an online platform that allowed them to track how much their undergraduate students were reading. They found that only a third of their students complied with suggested readings. Miller stated, "Students are incredibly good at figuring out how to do exactly what they need to do to get the grade. They're incredibly strategic. Unless you assign a grade, students just won't do it" (Johnson, 2019).

Struggling to get students to complete the required reading has been the authors' collective experience with our students at Evangel University and Point Loma Nazarene University (PLNU), both CCCU universities. The strategic management capstone course did not explicitly tie points to reading textbook chapters at Evangel. Exams were open book, but there was a time limit, so the professor naively assumed that students would at least skim the textbook before exams since they needed to be familiar with the material to finish the exam on time. That naivety was revealed in three eye-opening interactions with students on the day of the first exam in Fall 2022. One student brought their still shrink-wrapped textbook to class and unsealed it just before beginning the exam.

A second student took the exam without a textbook, stating he had never purchased it. A third student realized that her textbook was not at school that morning. It was at her parents' house, still in the Amazon box.

In Fall 2021 at PLNU, the Intermediate Financial Accounting (ACC 3070) course attempted to hold students accountable for chapter reading by administering a standard, multiple-choice question quiz before covering the content in class. Instead of reading the textbook, most students used electronic books to search for answers to the quiz questions. Consequently, most students arrived in class unprepared and unfamiliar with the content. This led to a frustrating experience for the professor and students, as the professor had to review basic content in class, leaving little time for more complex problems.

Noncompliance with assigned reading is not a new or isolated problem. Burchfield and Sappington (2000) researched student compliance with assigned reading over 16 years in the 1980s and 1990s. Their research included 910 undergraduate and graduate students and found an overall reading compliance rate of only 33.9%. Similarly, Clump et al. (2004) reported that only 27% of their students completed assigned reading. In Hoeft's (2012) study, 46% of her students self-reported completing the reading, but only 55% of those students could demonstrate a basic level of comprehension of the material.

Berry et al. (2011), in their study on textbook usage and study habits, estimated that only 20% to 30% of undergraduate students complete required readings. Phillips and Phillips's (2007) study of textbook reading behavior of accounting students found similar results. Their study revealed that only 17% of students read the textbook before discussing the content in class (Phillips & Phillips, 2007). When looking at required readings throughout a course, Starcher and Proffitt (2011) found that 39.4% of students complete less than 50% of the required readings, with 4.5% of students not even bothering to purchase the textbooks.

Why do students believe they can get by without reading the course materials? Findings from research suggest one primary reason is that instructors are covering assigned reading material during lectures (Brost & Bradley, 2006; Culver & Hutchens, 2021). When students can rely on class slides and notes, they feel the payoff is not worth the effort to read. Lei et al. (2010) identified four additional reasons that students are not reading: (a) students cannot read well enough to understand the content in textbooks, (b) students are not motivated to read, (c) students do not have enough time to complete all required reading, and (d) students underestimate the importance of reading the textbook. Starcher and Proffitt (2011) also surveyed 394 undergraduate business students about this. The main reasons those students cited for not reading the textbook included (a) lack of time, (b) the textbook being boring, (c) the information provided in the textbook not being meaningful to them, (d) the professor rarely referring to the textbook, and (e) not being tested on material from the textbook (Starcher & Proffitt, 2011).

Research also suggests that students believe it is the instructor's responsibility to *spoon-feed* them the important material during class and explicitly point out the information that will appear on the exam (Clump et al., 2004; Culver & Hutchens, 2021). When students have this attitude, it severely limits the ability of the professor to incorporate active learning activities and discussions during class that can engage students, help them make connections, and develop critical thinking skills. The absence of foundational knowledge prevents professors from progressing to higher-level cognitive outcomes (Zakrajsek & Nilson, 2023). This forces professors to use class time to extract and summarize information from the reading materials that students must understand before they can cover more interesting or level-appropriate concepts (Culver & Hutchens, 2021). Unfortunately, this pedagogical practice creates a cycle that further reinforces students' attitudes that there is no need to read course material outside of class. When instructors use class time to provide overviews

of textbook information and supply detailed study guides, slides, or handouts, students rely on these aids instead of reading (Culver & Hutchens, 2021).

Although the literature indicates a positive relationship between students completing reading assignments before class with their willingness to participate in class and their overall achievement, unless they are held accountable, students tend to postpone reading until an exam makes it a necessity (Burchfield & Sappington, 2000; Clump et al., 2004; Phillips & Phillips, 2007). In one study, researchers surveyed 423 undergraduates and found that students reported completing only 27% of assigned readings before the material was covered in class. However, they reported completing almost 70% of the assigned readings before the test, an indication of cramming for an exam due to concern for grades (Clump et al., 2004). Only when students feel the pressure of being held responsible for demonstrating their understanding of the material does their amount of reading increase (Clump et al., 2004).

In addition to assessing reading compliance, Hoeft (2012) also investigated the leading factors that motivated students to do the reading. The primary motivation cited by students was concern about grades. Other reasons cited were respect for the professor and interest in the course. Advice and recommendations from previous studies on ways to motivate students to read assigned material are to (1) give random quizzes and (2) give supplementary assignments (Brown et al., 2016; Burchfield & Sappington, 2000; Clump et al., 2004; Hoeft, 2012; Ryan, 2006). Ryan (2006) studied whether giving planned quizzes on chapter reading or having students complete reading assignment questions would be most effective in producing higher midterm and final exam scores. His findings showed that student exam scores were about equal for each group. Starcher & Proffitt (2011), however, noted that quizzing students on reading assignments is an extrinsic motivator that will not enhance their love of learning, an essential lifelong skill to being able to grow and develop once out in the business world.

Ambrose et al. (2010), in their book *How Learning Works*, emphasize the importance of teaching students to organize their knowledge and helping them to see how what they are learning fits into the bigger picture of the course. They argue that if teachers can help students with these skills, their learning will be deeper and more meaningful (Ambrose et al., 2010). In their study, Eddy & Hogan (2014) showed that increasing course structure benefits all students in various university settings. One way to increase course structure is by adding pre-class guided reading questions, as was done in this study.

This study investigated if low-stakes guided reading assignments would motivate business students to read the course material before covering it in class. It also assesses students' perceived value of completing the reading assignments. We intentionally chose low-stakes guided reading assignments to incorporate accountability but in a lower-pressure format than the surprise quizzes suggested by Burchfield and Sappington (2000) and Clump et al. (2004).

This intervention aligns with the 2023 CBFA conference theme of grace and truth. Incorporating accountability through assignments represents the truth aspect - did the student complete the assigned reading? Did they comprehend the material? We incorporated the grace element in two similar but separate ways. Accounting students at PLNU were allowed to turn in one reading assignment late. Strategic management students at Evangel were allowed to request one reading assignment to be excused. However, students at both universities were still held responsible for knowing the exam material.

Several passages in scripture align with our policy of giving students grace on the reading assignments. Hebrews 4:16 says, "So let us come boldly to the throne of our gracious God. There we will receive his mercy, and we will find grace to help us when we need it most." Romans 6:14 states, "For you no longer live under the requirements of the law. Instead, you live under the freedom of God's grace." Students could request grace on one reading assignment whenever they

needed it. However, the fact that we held students responsible for knowing the material for exams reflects the next verse, Romans 6:15, "Well then, since God's grace has set us free from the law, does that mean we can go on sinning? Of course not!" Finally, Ezra 9:8 states, "But now we have been given a brief moment of grace...." This perfectly sums up our policy of grace on one reading assignment yet accountability for the material on the exam.

Methodology

In Intermediate Financial Accounting II (ACC 3071) at PLNU and Strategic Management (MGMT 446) at Evangel University, we assigned guided reading questions for each textbook chapter to assist students in extracting crucial information from their readings. Students could also reuse these assignments as exam study guides. These reading assignments were implemented in Intermediate Financial Accounting II at PLNU in Spring 2022 and Strategic Management at Evangel University in Spring 2023. Students in the strategic management course at Evangel University consisted of business majors in their final year of undergraduate education. The Intermediate Financial Accounting II class at PLNU consisted of accounting majors in their third year of undergraduate education. The accounting students had experienced multiple-choice question reading quizzes the previous semester with the same professor in Intermediate Accounting I (ACC 3070). The goals of the guided reading assignments in both classes were as follows:

- Hold students accountable for reading the chapter and preparing before class (Burchfield & Sappington, 2000; Clump et al., 2004; Phillips & Phillips, 2007).
- 2. Help students build an outline of the chapter to organize their knowledge and better understand how each topic fits into the course (Ambrose et al., 2010).
- 3. Push definitions and basic concepts outside class to free up class time for more complex topics and active learning (Culver & Hutchens, 2021).
- 4. Tie knowledge from each chapter to previous chapters covered (Eddy & Hogan, 2014).

Reading assignment questions were written by each professor for each chapter. Writing unique questions limited the opportunity for students to find standard answers online. At Evangel University, each chapter reading assignment was worth 10 points. Combined, the reading assignments accounted for 9% of the course points. At PLNU, each reading assignment was worth five points, the same number of points previously allocated to multiple-choice question reading quizzes. In addition to the content-related questions, at the end of each chapter's assignment at PLNU, based on suggestions from Kerr & Frese (2017), students were asked to respond to the same two questions:

- 1. What is one significant way your learning has increased from reading this chapter?
- 2. After reading the chapter and answering the above reading questions, what remains the most confusing aspect of this chapter for you (if anything)?

These questions allowed the professor to determine if students understood the chapter and what areas needed further addressing in class. It also allowed the professor to interact with students when grading the assignments by responding to these questions in the LMS.

At the end of each semester, data was collected in both courses using anonymous student surveys. At PLNU, the instructor provided class time for students to complete a two-question survey integrated into their LMS (see Figure 1). Students received five extra credit points for completing the survey. All 25 students enrolled in the course completed the survey. Participants were all undergraduate junior accounting majors; 11 were male, and 14 were female.

In addition to collecting qualitative data at PLNU through student surveys, the instructor also collected quantitative data by targeting three questions on the PLNU IDEA student course evaluations (see Figure 2): (a) TM-1: Found ways to help students answer their own questions, (b) TM-3: encouraged students to reflect on and evaluate what they have learned, and (c) TM-8:

stimulated students to intellectual effort beyond that required by most courses. 24 of the 25 students enrolled in the course completed the IDEA course evaluation survey.

Figure 1

PLNU Student Survey

Question 1	1 pts
The reading questions have helped me learn the material at a deeper level compared with the chapter quizzes completed last semester.	ż
○ True	
○ False	

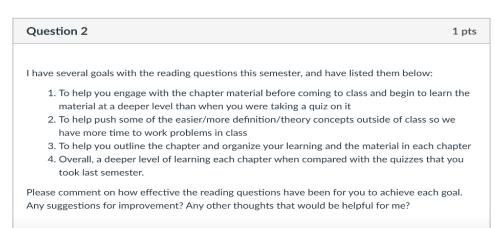


Figure 2

PLNU IDEA Course Evaluation Survey

	Quantitative					
	Describe the frequency of your instructor's teaching procedures. The Instructor:	Hardly Ever	Occasion- ally	Sometimes	Frequently	Almost Always
TM-1	Found ways to help students answer their own questions					
TM-2	Helped students to interpret subject matter from diverse perspectives (e.g., different cultures, religions, genders, political views)					
TM-3	Encouraged students to reflect on and evlauate what they have learned					
TM-4	Demonstrate the importance and significance of the subject matter					1
TM-5	Formed teams of groups to facilitate learning			<u> </u>		<u> </u>
	Made it clear how each topic fit into the course					i
TM-7	Provided meaning ful feedback on students' academic performance					
TM-8	Stimulated students to intellectual effort beyond that required by most courses			1		İ
	Encouraged students to use multiple resources (e.g., Internet library holdings, outside experts) to improve understanding					
TM-10	Explained course material clearnly and concisely					İ
	Describe the frequency of your instructor's teaching procedures. The Instructor:	Hardly Ever	Occasion- ally	Sometimes	Frequently	Almost Always
TM-11	Related course material to real life situations			Î		1
M-12	Created opportunities for students to apply course content outside the classroom					
	Introduced stimluating ideas about the subject					ļ
TM-14						
TM-15	Involved students in hands-on projects such as research, case studies, or real life activities			-	-	
	Inspired students to set and achieve goals which really challenged them					<u> </u>
ΓM-16	Asked students to share ideas and experience with others whose backgrounds and viewpoints differ from their own					
M-17	Asked students to help each other understand ideas or concepts					
	Gave projects, tests, or assigments that required original or creative thinking					<u> </u>
TM-18						

At Evangel University, students were given the option to complete an anonymous ninequestion survey in class (see Figure 3). To incentivize students, the professor explained that the chapter reading assignments were new to this class, and the professor genuinely desired student feedback on whether the assignments were valuable. Students were also promised two extra credit points on an upcoming 36-point exam. All 38 students elected to complete the survey. Participants were all undergraduate seniors; 18 were male, and 20 were female.

Figure 3

Evangel University Student Survey

Do not write your name. This is an anonymous survey.

Please circle your answer for questions 1-8. Write any feedback you have for question 9.

 The BSG reading assignments motivated me to read material I may otherwise have elected not to read.

strongly agree / agree / disagree / strongly disagree

2. The BSG quizzes motivated me to read material I may otherwise have elected not to read.

strongly agree / agree / disagree / strongly disagree

- Overall, I read & marked / read / skimmed / didn't read the BSG reading material.
- Reading the BSG material was valuable. It would have been more difficult to understand
 the simulation and do well on the quizzes if I had not taken the time to read the material
 outside of class.

strongly agree / agree / disagree / strongly disagree / not applicable-I didn't read

The textbook reading assignments motivated me to read material I may otherwise have elected not to read.

strongly agree / agree / disagree / strongly disagree

The textbook quizzes motivated me to read material I may otherwise have elected not to read.

strongly agree / agree / disagree / strongly disagree

- Overall, I read & marked / read / skimmed / didn't read the textbook chapters.
- Reading the textbook was valuable. It would have been more difficult to understand the
 concepts and do well on the chapter quizzes if I would have relied only on the class
 lectures and not taken the time to read the material outside of class.

strongly agree / agree / disagree / strongly disagree / not applicable-I didn't read

- 9. Do you have suggestions for how the reading assignments could be improved?
 - Incorporate different questions such as...
 - · Time the reading assignments so that...
 - Change the points / weight of the reading assignments (how?)
 - Other suggestions?

In addition to collecting data from the in-class student surveys, the professor analyzed data from questions included in the end-of-semester student course evaluations administered through the LMS. The following questions provide a relevant comparison of students' perceptions of the Fall

2022 course that did not incorporate textbook reading assignments and the Spring 2023 class that did incorporate textbook reading assignments.

- 1. Question 11: Course materials, textbooks, and readings are useful and/or relevant.
- 2. Question 17: As appropriate to the course and to the nature of the class, there were a fitting number of assignments.
- 3. Question 18: Assignments were beneficial to the course's purposes.
- 4. Question 24: The required textbook and/or course materials I purchased/rented for this course were used enough to justify the cost.

After collecting data, each professor analyzed and evaluated their qualitative data for themes to determine if students found the guided reading questions contributed to their learning experience in each class. Quantitative data for Intermediate Accounting was analyzed using SPSS Statistics Software to run paired t-tests to determine whether significant differences existed between Intermediate Accounting I (ACC 3070) and Intermediate Accounting II (ACC 3071).

Since this was the first semester students completed chapter reading assignments in the strategic management class at Evangel University, student responses to the in-class survey were analyzed by looking at each question and (a) calculating the frequency of each response option, (b) calculating the average, and (c) looking at student comments for themes. To analyze the data and draw conclusions from the questions on the LMS course survey, a two-sample t-test was run in Excel to compare student answers from the Fall 2022 course (no graded reading assignments) with student answers from the Spring 2023 course (included graded reading assignments).

Results

PLNU Intermediate Accounting II (ACC 3071) Class

In Intermediate Accounting II (ACC 3071) at PLNU, there were ten chapters worth of reading questions and 25 students in the class, creating 250 total attempts at reading questions.

Students were allowed to turn in one reading question assignment late; however, additional late submissions were not accepted. There were only five instances during the semester where a student did not turn in their reading questions, indicating that students took each assignment seriously despite being low-stakes and only worth five points per chapter. The survey results also indicated students had a positive experience with the reading questions. In response to the statement, "The reading questions have helped me learn the material at a deeper level compared with the chapter quizzes completed last semester," all 25 students responded in the affirmative.

When asked to comment on the effectiveness of the reading questions in achieving the desired goals, students overwhelmingly noted that the reading questions held them accountable for doing the reading, helped them better understand the material before coming to class, and helped them feel more engaged in class. Some of the most meaningful student comments are provided below:

- 1. "I think the reading questions have been helpful. They made me read the material and internalize it, which has been helpful for the harder topics. Before, I was just skimming the material and looking for the equations. I have also enjoyed having more time to work on problems in class, as this is how I learn, through practice. While I do spend more time on these assignments than on the quizzes, I think it is time well spent, as I am able to come to class with a basic outline of the material that I can look at later."
- 2. "I used to skim the chapters before class when starting a new chapter, so I never fully grasped the concepts. With the provided outline, I have been able to concentrate on specific details, which increased my overall knowledge. I loved this change because it made me feel as if I was on track and noting the important details."
- 3. "I really appreciated the reading questions. I felt that completing those before the lecture allowed me to understand the basis of each chapter so then when I was in class, I could

- understand the content at a deeper level quicker. I felt that the questions were a valueadd to the structure of the course and to my personal learning."
- 4. "With the incorporation of the reading questions, I have felt that when completing the problems in class, there is a better framework for the fundamentals and steps taken. The quizzes did not prepare me well for each chapter as it seemed like just an extra assignment I tried to rush through. The reading questions helped me to find the key information within the text, turning my focus to these areas. Having this groundwork before attending class seems to have had a positive impact on my learning, allowing more time to understand and work the problems in class."
- 5. "This is the first time I have read a chapter from a textbook before class. The reading questions force me to read and get my feet wet with the material so that I am not hearing everything for the first time in class."

The quantitative data collected compared IDEA Student Evaluations for the same student population between ACC 3070 in Fall 2021 and ACC 3071 in Spring 2022. The ACC 3070 course was a prerequisite of the ACC 3071 course and included the same instructor and group of students. Specifically, the instructor looked at scores related to the following teaching procedure questions:

(a) TM-1: Found ways to help students answer their own questions, (b) TM-3: Encouraged students to reflect on and evaluate what they have learned, and (c) TM-8: Stimulated students to intellectual effort beyond that required by most courses. Table 1 shows the results of the paired t-tests comparing the scores each semester. Not only were mean increases seen in all areas, but significant differences (p<0.05) also occurred.

Table 1Paired t-tests comparing Fall 2021 and Spring 2022 IDEA Evaluation Scores (N=24)

		Mean	Differenc	t statistic	p-value
		Score	e		
(a) Found ways to help	ACC 3070	4.17			
students answer their own	ACC 3071	4.71	0.542	-5.214	<.001*
questions					
(b) Encouraged students to	ACC 3070	4.33			
reflect on and evaluate what	ACC 3071	4.83	0.500	-3.715	<.001*
they learned					
(c) Stimulated students to	ACC 3070	4.25			
intellectual effort beyond that	ACC 3071	4.75	0.500	-4.153	<.001*
required by most courses					

^{*} denotes significance to at least the 0.05 level

Evangel University Strategic Management Class

In Strategic Management (MGMT 446) at Evangel University, eight textbook chapters were associated with reading assignments. Individually, at 10 points each, the reading assignments seemed low-stakes. However, considering that the eight reading assignments were worth 80/893 or 9% of the total grade, they accounted for almost a grade letter difference in the final grade. All 38 students completed the in-class anonymous student survey. The goal of the survey was to discover:

- 1. To what degree the reading assignments motivated students to read the textbook.
- 2. To what degree quizzes motivated students to read the textbook.
- 3. How thoroughly the students read the textbook.
- 4. Whether students viewed reading the textbook as valuable.

Table 2Results of Evangel University MGT 446 In-class Student Survey (N=38)

Textbook reading assignments motivated	Textbook quizzes motivated	Textbook reading thoroughness	Textbook reading valuable
M=4.211	M=4.184	M=3.027	M=3.676
Legend 5=strongly agree 4=agree 2=disagree 1=strongly disagree	Legend 5=strongly agree 4=agree 2=disagree 1=strongly disagree	Legend 5=read & marked 4=read 2=skimmed 1=didn't read	Legend 5=strongly agree 4=agree 2=disagree 1=strongly disagree

The survey results indicate that overall, students agreed or strongly agreed that the reading assignments motivated them to read the textbook (M=4.211). In comparing whether reading assignments or quizzes were more motivating, results indicate that students found the reading assignments (M=4.211) and quizzes (M=4.184) about equally motivating.

Although students were motivated to read the textbook, survey answers suggest the thoroughness with which they read varied between skimming (17 students) and reading (18 students). The value students perceived in reading the textbook was also varied. Eleven students either strongly disagreed or disagreed with the statement that reading the textbook provided value. Eighteen students agreed that reading was valuable, and nine students strongly agreed.

Open-ended comments left on the student surveys reveal two main factors that contributed to students not finding the reading valuable and/or choosing to skim. First, some students found the low point values for the reading assignments too low. Comments revealing this mindset were:

- 1. "Increase points."
- 2. "Increase the weight of reading assignments so more highly motivated to read and truly understand the material."

3. "Change the points. 10 points for a 45-minute to 1-hour assignment sometimes didn't seem equal."

Second, the need to read versus skim the textbook decreased because the professor covered the textbook material well during class. Comments revealing this were:

- "The textbook felt dry and just repeated in a more boring manner what was discussed in class."
- 2. "If you go over the same information on the PowerPoint, it makes me less motivated to read the book because you did it for me."
- 3. "Lectures taught just as much as textbook."
- 4. "Make them due after we covered it in class because you explain it well."

To compare student perceptions between the Fall 2022 class (no textbook reading assignments) and the Spring 2023 class (incorporated textbook reading assignments), we utilized the course evaluation survey administered through the LMS as an additional reference point. The LMS survey contained three relevant questions for assessing whether the reading assignments improved or decreased student opinions of the course. We performed two-sample t-tests for each of the three survey questions to see if the differences in mean ratings for the Fall 2022 class and Spring 2023 class were statistically significant.

For survey question 11: Course materials, textbooks, and reading are useful and/or relevant, there was a significant difference in student ratings between Fall 2022 (M = 4.23, SD = 1.01) and Spring 2023 (M = 4.79, SD = .15); t(44) = 2.53, p = .007. This difference indicates that student perception of the textbook and readings being valuable and relevant increased significantly in Spring 2023 when textbook reading assignments were added.

For survey question 17: As appropriate to the course and to the nature of the class, there were a fitting number of assignments, there was not a significant difference in student rating between Fall 2022

(M=4.54, SD = .66) and Spring 2023 (M = 4.62, SD = .55); t(45) = .42, p = .34. This result indicates that even though the Spring 2023 class had eight additional reading assignments the Fall 2022 class did not have, the Spring 2023 class still felt the number of assignments was appropriate.

For survey question 18: Assignments were beneficial to the course's purposes, there was a significant difference in student ratings between Fall 2022 (M = 4.39, SD = .96) and Spring 2023 (M = 4.74, SD = .45); t(45) = 1.72, p = .047. This indicates the students in the Spring 2023 course felt significantly more strongly that the course assignments were beneficial.

A new question added to the Spring 2023 LMS student course evaluations is shown in Figure 4. The answers to this question reveal two interesting pieces of information. First, only two out of 34 students chose not to acquire the textbook. This is impressive, considering students could not use their textbooks for exams during the Spring 2023 semester. Second, most students, 30 out of 34, either agree or strongly agree that they used their textbook enough to justify the cost.

Figure 4

Evangel University LMS Survey Question #24

24 - The required textbook and/or course materials I purchased/rented for this course were used enough to justify the cost. (If you did not purchase or rent any textbooks and/or course materials for this course, please answer "Not Applicable.")											
Response Option	Weight	Frequency	Percent	Pe	ercent R	espon	ses	Means			
Strongly Disagree	(1)	0	0.00%	Ι							
Disagree	(2)	0	0.00%	1							
Neutral	(3)	2	5.88%								
Agree	(4)	15	44.12%								
Strongly Agree	(5)	15	44.12%								
Not Applicable	(0)	2	5.88%								
				0	25	50	100				
Response Rate											
34/38 (89.47%)											

Discussion, Implications, Limitations, Future Research

This study investigated student compliance with required reading assignments (Burchfield & Sappington, 2000; Hoeft, 2012) and incorporated low-stakes guided reading questions as motivation (Hoeft, 2012; Ryan, 2006). An added component of the study was assessing students' perceived value of the low-stakes assignments. Based on the results of this study, adding guided reading

questions as required assignments to motivate student textbook reading is valuable and contributes positively to student learning. Not only did student compliance with reading assignments increase, but most students also perceived the assignments to be valuable additions to their learning. This was true in Strategic Management, a discipline within business that is more qualitative, and Intermediate Accounting II, which is more quantitative. As a result, we conclude that guided reading questions are valuable across different disciplines.

Additionally, Phillips & Phillips (2007) note several hurdles students often face when opening a textbook to read, each of which guided reading questions help students overcome. The first hurdle is that students often feel nervous and overwhelmed when opening a textbook. By providing students with direction through guided reading questions, students have a starting point from which to work. The second hurdle is that students do not understand the importance of reading the textbook (Phillips & Phillips, 2007). By creating mandatory, graded assignments, students are more likely to understand the importance of completing the reading. The final barrier is that students do not know how to actively read the textbook to garner the necessary information (Phillips & Phillips, 2007). Providing guided reading questions helps students understand the most important elements of the chapter and focus their reading.

In the two classes where we implemented guided reading questions, we observed several important patterns that add to the potential benefits of this kind of intervention. When students completed the assigned readings and associated reading questions, they came to class more prepared and engaged more during class than in previous semesters. This preparation allowed us to use class time to help students build on the foundation they gained through reading and focus on more complex elements of the material. It also left time and space for the application of the content. In Intermediate Accounting II, students demonstrated their engagement by actively working with their peers to solve problems instead of waiting for the professor to provide the answer. In Strategic

Management, students better understood how to apply what they learned and expressed more confidence in their ability to do well on the semester-long team simulation.

In Intermediate Accounting II, where students had taken quizzes instead of answering guided reading questions the previous semester, they openly expressed their appreciation for the change made between the fall and spring semesters. Additionally, when answering the final question for each chapter, which asked students to reflect on the most confusing aspect of the reading, the answers evolved throughout the semester. At the beginning of the semester, students would answer vaguely with statements such as "I just need to see it in class" or "Nothing really." As the semester progressed, however, students started asking questions about how to apply what they had read to the accounting profession and pondering how to connect their learning to what they had learned in other classes.

Some limitations are important to acknowledge in this study. The first is that while implementation was similar at each university, it was not the same, which could cause some differences in results. The courses also had different audiences, with Strategic Management having a variety of business majors and Intermediate Accounting having only accounting majors. The two courses studied were also both upper-division courses, and results could differ in lower-division courses. Finally, only one semester of data for the two classes was collected, resulting in a small sample size.

There are many opportunities for future research. The literature suggests that students are less inclined to read when instructors cover the material during lectures. When students can rely on class slides and notes, they feel the payoff is not worth the effort to read (Brost & Bradley, 2006; Culver & Hutchens, 2021). Future research could measure compliance rates between a class where the professor does use some class time to cover basic textbook material versus a class where the professor focuses on active learning and group activities.

Artificial Intelligence (AI) platforms, like ChatGPT, have become more prominent in higher education since data collection for this study. Future research could look at these AI platforms' impact on students reading the textbook to answer guided reading questions instead of using AI to answer them. Practically, due to the accessibility of AI, instructors need to write guided reading questions in ways that present a challenge for AI to answer. Questions should be specific to the course and/or personal experience of the student to avoid the student copying and pasting them into an AI chatbot for the answer.

Finally, comparing how thoroughly students read and come to class prepared when a professor uses guided reading assignments versus mind dump in-class exercises would be interesting. Mind dump motivates students to seriously absorb assigned materials by allowing them to take 5-10 minutes at the beginning of the next class to write down everything they can remember from the assigned reading. The professor then collects these papers and returns them to students on quiz and exam days so students can use them as references while taking the quiz or exam (Zakrajsek & Nilson, 2023).

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Introducing the Novel Idea of a Four-Year Pathway of Courses as an Alternative to the Traditional First Year Experience Course

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Abstract

A large amount of research has been done regarding the introduction to business or first-year experience course. In this presentation, the authors introduce a novel approach to replace the first-year experience course with a series of four, one-credit-hour courses designed to shepherd students through each year of their college experience. Initial findings from two years of data indicate some success in terms of freshmen and sophomore retention.

Keywords: student retention, first-year experience, introductory business course, shepherding, pedagogy

Introducing the Novel Idea of a Four-year Pathway of Courses as an Alternative to the Traditional First-year Experience Course

In this presentation, we will make an initial exploration into the novel idea of four one-credit hour courses taken over four years versus the freshmen experience class, which is normally three credit hours, as part of the business curriculum. There is plenty of pedagogical research on the freshmen experience course (Cox et al., 2005; Erickson & Stone, 2012; Jaijairam, 2016; Flanders, 2017; Gerdes, et al., 2021). However, there was no discoverable research on the new idea that a four-year path of courses to graduation may be a viable alternative. These types of classes and series of classes are considered impact activities on campus. They are designed to positively affect the lives of students through improved campus involvement and community, better GPAs, and improved graduation rates. They are an opportunity for the university to improve retention rates, overall value for students, and effectiveness of programs (Cox et al., 2005; Gerdes, et al., 2021). Impact programs are established as part of the curricular and/or extra-curricular activities of the university. Business programs often offer first-year experience courses as a conduit to introduce programs, business principles, and guidelines for surviving college.

We will compare the idea that four, one-credit-hour courses leading a student through the business curriculum as a pathway to their long-term purpose may have benefits the traditional three-credit-hour freshman experience class does not. We will start this by first introducing and reviewing the reasoning for the first-year or freshmen experience course and the types of courses offered using this approach. Second, we will introduce the four-year pathway approach to the business student experience discussing why and how it was implemented within the business college. Third, we will provide early results of freshmen and sophomore retention through the first two years of the program. Finally, we will offer advice on implementing the four-year approach and provide future outcomes and results important to its success.

The First-year Experience Course

Much research has been done on the positive effects of the first-year experience course on business student's learning (Gerdes et al., 2021), student retention rates (Flanders, 2017), and preparation for a career as managers and leaders (Cox et al., 2005, Erickson & Stone, 2012; Jaijairam, 2016; Parris & McInnis-Bowers, 2017). In reviewing first-year experience courses at faith-based institutions, Gerdes et al. (2021) found four-course designs for introducing students to business: 1) a course reviewing every discipline taught in the business program curriculum; 2) a course that covers a discipline-specific field; 3) a course covering the overall beauty of business; and 4) a course engaging the students in creating an actual business venture. As can be seen from the list, these courses are designed to make the business degree more relevant, add a stewardship impact to the course, and provide a way for students to connect business to their own personal journey (Parris & McInnis-Bowers, 2017). Another impact of the first-year course is to increase retention of students by drawing their interest to business, familiarizing them with the curriculum, and encouraging them to follow their aspirations in a business career (Cox et al., 2005).

The Four-Year "Pathway to Purpose"

Where the freshmen experience course may be considered transactional, one semester and done, the four-year curriculum of courses lends itself to be more relational, shepherding students through their time in college. Gerdes et al. (2021) stated that the introductory business course is an opportunity to "set students on a *path* [emphasis added] toward becoming the type of business leaders who seek to redeem rather than acquire." (p. 78). Creating this pathway is an enterprise-wide endeavor of the Christian university, using a holistic view of biblically based education, and goes beyond the often-futile exercise of granting degrees. Thus, there was a desire to develop a series of courses preparing graduates to live their lives as one of abundance, service, and significance. This course series is based on shepherding students over their four-year journey to graduation versus the

one-semester experience. This includes a purposeful curriculum designed to lead the student through the important steps of personal and professional development during their years in the College of Business. It provides continual contact with the students, teaching them the skills and background necessary to be successful as a student, keeping them connected to the college community, preparing them for internships and recruiting, and providing a basic skillset needed in their first job as a graduate.

Shepherding students through the four-year course plan provides some things the lone first-year experience course cannot. In Jesus' discussion of himself as the Good Shepherd (New King James Version, 1982, John 10:7-17), He spoke of abundance. In verse 10 he said, "The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life and that they may have it more abundantly." This abundance is more than earning a degree or being ready for a career. The abundance provides the student with a sense of meaning and purpose. In Matthew 20:26-28 Jesus called his followers to be different from those who lorded over them by saying,

Yet it shall not be so among you; but whoever desires to become great among you, let him be your servant. And whoever desires to be first among you, let him be your slave - just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."

This servitude is voluntary, laying one's own self down as a sacrifice like Christ, and making service to others a focus. This is not only a life of serving others, but also serving God and the beginning of a life that is significant. Thus, personal success should not be measured by the standard of man but by Christ's standard. This significant life then comes in doing ".... all to the glory of God" (1 Corinthians 10:31) through doing our job with excellence, continually developing character, and knowing that in bringing honor to God mediocrity cannot be accepted. From this, the "Pathway to

Purpose" was developed to provide the framework leading students to an abundant life based on living in service and significance (Charleston Southern University, 2020).

Out of its 2020-25 Strategic Plan, the university introduced the "Pathway to Purpose" which is a four-pronged approach created to lead students in developing a worldview where they begin to build a life that is "content (Philippians 4:11-13), thankful (1 Thessalonians, 5:18), joyful (James 1:2-4), productive (Colossians 3:17), and God-glorifying (Ephesians 6:5-8) in every situation, regardless of their circumstances" (Charleston Southern University, 2020, p. 19). Thus, the university wanted to create a framework, filtered through a biblical lens, designed to impact student lives as they discover their passion in life, design their pathway through the university to their chosen career, develop their potential to be servant leaders living significant lives, and declare their purpose in being for the immediate future and long after graduation.

Using this as a guide, the four-course curriculum was introduced to freshmen in the College of Business during the 2021-22 school year. The four, one-credit hour courses were developed with input from faculty and the Student Advisory Council (SAC) of the college. In fact, when faculty and leadership were unsure if the new program would be attractive to students, the SAC convinced the leadership this would be an excellent way to recruit and retain students, build community, and introduce students to the offerings of the college. The Bachelor of Business Administration (BBA) was composed of a business core (originally 39 credit hours) and an additional 24 credit hours made up each of the majors. The homogeneous nature of the business core made it easy to introduce these four new courses to all students in the college. (This strategy may not work for a college or school with heterogeneous programs focused on different goals and objectives in each department.) In its development, the primary goal was to increase freshmen and sophomore retention. Other goals were to: introduce students to programs in the college, create a sense of community, help students develop a four-year graduation plan, explain the college's internship and experiential

learning requirements, assist students in discovering themselves, and pique their interest in the world of business. The four-course plan developed is as follows.

Discovering Your Passion

The first-year experience is a great time for freshmen to discover more about themselves, their relationship with God, their life passion, and how all this fits into a life of serving others. It is also a time when they will discover the majors and careers that fit their skills and passions. Within the business school, it is an opportunity for them to learn about the other students in their cohort, learn more about the programs offered, and meet the professors. We want students to take advantage of our offerings of curricular and non-curricular activities: join an academic club, go on an outing, attend a speaker presentation, or other opportunities. The initial course, titled "BUSI 199 -Discovering Your Passion the Business World," is designed for students who are new to the university and business college (freshmen and transfers). Its focus is on introducing the biblical worldview of business, helping students understand how to find their passion in business, prepare a graduation plan, and understand the operations of the business college. The book used in this course is Lead Like Jesus (Revisited), by Blanchard, Hodges, and Hendry (2008). This text fits very well with our goal of producing servant leaders, whose marketplace decisions will be guided by their faith. For incoming freshmen, the text provides an accessible framework for helping students identify their priorities in life, build their relationship with God, and understand how to integrate faith into all aspects of their lives. When a student finishes the BUSI 199 course they should be able to:

- Understand the concept of servant leadership
- Understand a biblical worldview of business
 - o See the Bible as the ultimate authority of business and work
- Build the ideal of character in personal responsibility, work ethic, and value systems
- Develop an understanding of their own identity and passion

- Understand the majors available in the college
- Create a graduation plan with a four-year schedule for their major
- Understand the college's expectations of
 - o Reporting and chain of command
 - o Attendance and involvement
 - o Academic integrity
- Communicate professionally through e-mail, writing, and oral communication

Design Your Pathway

For students who have not discovered the major they want the second year is the time to nail down their major and design a unique pathway to graduation and then a career following their passion. At this time students should begin to engage in their major by taking courses in the business core; planning for courses that will count toward their major; and, confirming their major, establishing a graduation plan, as making their first serious move toward graduation. The second course is titled, "BUSI 299 - Preparing your Pathway in the Business World" and focuses on preparing students for effective life management, experiential learning, internships, and international travel with the business school. The book used in this course is the 7 Habits of Highly Effective People (2nd edition), by Stephen R. Covey (2004). Covey's text is well-suited to BUSI 299 as a significant portion of the course is devoted to preparing students for internships. The text introduces students to a skill set that is useful to any business professional - critical thinking, problem-solving, the importance of preparation, goal setting, timeline creation, and the benefits of teamwork. It is particularly suitable for the university's student population as, for many of them, this will be their first exposure to a professional environment. At the end of the course, students should be able to:

- Understand and implement the 7 habits of highly effective people into their own lives
- Create a professional business resume

- Search and screen for internships and other experiential learning opportunities
- Effectively prepare for a professional interview
- Dress appropriately and comport oneself at the level expected in a professional environment
- Leverage the internship experience to network and develop career opportunities

Develop Your Potential

By the third year, we expect students to be on their way to the proper major and halfway through their degree plan. Students should be taking higher-level courses in business, planning and/or completing internships, and beginning to influence younger students through mentoring. They should also be taking advantage of every social, spiritual, curricular, and co-curricular activity that is available. These curricular and co-curricular activities include multiple activities such as departmental workshops, guest speakers, conferences, guided research, international travel, and other academic activities within their projected profession. "BUSI 399 - Discovering Your Potential in the Business World" is the junior-level course designed to prepare students to recognize the importance of these opportunities. The primary text used in this course is 48 Days to the Work You Love: Preparing for the New Normal by Dan Miller (2020). This text was chosen for its fundamental assertion that we are uniquely and wonderfully made and that the first step on our career journey is to discover how God has designed us. In addition to helping students discover their values, passion, skills, and personality, the text also provides practical tools to help students write resumes, network, interview, and ultimately secure a fulfilling job. The course is designed to provide the students with

- Discover their God-given, unique individual personality, values, interests, and skills
- Match their personality, values, interests, and skills to fulfill God's calling in their lives
- Manage their time effectively

- Become skilled in the use of career information resources
- Create an effective resume
- Develop networking skills
- Develop interviewing skills
- Find and gain meaningful employment.

Declare Your Purpose

We expect that most students will complete all their degree requirements in their fourth year. The senior year is a great time for students to develop a list of references from their internship host(s) and favorite professor(s) and ask them to serve as a reference when applying for jobs. As a college, we want to work hand in hand with the career center, internship hosts, and others to help students find job opportunities post-graduation. From this, we created the "Finding Purpose in the Business World" course. This is the fourth of four courses based on the Passport to Purpose. It is targeted at seniors in their last semester. The book used in the course is *Why Business Matters to God:* (And What Still Needs to Be Fixed), by Jeff Van Duzer (2010). The course is designed to further students' understanding of the biblical worldview of business and prepare them for job selection, interview and hiring activities, developing a list of potential employers, and creating a hiring strategy. Another advantage of this course is that it provides an opportunity for collecting student learning outcomes as part of accreditation and annual reporting. As expected, including the book chosen for this course, the plan includes:

- Understanding and expressing biblical integration in business and its purpose in developing a significant life
- Defining and discussing reasons why business is important to God

- Culminating students' job hunting and interviewing strategy
- Completing all graduation and student learning assessment requirements.

Early Results Based on Freshmen and Sophomore Retention

Improved student retention is one of the main outcomes related to the first-year experience course (Cox et al, 2005; Erickson and Stone, 2012; Jaijairam, 2016; Flanders, 2017; Gerdes, et al, 2021) and was also one of the main reasons for this series of courses. Although there is only one cohort to track with two years of data since its introduction, there are signs of improvement in freshmen and sophomore student retention (see Table 1). Two-year retention in the college had seen a steady decline since the 2018 cohort. The program's effect on the 2021 cohort of freshmen seems to have stopped that downward trend with an improvement of nearly 1.3% to 50.0% from 48.7% for the 2020 cohort. Digging deeper, two-year retention of students entering with academic deficiencies in math and English shows increased first-year and second-year retention rates versus the previous years. First-year retention of the entire Fall 2022 cohort is expected to be 68.8% based on registrations for Fall 2023. This is 7% greater than retention of the Fall 2020 cohort and will be the best first-year retention rate since the 2019 cohort (71.6%). Several more years of data are needed to confirm if the four-year pathway of courses provides significant improvements to overall retention.

Table 1First- and Second-Year Retention Rates

Entry Cohort	Regular	Deficiency	Total	
	Admission	Admission		
Fall 2018	54	28	82	
Retained Fall 2019	40	14	54	

1st-Year Retention Percent	74.1%	50.0%	65.9%
Retained Fall 2020	35	11	46
2nd-Year Retention Percent	64.8%	39.3%	56.1%
Fall 2019	64	10	74
Retained Fall 2020	45	8	53
1st-Year Retention Percent	70.3%	80.8%	71.6%
Retained Fall 2021	34	3	37
2nd-Year Retention Percent	53.1%	30.0%	50.0%
Entry Cohort	Regular	Deficiency	Total
	Admission	Admission	
Fall 2020	55	21	76
Retained Fall 2021	38	9	47
1st-Year Retention Percent	69.1%	42.9%	61.8%
Retained Fall 2022	31	6	37
2nd-Year Retention Percent	56.4%	28.6%	48.7%
Fall 2021	76	44	120
Retained Fall 2022	51	24	75
1st-Year Retention Percent	67.1%	54.5	62.5
Retained Fall 2023	44	16	60
2nd-Year Retention Percent	57.9%	36.4%	50.0%

Fall 2022	62	47	109
Retained Fall 2023	48	27	75
1st-Year Retention Percent	77.4%	57.4%	68.8%

Note: Retained students in Fall 2023 is based on pre-registrations.

Making the Four-Year Pathway Curriculum Work

Implementing the four courses in the Pathway to Purpose was not a simple process.

Replacing the three-hour freshmen experience course with four one-hour courses increased the total hours required for the BBA. As the 125-hour graduation requirement is set by the university, this meant the number of general elective hours would be reduced accordingly. Because the change was built into the business core, all business degree plans (majors) had to be individually submitted through the curriculum approval process. This resulted in additional work for submitting faculty and the curriculum committee.

Once approved, the rollout of the four courses was accomplished in stages. Somewhat counterintuitively, we immediately made BUSI 499 a requirement for graduating seniors even though it was not in previous catalogs. This helped with collecting student learning outcome (SLO) measurements and took this task from the capstone business strategy course. Among the SLOs gathered in the BUSI 499 course were: the Peregrine Business Comp Exam, a career placement survey, a business college exit survey, a faith integration quiz, and a faith integration paper to measure both faith understanding and professional writing. To lessen the burden on students' schedules and finances, we provided a zero credit-hour option for students taking over 18 credit hours and taught the course in an asynchronous online format. The remaining courses were rolled out over three semesters to students bound by the 2021-22 catalog. In consideration of the marginal benefit of the introductory BUSI 199 course to transfer students, we created an exemption whereby

students entering with more than 60 credit hours were not required to take the course. These transfer students need only complete BUSI 299, 399, and 499. The first three sections of BUSI 199 were taught in the spring of 2021. BUSI 299 was introduced to students in the fall of 2022 and is now taught every semester. The spring of 2023 was the first semester for BUSI 399 to be taught. BUSI 199, BUSI 299, and BUSI 399 are all taught in the traditional classroom format with complementary support from our learning management system (LMS). As stated earlier, BUSI 499 has been taught online since the fall of 2021.

In total, we expect to consistently offer one or two sections of each course every semester. Coupled with expected increases in cohort sizes, this presents both staffing and scheduling challenges. Typically, full-time faculty teach these sections as faculty overloads to their contract requirements. Utilizing part-time faculty is not preferred as the course design requires considerable inside knowledge of and experience with the majors within the BBA. Finally, the BUSI 199 and 299 course sections feature frequent guest lecturers from on and off campus, thus requiring early planning and flexible scheduling become essential.

Based on our experience, programs wishing to develop and create their own four-course sequences are therefore recommended to carefully consider several questions:

- What junior- and senior-level requirements are part of your curriculum?
- In what year will your students participate in internships or engage in international travel?
- When and how do you measure student learning outcomes?
- Are your curricular programs homogeneous or heterogeneous?
- Who will teach these additional course sections full-time or part-time faculty?
- What faculty qualities are most suited to each course?
- How often will you need to teach these course sections?

- Should the course sections be taught online or in a traditional classroom?
- What class size is appropriate for the purpose of each course and feasible given space and manpower constraints?

Conclusion

As part of the strategic plan and marketing plan of the university, we expect the Pathway to Purpose will be an attraction for students considering the university. More time is needed to determine the efficacy of the program and its results. Measurable outcomes proving success for the program would include an increased enrollment of new students each fall and the retention of those students in the succeeding fall. We are still in the early stages of measuring the differences in retention levels of the first-year experience course versus the four-year pathway. From improved enrollment and retention, the expected outcomes are improved graduation rates and then – graduates living significant lives. "The desired end of our plan is issuing every student a Passport to Purpose, then sending them on their way to impact every corner of the globe for Christ. We are thus barreling toward a comprehensive approach to preparing servant leaders to pursue significant lives." (p.22, University, 2020).

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ABSTRACTS

Accounting

From Luca Pacioli to Richard Capin: The Important Role of Accounting Julie Hines, *Geneva College*

Reliable accounting information is essential to decision making in all organizations. "How should a Christian approach the field of accounting?" Luca Pacioli believed the "Venetian" system of bookkeeping was essential to enable businesses to grow and improve the lives of the poor. Over the years, the basic double-entry model has remained intact, though greed and temptation have led many to manipulate financial results. By exploring how the environment differs in faith-based organizations, we recognize how the Christian approach to accounting looks different. The paper concludes with the exemplary firm of Capin Crouse and classroom applications.

Economics

A Comparison of Giving Rules Brian Strow, *Palm Beach Atlantic University* Claudia Strow, *Palm Beach Atlantic University*

This paper examines the role choice architects play in guiding charitable choices. It compares the two most popular religious giving rules, the 10% Judeo-Christian income tithe and the 2.5% Islamic zakat (wealth tithe). Topics include a discussion of giving base, inequality, and ease of adherence to giving rules.

Entrepreneurship

Impacting the Truth: Firm Competences, Entrepreneurial Mindsets, and the Mark of the Spiritual Entrepreneur Janice Black, Western Carolina University

Yvonne Smith, University of La Verne

Entrepreneurs shape the future, but how? The authors outline the links between firm-level competencies and a more recent construct in literature, the entrepreneurial mindset. They then relate these to "impacting the truth" using a Christian Model of Entrepreneurship (Goossen, 2004, 2013).

Ambition and Contentment in a World of Creative Destruction
[Research Incubator]
Ross O'Brien, Dallas Baptist University
Rick Martinez, Dallas Baptist University

While pressures for value creation and entrepreneurial efforts are immense in the modern world of creative destruction, the tension between entrepreneurial ambition and Christian contentment eludes understanding. What is a spirit-filled ambition that drives Christian entrepreneurs? When does contentment derail entrepreneurship? How do we prepare our students for these challenges?

El Buen Pastor Farm: Entrepreneurial Vision in Coffee Production & Ecotourism [Research Incubator]

M. Isabella Cavalcanti Junqueira, LeTourneau University

Allan Discua Cruz, Lancaster University

This chapter focuses on a coffee family business named El Buen Pastor (The Good Shepherd). The family farm is in the central region of Honduras. The firm has begun exporting its coffee to family members and coffee trading companies in the U.S. They want to integrate their Christian faith into developing their family business while aiming to achieve an effective branding strategy and diversification of offerings. This case addresses two fundamental questions: How can a young family firm integrate a Christian perspective into its growth and development? How can such integration enhance the branding and diversification strategy?

Entrepreneurial Education for Christians in Developing Countries:

A Tool for Advancing Missions and Kingdom Work

[Research Incubator]

Andy Borchers, Lipscomb University

William Atulik, Heritage Christian College

Conrad Kakraba, Heritage Christian College

Missionaries have invested significant energy into planting churches in Africa. While this facilitated the growth of churches, the emphasis has been on spirituality and not on empowering Christians with entrepreneurial skills to sustain the church. This paper recommends a model for educating youth in the church in Ghana as entrepreneurs.

Ethics

Finding Harmony in Grace and Truth: Virtue-based Ethics Training from Christian and Shinto
Perspectives
[Research Incubator]
Vahagn Asatryan, Redeemer University

This presentation describes an ongoing research project in Japan: a virtue-ethics-based ethics training program, from combined Christian and Japanese/Shinto perspectives. Objectives include developing a customized program, compiling educational materials, analyzing program effects, and facilitating international collaboration. The paper outlines objectives, methodology, pilot project results, expected outcomes, and prospects.

Faith Integration

Faith Wrestling with Field: Using Attitude Theory to Illuminate Biblical Integration David Hagenbuch, *Messiah University*

Faith integration should help students develop the attitude that their faith and field are compatible. While certain integration methods encourage positive affect and the practice of Christian behaviors, another less-used approach represents the third critical component of vocational attitude formation: cognitive integration. A marketing course highlights this important conceptual wrestling.

Property Rights: Faith, Theory, and Applications Patrick Duthie, Eastern University

Christian tradition acknowledges that well-defined property rights promote an efficient and just use of God's resources. Property rights directly impact affordable housing. The government may seek to remedy the shortage of affordable housing by implementing a rent control policy. Unfortunately, such a policy weakens property rights which distorts incentives and exacerbates the problem.

The Matthew Effect: A (Mis)Conception of Biblical Truth
[Research Incubator]
Julia Dare, Point Loma Nazarene University

The Matthew Effect is a social phenomenon whereby prestige begets prestige, and the underprivileged suffer. This concept has been widely applied but is based on the misinterpretation of a biblical verse that refers to spiritual understanding versus material gain. In this paper, I challenge Merton's interpretation and the basis for his theory.

Meeting Students' Challenges of Faith-Learning Integration:
An Interdisciplinary Research Approach
[Research Incubator]
Don Lee, Seattle Pacific University
Janet Hauck, Seattle Pacific University

This study examines students' challenges of integrating faith and learning and seeks ways to mitigate these challenges. We posit that faith-learning integration is a form of interdisciplinary work and consider the common challenges. We propose an approach of assimilation and accommodation to provide pedagogical solutions for the student.

Finance

Ethics of Personal Financial Data Usage by Financial Institutions Glenn Grossman, *Anderson University*

Retail banks generate and maintain large data sets tied to the behaviors of their customers. Managers must confront a series of ethical questions to utilize this data beyond existing regulations. This paper examines the existing concerns regarding behavioral data and a framework to conduct ethical decisions on its usage.

Do Pastors Have the Same Retirement Issues?

[Research Incubator]

Seongcheol Paeng, Shawnee State University

Daniel Park, Azusa Pacific University

Changhyun Kim, Azusa Pacific University

Jihye Oh, Azusa Pacific University

Limited studies have focused on pastors' retirement financial preparation. We examine whether there are any differences among pastors by their denomination regarding retirement issues. We hope this paper will "impact the [Christian community] with the truth" and let them discuss their spiritual leaders' lives after retirement openly and candidly.

Higher Education Administration

Allyship: How Can Christian Business Faculty Magnify Christ as Allies? Erica Vonk, Northwestern College

In the chaos of an academic year, faculty can forget how they impact others around them. Allyship reminds Christian business faculty to magnify Christ through actions, behaviors, and practices that can build a sense of belonging with others. You can choose to make an impactful difference today!

International Students' Stories of Pandemic Self-isolation: A Christian University Perspective Dieu Hack-Polay, *Crandall University*Dan Brown, *Crandall University*

This study examined the impacts of mental health on international students during an imposed lockdown due to Covid-19 at a Christian university in Canada. This study has significant implications for mental health support systems in Christian universities.

Sabbaticals and Christian Business Faculty Andy Borchers, *Lipscomb University* William Atuilik, *Heritage Christian College*

Faculty sabbaticals have long been a fixture of the academic world, albeit with relatively little research conducted on their purpose or outcomes. This paper reviews the extant literature with a focus on the kaleidoscope career model (KCM). Further, the authors extend the view to incorporate characteristics of faculty at faith-based institutions and extend the KCM model from research-based institutions to teaching in focused faith-based institutions. A case example demonstrates an extended model.

Strategy Execution of a Christian Business School Mission
[Research Incubator]
Ray Eldridge, Lipscomb University
Andy Borchers, Lipscomb University

Business schools evolve over time, ideally driven by a mission statement and strategic plan. This paper extends an earlier work on a Christian business school's development of a mission statement in response to AACSB accreditation and as a catalyst for spiritual transformation.

Law

Law, Ethics, and the Bible
[Research Incubator]
Daniel Barlow, Roberts Wesleyan University

For my Business Law class, students analyze legal cases comparing how they would be decided by the law, two ethical theories, and the Bible. As much American law was developed in Christian England centuries ago, I want students to realize that these laws are consistent with ethics and the Bible.

Leadership

Corporate Positioning on Controversial Social and Political Issues: Is It Worth It?

[Best Paper Award Winner]

Lori Smith, Trevecca Nazarene University

Bob Roller, LeTourneau University

Should companies take positions on contentious social issues? Is a public position on a controversial issue beneficial or detrimental to a company? Does a company with a Christian mission differ from other organizations in this regard? This paper identifies the controversial issues, stakeholder reactions, and the impact on the company of taking positions on controversial issues.

Expanding Leadership Perspectives: Elements of Flourishing as a Proposed Foundation and Goal of Corporate Ethical Standards
Mark Fairbrother, Southern Baptist Theological Seminary
Justin Irving, Southern Baptist Theological Seminary

Expanding Leadership Perspectives offers a proposed list of key common grace elements of ethics that provide an ethical meta-narrative foundation for business, corporate, and organizational flourishing.

Impact of Transformational Leadership on Healthcare Workers Song Zhang, *Belhaven University*

This study explored the impact of transformational leadership on healthcare employees in a healthcare facility in the eastern United States. The study results showed that transformational leadership may help meet the psychological needs of healthcare employees for autonomy, competence, and relatedness, thus contributing to positive organizational outcomes.

It All Adds Up: How Good Leadership Aligns Practically, Theoretically, and Theologically

[Best Paper Award Winner]

Kimberly Champagne, Charleston Southern University

Darin Gerdes, Charleston Southern University

Maxwell Rollins, Charleston Southern University

In this paper, we review a recent case study where Air Force officers examined leadership qualifications for their senior enlisted officers (practical). These leadership characteristics were then examined in relationship to the leadership literature (theoretical) and in consideration of the full counsel of scripture (theological).

Pressing Challenges Organizational Leaders Face as They Seek to Impact the World with Grace and Truth as Christian Leaders: Reflections from Organizational Leaders in Business and Beyond Justin Irving, Southern Baptist Theological Seminary

This paper reports findings from a qualitative research study investigating pressing challenges faced by organizational leaders. A sample of 216 executive leaders focused on Christians serving as organizational leaders in the following sectors: (1) business, (2) education, (3) nonprofit, and (4) church. Study findings and significance for Christian leaders discussed.

The Basis of Leadership
[Research Incubator]
Crystal Brown, Spartanburg Methodist College

To become a servant leader, one must understand how certain leadership theories impacted Jesus's time and today. This manuscript explores the definition of servant leadership (Crippen, 2005; Greenleaf, 2010).

A Neurocognitive Model of Moral Intensity [Research Incubator] Sophia Kusyk, *Tyndale University* Mark Schwartz, *York University*

The moral intensity (MI) construct characteristics as proposed by Jones (1991) are not compatible with a faith-based worldview. We discuss a comprehensive theoretical expansion of MI including the addition of moral standards and a neurocognitive approach more in line with our current understanding of ethical decision-making.

Management

Excavating the CSR Pyramid: A Review, Assessment, and Normative Treasure
Sophia Kusyk, Tyndale University
Mark Schwartz, York University
Joseph Maria Lozano, Universidad Ramon Lull

Research findings are posing a serious empirical challenge to the hierarchy, scope, number, and importance of the responsibilities of the CSR pyramid (Carroll, 1991). After a comprehensive literature review, we update the dimensions for universal application and advance an ethical responsibility core at the center of a revised moral CSR pyramid.

Spiritual Risk
Denise Mazzei, Culinary Institute of America

Separating ourselves from God and from His purpose for us is high-risk behavior. This paper explores the inherent spirituality associated with the risk of separation from God. Using the story of King Manasseh for context, a definition for spiritual risk was developed, supported by Scripture, academic sources, and risk management theory.

The Favor of God: A Key to Being Able to Impact the Professional World with Grace and Truth
[Research Incubator]
Robert Holbrook, Ohio University

It can be difficult for Christian workers to navigate an increasingly secular marketplace. Many biblical examples exist where individuals flourished despite overwhelming odds. This presentation examines the favor of God and man, suggesting that having favor will create conditions for success in business.

Human Resources Practices for Retention and Employee Satisfaction During COVID

[Research Incubator]

Mandy Morrell, Point Loma Nazarene University

Human Resources (HR) Managers have faced unprecedented challenges due to the COVID pandemic, as have employees. The economic environment can challenge pre-existing employee satisfaction and in turn retention levels, which can be costly for an organization. This research seeks to understand how employee satisfaction and retention were altered during COVID based upon HR managers' organizational responses.

Ideology in Lithuania and Romania: Economic, Organizational, and Faith Perspectives [Research Incubator]

John Parnell, *University of North Alabama*Femi Odebiyi, *LCC International University*Kirk Lougheed, *LCC International University*Sebastian Văduva, *Emanuel University of Oradea*

Scholars have investigated how ideology influences individual and firm performance, but most of this work has occurred in the United States and other developed economies. The recent social, cultural, and economic transition in Central and Eastern Europe (CEE) creates an intriguing environment for such research. A survey of managers in Lithuania and Romania is underway and will be completed soon. We will use SmartPLS version 4 to analyze the data and evaluate how one's academic background, life experience, and management position influence one's ideological perspective along an individualism-communitarianism continuum. We will discuss the results from economic, organizational, and faith perspectives.

Marketing

Case Study: The Tale of Three Small Businesses' Will to Survive the 2020 Pandemic Using Social Media Marketing [Research Incubator] Traci Pierce, John Brown University

A case study examining the geodemographics of a small town in NC and how three small businesses survived a three-month closure during the pandemic. An examination of target markets, social media platforms, and adoption of an emerging online selling platform, helped businesses discover SMM value in building consumer relationships.

A Conceptual Model of Consumer Behavior and Mimetic Desire Through a Christian Lens [Research Incubator]

Julie Szendrey, Walsh University

This presentation proposes a conceptual model of consumer behavior from the perspective of mimetic desire through a Christian lens. The manifestation of mimetic desire is depicted as a continuum with the anchor points of hedonic versus virtuous consumption traits and behaviors. Developed as an extension of the JBIB Burns and Smith 2022 article "Mimetic Desire and the Discipline of Marketing," this continuum is used to position and categorize various consumer behavior constructs based on their theoretical underpinnings.

Research

Top Ten Articles of Richard C. Chewning in the Journal of Biblical Integration in Business Kent Saunders, *Anderson University*

Richard C. Chewning is a legendary Christian business faculty member who produced a wealth of scholarship over the course of his career. Chewning was instrumental in the founding of both the Christian Business Faculty Association and the Journal of Biblical Integration in Business (JBIB). This manuscript presents the top ten articles of Chewning published in the JBIB.

CBFA Board Members Discuss New Conference Submission Options
[Panel]
Adina Scruggs, Bryan College
Traci Pierce, John Brown University
Robert Holbrook, Ohio University

In this session, three CBFA Board members will describe two new submission categories – Teaching Talks and Working Papers (for the Research Incubator). Our aim is to increase awareness of these categories and encourage greater participation in the future. We will also provide guidelines to help members craft high-quality submissions for each category.

Journal Editors Speak on Peer Reviewing

[Panel]

Jason Stansbury, Calvin University

Robert Holbrook, Ohio University

Larry Locke, University of Mary Hardin-Baylor & LCC International University

Rick Martinez, Dallas Baptist University

Peter Snyder, Calvin University

Andy Borchers, Lipscomb University

Peer reviewing is an important service in academia. However, providing constructively critical feedback, along with a valid evaluation of a given manuscript, is difficult. In this session, Editors of several peer-reviewed journals explain what excellent peer reviewing means to them, as well as some behaviors for peer reviewers to avoid.

Teaching, Graduate/Adults & Online

Jigsaw Discussions Applications in Master-level Courses
[Research Incubator]
Bryan Malone, Colorado Christian University

Often limiting challenges exist for impromptu online interaction, while in-seat courses offer presentation flexibility of related concepts as questions arise or discussions prompt new opportunities. This presentation provides findings for increased engagement using jigsaw discussions by creating video presentations and peer student responses for deeper discussion interactions for graduate students.

Teaching, Traditional Undergraduate

Artificial Intelligence: Addressing Agnostic Intellectualism Ric Rohm, *Southeastern University*

This paper examines Artificial Intelligence (AI) in higher education, specifically focusing on the use of AI Text Generators (AITGs). The study presents a class assignment written by both the professor and an AITG, along with a Turn-It-In evaluation. The conclusion suggests the need for policies, discussions, and ethical considerations regarding the use of AI in education, potentially moving away from written assessments and embracing alternative forms of evaluation.

Artificial Intelligence (AI): Its Impact on the Academy. Are You Ready?

Curtis Songer, Geneva College

Denise Murphy Gerber, Geneva College

Matt Fuss, Geneva College

This paper strives to provide both the "Pros" or Advantages and Opportunities available to us in using AI in the classroom and the "Cons" or dangers and perils to using AI in the classroom, and outright Threats AI poses to academia at large. as well as provide a background and grounding in ethics since "Responsible AI" use is what we are proposing.

Harnessing the Power of ChatGPT in Education: Innovative Ideas for Enhancing Teaching and Learning Vahagn Asatryan, Redeemer University

This presentation explores ChatGPT's innovative use in Christian higher education. It discusses how ChatGPT can revolutionize teaching by facilitating interactive learning experiences, fostering creativity, personalizing learning, enhancing critical thinking, promoting inclusivity, and supporting students. The author inspires educators to implement ChatGPT in their teaching practices and shares examples/demos.

How to Integrate Love in Your Teaching: Why Grace and Truth are Needed in the Academic Classroom [Best Paper Award Winner] Trish Berg, Heidelberg University

In "Love as a Business Strategy: Resilience, Belonging, and Success," authors Anwar et al. (2021) lay out their culture of love strategy based on six pillars of love including inclusion, empathy, vulnerability, trust, empowerment, and forgiveness. This paper will analyze the six pillars of love presented in the book, explore what the Bible says about those six pillars, and analyze how faculty can integrate love classroom strategy by using those pillars.

Preserving Academic Integrity in the Age of Artificial Intelligence: Redesigning Courses to Combat AI-Assisted Plagiarism [Research Incubator] Martin Jones, North Greenville University

Generative Artificial Intelligence (AI) has revolutionized higher education, presenting opportunities and challenges, which require educators to not only embrace artificial intelligence but also to modify assessment methods to mitigate AI-assisted plagiarism. This paper evaluates the impact of ChatGPT on traditional methods of assessment and makes recommendations to redesign coursework in today's AI era.

TEACHING TALKS

Accounting

Accounting in My Major and New Accounting Standard Project Julie Hines, *Geneva College*

In introductory accounting, business students consider how accounting is used in their major. This is the "Accounting in my Major" project. Accounting majors benefited from "real-world" experience by working on the new lease accounting standard adoption for the college. Students learned to use their skills to serve the larger community.

How to Teach Accounting: Reconcile Bible, Drucker, and Business Michael Chen, Roberts Wesleyan University

Capitalism is undergoing big challenges. Distrust is one of them. Accounting is about accountability. Information does not necessarily lead to informed decisions or formed characters. How "should" we teach accounting in a Christian liberal arts university? We will reconcile Bible, Drucker, and business from the accounting perspective.

Teaching the Statement of Cash Flows - A Problem-Based Learning Approach Anne Rich, *Cedarville University*

This adaptation of problem-based learning uses an unfolding case to teach the Statement of Cash Flows. An unfolding case can provide variety in teaching method and efficiently guide the business student to understand the usefulness of the Statement of Cash Flows as well as how to construct the report.

Business

An Ombuds Speaks the Truth in Love: Using Problem-Based Learning Marian Carpenter, *Indiana Wesleyan University*

The DBA Program at Indiana Wesleyan University has integrated problem-based learning as the curriculum delivery method since September 2019. With the support of an Ombuds, students in over 100 high-functioning PBL Teams have become problem-solvers for ill-structured problems, while simultaneously strengthening their soft skills. Over 300 doctoral students have used PBL as a framework in the Program.

Puffy Paint T-Shirts and Podcasts: Unessays in Organizational Behavior Rachel Hammond, *Calvin University*

In this teaching talk, the unessay will be discussed to handle variable content areas in Organizational Behavior.

Revolutionizing the Teaching of Technical Program Using a Virtual Desktop Infrastructure (VDI)

Bren Triplett, Colorado Christian University

How does a university teach online technical programs when 70% of the students have non-Windows-based devices and installing software is complex? Come and discover the lessons learned from one university's implementation of a unique course-based virtual desktop infrastructure (VDI).

Transforming MBA Programs: Generating Custom Case Studies with AI through Prompt
Engineering
D. Shawn Hussey, George Fox University

AI in higher education enhances teaching as a virtual assistant. AI generates diverse case studies, improving decision-making skills and real-world understanding. Customization adjusts complexity, industry focus, ethics, biblical worldview consideration, and global implications, combating cheating and reducing costs.

Classroom Strategies

Death to Discussion Forums – Let's Recreate Engaging Class Discussions Using Zoom Trish Berg, *Heidelberg University*

Have you ever met anyone who loves online discussion forums? Me neither. So, I say death to discussion forums. I found a way to replace them with a more engaging discussion format online. Intrigued? It is simple to implement and uses existing technology. So, I say death to discussion forums. Let's start redesigning them to be impactful and engaging.

Learning Circles – Students Engage in Impactful Learning with Others Through Grace and Truth Erica Vonk, Northwestern College

Are you tired of traditional group work in your classes that isn't effective? We want our students to understand that you often don't get to pick who you work with in life but fail to train well for students to be effective and meet expectations during and after college.

The Matthew 18 Principles in Team Projects at Scale Damon Moon, San Jose State University

Implementing the Matthew 18 principle in team projects fosters improved team dynamics and reduces student complaints. The five-step conflict resolution process emphasizes forgiveness and resolution between conflicting individuals. Conflict resolution based on Matthew 18 equips students for their careers and life beyond graduation.

Ethics

Does AI have Moral or Ethical Poise? Bryan Malone, *Colorado Christian University*

Concerns over AI use suggest a hotbed for destructive behavior. When asked about how to create a cybercriminal attack or what the value of human life reveals some interesting results despite the motivation behind the requests. Does AI respect Christian principles or biblical worldviews? Can AI be tricked?

Introducing the Ethical Guardrails Model, a Tool for Teaching Ethics from a Wholistic (Biblical)

View of Human Nature

N. L. Reinsch, Georgetown University

This presentation will introduce a recently published model--the Ethical Guardrails Model (EGM)--designed for teaching business ethics, contrast that model with the "human being as a thinking machine" approach, and explain why the EGM is more compatible with Christian beliefs.

Pastor-Professor: The Intersection of Local Church Pastoral Administration and Leadership Theory
Education
John Plastow, Southeastern University

In this practice-based "teaching talk," the concept of being a Pastor-Professor will be explored from the perspective of a long-term pastor who has concurrently taught online for nearly a decade at multiple Christian universities. Discussion will include academic rigor, schedule fluidity, relational connection, compassionate accountability, and real-world practicality.

Student Business Organizations: Teaching Business Leadership Skills Outside the Classroom Susan Terkelsen, *Cedarville University*

Campus organizations provide a unique opportunity for students to develop leadership skills, practice team building, and engage in networking opportunities. This teaching talk shares the elements of a successful Women in Business organization that was started by a female student and has thrived on our campus for over 15 years.

Management

A Balanced Approach to Operations and Supply Chain Management: Embracing Shalom Philip Johnson, *Calvin University*

One of the key biblical words for peace, shalom, carries significant weight and guidance in how we as Christians are called to live. Inherent in most supply chain relationships is conflict which begs the question: how might embracing shalom impact the practice and teaching of operations and supply chain management?

Case Building in Strategic Management Brad Gatlin, John Brown University

This teaching talk will introduce a case-building methodology of teaching strategic management that seeks to incorporate the benefits of cases, such as applying theory to real situations and practicing empathy and analytical skills, while addressing the criticisms of cases as being overly simplistic.

Let's Move: An Exercise in Change Robert Holbrook, *Ohio University*

This presentation will describe an easy-to-implement activity demonstrating resistance to change. Participants will experience the activity, reinforcing how easy it is to implement, followed by a brief discussion of the learning objectives, student reactions, and the debriefing.

Teaching Management Students to Be Managers Mandy Morrell, *Point Loma Nazarene University*

By teaching teams to manage themselves, students develop the soft skills to manage in the "real world". Teams are given class time to lead their team and complete assignments, working toward a final presentation and submitting team meeting minutes showing they accomplished team objectives. As a result, students grow and excel.

Marketing

Consumer Behavior Student Projects Sandy Cassell, Evangel University

Students in Consumer Behavior at Evangel University complete 3 projects/presentations: (1) they create a social marketing video (2) they find advertisements for each of the seven social classes as defined by the Coleman-Rainwater social class hierarchy (3) they create a postcard to promote FBLA student birthday packages to parents.

Using AI in an MBA Course Peter Crabb, Northwest Nazarene University

Presenting the results of using AI or Large Learning Models (LLMs) in a graduate course during the summer of 2023. Students in the course use AI programs for class preparation, in-class discussion, and assessment.

ZMET Brand Perception Exercise Traci Pierce, John Brown University

To understand brand perception through ZMET, students collect pictures that represent their perceptions about an assigned brand. Working in small groups, students identify metaphors that emerge from interview discussions; and then, create a collage of relevant pictures. Students recommend how marketers might use metaphors to communicate the brand effectively to consumers.

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Bob Roller, LeTourneau University

Adina Scruggs, Bryan College

Melanie Timmerman, Mount Vernon Nazarene University

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