

CONFERENCE PROCEEDINGS



# **CHANGING** BUSINESS **UNCHANGING** FAITH

A CALL FOR WHOLE PERSON DEVELOPMENT

JOHN BROWN UNIVERSITY  
OCTOBER 17-19 | 2019

Christian Business Faculty Association  
Conference Proceedings

**Changing Business, Unchanging Faith: A Call for Whole Person Development**

Annual Meeting  
of the  
Christian Business Faculty Association  
Hosted by John Brown University  
Siloam Springs, Arkansas  
October 17-19, 2019

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Robert L. (Lenie) Holbrook, Jr.  
Ohio University  
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Fraud, Whistleblowing and Sins of Omission: A Call to Action

Tim Bergsma, PhD, CFE, CMA

Calvin University

Correspondence concerning this article should be addressed to: Tim Bergsma, Calvin University, Business Department, 1740 Knollrest Circle SE, Grand Rapids, MI 49546. Contact: [twb7@calvin.edu](mailto:twb7@calvin.edu)

### Abstract

The world economy loses over \$3.5 trillion each year due to fraud. Losses from fraud harm economies and societies. This paper unpacks the primary elements that contribute to fraudulent behavior and fraud schemes. A foundational explanation of fraud causation, in the context of fraud actors and fraud schemes is presented. This paper, however, specifically addresses the role of non-fraud actors (NFA's) within the context of fraud situations. NFA's are people within close proximity to fraudsters and/or fraud schemes. As such, NFA's are in a position to have early visibility of a fraud event. This study, then, addresses NFA inaction and the perpetuation of fraud. To provide proper context, a detailed discussion about whistleblowing is offered. Fraud is closely connected to sin. This study also explores NFA inaction in the context of sins of omission. A primary motivating force to NFA inaction might be fear. As it relates to sins of omission, NFA's might choose the path of inaction to avoid personal or professional harm. There is a risk to action. To do one's work excellently, might require the acceptance of personal risk, for the greater good. To act takes courage. Scholars and practitioners should continue to focus on discovering ways to promote NFA action. Not only will this help to reduce fraud losses, but it will help to promote shalom.

### Fraud, Whistleblowing and Sins of Omission: A Call to Action

There is a \$3.5 trillion worldwide problem. Economies, and thus societies, are harmed by fraud losses. The Association of Certified Fraud Examiners (Association of Certified Fraud Examiners, 2018) estimated that 5% of any organization's revenue is lost to fraud each year. The U.S. Department of Commerce, Bureau of Economic Analysis (US Department of Commerce, 2018) reported that as of the first quarter of 2018, the gross domestic product (GDP) for the United States was \$19.96 trillion. Estimates based on those measures indicate that U.S. companies may lose as much as \$998 billion of revenue each year due to fraud. This analysis can be extended to the global economy. According to the International Monetary Fund (International Monetary Fund, 2018), the 2017 Gross World Product (GWP) was \$79.9 trillion. Using the 5% revenue loss factor, estimates indicate that the world economy may lose over \$3.5 trillion in revenue each year.

Fraud losses are high, and they hurt economies and societies. As such, it is important to continue to advance the understanding of fraud prevention and detection. Existing scholarship, in this domain, primarily addresses fraud schemes, fraud causation and fraudsters. The focus of this article, however, is not centered on those elements, but rather on the individuals of near proximity to the fraudster, who through their actions, might be able to thwart fraud attempts. We'll refer to these people as non-fraud actors (NFAs).

Whistleblowing is an NFA action in which the whistleblower reports wrongdoing with the intent of stopping the continuation of that wrongdoing (Near & Miceli, 1985). Although there is some overlap between whistleblower actions and the focus of this study, there is one key difference. Because whistleblower literature is focused on the 'act of reporting' potential wrongdoings, it does not adequately address the motivation and forces behind inaction (non-reporting). To address that gap in the literature, this study specifically addresses NFA inaction and related motivating forces.



There is a seemingly natural connection between fraud and sin. Since this paper deals overtly with NFA inaction and fraud, it is additionally possible to frame inaction in the context of sins of omission. “Anyone then, who knows the good he ought to do and doesn’t do it, sins.” (James 4:17, NIV). The resulting discussion from this research provides helpful new ways to think about professional responsibilities in the context of a Christian commitment to serve God with our very best.

The purpose of this study is to improve the understanding of NFA inaction and the perpetuation of fraud while simultaneously describing the interconnectedness of sins of omission to that inaction. I first describe the problem of fraud, with an emphasis on fraudsters and fraud schemes. Next, through an exploration of whistleblowing activities and circumstances, I highlight the important role NFA’s play in the prevention of fraud. Then I conclude by discussing the practical implications on fraud prevention and shalom that result from finding new and creative ways to encourage NFA action.

## **Fraud**

### **The Problem**

Fraud involves the misrepresentation of a material fact such that another person or organization is harmed (Association of Certified Fraud Examiners, 2009; Brenner, 2001). Importantly, a mandatory element of the misrepresentation of a material fact is that it is intentional (Brenner, 2001). Fraud, then, is a general concept that can be manifested in multitude of settings, including business. There is no shortage of examples of fraud in a business setting. All one needs to do is peruse any local or regional news source, on any given day, to find evidence of the pervasiveness of fraud in a business context.

Occupational fraud is a specific subtype of fraud. It requires the use of one’s occupation to deceive and thus cause harm (Association of Certified Fraud Examiners, 2009, 2018). There are

three primary categories of occupational fraud. Those categories include (a) asset misappropriation, (b) corruption, and (c) fraudulent financial statements (Association of Certified Fraud Examiners, 2018). The losses from occupational fraud alone are massive. It is estimated that, conservatively and on average, as much as 5% of organizational annual revenue may be lost to fraud each year (Association of Certified Fraud Examiners, 2018). In its simplest form an income statement displays revenue and then subtracts all organizational expenses. Imagine that the first expense line, directly following revenue, was fraud expense. The value of fraud expense would be 5% of the revenue value. The magnitude of the destructiveness of fraud demands continued focus so that positive changes can be made that reduce fraud losses. Any progress made in this effort will have a positive impact on the economy and thus on societies.

### **Fraudsters and Fraud Schemes**

Because of the significance of fraud losses and the negative impacts of fraud on society, this problem is worth addressing. A predominance of the literature addressing fraud is focused on understanding the detailed elements of two important parts of the fraud story. Those elements include the fraud actor (fraudster) and the fraud scheme (fraud action). It is helpful to understand some of the fundamental thoughts that explain the forces motivating fraudsters and fraud actions.

Perhaps the most recognized framework for understanding fraud is the fraud triangle. The fraud triangle suggests that for any fraud to happen there must be (a) opportunity, (b) a non-shareable financial pressure, and (c) rationalization (Donald Ray Cressey, 1953). This framework is widely accepted as a necessary starting point when considering dynamics that lead to fraud. The unit of study, pertaining to the fraud triangle, is the fraudster. The fraudster must have a pressure that compels action. The fraudster must have an opportunity to carry out their deviance. The fraudster must have a way of justifying their actions.

The fraud triangle of action is another framework by which to understand fraud. This framework, however, shifts the focus from the fraudster to the fraud act. The three elements of the fraud triangle of action include (a) concealment, (b) conversion, and (c) the scheme (Albrecht, Albrecht, Albrecht, & Zimbelman, 2009; Kranacher, Riley Jr., & Wells, 2011). When the fraud triangle and the fraud triangle of action are viewed together a helpful foundational understanding of fraud prevention emerges. As strategies are developed to reduce any of the now six elements (pressure, opportunity, rationalization, concealment, conversion and scheme), there is hope for reducing fraud losses. These strategies demand detailed concentration on the fraudster and fraud scheme. Certainly, effort on these two categories is necessary in the fight against fraud.

A few scholars have offered some constructive developments that help us better understand the workings of the fraud triangle. Whereas Cressey suggested that a fraudster needed to rationalize their fraudulent behavior in order to carry out a fraud, there is a more detailed way to understand rationalization in the context of fraud. The fraud scale extends our understanding of rationalization. The fraud scale emphasizes integrity as a primary factor that addresses one's ability to rationalize (W. S. Albrecht, Howe, & Romney, 1984). Fraudsters with lower levels of personal integrity will find it easier to justify deviant behavior (W. S. Albrecht et al., 1984).

Opportunity, as Cressey posited, was necessary for a fraud to happen. Do some people stumble into opportunity whereas others might look for it? The opportunity segment of the fraud triangle can be expanded to further describe the capability of the fraudster. Moreover, this idea organizes capability into two distinct categories. Those categories include (a) the accidental fraudster and (b) the predator (Wolfe & Hermanson, 2004).

Some perceived pressure seems necessary, as a motivating force, for a person to take advantage of opportunity such that they commit fraud. According to Cressey, that pressure component is a non-shareable financial issue (Donald R. Cressey, 1950; Donald Ray Cressey, 1953).

More recently the element of pressure has been expanded to include (a) money pressure, (b) ideological pressure, (c) coercion, and (d) ego (Kranacher et al., 2011). The acronym for these additional pressure forces is M.I.C.E. (Kranacher et al., 2011).

Another way to understand the role of pressure in the context of fraud is through the study of General Strain Theory (GST). GST, as posited by Agnew, suggest that the propensity for deviant behavior increases when there is (a) a failure to achieve positively valued goals, (b) the presence of a negative stimulus, or (c) the removal of some positive factor (Agnew, 1985, 2012). There is a statistically significant correlation between GST, as posited by Agnew, and asset misappropriation and financial statement fraud (Bergsma, 2015). Furthermore, workplace originated strain appears to be a motivating force in relation to financial statement fraud (Bergsma, 2015).

The predominance of the literature on fraud prevention focuses on the fraud actor and the fraud scheme. This focus has produced important understanding and guidance toward our collective fight against fraud. If the overall goal is to find ways to reduce fraud losses, then it seems important to reduce the probability that the fraud actor can convert their deviance into to a fraud scheme. Figure A1 (see Appendix A) illustrates the connectivity of several of the foundational fraud prevention frameworks. Those frameworks include (a) the fraud triangle, (b) the fraud triangle of action, (c) the fraud scale, (d) the fraud diamond, and (e) the M.I.C.E. acronym (W. S. Albrecht et al., 1984; Donald Ray Cressey, 1953; Kranacher et al., 2011; Wolfe & Hermanson, 2004) .

### **Red Flags: A Call to Action**

Frauds, by design, are only successful when they are hidden from view. In other words, as fraudsters carryout devious schemes they need to do so without others knowing. However, we have reason that believe that although fraudsters want to ‘don the cloak of invisibility’ they, and their schemes, often can’t remain completely hidden. In fact, the number one way frauds are discovered is through tip (Association of Certified Fraud Examiners, 2018). This finding suggests that there are

red flags and warning signs that ultimately contribute to the downfall of fraud. This finding also begs another important question. Are all warning signs acted upon such that most fraud schemes are thwarted? The latter parts of this analysis will take up that question. In the present, however, it is helpful to understand some of the most common red flags of fraud.

The Association of Certified Fraud Examiners publishes a comprehensive study every two years titled The Report to the Nations on Occupational Fraud and Abuse. In every study since 2008 the most frequently reported behavioral red flags of occupational fraud have been (a) living beyond means, (b) financial difficulties, (c) unusually close association with vendors and customers, (d) control issues and a unwillingness to share duties, (e) family problems, and (f) a wheeler-dealer attitude (Association of Certified Fraud Examiners, 2018).

Fraud red flags don't mandate the occurrence of fraud. Furthermore, red flags are not only behavioral. In fact, there are many other ways warning signs might come to the surface. Accountants, for example, through various forms of data analysis might discover financial abnormalities. What is necessary, it seems, as it relates to warning signs and fraud, is a willingness to pay attention and a spirit of skepticism. Due to the magnitude of fraud losses, as well as the high frequency of occurrence, it is reasonable to appreciate the potential benefit of acting upon suspicion once a red flag is discovered. Figure B1 (see Appendix B) shows how NFAs and red flags situate around the fraudster and the fraud act.

### **Whistleblowing**

The reporting of potential wrongdoing is referred to as whistleblowing. More specifically, whistleblowing is the reporting of illegal, immoral and illegitimate activities to people within an organization who are in a position to make a difference (Near & Miceli, 1985). Notice how the definition of whistleblowing starts with the reporting action. At this juncture it is helpful to appreciate the gap of space between suspicion (observation of red flags) and the act of reporting.

This study aims to better understand the key ideas at play within that gap. Whistleblowing involves four distinct elements. Those elements include (a) the whistleblower, (b) the suspected act of wrongdoing, (c) the organization in which this suspected act is taking place, and (d) the person or party to whom the complaint is given (Dworkin & Near, 1997; Kleiner & Rocha, 2005; Near & Miceli, 1985, 1996). At times, a whistleblower may need to report their suspicion to an external party. Those are referred to as cases of external whistleblowing (Bouville, 2008; Near & Miceli, 1996).

In the context of business environments, whistleblowing tends to originate from people with (a) professional positions, (b) long time periods of service, (c) association with larger work groups, and (d) generally favorable feelings about the company they work for (Dworkin & Near, 1997). Interestingly, whistleblowers are careful to weigh the costs of reporting against perceived benefits (Near & Miceli, 1996).

The actual process of whistleblowing has four steps (Near & Miceli, 1985). Those steps entail (a) decision to report, (b) reporting, (c) organizational reaction, and (d) organizational decision about what to do. Most work has been done to understand these steps. Noticeable in the literature is a focus on the consequences that whistleblowers might face in retaliation of their reporting. Understanding of this nature is helpful as it helps to contextualize the cost-benefit analysis that whistleblower's face. However, the literature seems lacking as it relates to the many dynamics at place in the first phase. That is to say that the decision-making process, prior to reporting, needs to be better understood if we believe that increasing the reporting action will help to reduce fraud losses. Stated differently, the existing literature addresses cases where reporting has happened as well as the outcomes of that reporting. What impact, though, do all the instances of where NFAs chose not to act (report), have on fraud losses? Are there mechanisms at play that discourage NFA action and reporting?

There are many reasons NFAs may choose to report their suspicions. Some feel that altruism is a driving force behind action (Arnold & Ponemon, 1991; Vandekerckhove & Commers, 2004). From this perspective, NFAs are motivated to follow up on their suspicions because of a general regard for the well-being of others. These folks look beyond themselves and desire to promote positive change. Yet others may be motivated by psychological elements. Perhaps some NFAs are motivated by financial reward or by regaining their jobs (Paul & Townsend, 1996). As it relates to financial reward, in some instances, whistleblowers are entitled to a share of the recovered losses. This financial incentive may compel some NFAs to report suspected wrongdoing (Carson, Verdu, & Wokutch, 2007; Paul & Townsend, 1996). Again, this literature emphasizes the forces that lead to action. What about all the cases in which the NFA chooses inaction over action?

There are documented consequences of blowing the whistle. Most notably, retaliation of some sort might be exacted upon the whistleblower (Paul & Townsend, 1996). Examples of retaliation might include (a) job termination, (b) demotion, (c) humiliation, and (d) prosecution (Kleiner & Rocha, 2005; Paul & Townsend, 1996). It is important to understand these ideas because they directly relate to costs paid by NFAs when they choose to act. In that spirit, the calculus employed by NFAs as they determine the result of their cost-benefit analysis is somewhat predicated on perceived costs in the form of retaliation. Connected to this idea of costs is the idea of sacrifice. To sacrifice means to pay a price yourself for the benefit of another. Should Christians then be governed by a cost-benefit analysis? Or, might there be a time when doing the right thing (investigating a potential wrongdoing and reporting) should be required regardless of the cost-benefit answer? These are especially important questions for Christians to wrestle with. Somewhere situated in the answers to those questions are possible insights that might not only help to reduce fraud losses, but that also allow Christians to serve God with excellence.

Figure C1 (see Appendix C) clearly shows the opportunity that exists from the time a red flag is identified until the decision to report or not.

### **NFA Inaction: Sins of Omission**

It is not hard to consider fraud, which is a deviant act, sin. In this sense, fraud is a sin of commission. This paper, though, is chiefly concerned with understanding the mechanisms at play as it relates to NFAs. NFAs must determine when and how to act when armed with warning signs and red flags. So, might there be a circumstance where an NFA is compelled to act because he or she has good information that can be acted upon? In that situation, if the NFA does not act is it sin?

To help contextualize sins of omission it is helpful review scripture.

- “If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.”(James 4:17, NIV).
- “Why do you call me Lord, Lord, and do not do what I say?” (Luke 6:46, NIV).
- “But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand.” (Matthew 7:26, NIV).
- “Then he will say to those on his left, ‘Depart from me, you who are cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.’ “They also will answer, ‘Lord, when did we see you hungry or thirsty or a stranger or needing clothes or sick or in prison, and did not help you?’ “He will reply, ‘Truly I tell you, whatever you did not do for one of the least of these, you did not do for me.’ “Then they will go away to eternal punishment, but the righteous to eternal life.” (Matthew 25:41-46, NIV).



The purpose of this study, as it relates to understanding fraud in the context of sin, is not to pass judgement or dictate how to interpret scripture. Reviewing passages about sins of omission helps us recognize that sins of omission exist. In that spirit, it would be wise for Christians to genuinely consider what it means to live into their professional responsibilities with a careful eye toward faithful obedience to God. At a minimum, it seems at least possible that at times we might be required, out of faithful obedience to God, to investigate suspicions of fraud. Stated differently, and from the opposite side of the argument, it is not an impossibility that following up on fraud suspicions could be connected to faithful obedience. In this sense there might be a connection between fraud, NFA inaction and sins of omission.

### **NFA Inaction: Fear and Courage**

Whistleblowers face the risk of retaliation for reporting their suspicions (Paul & Townsend, 1996). This risk likely invokes fear in NFAs who feel compelled to respond to fraud warning signs. Whistleblowers might face job termination or other outcomes that significantly disrupt their lives personally or professionally. These risks should not be taken lightly or overlooked. It is possible that because of these risks, and the associated fear, NFAs might determine that the cost of reporting exceeds the benefits of doing so. This way of thinking reduces the decision of whether to report or not down to a cost-benefit analysis. Although this may be true, not all circumstances necessarily fit into this model of thinking. Nonetheless, fear seems to reside at the center of the conversation around NFA responsibilities and whistleblowing circumstances. As such, we need to carefully consider fear in this context. If we aim to motivate NFAs to actively investigate their suspicions, then we should have some basis for managing the fear that envelopes them. One way to address this topic is to consider the antidote to fear, which is courage.

Courage is a virtue. The study of virtue ethics helps to frame courage as a response to fear that allows people to live into their professional obligations with excellence (Moore & Beadle, 2006;

Stansbury, Stansbury, & Snyder, 2015). Professionals live into their responsibilities, with excellence, when they use their gifts and abilities to their fullest potential simply because (Moore & Beadle, 2006). The pursuit of excellence demands an external driving force (MacIntyre, 2013). On the other hand, professionals also pursue success. Successes deal with the accumulation of capital (Moore & Beadle, 2006). Professionals seek three forms of capital (Moore & Beadle, 2006; Stansbury et al., 2015). Those forms include (a) financial, (b) social, and (c) cultural (Moore & Beadle, 2006; Stansbury et al., 2015). The pursuit of success demands an internal driving force (MacIntyre, 2013).

Professionals strive to hold the pursuit of excellence in tension with success (Stansbury et al., 2015). That is to suggest that these ideas compete with one another. When a person pursues excellence, they may forfeit some amount of success (capital). Just the say, in order to maximize capital accumulation (success) might require a person to compromise the fullness of excellence (Moore & Beadle, 2006; Stansbury et al., 2015). In the context of fraud, NFA inaction and fear, we might consider the risks associated with whistleblowing as threatening our ability to maximize our success. In that sense we might choose to not investigate fraud suspicions because we preference success over excellence. If that is the case, then the fear of losing out on some amount of success may actually discourage NFA action and thus allow for the furtherance of fraud. To combat this issue, we need to find new and creative ways to combat the fear associated with investigating fraud suspicions. Stated differently, courage may be the antidote that mitigates fear and promotes NFA action. Not only might fraud losses be reduced, through necessary fraud investigations, but also Christian business professionals may more fully live in faithful obedience to God and thus not engage in sins of omission.

## Implications

The idea of acting courageously as a way of mitigating fear, in the context of investigating fraud suspicions, has implications at both individual level and at an organizational/structural level.

### **Individuals: Called to Action**

This paper articulated the connectivity between fraud, NFA responsibilities, fear, and sins of omission. A connecting component amongst these dynamic parts is the role courage plays in our lives. Courage allows us to combat fear and to act when necessary. In the context of fraud prevention, professionals need to take careful inventory of their responsibilities as it relates to discovering the warning signs of fraud. Doing our work excellently might demand that our level of attention to the possibilities of fraud improve. As such, one implication of this study is increased awareness of fraud and then increased personal accountability for discovery.

A second implication considers the paralyzing impacts of fear and the need for courage. Professionals need to know what to do if they suspect fraud. As important, they need to have the courage to take action when necessary. That action might be as simple as asking additional questions so as to further understand the situation, or it might be as bold as whistleblowing. In any case, fear is likely to impact the decision-making process. This study highlights the risks associated with fraud investigations and whistleblowing. Nonetheless, at times we need to be willing to preference excellence over success such that appropriate steps can be taken to thwart fraud.

A third implication considers the importance of following established codes of ethics. Codes of ethics at the organizational-level, and professional codes of ethics provide meaningful frameworks and guidance for responding to difficult situations. Perhaps, reliance on these frameworks can serve as a means for reducing the cost (risks) associated with following up on fraud suspicion leads. One could look to the accounting profession for clear examples of professional codes of ethics. The American Institute of Certified Public Accountants (AICPA) has a code of

professional conduct. The Institute of Management Accountants (IMA) has a statement of ethical professional practice. Each of these institutions, with their respective statements, provides helpful guidance that might serve as a means of reducing risks of action and thereby help to mitigate the fear component.

A fourth implication concerns sins of omissions and Christian professionals. This study analyzed inaction in the context of sins of omission. Inaction is not equated to sins of omission. However, this paper highlights the point that at times Christians may need to act, out of faithful obedience to God, and not doing so might be a sin. In such a light, it is imperative that Christians carefully reflect on the connectivity of their professional responsibilities in the context of their holistic walk with God. Perhaps this study, then, serves as a call to action for these people. Increased awareness on these connections might not only help to reduce fraud losses, but it also might help to promote shalom.

### **Organizational/Systemic Opportunity**

This study highlights that organizations can help reduce the cost (personal and professional risk) of fraud investigations by developing a business culture that values action. One implication suggests that organizations should develop and follow, policies and procedures that value all employees and take fraud suspicions seriously. This can be accomplished through the proactive development of an anti-fraud culture. Many times, the only touch point organizations have with fraud is negative. They become victims of fraud and then react to protect themselves for the future. Negativity pervades in these cases. This study offers consideration for the development of anti-fraud policies as part of larger anti-fraud culture. If this work is done proactively, and with positivity, there is the possibility that the risks of action might be reduced. Perhaps more people will feel empowered and protected and thus more actively investigate suspected wrongdoing.

A second implication concerns the specific procedures of fraud investigations and whistleblowing. Beyond general guidelines regarding reporting, organizations would be well served to outline specific steps for investigating suspicions. Currently, organizational guidance relates to whistleblowing. What about that murky space that exists from the time of suspicion until the time of reporting? Little practical guidance is offered for this space. As such, an implication of this study is to encourage organizations to develop fraud investigation policies as way of enhancing their overall whistleblowing/reporting policies. All this work will likely help to reduce risks of action and help to reduce to fraud losses.

### **Conclusion**

The purpose of this study was to improve the understanding of NFA inaction and the perpetuation of fraud while simultaneously describing the interconnectedness of sins of omission to that inaction. This was accomplished through defining the problem of fraud, with an emphasis on fraudsters and fraud schemes. Through an exploration of whistleblowing activities and circumstances, the important role NFA's play in the prevention of fraud was addressed. The result of this work was the articulation of several practical implications related to fraud prevention with an attempt to achieve shalom. All of this results in finding new and creative ways to encourage NFA action. Of particular interest in this study were the responsibilities of Christians who wish to live in shalom (peace with God). These professionals are encouraged to continuously consider what it means to pursue excellence and to act courageously. This might mean, in some circumstances, that a personal sacrifice will need to be made (the acceptance of whistleblower risks) so that one can act in faithful obedience in service to God. Courageous action will then help to mitigate sin and promote shalom. Perhaps this study can serve as a call to action for all people, but especially

Christians, as it relates to addressing fraud losses. More work should be done to understand the significance of NFA inaction.

Future studies dealing with the interplay of fear, courage and fraud prevention is warranted.

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## Appendix A

Figure A1

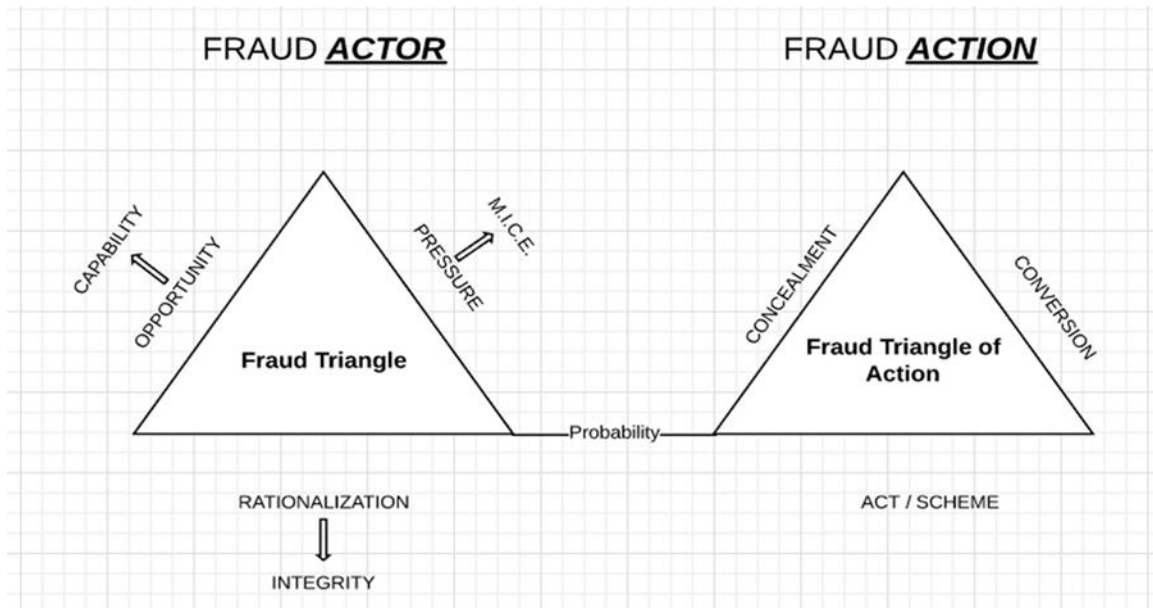


Figure A1 illustrates the connectivity of several of the foundational fraud prevention frameworks.

Those frameworks include (a) the fraud triangle, (b) the fraud triangle of action, (c) the fraud scale, (d) the fraud diamond, and (e) the M.I.C.E. acronym (W. S. Albrecht et al., 1984; Donald Ray Cressey, 1953; Kranacher et al., 2011; Wolfe & Hermanson, 2004).

## Appendix B

Figure B1

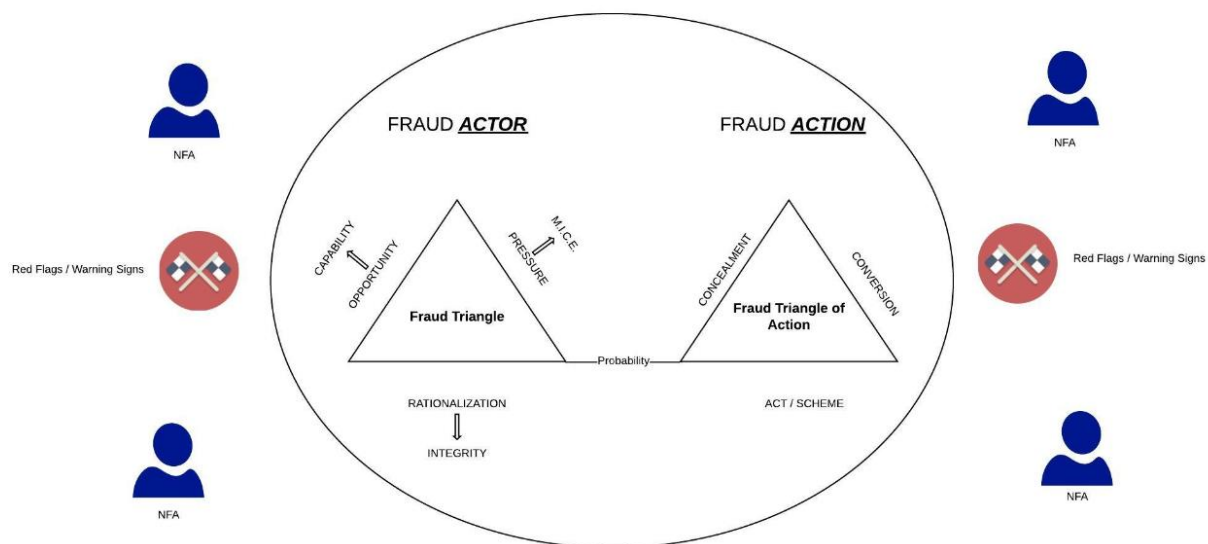
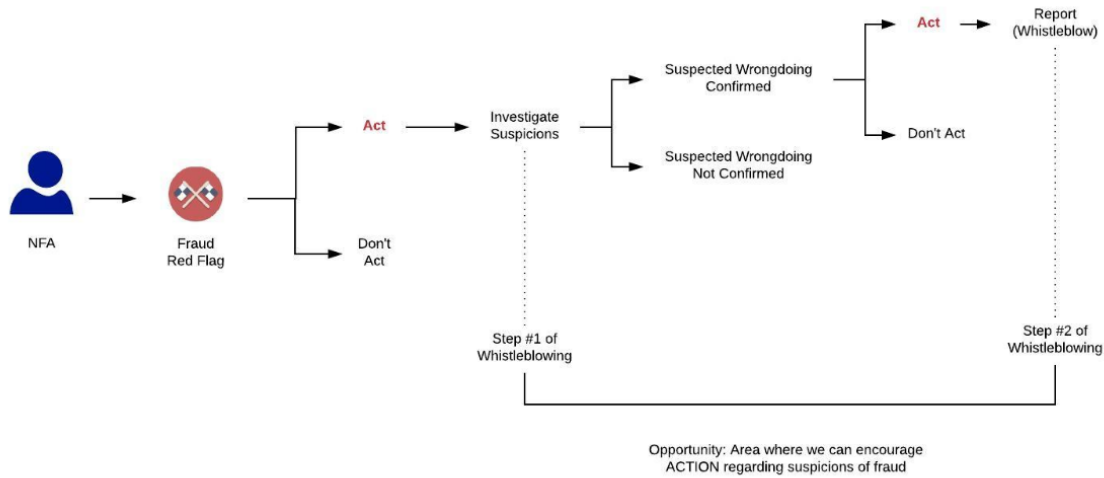


Figure B1 shows how NFAs and red flags situate around the fraudster and the fraud act.

## Appendix C

Figure C1



This exhibit shows the interconnectedness of the NFA, with red flags and the spaces of opportunity to investigate suspicions further. This exhibit also shows the first two phases of the whistleblowing activity

Figure C1 clearly shows the opportunity that exists from the time a red flag is identified until the decision to report or not.

The Ten Commandments of Economics

David Arnott

Dallas Baptist University

Sergiy Saydometov

Dallas Baptist University

Correspondence concerning this article should be addressed to: David Arnott, Dallas Baptist University, 3000 Mountain Creek Parkway, Dallas, TX 75211. Contact: [davea@dbu.edu](mailto:davea@dbu.edu).

### Abstract

God communicates His creational intent to us through the Bible, His written word for Christians. As we search the scriptures, we find ten “commandments” regarding the production and distribution of scarce resources: people should be free, work is good, don’t steal, don’t covet, use honest measures, trade is good, love your neighbor as yourself, take care of widows and orphans, be a good Samaritan, and honor those in power.

### The Ten Commandments of Economics

In this paper, we select for study ten important biblical principles for proper economic behavior. We then consider how students of comparative economics can use these principles to evaluate the appropriateness of economic systems. While not endorsing a particular economic system, the Bible has important principles regarding human nature, private property rights, and the role of government. We assert that biblical principles of economic activity are consistent with political, economic, and religious freedom (Lindsley, 2016). These can be used to evaluate economic systems (Anderson, 2016).

Perhaps it is better to speak of certain key biblical *principles* relevant for economics than to speak of a “biblical economics.” The best we can do is to evaluate particular economic systems as being more or less consistent with biblical teaching, (Bolt, 2013) which is our intent in this paper. It must be conceded that in the mind of God at least there is a set of principles for the social and economic life of his creatures. Furthermore, the whole point of revelation is to give us an insight into his purposes for men (Hay, 1989). If the New Testament told us more about Jesus’ activities before his ministry, we would learn a lot about economics from his behavior. Jesus produced and distributed scarce furniture for about 15 years before his ministry began.

### People Should Be Free

“I will walk about in freedom, for I have sought out your precepts.” Psalm 119:45

The crossroads of Christianity and Economics is freedom. We believe that God, the greatest being we can envision with our finite, human minds, gives us the choice to accept or reject His invitation of salvation. That’s a big concept to understand and accept. It’s a great deal of freedom. The predominant note of the New Testament is not political freedom, but freedom in Christ from bondage to sin, the Law, Satan, the old man, and death. It is not that political freedom or freedom

from slavery was unimportant but that there was an even deeper bondage that had to be overcome first (Lindsley, 2016).

The famous painting of Jesus standing at the door is based on the scripture from Revelation 3:20, “Behold, I stand at the door, and knock: if any man hear my voice, and open the door, I will come in to him, and will sup with him, and he with me.” (KJV) The main point of the famous painting is this: There’s no door handle on Jesus’ side of the door. We are free to open the door, or keep it closed. If God gave us the freedom to accept or reject His invitation, we have to believe He wants us to have as much freedom as possible in our economic lives. As Christians, we are not free to seek any end that satisfies our individual need. We make a free, conscious decision to be guided by a “multitude of advisors” in making free choices. Don’t miss the point: We make a choice to limit our own freedom, and take direction from other Christians whom we choose to give power to.

The argument of Christians ranging from Augustine to Aquinas is that humans flourish in the process of free choice (Gregg, 2016). In economics, we often ask the question about the degree of freedom people should have. We believe people are fallen, so we have to institute some rules. But how many? And which ones? This is the road we travel as Christian economists, trying to determine what level of freedom the Bible commands us to enact. But we’re pretty confident that God wants us to have as much freedom as possible, because He gave us the freedom to accept or reject His offer of salvation. That is an important and recurring theme for us in Christian economics. Jay Richards lists as one of his ten rules for the Christian economy: Encourage economic freedom: Allow people to trade goods and services unencumbered by tariffs, subsidies, price controls, undue regulation, and restrictive immigration policies (Richards, 2009).

Free market capitalism refers to an economic system with rule of law and private property, in which people can freely exchange goods and services (Richards, 2009) to enrich themselves and others. Since our impulse is to be as free and independent as we can, (Denison, 2019) freedom is the



last thing that should be taken for granted. Because of the fall, we are in bondage to sin. True freedom necessitates the Spirit's work to change our heart and redirect our lives, which will otherwise give way to entropy (Lindsley, 2016). Freedom is an important building block leading to economic flourishing.

In *Defending the Free Market*, Rev. Robert Sirico writes about the important freedom to own private property, "Every scheme of redistribution that has defied the right to private property has created more poverty. The right to private property is not absolute, but it is a basic human right. When and where that right is respected, people and whole societies flourish." (Sirico, 2012). They flourish because they are rewarded for expressing the creative image of God to create greater value for their neighbors.

Religious freedom was the stalk from which political freedom grew in Colonial America. It caused the US Revolutionary war in 1776. Just 13 years later, the French revolution did the opposite: It threw out religion. The difference between those two revolutions is chronicled in *Last Call for Liberty* by Os Guinness. "At the core, the deepest division is rooted in the differences between two world-changing and opposing revolutions, the American Revolution of 1776 and the French Revolution of 1789, and their rival views of freedom and the nature of the American experiment." It is easy to tie France's disdain for religion in their revolution to the political and economic upheaval they are facing today. Without a religious rudder, the country embraces a relativism that threatens both their economic and governance systems.

Human freedom and human flourishing are thus not just associated with each other; they are intimately connected with doing good and avoiding evil (Gregg, 2016). One of the ways we exercise our freedom in doing good is through work and that is the subject of our next commandment.

### Work Is Good

“The Lord God took the man and put him in the Garden of Eden to work it and take care of it.” Genesis 2:15

As creator, God has made us with the awesome power and responsibility to *create*.... Work itself is part of God’s original blessing, not his curse after the fall. The way in which we work, then, should reflect the fact that we are a unity of matter and spirit, of heaven and earth, neither pack animals nor angels (Richards, 2009). Work is not a product of the fall but is actually part of the creation order. While it is true that work was deformed by the fall, so that there is now toil and drudgery (Anderson, 2016). Work is not a curse, but a Gift from God. By our work we employ useful skills to glorify God and love our neighbors (Whelchel, 2012).

According to Ann Bradley (Bradley, 2016), 39 of the 40 parables in the New Testament are about work. In Genesis, God works to create humans, then gives humans the command to work. In the creational garden, before the fall, humans had work to do: Naming the animals, and tending the garden. Work was perfect and produced perfect results. After the fall, work became toil, and hard. But, we are still commanded to do it. Work remains essential to human dignity, and integral to man’s nature (Hay, 1989).

In the first century, creating wealth was difficult because the vast majority of the population was employed in subsistence farming. The most common way of accumulating riches was through oppressing the weak, leveling heavy taxation, and exploiting slaves. For this reason, it is not surprising that the New Testament contains many denunciations of rich people from that time but still encourages honest work and diligent labor (Kotter, 2014). Should we work for common ownership as it was practiced in the early Church in Jerusalem? Even though his book is titled, *All Things in Common*, Roman Montero admits that the passages from Acts 2 are “Limited to the first century and Jerusalem.” (Montero, 2017)

Work is worship. The words are very similar. In *The Call*, Os Guinness tells the wonderful story of a woman considering suicide by drowning, when she gets distracted by the perfect plowing of a farmer with a mule. The distracted woman turns away from suicide to become the author's great grandmother (Guinness, 1998). It's a unique and intense example of the power of work to distract us from the fallen world we live in.

For the Christian, life without work is meaningless; but work must never become the meaning of one's life (Whelchel, 2012). So what comes before work? Our primary call is to be followers of Christ. Our secondary calling is to do something to build the kingdom (Guinness, 1998). Calvin taught that every believer has a vocational calling to serve God in the world in every sphere of human existence, lending a new dignity and meaning to ordinary work (Whelchel, 2012).

John Calvin's claim on Colossians 3:23 "Whatever you do, do it as unto the Lord," was called "The Protestant Work Ethic" by Max Weber in *The Protestant Work Ethic and the Spirit of Capitalism*. The created universe that God brings into existence then provides the material of human work—space, time, matter and energy. Within the created universe, God is present in relationship with his creatures and especially with people. Laboring in God's image, we work *in* creation, *on* creation, *with* creation and—if we work as God intends—*for* creation."

In *Every Good Endeavor* Timothy Keller writes, "Think of the cliché that nobody ever gets to the end of their life and wishes they had spent more time at the office. It makes good sense, of course, up to a point. But here's a more interesting perspective: At the end of your life, will you wish that you had plunged more of your time, passion, and skills into work environments and work products that helped people?" (Keller, 2012). In the classroom, we follow this with a video clip from the end of the movie *Schindler's List*, where actor Liam Neeson portrays Schindler crying over his failure to save more people. "I could have saved more," he anguishes. The point is: Schindler wished

he has spent more time at the office. This is an example of the integration we find in the Christian worldview: Our work is our worship. Why would you hope to spend less time at your worship?

### **Don't Steal**

“You shall not steal.” Exodus 20:15

Our students don't want us to redistribute their grades. They say they have a private property claim to their grades. One of us redistributed a grade once. In an online class, a student wrote an effective argument for redistribution of wealth. So, he awarded her the full ten points, then redistributed three points each to students who did not participate in the discussion board. That's a 60% tax, which is actually pretty low in a socialist system. The student accused the professor of theft. She claimed she had a right to the full grade based on her convincing argument that redistribution was a proper policy. The students who did not complete the assignment but received some credit for it did not protest. Similarly, those members of society who receive the redistributed wealth are not likely to protest on behalf of those whose wealth is taken away. We should be warned by the words of Benjamin Franklin, who keenly noted “When the people find that they can vote themselves money that will herald the end of the republic.”

“Thou shalt not steal,” presupposes the validity of private property. You cannot steal something, after all, if no one owns it (Sirico, 2012). Does Acts 2 call for common ownership of property? It is this ancient notion of voluntary action or freedom that we speak of when we say that the informal communism of the early Christian community was voluntary (Montero, 2017)? Yes, because, the disciples voluntarily “sold a piece of land,” to give to the community.

There is a meaningful assumption in socialist institutions like police and fire departments. There is an assumption that the tax being expropriated from the home and business owners is used to protect the taxpayer, not someone outside the taxpayer's jurisdiction. This is what Christian Economists support: The forcible extraction of wealth from citizens to provide services for them.

That's not stealing. But, when a taxing authority forcibly extracts tax from its citizens to use on a project that cannot be traced to creating value for the taxpayer, that's theft.

In *Economics in One Lesson*, Henry Hazlitt writes, "When your money is taken by a thief, you get nothing in return. When your money is taken through taxes to support needless bureaucrats, precisely the same situation exists." Notice, he didn't say all taxes are stealing. Only those taxes that "support needless bureaucrats." This is consistent with our assumption, that taxes are a payment for services rendered. When a reasonable argument can be made that the person being taxed is in some general way rendered a service, we consider that within the Biblical guidelines, and that's not stealing. Notice two "wobble words" in that sentence: "Reasonable" and "general." We do not expect a perfect argument for a specific service. This is consistent with our Christian worldview of imperfection. We're after the same thing Hazlitt is: Intention. If the government bureaucrats are enlarging their realm, just so they can have more bureaucrats employed, we find that a violation of the Old Testament sixth commandment and our third commandment of Biblical economics: Don't steal. If they enlarge employment to provide more services, that's not stealing, and it's Biblical. So, we're going to posit that the government is there to serve others. When they use money that is extracted by taxes to serve others, that's Biblical. We assume here that the amount of tax is reasonable, and the services rendered would not be provided otherwise. When they use extracted tax money to serve themselves, that's not Biblical. In 1978 Hazlitt wrote, "More and more people are becoming aware that government has nothing to give them without first taking it away from somebody else – or from themselves. Increased handouts to selected groups mean merely increased taxes, or increased deficits and increased inflation" (Hazlitt, 1962).

### **Don't Covet**

“You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his male servant or female servant, his ox or his donkey, or anything that belongs to your neighbor.” Exodus 20:17

Nearly every discussion about income inequality is a violation of the Old Testament tenth commandment, which is our fourth commandment. Desiring what others have is a violation of that commandment. As Christians, we are taught to care about the poor, not the rich. When you worry about the distance between the rich and the poor, you’re being covetous.

Thomas Sowell said, "Envy was once considered to be one of the seven deadly sins before it became one of the most admired virtues under its new name, 'social justice.'" He's right. There is no end of “repackaging” old ideas under new banners that make them sound better, but they are still a violation of the rule against coveting. Karl Marx summed up socialist theory in the single phrase, “Abolition of private property” (Sirico, 2012), in a book his publisher copyrighted! Marx wanted to abolish it because he knew he was striking at a nerve among the working classes: Jealousy. It's not surprising that Marx, an atheist would do this. We're surprised when respected Christian thought-leaders do it.

If we try to run the economy for the benefit of a single group or class, we shall injure or destroy all groups, including the members of the very class for whose benefit we have been trying to run it. We must run the economy for everybody, not just for covetous groups who want what others have (Hazlitt, 1962).

We will propose that everyone has an equal chance to accept Christ as their personal savior, but there will not be equal economic outcomes. We believe that special revelation allows some humans to be presented with the gospel in specific terms: From a copy of the Bible, a sermon, or from a friend or missionary. General revelation via creation enables everyone the chance to accept.

That's where "fair" ends. Fair is an annual celebratory event (Arnott, 2000). Christ never promised fair outcomes. As a matter of fact, He promised the opposite, "In this life you will have trouble." If life were fair, why would he promise trouble? He was preparing us for a world of economic unequal outcomes.

"The earliest Christians held all things in common not claiming anything as their own," writes Roman Montero in *All Things in Common*, a book to which he owns the copyright (Montero, 2017). It's not covetousness that caused Montero to defend the copyright to his book. It's his private property, and you can't steal it, any more than a student in our classes can steal grades from a fellow student. Christians must guard against the effect of wealth on their spiritual lives. There is nothing wrong with owning possessions. The problem comes when the possessions own us (Anderson, 2016). Or, when we want to own what others have. That's covetousness.

The hostility to the market and the prosperity it has produced is a mark of ingratitude, a refusal to give thanks to the Giver of his gifts. Ingratitude also fuels envy, one of the capital sins. Is it possible that our zeal for social justice encourages deadly sin? And is it not the church's task to counter deadly sin rather than contribute to it? (Bolt, 2013). In his powerful five-minute video on the subject, Dennis Prager says there is one thing that separates happy from unhappy people: Gratitude. And as a Jew, he doesn't believe Jesus died for him! Christians should be the most grateful people on earth. But we're not, when we notice income inequality.

"If I obsess about the disparity and lay awake at night thinking about how unfair this all is, then my problem is not the disparity but the illness of discontent and envy in *my* soul. I have become ungrateful. What is true for us as individual Christians is also true for us when we consider the disparities in our world. We should pause to note that "fairness" is often a code word used by those who want to manipulate feelings of envy and resentment into a political force." (Bolt, 2013).

### Honest Measures

“You shall not have in your bag differing weights, a large and a small. You shall not have in your house differing measures, a large and a small. You shall have a full and just weight; you shall have a full and just measure, that your days may be prolonged in the land which the LORD your God gives you.” Deuteronomy 25:13-16

There are 11 verses about honest measures in the Old Testament, this is just one of them.

It was not for idle reasons that Aquinas stressed that the very word for money was derived “from *monere* [to warn], because it warns against fraud (Gregg, 2016). There is fraud in every industry. We’ve heard too many diatribes against fraud in the financial system, from the media, who is just as corrupt. We’re all fallen. There is no greater level of fraud in banking than in the media, education, or the ministry. To assume the opposite is to deny the fallen nature. Everyone is fallen, and everyone is tempted to use dishonest measures.

Justice is served when promises are kept, contracts are honored, goods and services are of high quality, workers provide an honest day’s labor and are rewarded with a fair wage (Bolt, 2013). “Fair” is determined by the most democratic process ever invented: The market. That’s where everyone has a chance to vote on how products and services are manufactured and distributed.

What about different levels of taxation for the rich and poor? Those who favor progressive taxing systems claim that treating rich different from the poor is just. The assumption is the rich got that way by taking from the poor. Which brings to mind the famous Milton Friedman statement, “Most economic myths grow out of a misunderstanding of the zero-sum fallacy.” Can greater income and social equality including genuinely progressive taxation for the rich and greater income support for the poor, be achieved consistent with biblical justice, which requires impartial treatment of rich and poor? For instance, Deuteronomy 1:17 says, “You shall not be partial in judgment. You shall hear the small and the great alike. You shall not be intimidated by anyone” (Beisner, 2017).



Absent in many poor countries are honest, efficient and responsive governments at all levels (Claar & Klay, 2007). Corruption and crony capitalism are not fair measures. Bribes are not fair measures. When economic goods and services are traded on an open, free market, the equilibrium price determines what should be made and what should not be made. That's an economic definition of a fair measure.

Many currencies still bear the name "Crown," but in different spellings. The Danish Krone, the Swedish Krona, the Czech Koruna, and the Brazilian Real are just a few examples. These derive from the time when a sovereign's crown was imprinted on the currency. It was supposed to be a reliably honest measure. But the king had great power. "Money, was called up or down, according as the king was creditor or debtor" (Gregg, 2016). This enriched the King at the expense of his servants. That's not an honest measure.

Economics is replete with dismal statements of malfeasance. When dissecting those statements, the Christian economist will ask "Ignorance or malfeasance?" In a March, 2019 interview by Dallas Fed president Robert Kaplan, Harvard Economist Gregory Mankiw said, "Politicians ask us questions we can't answer, like "What's the economy going to do?" They don't ask us questions where we can provide good answers, like rent control." We have to wonder, when the legislature of Oregon instituted statewide rent control in March of 2019, were they practicing ignorance or malfeasance? If it's ignorance, that's not a violation of the commandment about honest measures. We find it hard to believe that no one in the Oregon legislature knows what Nicole Gelinas of the Manhattan Institute said in a PragerU video, "One economist said rent control is the most effective way to destroy a city, other than bombing" (Gelinas, 2014). The Journal of Economics reported that 93% of economists agree that it results in a lower quality and quantity of housing. It appears as though the legislature of Oregon was not using honest measures.

### Trade Is Good

“And if you make a sale to your neighbor or buy from your neighbor, you shall not wrong one another.” Leviticus 25:14

Jesus was involved in the production and distribution of scarce furniture.

Jesus worked with his Dad in the furniture making business from about the age of 15 until he was 30. His ministry was about three years. Thus, he spent five times more years in free market trade than he did in ministry. What do you suppose was the nature of his work? Our graduate students have surmised that he probably produced high level furniture of the best quality and workmanship. And, it’s also a good assumption that he sold it and made a profit. If he didn’t make a profit, how did he keep the command to give? Some of our students have guessed that he charged only enough to live a subsistence life. Then, where did he get the money to give?

In *Be Fruitful and Multiply*, Anne Bradley calls profit “left-overs” (Bradley, 2016). After paying the expense of operating a business, there are “left-overs.” These must exist for us to follow the command to give. Trade enables these left-overs to exist. You only get richer when you trade what you have, for what you don’t have. It’s that simple.

From the beginning of the first forms of capitalism in northern Italy, Flanders, and other parts of medieval Europe from the eleventh century onward, many of the merchants involved in increasingly sophisticated forms of finance wrote inscriptions such as *Deus enim et proficuum* (Gregg, 2016), meaning “For God and Profit.” We think that’s a good description of free trade.

Markets bring about new ideas, create jobs, and grow incomes that help others. The inherent freedom, creativity and ability to coordinate collective action are made possible in market economies and are imbedded in the freedom we explain in the first commandment. Free trade makes both parties richer.

Markets are perhaps the world's greatest example of diversity. People with diverse talents to provide products and services bring them to the market. Imagine what the world would be like if we were all identical replicas. There would be no trade, because we would all be equally talented and equally impoverished. Perhaps it would be more effectively written "Equally un-talented, which would make us equally impoverished." Our differences bring us together to serve one another, largely through market trade (Lindsley & Bradley, 2017).

A market doesn't just distribute goods and services. It's a highly sensitive network for gathering and disseminating information that would otherwise elude us. It leads to specific prices for the goods and services of interest (Richards, 2009). The old game show "The Price is Right" is a great example of this. If there was not a "right price," the game would not exist. There IS a right price, it's the equilibrium price, where everyone votes.

The movie *Black Panther* depicts the mythical African country of Wakanda, where they have carefully guarded their scarce supply of Vibranium. It's a powerful movie, with stereotypically good guys and bad guys. And, true to the Christian Worldview, the good guys win. But the assumption that the Wakanda society developed and became rich without trading their valuable Vibranium is not consistent with economic reality. It's like living on top of a gold mine, and assuming you're the richest guy in the world. What are you going to do with it, eat it? Build a house of it? Take a vacation on it? You're going to trade what you have (Vibranium for the Wakandans), for what you don't have - food, a house, a vacation. That's how people get rich. That's what we all do when we work. We trade our skills for money.

Thus, we will assume that since Jesus did it, and that both parties to a free market exchange get richer by doing it, we should do it. The idea of "both getting richer" in economics is called consumer surplus and producer surplus. We explain it in more detail in the next section.

### Love Your Neighbor as Yourself

“Love your neighbor as you love yourself.” Matthew 22:39

### Consumer Surplus

If you love your neighbor as you love yourself, you will care for both yourself and your neighbor. Capitalism is the best chance we have ever had to love our neighbor and to serve strangers (Bradley & Lindsley, 2017). This is an interesting concept that we show in class by asking students on the amount they would pay for an offer from an internet site called Groovebook, to have up to 100 photos printed and mailed to the consumer each month. The students typically make guesses ranging from \$10 to \$25. Then we show them the real price: \$3.99. Admittedly, Groovebook is probably losing money on the deal and trying to build market share, instead of making profit. But the point is still made. The students expect to pay \$25, but the website offers the service for less than \$4. That means their consumer surplus is \$21. The cost is only \$4 for what they are willing to pay \$25. That’s quite fascinating to students, as it is to lots of people who don’t understand free market economics.

Adam Smith said it correctly in *The Wealth of Nations*: “Each person, while seeking his own interest, provides for the interest of all.” Jay Richards says it effectively in *Money, Greed, and God*: “The market is, as Hayek said, “probably the most complex structure in the universe.” It deserves our admiration. And yet very few Christian critics... have fully understood it. Fewer still have thought of it as a stunning example of God’s providence over a fallen world.... It is just what we might expect of a God who, even in a fallen world, can still work all things together for good.” What’s best for your neighbors is also best for you, in a free market.

How does this affect the poor? They are made rich when they are allowed to make exchanges with their neighbors in a free market. The poor must be given opportunity *to create wealth*. Put that way, we can see what is so troublingly wrong about using coercive redistribution as the

primary means of alleviating poverty. Redistribution assumes that wealth is a given and that it is only a matter of cutting up the existing pie. Poverty is caused by greedy people who take more than their fair share. But that is to turn things on their head; it fails to ask how the wealth pie was created in the first place and by whom. Wealth is created because of the *value* that God and human beings place on things (Bolt, 2013). Since God values humans, he values their freedom (expressed in Economic Commandment #1) to make exchanges with their neighbors. It's hard to imagine how a redistributionist would justify the taking of goods as moral.

### **Producer Surplus**

Everyone understands that Wal-Mart buys a box of tissues for about \$.60 and sells it for about \$1.25. That's called producer surplus, and you don't need an economics lesson to understand that. But if you interviewed customers leaving Wal-Mart, most of them would say that, in the exchange they just made, Wal-Mart got richer, while the consumer got poorer. That's not economically accurate. Both parties get richer, when both parties make arms-length trades in a perfectly competitive environment. Now, all environments are not perfectly competitive, and that's called market power, which is a subject for another paper.

Anyone who sells anything profitably in a market is in some sense making money off the "dis-ease" – the lack or insufficiency – of others. The home builder is making money off the homelessness of home buyers: clothing manufacturers off the nakedness of clothing buyers; restaurants off the hunger of diners (Sirico, 2012). Students pay their University for information that leads to a college degree, which enriches them. Professors pay to attend the Christian Business Faculty Association conference, in anticipation of increasing their knowledge about the integration of faith and learning. We ask the students at our Christian University, "If tuition is too high, why are you here?" It's not too high. Students are seeking a cure for their "dis-ease."

At this point, we make this very common sense conclusion: If both parties get richer during trade, we should do more of it. Here's the Christian economic suggestion from the producer's (Wal-Mart) point of view: If you love your neighbor as you love yourself, you will participate in economic exchanges where your neighbor gains consumer surplus, while you gain producer surplus. Both parties get richer. This works only in competitive environments, which lead us to our next commandment.

### **Take Care of Widows and Orphans**

“Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.” James 1:27

In some versions, this includes immigrants. The reason the church is commanded to take care of these three groups is because in the ancient world, these were the people who didn't own land. In an agrarian society, if you didn't own land, you could not create value for yourself, and someone needed to take care of you. In the first century, it was the job of the church to do so.

Donald Hay says the message of his book *Economics Today* is, “Work, and the obligation on the rich to help the poor” (Hay, 1989). We are commanded to care for the poor. But how? And, by whom? Art Lindsley has a clear answer, “The government should punish evil, but not do good. The church should do good, but not punish evil” (Lindsley, 2016). We wish it was that clear. There are examples of the early church punishing evil. And there are multiple examples of the government doing good. Or, at least trying to do good. But Lindsley was talking about normative economics, not positive economics. He was stating how things should be, from the Biblical perspective.

Paul gave specific instructions to Timothy to provide aid only to widows who were “really in need.” And included criteria for those worthy of receiving aid such as being “well known for her good deeds, such as bringing up children, showing hospitality, washing the feet of the Lord's people,

helping those in trouble and devoting herself to all kinds of good deeds” (Kotter, 2014). The requirements are quite stringent. Some of those requirements were that the widows on the list were to have been long-term members of the community and that they themselves were known to have aided others in need in the past (Montero, 2017). The judgment task for the providers of care for widows and orphans is much different than the entitlement that takes place in present day government programs.

It's Biblically clear that taking care of widows and orphans is a job for the church, not for government. Fiscal issues like smaller government size and the monetary issue of stabilization from inflation disproportionately benefit the poor, by raising the share of income accruing to the bottom quintile among income earners. Indeed, social spending is negatively related to the income share possessed by the poor, which reminds us that public social spending is not necessarily well targeted to the poor (Bandow, 2017).

It is our contention, from Biblical study, that the government should not try to do good. We believe the church has either forfeited its role, or the government has assumed it. In this section, we're not going to argue about causality, we're only going to conclude that the outcome has not been Biblical. While the rise of government programs may have exacerbated the church's retreat, they were not the primary cause. Theology matters, and the church needs to rediscover a Christ-centered, fully orbbed perspective of the kingdom (Corbett & Fikkert, 2009). In the socialist's vision, widespread government redistribution replaces private charity by ensuring that the working classes and the poor do not have to depend on benevolence (Sirico, 2012). That robs Christians of our commandment to care for widows and orphans.

Are we saved by joining God in his identification with the marginalized and oppressed? This would be, we should note, a salvation by works and not by grace alone (Bolt, 2013). Our statement is “Most religions believe you behave to be saved. Christians believe we are saved to behave.” Thus,

we care for widows and orphans, not as means to be saved, but because we are saved. We hope Christians already have a heart for the poor, as many do. But do you have a *mind* for the poor? Unfortunately, that's in rather short supply (Richards, 2009). This famous quote from Jay Richards became the theme of the video series *Poverty Cure* by the Acton Institute.

On this point, we take a radical departure from current day political events. Our study of this Biblical command seems to indicate that the church is responsible for taking care of widows and orphans. We find very little space for the government in "doing good." If the government is not supposed to "do good," who is? The Good Samaritan story provides a Biblical answer.

### **Be a Good Samaritan**

"Which of these three do you think was a neighbor to the man who fell into the hands of robbers?" Luke 10:36

Notice the words in **bold** in the following passage from Luke 10:

On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?" "What is written in the Law?" he replied. "How do you read it?" He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind; and, 'Love your neighbor as yourself.'"

"You have answered correctly," Jesus replied. "Do this and you will live." But he wanted to justify himself, so he asked Jesus, "And who is my neighbor?"

In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he was attacked by robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and **bandaged** his wounds, pouring on **oil**



and **wine**. Then he put the man on his own **donkey**, brought him to an **inn** and took care of him. The next day he took out two **denarii** and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, **I will reimburse you** for any extra expense you may have.’

“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?” The expert in the law replied, “The one who had mercy on him.” Jesus told him, “Go and do likewise.”

If we attempt to “go and do likewise,” we help people with our own money, as the Good Samaritan did. Jesus could have told the story in the following manner:

But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He roused some Roman soldiers and they went door-to-door extracting taxes from the citizens who had earned money in their business pursuits. They put the money into public coffers, and used it to buy public bandages, public oil, public wine, and public donkeys. They built public hospitals with public denarii and reimbursed the medical staff with public denarii.

That’s not how Jesus told the story. Why didn’t he? Certainly the Roman government was strong enough to institute such a tax. Those who argue that “it was a different context,” support our argument. They certainly are not suggesting that the current U.S. government, has, or should have, more power over its citizens than the Roman government did. Much of the New Testament contains complaints about the power of the Roman government. That it’s too much, not that there is not enough. So, in a context 2000 years ago, of a more powerful government than we have today, Jesus didn’t say, “You know those Roman government officials you’ve been complaining about? This is how their power should be used, to help those in need.” He didn’t say that. As a matter of fact, he purposely avoided saying that. We have come to believe that the government bureaucrat is a Good Samaritan (Sirico, 2012). It’s not.

Let's think more carefully about the Samaritan in this story. We're not told where he obtained his money, but there is a good assumption, that if he was travelling from Jerusalem to Jericho, he was a merchant, salesman, or trader of some kind. He is clearly not identified as a government official, because that would have been worth mentioning in the story. So, we're left with a for-profit merchant using the money he made in a free market endeavor, using his own money to care for those in need. Let's go and do likewise.

A significant advantage of programs administered through local churches compared to governmental programs is that relief is voluntarily provided and personally administered (Kotter, 2014). Based on what we know from the first Commandment of Economics, this type of freedom is consistent with the Christian intent.

### **Honor Those in Power**

“Let everyone be subject to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. Consequently, whoever rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves.” Romans 13:1-2

These authorities are established by God, but they are staffed by fallen humans. Thus, it is the Christian's difficult task to know when to follow the governing authorities, and when to subvert them. In the fascinating book, *Bonhoeffer*, Eric Metaxas explains how Dietrich Bonhoeffer and his group of subservient spies overcame this scriptural mandate during the evil reign of the Nazis. In general, we are going to assume that we should follow the rules made for us. Very few circumstances are as dire and extreme as the Hitler situation in Germany from 1932-45.

From the beginning of the Christian church, its view of government has not been negative. Despite the often brutal persecution of Christians by the Roman authorities, nowhere does one find

in Scripture or the Church Fathers any claim that government is an essentially illegitimate institution, let alone the suggestion that any form of state coercion whatsoever is wrong (Gregg, 2016).

Romans 13:15 says we are to obey civil authorities in order to avoid anarchy and chaos, but there may be times when we may be forced to obey God rather than men (Anderson, 2016). Martin Luther King Jr's *Letter from Birmingham Jail* provides a good middle point for this consideration.

“There is nothing new about this kind of civil disobedience. It was evidenced sublimely in the refusal of Shadrach, Meshach and Abednego to obey the laws of Nebuchadnezzar, on the ground that a higher moral law was at stake. It was practiced superbly by the Early Christians, who were willing to face hungry lions and the excruciating pain of chopping blocks rather than submit to certain unjust laws of the Roman Empire. To a degree, academic freedom is a reality today because Socrates practiced civil disobedience.”

MLK found this middle ground quite successfully. But he didn't say that civil disobedience should go unpunished. He did not mind spending his time in jail, and Bonhoeffer was willing to die for his disobedience.

Alexis de Tocqueville made many fascinating observations about the American experiment in his book *Democracy in America*, published in 1835. Perhaps his biggest contribution is the idea of “mediating institutions” that occupied the space between individuals and government. He noticed a number of philanthropic organizations to care for the ills of society. Before he wrote the book, the term “individualism” was seen as a social dysfunction. He explained the American concept as a positive term. The Americans honored those in power, but built voluntary mediating institutions to operate alongside the coercive governmental system. What he called “individualistic”; it is in fact properly characterized as a form of “associationalism” (Bolt, 2013) via these mediating institutions.

The result of U.S. Congress' failure to clarify immigration rules is a sub-category of Americans called “illegal immigrants.” We are confused by statements like, “Most illegals have

committed no crimes.” When interviewed, illegal immigrants say they want to be in the US, because it’s a law-abiding society. They are not honoring those in power, so they can live in a country that honors those in power.

Romans 13: 1 “There is no authority except from God, and those which exist are established by God. Therefore he who resists authority has opposed the ordinance of God.” This is a strong endorsement of the intrinsic goodness of government, in its proper role, (Lindsley, 2016) which is to maintain competition and fairness in all dealings. As a consequence, governments can contribute to the health of an economy, in large part, by establishing fundamental rights and rules that promote both competition and fairness (Claar & Klay, 2007). When economic maximizers honor those in power by following these rules, fair competition ensues, and all parties get richer. The Romans 13 scripture seems to endorse changing laws, but not breaking them.

### **Conclusion**

We conclude that the Bible provides Ten Commandments of Economics for us to follow when producing and distributing goods and services. As we stated in the introduction, we must be humble about adopting specific commandments, and perhaps seek principles for interpreting God’s intentions for our behavior. It is our intention to continue to study and refine these commandments as we develop and study macroeconomic issues that affect our economic lives.

Further study in this discipline should produce a more refined set of Commandments or principles. We have adopted ten as a match for the Ten Commandments in the Old Testament. But, just because God wrote Ten Commandments for human behavior does not mean there should be exactly ten Biblical commands for economic behavior.

We believe God has a perfect plan for our economic lives, but as fallen humans, we struggle to align ourselves with His perfect plan. More study, review, and counsel from other believers will make His plan for our economic lives more clear.

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Re-thinking Business Ethics: The Essential Component for being Practical

John Tarwater

Cedarville University

Correspondence concerning this article should be addressed to John Tarwater, Cedarville University, School of Business Administration, 251 N. Main Street, Cedarville, OH 45314. Contact: [jtarwater@cedarville.edu](mailto:jtarwater@cedarville.edu)

### Abstract

This paper illustrates the importance of “big ideas” in introductory classes in business ethics. To demonstrate its importance, the essay highlights the inseparable link between one’s anthropology and one’s ethic in the marketplace. This link is further illustrated by analyzing the sale of one’s kidney for organ transplantation.



### Re-thinking Business Ethics: The Essential Component for being Practical

Over the past thirty years, the field of higher education has witnessed an explosion of courses in ethics for professional fields. Consequently, university course catalogues are littered with courses devoted to medical ethics, journalistic ethics, engineering ethics, and business ethics, to name a few. A common presupposition to these professional ethics courses is that they must be practical, which *prima facie* seems logical. Indeed, most students indubitably ask in each course, “When will I ever use this in real life?” In an effort to ensure that these courses are practical, however, most textbooks (and professors) avoid requiring that students engage philosophical issues fundamental to the field—perennial subjects that undergird the actual application of moral thinking to the supposed professional field.<sup>1</sup> Consequently, students leave these courses without the philosophical and theological grounding needed for proper moral reflection related to the issues that will undoubtedly confront them.

Consider the current conversation concerning the sale of organs for transplantation. According to the United States Department of Health & Human Services, there are currently 124,351 people on the waiting list for organs, and 102,895 of those are needing a kidney. Over the past ten years, more than 70,000 have been removed from the waiting list because they died. These numbers stand in stark contrast to the actual number of current donors in 2019: 6,290 deceased and 4,063 living.<sup>2</sup> This situation represents the classic economic challenge of scarcity: our wants and desires exceed what is available to satisfy them.

From an economics perspective, we could envision any number of proposed solutions. We could imagine a centralized system where an “Organ Czar” determines who gets the available kidneys. Or, we could simply permit a first-come, first serve basis. Some people inevitably might suggest that the organs be distributed according to the most deserving or needy, but this too suggests that a central authority makes the decision (Alchian & Allen, 2018).

Over the past couple of decades, a growing number of free-market advocates have proposed market alternatives to allocate scarce resources of organs to needy individuals (Marcus, 2018). The idea, at its most basic level is this: create a market of kidneys. Through the invisible hand of the market, the problem of scarcity will work itself out arriving at a just price. In recent days, others have imagined some variation of the market concept, using tax credits or some other valuable consideration (Satel & Viard, 2017).

It is not my intention here to solve this difficult problem. Rather, it is to draw one's attention to what has customarily not been part of the conversation, even for Christians. How would students in an introductory class on business ethics respond if they were tasked with considering the ethical ramifications of the proposed market solution? In most classes on business ethics, the student is exposed to a myriad of ethical theories. From these theories, one might argue from a "rights" perspective that one is free to sell her organ. From the consequentialist perspective, one might consider the greater good that might arise from selling a kidney to one suffering under the pain and financial horrors of dialysis. As Christians, one might even consider the virtue of helping another and even appeal to biblical passages like "Love your neighbor" (Mark 12:31).

As a professor of business ethics, this hypothetical conversation illustrates an important component that is often missing from our discussions in business ethics: big ideas. In this brief essay, I propose professors in classes of business ethics present to their students the importance of thinking about big ideas – philosophical truths that allow one to consider a plethora of ethical issues. In fact, the philosophical grounding does not replace the idea of being practical in business ethics, but rather, it provides students the necessary tools to in fact be practical.

In this essay, I will illustrate the importance of big ideas in business ethics by analyzing our example of the ethical evaluation of selling one's kidney. To be more specific, I aim to show the inseparable link between biblical anthropology (i.e., the big idea) and business ethics. That is, how

we live and operate in the marketplace cannot be divorced from who we are as individuals. In order to accomplish this thesis, I will first show the link between ethics and worldviews. Afterwards, I will explore part of Paul's letter to the church at Ephesus to show how he illustrates one aspect of this link between worldview and ethics—biblical anthropology.

### **Nature of Christian Ethics**

On a basic level, ethics is simply the study of what is morally right and wrong (Geisler, 2010). This basic definition, however, might be further refined if one were to place the adjective Christian in front of it. In a classic text on biblical ethics, John Murray in fact confronts this notion. He writes, "Biblical ethics is concerned with the manner of life and behavior which the Bible requires and which the faith in the Bible produces" (Murray, 1957, p. 12). In this regard, Murray makes explicit that the Bible serves as the basis of whether or not something is right or wrong.

In his *Doctrine of the Christian Life*, author and theologian John Frame went even further. Frame stated that "Ethics is theology, viewed as a means of determining which human persons, acts, and attitudes receive God's blessing and which do not" (Frame, 2008, p. 10). More than simply arising from the Bible, Frame equates ethics with theology, making explicit that ethics is part of an overall Christian worldview. In a similar fashion, Carl Henry stated that Christian ethics is a "comprehensive revealed ethic, full-orbed as Christian theology" (Henry, 1957, p. 16). Frame and Henry rightly capture various aspects of the nature of Christian ethics: namely, that the subject represents a comprehensive worldview that emanates from the Holy Scriptures and that it reflects, consequently, God's assessment concerning what is right and wrong.

### **Ethics is Theology**

Theology, by its very nature, deals with what one thinks and believes about God and the relationship between God and the universe. Ethics, on the other hand, often refers to how one actually follows Christ in practice. To this end, Christian ethics is synonymous with the Christian

life. However, the two concepts should be seen as one topic, and, conversely, to separate them is both unbiblical and unhealthy. What one believes about God—theology—should establish the foundation for how one lives. Consequently, the Christian life—ethics—provides an invaluable window into and check for one's theology.

In a systematic treatment of theology, one usually investigates a common set of doctrines, such as revelation, sin, the church, and eschatology, to name a few. Most treatments divide the study of God into two areas: the nature of God and the works of God, where the works of God include topics like His calling, regeneration, justification, and sanctification. While often discussed separately in theological texts, they collectively form the beginning of the Christian life. In this regard, the formal study of ethics—the Christian life—is part of the doctrine of salvation. To that degree, it is what people really want to talk about when they discuss “applied” theology.

In his *Manual of Theology*, Baptist theologian and author J.L. Dagg beautifully captured the fundamental link between what one believes and how one lives. He stated:

The study of religious truth ought to be undertaken and prosecuted from a sense of duty, and with a view to the improvement of the heart. When learned, it ought not to be laid on a shelf, as an object of speculation; but it should be deposited deep in the heart, where its sanctifying power ought to be felt. To study theology, for the purpose of gratifying curiosity, or preparing for a profession, is an abuse and profanation of what ought to be regarded as most holy. To learn things pertaining to God, merely for the sake of amusement, or secular advantage, or to gratify the mere love of knowledge, is to treat the Most Holy with contempt (Dagg, 1859, p. 5).

Consequently, some may refer to ethics as an applied or practical theology. But if theology is meant to be lived, then ethics is merely the name we give to this aspect of theology.<sup>3</sup>

**Ethics is a Comprehensive Worldview**

Not only is ethics essentially theology, it also represents a complete worldview.<sup>4</sup> According to author and apologist James Sire, a “worldview is a set of presuppositions which we hold about the basic make-up of our world” (Sire, 2009). These beliefs, according to Sire, may not only be true or false, but also may be held consciously or subconsciously. Either way, they provide the backdrop for our understanding of the way things are.

Consider, for example, the situation surrounding the riots that broke out in Ferguson, Missouri in the summer of 2014 when a white police officer was involved in a fatal shooting of an African-American. According to Heather Ann Thompson, a professor at Temple University, the riots were a natural consequence from a lack of police accountability in black communities (Lind, 2016). Thompson stated that the majority of those rioting had concluded that the police were intentionally racist. During her presidential bid in 2016, Hillary Clinton espoused positions on community policing policies that echoed these same sentiments. At the same time, numerous citizens and politicians made appearances on cable news channels stating that the police were not racist and that incidents like Ferguson were anomalies.<sup>5</sup>

Thus, there were two groups of people who held conflicting opinions about the motives and intentions of police officers in black communities. Because it is impossible for opposite positions to be simultaneously true, one of them must be wrong. But how does one explain these deep-seated beliefs about reality held by proponents in both groups? According to Sire, their conclusions flow from their presuppositions about the world, regardless of whether or not those suppositions are true. If one were reared to believe that the police could not be trusted, then an event like Ferguson is easily interpreted in that light. Conversely, if one were nurtured to believe that the police are sacrificial participants in the community, then those beliefs are likewise translated into how one

interprets the fatal shooting of an African-American. So, presuppositions tend to shape ethical sentiments and judgments, which means that one's worldview sets the direction of one's ethic.<sup>6</sup>

With regard to worldviews, Christian author and theologian R.C. Sproul records:

We all have values. We all have some viewpoint about what life is all about. We all have some perspective on the world we live in. We are not all philosophers but we all have a philosophy. Perhaps we haven't thought much about that philosophy, but one thing is certain—we live it out. . . . The theories we live are the ones we really believe (Sproul, 1986, p. 16).

Everyone makes decisions and executes those decisions within a system. The term worldview, therefore, refers to the overarching approach to understanding “life's ultimate questions.”<sup>7</sup> A person's worldview deals with the intersection of beliefs about the nature of reality, about knowing, about humanity, about God, and about right and wrong. Ronald Nash beautifully highlights these same themes in his book, *Life's Ultimate Questions* (Nash, 1999). There he notes that one's worldview is the means by which one judges and interprets reality. Our worldview reflects our understanding of the world—the way we believe things really are. In a similar way, theology provides the categories and the basis for how the Christian views the world. Christianity has historically espoused a consistent message about what it believes Scripture teaches about these same issues enumerated by Nash.

- Theology: God exists. In fact, the Bible does not seek to prove His existence, but rather, it affirms His existence in the opening verses of the Bible: “In the beginning God” (Gen.1:1).
- Metaphysics: The Bible teaches that there is both a physical and a spiritual world.
- Epistemology: The Bible teaches that one of the ways that we “know” is through divine revelation. Thus, revelation is a valid source of true information.

- Anthropology: The Bible teaches that humanity is the crown of God's creation. We are created in God's image. And, although the fall greatly impacted humanity, God's law is still stamped upon our heart.

By addressing these key components, it is clear that Christian theology represents a particular worldview. And because Christian ethics, as argued above, is theology, it must therefore also be a worldview. Therefore, one's beliefs about God, nature, knowing, and humanity, naturally affect what one concludes about a number of ethical issues. If one does not believe that God exists, then one would not turn to the Bible to discover an ethic regarding issues of life and death. However, if one believes that God exists and that God has spoken on these issues, then one will search diligently to understand His position.

### **Paul Illustrates the Link between Ethics and Worldviews**

In his letter to the church at Ephesus, Paul beautifully illustrates the inseparable link between worldview and ethics. To be sure, Paul makes clear and definitive worldview claims, as well as the ethical implications of these claims. In particular, Paul suggests an inextricable relation exists between one's ethic and one's nature.

### **Components of Paul's Worldview**

**Theology.** In the first part of the letter, Paul provides multiple clues to his worldview. With regard to theology, for instance, Paul assumes that God exists. He states, for example that he is an apostle by the will of God (1:1). Additionally, he offers praises for various things that this living God has done: he chose us (v.3), he predestined us (v.5), he bestowed grace on us (v.6), he redeemed us and forgave us (v.7), he lavished the riches of his grace on us (v.8), and he has even made known to us the mystery of his will (v.9). One could hardly read Paul's letter to the Ephesians and conclude that Paul did not believe in God. His theology is clear.

**Metaphysics.** Similarly, Paul makes metaphysical claims. Paul affirms the existence of the physical and spiritual worlds. When Paul writes about God’s ultimate purpose of uniting all things in Christ, he includes things in heavenly places and things on earth (1:10). Furthermore, Paul renders metaphysical claims when he writes about the fundamental change that takes place in one’s nature through the act of redemption. He states that prior to conversion, one walks according to the course “of this world” (2:1). After redemption, however, one is seated with Christ “in heavenly places” (2:7). Thus, Paul avers that the physical and the spiritual realms are real. These are metaphysical assertions.

**Epistemology.** In his letter to the Ephesians, Paul also expresses epistemological claims. For example, Paul affirms the validity of revelation as a means of “knowing.” In Chapter 1, Paul notes that God has revealed – “made known” – the “mystery of his will” (1:9). To use Schaeffer’s words from his classic text, Paul believes that “God is there, and He is not silent.” (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972) (Schaeffer, 1972).

**Anthropology.** Most important for this essay, however, the apostle Paul makes bold anthropological professions. Paul describes two natures, both of which he defines with respect to Christ: a nature outside of Christ and a nature in Christ. Then Paul outlines various characteristics of those who are identified by one of these particular natures. Consider, for example, those that Paul states are outside of Christ.<sup>8</sup>

First, Paul describes those who are outside of Christ by nature as dead in sins: “And you were dead in the trespasses and sins” (2:1). While Paul begins the verse with “you,” referring to the Gentile readers, he quickly moves to “we” in verse three and “us” in verse four. His point could not be clearer. All people, whether Jew or Gentile, by nature are “dead” in sin and are outside of Christ.



Secondly, Paul characterizes the life outside of Christ as bondage. Without Christ, one is not free; rather, other forces control the individual. Paul expounds his reference to these other forces that control the person who is outside of Christ. One is controlled by “the world” (2:2), by “the devil” (2:2), and by “the flesh” (2:3). Without Christ, the attitudes, habits, and preferences of society determine the direction of one’s life.

Paul’s view of the nature of humanity stands in stark contrast to the dominant worldview of the average American, especially among academicians. Most academicians today seem to avow that humans are, by nature, basically good. In practical terms, this means that the bad things that people do are anomalous. Bad behavior is the exception to what people truly are. When people steal, commit crimes, fall victim to addiction, this is an indication that some external force has pulled them away from the good person they truly are by nature. The bad action in no sense reflects one’s true nature.

Paul, however, has something different in mind. Paul sees humanity as fallen “by nature.” We sin because we are sinners. We sin because we like to sin; we want to sin. We do not become liars because we lie. Rather, we lie because we are liars. We steal because we are thieves. And so it is with adultery, murder, etc. Consequently, we do not need education, we need redemption. When Paul uses the preposition “in,” it is what we call in Greek the locative case—it is the sphere in which human nature is located: in trespass and sin.

Finally, Paul concludes that outside of Christ, persons are dead and enslaved to sin, and consequently are condemned by God. He states, we “were by nature children of wrath” (2:3). Paul states that this is part of our nature as fallen creatures. Outside of Christ, therefore, the Bible characterizes human nature as dead, enslaved, and condemned.

In verse four, however, Paul contrasts this nature outside of Christ with the nature of one under grace. Paul places this group “in Christ.” Previously, Paul stated that God had given believers

every spiritual blessing “in Christ” (1:3). He chose those who are “in Christ” (1:4). Lastly, Paul summarized the blessings that one has in Christ: “In him we have redemption” (2:7). In the second chapter, Paul moves to discuss the nature of those “in Christ.” In “his love and mercy,” God reverses the condition of those who are outside of Christ. Notice the characteristics of those “in Christ.”

In contrast to being dead, enslaved, and condemned, Paul communicates that those in Christ are alive, free, and recipients of God’s mercy. Paul writes that God “made us alive” (2:5). God has reversed the dead condition. Outside of Christ, one had no life, but in Christ, one has been “made alive.” Secondly, Paul asserts that God “seated us together with Christ.” Far from being enslaved and in bondage, but God liberated us and seated us “together with Christ.” (2:5). Finally, Paul highlights the grace that those in Christ have received in contrast to the condemnation of those outside of Christ. “But God, being rich in mercy . . .” (2:4) “saved” us (2:5). This salvation, from beginning to end, is a work of God. It is God who brought the dead to life, set him free, and “lavished” his grace upon him.

### **The Connection between Worldview Components and Ethics**

Anthropologically, Paul describes the existence of two natures: one for those outside of Christ and one for those in Christ. So great is the change that occurs in one’s nature when one moves from outside to inside Christ, Paul designates it as a “new creation” (2:10). Previously, Paul portrayed the change as a resurrection from the dead (“made alive”), a liberation from slavery, and a rescue from condemnation. In the present context, however, he goes even further: believers are God’s “workmanship” (2:10), clearly alluding to God’s activity in Genesis. This truth is echoed in Paul’s letter to the church at Corinth: “If anyone is in Christ, he is a new creation; the old has passed away, the new has come” (2 Cor. 5:17). God has created us anew in Christ.

For Paul, God's decision to re-create humanity has important ethical implications. With a new nature, God has new expectations. To be sure, Paul connects how one lives with God's creative purpose: "for good works" (2:10). Paul notes that believers are to "walk" in these good works, which forms a contrast with the activities of those outside of Christ. Outside of Christ, people walk in trespasses and sin (2:1-2); they walk according to the "course of this world" and the "spirit that is now working in the sons of disobedience." (2:2) In contrast, those in Christ walk "in good works" (2:10). Those who are part of God's new creation are expected to *live* in godly ways.

### **Connection to Organ Donation**

I have attempted to demonstrate the inseparable link between one's anthropology and one's ethic. A simple syllogism should make clear the basic argument of the paper.

**Major Premise:** Christian ethics is a worldview.

**Minor Premise:** A worldview must have an anthropology.

**Conclusion:** One's ethic cannot be divorced from one's anthropology.

If the major and minor premises are true, the conclusion has to follow. In his letter to the church at Ephesus, moreover, the apostle Paul made the same argument. Who we are in Christ (i.e., our anthropology) affects how we live (either according to the "course of this world" or "for good works.")

With respect to organ donation, the Christian worldview drives the Christian's response in business ethics. A biblical understanding of humanity (i.e., the doctrine of humanity) begins with recognizing the sanctity of human life as a result of creation in God's image (Gen. 1:26). This sacred life is an integrated whole and not the mere ensemble of individual parts to be given away or sold (Ramsey, 1970, p. 208).

In addition, biblical anthropology also recognizes that suffering is not a good thing, and it should not be sought for oneself or others. Indeed, in the midst of suffering, our glorious God can

bring about good (Rom. 8:28). As imitators of God, we should seek to care for those who are suffering, while simultaneously acknowledging our own human finitude and limits to alleviate suffering in our life and the life of others (Meilaender, 1996, pp. 7-8). It is precisely because of these limits that we conclude that we cannot always give others what they might desire, such as a kidney. Christian bioethicist Gilbert Meilaender powerfully states, “Part of the pain of human life is that we sometimes cannot and at other times ought not do for others what they fervently desire” (Meilaender, 1996, p. 8).

These moral limits on our freedom are not only connected to our understanding of biblical anthropology, but also the link between our anthropology and stewardship. We do not “own” our bodies (1 Cor. 6:19), but rather, we are stewards. Just because a free-market economics system might allocate scarce resources better than other systems does not mean that we as Christians are morally free to adopt it, even if motivated by creaturely love. Regardless of the amount of remuneration that a person might receive for selling a kidney, such a transaction results in viewing the donor as a means to an end rather than being a sacred creation of God (Cunningham & Shafer, 2010).

### **Summary**

In contrast to textbooks on business ethics that suggest moral reasoning in the field of business simply arises out of the application of secular theories, such as utilitarianism or rights (Boatright, 2012; Carroll, 1999; Jennings, 2014), or that business ethics can be summarized as the corporation’s social responsibility (Cochran & Wood, 1984; Davis & Blomstrom, 1966; Frederick, 1960) or implemented through an awareness of the various stakeholders in the process (Donaldson & Preston, 1995; Freeman, 1994, 2010; Freeman, Harrison, Wicks, Parmar, & De Colle, 2010; Freeman & Phillips, 2002), Paul compels the reader to consider bigger ideas: theological, metaphysical, and epistemological issues. In particular, Paul suggests that one cannot divorce worldview concepts from ethics.

In this essay, I have attempted to focus on one aspect of a person's worldview—anthropology—and show how its relation to one's ethic. By showing this link, we see how a big idea, like anthropology, plays an integral aspect for how we morally evaluate a particular issue in business ethics, like organ donation. However, the main issue is not a particular conclusion about organ donation, but rather the importance of biblical anthropology to an issue in business ethics. To be sure, it is impossible for me to imagine how one might attempt to answer this question without considering properly biblical anthropology. And, having introduced this “big idea” (and others) to students, they are now prepared to answer other ethical questions. For example, the nature of who we are as individuals created by God also provides important information for a discussion of the Christian's responsibility to Sexual Orientation and Gender Identity (SOGI) laws, transgender issues, and more. The actual evaluation of these issues should perhaps be the focus of another paper.

## Endnotes

<sup>1</sup>For an interesting approach to this idea, see Klonoski (2003).

<sup>2</sup>Retrieved from <https://optn.transplant.hrsa.gov/data/view-data-reports/national-data/#>.

<sup>3</sup>In this section, we have been arguing that what we believe should affect how we live. Other ethicists have attempted to highlight the relationship between ethics and theology, but they have reversed the order. That is, they propose that how we live precedes what we believe. See, for example, Hauerwas (1983, pp. 16 & 54) and McClendon (1986).

<sup>4</sup>By the term worldview, we mean something similar to what Charles Curran refers to as "stance" in (Curran, 1999) Likewise, Robin Lovin borrows the same term wherein he assumes that one's approach to moral problems springs from a set of beliefs that are generally shared by a particular community. In this regard, the "stance" is shared among Christians, and it includes beliefs about God and how God's presence directs the life of adherents to Christianity. See Lovin (2011).

<sup>5</sup>For a better understanding of the official positions to various issues held by Hillary Clinton during the campaign, see responses posted on the Hillary Clinton website at <https://www.hillaryclinton.com/issues/criminal-justice-reform>.

<sup>6</sup>I recognize the ethical evaluation is more than simple presuppositions. Thus, one could have been raised to believe that one should trust police officers and still rightly conclude that the police are capable of racist and immoral motives.

<sup>7</sup>For an excellent treatment for the philosophical foundations of worldviews, see Moreland, Moreland, & Craig (2003).

<sup>8</sup>For an excellent treatment of the passage of Ephesians, see Stott (1979).

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A Biblical Perspective on Corporate Sustainability

John D. Anderson

College of the Ozarks

Correspondence concerning this article this article should be addressed to John D. Anderson, College of the Ozarks, P.O. Box 17, Point Lookout, MO 65726. Contact: [janderson@cofo.edu](mailto:janderson@cofo.edu).

### Abstract

Corporate sustainability recognizes obligations to the environment, to community, and to profitability. While consistent with a biblical social ethic, corporate sustainability is not generally grounded in Christian principles. An evaluation of the extent to which corporate sustainability conforms to a biblical worldview is thus in order.

## A Biblical Perspective on Corporate Sustainability

*“Business exists to serve society.”*

So says Kathleen McLaughlin, Chief Sustainability Officer for Walmart Inc. and President of the Walmart Foundation, in that company’s *2018 Global Responsibility Report* (Walmart Inc., 2018, p. 3). That a resident of the C-suite in one of the largest, most consequential companies on earth would single out service to society as a business’ *raison d’être* is significant. But is it true? Based on simple observation one might reasonably infer that serving society can’t really be *all* that business exists to do. In market economies, the imperative to earn a return for the benefit of shareholders is ever present. For publicly traded corporations, market pressure further demands that the value of that return correspond to a competitive rate, lest stock prices suffer.

What is objectively true is that businesses exist to create value. Any business that fails to create and bring to market some product or service that society values will not operate as a business for any appreciable length of time. Thus, businesses that pass the basic market test of survival must be offering something that society values and are, thereby, serving society. Unfortunately, this tautological formulation renders virtually moot any deeper discussion of business obligations to society. Surely it is possible for a business to create value for some segment of the market – perhaps significant economic value for a large market segment – through practices that despoil the natural world or exploit the poor. Is such a business still serving society? For such a business, the notion of serving society, if it figures into the business’ management scheme at all, must be a substantially lower priority than maximizing returns for the business owners.

The idea that businesses have responsibilities beyond their direct obligations to shareholders and customers (in that order) has long been recognized. This idea finds expression in contemporary corporate culture in the concept of sustainability. Corporate sustainability can be (and has been over the last half century or so) defined in a variety of ways, but all typically involve a company’s

recognition of obligations to the environment and to community in addition to the company's own profitability.

The notion that corporations have obligations that extend beyond the narrow financial interests of their owners certainly seems compatible with a biblical social ethic, though it need not necessarily be grounded in explicitly biblical principles. In fact, corporate sustainability is not generally couched in biblical, much less Christian, terms or principles. It is worthwhile, then, for Christian business people to evaluate the extent to which the principles of corporate sustainability (as commonly articulated) actually conform to a biblical worldview. That is the general objective of this paper. Specific objectives are 1) to track, briefly, the history of corporate sustainability; 2) to discern the view of sustainability presented in Scripture; and 3) to identify points of commonality and, more importantly, difference between these definitions. This paper will approach these objectives from a primarily Western perspective, and the implications raised here will be most pertinent within that context (though the biblical perspective developed as part of this exercise is, hopefully, more globally applicable).

### **Historic Development of Business Sustainability**

In the beginning, Adam Smith described a commercial world in which the individual pursuit of self-interest results in beneficial outcomes for all the participants in a market. And no normative judgement on whether that world was good or not was necessary; Smith's description of it provided a useful model, and that was enough.

Evensky (2004) notes, in fairness to Smith as a moral philosopher, that he sought to explore and explain human thriving not simply in the economic realm but rather in the context of an economic, political, and social "simultaneous system in which the progress of the whole requires harmonic progress among all of those dimensions that make it up" (pp. 205-206). However, neoclassical economics has most often been content with an attenuated version of Smith, focusing

on the economic motivation of self-interest to the extent of generating a “dangerous propensity to reinforce the notion that individuals should not think beyond themselves” (Peach, Sauerwein, and Sikkema, 2017, p. 48). Within this intellectual framework, discussion of corporate responsibility is irrelevant. A business pursuing its own interest is, almost by default, doing good for others. Thus, the business’ only real responsibility is to do its business well. Friedman (1970) formalizes this line of thinking in a well-known essay in which he argues that, for a corporate executive, foregoing profit in the name of social responsibility is tantamount to spending someone else’s money; it is, in a quite literal sense, theft.

Friedman was writing in a direct reaction to a growing corporate responsibility movement, and that movement has only gathered steam over the ensuing years. His virtually unqualified endorsement of rational self-interest as the sole motivator of corporate action stands as a minority report (as it almost certainly was even when it was first penned). Corporate social responsibility (CSR) had surfaced as a serious topic in the business community in the early post-WWII era as society came to grips with the enormous concentration of economic power that the war effort had catalyzed (Frederick, 1960, p. 56). Frederick (1960) locates the origins of a more-or-less coherent philosophy of CSR in the combination of intellectual and institutional upheaval of the early twentieth century that, together, seriously undermined the *laissez-faire* consensus that had generally prevailed to that point.

This [the social philosophy of *laissez-faire*] meant that there was no need to be concerned deliberately with the social responsibility of private businessmen; it would be produced automatically. But now there was no such theory. Quite plainly, the older rubrics no longer furnished an adequate intellectual system for explaining the social consequences of business activities. (p. 55)

His point was that as confidence in the invisible hand of the market waned, the public sought more concrete assurance that firms would behave in a socially responsible manner. Thus, the CSR movement was born.

By the 1980s, CSR had largely been subsumed into the broader concept of corporate sustainability. Strictly speaking, corporate social responsibility and corporate sustainability are not fully interchangeable terms. For example, Whitfield and McNett (2014) draw rather fine distinctions between corporate social responsibility, sustainability, and corporate accountability. Ashrafi, et al. (2018) likewise parse the differences between social responsibility and sustainability. While these distinctions can be meaningful in certain contexts, for the present purpose these terms will be treated as synonymous, given that all connote an extension of corporate concern beyond firm profitability into environmental and/or social justice issues.

The concept of corporate sustainability was given more definite form as well as an elevated profile as a corporate value by the United Nations World Commission on Economic Development (WCED) in 1987 with their influential report codifying the concept of “sustainable development” (Bansal, 2005, p. 197). Stubbs and Conklin (2008) note that, notwithstanding the well-received efforts of the WCED, sustainability even now remains a rather vaguely defined concept; however, in its broader outlines – balancing economic, social, environmental priorities – general agreement has been firmly established.

Ashrafi et al. (2018) trace the development within the social responsibility/sustainability movement of a three-fold orientation of corporate goals. They note that corporate social responsibility was initially concerned with what might be considered general corporate philanthropy, gradually expanded to include a greater focus on environmental issues, and finally evolved into a corporate philosophy in which corporate, environmental and social/community concerns all received management’s attention (p. 674). This three-fold orientation of corporate goals is

frequently referred to as the triple bottom line. This term extends the logic of a financial bottom line to a company's environmental and social performance (Whitfield and McNett, 2014). The components of this triple bottom line are often referenced in abbreviated form as "People, Planet, Profit" (Fry and Slocum, 2008, p. 88).

The significance of the triple bottom line concept is that it moves the notion of social obligations on corporations from the realm of abstract philosophy (which is where it started in the CSR movement) to concrete management strategy. As Dyllick and Muff (2016) observe, the triple bottom line approach to corporate sustainability implies that "values are not only addressed through particular programs, but they are also measured and reported about" (p. 165). This implies – through analogy to the financial bottom line – that standards of performance measurement exist, are generally agreed upon, and permit reasonable comparisons of performance across firms. To date, however, that ideal has not really materialized. Sullivan (2011) observes that, despite great interest in social and environmental reporting, "we remain a long way from achieving the ideal of a standard disclosure framework for companies" (p. 20).

To be sure, numerous initiatives have sought to provide objective standards for assessing the non-financial (i.e., people and planet) dimensions of sustainability. Heikkurinen (2018) catalogs some of the more prominent of these initiatives:

In practice, the purely economic logic has been challenged with international standards like the Global Reporting Initiative (GRI) for sustainability reporting or the draft standard of the International Integrated Reporting Initiative (IIRI) for integrated reporting, the ISO 26000 guidance on social responsibility, the ISO 14001 standard and accreditation system on Environmental Management Systems, the Social Accountability 8000 (SA 8000) standard and accreditation scheme, numerous special accreditation schemes like the Marine Stewardship Council (MSC) or the



Forest Stewardship Council (FSC) and new accounting standards from the Sustainability Accounting Standards Board (SASB). (p. 402)

Cubas-Díaz and Sedano (2018) note the increased reporting of corporate sustainability data in integrated reports (i.e., single reports that summarize both firm financial data and non-financial sustainability metrics); however, they point out that the utility of these reports is limited by a lack of standardization of the non-financial information, particularly across countries and industry sectors.

The tactical question of how sustainable practices can be measured, reported, and adjusted based on feedback clearly remains somewhat daunting; however, after over five decades of focus on corporate responsibility, even basic strategic questions about the ultimate efficacy of sustainability initiatives also remain open. Gold and Schlepper (2017, p. 425) argue that despite a proliferation of research on sustainability, actual progress on sustainable practices has been limited, and the theoretical foundation supporting integration of sustainable practices into business operations remains largely absent. Stubbs and Conklin (2008) provide a more targeted critique, suggesting that supplementing the profit-based neoclassical business model with environmental and social objectives may be futile, and that what is required, rather, is a wholesale transformation of the model based on “social and environmental priorities” (p. 104). Heikkurinen (2018) affirms this perspective in noting that the dominant traditional perspective on corporate operations – even while attempting to integrate sustainable practices – tends to prioritize “the mainstream economic and business ends of profit, growth and competitiveness” (p. 400).

The literature on corporate sustainability may be broadly summarized as identifying and exploring a two-fold problem around the issue of sustainability. The first aspect of the problem is definitional: what is sustainability? The answer to that question has evolved somewhat since the earliest days of the corporate social responsibility movement, but it has remained broadly consistent even as points of emphasis have shifted. Many – researchers, non-governmental organizations,

industry groups, and individual firms – have made serious and concerted efforts to offer clear, compelling and actionable definitions of sustainability (including specific, repeatable metrics to quantify it), though agreement on those specific terms has been difficult to achieve.

The second aspect of the problem of sustainability is even more difficult to answer than the first: do sustainable practices – however defined and measured – really contribute to solving (or at least mitigating) actual observed problems? On this point, Dyllick and Muff (2016) offer a pessimistic perspective, identifying what they refer to as “the big disconnect” (p. 157):

More and more business executives agree that sustainability-related strategies are necessary to be competitive today and even more so in the future. More and more executives report that their organizations’ commitment to sustainability has increased in the past and will develop further in the future. They report that benefits of addressing sustainability accrue not only to the environment and to society but also to the companies themselves, through tangible benefits in the form of reduced costs and risks of doing business, as well as through intangible benefits in the form of increased brand reputation, increased attractiveness to talent, and increased competitiveness...But somehow this good news is not reflected in studies monitoring the state of our planet. Here we learn that poverty has not been eradicated, inequity is growing, hunger and malnutrition still kills a child every 6 seconds, 1.8 billion people do not have access to clean drinking water and sanitation, 2.3 billion people do not have access to electricity, and a 4-degree warming scenario is now being accepted by international organizations like the World Bank and the International Energy Agency...What results from this discrepancy between micro-level progress and macro-level deterioration is a big disconnect between company activities and the global state of the environment and society. Although there are different reasons to

explain this disconnect—after all corporations are not the only relevant actors in the global sustainability arena—the current situation should be considered as a wake-up call for business people and management scholars alike that their good intentions and actions have not been leading to significant sustainability improvements on a global level. (p. 157)

In short, “the big disconnect” refers to the fact that, while well-funded, well-planned, and well-documented corporate sustainability initiatives have become ubiquitous, environmental and community problems have not been solved and, arguably, have gotten considerably worse. That is, the evidence strongly suggests that corporate sustainability may be missing the mark of true sustainability.

For the Christian, it is important to ask what the Bible has to say about sustainability. If there really is a lack of correspondence between corporate sustainability initiatives and progress on sustainability issues, perhaps that reflects a related lack of correspondence between corporate sustainability as generally implemented and biblically faithful sustainable practices. Perhaps the question is not really how best to define sustainability but rather, more fundamentally, how to function faithfully in the marketplace: specifically, here, in the context of corporate operations.

### **Sustainability in Scripture**

The idea of grounding sustainability in an explicitly Christian ethic has been present since the beginning of the corporate social responsibility movement. Smith (1984) identifies prominent theologian, Walter Rauschenbusch, as “one of the forefathers of the corporate social responsibility movement” (p. 325). Smith (1984) enthusiastically endorses a view of corporate responsibility rooted in broader Christian responsibilities, arguing that “corporate responsibility, or the recognition that corporations are a part of God’s world and have a responsibility to be good stewards in that

world, is a vital part of the mission of the church in the world. Indeed it is both an extension of pastoral ministry and an effective prophetic witness” (p. 323).

Frederick (1960) explores five distinct viewpoints that he thinks potentially provide a suitable foundation for corporate social responsibility, and he identifies Christian ethics as “easily the most appealing” (p. 56) of the lot. Ultimately, however, he finds all five viewpoints, including Christian ethics, to be deficient as a foundation for corporate social responsibility because “none of them explains in unequivocal terms what would constitute socially responsible business behavior” (p. 58).

Not surprisingly, in our post-Christian culture, appeals to a Christian basis for sustainability are much less common. Still, the link between sustainability and some concept of transcendence remains intact. Fry and Slocum (2008) seek to connect a healthy triple bottom line to “workplace spirituality” (p. 90). Downplaying the role of any concrete religious belief or expression in this context, they conclude that “spirituality is necessary for religion, but religion is not necessary for spirituality. Consequently, workplace spirituality can be inclusive or exclusive of religious theory and practice” (p. 90). In other words, a vaguely spiritual perspective can motivate a corporate focus that encompasses more than just financial profitability; but appeals to any particular religion are unnecessary – and may actually be divisive and, therefore, counterproductive (Fry and Slocum, 2008, p. 93-94).

Conscious Capitalism represents a similar effort to ground corporate sustainability in a non-sectarian (or, more explicitly, non-Christian) ethic. Conscious Capitalism is characterized by a focus on stakeholders (rather than just owners) and the pursuit of a purpose beyond profit maximization; and it specifically grounds these objectives in a “spirituality of immanence” that “acknowledges the role of the spiritual dimension in the organization but does not specify any explicit connection to any particular religion and retains a sufficiently vague vocabulary to cover all types of personal

convictions” (Fremeaux and Michelson, 2017, p. 705). Thus, contemporary expressions of corporate sustainability might be pantheistic/panentheistic but rarely explicitly Christian.

Humanistic management represents an emerging effort to ground corporate responsibility/sustainability within a post-Christian ethical framework. Melé (2016) summarizes humanistic management as a corporate philosophy that is “oriented not only to obtaining results through people, but also, and above all, toward people themselves, showing care for their flourishing and well-being” (p. 33). It is not necessarily atheistic, but it is very clearly built on an anthropocentric ethic in that it finds motivation in a “concern for the human and human aspects of human activity” (Melé, 2016, p. 52).

The ethical grounding of corporate sustainability has obviously evolved over the past five decades or so in the business literature – tracing the path from an explicitly Christian to an explicitly humanistic worldview followed by the broader culture. But throughout, this discussion has typically eschewed a clear explication of a Biblical perspective on sustainability. Without question, the all three of the dimensions of the triple bottom line are compatible with a Biblical perspective. It would, in fact, be a straightforward exercise to offer scripturally-sound support for improved environmental stewardship, worker safety protections, fair wages, and a host of specific practices that are consistent with corporate responsibility or sustainability. However, this essentially deductive approach effectively assumes a biblical (or Christian) ethic and then attaches specific sustainable practices to it rather than inductively defining a biblical concept of sustainability from the witness of scripture.

In fact, there is much to learn from the Bible about sustainability, even specifically corporate sustainability. Without question, sustainability is intimately related to the concept of stewardship. A great deal of attention has been paid in the past thirty years or so to the application of the biblical concept of stewardship to environmental issues.<sup>1</sup> Certainly, this is an important aspect of corporate

sustainability; but corporate sustainability deals with more than just environmental stewardship. For de Gruchy (2009), the key to understanding a biblical view of sustainability in this fuller sense is the “Jordan River motif” (p. 60), which he describes as

the image of standing before the Jordan River and taking responsibility for what it means to live in the land that one is entering ... a people who have been given a law about how to live with their neighbours, [sic] to tend the earth, to regulate their economic system, to treat their animals well, to take time off, all in such a way that they might 'live long on the land'. (p. 60)

The centrality of sustainability to the biblical view of the good life becomes clearer when one considers how pervasive references to sustainability are in narrative related the establishment of the nation of Israel. The allusion in the de Gruchy passage above is to Deuteronomy 5, wherein Moses recapitulates to story of the Exodus and the giving of the Law prior to the nation crossing over the Jordan River into the land of promise. The direct quote is from verse 33, which reads in full, “You shall walk in all the way that the Lord your God has commanded you, that you may live, and that it may go well with you, and that you may live long in the land that you shall possess.”<sup>2</sup> The sentiment expressed in this passage is found numerous times throughout Deuteronomy; and it is expressed in both positive terms (i.e., obey and live long in the land – 4:40; 5:16; 5:33; 6:2; 11:9, 21; 16:20; 22:7; 25:15; 28:11; 30:16, 20; 32:47) as well as negative terms (i.e., disobey and perish/be removed – 4:26; 28:37; 30:18 ).

The theme of obedience leading to prosperity and longevity – not so much for the individual as for the society – is clearly central to the nation of Israel. The people are urged to carefully consider precisely what it is that contributes to their sustainable future. Obedience is obviously a key. As Nelson (1995) observes, with respect to a biblical view of sustainability, “to ask whether a society is sustainable is to ask whether its people are living according to God’s commands” (pp. 151-

152). But it is necessary to ask toward what end that obedience is directed. Sustainability is not the end itself. It is, rather, the reward for having achieved the end. Fisher and van Utt (2007) identify this ultimate end as justice. That is, they see the essence of a biblical view of sustainability as being rooted in the biblical concept of justice: obedience to God's commands leads to just outcomes and this leads to a sustainable culture. Drawing on Deuteronomy 16:20, they contend that both ecological and social sustainability require that the culture prioritize both social and environmental justice:

The implication [of Deut. 16:20] is crystal clear: Those who do not pursue justice, and only justice, will no longer be permitted to occupy the land. The land must be understood as a blessing given to all who depend upon it. And, just as people must live in ways that do not exploit others, they must live in ways that do not exploit the land. (p. 938)

Gorringer (2010) follows a similar line of reasoning, noting that the notions of equity and sustainability expressed in the Old Testament are fundamentally concerned with justice. He further notes that a biblical view of justice goes beyond questions of equity to, ultimately, the establishment of shalom. Blevins (2016) agrees, arguing that the covenant established at Sinai and the clear concern for justice that it manifests represented an essential expression of "God's desire for a community of shalom" (p. 483). He goes on to identify the concept of the Sabbath as a key component of God's design for shalom. Blevins (2016) clearly specifies the link between the broader concept of Sabbath (not only a weekly day of rest but also the practice of a Sabbath year and jubilee year from Leviticus 25) and shalom: "The shalom community God desires does not rely on voluntary charitable acts to prevent economic inequality. It has justice built into its fundamental economic structures" (p. 484). Sabbath, in this reading, is designed to be an effective social leveler:

all will have a time of rest; all will be restored; none will be allowed to accumulate the wealth of the community indiscriminately and indefinitely.

Note that the Sabbath is a period of restoration not only for the people of the community but for the land as well: “It [the Sabbath year] shall be a year of solemn rest for the land” (Lev. 25:5). Faithful observance of the Sabbath will result in blessings for the land and for the people:

“Therefore you shall do my statutes and keep my rules and perform them, and then you will dwell in the land securely. The land will yield its fruit, and you will eat your fill and dwell in it securely” (Lev. 25:18-19). This intimate connection between the people and the land must not be overlooked.

Matthews (2012) points out that identity in the covenantal community was tied to the land that each family had received in the tribal division of the land during the conquest; land that was meant to be the family’s perpetual inheritance. To be part of the community was to be connected with the land; to have no place in the land was not to be part of the community. Given this context, it would seem that in any biblical conception of sustainability the people and the land are not separable. It would make no sense in this context to speak of the well-being of the people apart from the land or vice versa. Effectively, the people and the land together comprise the community. That community existing in shalom is the picture of sustainability that scripture clearly provides.

In the New Testament, the emphasis on place that is so prevalent in the Old Testament is lacking – the Church does not aspire to thrive in one place but to reach the whole world. However, the general concept of sacrificial commitment to the community is consistent between the testaments. In the New Testament, the locus of the community is the church; and the relationship of the individual to this community is a familiar one: the individual supports the community, the community nurtures and supports the individual. This is clearly and beautifully expressed in the description of life in the early church from Acts 2:42-47. The relationship of mutuality between the individual and the community is also expressed clearly by Paul in his metaphor of the church as a



body (1 Cor. 12). Paul further emphasizes that every member of the community should be willing to sacrifice his or her own interests, if necessary, for the good of the community, grounding that call to sacrifice in the example of Christ, who himself sacrificed all to establish this new community, the Church (Phil. 2:3-11).

### **Biblical versus Corporate Sustainability**

At the level of a first approximation, current notions of corporate sustainability seem generally consistent with a biblical view of sustainability. The three primary components of the corporate sustainability portfolio allow for the inclusion of environmental and social concerns in the corporate decision matrix. These priorities echo the biblical concern for the land and people of the community.

In practice, however, the priorities of biblical and corporate sustainability will be quite difficult to reconcile. The biblical concept of sustainability demands a singular focus on the community. There is no conception of sustainable success apart from the success of the community. Individuals within the community may, of course, enjoy varying degrees of personal success but only insofar as the community as a whole is thriving. In modern corporate culture, however, success is a highly individualized concept. The corporation will concern itself with the well-being of the community, but only insofar as that remains compatible with a thriving corporation (i.e., “profit” cannot ever be excluded from the triple bottom line). In effect, the biblical view of sustainability is actually turned on its head. Whereas the biblical view emphasizes community flourishing as primary, with individual success deriving from that healthy community, the contemporary corporate view emphasizes the success as the corporation as primary, with community benefits deriving from that healthy individual.

This thorny issue of the potential incompatibility of community and corporate interests is, in fact, a widely noted phenomenon. Friedman (1970) cites it as one of his principle objections to the

whole idea of corporate social responsibility. He discusses the hypothetical case of a corporate executive who sacrifices company profits in the name of other socially desirable ends:

Can he get away with spending his stockholders', customers', or employee's money?

Will not the stockholders fire him? (Either the present ones or those who take over when his actions in the name of social responsibility have reduced the corporation's profits and the price of its stock.) His customers and his employees can desert him for other producers and employers less scrupulous in exercising their social responsibilities.

Friedman's view was that the remorseless logic of the market would make it impossible for a company to truly prioritize social responsibility. Wendell Berry (2003) captures the effect of this logic as it applies specifically to corporations in a well-known passage from *Citizenship Papers*:

A corporation, essentially, is a big pile of money to which a number of persons have sold their moral allegiance. Unlike a person, a corporation does not age. It does not arrive, as most persons finally do, at a realization of the shortness and smallness of human lives; it does not come to see the future as a lifetime of the children and grandchildren of anybody in particular. It can experience no personal hope or remorse, no change of heart. It cannot humble itself. It goes about its business as if it were immortal, with the single purpose of becoming a bigger pile of money. (pp. 69-70)

Berry is graphically highlighting the inherent impediments to community thinking embedded in corporate structure. Of course, the entire point of the corporate sustainability movement is to overcome these inherent impediments; to add more to the corporation's portfolio of objectives than simply "becoming a bigger pile of money." Commenting on Berry's view of the corporation, Mitchell (2011) explains how market institutions make it difficult for people and planet to ever

achieve parity – much less preeminence – in comparison to profits in the corporate management ranking of priorities:

Someone might argue that if this person [an investor in a hypothetical corporation] were really concerned about virtue, he could investigate the behavior of the corporation as well as the background of each of its officers. True. But doing this for a portfolio of investments would be laborious, and few are willing to make such an effort. And even if such an endeavor is conceivable, the point is that the structure of the corporation makes it far easier to for all involved to focus on profits rather than virtue. The same dynamic is even more pronounced when corporate shares are owned as part of a mutual fund. The investor is one more step removed from the corporation, and the quantifiable bottom line of the mutual fund itself – this time abstracted from the individual stocks – is the natural focus. (p. 171)

Dyllick and Muff (2016), while supportive of the notion of corporate sustainability, nonetheless essentially validate Mitchell's critique of investor decisions as a mechanism for bringing corporations to account on the basis of sustainability issues, noting that the ability of corporations to conduct business in a truly sustainable manner is limited if corporations "have to live up to strong shareholder-value-oriented pressures from financial markets" (p. 170). While individual investors may certainly focus on environmental or social performance of companies in making investment decisions, it seems highly unlikely that the financial market as a whole would be characterized by such behavior. This is, after all, a global market. More to the point, effective investor pressure operating in a general sense on financial markets (i.e., as opposed to activist investors pursuing specific goals within individual companies in which they hold shares) would require an amazing coincidence of specific priorities among investors, not only in terms of strategic sustainability goals but also in terms of specific tactics for achieving those goals. Not surprisingly, then, even a half

century into the corporate social responsibility movement, there is no consensus as to what constitutes a socially responsible investment strategy, in even the broadest strokes (Sullivan, 2011, p. 13).

### **Beyond the Triple Bottom Line**

Given that investor pressure has proven to be a decidedly imperfect (if not perfectly ineffective) tool for incentivizing corporate sustainability, what alternatives remain? Certainly, government regulation to enforce sustainable practices is more than just a possibility; it is an ever-present reality. Fiscal policy can transfer funds from the corporation to support community and/or environmental priorities. Regulatory policy can restrain practices deemed unsustainable or require those considered sustainable. To be sure, proponents of government regulation in service of sustainable goals can point to considerable success, at least in terms of improving environmental sustainability. For example, air and water quality in the United States is considerably better than it was in the 1970s due in large part to various types of government intervention (Henderson, 1996).

Government regulation is unlikely, however, to provide a reliable path to real community sustainability. T. S. Eliot (2014) warns against putting too much hope in our ability to manage competing commercial interests: “So long, for instance, as we consider finance, industry, trade, agriculture merely as competing interests to be reconciled from time to time as best they may ... without any ideal of the good life for society or for the individual, we shall move from one uneasy compromise to another” (p. 50). Adding to Eliot’s unease, the theory of regulatory capture suggests that government intervention will, in any event, ultimately redound to the benefit not of the public but of the regulated (Stigler, 1971).

What is required for biblically-consistent community sustainability is not a more effective regulatory regime but rather a viable alternative to the corporate model of production that is ultimately driven by net earnings. Berry (1995, pp. 19-21) offers a social and economic model that is

oriented, as a first priority, to community flourishing. It consists of seventeen practices that communities should follow to ensure their survival. These include a focus on local production, local trade, support for small-scale production, concern for the environment (especially the immediate environment, which is itself part of the local community), and coordination and cooperation with other similarly-functioning communities.

In a world of trillion-dollar technology companies and global e-commerce, Berry's vision for prioritizing local community may seem hopelessly unrealistic; but abandoning local connections for corporate-mediated efficiency and convenience has a price of its own. As Garber (2014) puts it, "when we are disconnected from people and place, we lose something crucial to our humanity" (p. 133). This sentiment aligns perfectly with the implications of a biblical view of community: if the community is lost, the individual is lost.

The prospect of intentionally remaining small and local as an aspect of community sustainability is counter-cultural, but it is not unheard of; however, most individuals or businesses that forego growth opportunities for the sake of local connection remain anonymous as a direct consequence of that choice. Shawn Askinosie is a notable exception. The founder of Askinosie Chocolate, he has passed up opportunities to scale up his business in favor of what he refers to as "reverse scale" or focusing not on company growth but on the company's ability to positively impact individuals (Askinosie, 2017, p. 132). His rationale for this unconventional strategy clearly echoes Garber's sentiment recorded above, "with scale we risk losing some of the benefits of our vocation. We tend to lose ourselves. We lose connection and kinship under the intense focus of scale for scale's sake" (Askinosie, 2017, p. 133).

Askinosie Chocolate has made a conscious, and costly, choice to remain small, believing that to be the path to true sustainability – not just for the company but for the community to which they belong. This sacrificial commitment to the good of the community sits comfortably with the biblical

concept of sustainability presented here. Still, the concept of sustainability seems a bit abstract as a rationale for such a dramatic reorienting of priorities, and it almost certainly is. Garber (2014) points us toward a more durable motivation:

We commit ourselves to living certain ways – because we want to – and then we explain the universe in a way that makes sense of that choice...you cannot really know someone by asking ‘What do you believe?’ It is only when you ask, ‘What do you love?’ that we begin to know another. We see out of our heart? Yes, because we live out of our loves. (p. 133)

In a similar vein, Smith (2009) points out that love, consistent with the sense intended by Garber, is not aimless or purposeless. It is directed toward a particular goal, and that goal is whatever we envision as the ideal way to flourish, that is, the good life: “love always has a target, something that it intends or aims at ... In other words, what we love is a specific vision of the good life, an implicit picture of what we think human flourishing looks like” (location 843).

Herein lies the difficulty of achieving a version of sustainability consistent with the witness of scripture. From a biblical perspective, sustainability is the result of obedience to the Great Commandments to love God and love one another. Sustainability is not an end unto itself: an objective that may be obtained with the right strategy and tactics. It is, rather, a consequence of pursuing the correct ends. This is the lesson conveyed by the Jordan River motif. This is the implication of the experience of the early Church. Thus, biblically-consistent sustainability ultimately is unlikely to be ensured by the adoption of a particular set of political or economic institutions in the absence of cultural values and priorities that are also biblically-consistent.

This perspective helps us make sense of the previously-noted lack of consensus on sustainable practices and the “big disconnect” (Dyllick and Muff, 2016, p. 157) between sustainability programs and progress on sustainable goals. The focus of these efforts is misplaced.

This perspective also reveals why facile appeals to socialism in this context are fundamentally misguided. Every iteration of socialism as a political/economic system has pursued the goals of sustainability (primarily in the form of some ideal of an equitable distribution of wealth/income) while expressly denying – often even attacking – the very principles that give rise to real sustainability. Such an approach is antithetical to true sustainability, a fact that the history of socialist systems amply demonstrates.

Drawing on the teleological view of love expressed by both Smith (2009) and Garber (2014), a vision of biblical sustainability can now be fully expressed. Biblical sustainability entails a sacrificial commitment to the long-term survival and flourishing of the community, including its people and the natural environment that they inhabit. It does not treat the flourishing of the community as a negotiable priority among others of equal or similar importance. It does not admit the possibility, for instance, that a company might operate in a community as a good corporate citizen until such time as relocation to a lower-wage location becomes necessary to remain competitive within the industry. Sustainable practice is motivated not by an optimization of a triple bottom line but by a sacrificial love for the community, which is seen as the essential, basic unit of society and is the natural and only suitable setting for the sustainable flourishing of the individual.

### **Conclusion**

Compared to the operating concept of corporate sustainability, the biblical view of sustainability outlined here likely seems unrealistic in the extreme. Perhaps it is. But perhaps it only seems so because we are so familiar with – and so committed to – our corporate-centric view of the world – the first part of Garber's preceding quote is also relevant here: we interpret the world in ways that make the best sense of our choices, *post hoc*. And to be fair, successful models of biblical sustainability business do exist, most likely in greater numbers than most people realize; though in

their sustainable success, they are generally unknown to the world outside the communities that they serve.

A brief caveat to close: none of this is to say that corporate sustainability as generally conceived is not a worthwhile and admirable effort. It is clearly better to give thought to environmental and social impacts of business practices than not. It is good for businesses to do good; and there is nothing immoral about a business doing well while doing good. The point, rather, is to highlight the limitations of a philosophy of corporate sustainability that is not firmly rooted in biblical truth. The remorseless logic of the market makes it virtually inevitable that doing well and doing good will, at some point, come into conflict; and doing well will take priority. Profits will trump people and planet: the discipline of the market will ensure that. The lack of consensus on sustainability goals and practices as well as the limited progress (a generous allowance) on sustainability issues attributable to corporate efforts all support this conclusion. True sustainability – an ethic of sustainability rooted in God’s truth revealed in scripture – requires a sacrificial commitment to the communal good. Unfortunately, this is not a principle that is adapted easily into our existing institutions or, even more significantly, our existing culture.



## End Notes

<sup>1</sup>A thorough review of biblical stewardship as it relates to creation care is well beyond the scope of this paper. Hayhoe (2017) provides a good up-to-date overview of this topic.

<sup>2</sup>Unless otherwise noted, all scripture quotations are from the English Standard Version (ESV).

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A Whole-Person Model of Biblical Integration in Business

John D. Delano, Ph.D.

Cedarville University

Correspondence concerning this article this article should be addressed to John D. Delano,  
Cedarville University, School of Business Administration, 231 N. Main Street, Cedarville, OH  
45314. Contact: [jdelano@cedarville.edu](mailto:jdelano@cedarville.edu).

### Abstract

This paper presents a whole-person model for doing biblical integration in business with applications in the field of information systems. The proposed model consists of five questions arranged in a circular fashion, starting with the identification of an ethical issue and the secular worldview associated with it. The model then asks, “Who is God?” in the context of the ethical issue. This is followed by the question, “What biblical principles/commands apply?” Then, the model asks for a decision of whether we accept, reject, or redeem the secular worldview. The model then continues the process to bring the question back to “Who is God?”, but this time it asks the question in the light of who God is to me, and what I must change to become more like Him. This model allows the Christian to develop a greater love and respect for God, while arriving at a biblically based answer to an ethical dilemma, and then growing closer to God as life changes are made to conform to the newfound understanding of who God is.

*Keywords:* biblical integration, model, whole-person, information systems

### A Whole-Person Model of Biblical Integration in Business

Smith (2005, p. 155) outlines the dual purpose of faith/business integration as, “bring[ing] glory to God by permeating the business disciplines with a Christian perspective and to help ourselves and others grow into a fuller understanding of God and of the disciplines we teach.” This paper contends that a whole-person model of biblical integration should include a third purpose that reconciles a fuller understanding of God with a fuller understanding of the discipline to transform the way a person lives out their faith in the discipline. Johnson (1996, p. 4) agrees that our understanding of Scripture should “help us respond to business issues in Godly ways.”

As such, a whole-person model of biblical integration must occur at the intersection of faith, life, and learning. Biblical integration at this intersection provides a powerful opportunity to transform the mind, heart, and hands of the individual to become more like Christ (Ephesians 5:1). The mind (learning) is transformed by renewed understanding of the discipline. The heart (faith) is transformed by a renewal of faith through the study of God and His Word. The hands (life) are transformed by a clearer understanding of how we must behave in the discipline as guided by our study of God and His Word.

### **Literature Review**

Current models of biblical integration appear to focus on broader concepts of integration. For example, Johnson (1996) outlines a broad process of Apply, Develop, Clarify, and Enrich for using biblical sources, such as parables, proverbs, and profiles of biblical characters to better understand business issues to develop insights into how to respond to those issues.

Chewning (2001) describes 12 styles of biblical integration, but all of the styles described focus on the alignment of scriptural principles with the subject matter. A few styles attempt to get the learner to adjust their worldview to bring it into alignment with biblical principles. However,

none of the styles that Chewning describes seeks to incorporate all three areas of faith, life, and learning.

In his review of 21 models of biblical integration, Roller (2013) classifies each method of integration in a two-dimensional matrix with the first dimension being the focus of integration (student, professor, etc.) and the second dimension being the intentionality of the integration (natural, intentional, or strategic). None of these 21 models individually included all aspects of a whole-person model of integration. They either focused on growth in faith, life, learning, or a combination of two of the three areas, but not all three areas.

While current models of biblical integration tend to focus either on broad principles of biblical integration or drill down into one specific area of integration, there appears to be a gap in the extant models two ways: first, no model appears to provide a specific process that can be followed to do biblical integration, and second, no model appears to address all three areas of integration that would be necessary to transform the whole-person.

What is needed then is a model that is more holistic in nature that takes into account not only the biblical principles, subject matter, and mind of the learner, but also the heart of the learner, as well as provide a more specific process that can be followed to do integration. This paper seeks to fill that gap by presenting a whole-person model of biblical integration that begins and ends with a reflection on God's character. The proposed model seeks to fulfill the three-fold purpose of biblical integration discussed earlier by bringing glory to God by: 1. bringing a Christian worldview to bear on a business issue; 2. encourage the learner to develop a fuller understanding of God; and 3. encourage the learner to grow in their desire to imitate their heavenly Father's character, as they live out their faith in their discipline.

This remainder of this paper is organized as follows: 1. The next section presents the development of a whole-person model of biblical integration and describes each of the steps in



detail; 2. The following section provides three examples of how the whole-person model can be used; 3. The paper finishes with a discussion of limitations, recommendations for further study, and some concluding thoughts.

### **Model Development**

Litfin (2004) includes a powerful illustration of the interaction between our responsibility to properly steward our intellectual ability and the centrality of Christ in our search for truth. Litfin tells the story of a man exploring a dimly lit barn, who notices a crack of light coming through the roof of the barn illuminating an object on the ground. The man bends down to examine the object, which is clearly visible in the narrow beam of light. The man then picks the object up and maneuvers the object in the light in an attempt to see the object as completely as possible. The man, satisfied by his discovery shifts his attention to the beam of light itself, and looks along the beam out the crack in the roof. He first notices the tall trees swaying in the wind, and eventually, his gaze falls on the sun—the source of the light. In the same way, we must *begin* the study of our field by knowing the Source of truth, and what He has revealed to us through creation, through His Word, and through Jesus Christ. We must then hold the knowledge gained from our field of study to the light of God's truth to verify the truth claims made in the field. When the truth of God's Word validates those truth claims, we can be confident to affirm them. Whenever those truth claims are shown false by exposure to the true light, we must then refuse those claims, or when possible attempt to redeem them. We must also allow the source of the true light to constantly shift our focus back along the beam to rest on Christ, who is the creator and sustainer of all things (Colossians 1:15-17). This shift in focus on Christ should regularly result in a deeper knowledge and understanding of Christ, His character, and His power. The truth discovery process therefore originates in Christ, is illuminated by Christ, and culminates in a greater understanding and worship of Christ. In this way, Christ is central to the discovery of truth in any discipline.

**Error! Reference source not found.** (see Appendix A) depicts this process of biblical integration by first examining the issue or scenario at hand in the light of who God is. From there the process proceeds to examine the principles or commands relevant to the issue/scenario. With sufficient evidence from both God's character and principles or commands from His Word, the response is identified as one of three outcomes: accept, reject, or redeem. The chosen outcome then determines how the individual will respond to the issue or scenario. The final (and arguably the most important) step is for the individual to review once again the character of Who God is, but this time with a reflection on how the individual needs to change in order to become more like Christ.

### **Identify the Issue/Scenario**

The whole-person model begins with an examination of the issue or scenario at hand. The important task of this step is to identify what is at the core of the issue. Some helpful questions that can be asked to accomplish this include: What is the secular worldview being promoted? What is the root cause of the issue? The point of these questions is to narrow the scope of the issue down to only one question at a time. For larger, more complex issues, it may be necessary to break them up into separate issues, and then follow the steps of the model for each issue individually.

### **Who God Is**

The step of identifying God's characteristics is central to the model's efficacy. With the core issue identified, it is essential to ask, "Who is God?" in the context of that scenario. An example of how this might be done is provided by the dialog between Chewning (2000) and Carson (2000). One of the scenarios that Chewning (2000) addressed was that of how we should respond to bankruptcy protection. He began by looking at the character of God in terms of his immutability, and he used that argument to make the case for why bankruptcy protection was not appropriate for a Christian. However, Carson (2000) responded with an interesting argument based on an additional characteristic of God's mercy in that although God never changes, He does provide mercy in cases

of repentance. This dialog suggests that it is important to not take this question of Who God is lightly. To complete this step requires a serious study of all of the applicable characteristics of God.

### **Principles/Commands**

The identification of biblical principles or commands is often the step where models of biblical integration begin. While this is an essential step in the process, it is important to precede this step with an identification of God's character. It is through a deeper understanding of who God is that one begins to understand the rationale for why God has instituted his principles and commands in Scripture. This understanding then begins to develop a motivation for obeying these principles and commands.

The key questions that can be asked during this step in the process include the following. What principles from Scripture guide us (Psalm 119:105)? What commands in scripture tell us what we must do? How do the attributes of God identified in the previous step relate to these principles/commands? It is the answer to this last question when the act of integration truly begins to take shape.

### **Our Response**

Armed with a better understanding of God's characteristics as they relate to the issue, a knowledge of God's principles or commands related to the scenario, as well as how God's characteristics and His principles align, one can proceed to identify how they should respond to the issue. To simplify the process, the model prescribes a response that falls into one of three possible outcomes: reject, accept, and redeem. By examining Who God is and the biblical principles involved, it may often be the case that the only right conclusion is to reject the secular worldview that was identified at the core of the issue. Other times, the secular world may indeed be in alignment with scripture and can be outright accepted. Often, the secular world view is only partially in alignment

with God's character and biblical principles. In these situations, it is not necessary to reject the entire worldview at the core of the issue but to redeem it to bring it in line with biblical principles.

### **Who God is**

Most models of biblical integration will end with the response, content with leaving the learner on a path of right action. As indicated earlier, however, a final reflection is needed in order to transform the heart to become more like God (Ephesians 5:1), based on the attributes identified earlier in the process. Coming full circle, the learner must ask the question of "Who is God?" once more, but this time, the question is asked from the perspective of "What must I change in my life to become more like God?" The key questions to ask during this step of the process include the following. What has this process taught me about who God is to me? How can I emulate the characteristics of God to bring Him glory in my life? In what way has my relationship with Him been strengthened? What do I need to change in my life to become more like Him?

### **Application of the Biblical Integration Model**

The following sub-sections provide specific examples of how the model developed earlier can enable a Christian to critically evaluate current issues within the Information Systems discipline, while simultaneously growing as a Christian. The discipline of Information Systems exists at the crossroads of three distinct areas of study: the management of people, the organization of information, and the application of technology. We seek to demonstrate that a Christ-centered approach provides fuller and more satisfying answers than any of the secular research to these commonly occurring situations in the Information Systems discipline.

#### **Example 1: A Biblical P of Information Privacy**

**Step 1: Identify the issue.** Mason (1986) wrote one of the earliest treatises on the need for privacy protections within the broader Information Systems discipline. Mason recognized, for example, that while an individual may give permission to one vendor to store his personal

information and give permission to a second vendor to store different personal information, he does not give permission for the two vendors to combine what they know about him. Yet that is exactly the type of integration that Information Systems can provide to businesses. In one sense, the protection of consumer privacy comes down to a choice by each guardian of customer data, of whether or not to protect the privacy of each customer. A critical question then is, “what motivates the guardian of the data to make the right choice?” Mason answers that question by linking the data about each customer to the person’s dignity, such that the data about each person reflects their dignity, and so to safeguard their dignity, it is important to keep the data private. At the core of this issue then is what determines a person’s dignity? The secular worldview indicates that the answer to a person’s dignity lies in the information about him or her.

**Step 2: Who God is.** Privacy is one attribute of God’s image. Consider the description of God in Deuteronomy 29:29 (ESV), “The secret things belong to the Lord our God, but the things that are revealed belong to us and to our children forever, that we may do all the words of this law.” This description of God implies that God both holds secrets and reveals them at the appropriate time and place. In many other places in scripture, God is described as revealing mysteries but only to His prophets and those who are saved (e.g., Amos 3:7, Ephesians 1:9, Colossians 1:26, I Corinthians 2:7, Ephesians 3:9). We also know that God purposefully withheld information from Daniel and John regarding the events of the end times, which suggest that there is information that God holds private even from the saints (Daniel 12:4 and Revelation 10:4). Furthermore, consider that even before the fall of man, God withheld information from Adam and Eve regarding what it meant to be naked (Genesis 3:7). This consistent withholding of information from before the fall until the end times suggests that it is in God’s nature to value privacy.

**Step 3: Biblical principles/commands.** We recognize that each and every human being, regardless of their salvific state has been created in the image of God, and therefore represents the

infinite value imputed by God. The motivation to protect privacy becomes a matter of protecting an infinitely valued soul, which is a completely separate issue from the content of the data.

One example where we see a violation of privacy in scripture is when king Hezekiah showed all of the contents of the treasury, armory, and storehouses of Judah to the visiting Chaldeans (II Kings 20:12-20). This information would normally have been kept private, but perhaps due to a moment of pride, Hezekiah showed everything to his visitors. As a result of this violation of privacy and his spirit of pride, Isaiah conveys God's judgment on Hezekiah that everything would eventually be taken away.

**Step 4: Our response.** Mason's conclusion that we should be considerate of the data representing other people is correct, but without a biblical origin to his claim, Mason's approach is misguided, causing his conclusion to lose its effectiveness. For example, what if the data we hold suggests that the person may be a high credit risk? Relying on the data as a representation of the person's dignity in this case would seem to demean the individual's dignity in our eyes, and thus bring doubt as to the value of protecting his or her privacy.

Knowing that it is in God's very nature to value privacy, but that he also values revelation of mysteries at the appropriate time and place and realizing that as His image bearers, we also bear that aspect of his character, gives us the motivation we need to seek the protection of not only our own privacy but for those with whose data we come in contact. Thus, we can *redeem* Mason's desire to protect the privacy of others by re-directing the motivation from that of simply protecting each other's dignity to recognizing the intrinsic value of every man and women as image bearers of God.

**Step 5: Who God is.** Furthermore, the study of privacy using a Christ-centered approach should bring us full circle to a greater appreciation for who Christ is. We begin to realize how unsearchable his wisdom must be for Him to be able to withhold information and yet make things known at just the right time and place. This knowledge then gives us insight into areas in our own

life that may need to be changed in order to become more like Christ (e.g., areas where we need to grow in wisdom, grace, and mercy).

### **Example #2: A Biblical Perspective on Maintaining Data Accuracy**

**Step 1: Identify the issue.** A student does not have to go far in his or her technology education before he or she hears the phrase, “garbage in, garbage out.” The implication of course is that if the system contains inaccurate data, then the reports generated by that system will also be inaccurate. Information quality (i.e., accuracy) has long been recognized as an important aspect of information systems’ success (DeLone & McLean, 1992). From the secular worldview then, the accuracy of an information system is vital to the system’s success.

**Step 2: Who God is.** Looking at accuracy through a Christ-centered lens should begin with an understanding of the nature of God, that He is “...the exact representation of His nature...” (Hebrews 1:3). In other words, God is accuracy personified, and He expects us to follow His example (Matthew 5:48).

**Step 3: Biblical principles/commands.** It is clear from scripture that accuracy is important to God (Deuteronomy 25:15; Proverbs 20:10; Proverbs 30:5). Given that His very nature is accuracy personified, this also gives us motivation to want to obey these principles. Not only does He command us to do them, but He does them Himself.

**Step 4: Our response.** Based on the very character of God as accuracy personified and the importance that God places on us being accurate, we can safely affirm the need to maintain data accuracy. In fact, we can see more clearly *why* accuracy may have such an important impact on the success of information systems.

**Step 5: Who God is.** Knowing that accuracy is an attribute of God gives us the motivation to pursue excellence in how we handle data and information, as well as build a deep appreciation for

His perfection, as we reflect on our own inadequacies and failures to build perfectly accurate systems.

### **Example #3: A Biblical Perspective on Hacking**

**Step 1: Identify the issue.** Hacking is an attempt to gain unauthorized access to a computer network, whether successful or not (Fitzgerald, Dennis, & Durcikova, 2012). The typical motivations for hacking typically include: curiosity, thrill of the hunt, fraud/identity theft, or intentional destruction (Fitzgerald, Dennis, & Durcikova, 2012). A common secular worldview held by hackers is that hacking is perfectly fine, because you are not actually hurting anyone.

**Step 2: Who God is.** One of the key aspects of God in relation to the issue of hacking is that He is the real owner of all things and people in this universe (Psalm 24:1). That means that all of us are ultimately only stewards over that which is entrusted to us.

**Step 3: Biblical principles/commands.** Several biblical principles come to mind in the context of hacking. Scripture is clear that theft violates God's law (Exodus 20:15), but it is also not appropriate for modern Christians (I Corinthians 6:10). Contentment is another biblical principle often seen in scripture (Philippians 4:11-12; I Timothy 6:6; Hebrews 13:5). Recognizing that others are to be valued above ourselves is also a relevant command (Philippians 2:3). Scripture is also clear when it comes to acting out of malicious intent (Romans 12:19). Each of these principles/commands has a direct connection to God's attribute of owner. As the owner of all things, He is the only one who has the right to delegate how intellectual property should be distributed and governed.

**Step 4: Our response.** It should be fairly obvious from a biblical perspective that by definition, the act of hacking violates the principle of theft. It is also important to address the heart motivations behind the desire to hack and confront each of those motivations with the light of scripture. Curiosity itself is not a sin, but the real issue is where we go to find answers. For example,



there is nothing inherently sinful about asking your parents how much money they make each year. The parents of course have the right to deny that information and ask their children to be content with not knowing. If the child breaks into the parents' files to discover the information, the underlying heart issue is a lack of contentment with not knowing. Though we are often curious, we must be content with the information we get from the proper source. It is also not inherently sinful to experience exhilaration, but the real issue is whether we value others as more important than our own desires. The motivation behind fraud or identity theft is typically a lack of contentment, selfish pride, and a misunderstanding of biblical stewardship. The one who steals is not content with what they have, and they do not value others above themselves. Finally, the heart attitude behind intentional destruction is one of vengeance, and as we indicated earlier, scripture is clear that vengeance belongs to the Lord. Given that the act of hacking and all of the identified motivations for hacking violate scriptural principles/commands and the very character of who God is, we must reject this secular worldview.

**Step 5: Who God is.** Knowing that God is owner of all things gives us freedom to explore the unknown, but places boundaries around intellectual property that is outside our purview. This knowledge should also bring us to a greater appreciation for how powerful Christ must be to literally own everything and how wise He must be to perfectly entrust the right property to each person. This causes us to ask what areas in our lives need to change to bring our lives under submission to Christ's ownership and rule over us.

### **Limitations and Recommendations**

One of the limitations of this paper is that it has applied the model in only one discipline, and it has only provided a small sampling of issues within that one discipline. Future research may wish to consider building a dictionary or wiki of key issues within each business discipline

demonstrating how this model could be applied. This could become a very helpful resource to faculty who are new to doing biblical integration in their field.

Another limitation of this paper is the lack of data collection and validation to demonstrate the efficacy of this model as compared with existing models of integration (e.g., Johnson 2000). Future research may wish to have students use this model to conduct their own integration assignment, and have a control group use another model, and then compare the quality of the finished assignments as well as a survey assessing characteristics of the student's life, learning, and faith.

### **Conclusion**

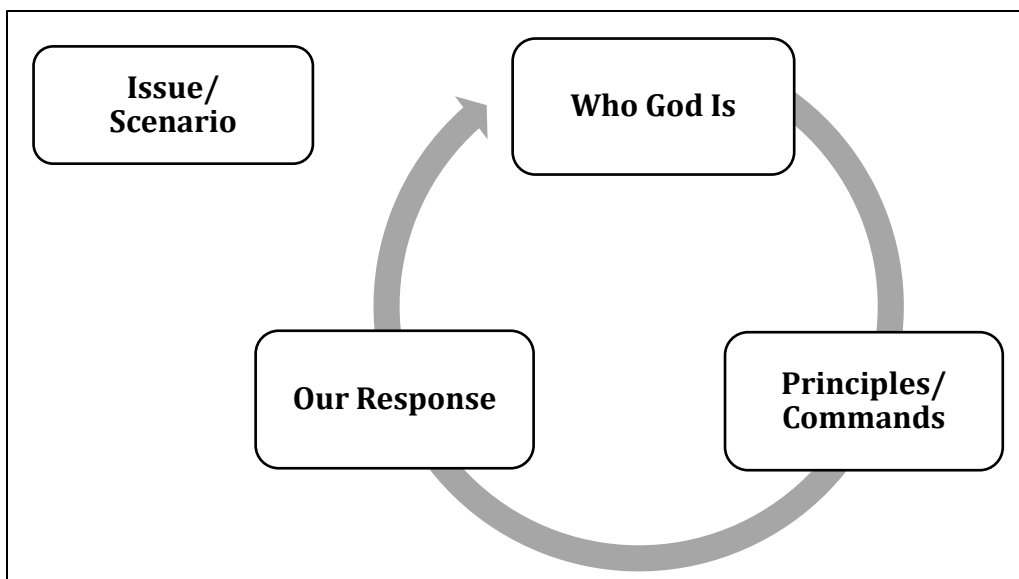
This paper has presented a five-step, whole-person model of biblical integration that can be applied to business. Specific examples have been provided within the field of Information Systems, showing how each of the three response types (accept, reject, redeem) may result. This model is founded on the fact that we can know the truth claims in our disciplines as it is revealed to us by God through His general revelation and illuminated by the light of His Word. That knowledge must be critically evaluated in the light of scripture so that we can more accurately know our discipline and so that we will more accurately know Christ. Since the knowledge of Christ is eternal life (John 17:3), it is essential for all of us to develop a thirst for Christ as we explore our various disciplines.

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## Appendix A

Figure A1: A Whole-Person Model of Biblical Integration



Unmasking the Impostor: Christian College Students and the Impostor Phenomenon

Rebecca M. Gunn

Oral Roberts University

Rebecca Gunn, College of Business, Oral Roberts University, Tulsa, Oklahoma.

Correspondence concerning this article should be addressed to Rebecca Gunn, College of Business,  
Oral Roberts University, Tulsa, Oklahoma. Contact: [rgunn@oru.edu](mailto:rgunn@oru.edu)

### Abstract

The Impostor Phenomenon (IP) is the consistent feeling of not being able to measure up, fearing being uncovered as a fraud, and externalizing successes received. While researchers have recommended that people should become aware of the Impostor Phenomenon (sometimes referred to as the Imposter Syndrome), talk about their discounted feelings with trusted individuals, and develop better thinking habits surrounding their activities in an effort to decrease these feelings, the author believes that there is a deeper root at the cause of these negative outcomes in the form of a true Impostor seeking to overwhelm impressionable young people from accomplishing the purposes God has for them. A faith integration approach is reviewed within this paper to tackle IP tendencies among college students so that students can become whole persons ready to change the business world in a way that will glorify God.

### Unmasking the Impostor: Christian College Students and the Impostor Phenomenon

As the highest-grossing animated movie in history (BBC, 2014) with a soundtrack that sold more than any album that year (Hampp, 2014), Disney's film *Frozen* is no stranger to child and adult alike (BBC, 2014). To summarize the storyline, two sisters have grown up as princesses but with very different experiences and expectations. While the younger sister Anna displays traits of being carefree, spunky, and trusting, the older sister Elsa is reserved, responsible, and regal. Yet, in the lyrics of *For the First Time in Forever*, Elsa's character reveals that she is keeping up a façade and afraid that people will find out who she really is:

Don't let them in

Don't let them see

Be the good girl you always have to be

Conceal

Don't feel

Put on a show

Make one wrong move

And everyone will know (Anderson-Lopez & Lopez, 2013)

In one sense, Elsa could be described as having a form of Impostor Phenomenon. Parkman (2016) describes symptoms of the Impostor Phenomenon as a lack in self-confidence, internalizing failures, and berating oneself for past mistakes. In addition, these feelings can lead to anxiety and stress (Parkman, 2016) – something the character of Elsa must overcome in order properly rule her country, re-establish her relationship with her sister, and melt away the snow apocalypse caused by her insecurities.

Continuing to provide the public with stories of overcoming personal weaknesses, Pixar projected the Imposter Phenomenon on another character in *Cars 3* (Ratcliffe, 2017). In this movie,

Lightning McQueen is assigned a young trainer in the form of the character Cruz to help him prepare for a race in which faster, younger cars are racing and assumed to win. In crafting the story of Cruz, *Cars 3*'s writers injected some of the feelings of the character's voice (by Cristela Alonzo) and one of the storyboards' artists (Louise Smythe). Both of these women had experienced Impostor Phenomenon tendencies in their lives – Alonzo with her breaking into the comedy routine and Smythe with her feelings of incompetence in creating meaningful characters at Pixar. In the movie *Cars 3*, Cruz's position is trainer, but it is revealed that she has the skills, training, and talents to be a race car. However, when given the chance to race, she refuses. In addition, when Lightning McQueen discovers her talent and pushes her to pursue her dream, she still doubts herself and continues to question her ability. These are all traits that are present within the Impostor Phenomenon.

Defined as the persistent feeling like fraud, not being good enough, and attributing success to external factors or chance rather than internalizing it based on talents and abilities, the Impostor Phenomenon (sometimes referred to as Imposter Syndrome) has captured the attention of people in multiple disciplines (e.g. medicine, academia, social work, business) (Parkman, 2016). The term "Impostor Phenomenon" was first coined by Dr. Pauline Clance and Dr. Suzanne Imes in 1978 with their study of high-achieving and successful women (Clance & Imes, 1978). In this seminal work, they discovered that these successful women, although decorated with numerous accolades, awards, and achievements, did not internalize their successes and instead felt they would be uncovered as frauds because they believed they were not qualified. Over the next few decades, it was discovered that both men and women suffer from these minimalizing emotions (Kets de Vries, 2005) while certain social statuses, ethnicities, personalities, and family birth order (Harvey & Katz, 1985) may also be especially susceptible to these feelings (Parkman, 2016).



Since the late 1970s when the Impostor Phenomenon first emerged as a field of study, the term has received attention from numerous fields including health (Huffstutler & Varnell, 2006; Mattie, Gietzen, Davis, & Prata, 2008), business (Baxter-Wright, 2019), and academic (Bothello & Roulet, 2019; Bowman & Palmer, 2013; Parkman, 2016; Ramsey & Brown, 2018; Zorn, 2005). A quick Google search reveals a subject area rife with information – both from an academic perspective and an entertainment view. However, this transition into popular culture from the recesses of academic ponderings has only recently occurred (Euse, 2017). In a 2012 TEDtalk given by social psychologist Amy Cuddy, a then Harvard Business School professor, Cuddy described her own feelings of being an imposter and this TEDtalk discussion has been hypothesized as where the renaissance of the topic occurred (Edwards, 2016). While some TEDtalks may have moments in the spotlight, Cuddy's talk has gone viral with over 52 million views and is the second most watched TEDtalk to date (TED, 2019). Since this break into mainstream culture, the Impostor Phenomenon has received more attention in the past several years outside of academic circles with stories being featured in entertainment magazines (i.e. *Cosmopolitan*, Baxter-Wright, 2019) to business trade journal publications (i.e. *Fast Company*, Wilding, 2017). This concept has resonated with the general population as the Impostor Phenomenon is estimated to effect at least 70% of the population (Harvey & Katz, 1985). Additionally, *Forbes* published an article in 2015 that identified the Impostor Phenomenon as the number one culprit that draws highly successful people to seek therapy (Morin, 2015).

The Impostor Phenomenon carries within itself three prongs. These features include feeling like a phony, deferring compliments and failing to internalize success (chalking achievement up to luck), and not feeling good enough (Hendriksen, 2015). As a result of attempting to keep up the façade of masking insecurities and a fear of being discovered as a fraud, those who suffer from Impostor Phenomenon will often become workaholics and overwork in an effort to avoid failure

(Hutchins, Penney, Sublett 2018; Ramsey & Brown, 2018). Perfectionism rears itself in a way that is not beneficial while self-sabotage can also occur (Dalla-Camina, 2018). All of the striving to showcase oneself as competent while fearing discovery of true feelings can lead to anxiety, low self-confidence, frustration, depression (Clance & Imes, 1978), procrastination, poor performance, avoidance, fear, and worry (Lane, 2015).

At its core, the Impostor Phenomenon is a characteristic that has been more common among people in positions of leadership (Clance, 2013; Kets de Vries, 2005) or in intellectual arenas, including the classroom (Clance & Imes, 1978; Parkman, 2016; Ramsey & Brown, 2016). While studies have been conducted to show that individuals across the gamut of education can experience Impostor Phenomenon (from staff to faculty to students) (Parkman, 2016), students are in a unique position to adhere to tendencies of IP because of a new and unpredictable environment filled with uncertainty (Hoang, 2015). Whether coming directly from high school or returning to the college classroom later in life, students are often confronted with situations that can be considered the perfect storm of breeding Impostor Phenomenon symptoms. From questioning their admission to a university to a constant comparison to others, and everything in between, a nagging questioning of whether they are truly bright enough, have what it takes, and what they can do to not allow others to see through their veil of uncertainty become a central focus of their academic experience (Hoang, 2015; Parkman, 2016). While all students – whether high intellectually achieving students or not – have a potential to display symptoms of IP, students of “underrepresented identities may question if they received admissions because of affirmative action” (Hoang, 2015, p. 45). While some questioning of grit and motivation is normal (Dudau 2014; Vergauwe, Wille, Feys, De Fruyt, & Anseel, 2015; Hendriksen, 2016), the plaguing constant worry of being discovered as a fraud or not being good enough is what can drive students to self-doubt and ultimately, lower academic performance (Hoang, 2015). If not recognized within the walls of the academic halls, students may

find themselves suffering through the Impostor Phenomenon in other areas of life – from friendships, romantic partnerships, and family roles as well as in their professional lives.

Students who suffer from an internalized self-imposed Impostor Phenomenon may show symptoms through working harder and over-preparing in an attempt to not be seen as a failure or fraud (Hutchins, Penney, Sublett, 2018; Ramsey & Brown, 2018). However, other symptoms of the phenomenon can be present in large and small tasks – whether students avoid or procrastinate work that needs to be completed, or by not offering to ask a question when they do in fact have a question, IP may be causing students to behave in a way that locks up their potential (Lane, 2015). Said another way, the Impostor Phenomenon in students “undermines the ability to negotiate a resilient academic identity and also impedes growth of a sense of belonging” (Ramsey & Brown, 2018, pg. 88).

Aside from academic performance which can suffer, Impostor Phenomenon can also impact mental health (Cokley, McCaine, Enciso, & Martinez, 2013) and students who suffer from IP are less likely to engage in seeking assistance (Ramsey & Brown, 2018). At a time when universities and colleges are actively increasing mental health capacities on campus to coincide with an increase in mental health concerns among students (Roy, 2018), being aware of the undergirding effect that IP can have on students will be important in offering students the assistance needed to successfully complete their college degrees while also keeping a grip on retention rates (Parkman, 2016; Ramsey & Brown, 2018). And just as the number one culprit to seeking out therapy for highly successful people has been attributed to the Impostor Phenomenon (Morin, 2015), students seeking mental health assistance may battle with some of the same afflictions. For example, while Impostor Phenomenon is the top reason successful individuals seek therapy, they do not arrive at the door of a therapist explaining that they have this psychological phenomenon; rather, they seek out therapy due to anxiety and depression and after a few sessions, IP rises as the root cause. Similarly, students

with IP may not recognize the root plague but only see the outcomes of it. This can be traced back to Clance's and Imes's (1978) seminal study as well in that the women they studied had the same clinical symptoms. Ultimately, students who feel so pressured to maintain their guard may not complete their programs, thus decreasing the retention rates of a university (Parkman, 2006). For this reason, schools (such as California Technology and MIT) are beginning to implement programs within their orientation events to combat the Impostor Phenomenon (Parkman, 2016). While students can become aware of the feelings IP brings during their younger years (Clance & Imes, 1978; Kets de Vries, 2005), college can usher in the first big moments of Impostor Phenomenon tendencies (Hoang, 2015). From college, students are then launched into the workforce-another big moment filled with uncertainty and the potential for Impostor Phenomenon to show itself again (Kets de Vries, 2005; Parkman, 2016). How students handle IP in college can predict how they face it later in life.

### **Overcoming Impostor Phenomenon**

With Impostor Phenomenon able to impact nearly every area of a student's life, how can it be overcome and specifically, is there a role the professor should play? Numerous articles feature lists with actions people, including academic students, can take to overcome the Impostor Phenomenon if they believe they have it (i.e. Harvey & Katz, 1985; Hendriksen, 2016; Young, 2019). While it has been noted that Impostor Phenomenon may appear throughout a person's life (Richards, 2015), what is crucial is that a person recognizes it and knows the actions to take as a result. Among the lists for decreasing IP symptoms, three overarching strategies have emerged. These include the following:

- Learning about the Impostor Phenomenon (Bowman & Palmer, 2017; Clance & Imes, 1978; Harvey & Katz, 1985; Lane, 2015; Richards, 2015)

- Telling someone about the feelings (Clance & Imes, 1978; Harvey & Katz, 1985; Hendriksen 2016; Young, 2019)
- Changing the way you think (Clance & Imes, 1978; Dalla-Camina, 2018; Harvey & Katz, 1985; Hoang, 2015; Kets de Vries, 2005; Young, 2019)

These three aspects will be covered in relation to those who display characteristics of Impostor Phenomenon (see Appendix A). For example, there are some who do not struggle with these tendencies – they may feel confident and a sense of adequacy; others may struggle with low confidence and an inadequacy and may need to evaluate if they are in the right position or place; those with high confidence but inadequacies may be in the wrong place but not yet realize it; it is those who have the ability but lack the confidence and belief that they are where they are supposed to be and doing what they should be doing who likely have moderate or higher IP characteristics. These overcoming methods are geared to this group of people.

### **Learning about the Impostor Phenomenon**

In considering the phenomenon within the academic realm, one way to overcome the Impostor Phenomenon is to become aware of it (Clance & Imes, 1978). In a recent study, Lane (2015) found that this was an eye-opening experience among students. As they realized that some of their thoughts and feelings were not isolated cases but that others had experienced similar doubts and fears, they were able to begin to combat the negative symptoms. Harvey and Katz (1985) recommended owning the feelings and naming it for what it is- the Impostor Phenomenon. Reminders are encouraged to provide to students that they are not alone in feeling Impostor Phenomenon symptoms (Richards, 2015). In another study, Bowman and Palmer (2017) related that the greatest strategy in overcoming the Impostor Phenomenon stemmed from becoming aware of its existence. They go so far as to express, “There was power in being able to name and identify the ‘enemy’ within” (pg. 3).

**Telling Someone About It**

Telling someone about Impostor Phenomenon feelings can allow individuals to begin overcoming often incorrect thinking and false feelings (Hendriksen, 2016). It is recommended that the person confided in be someone in whom trust is given. In addition, Harvey & Katz (1985) recommend that should someone find another person with similar misgivings, they can work through overcoming the Impostor Phenomenon together. However, Dr. Valerie Young (2019) cautions to not get stuck talking about it, but to allow the process of communicating with someone be a stepping stone in the process of recognizing the Impostor Phenomenon. Specifically for students, it has been recommended that they seek out someone influential and who they trust to assist in overcoming Impostor Phenomenon tendencies (Ramsey & Brown, 2018).

**Change in Thinking**

Overcoming Impostor Phenomenon tendencies also requires the false thinking of being uncovered as a fraud to become disbanded (Lane, 2015). One way to do this is to evaluate oneself (Kets de Vries, 2005). Young (2019) contends that for individuals to stop behaving like they have Impostor Phenomenon they need to stop thinking like one. Hendriksen (2016) recommends one way to do this is through reminding oneself of what has already been accomplished. In addition to a potential overhaul of the thinking processes, Clance & Imes (1978) recognized that deferring compliments was an outcome of the Impostor Phenomenon and would assign their clients to keep a record of compliments given to them and their reactions to them. The process of learning to accept compliments has been continually encouraged by other researchers as well (i.e. Harvey & Katz, 1985). Hoang (2015) acknowledges intrinsic motivation can sometimes assist in the thinking process. For example, rather than thinking about how hard something may be or the potential to fail, those with Impostor Phenomenon tendencies should instead give positive self-talk and boost

self-confidence (Clance & Imes, 1978; Hoang, 2015). Della-Camina (2018) of *Psychology Today* encourages individuals to think positively with the following:

You are here for a reason. In this job, your business, your life, you are worthy. You are better than you think you are. You are smarter than you think you are. You know more than you give yourself credit for. Remember that. And remind yourself as often as you need to” (paragraph 9).

But after all the thinking has been reprogrammed, Young (2019) exhorts that individuals need to get outside of themselves – that it is not all about them and that they should give out and give back to others.

Specific to the classroom, it has been recommended the professors must be held accountable to the students and manage their “[academic] needs without creating neediness” (McAllum, 2016, pg. 365). While determining what that looks like is constantly being re-evaluated, being aware of the Impostor Phenomenon and its likelihood of invading student mentalities can allow professors to better reach students to build them into their fullest potential. One way this can be done is by unveiling the Impostor within the Impostor Phenomenon. However, this can only be done within the context of faith.

### **Impostor Phenomenon and Faith**

While studies focused on Impostor Phenomenon have been conducted over the past several decades, one gaping hole in the research has been in the area of faith and religion. In fact, the author can only find one academic article relating the Impostor Phenomenon and Christian faith together – and that relates to leadership positions held among Christian women at CCCU institutions and not to students (Dahlvig, 2013). Blogs and a few religious organization-based websites have featured thoughts by a staff writer on the subject, but to date, no formal research project has been undertaken to determine the role faith may play in having the feelings associated

with the Impostor Phenomenon and in overcoming it. To truly tackle the Impostor Phenomenon, while all the ways of overcoming it that have been provided are good, it is important to look at it from the perspective of faith. This research thus becomes about two parts: a) determining if presenting on the Impostor Phenomenon in a Christian classroom can reduce the feelings associated with it and b) on a larger scale, begin preparing for a cross-sectional sample at Christian and non-Christian universities to determine if religion plays a role in the percentage of students with Impostor Phenomenon tendencies. For the purposes of this paper however, only the first part will be examined – determining whether becoming aware of the Impostor Phenomenon with faith integration can decrease the often incorrect feelings associated with it.

### **Faith Integration Component in Overcoming Impostor Phenomenon**

While the Impostor Phenomenon has been examined in many situations and environments and strategies for overcoming IP tendencies have been presented, examining IP from a Christian context provides a fuller picture of what is truly taking place. In the few Christian organizations that have carried articles about Impostor Phenomenon, it has been identified as a killer of Christian callings (Miller, 2016), a common and powerful fear, and something that causes us to become focused on self rather than God (Miller, 2016; Wetherell, 2018). At the foundation of the Impostor Phenomenon are fears and lies. The author of lies is the devil and John 8:44 (English Standard Version) specifically points to this saying, “He has nothing to do with the truth, because there is no truth in him. When he lies, he speaks out of his own character, for he is a liar and the father of lies.” John 10:10 says that “the thief comes to steal and kill and destroy...” while 1 Peter 5:8 says, “Be alert and of sober mind. Your enemy the devil prowls around like a roaring lion looking for someone to devour.” Wrapped within the use of the Impostor Phenomenon, the devil is using lies to deceive people over who they are, how they receive success from using their talents, and how they see themselves.



When evaluated from its three-pronged approach of 1) feeling like a fake, 2) having difficulty accepting compliments, praise, or success, and 3) experiencing a persistent feeling of not measuring up or being good enough, these root causes can all be found in one thing: fear. The Bible provides numerous verses that Christians can use to help them overcome fear. In Psalm 34:4, the Bible says, “I sought the Lord, and he answered me; he delivered me from all my fears.” Isaiah 41:10 says, “Do not fear, for I am with you; do not be afraid, for I am your God. I will strengthen you; I will help you; I will hold on to you with my righteous right hand.”

In an online *Christianity Today* article, O’Brien (2017) states that “at its core, the Imposter Syndrome [also known as the Imposter Phenomenon] finds success because we believe the lies regarding who we are and why we don’t belong” (paragraph 11). For this reason, each area of the Impostor Phenomenon and its corresponding root cause will be reviewed within Scripture. While fear is the key element within the Imposter Phenomenon, the fears that can be specifically revealed within IP include the fear of man, fear of pride, and fear of rejection. Table B1 (see Appendix B) shows the symptom with the corresponding root cause.

In addition, O’Brien also provides four “truths” that must be reconciled in order to cast off Impostor Phenomenon. These four truths are provided in Table C1 (see Appendix C) and mirror much of the same qualities needed to overcome Impostor Phenomenon from a secular perspective (learning about the Impostor Phenomenon, telling someone about how you feel, and changing the way you think) – but with the addition of knowing our identity is rooted in Christ as the differing overcoming action.

### **Impostor Phenomenon and the Fear of Man**

In the first strand of the Impostor Phenomenon there is a feeling of being a fraud – which can be rooted in the fear of man. Concerned with what others may think of them or trying to keep up a certain façade is steeped in approval of others. To combat this strain of the Impostor

Phenomenon, one can remind themselves of who they are – created in God’s image (Genesis 1:27), a child of God (John 1:12; 1 John 3:1-2), the Temple of the Holy Spirit (1 Corinthians 6:19-20), complete in Him (Colossians 2:9-10), and more than a conqueror (Romans 8:37). In addition, Deuteronomy 3:16 says, “Be strong and courageous. Do not be afraid or terrified because of them, for the Lord your God goes with you; he will never leave you nor forsake you.” Whenever someone is tempted to fall into the fear of man which can lead to problems, keeping Christ first and trusting in him can relieve us of feeling consistently insignificant (Proverbs 29:25). In addition, if God has called someone to do something or has placed them in a position of leadership, he will give them what they need (Philippians 4:13). The Bible provides examples of persons who experienced shortcoming feelings – such as Moses who felt he could not communicate what needed to be said or felt insignificant to appear before Pharaoh (Exodus 3:11); Gideon who countered God’s calling with a perception of ingrained insignificance (Judges 6:15); or John the Baptist who, when Jesus approached him to be baptized, protested and questioned why he would come to him (Matthew 3: 13-14). Each of these men were in positions of leadership and approached by God with a call, yet they had moments of doubt, feelings of insignificance, and perhaps struggled with feeling inadequate.

### **Impostor Phenomenon and the Fear of Pride**

The second prong of the Impostor Phenomenon looks at accepting praise, compliments, and enjoying success. It has been noted that Christians may struggle with this aspect because of attempting to remain humble or to not appear boastful (Dahlvig, 2013), but it is not limited to just those under the context of faith (Richards, 2015). According to Wetherell (2018), while this characteristic seems to be a form of getting attention off oneself, this facet of the Impostor Phenomenon actually causes people to focus more on themselves through their constant discounting of their own accomplishments. While it is important to avoid gloating and boasting, it is

acceptable to feel pride in one's work. Philippians 4:8 says, "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" (italics added). In addition, 1 Peter 4:10-11 provides the following

God has given each of you a gift from his great variety of spiritual gifts. Use them well to serve one another. Do you have the gift of speaking? Then speak as though God himself were speaking through you. Do you have the gift of helping others? Do it with all the strength and energy that God supplies. Then everything you do will bring glory to God through Jesus Christ. All glory and power to him forever and ever! Amen.

When the gifts and talents God has blessed individuals with are used for Him, it brings glory to his name. Finding success in those talents and abilities is a way to glorify God. In the Bible, Solomon used the wisdom God gave him and was considered the wisest person of his time (1 Kings 4:29-34). He did not negate the abilities God gave him but was able to use them in a way that glorified God.

### **Impostor Phenomenon and the Fear of Rejection**

The Impostor Phenomenon contains one other area and for some, could be a more difficult area to overcome as it is enveloped in a root of fearing rejection. This area takes the feeling like a fake and adds to it by giving a persistent sense of not being good enough. It results in perfectionistic tendencies, over working, and exhaustive role-playing in an effort to maintain the outlook people may have of an individual (Ramsey & Brown, 2018). In examining the Impostor Phenomenon, while it may never be fully eradicated, it can be identified when it occurs, and decreased in its power over behavior. As symptoms of the Impostor Phenomenon can creep up throughout life, people can look to 2 Corinthians 12:9 where it says, "But he said to me, 'My grace is sufficient for you, for my

power is made perfect in weakness.’ Therefore I will boast all the more gladly of my weaknesses, so that the power of Christ may rest upon me.” Through the frailty of our minds, we can allow Christ to be seen in us, we can allow His power to be displayed, and can allow Him to make us into whole persons – not exerting ourselves trying to fulfill a role we were not meant to play, but we can rest in him knowing he is using our weaknesses to bring him glory. Additional verses that correspond to fighting the fear of rejection borne from Impostor Phenomenon can include the following:

- Isaiah 26:3 – “You keep him in perfect peace whose mind is stayed on you, because he trusts in you.”
- Psalm 94:19 – “When anxiety was great within me, your consolation brought me joy.”
- 1 Peter 5:7 – “Cast all your anxiety on him because he cares for you.”
- Isaiah 54:4a-c – “Do not be afraid; you will not be put to shame. Do not fear disgrace; you will not be humiliated. You will forget the shame of your youth...”

An example of someone in the Bible who may have dealt with a constant feeling of unworthiness is Leah. As the unwanted wife of Jacob, her constant feelings of not being good enough can even be seen in the names of her first three children: Reuben (“Look, a son!” Genesis 29:32), Simeon (“one who hears [I am unloved]” Genesis 29:33), and Levi (“being attached,” “feeling affection” Genesis 29:34). It is not until Judah (“praise” Genesis 29:35) that she turns to God, rather than man, for acceptance and those unworthy or inadequate feelings may have decreased.

In contrast to the declaration by Della-Camina (2018) in *Psychology Today*, Christian life and business coach, as well as motivational speaker and physical trainer Jonathan Conneely (personal communication, June 28, 2019) recommends the following confession as a way to curb negative thinking and instead focus on those things that God has called people to:

Today is my day

Nothing will get in my way

Of me being the best

Version of me

I am here on purpose.

I am strong.

I am passionate.

I am fearless.

I choose faith.

Additional Scripture verses that can be used alongside these examples, Scriptures, and confessions in combating the Impostor Phenomenon include:

- Psalm 121:1-3 – I look to the mountains; where will my help come from? My help will come from the Lord, who made heaven and earth. He will not let you fall; your protector is always awake.
- Philippians 4:6-7 – Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which surpasses all understanding will guard your hearts and minds Christ Jesus.
- Deuteronomy 11:18 – So commit yourselves wholeheartedly to these words of mine. Tie them to your hands and wear them on your forehead as reminders.
- Romans 12:2 – Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is – his good, pleasing and perfect will.

Through not only becoming aware of the Impostor Phenomenon but also evaluating it through the faith perspective, the hope is that the students would begin to overcome the negative feelings associated with it while also recognizing how they might overcome it. Students will also be

encouraged to find a trusted mentor to discuss any Impostor Phenomenon feelings they may have. They will also be given a time to choose one of the Scripture verses previously mentioned and be encouraged to memorize it as a method for combatting the Impostor Phenomenon.

Discovering how to overcome the Impostor Phenomenon as a college student can ultimately lead to a better life (Hoang, 2015) – when students are no longer plagued by the symptoms of the Impostor Phenomenon, they can also become healthier (Cokley et al., 2013). Through awareness, they will become more knowledgeable. In seeking out what God says about them and uncovering the lies of the devil, they can strengthen their focus on Christ and his purpose for their lives. In this way, students can develop into whole people while in the classroom that will jumpstart them into the callings God has for them in the business world as leaders. By recognizing Impostor Phenomenon tendencies now, they will be able uncover areas in the future where it could appear as well as recognize it in others they relate to in their jobs and friendships. If students are living under the mask of feeling like a fraud or a feeling of being exposed as one, externalizing success, and always striving to be better because they constantly feel they are not good enough or worthy, when they get into the workplace, they will be not be living up to their fullest potential. By presenting the Impostor Phenomenon from a faith-based perspective, students can be given the opportunity to become more physically, mentally, and spiritually ready to complete the callings that God has given to them. As Pastor Ron Woods of The Assembly in Broken Arrow has said, “Don’t look at your performance – it’s not about you being good enough – it’s about Him being good enough, it’s about His performance” (personal communication, August 25, 2019). And just as Elsa learned in Disney’s *Frozen* that love can overcome fear, so too does the Bible point out that “perfect love casts out fear” (1 John 4:18) of any inadequacies, imperfections, and feelings of phoniness. In allowing Christ’s love to take root within, the Impostor Phenomenon has nowhere to grow. With Impostor Phenomenon unmasked, students can live more freely in Christ.

### **Impostor Phenomenon Research Plan**

The presentation on Impostor Phenomenon will take place during a Consumer Behavior class. In this class, the area of consumer personality is studied and in an effort to see how personality can impact consumerism, students are required to take several personality tests. This allows them to become familiar with the different types of personalities while also becoming more aware of their own personalities and tendencies. To bring in the topic of Impostor Phenomenon in this area makes the most sense. Prior to discussing the Impostor Phenomenon however, the students will take the CIPS (Clance Imposter Phenomenon Scale) – a survey developed by Clance & Imes (1978) to determine levels of Impostor Phenomenon tendencies. Due to the copyright and agreement by the author of this paper and Dr. Clance, the CIPS will only be dispersed within the classroom through physical format. Once students have taken the CIPS, a formal uncovering of the phenomenon will be presented in class while integrating faith – a feature that seems to be missing in all secular research.

The Impostor Phenomenon presentation to take place in the Consumer Behavior class will consist of the following several sections: taking the CIPS, finding out what the scores mean, the characteristics and background of Impostor Phenomenon, the importance of recognizing the Impostor Phenomenon to college students, how to overcome it according to secular research, and the faith integration component of overcoming false narratives. After covering the material in class, the remainder of the semester will continue as it normally does. During their final exams however, they will be given the CIPS again to use as a post-examination and scores will be compared to their pre-test scores. These results will then provide insight into whether becoming aware of the Impostor Phenomenon within the classroom has led to decreased tendencies. Future studies can then be considered in relation to the spiritual component to determine how it might impact the level of IP among students.

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Appendix A  
Table A1: Adequacy & Confidence Levels

Adequate & Confident	Adequate & Low Confidence (most likely to show higher levels of IP)
Inadequate & Confident	Inadequate & Low Confidence

Appendix B  
Table B1: Impostor Phenomenon Symptoms and Underlying Causes

<b>Impostor Phenomenon Symptom</b>	<b>Root Cause (Fear)</b>
Feelings of phoniness	Fear of Man
Hard to accept success, praise, compliments	Fear of Pride
Persistent feeling of not measuring up/being good enough	Fear of Rejection

Appendix C  
Table C1: Four Truths to Overcome Impostor Phenomenon

Truth #1	The Impostor Phenomenon is a real problem – it must be recognized in order for it to be uncovered and disbanded
Truth #2	We need to evaluate ourselves (strengths and weaknesses) and invite those trusted to provide honest feedback
Truth #3	We need to remind ourselves what is true
Truth #4	Our identity is that of a child of the King; the true Impostor is the devil

A Holistic Model for Faith Integration: Transformational Learning  
Theory as a Vehicle for Shaping a Christian Identity

J. Randall Wallace

Azusa Pacific University

Correspondence regarding this article should be addressed to J. Randall Wallace, Azusa Pacific University, School of Business and Management, 901 E. Alosta Avenue, Azusa, CA 91702.  
Contact: [jrwallace@apu.edu](mailto:jrwallace@apu.edu)

### Abstract

Using transformational learning theory as an andragogical approach, this paper explores a holistic faith integration model that emphasizes a student's identity in Christ as a key area of focus. The paper seeks to define the end product. What does a student look like after going through years of faith integration at the institution? Issues of identity are explored that include internalizing the being habits of a disciple, developing a biblical worldview, developing self-motivated autonomous learners, and instilling an approach to life that is transformative. How transformational learning theory impacts instructor behavior and methods used is briefly discussed.

*Keywords:* transformational learning theory, faith integration, self-motivated autonomous learners, worldview, disciple, andragogy, holistic faith, empowerment, critical consciousness,



A Holistic Model for Faith Integration: Transformational Learning  
Theory as a Vehicle for Shaping a Christian Identity

As business faculty in a faith-based institution, we seek to change how students view business. We seek an integration of faith with business student's approach to business, in the hope that after they leave the institution, they will make significant contributions within the business world that further God's kingdom. This integration of faith and business exists in numerous forms and expressions. Each institution interprets what this will look like and, in varying degrees, trains and guides faculty in how to implement it.

This paper presents a view of the end product. After students attend a faith-based institution, going through instruction in business and the integration of faith, what should the end product look like? What are the criteria we use to determine whether we have accomplished the task of infusing kingdom values into students? What should be the differences between the student at a faith-based versus a secular institution? How deeply does our faith integration reach? Is it merely information with a religious flavor? Does it only affect the student cognitively? Is it compartmentalized in the student's life once they leave the institution and the demand for integration disappears? Or, is it holistic, encompassing the whole person?

This paper explores a holistic faith integration approach that focuses first on the "Being" of the student, their internal world comprised of their personal identity and worldview. It is a holistic approach touching their perceptions, feelings, beliefs, purposes and how they view their role in the world. Identity in Christ is the first focus, followed by an emphasis on developing the Being habits of a disciple. The third area of emphasis is the development of a biblical worldview. Next, the student should become a self-motivated, autonomous learner. Finally, the student ideally embraces becoming transformative in their outlook.

These Being orientations manifest themselves in specific expressions outwardly.

Being habits relate to developing Godly character. A biblical worldview leads to having a new vision for how business could work. A self-motivated, autonomous learner finds expression through a commitment to excellence and performance. Having a transformative outlook translates to functioning as a change-agent in various forums.

To accomplish this holistic transformation, transformational learning/teaching theory is offered as a framework. Transformational learning theory will be explored as a meta-theory comprised of sub-theories that lend themselves well to the development of the Being categories mentioned above.

This paper will first explore transformational learning. Next, it will examine a model for a more holistic development of the students as they integrate faith into their lives. Third, andragogical approaches will be examined that promote transformational learning.

### **An Overview of Transformational Learning Theory**

Transformational learning/teaching has evolved from the single sphere identified by Mezirow (1991) into a broad field that encompasses numerous areas of application. Mezirow's theory focuses on perception transformation, how learners make sense of the world, their frame of reference or worldview. It requires the person to critically reflect on their feelings, purposes, and values to ensure they are not merely assimilating them from their culture (Fazio-Griffith & Ballard, 2016; 1997). The theory became quite popular and scholars from different discipline perspectives began to apply the theory with their respective emphases. Definitions were altered, new terms and emphases arose and some confusion ensued. Hoggan (2016) sought to bring clarity to this with his proposal that transformational learning be viewed as a meta-theory that serves as an umbrella for differing expressions of transformative learning in various disciplines. Some of those discipline approaches were described as the psychocritical, the psychoanalytical, the psychodevelopmental, the social emancipatory, and the cultural spiritual (Casebeer & Mann, 2017; Hoggan, 2016).

The psychocritical approach involves becoming critically aware of one's assumptions and presuppositions that act as a filter for interpreting meaning and experience. This leads to a change in beliefs that shapes one's future actions (Hoggan, 2016; Mezirow, 1997).

The psychodevelopmental approach involves an increase in cognitive capacity (Hoggan, 2016). It could involve clarification or expansion of how one views oneself. It would involve a change in the way one perceives and relates to the world (Kegan, 2000).

The psychoanalytical approach has its roots in Carl Jung's teachings and involves the person becoming more in touch with their unconscious and its influence. It requires the integration of one's inner and outer worlds (Hoggan, 2016).

The social emancipatory approach emphasizes equity and justice. Paolo Freire articulated this approach as a means of helping people develop critical consciousness through an analysis of relationships between classes of people in various contexts, but primarily political and economic (Beckett, 2013; Casebeer & Mann, 2017; Freire, 1990, 1995). Through action and reflection, what he terms praxis, people are led to a new perception of power, wealth, and social realities.

The cultural spiritual approach focuses on people and social structures. It examines the importance of storytelling, group inquiry, and narratives in the transformation and development of new narratives that encompass cultural and spiritual growth (Casebeer & Mann, 2017).

Transformative learning has the ability to create paradigm shifts in understanding, moving a person from one paradigm to another. This shift involves a deep change in premises of thought, feelings, actions, consciousness, and ways of being in the world. Hoggan (2016) identifies six broad

categories of change, (1) worldview, (2) self, (3) epistemology, (4) ontology, (5) behavior, and (6) capacity. Transformative change is usually initiated through the following:

- Disorienting dilemmas
- Critical assessment of assumptions
- Recognition that one's discontent and the processes of transformation are shared
- Exploration of options for new roles
- Planning a course of action
- Acquiring knowledge and skills for implementing one's plans
- Provisional trying of new roles
- Building competence and self-confidence in new roles and relationships
- A reintegration into one's life on the basis of conditions dictated by one's new perspective (Hoggan, 2018).

These changes are by nature substantial. They are essentially irreversible changes in the way a person experiences, conceptualizes and interacts with the world (Hoggan, 2018). To be truly transformational the changes must (1) have depth, such as changes in epistemology or meta-cognition. These changes must also (2) have breadth. They must extend beyond the learning domain to touch multiple contexts of life. Finally, these changes must (3) have relative stability. They must move beyond short term changes to long term alterations in perceptions, values, feelings, purposes, and actions (Hoggan, 2018).

Transformative learners move beyond subject or technical mastery. Transformative learners become autonomous learners and thinkers who are socially responsible. Although they are autonomous in their perspective, that perspective is developed within a social, as opposed to a

solitary process. It arises out of dialogue, the exploration of narrative and story (Fleischer, 2006; Grabove, 1997).

The depth and breadth of the impact of transformational learning results in the transformation of how one perceives oneself and reacts to the world. It alters worldview and consequently it alters one's identity. How we perceive ourselves changes, especially after having the foundations of our worldview challenged. Our deep ways of thinking, our values, and beliefs are transformed and consequently our sense of Being in the world is changed as well (Chen, 2012). Typically, when a person goes through a transformation, they say, "I am a completely different person" (Poutiatine & Conners, 2012).

### **Holistic Faith Integration Model**

A great deal has been written throughout the past years regarding faith integration covering the process, various approaches, and to some degree the content (Cafferky, 2004; Hasker, 1992; Holmes, 2015; Kanitz, 2005; Quinn, Foote, & Williams, 2016; Roller, 2013; Wilkens, 2016). With the proliferation of the integration of faith language, for Christian scholars has also come some counter-argument. Glanzer (2008) argues that we should abandon the language of faith integration and focus more closely on habits of thinking and language. He fears a focus of synthesizing of ideas or theories with one's faith, that fails to capture the overall narrative of the Kingdom of God, and where we as followers join in advancing it. Glanzer's idea removes followers of Christ from merely trying to prove faith is compatible with or can inform secular scholarship, or that secular scholarship can inform faith. Both are true. Glanzer shifts the attention to integration of faith as an outliving of the understanding of the Kingdom of God, touching all aspects of life and creation. Within the concept of the Kingdom of God resides Scriptural truth that relates to the necessity for the scholar to have a relationship with God, obedience to God, and finding their purpose or role in advancing God's Kingdom. They have a part in assisting God to change the world. The Kingdom of God focus

involves the very identity of the person, how they view their relationship with God, and how they view their purpose in the world. In addressing these concerns of Glanzer, the model provided focuses on identity in Christ. The model presents identity, *Being*, as the lower part of the model and the outward expression of each Being trait, *Doing*, in the upper part of the model. See Appendix A for a representation of the Faith Integration Model.

### **Identity in Christ**

The students who arrive at our faith-based institutions represent a broad spectrum of belief and values. Even when we focus our attention on those who have grown up in Christian churches, they often come from vastly different traditions. It seems the institution cannot assume any commonality in the total student body. Entering students differ in profound degrees of their understanding of Scripture and commitment to following the teachings of Christ. However, commonalities do exist. Creasey and Kinneman state that it is safe to assume that less than 0.5% of entering students would have a biblical worldview and that the majority of students would not be able to articulate the most basic of Christian beliefs (Creasy-Dean, 2010; Kinneman, 2007). The vast majority would have a cultural or social type of faith in which key values and beliefs that shape their lives arise more from secular culture, movies, entertainers, or peers who may often be critical or hostile to Christianity. Although they may associate themselves with Christianity, it has little or no impact on how they live in the world. Students are not able to clearly explain what a Christ follower is or how following Christ is expressed in daily life. They are unable to explain what the Kingdom of God is and its implications on how we choose to live in the world, how the Christ follower's means of assessing what is true differs from the how the secular world assesses what is true, to name a few foundational issues (Creasy-Dean, 2010; Hutchcraft & Whitmer, 1996; Kinneman, 2007). This is not merely the absence of intellectual content regarding the faith, these issues speak to their identity.

This aspect of identity has been explored as a key area of focus for college students development (Chen, 2012; Edgell, 2010; Simoneaux, 2015).

What is more troubling, is that after attending a faith-based institution, where faith integration is taught, many students graduate having little change in their worldview, with some even moving further from their faith to embrace a secular lifestyle (Simoneaux, 2015). Their identity is not anchored in Christ or a biblical worldview but in the current zeitgeist of the world.

Consequently, for faith integration to be effective it must initially focus in various ways on one's identity in Christ. It must provide the most basic of instruction in what it means to be a follower of Jesus, what is expected of a follower and how that follower perceives their role or purpose in the world. The assumption is that those who enroll in our institutions are ignorant of the basics and the easiest way to transfer this understanding of identity is to couch it in the meta-narrative of the Kingdom of God. Why? Because it is an overarching story of what God is doing in the world that is full of stories of how people struggled with either following God or with the consequences of not following God. A focus on the Kingdom of God provides a scheme from which we gain a definition for Christian that arises from the Scriptures and its examples of followers of Christ living in the world (Ellul, 1972; Kraybill, 1978; Saucy, 1997; Sider, 1997; Swartz, 1990). It explains how God is at work in the world and in people's lives and is moving toward a particular resolution of problems in the world. It uses stories, a narrative, to explain His goals and points out how others have succeeded or failed to achieve them (Cafferky, 2004). It illustrates how God calls us to partner with Him in this process of redemption, reconciliation, and renewal and provides examples of how others participated. It reveals lives of exceptional as well as ordinary people and how they sought to live in communion with God and how it shaped their identity. The study of the Kingdom of God offers an exceptional holistic vehicle for critical reflection that leads to identity

clarification, growth, and change. It touches on every aspect of life and moves through individual, national, and community stories of struggles with how to live a good life in the world.

Transformational learning/teaching is by nature dialogical, relying on stories and narratives (Beckett, 2013; Fleischer, 2006; Freire, 1990; Horton & Freire, 1990; Poutiatine & Conners, 2012). Many of our students enter the university with a strong post-modern philosophic orientation that rejects objective truth and overarching meta-narratives. This, coupled with the failure of the average church to anchor their conception of Christianity within the meta-narrative of the Kingdom of God, the narrative used most by Jesus as he taught, reveals a key focus from which to proceed in addressing identity for students. Rather than relying on a content based, “banking” approach that emphasizes the ability to recite facts and is driven by a teacher-as-expert focused approach, a transformative approach would emphasize posing problems for students to solve from a biblical perspective. The teacher is a facilitator who fosters reflection, providing dilemmas to challenge assumptions, assigning activities that involve putting into practice what is discovered in the study of the Kingdom of God. The assignments also force students to confront their own beliefs and perspectives in light of Scripture. As they come to a clear understanding of what a true follower of Christ is, they must be led to implement disciplines or habits that ensure the longevity and depth of their faith. In a very strong sense, this approach moves us from the mastery of facts to the development of wisdom (Chewning, 2008). It involves the ability to read one’s culture and context and ascertain how to implement principles related to God’s intentions for humans in transforming that culture and context. A wisdom focus recognizes the powerful truth in Isaiah 55 where God contrasts his thoughts, plans and ambitions with humans’.

“For my thoughts are not your thoughts, neither are your ways my ways,” declares the LORD. “As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts”. (Isaiah 55:8-9)



The ability to discern God's thoughts, plans and ambitions for humankind through study of the scripture and apply them first in our lives as we form not only our identity but our understanding of our purpose in the world is a central aspect of wisdom.

### **Being Habits of a Follower**

Hill (2008) outlines what he felt were five key disciplines necessary to maintain a healthy spiritual life. These were (1) study of Scripture, (2) prayer, (3) accountability, (4) solitude, and (5) service. There are other authors who have recommended lists of disciplines that match Hill's and add disciplines such as fasting, submission, worship, celebration, evangelism, and stewardship (Foster, 1978; Whitney, 1991). Each of Hill's disciplines builds upon and is dependent upon the others. Solitude encompasses study of Scripture and prayer. Accountability draws upon the commands of Scripture and service. Service draws upon the commands of Scripture and the communal sense of accountability. Prayer infuses all.

The result of faithful application of the Being habits should be manifest in life, shown in the corresponding circle in the upper section of the model, as heightened moral character or *Godly character*. This would involve not only a sense of personal piety and personal moral traits, but also embed a sense of moral vision that governs the way a person views community life, how government should function, and how commerce should be conducted. The morality within Scripture embraces the idea of "good works" and justice (James 1:27; 2:14-25). This emphasis on character and civility becomes a major issue as students seek employment after graduation. Character, integrity and civility are key traits sought by employers (Cabello-Medina, 2015; Fisher, 2015; Krell, 2016).

### **Biblical Worldview**

While the Being habits tend to focus on personal perspectives and values, biblical worldview is broader in its focus. Worldview grows out of a deeper understanding of Scripture and provides a

means of determining what is true. It provides a sense of meaning and purpose and builds a superstructure of values for not only making sense of the world and solving problems, but understanding how to live the good life and create a good world.

The issue of worldview instruction becomes problematic when approached from a purely doctrinal perspective since content varies over many different Christian denominations. Worldview has been discussed in terms of the overall concept in relation to not only Christianity, but other cultures as well. Its various components, suitability as a construct, and general content have been explored with some recommendations as to how it would appear as a biblical construct (Barna, 2009; Eckman, 2004; Hiebert, 2008; Porter, 2014; Quinn et al., 2016; Sire, 2009, 2015 ; Smart, 2000; Tucker, 2011; Wilkens, 2009).

For the purpose of this paper the approach to worldview will follow a praxis orientation, looking at worldview through the lens Percy (2004) identifies as God's original intentions for human kind before sin was introduced to the world and embodying an incarnational approach of making the word of God become flesh (Iselin & Meteyard, 2010). Wallace utilized this approach of a praxis orientation to biblical worldview and generated the following components: (a) respect for human dignity, (b) love of truth, (c) personal responsibility, (d) integrity based upon Godly character, (e) commitment to community, (f) stewardship, (g) proper use of power, (h) justice, (i) care for the marginalized, and (j) reconciliation (Wallace, 2007, 2014). This is a very basic list and should be expanded. Since the focus of this list is upon living out basic teachings of Christianity and does not address other worldview elements that relate to doctrinal issues associated with the deity of Christ, salvation, etc. it has an appeal outside of the realm of the church. When these values are presented to non-believers, they agree with them and find them attractive.

Worldview by its very nature permeates all our actions whether personal, political or economic. As students become fluent in not only knowing but in learning to apply a biblical

worldview, they begin to see their responsibility in the world in a different light. Their vision of how the world should work, how politics should be carried out, and the role and practice of business, changes.

The corresponding Doing, upper section of the circle, speaks of *Changing how business works*. (It could also be called a better vision for life.) Social responsibility, social entrepreneurship, and other expressions of business dealings come to the forefront (Brinckerhoff, 2000; Elkington & Hartigan, 2008; Welch, 2008; Yunus, 2008). This new vision is not limited to business. It relates to community in general. People with a truly biblical worldview should present a manner of living in the world that differs from the secular world, and pursue activities that make the world a better place to live (Battle, 1997; Berk, 1997; Cunningham, 2008; Glynn, 1998; Hobbs, 2004; Perkins, 1976; Wallace, 2013). In order to become fluent in a biblical worldview, and to be able to truly see and accurately interpret the world, students would have to pursue deeper knowledge outside the classroom. They will have to develop a skill set for defining, dissecting, and researching problems on their own.

### **Self-motivated Autonomous Learners**

This sphere of Being accentuates a commitment not only to lifelong learning, but to specific activities that propel the student to excellence. Self-motivated autonomous learners (SMAL) exhibit these qualities: (1) they take personal initiative and are goal-directed, (2) they are action oriented, (3) they take an active approach to problem solving, (4) they are persistent in overcoming obstacles, and (5) they are self-starters (Bouchard, 2009; Derick & Carr, 2013; Garde-Hansen & Calvert, 2007; Ponton & Rhea, 2006). These traits, when mastered, open the door to continuous personal improvement and intellectual and moral transformation. Motivation is internal, generated by the challenge of real-world problems, intellectual curiosity, perplexing dilemmas, and necessity.

When students arrive at our universities, they are not SMAL. Often, they resist our push for them to take initiative regarding their education (Artino Jr & Stephens, 2009). In fact, our very structure removes most opportunity or motivation for being SMAL. Course content is prearranged and packed with information to the point that it is difficult for the student to even have time to reflect on what they have just read or learned. Focus is placed upon the professor as sage, providing the content and interpretations that students need. By the end of their time at the university, many students are nowhere near being SMAL (Henri, Morrell, & Scott, 2018).

Self-motivated autonomous learning is a focus not on content, but on meta-cognition. It is the process of learning. It is developing research skills and the ability to be discriminatory about content. It is about problem solving and how to creatively approach problems. It involves higher levels of analysis and critical thinking enabling one to truly “see” the world and formulate biblical approaches to addressing problems discovered. It is about refusing to be discouraged or stopped by obstacles.

The outworking of self-motivated autonomous learning is seen in the Doing, upper level of the circle. It is a *Commitment to excellence in performance*. It is manifest as a person who is always looking for what is best. It is a person who is committed to continuous improvement personally. It also motivates them to ensure that the context in which they live and work is continuously improving. Since the person has a new vision for how the world should be, based upon their biblical worldview, they now begin the process of discovering how to make it better. It may begin with them personally or their research and discovery may point to a systemic or cultural issue that needs addressed. This learner is energized when a problem is identified and puts all their ability to work to find the best solution (McCarthy, 2015).

If our learners have succeeded in forming the habits of a disciple and as a result have developed a biblical worldview and have become self-motivated and autonomous in their learning, the next personal sphere they embrace concerns being transformative.

### **Become Transformative in Outlook**

Growing and refining one's biblical worldview through self-motivated autonomous learning brings a person to the place where they begin to realize that they are responsible for bringing about change they see needs to happen. If transformation is to take place, they must either initiate it or be involved. Their biblical worldview is informed and expanded by the research they do into solving the problem they have discovered. Having defined the problem and researched the best course of action or solution, now they must embrace the responsibility to launch the change process.

This transformative outlook is manifest outwardly in the upper Doing section of the circle entitled, *Functioning as an agent of change*. Ample literature exists on being a change agent and managing change (Anderson & Anderson, 2001; Baum, 2000; Blanchard, 1992; Evans & Schaefer, 2001; Kotter & Cohen, 2002). The task of the university is to challenge the student through various assignments to not only understand but be able to initiate and manage change in various contexts. This becomes a major part of their understanding of who they are and how they should live in the world.

As instructors of students, the question we wrestle with is how to structure our courses, covering the content we must cover, in such a manner as to develop the components of the model proposed. Is it asking too much of the instructor? What kinds of techniques or methods would enable the development of the Being and Doing traits in the model without being too cumbersome or complex for the instructor? The next section will look at some transformational learning principles that would help.

### **Andragogical Implications**

There is ample research related to the field of adult education and how adults learn that provides numerous techniques and approaches for tailoring material to adult learners who, for the most part, are motivated to learn in order to solve a problem. That problem can be a need for a higher paying job that requires a degree, getting their 2008 Camry to stop sputtering when at a stop light, or understanding to how to help their teenager who was just diagnosed with Type 1 diabetes (Brookfield, 1986; Edmonds, 1983; Kolb, 1984; McLean, 2015). There are also studies that provide specific methods in integrating faith in the classroom (Cafferky, 2004; Chewning, 2001; Kanitz, 2005; Roller, 2013). Transformational learning tends to focus on the process as well as the methods and content.

In transformational learning, there is a high emphasis on social interaction. That is because a major component of transformational learning theory is being exposed to other perspectives, interpretations, and assumptions about how the world works or how a particular problem is perceived. (Fazio-Griffith & Ballard, 2016; Mezirow, 1991). It is dialogic as opposed to a monologic style of teaching. In monologic teaching the instructor speaks to students; it is the instructor's voice and knowledge that are important. In dialogic teaching the instructor speaks with students. The student's voice is important. Both the student and teacher are at times the instructor (Beckett, 2013; English, 2016; Freire, 1990).

Three components of a dialogical approach that instructors must cultivate involve (1) developing self-critique, (2) increasing narrative capacity, and (3) increasing the capacity to build community. Self-critique involves the ability of the instructor to step out of the moment and monitor themselves as they teach. The instructor monitors their own contributions to the dialogue ensuring room is made for the student's voice (English, 2016).

Narrative capacity involves the instructor's ability to read the class, to accurately observe and interpret their feelings, manners, tastes, and ways of interacting with others and the instructor. The instructor is constantly in contact with the cognitive, moral, and emotional abilities of the students. The instructor notices the student who suddenly acts out of character when a new topic is introduced, and explores why (English, 2016).

Building community involves the instructor striving to have an environment that respects difference and its expression. There are different ways of knowing, thinking, and being that must be respected and understood. The instructor is continually monitoring so that the group does not in some way remove the ability of one or more to have a voice (English, 2016).

Instructors work to help students voice their thoughts and proposed actions while at the same time helping them see their limitations, false assumptions, or skewed perspectives (Canaan, 2005). Essentially, the educator helps the students get in touch with their ideas and gain confidence in relying on them. The purpose is not to just interpret what they observe but to realize that they can act in ways that create change. This sows the seeds of self-motivated autonomous learning and builds transformative identity.

Central to transformative andragogy is the posing of real-world problems and dilemmas. This can be through the use of stories or narrative comparisons. Beckett makes a distinction between problem solving and problem posing. Problem solving is non-directive, it is apolitical where the teacher is merely a facilitator (Beckett, 2013; Roberts, 2004). Problem posing involves directing towards action. It is seen as a social act or process that moves people toward a more just society. Transformation of the status quo is a focus. That transformation begins with students critically reflecting on their own actions. They are encouraged to do what they can do now to put into action what they are learning. It is not enough to be able to read and interpret the world, students must be encouraged to change the world (Canaan, 2005).

Instructors also begin to teach students to truly observe, to develop phenomenological reasoning. To ask questions like, How do we know ...? Why do we believe ...? What is the evidence for ...? Students must learn to suspend interpretation, judgement, assessing of what they see until they have asked sufficient questions to have gathered enough facts to understand the phenomena (Vandenberg, 2002).

Instructors would find it beneficial to explore the various domains of application within transformative learning to glean methods for moving students toward transformation. The domains of psychocritical, psychodevelopmental, social emancipatory, and the cultural spiritual would be key areas for examination and more in-depth study (Casebeer & Mann, 2017; Hoggan, 2016).

### **Conclusion**

For faith integration to be effective it must be both holistic and transformational in its content and delivery. Research has shown that the students who arrive at faith-based institutions are severely lacking in the most foundational understanding of their faith. Many have internalized views of Christianity from movies, entertainers, or peers that have been critical or hostile. They are what could be called, almost Christian, or in some cases un-Christian.

This presents a challenge to faith integration. It is not enough to approach faith integration from a purely academic focus. The content is too easily compartmentalized and abandoned once the student graduates. For faith integration to be effective it must speak to the whole person and become internalized, a part of their identity.

A model of holistic faith integration was presented which recommended focusing on the *being*, or identity of the person, in order to change the *doing*, or their life expression in the world. Within this model, five key areas of focus are identified. They were (1) identity in Christ, (2) the being habits of a disciple, (3) developing a biblical worldview, (4) becoming a self-motivated autonomous learner, and (5) becoming transformative in one's outlook. These five areas of being



give rise to four key life expressions, (1) having Godly character, (2) have a vision of changing how business works, (3) developing excellence in performance, and (4) becoming a change agent.

Transformational learning was presented as a key andragogical approach for holistic faith integration. This theory explains four key knowledge domains that align well with the areas of *Being* from the holistic model. The paper explored implications of how utilizing a transformational learning approach would affect instructors.

Faith-based institutions want to produce graduates that can make a difference in the world. They want graduates that utilize biblical values and principles to transform society, to make the world a better place and people better people. A mere content based or banking approach to faith-integration appears to be failing. The model proposed in this paper recommends harnessing the power of transformational learning as a method, while focusing on the person's identity in Christ, creating scholar/disciples, not merely scholars.

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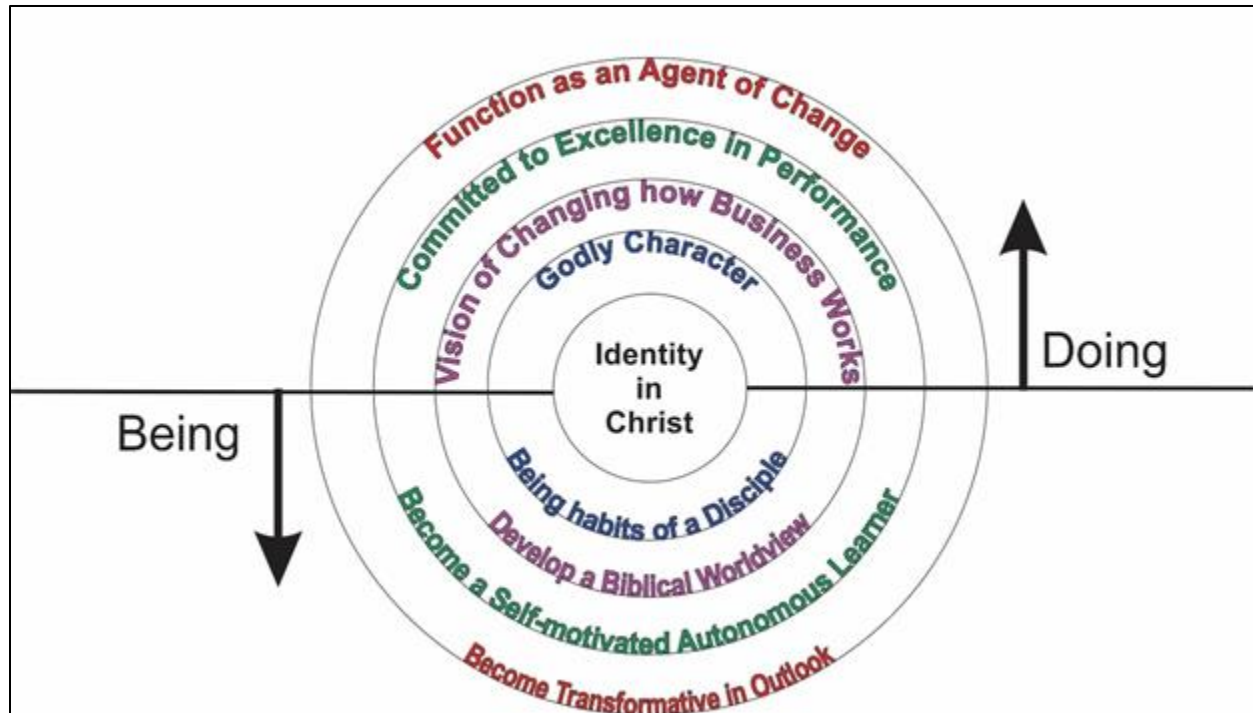
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Appendix A  
Model of Holistic Faith Integration



Social Impact Bonds: Developing a Christian Perspective

Kimberly Reeve

The King's College

Michael Hrynuik

The King's College

William Devine

The King's College

Correspondence concerning this article should be addressed to Kimberly Reeve, The King's College, 56 Broadway, New York, NY 10004. Contact: [kreeve@tkc.edu](mailto:kreeve@tkc.edu)

### Abstract

Social Impact Bonds (SIBs), a form of impact investing, were first introduced in 2010 and enable investors to finance innovative projects to create a measurable social benefit. If the project is successful, investors are paid principal plus an agreed-upon return. This paper summarizes the current state of these bonds and concludes with a Christian perspective.

*Keywords:* social impact bonds, impact investing, pay for success

### Social Impact Bonds: Developing a Christian Perspective

A form of impact investing, the Social Impact Bond (SIB) market began in 2010 with the creation of a bond in the United Kingdom (“Impact Bonds Worldwide,” 2019). A SIB is designed to unite the government, corporate, and nonprofit sectors in funding and delivering creative solutions to persistent social issues such as homelessness, poor educational achievement, and unemployment. In brief, a SIB is designed to save government entities money over the long term by providing services and aid to nonprofit organizations for which the government would normally provide funding. If a nonprofit meets the goals laid out in the SIB contract, the government gives investors in the bond their money back with a pre-determined return on investment. Investors are either private entities such as Goldman Sachs or philanthropic organizations such as the Bloomberg Foundation.

This bridging of sectors and pay-for-success concept is viewed as a win-win situation for both private investors and taxpayers (Schinckus, 2018). In the United States, the first bond was established in 2012 as a \$9.6 million loan sponsored by Goldman Sachs and was ultimately unsuccessful in its goal of reducing recidivism among a select group of incarcerated men at Rikers Island (Olson & Phillips, 2013). The market has grown rapidly, with 132 SIBs in existence by the end of 2018, covering issues including agriculture, criminal justice, health, and social welfare (Gustafsson-Wright & Boggild-Jones, 2018; “Impact Bond Global Database,” 2019). Even though the number of SIBs is still small, they are growing in interest from the perspective of all three sectors (Sinclair, McHugh, & Roy, 2019). As a new and growing field, the SIB market has received little attention from Christian researchers. Due to the continued and increasing interest in SIBs as a way to solve persistent social issues, now is the ideal time to address the gap in extant literature and analyze the pros and cons of SIBs in order to develop a Christian perspective toward this financial instrument.

## **Literature Review and Discussion**

### **Social Impact Bond Structure and Function**

The Christian community has long struggled with the existence of poverty and how or if the government and private sectors should intervene (Belcher, 2016). For Christians and others seeking to solve persistent social issues, the concept of a “pay for performance” bond is appealing. In an era where traditional philanthropy and government funding is unable to keep up with increased demand for social services, this instrument can also improve accountability and improve the way in which the impact of a nonprofit’s intervention is measured (Caré & De Lisa, 2019; Gilchrist & Wilkins, 2016).

Social Impact Bonds are also called Pay by Result (PbR) in the UK, Pay for Success (PFS) in the U.S. and Social Benefit Bond (SBB) in Australia (Edmiston & Nicholls, 2018; Trotta, Caré, Severino, & Migliazza, 2015). To date, the “pay for performance” concept of the SIB is most widely embraced in the UK, the U.S., and Australia (“Impact Bond Global Database,” 2019). In the U.S., since the first bond was launched in 2012, SIBs have leveraged over \$91 million in private investments and are being utilized in 39 states (Jones, 2017). As of June 2019, there are 26 SIBs being implemented in the U.S. (“Impact Bond Global Database,” 2019).

At their core, each SIB involves a contract between a commissioner (typically a government or government entity such as the city of New York) and a commissioning agency (typically a bank or investment firm) (Maier & Meyer, 2017). Unlike traditional bonds, the return is contingent on the outcome of the project being financed (Fraser, Tan, Lagarde, & Mays, 2016). In this way, the SIB becomes a pay-for-performance finance instrument, integrating a private/public partnership, an initial financial investment, and an action plan to solve or ease the impact of a social issue (Trotta et al., 2015). Development Impact Bonds (DIBs), a similar construct, are being used with increasing frequency in countries with emerging and developing economies (Sinclair et al., 2019).

The illustration in Appendix A outlines the six essential steps to SIB development and implementation. Step one begins with a nonprofit or organization approaching the necessary government officials or firms to sponsor a bond. Assuming they obtain a sponsor, the entities (one or more nonprofit organizations, a government institution, and an investment institution) agree on the terms of the contract, such as the type of intervention, duration, terms of success, and, most importantly, which independent third party will audit the program. During the duration of the bond, this third party will determine if the nonprofit is meeting its required goal and ensure funds are being allocated appropriately. Step three is the issuance of the bond, which allows the nonprofit to collect private funds to begin the proposed intervention. During the duration of the bond, a routine audit is conducted on the intervention. At the end of the term of the bond, a report is drawn up, determining whether the bond reached its goals or not. Assuming the project was a success, the bond, along with interest, is paid back to bondholders. The bond's sponsor is responsible for paying out the principal plus interest in the case of a successful project. Should the project fail, then no money - not even the original value of the bond - is paid back, unless there is a guarantor.

An example of a SIB is the Rikers and Goldman Sachs SIB that was the first in the United States. In 2012, Goldman Sachs Banks' Urban Investment Group provided a \$9.6 million loan to support the delivery of services that were designed to lower the recidivism rate of 16- to 18-year-old males who were incarcerated on Rikers Island. MDRC, a nonprofit focused on public policy initiatives, served as the intermediary, was the recipient of the loan, and oversaw project implementation. The Osborne Association, a prison reform organization, provided the actual programming in collaboration with Friends of Island Academy. In 2012, it cost an average of \$168,000 to house an inmate for a year (Santora, 2013). If a person did not re-offend and re-enter the juvenile justice system, the cost to the city is significant. The loan was designed to be repaid based on the actual and projected cost savings by the New York City Department of Corrections.

The program was independently evaluated by the Vera Institute of Justice, and \$7.2 million of Goldman's loan was guaranteed by Bloomberg Philanthropies, thereby lowering the risk to Goldman. In short, if MDRC's program was able to reduce recidivism by 10%, the program would break even. If the program reduced recidivism by 11%, the NYC Department of Corrections would "save" \$1.7 million (Olson & Phillips, 2013). Therefore, if the program was successful, the NYC Department of Corrections would repay Goldman Sachs their loan plus interest with the current and anticipated program savings.

### **Appeal of Social Impact Bonds**

**Social return on investment.** From a political perspective, SIBs have broad, bipartisan appeal (Jones, 2017). In an ideal world, the SIB is itself a structure that aligns the interests of government, private investors, and non-profit providers around the delivery of a pre-determined set of outcomes (Caré & De Lisa, 2019). Unlike traditional welfare funding, SIBs can be a win-win by funding social innovations while also strengthening the entrepreneurial state by involving private investors (Mazzucato, 2015). In short, as Fraser et al. (2016) summarizes, the pro-market proponents of SIBs believe that the instrument can bring potential symbiosis between the corporate, government, and non-profit sectors. A key advocate of SIBs, Cohen (2011) argues that, "social enterprise and impact investment could dramatically change the role of the social sector in the way that venture capital and business entrepreneurship did in mainstream business in the 1980s and 1990s" (p. 6).

One reason for the broad appeal of SIBs in the U.S. is the concept of social return on investment, which means that the cost of an intervention should be less than the cost of services provided had the intervention not occurred. As an example, it costs the City of New York over \$167,000 a year to house an inmate at the Rikers Island jail ("Total Cost of Detention," 2018). If an intervention that costs \$10,000 can successfully keep a former inmate from re-entering the prison

system, then the “savings” or SROI to the city of New York is \$157,000. With this model, the government entity can justify spending some of the \$118,000 in transaction costs to pay for the development of the SIB. Therefore, the SIB is designed to be preventative in nature, meaning that while the service provided is costing the government, the results will reduce the more significant costs that would have been incurred by the government if the intervention had not occurred (McKay, 2013). In essence, the government’s “savings” on additional services is used to generate an improvement in social outcomes (Fraser et al., 2016).

SIBs can also transfer the financial risk of failure for interventions from the state to the private and social sectors (Fraser et al., 2016). This concept is particularly important in light of current cuts in government spending (Griffiths & Meinicke, 2014) as a SIB shifts “responsibility for the design and delivery of welfare policy from the state” (Sinclair et al., 2019, p. 11). For all of these reasons, SIBs can be seen as an adaptable financial instrument to solve a variety of social needs (Schinckus, 2015).

**Encourages innovation.** Proponents of SIBs also highlight that the instruments are designed to encourage innovation and provide services that are more personalized or customized than what the government can provide (Fraser et al., 2016). The involvement of private funding in the SIB process can also lead government agencies to believe that there is an additional layer of evaluation “rigor” and performance management that is not found in typical nonprofit interventions (Edmiston & Nicholls, 2018) and that the added incentive of financial returns focuses attention on improving the performance of the intervention and subsequent reporting (Mulvaney & Kriegler, 2014). By participating in SIBs, nonprofits are forced to move beyond “service inputs, outputs and processes” to focus on “quantifiable social outcomes” (Edmiston & Nicholls, 2018, p. 59). Ideally, these initiatives will increase competition in public service reform and will increase quality and enhance social outcomes (U.K. Cabinet Office, 2014).



**Access to private capital.** Nonprofits often advocate for SIBs because it gives them access to private capital. As Maier & Meyer (2017) state, the appeal of the SIB is that they, “will enable private financial investors to align the pursuit of financial benefits with the pursuit of social benefits, thus offsetting the anti-social aspects of financial capitalism” (p. 2). Nonprofit organizations have historically relied on philanthropy, typically a combination of foundation, corporate, and individual support, and fees for services (Chang, Tuckman, & Chikoto-Schultz, 2018). However, there is increasing competition for limited funds (Harangozo & Zilahy, 2015) while demand for services continues to increase and become more technical and specialized (Chen & Krauskopf, 2013). In fact, approximately 40 percent of U.S. nonprofits struggle simply to meet their budget on an annual basis (Malatesta & Smith, 2014). Social Impact Bonds are increasing of interest to the nonprofit sector because they provide another way to raise much-needed funds.

### **Challenges of Social Impact Bonds**

Critics of SIBs point out that, by and large, they are a failure (Fraser et al., 2016; Sinclair et al., 2019). Warner (2012) suggests that it can be difficult to determine a bond’s success or failure simply because SIB contracts are not public data. Since there is currently limited empirical data, Fraser et al. (2016) emphasize that, “we are left to assess the respective plausibility of each these narratives from what is already known in related fields” (p. 15).

Additionally, it is important to note that the structure of social impact bonds vary depending on each contract that is signed, and this makes it difficult to accurately compare SIBs as a group (Caré & De Lisa, 2019). Currently, there is room for significant variation in the construction of the terms and partners and a lack of common evaluation measures. While Tan, Fraser, Giacomantonio, Kruithof, Sim, Lagarde, Disley, Rubin, & Mays (2015) suggest that current data on SIBs does not demonstrate that SIBs are more innovative or provide better outcomes than traditional and conventionally funded social service interventions, other researchers suggest that research on SIBS

has been largely conceptual thus far, with the majority of data coming in the form of evaluation reports (Fraser et al., 2016). In short, it may simply be too early to definitively determine success or failure of this bond market.

**Misaligned interests.** A key challenge of SIBs is the misalignment of interests. In theory, a SIB utilizes private investment to fund a social intervention. In reality, the investment involves at least one broker who is incentivized primarily by the premise of a return on investment (Sinclair et al. 2019). The incentive structure is further complicated by the fact that a typical SIB has five key actors: the investor, intermediary, non-profit provider, independent evaluator, and government entity, and each actor has their own interests that differ from those of the others (Maier & Meyer, 2017).

Central to the misaligned interests is the premise that the investor bears financial risk, and the nonprofit provider bears reputational risk. If the nonprofit does not achieve the stated objectives, they will be known for failing the terms of the SIB. If this occurs, the investor will not receive their anticipated return. This can incentivize both the investor and the non-profit provider to act opportunistically and focus on selecting individuals who are most likely to achieve the agreed-upon goals (Pandey, Cordes, Pandey, & Winfrey, 2018). Evaluators are also interested in the success of the SIB, as their reputation and business model rely on the creation of even more SIBs. As such, they may be inclined to focus on evaluation criteria that is easier to attain. Nonprofits will also generally seek to lengthen the term of the bond in order to ensure they are capable of achieving the promised results (Sinclair et al., 2019)

**Cost.** SIBs are viewed as an interesting solution because the ultimate goal is to align the interests of numerous actors - private investors, evaluators, nonprofits, and government entities - to make a difference in a social issue (Caré & De Lisa, 2019). However, the transfer of risk from the government subsidizing or outsourcing service provision to a nonprofit comes at a cost. The

investors drawing up the SIB as well as the evaluators require fees, and recent evaluations indicate that the transaction costs for SIBs have been higher than those of other funding instruments (KPMG, 2014). A challenge is that these instruments are one-off financial vehicles that require significant time and effort to develop, and this is an expense in the form of time and money to every entity involved - from the government to the nonprofit service provider (Jones, 2017). The U.K. is making progress by attempting to use standardizing methods for creating several SIBs at one time (Ronical, Fox, & Stanwort, 2016). Others (Antadze & Westley, 2012; Nicholls, 2013) call for standardization of how impact is measured, communicated and assessed, using, for instance, the Global Impact Investing Rating System (GIIRS). A secondary issue is the difficulty of effectively calculating risks associated with a SIB. As McKay (2013) discusses, one planned SIB focused at reducing recidivism in Maryland would have increased operational risks to the government through increased transaction costs as well as the complexity of the contract.

**Commoditization of social services.** Another challenge with SIBs is that the nonprofit's desire to meet stated outcome goals may cause them to focus more on attaining those goals at all cost, regardless of what is in the best interest of their beneficiaries (Maier & Meyer, 2017). Ultimately, the economic system needs to serve human beings and recognize that all humans are created in the image of God (Tucker, Drake, & Adragna, 2017). Related to this, Edmiston and Nicholls (2018) demonstrate that some non-profit service providers feel constrained by the inherent micro-management of the SIB structure and believe that this inhibits their ability to pursue their social mission. Fraser et al. (2016) point out an inherent conflict of values between the private and the nonprofit sector and suggest that the values and norms of the private sector (and financial institutions in particular) may unduly influence the values and norms of the nonprofit sector. Perhaps most significant is the fact that the SIB is in no way accountable to service users, or the people for whom the intervention is designed (Edmiston & Nicholls, 2018). As Sinclair et al. (2019)

summarize, “SIBs reflect the fallacy that only that which can be directly observed and measured is real and important” (p. 12). As an example, the final evaluation of London’s Homelessness SIB, designed to link 830 long-term homeless individuals to social services, had not metric to gauge increases in emotional and mental health of participants, even though the study indicated how important this was to the homeless individuals in the study (Mason, Lloyd, & Nash, 2017). Finally, Warner (2012) points out that while the nonprofit sector is very transparent, SIB contracts are not public, and this lack of data for reasons of commercial sensitivity can diminish the amount of oversight that the public has over nonprofits and can also impede the ability to determine the success or failure of a specific SIB.

**Failure to solve the underlying problem.** As outlined earlier, an issue with SIBs is the potential misalignment of interests. In order to demonstrate success, nonprofit providers have an incentive to agree to goals that can be met. This can lead nonprofits to focus on individual change over systemic change (Cooper, Grahman, & Himick, 2017). Ideally, SIBs would give non-profit providers the ability to innovate and provide customized services to their clients (Fraser et al., 2016). However, nonprofits can be tempted to select individuals who are most likely to succeed at the intervention or ensure that the intervention itself is minimal enough to be accomplished (Maier & Meyer, 2017).

This also means that if a SIB does not actually “solve” the social issue for which it was created, the instrument becomes a suboptimal investment of tax-payer dollars (Maier & Meyer, 2017). Sinclair et al. (2019) suggest that SIBs continue to focus on the “symptoms and manifestations” of social issues rather than on the underlying causes (p. 6). This is again evidenced by the London Homelessness SIB that focused primarily on measurable outcomes such as number of people who became employed and the number of people who were housed in permanent housing vs. emotional well-being. Edmiston and Nicholls (2018) suggest that these challenges may be partly

due to the fact that the complexity SIBs and its focus on one or more specific goals can take funding away from front-line service provision and limit the autonomy of some front-line practitioners.

Currently, SIBs revolve around interventions that are technical in nature rather than transformational (Sinclair et al. 2019). Maier & Meyer (2017) cite the example of a school readiness initiative in Utah that involved the state of Utah, the United Way, Goldman Sachs, and several nonprofit providers. The bond was meant to improve school readiness and therefore save taxpayers the cost of special education for children who would otherwise enter grade school at a disadvantage. The main outcome measure was a students' score on a standardized test. The final results indicated a 99% success rate. Since this rate is unheard of in similar programs, an investigation discovered that 109 of the 110 students in the program who had been defined as "at risk" actually were not and would not have been considered eligible for special education had they entered grade school without the school readiness program (Popper, 2015). Part of the challenge of establishing valid measures is that there are no comparative baselines, and it is nearly impossible to establish the relative success of one intervention compared to another (Edmiston & Nicholls, 2018).

Another challenge is what Maier & Meyer (2017) term "SIB fever" (p. 6). A conceit of mimetic isomorphism, SIB fever indicates that government agencies of all sizes are seizing upon the concept to "solve" social issues without regard for whether or not this instrument is the best possible solution for the issue at hand. In response to this, Fraser et al. (2016) suggest that all entities entering a SIB contract need to complete an *ex ante* assessment of the pros and cons of the SIB rather than simply assuming that it - or any SIB - will provide a win-win solution. In reality, Murray & Gripper (2016) state that non-profit organizations may not have the necessary financial skills or systems to manage the more complex instrument of a SIB. In response to these concerns, the National Council of Nonprofits (2016) created a "Principles for Consideration of New Funding Mechanisms" to help nonprofits fully understand and consider the risks and benefits of funding

options such as SIBs. Another indicator of SIB fever are SIBs who have not met their outcomes, such as the Goldman-Sachs bond with Rikers, that are touted as being a “highly useful tool” and thereby ultimately successful (Anderson & Phillips, 2016).

### **Biblical Considerations**

SIBs remain appealing and their use has been growing in spite of the concerns we note in the prior section. In evaluating Biblical considerations, we note that SIBs can be a useful tool to advance Godly objectives such as poverty alleviation by financing innovative techniques to improve homelessness, unemployment, and education, along with other desirable social outcomes within the framework of a capitalist system.

Jesus’ Parable of the Talents in Matthew 25:14-30 is an oft-cited passage suggesting that God wants us to earn a return on his capital through good stewardship of resources. In the beginning of the parable, “It will be like a man going on a journey, who called his servants and entrusted his property to them” (verse 14), Jesus is telling us that we are entrusted with God’s resources. This is consistent with several areas in the Old Testament where God calls us to be good stewards over the resources that he has given us (Genesis 2:15, Proverbs 27:18), and makes it clear that everything we have ultimately belongs to God (Deuteronomy 8:17-18, Leviticus 25:23-24). Since the resources we have don’t belong to us, we as Christians should seek to use the capital we have available to invest to earn a return in support of the desires of our Creator.

**Use of capital.** Does it matter to God what we invest in? Is it sufficient to earn an attractive return when we lend our capital, or does the ultimate use of those resources matter? The Parable of the Talents continues from above as each of the servants are given talents and upon the master’s return, they are judged based-on how they used the resources with which they were entrusted. The Parable is an assurance that Jesus will return and that we will be called to give an account of our faithfulness with his gifts. As Christians, we are expected to wisely invest God’s resources to earn a

return and not be fearful, leaving our capital sitting idle. It is acceptable, and we are encouraged to earn a return according to this passage, but what, specifically, we invest in also matters. This concept is noted in Proverbs 16:8, “Better is a little with righteousness than vast revenues without justice,” Ephesians 5:11, “Take no part in the unfruitful works of darkness, but instead expose them,” and Psalm 112:5, “It is well with the man who deals generously and lends, who conducts his affairs with justice.” Other relevant passages in support of investing wisely include Proverbs 28:20 and 1Corinthians 10:31.

If both earning a return and using our capital to support activities that are righteous and serve God are both important, then what are some good investments to further the work of God on earth? SIBs are designed to encourage investment into areas of social need and have been frequently used to finance programs that target various forms of poverty alleviation including homelessness, prison recidivism, unemployment, and education (Caré & De Lisa, 2019). Jesus spoke often about helping the poor and oppressed (Luke 14:14, Mark 10:21), and more specifically the Bible speaks to helping the poor help themselves (e.g. providing opportunities for the less fortunate to improve their circumstances through their own actions). As Belcher (2016) points out, the Bible states that laziness and idleness are not to be encouraged and that while we are called to contribute to the welfare of the poor, it is the responsibility of the able-bodied poor to view aid as temporary and be willing to work to get it. SIB programs that are designed to provide long-term solutions to poverty through training for employment, or those providing opportunities for the impoverished to improve their current lot are consistent with this core Biblical principle.

**Lending money.** SIBs are bonds used to lend money for social improvement projects and the Bible has significant content warning of the dangers of borrowing excessively or not repaying debt (Proverbs 22:7, Ecclesiastes 5:5). The Bible does not identify lending as a sin and demonstrates that lending can often be a great blessing (Psalm 112:5, Psalm 37:26) but warns against lending with

interest to the poor (Exodus 22:25, Leviticus 25:35-37) or expecting repayment from those less fortunate (Luke 6:34). SIBs are different from traditional debt in that repayment of principal is not required or expected unless the project is a success as determined by pre-agreed goals and validated by an external evaluator. The bond is used to de-risk undertaking a social improvement project. Traditional debt adds risk to a project, whereas the opposite is true with a SIB. This important characteristic of a SIB makes it a more equity-like security and eliminates key lending concerns outlined in the Bible. SIB borrowers are also generally governments or government agencies and wouldn't be considered impoverished or unable to pay.

A key danger in lending through a SIB is that the lives positioned to benefit from the SIB may be viewed as little more than tools to earn a return and be treated like a commodity. Idolizing money or a return on the SIB could drive negative behavior (1 Timothy 6:10). It is therefore important for members of the nonprofit executing the program to have compassion for the lives being impacted (Philippians 2:3) to ensure true success.

**Risk for investors.** What about risk? Does the Bible support risky investments with the potential for total loss upon failure? SIBs will not pay a return in the form of interest but will also not repay principal unless the outcome of the project is determined to be successful by a third-party monitor. The Bible supports using wisdom and diligently considering investments but also encourages bravery, courage and boldness when performing the work of God (1 Chronicles 28:20, Ecclesiastes 11:1-6).

**Interest and return on capital for investors in social impact bonds.** In a free-market capitalist system, the return available to investors in SIBs should be sufficient to reward investors for the riskiness of the project being undertaken and fairly consider the likelihood that the project may fail. The data on overall success rates for SIBs to-date is incomplete, but sufficient to suggest that many are not successful. A lack of early success may result in investors assigning higher risk



premiums to future issuances, driving up interest rates on the bonds. Is there a point where rates could be too high?

A frequent criticism of microfinance institutions (MFIs), an impact investment initiative undertaken by many Christian-led organizations such as Opportunity International, Hope International and others, has been the “high” interest rates charged to the impoverished recipients of their loans. Ezekiel 18:1-18 condemns excessive interest and as Christians, this an important consideration. MFIs counter that “high” is a relative term and that the rates are market clearing, sufficient to attract capital seeking a fair return and still aid the population they are seeking to assist (Saunders, 2017). Excessive interest is hard to define, but it is most likely to occur in imperfect markets where lenders have a clear negotiating advantage. The issue for SIBs is a slightly different one as the users of the capital are not “impoverished,” but rather, governments seeking a superior cost-saving solution and SROI. The returns offered and interest rates charged on SIBs are designed to offer a savings (if successful) to the government entity, and a path forward for additional savings with continued investment, without any real capital at risk as the risk is borne by SIB investors. Given this construct, lenders are negotiating interest rates with a sophisticated “borrower” and the return, however high it may be, is unlikely to be in excess of a market clearing price.

**Oversight and monitoring.** A key Biblical component of investing that is present and integrated into the structure of SIBs, is the establishment of an independent auditor to determine if the project has been a success. As Proverbs 21:5 states, “The plans of the diligent lead to profit as surely as haste leads to poverty.” Christians are called to be diligent in their investing, to appropriately monitor their investments and to not be lazy or foolhardy with God’s capital (Matthew 25:26-27). The presence of the independent auditor helps to ensure that the project undertaken by the SIB is being undertaken with honesty and integrity and that results won’t be falsified. Even with

the independent auditor, Christians investing in SIBs should be diligent about researching the projects prospects for success in advance of putting God's capital to work.

### **Conclusions and Recommendations for Future Research**

Social Impact Bonds are a unique financial instrument that may provide a partial solution to the alleviation of persistent social issues. However, as an emerging area, there are a number of opportunities for additional research. First, a standard measure of evaluation must be created in order to keep all parties in check and ensure the balance of SIBs and an increased success rate among SIBs. The United Nations published their Sustainable Development Goals (SDGs) in 2015 that lay out a standard for progress in key social areas through 2030. The challenge is that there are 200 data points that are applied globally and may or may not be effective measures for local SIBs or DIBs. In addition, if the UN became a major funder of DIBs, it would potentially provide them with power over the global focus of a rising financial sector. Additional research on the work of the World Bank and IMF in utilizing DIBs with the UN'S SDGs could lead to the development of a standard measure.

In a world where less than half of people are familiar with SIBs, there is currently limited opportunity for individuals to invest in SIBs. However, as knowledge of SIBs grows, there will be increased opportunities for individuals to diversify their social portfolio. Similar to the trend of asking donors to contribute nominal amounts to charities with broad, social service missions, the results in donors would likely be them believing they helped "solve" a social problem without thinking critically about their philanthropy (Tao, 2019). Related to this, a platform could be developed to crowdfund SIBs and source capital from individual investors. Registering SIBs in the US under Reg CF would provide some degree of regulatory oversight and an additional layer of monitoring, providing for appropriate disclosure of the risks of investing in a SIB for the retail investor. Crowdfunding could effectively allow "society" to choose which "social impact" projects

get funded through a more democratic process. Additional research on the pros and cons of building a crowdfunding platform could expand opportunities for individual investors.

The “for-profit” needs of SIB investors may alter the behavior of the nonprofit administering the program, complicating the nonprofit’s best intentions for social good by creating a need to focus on quantifiable outcomes. The nonprofit may also have an incentive to “game” the outcome to ensure success since failure could make it challenging to attract new investment in the future. Therefore, additional research on the faith perspective of the nonprofit is necessary to determine if faith-based nonprofits respond to these incentives differently than secular organizations.

Finally, given the fact that SIBs are created by a number of parties and always include a government agency, there is not much regulation around the space in the United States as of right now. However, one issue that was brought up and needs further research is in the area of tax code and whether or not investing in SIBs that succeed or fail should be taxed or not (Mazur, 2017). Regardless of the end result, there needs to be a cohesive tie to our current tax system and the legislation should not be made in isolation as that can lead to potential for exploitation and abuse of the system. An additional issue given the number of parties involved is extraction of fees, who is receiving the fees, and what can be done to reduce overall transaction costs for establishing a SIB.

SIBs present an opportunity for the Christian community as investors, as members of the nonprofit administering the program, or as members of the community impacted by the program. There is Biblical support for lending capital using the SIB structure, earning returns on capital in pursuit of social good, and for the pursuit of poverty alleviation as a use of capital. Christian’s involved in SIBs should be vigilant in diligencing and monitoring investments, not be blinded by the pursuit of wealth when making an investment decision and be careful to show compassion and concern for the population of people impacted by the SIB project.

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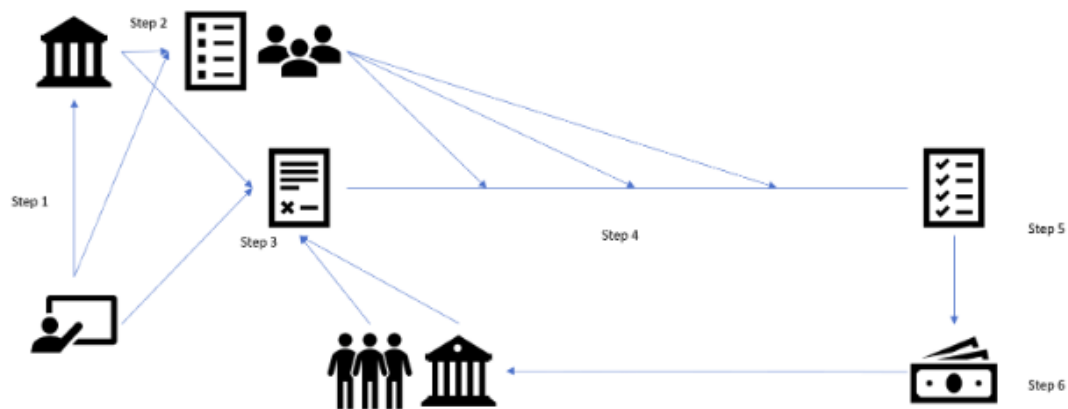
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Appendix A  
Structure of the Social Impact Bond Process



The Role of American Women in the Workplace

Laureen Mgrdichian

Biola University

Jake Aguas

Biola University

Correspondence concerning this article should be addressed to Laureen Mgrdichian, Crowell School of Business, Biola University, 13800 Biola Avenue, La Mirada, CA 90639. Contact: [laureen.mgrdichian@biola.edu](mailto:laureen.mgrdichian@biola.edu)

### Abstract

The past century has witnessed many changes in our society and the workplace specifically. This paper reviews the last 120 years of American women in the workplace and discusses their journey as their roles in American society continue to change. It will then identify ways women can thrive in the workplace and in their leadership potential today, as well as how this is expressed specifically in the lives of Christian women. Thriving at work is not to be achieved at the expense of not thriving at home. Thriving should include the whole person and include all areas of a woman's life.

*Keywords:* women in the workplace, thriving, whole person, leadership, work relationships and communication

### The Role of American Women in the Workplace

With all the talk about culture and women in the workplace, one would think that great strides are taking place for the female sex, and that more women are building careers in numerous industries. Therefore, it is surprising to see that the labor force participation rate of women in the workforce has only slightly increased in the last three to five years after a 20-year decrease, according to Albanesi and Sahin (2018) and a recent Gallup research study (Miller & Adkins, 2017).

The six decades from 1940 through 1999 experienced a continuous increase in the female labor force participation rate—the number of women available for work as a percentage of the total female working-age population. In 1999, this rate reached an all-time high of 60%. From 1999 to approximately 2015, the female participation rate trended downward until 2016, where it once again began another gradual rise (see Figure A1). Meanwhile, the total number of women of working age—the total female labor force—has grown steadily the entire time: from 66.3 million women in 2000, making up 46.5% of the total labor force, to 73.5 million in 2015, representing 46.8% of the total labor force. The U.S. Bureau of Labor Statistics projects that in 2024, female representation will grow to 77.2 million, increasing female representation to 47.2% of the total labor force population (Toossi & Morisi, 2017).

What factors are fueling these trends, and what in the past century has contributed to our current workplace environments, specifically for women? This paper aims to review this period of American women in the workplace, discuss their changing role throughout the decades, and identify how women can thrive in their leadership potential. It is not just about thriving at work but thriving as a whole person in all areas of life. Perhaps in the past, this was simply called “balance,” but this term paints a more reactive picture than a proactive one.

### Women in the Workplace

It is hard to imagine that 100 years ago, women in the United States did not have the right to vote, there was no such thing as television, and, in many areas, when making a phone call you had to ask the operator, who answered when you picked up the phone, to make the call for you. Among the many changes that we now enjoy, the role of women in the workplace has also experienced a significant reshaping in the United States. Political, economic, social/cultural, and technological (PEST) factors have heavily influenced their role in the workplace (See Appendix B). Perhaps the most convincing evidence is present in the overall level of the female labor force participation rate, which is currently at 57% compared to 33% in 1948 (Schiller & Hill, 2014).

Prior to World War I (1914-1918), women were primarily homemakers and cared for numerous children, which left little time for employment outside the home. Approximately 40 percent of single women were employed versus a fractional five percent of married women. This 35% gap persisted for many years. Unmarried women worked in clerical roles or as teachers and left the profession upon getting married to be full-time wives and mothers instead (Barnett, 2004; Schreiner, 2017). Educated middle-class married women were affected by “marriage bars,” the practice of restricting the employment of married women which allowed men to gain the opportunity to provide for their families. This particular practice targeted native-born white women. Women who did work were teachers, clerical operators, and midwives—assisting other women with in-home childbirths and receiving compensation through the barter system. Other career options included dressmaking, nursing, and domestic service. Lower class women and women of color who took jobs in manufacturing, waitressing and domestic servants were unaffected by *marriage bars*.

As the war effort increased, large numbers of women were recruited into the factory jobs vacated by men who had gone off to fight in the war. Women commanded drill presses, used screw machines, operated cranes, and welded. They also became actively involved in non-manual labor

opportunities such as production design, lab testing, warehouse work, and in drafting rooms (Drury, 2015). When the war ended in 1918, men returned home and desired their jobs back. In the process, as the men returned to the workplace, women became increasingly perceived as a threat. They faced discrimination, were paid less, and were expected to produce the same quantity and quality of work as their male counterparts despite those challenges. This event, combined with a decrease in the demand for war production, set the stage for massive female layoffs.

A new decade began with the ratification of the 19th Amendment (1920) giving women the right to vote and expanding the Women's Suffrage movement. Electrification and the household appliance boom in the United States also made work around the house easier, leaving more time for women to consider school or work. Female representation in the armed services increased during World War II (1939-1945) as 350,000 women served in the U.S. Armed Forces, 100,000 in the Women's Army Corps (WAC), and 27,000 as members of the Naval Reserve program known as the WAVES (Women Accepted for Volunteer Emergency Service) ("American Women in World War II," 2018). In addition, 60,000 Army nurses also served stateside and overseas during World War II. Recruited through popular songs, posters, and images of a woman factory laborer known as "Rosie the Riveter," the "We Can Do It" slogan led women back into factory work as they took up positions in the war industry, building ships, aircraft, military weaponry, and ammunition. They sewed aircraft upholstery, painted radium on measurement instruments, operated hydraulic presses, and served as aircraft inspectors. Still, others worked as chemists and engineers, developing weapons for the war. Notably, thousands of women worked on the Manhattan Project, developing the atomic bomb at the nuclear facilities in Tennessee, Washington, and New Mexico.

Women also continued in less labor-intensive roles like nursing, truck driving, and logistics. Outside the war industry, women worked in the metal, steel, and automobile industries (Weatherford, 2008), and in a variety of civil service jobs. Unlike World War I, when the war was

over, women remained in the workforce, pursuing careers in banking, textiles, electronics and in clerical, secretarial, and assembly work. Jobs, however, continued to be segregated by gender, and routine repetitive work was categorized as “women’s work” in that they received lower wages.

Views on women in the workplace were consistent between men and women back in the 1930s. Based on a Gallup poll conducted in 1936, it was overwhelmingly believed that, if a woman was married and her husband made enough to support them both, she should not be out earning money. It was seen as a shame that she was taking the job of a man who might need that job to feed his family. This same Gallup poll was reissued in 1972, and the outcome was flipped; the men and women surveyed approved of women in the workplace, regardless of her husband’s ability to support the family (Caplow, Hicks, & Wattenberg, 2001).

While the first wave of the women’s movement in the 19<sup>th</sup> Century focused on suffrage issues such as gender equality, voting, and property rights (Fuller, 1845), the second wave, which began in the 1960s, addressed a wider range of topics including sexuality, family, and the workplace. Beginning in the early 1960s and lasting two decades, women were taking possession of their lives and careers, and penetrated every layer of society (“Women of the Year,” 1976). They entered new fields, functioning with their own sense of identity, integrity, and confidence. They began flooding colleges and graduate schools and entering professions in medicine, law, and business instead of education. In 1975, 25% of entering medical school students were female. Today, that number has doubled, and female matriculations have even exceeded that of the men, 50.7% to 49.3%, even though the number of male applications remains slightly higher than females (“2017 Applicant and Matriculant Data Tables,” 2017). Currently, academia continues to experience an increased presence in professorship, research, and student roles as women are outpacing their male counterparts, attaining more bachelor’s, master’s, and doctoral degrees.

In the public and private business sectors, Catalyst (2017) and Northouse (2019) posit that women are gaining momentum and representing more than half (51.5%) of managerial and leadership positions; however, they are still heavily underrepresented at the C-Suite level in Fortune 500 companies, as they occupy a mere 5.4% of CEO positions (Brown, 2017). In the United States Congress, females represent 20% of the seats, slightly less than the global average for national legislatures, placing the United States' ranking at 101 of 193 countries (Inter-Parliamentary Union, 2017).

Even attitudes on whether someone would want a male or female boss has shown a preference shift. In a 1952 Gallup poll, men and women were asked who they would prefer as a boss: a man or a woman. This poll identified that 75% of the men said they'd prefer a man, 21% were fine with either, and only 2% preferred a woman boss. While 57% of the women in this study preferred a male boss and 8% preferred a female boss, This same study was repeated in November of 2017, and the results showed a dramatic shift. Men now preferred a male boss 19% of the time, 68% of the men were fine with either, and 13% preferred women. This study also showed that women now preferred a female boss 27% of the time, while they say that they had no preference for male or female 44% of the time, and preferred male bosses 28% of the time (Brenan, 2017).

Today, women are waiting longer to get married and have children. Some are choosing not to have children altogether, which has contributed to a decline in fertility rates (the average number of children born to a woman over her lifetime) (Stone, 2018). Women are continuing to work after marriage and have increased their earning power and leadership presence, as approximately 31% of heterosexual married or cohabitating couples report that women are the main household provider (Parker, Horowitz, & Stepler, 2017). Drucker (2018) believes that we are now in the midst of the third wave of the women's movement: an intersectional demonstration that considers the constructs of race, socio-economic status, ethnicity, gender, faith, and internationality in regard to feminism.



### **Future Trends**

What will be the trends in 2020 and beyond? It is hard to say. It would have been interesting to ask women in 1910 where they saw women in the workplace in the next 50-100 years. We have the privilege of hindsight to look at past trends. In addition, we now have institutions that not only study what is happening but also make projections based on data they currently track. The Pew Research Center is one such organization that looks at the social and cultural trends here in America.

Based on Pew research from 2016, there seems to be growth in those occupations that require greater social and analytical skills such as analysts, engineers, and healthcare professionals. What is interesting is that these same occupations are the ones where wages are increasing at a faster rate. To make matters even more intriguing is the fact that women are the ones who make up a greater percentage of workers in these greater social and analytical skill occupations (Pew, 2016).

Another trend impacting the United States is the increasing representation of minority women in the labor force, led by the Hispanic working population. The Hispanic women labor force participation rate is estimated to be 57.8% by 2024, a 4.5% increase in 30 years. In the same time frame, Asian and Black women labor force participation rates are expected to remain unchanged (Toossi, 2015). This has led to more languages, traditions, belief systems, and religions interacting together than ever before.

From an age perspective, the female labor force participation rates for females 55 and over are on the rise (Pew, 2016; Toossi, 2015). This is a stark contrast to the declining rates experienced by their male counterparts. Perhaps it is the result of the 2008 recession and those who thought they would retire earlier found it difficult to do so financially. Maybe it is the increasing lifespan, the fact that workers are delaying their retirement, or that there are now five generational groups interacting together. Whatever the cause, there will be a need for all the generational cohort-groups to work effectively together.

### **How Can Women Thrive as Whole Persons in Today's Work Environment?**

Playgrounds back in the 1960s had these round metal disk merry-go-rounds called “roundabouts” that kids could climb on, and an adult or bigger kid would turn the disk around and around. Sometimes the kids would jump off, but there was no guarantee where they would land and how the terrain surrounding their fall would treat them. It seems that the role of women in the workplace is ever-evolving, and, as one jumps off the roundabout and into the workplace, it is often hard to know what one will encounter.

How does a woman survive the terrain? Better yet, how does one thrive in the midst of whatever culture they are placed? We will now review some of the literature that discusses this important question. One thought to consider is that the emotional strength of a person has much to do with their perception of their circumstances and how they respond to others around them. The term “emotional intelligence” (EQ) became popular in the 1990s, although it has roots that go back to the 1930s (Virkus, 2009). Now, more than ever, the EQ of any leader is crucial to their success as a leader and their ability to thrive in life, whether at work, in leadership, at home, or in relationships with others and with God.

### **Thriving at Work**

Mercer conducted a study in 2016 that looked at women in the workplace across the world. The title of their report is a great summary of their findings: “When Women Thrive, Businesses Thrive.” The Mercer study was an international study and concluded that, across the world, women are less represented in higher career positions. This is not just an American phenomenon. Women represent the following globally: “33% of managers, 26% of senior managers, and only 20% of executives” (p. 129). However, a study conducted by Nordea in 2016 concluded that “companies run by women perform far better than the market” (“Investing in Female CEOs,” 2016, p. 1). In

fact, these women-led companies provided double the return of those companies run by men (p. 1). Companies would be wise to look at the financial impact women can have on their performance. Yet, how can women themselves thrive at work?

### **In Leadership**

**Access.** For women to thrive in leadership roles, they first need access to senior leadership in order to participate in key roles within the organization. In the 2018 McKinsey/Lean-In.org report, it was found that “[w]omen get less access to senior leaders than men do. Yet employees who interact regularly with senior leaders are more likely to ask for and receive promotions, stay at their companies, and aspire to be leaders” (p. 14).

**Sponsorship.** Many women who have had the opportunity to rise through the ranks of an organization have done so because of the sponsorship given them by a senior colleague who coached them and went to bat for them when challenging opportunities were available for the women to shine (Hewlett, 2013). Sponsorship is having someone in their corner, who sees their potential and takes the responsibility to showcase their strengths, and is an advocate for their ability. This has typically been a male coming alongside a female colleague, whom they see great promise in, and then provides the boost her career needs.

**Flexible schedules.** Because, for many women, work is not their only responsibility, having flexible schedules allows women to be fully present when working, knowing that their work time is being used for work; and they need to utilize their time well so they can focus on other responsibilities when they leave. Although this might keep them from a key leadership position at certain points in their career, it at least keeps them in the game, so that when other responsibilities lighten, they can take more on in the workplace and are positioned, with a seasoned track record, to do so.

In her study on women leaders and work/life balance, Brue (2018) found that 40% of the women surveyed felt that the boundaries they had constructed between work and home were clearly defined. Another 49% did not feel that they had set clear boundaries between work and home. In addition, Brue (2018) found that women leaders who utilized sources outside the organization for social encouragement and mentoring had less “blurring” of home life and work-life than those women who used internal sources of help (p. 233). What was also enlightening in her research findings was that women often perceive work as the obstacle that interferes with family/personal life, as opposed to family/personal life interfering with work (Brue, 2018, p. 233).

Research conducted by Kalysh, Kulik, and Perera (2016) suggests that if companies begin to incorporate work-life policies, this would not only help alleviate some of the work/life issues for women but also hopefully provide more women the opportunity to advance (p. 505). However, their work suggests that this was most beneficial for those women working in companies where there was a greater proportion of women in the workplace (Kalysh, Kulik, & Perera, 2016, p. 513). These authors are also mindful that the result will not be evident immediately. The effects will not be seen for several years down the line (p. 506).

**Zero-tolerance for sexual harassment.** Creating an environment with zero-tolerance for any sexual harassment is a non-negotiable characteristic of a company committed to an environment for women to thrive. This is modeled from the executive level down throughout the company. The days of looking the other way or excusing behavior are over. The movement of #metoo has brought to light the prevalence of harassment in the workplace that has transpired over the decades. Women need the freedom to do their work well and to know that they are safe at their place of employment. This is a definite game-changer in corporate culture on down to the small family-owned business.

**Strong pipelines.** Another finding from the Mercer study showed that companies are failing in their attempt (or aren’t even attempting) to construct pipelines for women to rise in the ranks

within their companies (p. 29). In a phone interview for *Forbes*, Deborah Streeter expressed the following: “We’re fine at one end of the pipeline; we just have a leaky pipeline” (Burns, 2017, p. 7). What is especially interesting about this is that women may be leaving companies not because of outside family responsibilities but because of a “leaky pipeline.” A *Harvard Business Review* article discusses a study conducted by Pamela Stone from Hunter College. In this study, she concluded that, although 60% of the women continued to work after the birth of their second child, “90% left not to care for their families but because of workplace problems, chiefly frustration and long hours” (“Women in the Workplace,” 2013). In addition, she discovered that many women faced being marginalized in their work if they opted to work part-time. Divisions were created between full-time and part-time employees. This climate of work “classism” is part of the foundation for a culture that makes it difficult for women to thrive (Stone, 2013, p. 6-7).

**The Christian woman and purpose.** While Christian women face all the same concerns that all other women in the workplace face, they hold both an additional disadvantage along with a helpful advantage. The local church traditionally has not encouraged women to step out of the home. Bock and Del Roasario (2019) report that “[a]lmost 80 percent of women over the age of 18 are working . . . and when you poll [working] women about the emotional support they feel from their local church, almost half would say they feel zero” (p. 222). In fact, women are often made to feel that they are not taking care of their family in the most optimum way if they work outside of the home. What the church fails to accurately acknowledge is the example of the Proverbs 31 woman, who not only cares for her family in the most beautiful way, but who is also out in the workplace, wheeling and dealing successfully for the benefit of her family. She is a true 1 Timothy 5:8 woman: “Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever” (NIV). This verse states it well: “anyone,” no gender identified. Some translations use the pronoun “he” and “his”; however, it is the Greek

pronoun *his*, which, although it is grammatically masculine, provides the most inclusive identifier to translate “everyone” or “a person” (R.W. Pierce, personal communication, September 16, 2019).

The local church can be one to empower women wherever they are in the workplace and encourage them in the place God has them. We are not advocating that all women should be out in the marketplace. On the contrary, many are called to be at home, whether it be for a season or more. However, the church should encourage women and equip them to honor God wherever they are placed: at home, in the workplace, or balancing both work and home.

An advantage that Christian women possess is, because they live their lives for the Lord, they add *purpose* in the work they do. As believers, our work is another form of how we worship our God. We are reminded in Colossians 3:23 that “[w]hatever you do, work heartily, as for the Lord and not for men” (ESV). Just as we worship the Lord in our day-to-day living, the time spent in the workplace is a major part of our week. We have the benefit of a greater purpose—to honor God in all that we do. The story of the bricklayers building a cathedral may often be used to illustrate perspective, and it is also representative of the purposeful mindset and engagement one can have in their work. Christopher Wren was the architect commissioned to rebuild St. Paul’s Cathedral after a fire destroyed the cathedral in 1666. The story has been told that he came across three men laying bricks. He asked the first man what he was doing and the man responded, “laying bricks.” When he asked the second man what he was doing, he responded, “putting up a wall.” He then asked the third man what he was doing and was told, “I am building a cathedral to the Almighty” (The Cathedral Institute, 2012).

In a 2015 Gallup employee engagement study, it was found that only 32% of those surveyed felt they were engaged in their work. Over half (50.8%) described themselves as unengaged, and even worse, 17.2% described themselves as “actively” unengaged (Adkins, 2016). Although

admittedly, engagement can be defined in a variety of ways, even still, these numbers identify a tragedy in the workplace, and the impact of engagement needs further study.

Purpose matters, and is the ingredient for greater effectiveness. In her work on vocation, Dorothy Sayers discusses the benefits of those who work for work's sake and those who work with a higher purpose. She argues that those who have a greater purpose in their work, work with more enthusiasm because they are contributing toward a specific outcome (Sayers, [of Vocation in Work], 1942/2005). Purpose could then contribute to greater enjoyment in one's work, which could then spill over to one's attitude and work ethic. This is a clear advantage for Christian women (and men) in the workplace.

### **At Home**

**Work/life tension.** It would be difficult to thrive in the workplace if a woman's home life is not thriving as well. There has been much discussion over the years about work/life balance. This topic is especially relevant for women as they are typically responsible for much of the day-to-day responsibilities of home and, unlike men with stay-at-home wives to take care of the home details, many of these working women take on dual roles of working outside the home and caring for much of the responsibilities inside the home as well. McKinsey's 2017 "Women in the Workplace" report found that over 50% of women surveyed were the ones that do the greatest share of the housework, many doing it all. If these women have children, it adds another layer of time and diversion from the workplace. Russell (2010) discusses this word "balance" and its implication that everything is divided equally, and is therefore evenly balanced (p. 138). This displays a pressure to make sure each piece of the pie is even, which adds extra stress along the way. In actuality, the slices are often different sizes, which is neither good nor bad. It is the perception that things should be evenly sliced that is faulty. In addition, there is no "one pie fits all." Each woman is unique in her circumstances—her season of life, home responsibilities, workplace position/responsibilities, values, etc. To thrive and pursue

balance, Russell (2010) reminds us that, just like other resources given to us, we must steward each area well. How we allot our time is no exception.

**The Christian woman at home.** For the Christian woman, how she allots her time can be viewed through the lens of biblical values and godly principles (Russell, 2010, p. 139). If she is one who works out in the workplace, she helps provide financially for her family (1 Timothy 5:8). Yet provision is not limited to just the physical needs, but can be extended to the emotional and spiritual needs of family members as well. The Greek word for provide is *pronoéo*, which develops the meaning “to foresee.” It takes foresight to anticipate the needs of the family and plan well so that needs are cared for. There are definitely seasons in a woman’s life that can make this more challenging, but it is possible with a clear plan, and the ability to ask employers for what she needs to make it happen.

### **In Communication**

**Perceptions.** We are reminded by Stewart and Bennett (1991) that language is more than just a tool to communicate, the way we use it also sets up how one is perceived and represents how one thinks (p. 45). In addition, we must remember that communication is more than just the words spoken, it is also the non-verbal elements of body language, tone of voice, eye contact, distance, timing, and even the fashion one is wearing. The non-verbal is additional commentary on the actual words that are being expressed (Stewart & Bennett, 1991, p. 57). It would be interesting to identify how many times women have miscommunicated because of some of the non-verbal cues they were sending without even being cognizant that they were affecting their communication message. This can, sadly, be as simple as the tone of voice used to the way one dresses in the workplace.

Just as there are non-verbal elements of communication being expressed, there are also written and oral communication skills that are critical for any manager to possess. In a study done by Smeltzer and Werbel (1986), it was determined that there was no distinction in communication



effectiveness when it came to written communication (p. 47). However, oral communication is a much richer form of communicating where one can excel or find trouble. Sometimes it is within themselves and how they choose to communicate, but, as Smeltzer and Werbel (1986) express, there is often stereotyping of gender communication; this makes it more difficult for women if those they are managing or reporting to have a perception of women as being more talkative and indirect (pp. 41-42).

Feldhahn (2009) expressed it well when she said, “We as women can be skilled, talented, highly educated, mentored, networked—and yet trade all that away by unintentionally undermining ourselves in our interactions with male colleagues” (p. 3). To understand how male colleagues think and feel in the workplace is one of the most empowering career skills a woman must develop to succeed and move up the ranks within an organization (p. 4). Feldhahn (2009) conducted much research on male/female communication in the workplace. Her book, *The Male Factor*, provides a greater understanding of how men think and how women are perceived based on how they communicate. Feldhahn (2011) also found that men and women alike form impressions of the other based on how they communicate—both verbal and non-verbal—and that both sexes need to make an effort to understand and adjust any incorrect perceptions. Otherwise, these misperceptions hinder working relationships and the overall effectiveness that each can have in an organization. Feldhahn’s (2011) research identified that 66 percent of men agreed with the following question: “In your opinion, are there certain things that even skilled and talented women sometimes unintentionally do that undermine their effectiveness with men simply because they don’t realize how they are being perceived by the men they work with?” (p. 10). It is the *unintentionality* that can leave both men and women with faulty perceptions that hinder the workplace.

**Psychological barriers.** Krishnaveni and Thamaraiselvi (2008) identified potential psychological barriers that may be affecting women in their communication with others. They define

effective communication occurring “only when the sender’s ideas or thoughts are transmitted to and understood by the intended receiver in the same sense” (p. 30). Understanding the differences in how the people around us think is critical to effectively communicate. Feldhahn (2009) quotes R.D. Laing in her book, *The Male Factor*:

The range of what we think and do is limited by what we fail to notice. And, because we fail to notice that we fail to notice, there is little we can do to change until we notice how our failing to notice shapes our thoughts and deeds (p. 2).

Acknowledging that people communicate differently, and observing those around us to identify how we can best communicate with them, require observation, diligence, and humility. It is about learning to communicate effectively with others.

Krishnaveni and Thamaraiselvi (2008) found a significant correlation between self-awareness and communicative behavior for effective communication (p. 33). The authors defined self-awareness as “observing one’s own inner feeling, thinking, experience and needs prior to the communication process.” They then defined communication process as “the way of conducting the interactions in the workplace” (p. 33) and identified six dimensions of the communication process: building trust, considerateness, consciousness, emotions, participation, and recognition (p. 32). These authors determined that, to be effective in the workplace, each woman must understand how they themselves communicate. In addition, women must realize that, how they communicate lays the foundation for their communication effectiveness. This is not unique to women; however, it is more difficult for women to change how they are perceived once they have communicated ineffectively in the workplace. The authors believe that, when it comes to interpersonal behavior, being self-aware has a greater contribution than how one interacts (Krishnaveni & Thamaraiselvi, 2008, p. 35).

Based on the research by Feldhahn (2009) and Krishnaveni and Thamaraiselvi (2008), it is recommended that women not only be a student of those around them in the workplace, but it is

imperative that they also be a student of themselves to be self-aware, and therefore, most effective in their communication.

**What does EQ have to do with it?** The increased demand for problem-solving work has placed a spotlight on the emotional intelligence, a leadership construct that addresses one's own emotions, as well as the impact that those emotions and actions have on others and the surrounding environment (Salovey & Mayer, 1990; Goleman, 1995, 1998). Coined by Salovey and Mayer and popularized by Harvard educated psychologist and New York Times contributor, Daniel Goleman, in 1995, emotional intelligence is described as follows:

a form of self and social intelligence that involves the ability to accurately appraise and monitor one's self and others' feelings and emotions, using the information to guide thinking, action, and the expression of those emotions (Salovey & Mayer, 1990; Goleman, 1995).

According to Goleman (2011), research suggests that women are, on average, more effective than men at specific forms of empathy, while men do better than women when it comes to managing distressing emotions. For example, if a person is upset or emotions are strong, women's brains tend to stay with those feelings while men's brains quickly switch to other brain areas to try to solve the problem that is creating the disturbance.

Both men and women need to be aware of themselves as well as the social situations surrounding them in order to identify the useful and harmful emotions and reactions that may arise as they communicate and connect in the workplace. A man or woman with a strong EQ will be more self- and socially aware and, as a result, be able to communicate more effectively, defuse conflict, and serve as a mediator. A man or woman who responds (or reacts) in an ineffective way will invite negative perceptions and potentially make the situation even worse.

**The Christian woman and communication.** As followers of Christ, we understand that God has uniquely wired each of us, male and female, as well as each woman, uniquely herself. God has been involved in our wiring from before we were born: “For you formed my inward parts; you knitted me together in my mother’s womb. I praise you, for I am fearfully and wonderfully made. Wonderful are your works; my soul knows it very well” (Psalm 139:13-14, ESV). As believers in Christ, we have a model in Christ to follow, as well as God’s Word, which is rich with wisdom on how to communicate with others. Colossians 4:6 counsels us: “Let your speech always be gracious, seasoned with salt, so that you may know how you ought to answer each person” (ESV). How we communicate should be consistent with walking well before the Lord.

1 John 3:18 teaches us to “not love in word or talk but in deed and in truth” (ESV). How Christians communicate in the workplace will be all the more effective and respected when the words that are communicated are consistent with the way their life is lived. When hard conversations that are often necessary in the workplace are communicated with love and care, speaking the truth in love, when backed up with a consistent walk, is impactful.

The book of Proverbs is full of practical communication wisdom: wisdom that God has given us so that we don’t hurt ourselves or others around us. Wisdom such as Proverbs 18:13—“If one gives an answer before he hears, it is his folly and shame” (ESV)—speaks practical truth and provides ways of communicating that set a positive perception in the eyes of coworkers, managers, and others we encounter in the workplace. This is just one of at least 25 verses in Proverbs that addresses how our speech can be most effective. No self-help books are needed here to know what the God of the universe thinks about communication.

### **In Relationships with Others**

**Demographics.** Relationships at work can be encouraging, provide guidance, camaraderie, and a sense of place; yet, they can also be discouraging, stifling, and unengaging. Leadership can

definitely set the tone and make a difference, but research has shown that the company demographics can also be involved in setting the environment (Ely, 1994). In her research on demographics and social identity, and their impact on the relationships women build in the workplace, Ely (1994) found that, when there were few women in senior positions, three situations resulted: women were not as likely to view identifying with other women as a positive thing; women were not as likely to view these few senior women as role models with “legitimate authority”; and they were more prone to view other women as competition and, consequently, these women did not support one another (Ely, 1994, p. 203). With so few women in senior leadership, women looked at promotion possibilities as being a zero-sum game: only so many women would make it to the top, and if this other woman made it, then she could be taking your spot!

**Relationship barriers.** Webber and Giuffre (2019) discuss this as a potential “barrier to solidarity” (p. 1). In reviewing existing literature on women’s relationships with other women in the workplace, the authors sum up three themes they see rise to the surface as barriers to the support women could have for one another: “negative stereotypes about women at work, lack of recognition of gender inequality at work, and the devaluation of women’s working relationships with other women” (p. 2).

When there are few women in senior leadership, this can be viewed as “tokenism,” and when paired with a male-dominated corporate environment, negative stereotypes (such as “mean” and “bossy”) can emerge (Webber & Giuffee, 2019, p. 2). This can also lead to female expectations of how other women will behave. This type of environment perpetuates the “queen bee” syndrome, where women are more protective of their position and space, and do not use their position to help other women rise to the top. This is prevalent in male-dominated spaces where it is more difficult for women at lower levels to advance (Webber & Giuffee, 2019, pp. 2-3).

Webber & Giuffee (2019) discuss literature that suggests that possessing masculine qualities is a requirement that allows women access to a higher status and greater power. This way of thinking devalues (at least in perception) affinity or networking groups for women in the company. Although some women may enjoy these groups (typically holding lower-level positions), others would avoid them. They would not want to be associated with the women and would look to connect with the men, distinguishing themselves apart from the rest of the women who may be viewed as needing “special help” by participating in an affinity or networking group (pp. 5-6).

**Mentors and sponsors.** For many years, there was the idea that, if you wanted to advance, you needed to find someone to mentor you. Having a mentor who can give you wise advice is still a welcome and useful tool for any woman hoping to excel in her career. Yet what is needed in addition is a “sponsor.” As mentioned earlier, a sponsor is seen as someone who is an advocate for you within the company. They are the ones who see potential in you and will put your name in the ring when opportunities come about. Current research shows that many women in senior positions see someone who was their sponsor as having a pivotal role in helping them advance the corporate ladder of their workplace (Hewlett, 2013).

Davidson (2018) built on this to show that support for women in the workplace is necessary for women to be successful in their pursuit of leadership roles (p. 1). He describes the organizational culture as having gendered expectations with leader stereotypes, and that relationships in the workplace can serve not only the individual but the organization as well (p. 2). He references the relational-cultural theory from Fletcher (2007) and explains that the focus of this theory is “the positive outcomes associated with connections that are characterized by *mutuality*. Mutuality refers to the belief that both parties believe that it is important to contribute to the other’s growth” (Davidson, 2018, p. 3). What a difference the culture of a business would take if they truly believed in mutuality, and if their growth was tied to the relationships they invested in.

**Advantages of healthy, work-related relationships.** In his work, Davidson (2018) identified ten advantages of work-related relationships from qualitative research he conducted with women in varying levels of leadership: mutuality/reciprocity, fun, continuity, validation, support/comfort, clarity of ideas/knowledge/perspective, safety to ask for help, strategizing/problem-solving, opportunity, and benefits to the organization (p. 8). These advantages, reported by Davidson (2018), identify benefits to both the company and individuals—both men and women—within the organization (p. 7). It would be interesting to conduct further research to see if the presence of these healthy work-related relationships resulted in low employee turnover, greater employee productivity, and more women advancing in typically male-dominated industries.

**The Christian woman and work relationships.** The *mutuality* described in the Fletcher's (2007) relational-cultural theory is reminiscent of a discipleship model. As believers, we are given examples of the benefits of discipleship (Ecclesiastes 4:9-10; Proverbs 27:17; Romans 15:14; Titus 2:1-8). In addition, there are stories in the Bible where we see a mentorship type of relationship have a strong impact (Jethro/Moses, Deuteronomy 31 and 34; Elijah/Elisha, 1 Kings 19 and 2 Kings 2; Naomi/Ruth, Ruth 1-4; Elizabeth/Mary, Luke 1). This same model can be used for shepherding someone in the workplace, and is a beautiful example of how our faith and work are intertwined. As well, seeking out another colleague who is wiser and who can provide advice is humbling and extremely useful in navigating the workplace.

Christian women could bring their own gender stereotypes of leadership from the church into the workplace (Miller & Stark, 2002, 1043); this would be a mistake. This would also apply to Christian men who bring their gender stereotypes to the workplace; these stereotypes have a detrimental effect on women advancing. No matter what your beliefs are on women and leadership in the church setting, we are discussing the corporate environment. There are no biblical restrictions

to where a woman can advance in the workplace. Although she has relational guidelines (marital, sexual, etc.), any other restraints are merely cultural, not biblical.

Many women fall back to societal, cultural patterns. 2 Timothy 1:7 reminds us that, as Christians, we have the Lord's power, love and self-control given to us by His Spirit. This should guide our relationships with both the men and women we encounter in the workplace. We are not to fear the relationships in the workplace, but work in the power given to us by the Holy Spirit.

### **In Relationship with God**

Our relationship with God is the most important relationship in our lives; this is actually irrespective of your sex and is true for all people. Time spent in nourishing our walk with the Lord is the most important appointment both women and men alike can schedule. To thrive in this way, we need to be connected to the vine. As Jesus taught His disciples in John 15:4-5,

Abide in me, and I in you. As the branch cannot bear fruit by itself, unless it abides in the vine, neither can you, unless you abide in me. I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing (ESV).

Thriving in our relationship with God requires abiding in the vine. John Piper (2017) describes abiding in the following way:

Abiding in the vine means receiving and believing and trusting in the words of Jesus. It means receiving the love of Jesus from the Father and for his people and the joy that Jesus has in the Father and in us. It means sharing the joy, the love, the words with Jesus.

As a believer, thriving includes knowing where our strength comes from, and acknowledging that, whatever we possess, we are merely stewards; it is all His, whether physical abilities, successes, or possessions. Deuteronomy 8:17-18a reminds us what the Lord said to the Israelites: "Beware lest



you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is he who gives you power to get wealth” (ESV).

Having a proper perspective on who God is and acknowledging that He is at work in our lives is a critical perspective to thrive in our walk with Him. Knowing and trusting in His faithfulness, which is always at work in our lives, is key to thriving wherever we are in life. The Christian woman must live in the truth that He is good, He is love, and He knows what she really needs. By trusting Him in His sovereignty and His timing, the woman of God has a clear advantage in the workplace when it comes to weathering work and life because she knows Who her God is and rests in His character—no matter what comes her way.

### **Conclusion**

This past century has indeed brought about a myriad of changes in our world. As we have reviewed many of the contributions to the current work environment, it is clear that it will take both men and women working together to allow women to thrive in the workplace. In addition, women need to be proactive in building their leadership potential. However, they also need to be clear on what is right for them at their current life stage. It is erroneous to think that there is a one-size-fits-all solution for women to thrive in the workplace. Each woman is unique, as are her circumstances. To thrive in all areas of her life, as a whole person (although each piece of her life may not all be equal), she needs to be intentional and live according to the values that are most important to her. Women need to take inventory on who they are and what they personally need to thrive. May the next century be one of great strides and much thriving!

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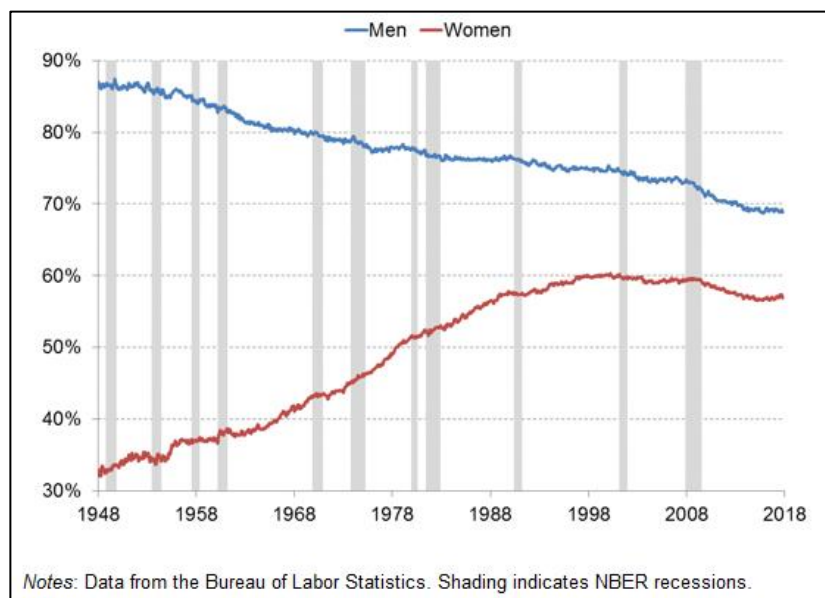
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## Appendix A

Figure A1: Men's and Women's Labor Force Participation Rates in the United States





Appendix B  
Table B1: Significant Events by Decade

**1900s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Women's Trade Union League founded to support working women (1903)</li> <li>● Mary Harris Jones leads a 125-mile march of child workers to bring the evils of child labor to the attention of President Roosevelt and the National Press (1903)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● The Gold Standard Act establishes gold as the only standard for redeeming paper money (1900)</li> <li>● The U.S. acquired the Panama Canal (1904)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● Suffrage parades</li> <li>● Marie Curie became the first woman to receive the Nobel Prize for pioneering work in the field of radioactivity (1903)</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● First Model T produced by the Ford Motor Company (1908)</li> <li>● First completely electric-powered washing machine introduced by the Hurley Machine Company (1908)</li> <li>● Wright brothers make the first controlled, sustained flight</li> </ul>

**1910s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● National Association Opposed to Women Suffrage founded (1911)</li> <li>● World War I (1914-1918)</li> <li>● President Wilson states his support of the federal Woman Suffrage</li> </ul>
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	<p>Amendment (1918)</p> <ul style="list-style-type: none"> <li>• The 16th (Tax Collection) and 17th amendments (Election of U.S. Senators) ratified (1913)</li> <li>• 25,000 women march up Fifth Avenue in New York City demanding the right to vote (1915)</li> <li>• The 18th Amendment (Prohibition) ratified (1919)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>• Federal Reserve System begins (1913)</li> <li>• The Federal Trade Commission created to promote consumer protection (1914)</li> <li>• First U.S. Income Tax collected (1914)</li> <li>• The United States Post Office Department officially begins its first regularly scheduled airmail service (1918)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>• Girl Scouts of America founded (1912)</li> <li>• The Woman Suffrage Parade in Washington, D.C. organized by Alice Paul for the National American Suffrage Association (NAWSA) (1913)</li> <li>• Women recruited to work in factories (drill presses, welding, operating cranes, screw machines, metalworking equipment, etc.)</li> <li>• Jeannette Rankin becomes the first woman elected to Congress (1916)</li> <li>• The immigration into the U.S. hits an all-time peak of 8.8 million immigrants over ten years (1901-1910)</li> <li>• Influenza Epidemic—The first cases of one of the worst influenza epidemics in history were reported at Fort Riley, Kansas, eventually</li> </ul>

	killing more than 500,000 Americans and more than 20 million people worldwide (1918)
<b>Technological</b>	<ul style="list-style-type: none"> <li>● The First Electric Self Starter was installed in a Cadillac By GM (1911)</li> <li>● First transcontinental telephone call (1915)</li> </ul>

**1920s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● 19<sup>th</sup> Amendment (women's suffrage) ratified giving women the right to vote (1920)</li> <li>● The Women's Bureau of the Department of Labor is formed (1920)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● Sears, Roebuck, and Company opens its first retail store in Chicago (1925)</li> <li>● Worldwide economic crisis – stock market crash precipitates the Great Depression (1929)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● League of Women Voters founded (1920)</li> <li>● American Birth Control League founded by Margaret Sanger (1921)</li> <li>● Nellie Taylor Ross of Wyoming inaugurated as the first woman governor in the United States (1925)</li> <li>● Gertrude Ederle is the first woman to swim the English Channel breaking previously held records (1926)</li> <li>● Beginning of the Great Depression (1929)</li> <li>● Iconic Chanel N°5 perfume created by Coco Chanel (1921)</li> <li>● Alexander Fleming discovers penicillin (1928)</li> </ul>

<b>Technological</b>	<ul style="list-style-type: none"> <li>● The first round-the-world flight completed (1924)</li> <li>● John Logie Baird conducts the first demonstration of television (1926)</li> <li>● Charles Lindbergh flies the Spirit of St. Louis across the Atlantic in the first solo transatlantic flight (1927)</li> <li>● Amelia Earhart becomes the first woman passenger to fly across the Atlantic Ocean (1928)</li> </ul>
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**1930s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● World War II begins (1939)</li> <li>● Hattie Wyatt Caraway of Arkansas is the first woman elected to the U.S. Senate to fill the vacancy caused by the death of her husband (1932)</li> <li>● The Social Security Act passed (1935)</li> <li>● The Fair Labor Standards Act passed setting the first minimum wage (1938)</li> <li>● The U.S. Securities and Exchange Commission established (1934)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● The Dust Bowl - drought conditions in Oklahoma and Texas force tens of thousands of families to abandon their farms and seek employment elsewhere (1933)</li> <li>● Economic interventionist policies increase in popularity as a result of the Great Depression and Keynesianism replaces classical economic theory</li> </ul>

<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● 3M begins marketing scotch tape (1930)</li> <li>● Amelia Earhart flies solo across the Atlantic (1932)</li> <li>● Frances Perkins was sworn in as Secretary of State of Labor, as well as the first woman in the U.S. Cabinet (1933)</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● Television sets produced and released commercially (1938)</li> <li>● Nuclear fusion discovered by Otto Hahn, Lise Meitner, and Fritz Strassman (1939)</li> </ul>

**1940s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Atomic bombings of Hiroshima and Nagasaki (1945)</li> <li>● World War II ends (1945)</li> <li>● United Nations founded (1945)</li> <li>● State of Israel founded (1948)</li> <li>● Korean War begins (1949)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● The World Bank created (1944)</li> <li>● The International Money Fund created (1945)</li> <li>● General Agreement on Tariffs and Trade (GATT) established (1948)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● Millions of women entered the workforce during WWII (1941-1945)</li> <li>● Women's Army Auxiliary Corp. established (1942)</li> <li>● The Diary of Anne Frank (1947)</li> <li>● Gandhi assassinated (1948)</li> <li>● Apartheid begins (1948)</li> <li>● TV: Milton Berle, Ed Sullivan, Howdy Doody</li> </ul>

<b>Technological</b>	<ul style="list-style-type: none"> <li>● First computer built (1945)</li> <li>● First atomic bombs detonated (1945)</li> <li>● First organ transplant (1949)</li> </ul>
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**1950s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Beginning of the civil rights movement (1954)</li> <li>● Beginning of the Vietnam War (1955)</li> <li>● Rise of global tensions due to the Cold War</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● First credit card Diners Club debuted (1950)</li> <li>● Nation begins to enjoy an economic boom giving rise to the American middle class</li> <li>● American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) established (1955)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● Rock n' Roll emerges from Gospel, Jazz, and R &amp; B</li> <li>● Color TV introduced and became common in households item (8 million) (1951)</li> <li>● Hillary and Norgay climbed Everest (1953)</li> <li>● Jacqueline Cochran becomes the first woman to break the sound barrier (1953)</li> <li>● Hugh Hefner founded <i>Playboy</i> magazine</li> <li>● Rosa Park refuses to move to the back of the bus in Montgomery, Alabama (1955)</li> <li>● Barbie doll introduced (1959)</li> </ul>

	<ul style="list-style-type: none"> <li>● TV Guide is the #1 magazine in the nation</li> <li>● TV: I Love Lucy, The Honeymooners, Father Knows Best, The Lone Ranger</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● DNA discovered (1953)</li> <li>● Salk Polio Vaccine introduced (1953)</li> <li>● Sputnik and the dawn of the Space Age (1957)</li> </ul>

### 1960s

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Vietnam War continues</li> <li>● Civil rights movement continues</li> <li>● The Cuban Missile Crisis (1962)</li> <li>● Equal Pay Act of 1963 – Amendment to the Fair Labor Standards Act aimed at abolishing wage disparity based on sex (1963)</li> <li>● Title VII of the Civil Rights Act of 1964 makes it illegal to exclude anyone from an opportunity based on gender (1964)</li> <li>● Shirley Chisholm became the first black woman elected to the House of Representatives (1968)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● American economy purrs along fueled by the Vietnam War</li> <li>● “Guns and Butter” - Congress and the President expansion of social programs at home and in support of war efforts without raising taxes</li> <li>● Lyndon Johnson promises to wage a "War on Poverty" in his first State of the Union address (1964)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● John F. Kennedy assassinated (1963)</li> </ul>

	<ul style="list-style-type: none"> <li>● Cultural revolution in China (1966)</li> <li>● Martin Luther King Jr. assassinated (1968)</li> <li>● Robert Kennedy assassinated (1968)</li> <li>● Woodstock (1969)</li> <li>● Roughly 80% of married, childbearing-age women utilizing some form of contraception (by late 60s)</li> <li>● TV sets in 78 million in U.S. homes</li> <li>● TV: Leave it to Beaver, The Beverly Hillbillies, Bewitched, Ed Sullivan Show, Star Trek, That Girl, The Andy Griffith Show,</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● The first birth control pill goes to market (1960)</li> <li>● Moon landing (1969)</li> <li>● The first working video game console prototype completed (1968)</li> </ul>

### 1970s

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● U.S. Supreme Court rules unanimously that busing students may be ordered to achieve racial desegregation of schools</li> <li>● Row vs. Wade overturns state laws restricting rights to abortions (1973)</li> <li>● Watergate scandal (1973)</li> <li>● End of the Vietnam War (1975)</li> <li>● Laws restricting women from jury duty because of household duties eliminated (1975)</li> <li>● The Pregnancy Discrimination Act of 1978 (1978)</li> </ul>
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<b>Economic</b>	<ul style="list-style-type: none"> <li>● Global energy crisis hits the global economy (1973)</li> <li>● Stagflation (high unemployment and high inflation)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● Women's liberation demonstrations</li> <li>● <i>Time</i> magazine selects the "American Woman" as the "Man of the Year"</li> <li>● Margaret Thatcher appointed first woman British Prime Minister (1979)</li> <li>● Bill Gates and Paul Allen founded Microsoft Corporation (1975)</li> <li>● Steve Jobs and Stephen Wozniak founded Apple (1976)</li> <li>● AIDS identified (late 70s)</li> <li>● TV shows: The Brady Bunch, Sesame Street debuts, MASH, All in the Family, The Mary Tyler Moore Show, Charlie's Angels, Happy Days</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● Motorola produces first handheld mobile phone (1973)</li> <li>● First personal computers built (1975)</li> <li>● Tandy and Apple make the first personal computers</li> <li>● Videocassette recorder (VCR) introduced</li> </ul>

**1980s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Iran-Contra affair (1985-1987)</li> <li>● President Bush and Soviet Premier Gorbachev release statements indicating that the Cold War may be ending (1989)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● Economic recession as a result of the disinflationary policy adopted</li> </ul>

	<p>by the Federal Reserve (1980 and 1982)</p> <ul style="list-style-type: none"> <li>● Stock markets around the world plunge (1987)</li> <li>● Farm Crisis continues and suffering is compounded by serious droughts 1986 and 1988</li> <li>● The Reagan Revolution and Reaganomics</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● John Lennon murdered (1980)</li> <li>● Sandra Day O'Connor becomes the first woman seated on the U.S. Supreme Court (1981)</li> <li>● Sally Ride becomes the first American woman in space (1983)</li> <li>● Geraldine Ferraro became the first woman nominated for vice-president by a major party (1984)</li> <li>● World population hits five billion (1987)</li> <li>● Uprising in Tiananmen Square</li> <li>● TV: Roseanne, The Cosby Show, Married with Children, Dallas, Dynasty, Cheers, Family Ties, Magnum, P.I., The Golden Girls, Moonlighting, Hill Street Blues, Newhart, The A-Team</li> <li>● Subscription television boom and bust (SelectTV, ONTV)</li> <li>● Premium cable and satellite television popularized (MTV, Showtime, HBO, etc.)</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● The Space Shuttle Columbia is launched, marking America's first return to space since 1975 (1981)</li> <li>● Formal tracking of AIDS cases begins (1983)</li> <li>● Apple introduces the Apple Macintosh personal computer with a</li> </ul>

	<p>graphical user interface (1984)</p> <ul style="list-style-type: none"> <li>● Scientists announce the discovery of a hole in the ozone layer over the Atlantic (1985)</li> <li>● Challenger explosion (1986)</li> <li>● Chernobyl Nuclear Plant disaster (1986)</li> <li>● Exxon Valdez oil spill (1989)</li> </ul>
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### 1990s

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Berlin Wall comes down (1991)</li> <li>● Desert Storm (1991)</li> <li>● The Family and Medical Leave Act of 1993 (1993)</li> <li>● Uniformed Services Employment and Reemployment Rights Act of 1994 (1994)</li> <li>● Apartheid ends (1994)</li> <li>● Congress passes the Violence Against Women Act (1994)</li> <li>● North American Trade Agreement (NAFTA) becomes law (1994)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● Economic recession resulting from the Savings and Loan (S&amp;L) Crisis (1990-1991)</li> <li>● Strong economic growth, steady job creation, low inflation, rising productivity, economic boom, and a surging stock market</li> <li>● Rapid technological advancements and sound central monetary policy.</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● Record-breaking number of women elected to Congress (1992)</li> </ul>

	<ul style="list-style-type: none"> <li>● Janet Reno becomes the first woman to hold the office of Attorney General of the U.S. (1993)</li> <li>● Timothy McVeigh bombs the Oklahoma City Federal Building (1995)</li> <li>● Madeleine Albright is sworn in as the first female Secretary of State (1997)</li> <li>● Princess Diana dies (1997)</li> <li>● J.K. Rowling publishes the first Harry Potter book (1997)</li> <li>● President Clinton/Monica Lewinsky White House intern affair (1998)</li> <li>● Columbine, Colorado high school shooting (1999)</li> <li>● Y2K scare (1999)</li> <li>● U.S. Women's soccer team wins the World Cup in the U.S. (1999)</li> <li>● TV: The Simpsons, Friends, Seinfeld, Star Trek: The Next Generation, ER, South Park, X-Files, The Fresh Prince of Bel-Air, Beverly Hills 90210, Fraiser, Boy Meets World</li> <li>● Cable: The Sopranos, Sex in the City</li> </ul>
<b>Technological</b>	<ul style="list-style-type: none"> <li>● Internet &amp; the first web browser</li> <li>● Popularity of Google, YouTube, Wikipedia, eBay, Netflix</li> <li>● Scottish scientists cloned a sheep named Dolly (1997)</li> <li>● Anti-impotence drug Viagra is introduced to the market (1998)</li> <li>● The Dot-Com bubble (1994-2000)</li> <li>● Amazon founded (1994)</li> <li>● Google founded (1998)</li> </ul>

**2000s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● Corporate scandals (Enron, Arthur Anderson, WorldCom, Tyco) (early 2000s)</li> <li>● War in Afghanistan (2001)</li> <li>● War in Iraq (2003)</li> <li>● The Lilly Ledbetter Fair Pay Act is signed into law, protecting those who face pay discrimination (2009)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● Sub-Prime Housing Crisis and the housing bubble</li> <li>● The Great Recession (2007-2009)</li> <li>● The collapse of Wall Street (2008)</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● 9/11 terrorist attacks (2001)</li> <li>● Letters laced with anthrax poison mailed to media and government officials (2001)</li> <li>● Indian Ocean Tsunami strikes East Asia (2004)</li> <li>● Condoleezza Rice serves as the first African American Secretary of State (2005)</li> <li>● Hurricane Katrina hits New Orleans (2005)</li> <li>● YouTube posts first videos (2005)</li> <li>● Nancy Pelosi becomes the first female Speaker of the House of Representatives (2007)</li> <li>● TV: The West Wing, Survivor, Gilmore Girls, 24, American Idol, The Bachelor, Lost, Desperate Housewives, The Office, 30 Rock,</li> <li>● Cable: Mad Men, Entourage, Keeping up with the Kardashians, Curb</li> </ul>

	Your Enthusiasm
<b>Technological</b>	<ul style="list-style-type: none"> <li>● Rise of social media</li> <li>● Netflix begins streaming services</li> <li>● Space shuttle Columbia explosion (2003)</li> <li>● Apple introduces the first iPod to market (2004)</li> <li>● iPhone introduced (2007)</li> <li>● DVR replaces the VCR (2008)</li> </ul>

**2010s**

<b>Political / Legal</b>	<ul style="list-style-type: none"> <li>● The Patient Protection and Affordable Care Act of 2010 required specific private areas for nursing moms to pump breast milk while at work (2010)</li> <li>● Osama Bin Laden killed (2011)</li> <li>● Brexit referendum—withdrawal of the UK from the European Union (2016)</li> <li>● The Tax Cuts and Jobs Act of 2017 – requires that companies who settle a sex discrimination suit cannot claim payment as tax-deductible unless there is no non-disclosure agreement involved (2017)</li> <li>● Trump/Russia special counsel investigation (2017)</li> <li>● North Korean weapons testing (2017)</li> <li>● The first summit between the U.S. and North Korea and the first-ever crossing of the Korean Demilitarized Zone by a North Korean leader (2018)</li> </ul>
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	<ul style="list-style-type: none"> <li>● College Admission Schemes discovered (2019)</li> </ul>
<b>Economic</b>	<ul style="list-style-type: none"> <li>● Occupy Wall Street protests begin (2011)</li> <li>● Cost of War on Terror escalates U.S. debt (2018)</li> <li>● China surpasses Japan to become the World' second-biggest economy (2010)</li> <li>● The S&amp;P downgrades the United States' credit rating from triple AAA to AA-plus following a debt ceiling crisis (2011)</li> <li>● Trend towards a cashless society continues as non-cash transactions, and digital currency continues to increase in favorability</li> </ul>
<b>Social / Cultural</b>	<ul style="list-style-type: none"> <li>● The average life expectancy rate in the United States continues to decrease as a result of increasing deaths due to drug overdoses and suicides (2019)</li> <li>● Mass shootings and bombings occur frequently</li> <li>● World population reaches seven billion (2011)</li> <li>● Hurricane Sandy in the Atlantic (2012)</li> <li>● #MeToo Movement (2017)</li> <li>● Hurricanes Harvey, Maria, Irma, and Dorian</li> <li>● TV: Big Bang Theory, The Modern Family, Bob's Burgers, Parks and Recreation</li> <li>● Cable TV: Game of Thrones, The Americans</li> <li>● Popularization of video and audio streaming services (Netflix, Hulu, Amazon Prime, Spotify, Apple Music,etc.)</li> </ul>

<b>Technological</b>	<ul style="list-style-type: none"><li>● 3d Printing, Automation, and Artificial Intelligence</li><li>● iPad introduced (2010)</li><li>● BP Gulf Oil spill (2010)</li><li>● The end of the NASA shuttle space program (2012)</li><li>● Ebola epidemic (2014)</li><li>● Outbreak of the Zika virus (2016)</li><li>● Continued growth of the Mobile Application EcoSystem (2019)</li><li>● Movement towards Web 3.0, the semantic web (2019)</li></ul>
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Organizational and Societal Impact of Fury and Honor in the Palace:

Using the Book of Esther as a Faith Integration Focus for Organizational Behavior

Julia Underwood

Azusa Pacific University

Bob Roller

LeTourneau University

Alan Burns

IntaKnowledge, LLC

Correspondence concerning this article should be addressed to Julia Underwood, Azusa Pacific University, School of Business and Management, 901 E. Alosta Avenue, Azusa, CA 91702.

Contact: [junderwood@apu.edu](mailto:junderwood@apu.edu)

### Abstract

This paper describes how to integrate a textbook and a book of the Bible to promote biblical faith integration in an OB course. The faith integration assignments are delineated, with sample responses included, in appendices. The paper concludes with a discussion of the benefits of this approach to integration.

### Organizational and Societal Impact of Fury and Honor in the Palace:

#### Using the Book of Esther as a Faith Integration Focus for Organizational Behavior

The Christian Business Faculty Association (CBFA) exists “to encourage, equip, and engage Christian business faculty in the study, integration, teaching, and application of Biblical truths in service to the academy, students, and the business community” (CBFA Bylaws, p. 1). Biblical faith integration, therefore, is central to the CBFA. Biblical faith integration is part of the job of a Christian business faculty member, especially in Christian colleges and universities that expect faith integration in the classroom (c.f. Dupree, 2015; Roller, 2013; Mays & Mason, 2011; Smith, 2005).

Biblical faith integration, however, is challenging for many Christian business faculty members, most of whom have little-to-no training in faith integration. The challenge increases when attempting to develop an integrated series of faith integration exercises to use in a single course. A series of exercises based on a single book of the Bible can facilitate “saturating the heart with Scripture” and connecting “Scripture with business practice” (Cafferky, 2016, p. 8); which helps students think biblically, have consciences that are alive, and have stronger individual and communal moral imaginations (Cafferky, 2016).

This paper provides an example of discipline-specific integration (Chewning, 2001; Underwood & Havens, 2015) through a series of eight faith integration exercises, plus a final assignment, from a single book of the Bible, Esther. These faith integration exercises are also a form of strategic integration (Roller, 2013), since they are a devotional series with a central theme linked to course material. This approach provides students with the opportunity to have meaningful dialogue with each other about important biblical concepts as applied to business and management, thus raising their moral and biblical consciences and contributing to their whole-person development.

Organizational behavior is an excellent subject for biblical faith integration, as will be discussed in the next section. The paper then describes the design constraints under which the faith integration activities were developed and discusses the advantages of using a single book of the Bible in the course. The structure and content of the faith integration assignments are delineated, with sample responses, all included in appendices. The paper concludes with a discussion of the benefits of this approach to biblical faith integration.

### **About the Organizational Behavior Course**

Courses in organizational behavior have several characteristics which make them good candidates for strategic faith integration. Organizational behavior focuses on the individual and group levels of behavior but does so within organizational cultures and ecosystems. When applying organizational behavior concepts, students must consider these different levels and their interactions. Students often find their personal belief systems challenged when considered in these complicated organizational contexts. When students are required to apply biblical principles and concepts to complex organizational contexts in a strategic manner, significant spiritual insights often emerge, resulting in spiritual growth.

### **Course Design Constraints**

For the development of intentional biblical faith integration in this new Organizational Behavior course, several constraints impacted the design.

- The course is designed for adult professional undergraduate students, and thus the faith integration component needed to be relevant to these students, most of whom are working adults.
- The course can be delivered either in an online format or a face-to-face format with hybrid elements for faith integration, using a learning management system.

- The standard term for adult undergraduate courses at this institution is eight weeks, delivered either in eight one-week-long online modules or in a one-night-per-week for eight weeks format.
- The course was intended to be developed so that any qualified faculty member could execute the teaching of the course, including the faith integration component. Therefore, personalization of the integration needed to be kept to a minimum. This also opened the opportunity for the eight structured segments to be scaffolded, culminating in a final, end-of-term reflection on the integrative learning.
- The approach to faith integration had to be consistent with the faith integration rubric adopted by the institution's business programs.
- So that students could develop a comprehensive understanding of a biblical text and its application to the course material, it was desirable to use an entire book of the Bible.
- To make the biblical faith integration relevant for the students, literal examples of organizational behavior were needed in the biblical narrative. Often faith integration exercises consist of examples of biblical commands and promises, Christ-like character, or holy living. While these are valuable, the authors believe that giving students a book of the Bible that has both positive and negative examples of organizational citizenship, motivation, interpersonal and organizational conflict, personality, diversity, and other organizational behavior concepts increases the relevance for the students and contributes to their whole-person development.
- The authors intended that student discussion be content rich; thus the students had to be provided with a platform and tools to digest and thoughtfully respond to peer postings. In that way, the student responses would not only increase their understanding of the course

content, but also their awareness of biblical literature and their confidence in their ability to live out their faith in complex organizational settings in a rapidly changing business world.

### **The Book of Esther and Faith Integration**

Given these constraints, the authors set about looking for an appropriate book of the Bible. The book needed to be rich in current issues of business, including diversity, organizational citizenship, conflict, and interpersonal communication strategies, and thus a more narrative book was needed. It also needed to be an appropriate length for an eight-week-long course. The book of Esther satisfied all constraints, plus provided a female lead character.

Because the course is delivered in eight one-week modules—in either the online or face-to-face modalities—each week must have its own focus, directly tied to concepts from the textbook for that week. Each assignment follows the same format, with the specific prompts changing each week. The standard format is shown in Appendix A. Each weekly online faith integration forum is designed with four specific steps:

1. Students read the faith integration assignment, which, as mentioned above, is directly tied to course material for the week and readings from the book of Esther.
2. Students write responses to the prompt and post them to the faith integration forum.
3. Students read each other's postings, and each student responds to a peer's post.
4. The faculty member reads the student's posts, and provides feedback and grading using the faith integration rubric.

The faith integration rubric (see Appendix B) is also set up for weekly assessment of the online faith integration forum. The rubric is used not only for grading purposes, but also to provide opportunity for dialog around the biblical text and questions that arise as a result of the reading and integrative assignments. In an online environment, where student engagement with faith concepts can often be passive, the current design was intentionally developed to bring the biblical story of

Esther to life—in a way that directly relates to the course concepts students were learning that week in class.

The online discussion forum structure requires students to submit a structured answer to a detailed prompt regarding aspects of the book of Esther in conjunction with specific concepts and theories explored that week in the textbook. Additionally, students are required to provide personal application of the concepts to their lives, jobs, careers, and the discipline of organizational behavior. Students then read and reflect on their peers' submissions and choose one of those peer submissions to respond to. Within this student response, which is visible to all enrolled in the course, additional insights from the course content and the selected biblical passage are considered. This raises the consciousness of all in the course as they learn from other students' integrative submissions and responses.

After the student responses are submitted, the faculty member reviews each student's initial submission, the student response to a peer's posting, and the comprehensive traction that the submission and response garnered within the student forum discussion. The rubric evaluates student understanding and reflection of the material, along with writing and formatting. The rubric, however, accomplishes something more, since specific comments are provided to students to further their understanding of the biblical passage, the integration with course content, and their spiritual development and application of concepts. Appendix C provides two examples of how the rubric is used to evaluate submissions and provide feedback to students.

The final paper for the course includes a reflective component based on the faith integration assignments and serves as an integrative mechanism for the course. To complete this assignment, the students reflect on their submissions, responses, and faculty feedback. Each student then writes about one specific concept in the faith integration section of the final paper. This approach follows

two well-established design principles from software engineering, where the goal in modular (weekly) design is to: 1) maximize cohesion, and 2) minimize coupling.

Cohesion refers to the level of intra-dependency amongst the elements *within* a module (Kanjilal, 2015). Maximizing cohesion creates more self-contained modules, where every element within a week is grouped together to form a logical unit. The Faith Integration prompts therefore enhance the week's topic. Also, everything a student needs to complete the Faith Integration assignment is embedded within that week. Coupling is defined as the degree of interdependence that exists *across* weekly modules and how closely they are connected to each other (Kanjilal, 2015). Minimizing coupling is advantageous to instructors since they can customize the sequence of weekly topics to their preference; no set order is required.

The unique faith-focused segments demonstrate course content and biblically-based integration across eight weekly topics. The authors believe it is also constructive for students to have an integrative assignment at the end of the course, which should improve retention of course material and help develop students' metacognition skills, i.e. the reflection on their own thinking and learning processes.

Students submit their overall reflections on the book of Esther and organizational behavior within a section of their final paper. By including a final paper, students are forced to reflect on their eight faith integration submissions and the feedback provided within the rubric. Though some students take a week's submission in which they received a poor score and attempt to use the rubric feedback to alter their original submission, others approach this differently. Some students use the final paper section as an opportunity to provide a comprehensive response to the Esther faith integration assignment, reflecting not only on their own learning, but also the insights provided by their peers in the discussion component and within the feedback provided by the professor.



### **Discussion and Conclusions**

From a strategic faith integration perspective, there are advantages to using a single book of the Bible as the focus for a course-based series of faith integration assignments. These advantages parallel benefits that congregants receive from expository preaching, such as encouraging sound methods of Bible study, allowing the readers to draw meaning within the context of an entire book, being exposed to a range of Scripture's interests and concerns, and providing variety to sustain interest from week to week (Thomas, 2016). In an organizational behavior course, a book like *Esther*, comprised of gripping drama, a beautiful heroine and a dastardly villain, personality conflicts, power plays, fury and honor in the palace, and intense life-or-death situations, sustains student interest and provides a rich tapestry for course-based faith integration appropriate for major organizational behavior topics. Using a single book maximizes cohesion and minimizes coupling, both of which are important from a design perspective. It also helps students to "connect the dots" with real life in a complex world, thus enhancing their holistic development.

The structure of faith integration in the course increases the likelihood of spiritual growth for the students in three major ways. First, whether the course is delivered online or face-to-face, the faith integration forums are interactive. Students not only interact with the textbook and a book of the Bible, but they also interact with each other, learning from each other's insights and experiences as shared in the forum. Second, students interact with the professor, both in the forum and through feedback from the rubric and instructor comments. Third, the faith integration component of the final paper allows each student to focus on a particular aspect of faith integration in the course that is most meaningful to him or her. The structure of faith integration in the course meaningfully impacts many students' spiritual and holistic development.

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Appendix A  
Course Design

**Weekly Assignment Schedule**

**Week x: Faith Integration: (Discussion Topic)**

1. Post a substantive response to the Forum prompt by 11:59 PM Tuesday night. Include information from the weekly readings to support your response.
2. Post a substantive response to a minimum of one peer by 11:59 PM Thursday night. *See Online Discussion Forums section of Syllabus for complete instructions.*

In this course, you will be reading the Book of Esther. In the Faith Integration Forums (FIF), you will analyze the Book of Esther from an organizational perspective, identifying concepts and themes, and analyzing the material for the purposes of personal application.

To access The Book of Esther, you can use a Bible, or use this Bible Gateway link provided:  
<https://www.biblegateway.com/passage/?search=Esther+1&version=NIV>

**(Insert question prompt here)**

Your response will be graded using the Faith Integration Rubric. The specific prompts for each week, as shown below, are included at the appropriate point in the assignment.

**Week 1: Organizational Behavior and Diversity in Organizations**

For Week 1 FIF, read the entire book of Esther and chapters 1 and 2 of the textbook. What types of diversity are evident? Identify a minimum of four types of diversity. And, how did these types of diversity impact the outcome of the story? In this discussion forum, share the minimum of four types of diversity you identified, and make connections to the textbook concepts (Chapter 2).

Identify one application to your job, life, career, and the discipline of organizational behavior.

**Week 2: Attitudes, Job Satisfaction, Emotions, and Moods**

For Week 2 FIF, read chapters 1 and 2 from the book of Esther, and chapters 3 and 4 from the textbook. Identify one character in the story that is described with named attitudes and emotions. What is the organizational impact of the character's attitudes and emotions? Identify one character, using a minimum of one attitude and one emotion to describe the circumstance and the organizational impact. Use the textbook (chapters 3 and 4) to substantiate your identification. And, assess how attitude and emotion impacted the story and the organization.

Identify one application to your job, life, career, or the discipline of organizational behavior.

**Week 3: Personality, Values, Perception, and Individual**

For Week 3 FIF, read chapters 1 through 9 of the book of Esther, and chapters 5 and 6 from the textbook. Identify one character in the story that made choices based on his or her values. What individual decision making was made as a result of these values? Identify one character, using a minimum of one value and one individual decision to describe the circumstance and the organizational impact resulting from this. Use the textbook (chapters 5 and 6) to substantiate your identification. And, assess how the value and decision-making impacted the story and the organization.

Identify one application to your job, life, career, or the discipline of organizational behavior.

**Week 4: Faith Integration: Motivational Concepts and Applications**

For Week 4 FIF, read chapters 3 through 8 of the book of Esther, and chapters 7 and 8 from the textbook. Identify one type of justice carried out by King Xerxes within Chapters 3-8. What was the primary motivation of King Xerxes? What is the organizational impact of King Xerxes' reign of justice? Use a minimum of one type of justice and one motivation to describe the circumstance and the organizational impact. Use the textbook (chapters 7 and 8) to substantiate your identification. And, assess how the justice and motivation impacted the story and the organization.

Identify one application to your job, life, career, or the discipline of organizational behavior.

### **Week 5: Faith Integration: Group Behavior and Work Teams**

For Week 5 FIF, read chapters 8 through 10 of the book of Esther, and chapters 9 and 10 from the textbook. Consider the Jews as a group. Using the textbook (chapters 9 and 10) to substantiate your response, consider the group itself and the external factors impacting the group. Using Group Properties 1-6 in the textbook, describe the Jews as a group and the organization within which they exist. (For example: what is the social threat or role conflict of the group?) Identify one aspect from each Group Property (one each from Group Property 1, 2, 3, 4, 5, and 6) that pertains to the Jewish people as described in Esther chapters 8-10. Use the textbook to substantiate your identification. And, assess how these group properties impacted the story and the organization.

Identify one application to your job, life, career, or the discipline of organizational behavior.

### **Week 6: Faith Integration: Communication and Leadership**

For Week 6 FIF, read chapters 1 through 10 of the book of Esther, and chapters 11 and 12 from the textbook. Identify two different channels of communication within the book of Esther. (Refer to section 11-4, "Choice of Communication" in the textbook). What were the: a) personal and b) organizational factors, which influenced the channel choice? And, what was the impact of the communication which ensued? Then, identify King Xerxes' primary leadership style, using sections 12-1 and 12-2 from the textbook and specific Bible passages to substantiate your choice.

Identify one application to your job, life, career, or the discipline of organizational behavior.

**Week 7: Faith Integration: Power, Politics, Conflict and Negotiation**

For Week 7 FIF, read chapters 1 through 10 of the book of Esther, and chapters 13 and 14 from the textbook. Identify conflict in the Esther story. Use the identified conflict within the Esther story and describe each stage in the conflict process, using chapters 13 and 14 in the textbook to support your response. Then describe one aspect of negotiation, which was related to or resulted from your identified conflict within the Book of Esther.

Identify one application to your job, life, career, or the discipline of organizational behavior.

**Week 8: Faith Integration: Organizational Structure and Culture**

For Week 8 FIF, read chapter 1 of the book of Esther, and chapters 15 and 16 from the textbook. Identify the organizational structure describing King Xerxes's palace. Name the structure (using section 16-1 of the textbook) and King Xerxes's role within that organizational structure. Then, identify and name one of the biblical characters within the story and explain how he or she learned about the culture of the palace (using section 16-4 of the textbook).

Identify one application to your job, life, career or the discipline of organizational behavior.

**Final Paper Assignment: Faith Integration Component**

The final assignment for the course includes a faith integration component which helps students close the loop on their faith integrative learning in the course. This faith integration assignment is a component of their comprehensive final paper, as shown below.

**Final Summary Paper**

The final summary paper is an opportunity for you to reflect on your learning of the course material and personal insights from the Personal Inventory Assessments, the Faith Integration component and the Discussions. The paper will be 3,000-5,000 words.

For each week, choose two key areas or findings that you would like to explore.

To provide a comprehensive review of each key area chosen, use all of the following three resources to elaborate on each of your chosen areas: textbook, Personal Inventory Assessment results, work experience, and one peer-reviewed research article.

For the faith component of the Final Summary Paper:

1. The eight unique faith-focused segments demonstrated your learning of faith integrative material using critical thinking, analysis, and communication. Consider the collective of your eight faith integration forum submissions, class discussions that ensued, and feedback from the professor on the rubric.
2. Select one key finding. Use this final paper section as an opportunity to provide a comprehensive response to the Esther faith integration assignment, reflecting on your own learning, the insights provided by peers in the discussion component, and the feedback provided by the professor. This section of the Final Summary Paper will be approximately 250 words long.

Appendix B  
Faith Integration Forum Rubric

	<b>DEFICIENT (0-2 points)</b>	<b>MARGINAL (3 points)</b>	<b>PROFICIENT (4 points)</b>	<b>OUTSTANDING (5 points)</b>	<b>Points Earned</b>
<b>Understanding</b>	The posting provides no evidence of understanding of the relevant concepts	The posting provides some evidence of understanding of the relevant concepts	The posting provides significant evidence of understanding the relevant concepts	The posting provides substantive evidence of a deep understanding of the relevant concepts	
<b>Analysis</b>	The posting provides no evidence of analysis	The posting provides evidence of superficial analysis, with minor gaps or mistakes	The posting provides evidence of coherent analysis	The posting demonstrates excellent analysis	
<b>Writing Mechanics</b>	The writing is unclear and is flawed by several grammatical or spelling errors	The writing is somewhat clear and somewhat flawed	The writing is clear and contains few flaws	The writing is clear and flawless	
<b>Communication</b>	The posting fails to communicate	The posting marginally communicates	The communication is effective	The communication is highly effective	
<b>Application</b>	The posting contains no real-world application	The posting provides superficial application to work or personal life	The posting provides relevant application to work or personal life	The posting provides excellent, relevant applications to work or personal life	
<b>Sources and Documentation of Sources</b>	Posting does not list any citations or sources	Posting lists some variation of a source and citation, but with errors—not using appropriate APA format	Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. However, either the listing(s) or the citation(s) use incomplete or incorrect APA format.	Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. All citations and references are in correct APA format.	
<b>Responses to Other Postings</b>	No response to other postings found, or response is of unacceptable quality	Responds to at least one posting, but responses have little depth	Responds to at least one posting in a substantive manner	Responds to one or more postings in a substantive manner than demonstrates significant insight	
				<b>TOTAL (Max = 35)</b>	



Appendix C  
Student Submission Examples with Grading Assessment and Critique/Rationale

**Example 1**

Student response for Week 1:

*Prompt: For Week 1 FIF, read the entire book of Esther and chapters 1 and 2 of the textbook. What types of diversity are evident? Identify a minimum of four types of diversity. And, how did these types of diversity impact the outcome of the story? In this discussion forum, share the minimum of four types of diversity you identified, and make connections to the textbook concepts (Chapter 2) and how you can apply these concepts to your job, life, career, and the discipline of organizational behavior.*

1: There were class differences in the groups of people: princes, military leaders, women (1:3 and 1:9). The class differences impacted the outcome because King Xerxes relies on experts to inform him of the law, and if women were not a focal point of the story, then the story of God's grace over the Jewish people (because they were not slaughtered) wouldn't be known.

2: The king included all SES groups in the banquet (1:5). It is important that the king included all types of people because it shows how kind he was and how he valued everyone in his kingdom.

3: People were broken by tribes (2:5); Mordecai was from the tribe of Benjamin. And, it is important that the tribes are mentioned because it brings consistency to the whole bible story and fulfilment of the scriptures through Jesus.

4: Sexual diversity because there were seven eunuchs (1:10). Though men and women, nobles and leaders, experts and princes are mentioned, we also have eunuchs in the story. Because there are eunuchs in the story, it demonstrates how all people regardless of their sexuality can be a part of the fulfilment of the scriptures.

All these types of diversity are important. At work, I usually notice people's gender, their physical limitations and their areas of specialization. In Esther 1 & 2, I found that there are all kinds of diversity. This has shown me that diversity is all around me, but in my current culture, I tend to only

see the types of diversity that are popular. Popular diversity to me is gender, physical abilities and limitations, race/ethnicity and religion.

	<b>DEFICIENT (0-2 points)</b>	<b>MARGINAL (3 points)</b>	<b>PROFICIENT (4 points)</b>	<b>OUTSTANDING (5 points)</b>	<b>Points Earned</b>
<b>Understanding</b>	The posting provides no evidence of understanding of the relevant concepts	The posting provides some evidence of understanding of the relevant concepts	The posting provides significant evidence of understanding the relevant concepts	<b>The posting provides substantive evidence of a deep understanding of the relevant concepts</b>	5
<b>Analysis</b>	The posting provides no evidence of analysis	The posting provides evidence of superficial analysis, with minor gaps or mistakes	<b>The posting provides evidence of coherent analysis</b>	The posting demonstrates excellent analysis	4
<b>Writing Mechanics</b>	The writing is unclear and is flawed by several grammatical or spelling errors	The writing is somewhat clear and somewhat flawed	<b>The writing is clear and contains few flaws</b>	The writing is clear and flawless	4
<b>Communication</b>	The posting fails to communicate	The posting marginally communicates	The communication is effective	<b>The communication is highly effective</b>	5
<b>Application</b>	The posting contains no real-world application	The posting provides superficial application to work or personal life	<b>The posting provides relevant application to work or personal life</b>	The posting provides excellent, relevant applications to work or personal life	4
<b>Sources and Documentation of Sources</b>	Posting does not list any citations or sources	Posting lists some variation of a source and citation, but with errors—not using appropriate APA format	<b>Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. However, either the listing(s) or the citation(s) use incomplete or incorrect APA format.</b>	Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. All citations and references are in correct APA format.	4
<b>Responses to Other Postings</b>	No response to other postings found, or response is of unacceptable quality	Responds to at least one posting, but responses have little depth	<b>Responds to at least one posting in a substantive manner</b>	Responds to one or more postings in a substantive manner than demonstrates significant insight	4
<b>Professor Comments: This is a great forum entry. The aspects of diversity that you have identified and discussed demonstrates your understanding of the material from our textbook chapters as well as the Esther passage. I would have liked to have seen the specific textbook concepts more deliberately discussed. Also, for your peer response, it will help the class-based discussions to elaborate more on the issues of SES which you have identified.</b>				<b>TOTAL (Max = 35)</b>	<b>30</b>

**Example 2**

Student response for Week 3

*Prompt: For Week 3 FIF, read chapters 1 through 9 of the book of Esther, and chapters 5 and 6 from the textbook. Identify one character in the story that made choices based on his or her values. What individual decision making was made as a result of these values? Identify one character, using a minimum of one value and one individual decision to describe the circumstance and the organizational impact resulting from this. Use the textbook (chapters 5 and 6) to substantiate your identification. And, assess how the value and decision-making impacted the story and the organization. Identify one application to your job, life, career, or the discipline of organizational behavior.*

Student Response:

In Chapter 7:3-10 Esther tells the king that she's Jewish and asks the king to spare not only her life but all the Jewish people. She did this because Haman had decreed that all Jews in the kingdom needed to be killed. So, Esther's personal value is her community, and she risks her life to save her community. The organizational impact of her decision is that the king was upset that he was deceived by Haman. And, the king ordered Haman to be hung on the gallows that was built for Mordecai. It was because of Esther's strategy, and the king's desire for justice that the Jewish people didn't get killed.

	<b>DEFICIENT (0-2 points)</b>	<b>MARGINAL (3 points)</b>	<b>PROFICIENT (4 points)</b>	<b>OUTSTANDING (5 points)</b>	<b>Points Earned</b>
<b>Understanding</b>	The posting provides no evidence of understanding of the relevant concepts	The posting provides some evidence of understanding of the relevant concepts	<b>The posting provides significant evidence of understanding the relevant concepts</b>	The posting provides substantive evidence of a deep understanding of the relevant concepts	4
<b>Analysis</b>	The posting provides no evidence of analysis	The posting provides evidence of superficial analysis, with minor gaps or mistakes	<b>The posting provides evidence of coherent analysis</b>	The posting demonstrates excellent analysis	4
<b>Writing Mechanics</b>	The writing is unclear and is flawed by several grammatical or spelling errors	The writing is somewhat clear and somewhat flawed	The writing is clear and contains few flaws	<b>The writing is clear and flawless</b>	5
<b>Communication</b>	The posting fails to communicate	The posting marginally communicates	<b>The communication is effective</b>	The communication is highly effective	4
<b>Application</b>	<b>The posting contains no real-world application</b>	The posting provides superficial application to work or personal life	The posting provides relevant application to work or personal life	The posting provides excellent, relevant applications to work or personal life	1
<b>Sources and Documentation of Sources</b>	Posting does not list any citations or sources	<b>Posting lists some variation of a source and citation, but with errors—not using appropriate APA format</b>	Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. However, either the listing(s) or the citation(s) use incomplete or incorrect APA format.	Posting incorporates textbook and/or Biblical texts (required) along with additional sources (optional) in the body of the discussion. All sources are cited with in-text citations. In addition, references are listed at the bottom of the discussion. All citations and references are in correct APA format.	3
<b>Responses to Other Postings</b>	No response to other postings found, or response is of unacceptable quality	Responds to at least one posting, but responses have little depth	<b>Responds to at least one posting in a substantive manner</b>	Responds to one or more postings in a substantive manner than demonstrates significant insight	4
<b>Professor Comments: Esther's value of community is insightful. Where does this value of community originate? What do you know about Esther's family, community and faith that would lead to such a strong value? And, what value do YOU have that is evidenced clearly in your workplace?</b>				<b>TOTAL (Max = 35)</b>	<b>25</b>

The Reflection of Hope in Social Media by Generation Z

Sherryl Berg-Ridenour

Azusa Pacific University

Mary Ann Harris

Bethel University

Raquel Hunter

WhatsNewInSocial.com

Correspondence concerning this article should be addressed to Sherryl Berg-Ridenour, Azusa Pacific University, 375 West Hospitality Lane, San Bernardino, CA 92408. Contact: [Sberg@apu.edu](mailto:Sberg@apu.edu).

## Abstract

This study explores reflections of hope among GenZers. Hopefulness toward the future is essential because it is the root of creativity, human development, goal achievement, and individual dreams. This textual analysis interprets nearly 5,000 GenZers' posts examining themes, images, and tone that tie into their expressions of hope. The researchers analyze language and media of Gen Z to better understand their view of hope and how others, such as Christian business educators, can use this learning to understand, connect and better serve this audience. The methodology and findings from this study has shed a better light to unveil how GenZers express hope revealing otherwise hidden features of their reflections of hope on social media. This could heighten awareness for educators, social entities, and businesses that will soon encounter GenZer's in their ranks.

*Keywords:* Gen Z, Generation Z, GenZer, hope, hopeful, hopefulness, twitter, social media

### The Reflection of Hope in Social Media by Generation Z

Generation Z (Gen Z) is a group of major interest to organizations across disciplines from universities and corporations to government agencies. “Gen Z accounts for 61 million people in the United States, a group larger than Gen X” (Morris, pp 1, 2018). According to Pew Research Center, Gen Xers are born between 1965-80, Millennials are born between 1981-96, and GenZers are born between 1997-2012 (Peterson, 2014). Gen Z will be the dominant generational cohort in the United States population by 2020. This generational cohort is large, diverse, and highly connected through technology as digital natives, with no experience in a time without the internet (or cell phones) at their disposal. Gen Z is now entering the labor market and colleges. Their articulation of hope could be useful in revealing association related to their reflection of the future. Hope prepares individuals for goal achievement and helps people realize their dreams. Using the latest data available, this topic has an appeal to those who have tried to understand, connect with, and serve Gen Z students and employees. Previous data has suggested Gen Z is a highly anxious group, feeling isolated and desperate in their daily lives compared to previous generations despite their relatively easy access to connect with others (American Psychological Association, 2018). Previous data also has suggested Gen Z is passionate about issues of social justice, although it is more likely than any other generation to support restrictions on free speech as well as to disinvite speakers who do not support their point of view on college campuses (Schroth, 2019). This study seeks to glean valuable insights concerning Generation Z from their postings on social media. Researchers at Harvard University (Tamir & Mitchell, 2012) have noted that persons disclosing information about themselves has been shown to be intrinsically rewarding and that this generation has been more apt to share online. With this backdrop, the researchers embarked on a project to better understand this group from the perspective of how they reflect hope in their organic social media postings--that is, the natural ways they discuss their lives in everyday social dialogue.

Hope toward the future has been one of the most important and significant issues in social science that has been studied scientifically since the 1960s (Keene, Reder, & Serwint, 2009; Nesse, 1999; Snyder, Irving, & Anderson, 1991). In the *Oxford Handbook of Hope* (2017), Matthew Gallagher presented ideas on why scholars should study hope. One of his top reasons was that hope resides where the fundamental understanding of human flourishing exists. Hope is essential for positive human development. As drawn from writings in historical and contemporary philosophy and psychology, hope can be seen as a human strength that helps the individual to optimize resources toward positive pathways of development. Relational developmental systems theories (Overton & Muller, 2012) have emphasized pathways shaped by individual characteristics such as aspirations, values, hope, etc.

Hope has many facets and dimensions based on both personal and cultural values (Nesse, 1999; Kim et al., 2012). For example, in the NPR/PBS Marist Poll's results for New Year's Resolutions & Outlook for 2019, 40% of Americans who were optimistic about the world were particularly optimistic toward family, 15% towards jobs, and 13% towards health (Marist Poll, 2018). On the flipside, 60% of Americans who claimed to be pessimistic, were associating the negative outcomes with politics, 16% in news, and 8% in finances. In our research, reflections of hope have been segmented in several veins including (a) relationships, (b) politics, (c) education, (d) the future, and (e) career.

Analogous to the data collected by the Marist Poll, this research, using a monitoring tool by a renowned social media monitoring company, examined a large body of Twitter postings. A query was created to identify anyone who talked about hope on Twitter. There were 43,561 GenZers identified through searching for key terms in their Twitter biographies. There were 4,718 total mentions of hope examined from 2,127 unique authors. Some authors mentioned key terms more than once and were counted twice. Postings were dated from January 1, 2019, through May 12,



2019, from postings that were 36% female and 64% male. The authors further examined how GenZers expressed and communicated hope to uncover how GenZers express hope in twitter. This revealed otherwise concealed facets of reflections of hope from this group. This research hopes to stimulate dialog on how hope is communicated related back to the GenZers and gain better insights on their "language" of hope as it is presented in twitter posts.

## **Literature Review**

### **Hope**

As already mentioned, the Bible articulates hope as one of the three divine gifts in the Bible: “and now these three remain: faith, hope, and love...” (1 Cor. 13:13, New International Version). If we are counting, hope is mentioned more than 125 times in the Bible. It is posited as something a person can both have and practice (Eliott, 2005). You can have hope for the future as well as maintain hope in different situations. A spiritual interpretation of hope is that it is both a virtue and a gift from God. As a virtue, Christians should foster an optimistic attitude and expect the joys of heaven to come true (Phil. 4:8, NIV): “Finally brothers, 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.” Hope is a gift as illustrated in Jeremiah 29:11b (NIV): “plans to give you hope and a future.” It is important for Christians in society to create, spread, and practice hope as God’s gift to humankind. Hope leads to boldness: “Therefore, since we have such a hope, we are very bold” (2Cor 3:12, NIV). Hope refers to Christ and his resurrection which is soul anchoring belief that holds in rough seas. Again, in Titus 2:13, “we wait for the blessed hope – the appearing of the glory of our great God and Savior, Jesus Christ.” It is a vital root of why we behave a certain way or have faith when all seems lost. Hope also looks to the future as Paul writes in Philippians 1:20 (NIV), “I eagerly expect and hope that I will in no way be

ashamed but will have sufficient courage...” This is a feeling that reaches to the future in positive expectations.

Even thousands of years later, human science through the field of positive psychology has confirmed that hope is a critical root construct of most positive relational theories. One of the main areas of focus covered by positive psychology is the occurrence of hope (Bormans, 2016). Hope is closely linked to our ultimate goals and our spirituality.

Hope is reflected an essential component in human life (Keene, Reder, & Serwint, 2009). Higher levels of hope have been connected with more positive consequences in several areas and serves as a catalyst igniting other emotions and promoting well-being (Snyder, Shorey, & Rand, 2002).

Hope is a forward-looking paradigm with spiritual merits which can serve as an inner resource to help people attain goals and reach positive outcomes, particularly in situations of doubt, emergency, or stress (Granek et al., 2013; Haase, 2004; Keene Reder & Serwint, 2009). In fact, the presence of hope has been identified frequently as a positive coping behavior (Patterson et al., 2004). Hopefulness has been found to influence a positive affirmation of resilience (Haase, 2004, McCubbin, Balling, Possin, Friedrich, & Bryne, 2002; Rosenberg, Baker, Syrjala, Back, & Wolfe, 2013).

Snyder, Irving, and Anderson (1991; 1994) considered hope as “a positive motivational state that is based on an interactively derived sense of successful agency (goal-directed energy) and pathways (planning to meet goals)” (p. 287). It is described as both cognitive (Breznitz, 1986; Gottschalk, 1974) and affective (Snyder et al., 2002). It acts to motivate people toward goal planning and achievement. Hopefulness can be seen a focused promise of how things can be in a future with positive results. Hopeful and happy people have strong relationships with their friends, partners, neighbors, and family. One result of the presence of hope for young people is that it motivates them

to actively pursue and their goals. In a follow-up study, Snyder (2002) linked high levels of hope with increased levels of well-being and adaptive coping.

Fredrikson (2009) and Crestinker (2008) noted that hopeful people have positive interactions with their family and friends. Among different indexes of social capital (i.e., participation, social trust, social coherence), social cohesion and social trust have respectively the greatest effects on students' hopefulness toward the future. The opposite can be true as well. Low levels of hope - i.e., hopelessness/despair - have been clearly linked with dysphoria and depression (Abramson et al., 1989; Beck et al., 1975; Chang & DeSimone, 2001) and, by consequence, with suicide (Aldridge, 1998; Beck et al., 1990; Grewal & Porter, 2007).

Thus, hope is fundamental to good health and whole person development promoting productivity in students, workers and goodwill among employees and families. The reverse can also be seen as a deficiency of hope may shorten both quality and duration of life. Given such serious consequences, hope represents a valid and important therapeutic target and one of paramount interest to academics who influence and engage with GenZers.

## **Generation Z**

Members of Gen Z are born after the year 1995 and have been described as highly connected, active users of social media platforms such as Twitter (Peterson, 2014). Gen Z individuals have never known a world without smartphones or the internet so they are accustomed to collaborate, share, and distribute images and information digitally (Desai, 2017). GenZers have been known to be (a) well-connected, (b) driven by greater exposure to digital media, (c) more accepting of diversity, and (d) used to spending significant time on online social networks (Grail Research, 2010).

GenZers are highly active on social media spreading and sharing experiences online through videos and links (Relander, 2014). As a consequence, GenZers prefer to “socialize online rather than

face-to-face, a change both positively and negatively affecting society” (Schwieger, 2018). Hence, Generation Z individuals have an informal, individual, and direct way of social networking as a part of their everyday lives (Stillman, 2017). Averaging about two hours and 43 minutes a day on social media (Global Web Index, 2017), they look to social media to reflect, rebuild, affirm and create genuine digital relationships. Thus, it is fitting for the researchers to examine how GenZers express and communicate their ideas on hope through social media posts to pull back the curtain.

Understanding how hope is communicated is one way to look into the minds of the Generation Z cohort who are heading into college and into work.

### **Promoting or Preventing Hope**

Schroth (2019) noted that managers and educators face special challenges with the new generation of employees and that it is important for both to understand the factors that have influenced Gen Zers to think and behave as they do: “Understanding their behavior and the distinct needs that they have will help managers to better integrate the new employees into the workplace for mutual success” (p. 7). According to Kim, Kang, and Anna (2012), companies either promote or prevent hope for one of two purposes: promotion-focused goals and prevention-focused goals. Promotion-focused goals are “related to achieving desirable outcomes” whereas prevention-focused goals are “related to avoiding undesirable outcomes” (p.44). These two terminologies stem from regulatory focus theory which differentiates promotion-focused goals and prevention-focused goals (Higgins, 1997; Higgins et al., 1997). While other research has supported this theory by examining the effectiveness of marketing activities in promoting or preventing hope to induce wanted consumer behavior (De Mello & MacInnis, 2005; Madrigal & Bee, 2004; Poels & Dewitte, 2008), Kim, Kang, and Anna (2012) further examined the promotion and prevention of hope to promote CSR corporate social responsibility (CSR) activities. Thus, previous research on businesses’ promotion and prevention of hope demonstrates the businesses are influential to promote and

prevent different kinds of hope to encourage a better society. In this study, the authors sought to understand how businesses can promote and prevent hope in Generation Z. As Gen Z will be the dominant generational cohort within a global population of 7.7 billion, it will be crucial to understand how hope can be conveyed to this rising generation to effectively influence their behavior.

Businesses as well as educational facilities can be effective agents in promoting hope in a society (De Mello & MacInnis, 2005; Kim et al., 2012; Madrigal & Bee, 2004; Poels & Dewitte, 2008). Anecdotally, businesses such as Always and Dove have promoted hope by supporting women's equality, while Pantene and Tide have promoted family time by encouraging dads' interactions with their kids. Companies like General Mills have become more family-friendly by providing free medical, beauty salon, tailor, and gas station services to its employees.

On the other side of the spectrum, businesses also can prevent hope. For example, Airbnb's advertising slogan "to limit travel is to turn back progress" in protest of the U.S. Supreme Court's upholding of Trump's travel ban ruling in June 2018 was hope-promoting while Lush Cosmetic's "Paid to lie" ad campaign against undercover police work in the United Kingdom was hope-preventing.

### **Methodology**

After considering a variety of options for social media platforms to monitor, the researchers selected Twitter as the platform of choice as GenZer's use this tool extensively and access to data was made available by a leading social listening company. Twitter is an online social networking service that enables users to send and read short messages called "tweets." The goal of Twitter is to help users create and share ideas and information quickly (Twitter.com, 2019). Forty-four percent of GenZers use Twitter (Global Web Index, 2017), which is the highest percentage of users among any other age groups. It is the sixth most used social media platform below YouTube, Facebook,

Instagram, WhatsApp, and Facebook Messenger. The top five platforms were not used as they are difficult to monitor a genuine voice like Twitter, which was originally created to function as a mini-blog. The messengers like WhatsApp and Facebook Messenger are private conversations, YouTube is used for video-watching, Instagram is photo-based, and Facebook is a place for keeping in touch with family and friends, not a platform to post commentaries. Due to the restrictive limits on characters on Twitter, tweets come off much more authentic to the users' voice than other platforms (Poels, & Dewitte, 2008). A tweet is a brief summary of an idea in the shortest and most natural phrasing possible.

The researchers partnered with Brandwatch, a social media monitoring company to collect, monitor, and analyze six months of "tweet" conversations. First, Twitter authors were pulled in the general population who posted on hope between January to May 2019. This time frame was chosen based on access given by the monitoring agency. The following commands were used to filter and monitor conversations on hope: "(I OR me OR my OR we) NEAR/10 (hope OR hoped OR hoping OR hopeful OR hopes OR wish OR wishing OR wished; fingers crossed; and "phrases with wish." Then researchers specifically looked for Gen Z posts (GenZers are ages 7-22). This group was identified by clues they gave regarding their age such as high school/college graduation dates. There were 43,561 GenZers examined between Jan 1, 2019 and May 12, 2019 (see Appendix A). In those posts only 4718 posts mentioned hope and are included in the research. In the 4,718 posts examined thirty-six percent were female and sixty-four percent were male. This will tip the results to a more male perspective. Over all the Gen Z posts were focused on music and politics.

Top keywords, hashtags, phrases, and emojis that met the query above were collected from the posts. Researchers compared these top keywords, hashtags, phrases, and emojis from the GenZers to the general public. Demographic information was also collected and analyzed. In the

general public, there were 33 million mentions with 11 million unique authors during the January to May 2019 time frame. Among the GenZers, there were 4,718 mentions with 2,127 unique authors.

### Findings

Among the 33 million tweets from the general population that mentioned hope, 47% were female and 53% were male. Top interests among this group were (a) family and parenting (12%), (b) sports (12%), (c) music (10%), and (d) books (8%). Top professions were (a) artists (28%), (b) executives (15%), (c) students (12%), and (d) teacher/lecturer (8%). Geographically, 79% of the general population tweeters on hope were from the United States.

Of the 4,718 tweets among the GenZers that mentioned hope, 36% were female and 64% were male. Top interests among this group were (a) music (27%), (b) politics (11%), (c) science (7%), and (d) beauty/health (6%). Top professions were (a) artists (34%), (b) executives (20%), (c) health practitioners (12%), and (d) teacher or lecturer (10%). Geographically, 99% of the GenZer Tweeters on hope were from United States. Sentiment analysis showed (a) mostly neutral posts regarding hope (68%) versus (b) 25% for positive comments and (c) 7% for negative comments.

The number of hope posts increased significantly in May, perhaps indicative of the end of the school, warmer weather, or other external circumstances. Figure 1 shows the total number of posts with mentions of hope by Gen Z posters. Hope has been positively and negatively linked to school activities among the Gen Z group. Studies have linked a positive correlation between hope and school performance, life satisfaction, and effective coping strategies in students was revealed by numerous studies, including Chang (1998). Ciarrochi, Heaven, and Davies (2007) studied “positive thinking” variables, including hope, in predicting high school grades and came to the conclusion that hope was a predictor of positive affect and the “best predictor of grades.” (p.1165) More study needs to go into the rise of tweets toward the end of the school year, but perhaps it is just as simple as looking forward to the end of the school year and the beginning of summer as one tweeter noted,

“I really wish I could stop losing the will to do any school work. This time of the year...when I really need to get everything done. It's biting me in the butt.”

The most popular day of the week to post was Thursday with over 4.9 tweets per person in the Gen Z posted on that day. On average there were around 6,000 tweets per every second.

Appendix B shows the total number of posts with mentions of hope by GenZ posters per weekday. We examined only the tweets from GenZers that referenced hope, hopefulness, or corresponding synonyms or emojis.

As topics were further investigated, it was found that happy birthday, love, birthday, school, great and today all were top areas of discussion. This indicates both hope areas of interest to this audience (school, birthdays) as well as the words they used in connection with our stated hope triggers. Several topics were recurring themes in the reflection of hope in GenZers. Some of the more frequently used phrases around hope included: “good one,” “high school,” “hope your day,” and “have an amazing.” Keywords were more of the same. The larger the print, the more prominent and frequent the association. Some of the more prominent associations with hope were “love,” “pic” (picture), “people,” “birthday,” “today,” and “life.” Findings on these topics of hope are summarized in Appendix C, “Word Cloud Top Topics.”

Regarding hashtags, some surprising key topics were discovered, including #arthritis, #ra (rheumatoid arthritis), #autoimmune, and #rheumatoidarthritis, given the age group. Hashtag results were also noteworthy. There was a much higher percentage of hashtag results for this group than expected. Some of the more prominent associations included #bbmastopsocial (billboard music awards top social), #sunshinehobiday (Hobi is an artist from Japan), and #hope. This is a shorter version of “this is what I hope” or “hope you are doing well.” Sometimes a hashtag illustrated action or hope, as in this tweet from JP: “I think this is a new one, cause I don't recognize some of the moves (and I kinda wished it stayed that way)... #NeverGonnaStop...” Our findings on



these top topics of hope are summarized in Appendix D, “Word Cloud of Top Hashtags Related to Hope.”

Some of the more frequently used phrases around hope included: “good one,” “high school,” “hope your day,” and “have an amazing.” The focus on hashtags typically indicates a population that is focused on identity as these signal to the social media community that the poster agrees with that statement and wants to be known as being part of that group.

Another discovery was the connection this generation had with expressing hope in emojis. Emojis are small images or icons used to express ideas or emotions. There are many emojis and each one may have a different meaning. Some are pretty easy to understand as a smile means happy or a frown connotes sadness. Emojis serve an important function in communicating with Gen Z and that is important to understand. Where other generations more often think in words, Gen Z often thinks in symbols (Stillman, 2019). This group used many emojis when referencing hope in their topics. The classic red heart emoji was used to express love. The purple heart has a similar meaning but is used by apple products like the apple phone. The laughing face with tears means laughing so hard. Also associated with hope is the emoji of the praying hands which roughly translates into praying for you or the topic of discussion. Sadness over an event or what is happening is represented by the crying face with streams of tears. One tweeter used emojis to emphasize emotions and wishes, “@BTS\_twt RM i love you💜 i hope you are always healthy😊.” Another noted with surprise and disgust the use of different font: “me h- Graphic Designers: OMG 🙄 IS THAT COMIC SANS????!! 🤔🙄🤔🤔 WHY WOULD YOU?” Emojis that were most prominently connected to the feeling, expression, or reflection of hope are summarized in a word cloud. Our findings on the top emojis related to hope are summarized in Appendix E, “Word Cloud Top Emojis.” The emojis can help express an emotion that is difficult to express with words. Emojis

were used often and serve an important function in communication for GenZers. GenZers are significantly more likely than their older counterparts to use emojis (Peterson, 2014). Emojis seem to serve an important function in text-only communication with the posts examined to add meaning as well. The "face with tears of joy" 😄 was used the most in our data (17,750 times, representing 10.3% of Tweets with emojis). A new report from Adobe for World Emoji Day, July 17, show that eighty-three percent of GenZ phone user feels more comfortable expressing emotions through emojis and about the same percentage see people using emojis are more approachable (Bishara, 2019). Understanding how hope is communicated through the use of emojis can shed light for businesses and educators on how to relate to the GenZers. Emojis are part of the language used by GenZers to communicate more than words. More research is needed on this aspect of their posts.

### **Discussion**

While Gen Z has hope as measured by comments found in the Twitter data, questions remain regarding both the quantity of commentary used and the nature of hope expressions projected. Is this even real hope? Or is it wishful thinking or a quick catchphrase to make oneself appear to be positive or hopeful with little depth behind the sentiment? Is there a link for a deeper source of hope as we know in Christ?

There were at least a few indications that this stated hope was more superficial than deeply rooted. First, the heavy use of emojis with this audience confirmed their reliance on visuals. Images are a quick means of sharing information and feelings with little focus on explanations or deep meaning. Images are also more ambiguous than words and safer to express. They tend to cross cultural barriers more easily. Second, the sentiment analysis data showed little emotion. The majority of sentiment used was neutral, indicating a passive or almost non-committal attitude toward the view of hope. Even the use of "fingers crossed" is potentially indicative of a view of hope that is

less concrete and stable than one might expect. Is it different from the way other generations discuss hope on social platforms such as Twitter?

Yet Gen Zers had some surprising topics they focused on in posts and this potentially may indicate an attempt in social media expression to make sense of their world, which impacts this interest of hope. The topics of birthday and school were expected to be present, yet the heavier topics referenced, notably autoimmune disorders and rheumatoid arthritis, may indicate a desire to reach out to their audiences in more meaningful ways. These markers seem to indicate the potential use of Twitter to help them identify and connect to deeper topics and personal needs. Further analysis is needed.

Overall, the initial findings from this Twitter review were helpful to better understand the perception of hope by this generation. While a greater body of social data is needed, there was certainly some discussions of hope on Twitter by both males and females, throughout the week, and via the currency of their generation - hashtags and emojis. Further research should include going deeper to understand specific topics such as romance, politics, and sports, and should analyze a greater number of comments to gain further insight into these topics and this group. In particular, it would be interesting to further explore the use of emojis as a new language of communication extensively used by GenZers. The world is interested in better understanding generation Z. The Christian community wants to not only understand who they are, but how they think about eternal issues like hope, especially hope in Christ. We believe analyzing conversations in their preferred world of media is a good place to start in unpacking this issue and determining ways to increase hope and faith in the future.

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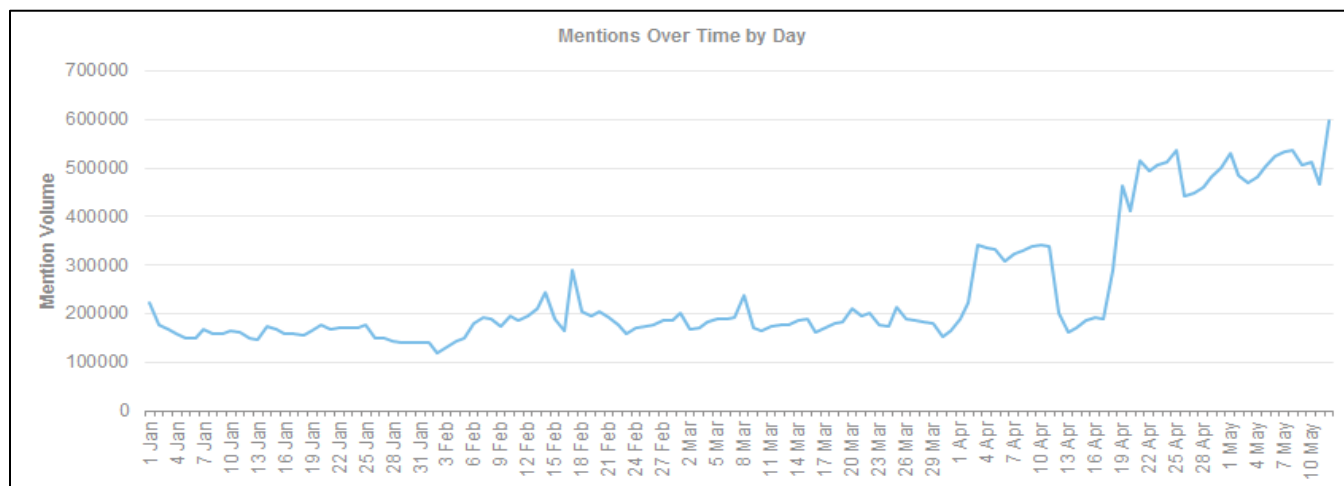
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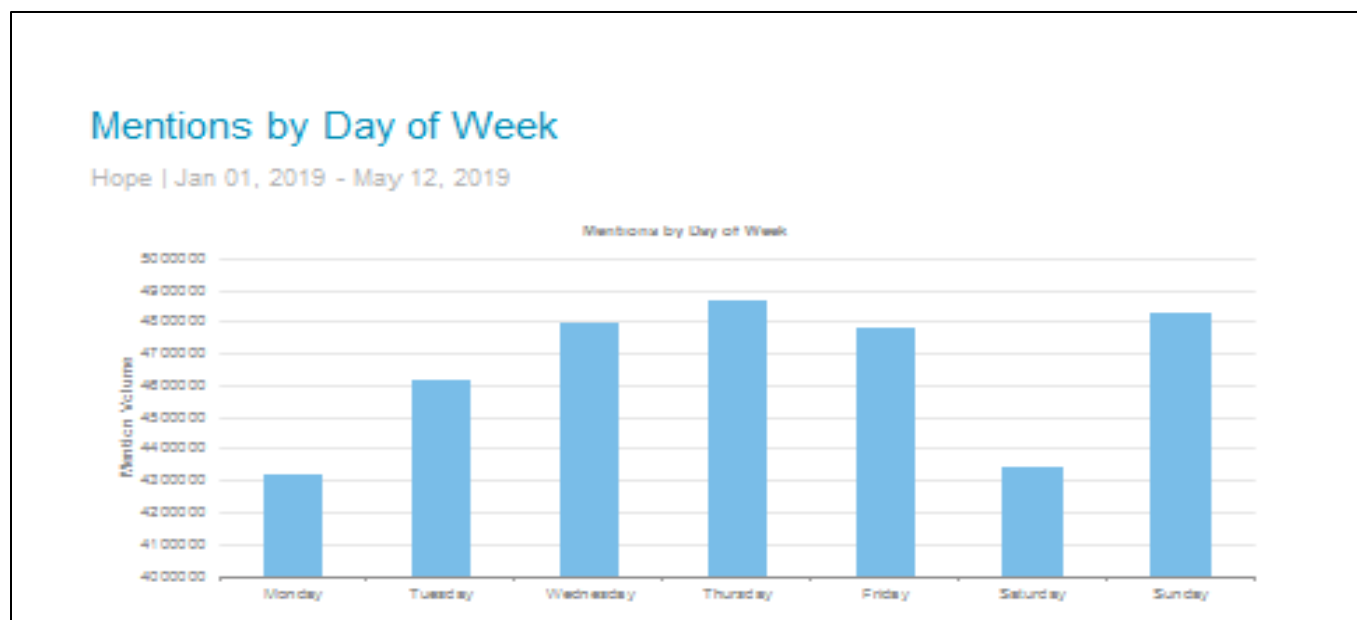
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Appendix A  
Total Mentions of Hope by Generation Z Authors





Appendix B  
Total Tweets Per Day by Generation Z



### Appendix C

#### Word Cloud of Top Topics by Generation Z







The Decision Process Gospel: Turning the Consumer Decision-Making  
Process into an Evangelistic Teaching Tool

Geoffrey P. Lantos

Stonehill College

Correspondence concerning this article should be addressed to Dr. Geoffrey Lantos, Stonehill  
College, 320 Washington Street, North Easton, MA 02356. Contact: [glantos@stonehill.edu](mailto:glantos@stonehill.edu)

### Abstract

This paper demonstrates how I expose non-Christian students to an optional-to-attend, in-class presentation of the Gospel that I developed, called the “Decision Process Gospel” (DPG). The DPG links to the classic five-stage consumer decision-making process (CDMP) by using a modified version of CRU’s “Four Spiritual Laws.”

*Keywords:* Consumer decision making, consumer behavior applications, evangelism, Four Spiritual Laws

## The Decision Process Gospel: Turning the Consumer Decision-Making Process into an Evangelistic Teaching Tool

I have been teaching Consumer Behavior for 39 years and have been a Christian for 38 of those years. In my seventh year of full-time teaching, I started my tour of duty at a private Catholic liberal arts and pre-professional institution. Most of its students seem to be either nominally Christian or lapsed Christians/Catholics, so I felt that this could be an environment where I could freely minister the gospel. After teaching there for a few years, God inspired me to put together the DPG presentation by showing me the similarities between the consumer decision-making process (CDMP) and the step-by-step process that CRU (formerly Campus Crusade for Christ) founder Bill Bright used in the “Four Spiritual Laws.” I reasoned that since part of our college’s mission as a Roman Catholic institution is to develop the “whole person,” including the individual’s moral and spiritual competencies, that this was legitimate and part of my ministry at the school.<sup>1</sup> For several years, I exposed all students to my presentation. I believe the Holy Spirit then instructed me that there are ethical issues in forced exposure of students to the gospel. Starting about two decades ago, I made attendance optional at the final approximately 12 minutes of the class period in which I would present the DPG.

For the material on the CDMP and on involvement/perceived risk, I assign the chapter(s) found in any typical consumer behavior textbook (note: I currently use Schiffman and Wisenblit, 2019). I then present this material over several class periods as two separate topics, combining lecture with discussion.

After covering the CDMP material, I do an in-class application exercise where I have students discuss each stage of their college choice decision. Appendix A shows questions you can give them for discussion. Appendix B shows typical answers you can expect and prompts. Doing

this exercise is fun and easy for students, and I encourage them to look for similarities as well as differences in their decision-making processes at each stage. Working through this exercise shows them that the CDMP is not just a theoretical textbook phenomenon but is, in fact, something that consumers use without thinking in terms of a systematic process. The activity also helps them to brainstorm creative ideas for how college marketers (the Admissions staff in this case) can favorably move high school students and their parents (both being prospects) along the process toward the “purchase” and then concern themselves with post-“purchase” outcomes and behaviors. Furthermore, this gets students thinking about the biggest decisions they will make in their lives, including the ultimate one: a decision for (or against) Christ. In a classroom consisting predominantly of non-Christians, I then get to the DPG—more on that in a moment.

Before that, though, I wish to describe something that I have not tried but that I believe could help pave the way to thinking about presenting the gospel when teaching at an evangelical college. This involves covering your textbook’s material on involvement—the extent to which the purchase decision has perceived personal importance and relevance for the buyer. Then, review the relevance of perceived risks—the extent of uncertainty the consumer believes (perceives) exists about possible negative consequences associated with the purchase and use of a product—in high involvement purchase situations. Next, cover consumer risk reduction strategies—actions consumers take to handle and lessen perceived risk—and marketer risk relievers—marketing strategies to lessen perceived risk. Appendix C contains an application exercise question I have used, applying this material to cars. To keep students thinking along the lines of “buying” their college education, you could apply it to the typical student’s (or their own) experiences when “shopping” for a college (see Appendix C). This will prepare them to think about the risks people take in considering and accepting the gospel as well as RRSs people use and risk relievers they can provide.



Sometime shortly after I have discussed with my classes the CDMP, involvement, and perceived risk, I use the last approximately 12 minutes of class time to present the DPG (Appendix D). I begin when there is about fifteen minutes of class time left, which allows about three minutes for the prelude, followed by two minutes for presenting the DPG.

First, I ask students what they think is the most important decision they will ever make. Typical answers: whom I will marry, my career/first job, where I will live, and whether and how many kids to have. I tell them that, while these are all critically important decisions, there is one decision that is even more crucial because it has eternal consequences: their decision about their relationship with God, and, specifically, with His son, Jesus Christ. I then say that only those interested should stay for my brief presentation of the gospel that applies the CDMP because some of the things I have to say might offend them. I do my best to weed out disinterested or hostile students so as not to offend them, waste their time, or give them the opportunity to stir up trouble. I explain that leaving will not at all offend me or change my opinion of them or their grade. I even tell them that at their age, I would have been one of the first students to bolt out of the room (I was not a Christian back then, although all students are well aware from what I tell them throughout the semester that I am now).

After the disinterested students depart, I explain to remaining students that I will be presenting CRU's "Four Spiritual Laws," (used in class and here by permission) revised by me to incorporate the CDMP. Then, I walk them through my document in Appendix D as a straight lecture, which takes about twelve minutes. Usually, I run out of time to include the "sinner's prayer" at the end and am not certain whether this would be effective. I do not do the ABC and three "R"'s gospel explanation at the end. I do tell them to talk with me either afterward or some other time if they have questions or wish to learn more (note: I do not recall anyone ever doing so) or to talk to someone in Campus Ministry (note: I do not know if anyone ever has or even whether they would

reinforce my presentation). I also offer tracts such as the “Four Spiritual Laws” and “Knowing God Personally,” which sometimes one or more students take.

At an evangelical school, where presumably most students are believers, instructors could still walk interested students through the DPG, with emphasis on it as an evangelistic tool. I will solicit session attendees’ thoughts on this.

### **Personal Experiences with and Assessment of Using the Decision Process Gospel**

The first several times I did the DPG presentation several years ago, I was admittedly nervous. After doing it several times, I gained confidence. Now, after over 25 years, I eagerly look forward to presenting it each semester (note: in the fall in Marketing Principles when we cover the consumer behavior chapter and in the spring in the Consumer Behavior course when we cover the unit on decision-making). From the first day of classes, I have this document posted on my course learning management system page. Before giving the presentation, I usually ask several Christian colleagues to pray for students who will hear it to be receptive, and sometimes we pray for it in our faculty prayer group. Of course, I pray by myself before presenting the DPG too.

Sometimes, it takes a minute or so to encourage some students to depart early. Typically, about a third stay, although there is a wide variance around this. I have had at least one semester where nobody stayed, as well at least one semester where everyone stayed (note: I doubt they all wanted to, but, apparently, nobody was willing to be the first to walk out of the room). After my presentation, as the remaining students exit the room, sometimes one or more will thank me, and occasionally one or more will take a tract that I leave up on the front desk

I pray afterward for the students who stayed to review and seriously consider the DPG presentation and tracts. Nobody has followed up by coming to me personally with questions or to discuss it further, although several have mentioned it to me and thanked me in office visits to discuss other issues. To my knowledge, nobody has ever complained about this activity being

inappropriate although I typically get a few gripes on my student evaluations about “wasting” their time with class-open Christian devotionals. I know that, if nothing else, I am planting seeds that could potentially sprout in later years.

## Endnotes

<sup>1</sup>Incidentally, I do not believe it would be wise to do this at a secular school, although God might lead some Christian professors to do it anyway. I lost my job at a secular school prior to arriving at where I now teach because my witness was a bit too bold, but this led me to my current Catholic college, where I could openly proclaim my faith.

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Appendix A  
Your College Choice Decision In-Class Discussion Questions

1. Think about the decision process you undertook in deciding to attend this college. Describe the five-stage decision process you used focusing on the following stages and issues in each stage:
  - a. Problem recognition: What need, want, or problem(s) led you to decide to attend college following high school??
  - b. Information search: Did you start with an internal search? Was this sufficient? If not, which information sources did you use during your external search? Did you learn more from personal or impersonal sources? Commercial or non-commercial sources? How credible were each of these sources?
  - c. Alternative evaluation: What was the size of your evoked set of colleges? Which evaluative criteria did you use for considering, comparing, and evaluating them? What was the relative importance of the various criteria? Which of your beliefs and do you believe were most influential on your decision?
  - d. Decision: What was your first choice and why? Where did this college rank within your consideration set? Did any unanticipated circumstances or situational influences impact your first choice?
  - e. Post-purchase behavior: Are you satisfied with this college? With what are you particularly satisfied and dissatisfied, and why? Were your desires met? Your expectations? What things do students most complain about here? Have you experienced any post-purchase dissonance regarding selecting this school? If so, what doubts do you have. What other significant post-purchase attitudes and behaviors have you experienced?

2. What, if anything, would you do advise a younger sibling or friend to do differently from what you did as they consider going to college? Would you change anything in the way you go about selecting a graduate school)?
3. Reflect on both your own decision process and the college selection process for most high school students. How could a college marketing manager (e.g., an admissions officer) use knowledge of this process to favorably influence each stage of the college decision process?
4. After you graduate college, you will continue to make major life decisions regarding your career, where to live, whether and whom to marry, whether and how many kids to have, etc. Describe each stage of the decision-making process you might use for one of these important decisions. Does reflecting on this choice in advance better prepare you for making it?

## Appendix B

## Suggested Answers to In-Class Discussion Questions for Your College Choice Decision

## 1. The college choice process:

- a. *Problem Recognition.* There are many different reasons why people feel a need to attend college. For high school students, reasons include a general sense that going to college is the “right thing to do” after graduating high school, a desire to enter a certain career which requires a higher education, a desire to move out of the house and/or live independently of parents, parental pressure, peer pressure (almost everyone else is going to college) an aspiration to get an education (what professors want to hear!), a hope to make lots of money, a search for a spouse (not nearly as big an issue as it used to be), to take advantage of a scholarship offered, a wish to party with a whole bunch of new friends, a fear of having to go out and immediately have to earn a living (i.e., a desire to stay in the womb), and even a hope to “find oneself.” For somewhat older people reasons include a desire to advance in one's current career or to change careers, doing something constructive after finishing military service, and meeting new people. For any given consumer more than one reason could be operative.
- b. *Information Search.* Internal search might include remembering information and advice received in the past from parents, relatives, and friends. It is doubtful that for such an important and potentially life-altering purchase one would rely solely on internal search, and most students do not yet have sufficient information. Thus, a substantial external search will probably be embarked on. Here, the sources of information consulted could be classified as:
  - Personal, non-marketer – Parents, older siblings, other relatives, friends, and high school guidance counselors.



- Non-personal, non-marketer – Independent, neutral sources like directories or guidebooks (e.g., *Barron's*, *Peterson's*) and media reports (e.g., *U.S. News and World Reports* rankings), and dedicated Websites on conducting a college search (e.g., [www.collegeboard.org](http://www.collegeboard.org), which allows students to enter search criteria such as what subjects they are interested in studying and areas of the country where they wish to go to college, [www.salliemae.com:80](http://www.salliemae.com:80), financial aid calculator).
- Personal, marketer – College recruiters, campus tour guides, admissions officials, college fairs (these are now also conducted online, allowing high school students to chat live with college recruiters nationwide—see [www.OnlineCollegeFair.com](http://www.OnlineCollegeFair.com))), and current students and faculty (whether the latter two are really “marketers” is debatable, although they lack the independent credibility of the personal, non-marketer sources above). Some colleges now hold virtual open houses/campus tours on the school’s Website, where interested students can view the campus and chat live with faculty and admissions officers.
- Non-personal, marketer – Official information put out by schools, including college catalogs, college viewbooks, brochures and other direct mail pieces, and the school’s website. Although much of a university’s Website is promotional in nature, savvy students look at the non-promotional areas, such as faculty evaluations and the student newspaper, searching back issues using key words such as “crime on campus” or “student government.”

For credibility, to get the “real scoop,” students usually prefer personal and non-marketer sources, although all of the above can provide useful information. A major trend is for students to use the Internet as an important tool to help select colleges. In fact, according to one source, college websites now rank as the number two influence on the decision, right behind Mom and Dad (who

also often do research on colleges, including wading through websites). According to a poll taken in 2000, the ranking of information sources was as follows: guidance counselors, websites, friends, guidebooks, college catalogs, direct mail, and parents.

- c. *Alternative Evaluation.* Evoked set sizes can initially be quite large, although this number is usually rapidly pared down. There are many criteria which potential students use in evaluating the different schools. Different surveys find different criteria and weight the criteria differently, but generally, in approximate order of importance they are: academic quality/reputation (a vague term—you can probe students as to what they think this means), good jobs for graduates, location, distance from home, social reputation, affordability, scholarships/financial aid, and size. (For sectarian schools, religious affiliation might also be important.) For instance, a Stonehill College survey found academic reputation and campus appearance as the most important factors driving students' decisions to enroll.
- d. *Choice.* Whereas during the 1970s and '80s most students applied to only three or four schools, the trend during the '90s became to apply to six or more schools, which is the size of the decision set. Applications are filled out either by paper and pencil or electronically online. Colleges then accept or reject applicants by mid-March, and accepted applicants choose from among those colleges that have accepted them, making the decision by the May 1 deadline. Some students bargain for financial aid when several colleges accept them in the spring. Some students go through the early decision process, which requires them to pick a favorite college by November 1 of their senior year. If accepted, they must attend and can't bargain for financial aid using awards packages from other schools. Unanticipated circumstances that could affect the choice include being denied admission to one's first choice, an unanticipated scholarship, or a close friend being admitted to a school one applied to.

- e. *Post-purchase Behavior.* Students are usually reluctant to outright admit overall dissatisfaction with their college (and most are probably reasonably satisfied), but you could ask them what students generally complain about to learn specific sources of dissatisfaction. Many will be relatively trivial things unrelated to their evaluative criteria (e.g., the cafeteria food, hassles during the registration process, etc.). A Stonehill College survey found campus life and campus support services as challenges needing improvement. Also, few students will voice doubts, although you can try probing. Most doubts occur during the first few months of their freshman year, after which the doubts subside.
2. College marketing strategy implications for each stage of the consumer decision process:
    - a. *Problem Recognition.* College admissions personnel need to know whom the prospects are—high school students who might be interested in their school, and whom the school would be interested in recruiting. The College Board, which sponsors the SAT, sells such information, including e-mail addresses (with student permission). Surveys can be conducted among prospects to find out what their specific needs and expectations are, as well as among current students, to discover whether these needs and expectations are being fulfilled. Parents and alumni can also be consulted as other stakeholder groups. Marketing communications (mass media ads, direct mail, and the Web) can discuss how the college satisfies these needs better than competitors. Concerning product development, the college administrators can work to overcome any sources of student (and other stakeholder groups) dissatisfaction.
    - b. *Search.* The admissions office must make sure that they are efficiently and effectively using the right non-personal, marketer sources. Some schools pay to have their institutions prominently displayed on commercial websites that are devoted to the college search. Virtually all colleges have an admissions section on the school's website. This allows

students to do such things as take a virtual tour, download the college catalog, get information on how request information, to apply, or how to visit the college. A recent trend is for colleges to have an interactive site known as a microsite. Here, the site welcomes each prospective student with a webpage just for him or her. After a student fills out a questionnaire that indicates specific interest in majors, extracurricular activities, and financial aid, the site pulls together the information and organizes it on the microsite. It might also be wise for the admissions officers to check other areas of the school's Website to see if there is any negative material prospects might encounter and, if possible, deftly ask the offending party to remove it. Admissions will also want to train or coach and use their personal information sources, such as current students, alumni, and faculty.

- c. *Alternative Evaluation.* Although some evaluative criteria like location and size are a given, admissions personnel can work with other departments and divisions on campus to improve where possible. For instance, if social reputation is wanting, they could meet with the student activities personnel to brainstorm ways to improve this aspect of campus life. The college should also promote its excellent performance on the important criteria. They can also get information from campus tour guides on how prospects are evaluating the school.
- d. *Choice.* The admissions office must be aware of what other schools they directly compete (the choice set to which prospects apply) and how their college performs vis a vis the competition on these criteria. They should also discover which schools they lose most of their applicants to and do follow-up surveys ("will-not-attend" surveys) to discover what applicants found more attractive in these schools.
- e. *Post-purchase Behavior.* The admissions office should be aware of student satisfaction with their schools. Surveys can be administered and discussions held with tour guides. Of

course, student evaluations of courses and professors are one form of customer satisfaction research.

3. Since students often declare a major or change majors during college, some might say they'd shop for a school with a good reputation in their major. Some might also now value criteria differently (e.g., seniors engaged in their job search might consider the school's placement status to be more important.) Maybe a few would even opt to skip college altogether for whatever reasons!

Appendix C  
In-Class Discussion Questions and Suggested Answers on Perceived Risk

1. Think about a recent high-involvement purchase you made that entailed several major perceived risks. Describe and classify those risks, the RRSs you used to deal with the risks, the marketer's risk relievers, and other possible RRSs the marketer could have used.

Suggested Answer:

Answers will vary for this introspective question. One that some students might select is the purchase of their first automobile. Perceived risks, consumers' risk reduction strategies, and marketers' risk relievers would be as follows:

- a. *Financial Risk.* For "poor" college students, financial risk is extremely high. Consumer RRSs include buying less expensive high-mileage cars, seeking low-cost financing, and buying cars offering rebates. Risk relievers offered by marketers include offering price deals, low-cost financing, and rebates.
- b. *Social Risk.* Peer approval of one's car is important. Consumer RRSs include buying models with a young and sporty brand image and asking friends' their opinions before buying. Risk relievers include featuring target market members in the advertising and emphasizing social approval from driving this car.
- c. *Ego Risk.* Many students have the mindset that "You are what you drive." The consumer RRS is to buy a model with a young and sporty brand image. The risk reliever would be to promote a hip brand image with which college students can identify or to which they can aspire.
- d. *Performance Risk.* There is always concern about performance in the maintenance sense of the term—breakdowns and such. Students would also consider whether the product's performance (power, speed, comfort, etc.) would be good enough for them and their passengers. RRSs include careful information search (especially using neutral sources such

as *Consumer Reports* or *Car and Driver*), test-drives, warranties, getting a car buff's opinion, buying the same brand as parents or friends, and buying a heavily advertised brand. Risk relievers would be building a quality, trouble-free car, developing realistic consumer expectations regarding performance via advertising, offering test drives and honest pre-purchase information, offering a good warranty, and soliciting consumer testimonials.

- e. *Physical Risk*. Buyers would be concerned with any safety problems, especially in a "previously owned" car. RRSs and risk relievers for performance risk would apply here. Marketers can also concentrate on building safety into their cars, include clear owner's manuals which outline maintenance needs, and advertise the car's safety record.
- f. *Psychological Risk*. The major consumer concern would be whether the consumer would enjoy the joy of driving. RRSs would include discussing personal experiences of others with driving or riding in the car, taking a test drive, buying a well-known brand, and looking for an option to return the car if dissatisfied. Risk relievers would be encouraging test drives and trial periods, as well as advertising, which stresses the psychological advantages of ownership.
- g. *Time Risk*. Learning about and shopping for a car is a time-consuming process, as is learning the nuances of operating a particular model. Consumer RRSs include relying on friends and others for advice, buying the same brand as parents or friends rather than taking the time to learn about new alternatives, and getting help from shopping bots on the Internet. Marketers can provide such risk relievers as providing accessible, easy-to-digest, and credible information, and having salespeople help customers learn to operate the car.
- h. *Effort Risk*. Shopping and learning to operate a new model both take effort, as does the maintenance of a car. Consumer RRSs used for time risk are applicable here, and marketers can use the same risk relievers as for time risk. In addition, they can build simplicity into

product design so that the consumer interface is easy to navigate, and they can provide simple operating instructions. Post-sale service should be accessible to cheerfully help consumers with any problems they encounter, and routine maintenance should be provided and encouraged (e.g., through post card reminders).

- i. *Obsolescence Risk.* Buyers might fear that the styling will be rapidly out of fashion, or that the technology used to make the car will become outmoded so that parts or service will no longer be available. Marketers can relieve risk by not changing the styling every year and by continuing to offer parts and service for a reasonable length of time even for obsolete technologies.
2. To link the application back to the earlier on the college choice decision process, you could have students apply the question to that scenario. Perceived risks, consumers' risk reduction strategies, and marketers' risk relievers would be as follows:
    - a. *Financial Risk.* For students and their parents, financial risk is extremely high. Typically, parents pay at least some if not all tuition and room-and-board costs (less scholarships, grants, and other discounts). Students often pay some (occasionally all) of this, and they incur the opportunity cost of foregone income during their four years. Consumer RRSs include choosing to attend less expensive colleges (such as public universities and community colleges, seeking low-cost student loans, putting money onto 529 savings plans, selecting colleges offering scholarships, and even crowdfunding. Risk relievers offered by colleges include holding the line on price increases (perhaps enabled by seeking out cost reductions, such as laying off excessive administrators such as associate deans of diversity and employee salary freezes [perish the thought!], offering generous scholarships, and providing lots of work-study grants. They could even get creative and offer guarantees (no



job three months after graduation despite evidence of a diligent search and you get X5 of your tuition cheerfully refunded)

- b. *Social Risk.* Will students and/or their parents find the school prestigious enough? Also, students might worry about making new friends and having a fun social life. Consumer RRSs asking friends' their opinions about a school's status before committing and students spending time on campus before deciding whether to attend. Risk relievers include cultivating a brand image via marketing communications and hosting high school seniors for weekend visits with overnights.
- c. *Performance Risk.* Students and parents wonder the student will get a good and useful education that will broaden their horizons as educated citizens and that will build the hard and soft skills needed to land rewarding and lucrative entry-level jobs and advance in their careers. RRSs include information search: carefully reviewing the college's mission statement, curriculum, and placements in domestic and international internships as well as in good entry-level positions with well-known and respected organizations. Performance in terms of grades would also be a consideration. An RRS would be seeking crime statistics and talking to campus police. Risk relievers would be as well as graduation rates, providing brief synopses of very successful alumni, and making professors and alumni available to meet with prospects and answer their questions.
- d. *Physical Risk.* Campus safety would likely be the key issue here. RRSs include seeking crime statistics and talking to campus police. Risk relievers include making these statistics and offers available.
- e. *Psychological Risk.* Students and parents are justifiably concerned about students being happy four years and not being intellectually stimulated. Conservative students and parents might be concerned about liberal indoctrination. RRSs would include discussing personal

experiences of other students or alumni and visiting the campus. Risk relievers would be encouraging current students and alumni to make themselves available to talk to prospective students, encouraging visits to the campus and making sure it is a good experience, and promoting conservative values.

- f. *Time Risk.* Applying to, learning about and visiting prospective colleges is a very time-consuming process. Consumer RRSs include applying to schools using the Common Application, relying on friends and others such as guidance counselors for quick advice, learning as much as possible online, and limiting visits to schools near the student's home. Colleges can provide such risk relievers as using the Common Application, making current students, alumni, and faculty available to answer questions by quick, preferred media such as texting and email, having lots of information easily accessible on the university's website and keeping guidance counselors informed.
- g. *Effort Risk.* Applying to, learning about and visiting prospective colleges also takes a lot of effort, as does adjusting to a new campus. Consumer RRSs used for time risk are applicable here. Universities can use the same risk relievers as for time risk. In addition, they can design orientation programs and services such as a Department of Academic Services and peer mentors and peer tutors that help smooth the transition to college living and academic life.
- h. *Obsolescence Risk.* Students and parents might fear that in our rapidly changing world, what they learn today will soon become obsolete tomorrow, especially in the professional programs and as regards technology. Colleges can relieve such risks by incentivizing their professors to keep current in their fields (e.g., by paying for subscriptions to journals and periodicals) and professional dues and to doing cutting-edge research (e.g., via research grants), and by staying up to date technologically.

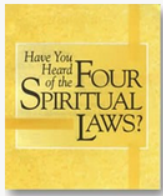
3. Finally, this material can be applied by professors at evangelical schools in the context of overcoming resistance to the gospel as follows:

- a. *Financial Risk.* This probably is not a consideration for most people, although a few might be aware that, since Christ demands total surrender, this includes being Lord of our finances. An RRS would be to not surrender this area of life (e.g. by not tithing or otherwise being generous). The risk-relieving evangelist could explain that Christ is pleased by and blesses financial generosity manifold.
- b. *Social Risk.* The thought of alienating friends, family, co-workers, etc. once they discover someone has become a Christian is frightening, and it holds some back from becoming believers. Consumer RRSs include asking others their opinions about Christians and Christianity as well as becoming secret disciples. Risk relievers include explaining that true friends will still accept them and perhaps even become convinced themselves to become Christians. It could also be pointed out a whole new network of friends will be made. It should also be explained that we are not to be secret disciples but rather should boldly share our faith.
- c. *Performance Risk.* People might think that becoming a Christian will become too demanding of their time and energy, hindering their performance in other areas of life (family, work, social obligations, etc.). An RRS might be to decide not to put much time and effort into living as a Christian. A risk reliever might be an explanation that Christ never burdens us with more than we can bear and that there are ways to integrate the new Christian life with one's current spheres of life.
- d. *Physical Risk.* A few astute prospects might fret about persecution. An RRS would be to become a secret disciple. A risk reliever would be to explain that in our country (at least so far) physical persecution is rare. Psychological persecution is more common (teasing,

ostracism, etc.). An RSS would be to explain that Christ will give us the courage to deal with persecution and that we will be rewarded for it (in this life or else in eternity).

- e. *Psychological Risk*. This relates to social risk (e.g., teasing) and psychological persecution, just discussed.
- f. *Time Risk*. This relates to performance risk, already discussed.
- g. *Effort Risk*. This also relates to performance risk.
- h. *Obsolescence Risk*. Christians are sometimes portrayed as “Neanderthals,” out of tune with the times, etc. An RSS is to compromise with the culture on issues of morality. A risk reliever is to explain that God’s morality is for our own welfare—we thrive when living up to God’s standards rather than living down to the world’s standards.

## Appendix D The Decision Process Gospel



Just as there are physical laws that govern the physical universe, so are there spiritual laws that govern your relationship with God.

### Law 1

**God loves you and offers a wonderful plan for your life.**

#### **God's Love**

"God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life" (John 3:16, NIV).

#### **God's Plan**

[Christ speaking] "I came that they might have life, and might have it abundantly"  
[that it might be full and meaningful] (John 10:10).

Why is it that most people are not experiencing that abundant life?

Because...

### Law 2

**Man is sinful and separated from God. Therefore, he cannot know and experience God's love and plan for his life.**

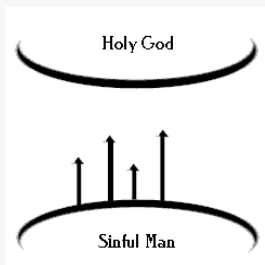
#### **Man is Sinful**

"All have sinned and fall short of the glory of God" (Romans 3:23).

Man was created to have fellowship with God; but, because of his own stubborn self-will, he chose to go his own independent way and fellowship with God was broken. This self-will, characterized by an attitude of active rebellion or passive indifference, is an evidence of what the Bible calls sin.

#### **Man Is Separated**

"The wages of sin is death" [spiritual separation from God] (Romans 6:23).



This diagram illustrates that God is holy and man is sinful. A great gulf separates the two. The arrows illustrate that man is continually trying to reach God and the abundant life through his own efforts, such as a good life, philosophy, or religion -but he inevitably fails.

### Law 3

**Jesus Christ is God's only provision for man's sin. Through Him you can know and experience God's love and plan for your life.**

#### **He Died In Our Place**

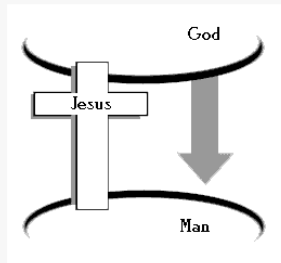
"God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Romans 5:8).

#### **He Rose from the Dead**

"Christ died for our sins... He was buried... He was raised on the third day, according to the Scriptures... He appeared to Peter, then to the twelve. After that He appeared to more than five hundred..." (1 Corinthians 15:3-6).

#### **He Is the Only Way to God**

"Jesus said to him, 'I am the way, and the truth, and the life, no one comes to the Father but through Me'" (John 14:6).



This diagram illustrates that God has bridged the gulf that separates us from Him by sending His Son, Jesus Christ, to die on the cross in our place to pay the penalty for our sins.

It is not enough just to know these three laws...

### Law 4

**We must individually receive Jesus Christ as Savior and Lord; then we can know and experience God's love and plan for our lives.**

#### **We Must Receive Christ**

"As many as received Him, to them He gave the right to become children of God, even to those who believe in His name" (John 1:12).

#### **We Receive Christ Through Faith**

"By grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as result of works that no one should boast" (Ephesians 2:8,9).

#### **When We Receive Christ, We Experience a New Birth**

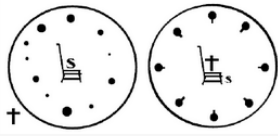
(Read John 3:1-8.)

#### **We Receive Christ Through Personal Invitation**

[Christ speaking] "Behold, I stand at the door and knock; if any one hears My voice and opens the door, I will come in to him" (Revelation 3:20).

Receiving Christ involves turning to God from self (repentance) and trusting Christ to come into our lives to forgive our sins and to make us what He wants us to be. Just to agree **intellectually** that Jesus Christ is the Son of God and that He died on the cross for our sins is not enough. Nor is it enough to have an **emotional** experience. We receive Jesus Christ by **faith**, as an act of the **will**.

These two circles represent two kinds of lives:



#### Self-Directed Life

**S** Self is on the throne

**†** Christ is outside the life

● Interests are directed by self, often resulting in discord and frustration

#### Christ-Directed Life

**†** Christ is in the life and on the throne

**S** Self is yielding to Christ

● Interests are directed by Christ, resulting in harmony with God's plan

Which circle best represents your life?

Which circle would you like to have represent your life?

The following explains how you can receive Christ:

#### You Can Receive Christ Right Now by Faith Through Prayer (Prayer is talking with God)

God knows your heart and is not so concerned with your words as He is with the attitude of your heart. The following is a suggested prayer:

**Lord Jesus, I need You. Thank You for dying on the cross for my sins. I open the door of my life and receive You as my Savior and Lord. Thank You for forgiving my sins and giving me eternal life. Take control of the throne of my life. Make me the kind of person You want me to be.**

Does this prayer express the desire of your heart? If it does, I invite you to pray this prayer right now, and Christ will come into your life, as He promised!

Written by Bill Bright

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Cru, 6000 Shakerag Hill, Suite 114, Peachtree City, GA 30269

Surviving the Near Future: When Technological Innovation Outpaces Human Adaptation

Richard Martinez

North Greenville University

Correspondence concerning this article should be addressed to Richard Martinez, College of Business and Entrepreneurship, North Greenville University, Post Office Box 1892, Tigerville, SC 29688. Contact: [rick.martinez@ngu.edu](mailto:rick.martinez@ngu.edu)



### Abstract

Technological innovation in the 21<sup>st</sup> century is occurring at a pace that is currently outpacing the ability of humans and human societies to adapt to the changes – for the first time in human history. Much of this innovative disruption is occurring in the Bio-Robo-Info-Nano-Energy (BRINE) arenas. In this essay we will briefly explore (some of) the major disruptions that are currently redefining the business landscape, (some of) the specific challenges these disruptions are creating, and various interventions that we can anticipate coming from the Christian community. Given the uncertain nature of technological trajectories – and their impact – the discussion is intended to be catalytic rather than exhaustive.

### Surviving the Near Future: When Technological Innovation Outpaces Human Adaptation

In the present CBFA conference, we collectively anticipate many of the exciting and stressful disruptions that are both created by and have a profound impact on the modern business world. Ours is no different than past generations who encounter the futures they have created and then have to adapt to survive in the new reality. It is the central proposition of this paper that modern innovative capacity has outstripped the ability of humans to adapt comfortably to such change, and that this disconnect has profound implications for business, and for possible Christian responses to the challenge. In this essay we will first briefly explore (some of) the major disruptions that are currently redefining the business landscape, then (some of) the specific challenges these disruptions are creating, and finally (some of) the interventions that we might anticipate coming from the Christian community. While this discussion is not meant to be comprehensive or exhaustive on the subject, it is intended to be both a conversation generator, and a solution catalyst.

#### **The Greatest Challenge We Face**

*“...the attempt to upgrade Homo sapiens is likely to change the world beyond recognition in this century. Scientific research and technological developments are moving at a far faster rate than most of us can grasp.”* (Harari, 2016, p. 20)

As a species created by God to work the earth that He has prepared for us, the evolution of human civilization has unfolded along an amazing trajectory. While civilizations have enjoyed the fruits of their creative labor for many centuries – millennia – the life of the average citizen has not been much disrupted by innovations and discoveries that play out over several generations. In fact, the typical historical patterns of innovation have looked something like this:

- 1) Human life is lived, learned and understood according to existing technologies, routines, and norms

- 2) Inventive and innovative processes introduce new possibilities into the midst of these technologies, routines, and norms
- 3) Adaptation occurs over a reasonable period of time, and subsequent generations understand and live life according to these newly-established patterns
- 4) Invention and innovation continues accordingly

For example, the late Baby Boomers (my generation) were born into a world of solid state technologies, yet to experience semi-conductors and personal computers. Their adult lives have seen the invention, introduction, and influence of computer and internet technologies, requiring adaptation and continuous learning in many cases. As expected in #3 above, the generation just entering colleges and universities has never known a world without computers and the internet, and their patterns of life reflect access to instantaneous information and globally streaming communication. Even still, new innovations are emerging that will be foreign to Generation Z, and they will have to adapt to an amazing new world in the not-too-distant future.

And yet, as we know, the innovative/adaptive process is not as peaceful as that pattern might suggest. The fact is, as humans created in the image of a God of order, shalom, and Sabbath rest, we rightly want to live out our productive, God-honoring lives with a great appreciation for the blessings of technology<sup>1</sup> and the joy that innovation can bring. This requires at least two specific steps:

- 1) Time to learn and adapt to technological/innovative developments
- 2) Time to peacefully enjoy the comfort of a new technological reality

Much of the discussion and exploration of innovative processes and impact has focused on the glory of innovation, alongside the risk (scariness) of innovation.<sup>2</sup> Historically speaking, technological change has occurred at an increasing pace over time. That is, each generation of technological innovations has created new and better ways/methods/processes for creating the next

generation of innovations (Samit, 2015). While innovation is a typically positive part of the human experience, it also has a disruptive effect on multiple aspects of life. The best way of understanding this is to consider the fact that, while technological innovation and human adaptation (to innovative change) have both occurred at an increasing pace over time, human adaptation has fallen behind the pace of technological change.

For example, great innovations have occurred periodically through human history, but at an increasing pace since the Industrial Revolution began in the late 18th century (D'Aveni, 1994; Currier, 2015; Friedman, 2016). In the present age, we are most familiar with Moore's Law, which notes that, since the introduction of semiconductors, important technological changes occur in approximately 18-month increments (Friedman, 2016). More specifically, computing power doubles every 18 months, or the size of chips housing elements of computing power has been halved in the same 18-month time period since Intel Corp. (Gordon Moore's company) began keeping track. This has led to tremendous technological change in recent decades, with the watershed year being 2007. As noted before, technological innovations of the punctuated equilibrium variety – those that change society and culture – have occurred historically at a pace that allows for adaptation over generations – often many generations. Now, within the post-industrial Molecular age, significant technological change is occurring in a 5-7-year range, according to Eric Teller (as recounted in Friedman, 2016). As Teller further notes, human adaptation to change has also accelerated – to approx. 10-15 years. As told in Friedman (2016):

If the technology platform for society can now turn over in five to seven years, but it takes ten to fifteen years to adapt to it, Teller explained, “we will all feel out of control, because we cannot adapt to the world as fast as it's changing. By the time we get used to the change, that won't even be the prevailing change anymore – we'll be on to some new change.” ...In other words, if it is true that it now takes us ten to fifteen years to understand a new technology

and then build out new laws and regulations to safeguard society, how do we regulate when the technology has come and gone in five to seven years? This is a problem. (p. 32-33)

Indeed, it is. While innovation is critical and necessary, the ability of humans to adapt to that change – both individually and collectively – is the capacity that ensures such change is more beneficial than harmful.

As human progress has moved from the Industrial age through the Information age and into the Molecular age, we have become mostly familiar with the new capabilities created by computers, the internet, smartphones, cloud technologies, and increasing automation. But what is on the horizon? What innovative trajectories are most likely to create disruptions in the near future – disruptions that will have the most profound effects on business and the workplace?

Friedman's work (2016) is again most useful here. In considering Moore's Law and the pace of technological change, Frank Hoffman coined the acronym "BRINE" to identify the areas of impending disruptive innovation. Friedman (2016) quotes Lin Wells on this subject:

...if, roughly speaking, computing power per unit cost is doubling about every 18 months, in a year and a half we'll have 100% more power, in five years more than 900% and in ten years over 10,000% . . . Moreover, the change is not just happening in the information domain. Biotechnology is changing even faster than information, robotics and autonomous systems are becoming ubiquitous, nanotechnology is poised to affect a range of commercially useful areas, from new materials to energy storage, and energy itself is undergoing profound changes affecting all of society. Collectively, the rates of technological change in just these five areas – bio, robo, info, nano, and energy (BRINE, for short) – pose legal, ethical, policy, operational, and strategic opportunities, and risks, that no company or individual can address alone. (p. 201)

That is, we are in the midst of disruptive technological change that will impact individuals and organizations as they interact with every aspect of modern life, from (for example) medicine to energy to work routines to job design to consumer materials to security to food to home comforts. Disruptions on this scale, given that innovation is occurring faster than humans have been historically able to adapt, will create numerous challenges that we will be wise to anticipate.

### Challenges

If indeed the innovations that we are experiencing are centered in the areas of biological engineering, robotics and automation, information and knowledge dissemination, nanotechnologies and materials development, and energy generation, then it would be useful to say a (very) few words about each of these trajectories, for the sake of clarity.

First, regarding *biological engineering*, we are referring to (among many other possibilities) advances that affect human health, medicine, longevity, pharmaceuticals, genetics, and more. These impacts will spill over into how we define life, both in terms of physical life and what constitutes a life “worth living”.

Second, regarding *robotics and information*, we are referring to advances that coordinate information and other innovations to develop machines that can be employed in the work that humans have had to do historically, both at work and at home. In recent history, humans have worked with various technologies to create *socio-technical* systems, with the emphasis on the human component in the relationship. Emerging advances will create *socio-technical* systems that place more focus on the technological components of the relationship.

Third, regarding *information and knowledge*, we are referring to the creation, analysis, interpretation, storage, dissemination, use, and protection of information resources in ways that advance the diagnosis of, and solutions to, human problems. As Friedman (2016) suggests, future

market opportunities will move from centering on the flow of *goods* to the flow of *data* and information.

Fourth, regarding *nanotechnologies*, we are referring to the profound, emerging ability to understand, manipulate, and build materials at the atomic and molecular level. Such advances are already having an impact on medicine, manufacturing, construction, and energy, just to name of few fields.

Fifth, regarding *energy*, we are referring to the advances in energy technologies that are aimed at eliminating dependence on fossil fuels and powering human civilizations through renewable, clean, even miniaturized sources. This search utilizes the other four sectors (BRIN) as tools in the innovative process.

Given the BRINE context of technological advance into the middle of the 21<sup>st</sup> century, we can try to anticipate the challenges associated with these projects. While the art of anticipation is an inexact one, we can note that the innovation-adaptation gap is likely to impact specific aspects of business life. Among these possibilities, we will discuss in turn just a few: Jobs/Careers; Work/Life balance; Education (front-end and development); Ethics and Culture; Human Interaction; and Human Hubris

### **Jobs and Careers**

Naturally we would expect rapid innovation and technological change to have an impact on job market opportunities and career paths. Nonetheless, it is not easy to predict precisely how BRINE technological advances will redefine job opportunities, since the innovative paths themselves are still developing. It is likely that Industrial Age and Information Age jobs will continue to dominate job markets for the next decade,<sup>3</sup> but as BRINE-related innovations become normalized across societies, jobs will shift to BRINE-related businesses, product/service distributors, support organizations, and complementary fields.<sup>4</sup>

The major challenges associated with this occupational shift are (at least) two-fold. First, any disruptive shift in the job market places established workers at a disadvantage. As jobs begin to disappear in Industrial sectors, workers in those organizations will become vulnerable until they are able to re-train or re-educate into new job sectors. Second, as BRINE-related disruptions re-shape the job market, newly-advanced educational and skill requirements will leave many workers unable to compete for anything more than relatively low-skill, service-oriented jobs. Some have referred to this emerging group as the class of “technopeasants” (Meyer & Davis, 2003). Moving millions of workers through re-training and re-education, and creating the best opportunities for the class of technopeasants thus becomes one of the great challenges of the BRINE age.

### **Work-Life Balance**

There are (at least) two specific concerns related to how trending technological innovation impacts life in near-future societies. First, such advances make it increasingly difficult to separate work and life. While BRINE advances aim to make our world more efficient and “better” (whatever “better” is understood to mean), there is a high likelihood that the boundaries between our occupational space and our non-occupational spaces will become more and more blurry, until human identity is inextricably intertwined with one’s job, career, and organizational membership. The increased access between workers and their organizations, jobs, and clients will create competitive pressure to respond to requests in real time. For example, a combination of biotech and informational advances may make it possible for health care providers to interact with patients 24/7, just as innovations in the nanotechnology world will create constant, systemic monitoring of the human body (Rogers, Adams, & Pennathur, 2013). In this scenario, will health-care providers be “on-call” at all times?

Second, the previously-mentioned pace of change in technological innovation will likely create stresses and anxieties related to humans’ inability to adapt continuously to the changes such



innovation will bring. As innovative developments in each of the BRINE sectors creates new jobs, technologies, manufacturing processes, and skill requirements,<sup>5</sup> the ability of humans to live in peace with their environment will be severely challenged. As robotics, automation, software, and other technologies perform the work that humans have had to perform, the resulting learning curves and displacement will certainly make it difficult for people to become comfortable and feel competent in the work space.

Third, as the pace of innovation accelerates the need for and the reality of organizational change, workers will both voluntarily and involuntarily face a more rapid and frequent pace of job turnover. This process of organizational promiscuity involves employees moving from job to job, and firm to firm, as opportunities for advancement are more closely related to projects and innovations than they are to loyalty and longevity. Further, as organizational survival depends more on innovative trajectories, the need for “knowledge turnover” and fresh ideas will place pressure on firms to design employee turnover into their operations.

## **Education**

In the light of BRINE sector changes, what does education look like? We can certainly anticipate that information technology innovations will change how education is sought, delivered, and received even more so than has been the case in the past twenty years. Friedman (2016) points out the shift from “Knowledge stocks” to “Knowledge flows” as an emerging pressure on existing educational models. Without diving too deeply into the realm of science fiction, Dick Gregory (2010), in his futuristic novel *The Last Christian*, anticipates that education at the end of the 21<sup>st</sup> century will involve (among other things) digital downloads of subject *information* into the brains of students – through implanted chips. Such advances allowed the teachers/professors to focus their interactions with students on considering life’s most important new *questions*, as opposed to the *answers* already discovered. Impossible?

Further, BRINE advances change what is needed from the education sector. Specifically, the accelerated pace of innovative change means post-secondary education needs to happen faster and more frequently, as young workers will not have the luxury of spending four (or more) years preparing for a workforce that will have changed during their collegiate experience. Similarly, rapid innovation has and will create market driven demand for university curriculum that reflects emerging technologies, skills, and jobs. As Friedman (2016) noted, society will struggle to adapt as institutions (such as educational) and norms remain chained to previous technological regimes. In the post-secondary educational sector, the ability to respond rapidly to market forces is severely hampered (read: almost impossible) due to academic and accreditation traditions that result in an 18-24-month curricular adaptation process. That is, educational relevance will be challenged most with critical (and continuous) curricular changes unless they are removed from this bureaucracy and become more reflective of market forces.

### **Ethics and Culture**

As modern society develops according to the innovative trajectories discussed, we will face ethical and cultural challenges that are difficult to anticipate and impossible to avoid. For example, biotechnology and biogenetic advances lead to new capabilities to impact genetic development and medical interventions. Robotic advances through automation and artificial intelligence may create organizational efficiencies, but at the cost of existing jobs and career paths. Information technology advances will create stores of privacy-infringing data and the ability to track and monitor human movement in ever-intrusive ways, including in the workplace.

This is, of course, not intended to ignore the tremendous positive possibilities associated with the innovative trajectories discussed. It is simply to note that there will be ethical questions and likely negative cultural impacts that cry out to be addressed. Decades ago, C.S. Lewis (2015 edition) anticipated the ethical and cultural considerations of the technological changes his own world was

experiencing, suggesting that an unchecked, unexamined march of science would lead to the “abolition of man”. Lewis’ greatest concern was that the unexamined technological advancements of the 20<sup>th</sup> century would lead man to believe that he has conquered nature, and such hubris will result in some humans exacting control over all other humans. As we will see in the work of Harari below, Lewis was more prophetic than he may have guessed.

### **Human Interaction**

Another aspect of society likely to be heavily impacted by trending technological advance is the frequency and manner of human interaction (Detweiler, 2013; Swingle, 2015). If current innovative trends continue, humans will interact both more continuously and less meaningfully in the next 2 decades. Communication is trending more globally, instantaneous, and effortless. That is, Information innovations continue to ease human interaction, regardless of location, and to enhance the ability to interact/communicate in real-time (e.g. streaming; live) without having to do much more than push a button or speak a voice command.

As noted above, such innovations have many possible positive outcomes, but are also challenging in the sense that such technologically-enhanced communication capabilities may come at the cost of real-life human connection. We have all encountered the effects of a new generation of people who communicate and interact through social media and computer applications, with actual human contact becoming an extended casualty of those less meaningful – and often contrived – virtual interactions. A recent, powerful TED Talk by Tristan Harris (2017) explored the specific intent of application and media companies to control users’ minds through habit formation and monopolization of attention. In a similar vein, an intriguing episode of the technological futures series, *Black Mirror*, anticipates how modern societies will look when human interactions are dominated by the incessant hunt for social media rewards (Netflix, 2017).<sup>6</sup> As technological innovations advance, so will the challenges they create.

## Human Hubris

Perhaps the greatest challenge facing humanity, in general, and the church specifically, is the glorification – and deification – of humanity arising as the wave of technological innovation grows ever more powerful. The accelerating trajectory of humanity’s accomplishments is reminiscent of the warped, self-worshipping mindset that God set straight at Babel, as revealed in Genesis 11:1-8. As Martinez (2016) explored,

Did the people who remained, and grew, after the Great Flood usurp God’s glory? [...] Is this one of the first great acts of technology and enterprise leading humans to believe that they could reach the heavens (or heaven, or glory) by their own effort? As John T. Strong (2017) states,

...when the humans state that their motive for building the city and the tall tower is "to make a name for ourselves" (Gen 11:4...), it would be clear to an ancient reader that the humans were defacing the image of God and were, in essence, scratching off the name of God and replacing it with their own name. This was not a neutral act, though this may be lost on modern readers; it was an act of h[u]bris. (p. 625-634)

That is, Strong is suggesting that the act of building the city and the tower was born out of the peoples’ hubris and self-glorifying aspirations. (p. 52)

Thus, the greatest act of hubris available to mankind is to replace God with himself. Popular and influential author Yuval Noah Harari (2016) enthusiastically predicts that, “[h]aving secured unprecedented levels of prosperity, health and harmony, and given our past record and our current values, humanity’s next targets are likely to be immortality, happiness, and divinity” (p. 20).

Harari’s great excitement stems from his humanistic explanation of the human trajectory toward immortality. Building off of his wildly successful (and quite informative) treatise, *Sapiens: A*

*Brief History of Humankind* (2015), in which he assumes and explores a Darwinian narrative to explain the stunning rise of *homo sapiens* into modern humanity, Harari's next book, *Homo Deus: A Brief History of Tomorrow* (2016), purports to complete the description of humans as having finally evolved into the gods (God) they have previously revered from afar. The primary catalyst for this evolutionary outcome is the same BRINE-related technological innovations that we have discussed herein.

While not utilizing the same acronyms, Harari follows the development of humans across the ages as a function of technological (and other) development. His first celebration focuses on the coming conquering of death through BRINE-type innovations:

Having reduced mortality from starvation, disease and violence, we will now aim to overcome old age and even death itself. Having saved people from abject misery, we will now aim to make them positively happy. And having raised humanity above the beastly level of survival struggles, we will now aim to upgrade humans into gods, and turn *Homo sapiens* into *Homo deus*. (Harari, 2016, p. 21)

Harari's (2016) premise is that this outcome – human physical immortality – is a foregone conclusion, already underway as a consequence (primarily) of Biological, Robotic, Information, and Nano technological advances:

Some experts believe that humans will overcome death by 2200, others say 2100. Kurzweil and de Grey...maintain that anyone possessing a healthy body and a healthy bank account in 2050 will have a serious shot at immortality by cheating death a decade at a time. (p. 25)

Anticipating – many decades ago – this confusion about humanity/divinity, and mortality/immortality, C.S. Lewis (1949) inspired us to understand humans as worthy (and glorious) *because of* our place in God's creation, not *in the place of* God:

There are no ordinary people. You have never talked to a mere mortal. Nations, cultures, arts, civilizations - these are mortal, and their life is to ours as the life of a gnat. But *it is immortals whom we joke with, work with, marry, snub, and exploit* - immortal horrors or everlasting splendors. (p. 46)

Contrast this sentiment with Harari's conclusion regarding immortals: "If Kurzweil and de Grey are right, there may already be some immortals walking next to you on the street –at least if you happen to be walking down Wall Street or Fifth Avenue" (p. 25).

The hubris inherent in this view celebrated by Harari stems from the understandable human excitement at overcoming the historical challenges of the human experience. It is natural that the recent acceleration of innovation and discovery is cause for celebration and, perhaps, even pride. The increasing ability of humans to solve problems that have historically diminished the quality of – and shortened – human life is indeed a heady development, akin to what Lewis referred to as the conquering of nature. But how are we to respond to observations such as:

Though the details are ... obscure, we can nevertheless be sure about the general direction of history. In the twenty-first century, the third big project of humankind will be to acquire for us divine powers of creation and destruction, and upgrade Homo sapiens into Homo deus. ... We want the ability to re-engineer our bodies and minds in order, above all, to escape old age, death and misery, but once we have it, who knows what else we might do with such ability? So we may well think of the new human agenda as consisting really of only one project (with many branches): attaining divinity. (Harari, 2016, p. 46)

To be sure, Harari is not alone in heralding the coming age.<sup>7</sup> Nonetheless, he is among the few who envision a divinely human interpretation of these developments. In this context, we would do well to remember Lewis' (2015) warnings as he considered the endless march of technology and science:

What we call Man's power over Nature turns out to be a power exercised by some men over other men with Nature as its instrument ...For the power of Man to make himself what he pleases means... the power of some men to make other men what THEY please. (p. xx)

### **Points of Intervention**

Having noted that modern-future society will be placed under great strain by the march of technological innovation, we have explored just a few potential areas of disruption – jobs/careers, work-life balance, education (especially post-secondary), ethics and culture, human interaction, and human hubris. As humans work through any given 10-15-year adaptation period, those of us in the realm of Christian business and academics must be a leading voice in thinking through the impact of these challenges, and how to mitigate them in ways that are consistent with technological trajectories while, at the same time, consistent with eternal biblical principles. It should be noted that the suggestions provided below are intended to stimulate thinking and conversation, and are not intended to be comprehensive.

In the light of the present and coming upheaval, we should note that our analysis considers (albeit briefly) three realities – some things never change, some things must change, and some things we cannot know. We begin by looking at some of the things that never change, even in the face of human evolution.

### **Some Things Never Change**

Three important points seem most critical to guide our thinking as we navigate these watershed changes. With these points in mind and in practice, we will best be able to take on our roles and our steps on this quaking landscape. These three immovable points are:

- 1) We must always love God and our neighbors
- 2) We must always participate in the ministry of reconciliation
- 3) We must always seek the Peace of God, and be still, knowing that He is God

**Loving God and our neighbors.** Living out the greatest commandment is not contingent upon time or technology. When queried about which is the greatest commandment, our Lord replied:

“The most important one,” answered Jesus, “is this: ‘Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.’ The second is this: ‘Love your neighbor as yourself.’ There is no commandment greater than these.” (Mark 12:29-31 NIV)

As we consider the meaning of this command in the context of technological change, we note that the command is not contingent. It is eternal and universal. This should, in fact, give us great relief and peace. With all that is changing around us, this I know...

Our great and exciting calling then becomes, *How* do I love God more in the midst of this economic upheaval? *How* do I love my neighbor more as we all struggle to make sense of the new normal, even as it ceases to be normal in near future? It is quite comforting to know that God does not change, and His greatest command does not change. My approach to adapting to modern technological change must include love – a notion that does not show up in many discussions of technological innovation.

**Partners in the ministry of reconciliation.** It is easy on our world to lose sight of the fact that, in living an abundant life that glorifies God, we have no greater post-salvation reason to operate in this physical realm than to live according the call to be Christ’s partners in the ministry of reconciliation. As Paul states in 2 Corinthians:

From now on, therefore, we regard no one according to the flesh. Even though we once regarded Christ according to the flesh, we regard him thus no longer. Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. All this is from God, who through Christ reconciled us to himself and gave us the ministry of



reconciliation; that is, in Christ God was reconciling the world to himself, not counting their trespasses against them, and entrusting to us the message of reconciliation. Therefore, we are ambassadors for Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God. (2 Cor. 5: 16-20 NIV)

That is, it is easy to become distracted by the lights and flash of this world, especially as they shine more brightly and pulse more rapidly. But our reason for being here is primarily as ministers of reconciliation, working to reconcile our neighbors to us, to themselves (their own spirits), to one another, and to the God Who has given us this ministry, calling them to repentance and salvation. We have other aspects of earthly ministry, including our calling/vocation in the marketplace. But all of these other ministries are a means to accomplish the ministry of reconciliation. We cannot – must not – allow the challenges of modern technological upheaval to distract from or diminish the importance and urgency of this primary mission. Rather, we must search for ways in which we can harness the God-given powers of technological innovations and change to better facilitate ministries, missions, and reconciliation in the marketplace. At the same time, we will come together to better understand how such marketplace changes can/will make the ministry of reconciliation more challenging in modern society.

For example, if we understand ourselves to be marketplace ministers of reconciliation, how might that ministry be affected if our neighbors:

- Are deceived into believing that they are indeed on the path to their own man-made immortality and divinity?
- Lose their sense of peace and stability in a world of constant change and turbulent employment?

**Seek the Peace of God, and be still, knowing that He is God.** In the face of disruption, disequilibrium, and distraction, those of us who can make a difference in the marketplace and in our

communities are called upon to discern order out of chaos. We must lead others in the midst of stress and anxiety to stop, slow down, breathe, and heed the words of the Psalmist:

“Be still, and know that I am God.

I will be exalted among the nations,

I will be exalted in the earth!” (Psalm 46: 10 ESV)

and of the Apostle Paul:

do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, brothers, whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is lovely, whatever is commendable, if there is any excellence, if there is anything worthy of praise, think about these things. What you have learned and received and heard and seen in me—practice these things, and the God of peace will be with you. (Phil. 4: 6-9 ESV)

Such a promise is more than comforting – it is encouraging – to those who suffer the stress and anxiety of living in a world in which we are constantly behind the pace of change we face in all aspects of life. As technology, work, and culture re-form around us, we are to be a witness to others about the peace of God, the certitude of His presence, and the promise that we need be anxious of nothing. That is the real treasure of this scriptural promise – that as much as things change around us, God’s promises do not change, and we can have peace in His presence. We can be still, knowing that He is God, knowing that He is not surprised by the technological change around us. And most of all, he is not supplanted by our mastering of the very nature that He created. In fact, he commanded that we should exercise dominion over the earth – as His stewards, not as His usurpers. This is our message to our neighbors – be at peace as we work out our calling in Christ.

### **Some Things that Must Change**

If some things never change – God’s commands to us and His promises to all – other things must change in the light technological upheaval. While this category seems nebulous (and it is), we must begin considering how we – as marketplace ministers in the midst of the changes discussed above – might need to adjust accordingly. As noted, there is no amount of marketplace innovation or upheaval that can change the fact that we are servants of the Greatest Commandment (in all ways loving God and loving our fellow humans), stewards of the Great Commission through the ongoing ministry of reconciliation, and seekers of the peaceful shalom promised through God’s Kingdom and righteousness. Be that as it is, we must begin the process of exploring how believing business people will need to make adjustments in this period of change.

While we certainly cannot fathom all possibilities (as noted next), we can indeed note a few expected adjustments in light of market changes. We will simply begin the discussion here by reacting to some of the changes explored earlier.

**Considering the Challenges to Jobs and Careers.** As noted above, the job/skill/career shifts caused by BRINE-related advances is disruptive, and is likely to leave many potential workers unable to compete for anything beyond menial, low-skill, minimum-wage jobs, if they can work at all. As a church that anticipates such changes, we are obligated to consider at least three possible activities.

First, we would do well to begin by assessing the potential impact of these changes on the church body itself. How will congregants be affected in the midst of job and career volatility? How will the church prepare for any possible disruptions? How many of our church family are vulnerable to falling into the category of “technopeasants”? Is it possible that such technological innovations could impact the structure of the church and nature of church jobs/careers? Such an assessment will

create conversation about how the church will be stronger to live out its mission in the future marketplace.

Second, local churches *and* other Christ-centered (including marketplace) ministries can be ready to participate in adaptation programs, with Christian business people leading the effort. Church, ministry, and business leaders must be prepared both to engage their own congregations in navigating the adaptation process, as well as serving the larger community in overcoming the consequences of market and social upheaval. At the very least, these efforts will likely include front-end and back-end counseling. By front-end, I am referring to informed interaction with church families and their children on the ways that they can serve God in the emerging marketplace and through evolving career paths. On the back-end, I am referring to the assistance that can be provided to those who have already been (or are likely to be) impacted by job/career upheavals brought about by innovative trajectories. This includes the re-training and re-education already discussed, as well as a broader effort to build assistance programs for that sector of the population that will be constrained by education and skills gaps they are not likely to overcome without such assistance.

Third, we will be proactive in the church to the extent that we incorporate technologically innovative trajectories into our methods and ministries. This will provide a greater capacity to train and employ a new generation of servants in the body of Christ. In general, believers and Christian business people will play a vital role in building ministries to this newly-displaced class of workers. This may include designing job categories that can incorporate their existing skills, or other ministries that address the following: immediate need (financial or otherwise), medium-term KSAs (knowledge, skills, and abilities), and long-term spiritual welfare.

**Considering the Challenges to Work-Life Balance.** As noted above, modern technological advances make it possible to be “at work” at all times and places. As markets

incorporate technological innovations that eliminate work-life boundaries, believers in the market arena must proactively redefine the work space for themselves and their employees in a way that is consistent with biblical shalom and peace. On the one hand, God specifically drew a line between a time for work and a time for rest, commanding us to celebrate/observe the Sabbath consistently. We shall certainly be called to adjust our organizational practices in light of changes in technology and culture, but we must find ways to do so that ensure our (and our employees') work is never a barrier to genuine Sabbath rest. A world in which humans become the object of their own worship is one that is not likely to easily tolerate time devoted to the God of the Bible.

On the other hand, this sense that we might have of a lowering of boundaries between work and the rest of life is, in some ways, a false dichotomy that fundamentally distorts the concept of human work. In the scriptures we are cautioned that our work is to be enjoyed since it is a temporal activity (e.g. Eccl. 9: 9-10), or is (in a sense) meaningless compared to more eternal endeavors (e.g. Eccl. 2: 17-26). This Solomonic wisdom must be understood in the context of a biblical work-life model in which work and life (in all its aspects) were never meant to be compartmentalized. This is the key to understanding our obligations in the new market arena. Technology aside, the creation mandate and dominion command (e.g. Gen. 1: 28-30; 2: 15) illustrate a life well-lived that includes a seamless integration of life, love, sabbath, shalom, worship, and work (i.e. Hebrew *avodah*). The command in Colossians 3 (vv. 15-24) to do all things with excellence as to the Lord is NOT to be understood as applying only to our work environment. Rather, it applies to all elements of the seamless life that includes work AND life – elements not to be balanced but to be fulfilled in pursuit of God's will and God's glory.

This having been said, it becomes imperative for believers in the marketplace to USE new technologies, methods, etc. to build a common understanding of what it means to be an integrated follower of Christ in the new marketplace. As we ride the wave of BRINE-type technological

innovations, we must become exemplars of peace in the same moments as we exhibit innovation and value creation. The real balance we must pursue is that inherent in the paradox of peaceful disruption – the true shalom of an eternal God in the midst of the seeming chaos of technological excitement.

**Considering the Challenges to Education.** While it is clear that the nature of the partnership between post-secondary education and industry must change, the nature of that change hangs in the balance. Because we have seen that business (and other) organizations face increasing pressures to respond (and contribute) to the increasing pace of innovation, we know that

In the shrinking gap between innovation and adaptation, educational institutions must increasingly play the role of defining and facilitating the adaptation effort that becomes more complex every year. This is, of course, most difficult if educational institutions are part of the problem of delayed adaptation. In light of this, those in the Christ-centered educational institutions must take a lead in a number of ways (at the very least):

- 1) Compressing the “undergraduate” educational process to reflect the accelerated rate of knowledge change and turnover
- 2) Building programmatic models that extend the university-student relationship to develop students on a lifetime client basis
- 3) Christian business leaders taking a proactive and intentional partnerships that make fluid the development of future and current employees

In this particular sense, we would do well to consider the words of Harari:

Or consider professional careers. Today we assume that you learn a profession in your teens and twenties, and then spend the rest of your life in that line of work. You obviously learn new things even in your forties and fifties, but life is generally divided into a learning period followed by a working period. When you live to be 150 that

won't do, especially in a world that is constantly being shaken by new technologies.

People will have much longer careers, and will have to reinvent themselves again and again even at the age of ninety. (2016, p. 26)

The impact of the changes that are defining the markets of tomorrow is thus profound and will redefine the educational landscape that feeds into those markets.

**Considering the Challenges to Ethics and Culture.** One of the major ethical and cultural challenges from the BRINE-type technological developments that we have identified is related to genetic development and medical interventions. (Other points from that section are elaborated elsewhere). The main forum where the bioengineering and biogenetics challenges will play out is in the medical and scientific arenas, and such an examination is beyond the scope of this paper.<sup>8</sup> Suffice to say that Christian business people will policy takers on such questions as opposed to policy makers. That being the case, our roles will primarily be two-fold:

- 1) Determining the wisdom of our participation in the organizational and distribution aspects of the biotech industry
- 2) Determining the wisdom and scope of our participation in the innovation, entrepreneurship, and capitalization of biotech industry developments

**Considering the Challenges to Human Interaction.** As noted above, human interactions are at risk of becoming both more frequent and less meaningful as a result of technological innovations and usage. In a world of humans created in the image of a relational God, human interaction is a critically important part of God's design. To the extent then, that modern innovations have a negative impact on the nature of human interactions, we must expect that humans will be harmed in their reflection of God's image as relational beings.<sup>9</sup> Naturally, technology can enhance communication frequency and speed. Yet it also eliminates privacy boundaries, provides an

opportunity to create and exploit false personae, and diminishes the frequency of meaningful human contact.

Given that communication and interaction technologies pose problematic challenges for employees and consumers, our response must consider these two key stakeholders. That is we must, at the very least engage in interventions that accomplish two specific outcomes:

- 1) Ensure *employees* have consistent opportunities to engage in meaningful human interaction, both professional and cultural, and
- 2) Ensure our products and services – and marketing efforts – include information and opportunities aimed at protecting *customers'* relational well-being.

A special example of these challenges involves the proliferation of digital technology in online/distance learning programs. Volumes have been written about the glories to be had in the online learning space – lowered (some) costs, convenience for working students, accessibility of coursework, access to digital content, comfort in communications for more introverted students, etc. But the online/distance learning environment has its costs as well. Because many of these costs are more suspected than proven – reduction in academic standards, diminishment of faculty interaction with students, diminishment of student-student interactions, reduction in dynamic learning potential (due to no face-to-face contact), asynchronous connection, etc. – we must endeavor to understand the cost-benefit equation that realistically defines this tradeoff. In essence we may suspect that the lack of human interaction in the online learning environment – as well as in the increasingly digitized and automated workplace – has a net negative impact on the humans involved in the enterprise. But we are far away from truly understanding this dynamic, though it is a dynamic that will take center stage in the coming/future industry-education partnership.

**Considering the Challenges of Human Hubris.** Having explored in detail the scary prospects of human hubris emerging out of BRINE-related technological developments, we turn



here to a useful response by those of us who approach markets from a biblical perspective. We have noted that such hubris seems to be on a trajectory to a human divinity complex, which is likely to evoke a Divine response akin to that experienced by humanity at Babel. However this drama plays out, we MUST live out our responsibility to participate in the new economy as living witnesses pointing to the one true God as the source of all blessings. Along these lines, we must seek the following:

- To understand deeply the markets in which we participate, the dynamic and innovative trajectories of those markets, and the hand of God in this landscape
- To explain to an unbelieving world how the biblical narrative makes sense of the unfolding innovative trajectories, and how such dynamics point to the presence of the eternal, creative, providing God of the Bible
- To be full participants in the innovation and value creation that define the modern economy, according the path that God wills, as best as we can understand it

That is, our role is to be a consistent participant in the modern innovative economy, thus earning the right to explore how the new market dynamics are excitingly consistent with the biblical narrative and with the God Who is the central figure of that narrative.

In the end – as at the beginning – our role in the great technological explosion of the 21<sup>st</sup> century is to love our God and our neighbors, help reconcile them with the God of creation, and live in peace and shalom as we work toward the coming fulfillment of God's Kingdom.

### **Some Things We Can't Know**

Finally, as we consider the disruption and chaos of the Molecular economy, we have to satisfy ourselves with some uncertainty and – in some cases – downright ignorance about how the narrative will play out, and what we should do about it. We are called to seek and employ biblical wisdom (as in Proverbs chs. 1-9) in all things. And yet, we fall short of omniscience, having to satisfy

ourselves with the patient unfolding of God's plan for our lives and our world. In the meantime, we wonder: will the pace of innovation really continue to accelerate; will the ability of humans to adapt to modern innovation continue to fall behind the pace of innovation; will there be peace in the pursuit of disruptive marketplace endeavors, or only turmoil and anxiety?

Is there a place for biblical Christianity in the emerging, modern marketplace?

What is the place/role of biblical humility in a culture that seeks human divinity?

Naturally, this paper provides a lot more questions than answers but, as I have noted, it is likely that the wisdom of this new age gains more from asking the right questions than from having all of the right answers.

## Endnotes

<sup>1</sup>When using the term “technology” here, I am referring not necessarily to computers or electronics, but more broadly to the way(s) we know how to do something, given the tools at our disposal. For example, the ways we know how to heal human injuries and ailments can be understood as medical technology. We can similarly use this definition to understand communication technology, transportation technology, and others. Because such knowledge evolves over time, we can also refer to a “technological regime,” or the ways that we know how to do something *at a given point in time*, given the tools at our disposal (cf. Dosi, 1982, and Nelson and Winter, 1982).

<sup>2</sup>For example, see Drucker, P. 2006. *Innovation and Entrepreneurship*, Harper Business Press, and Christensen, C. 2016. *The Innovator’s Dilemma: When New Technologies Cause Great Firms to Fail*. Harvard Business Review Press.

<sup>3</sup>See Kiersz A. and Gillett R., Oct. 27, 2017, “Best Jobs for Future Growth,” *Business Insider*, last accessed online on July 31, 2018 at <https://www.businessinsider.com/best-jobs-future-growth>; and Forbes, 2017, last accessed online on Sept. 7, 2018 at <https://www.forbes.com/pictures/efkk45fmhd/the-jobs-with-the-brightest-future-2/#a191c3d40b1b>.

<sup>4</sup>See Canton, J., 2007. *The Extreme Future: The Top Trends That Will Reshape the World in the Next 20 Years*, Plume Publishing; and Friedman, 2016.

<sup>5</sup>For example, Drexler, E. 2013. *Radical Abundance: How a Revolution in Nanotechnology Will Change Civilization*. Public Affairs Publishers.

<sup>6</sup>e.g. “likes,” points, recommendations, etc.; See Netflix, 2017. “Nosedive,” *Black Mirror* series, Season 3, episode 1, accessed at <https://www.netflix.com/watch/80104627?trackId=200257859>

<sup>7</sup>See, for example, Ray Kurzweil's (2006) *The Singularity is Near: When Humans Transcend Biology*; Juan Enriquez' (2015) *Evolving Ourselves: Redesigning the Future of Humanity – One Gene at a Time*; and Jamie Metzl's (2019) *Hacking Darwin: Genetic Engineering and the Future of Humanity*.

<sup>8</sup>For an informative Christian viewpoint on the subject, see (for example) John Wyatt (2015) *Matters of Life and Death: Human Dilemmas in the Light of the Christian Faith*, InterVarsity Press (2<sup>nd</sup> Edition).

<sup>9</sup>For example, see “Dr. Marc Siegel: Are Wireless Headsets and Social Media a Dangerous Mix for our Teenagers’ Health?”, accessed at <https://www.foxnews.com/opinion/dr-marc-siegel-are-bluetooth-and-social-media-a-dangerous-mix-for-our-teenagers-health>, published March 17, 2019.

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## Abstracts

### Accounting

#### Fraud, Whistleblowing and Sins of Omission: A Call to Action (Paper)

Tim Bergsma, Calvin College

The world economy loses over \$3.5 trillion annually due to fraud. This paper addresses fraud perpetuation from a whistleblowing perspective. This study also explores the connectivity of inaction (when equipped with fraud suspicions) to sins of omission. This analysis not only helps to combat fraud, but it helps promote shalom.

#### Concept Maps: A Managerial Accounting Teaching Tool (Poster)

Tanya Carson, Walsh University

Trish Berg, Walsh University

Concept maps are a useful teaching tool to visually show the relationships between different concepts for business students. This presentation will highlight the development of concept maps as a teaching tool to enhance student learning and will exhibit when to use concept maps presenting the positive learning outcomes achieved.

#### Assessing Employability Skills: Helping Students Identify Hidden Strengths and Blind Spots While Connecting Them to Student Learning Outcomes (Poster)

Kent Williams, Indiana Wesleyan University

The session will examine an employability skills enhancement tool utilized by undergraduate accounting and business students collaboratively developed by the DeVoe Division of Business at Indiana Wesleyan University and the CPA Center of Excellence. Employability skills assessed are critical thinking, relationship building, cultural empathy, communication, leadership, and entrepreneurial mindset.



## Economics

### Ten Commandments of Economics (Best Paper Award)

David Arnott, Dallas Baptist University  
Sergiy Saydometov, Dallas Baptist University

As we search the scriptures, we find ten “commandments” regarding the production and distribution of scarce resources: Freedom, work is good, don’t steal, don’t covet, honest measures, trade is good, love your neighbor, take care of widows and orphans, be a good Samaritan, and honor those in power.

### There Is No Such Thing as a Free Market: Private Institutions Rule while Individual Optimization and Totalitarian Control Drool (Paper)

Robert Black, Houghton College

Economists and market critics often oversimplify the nature of market freedoms. Informal institutions constrain market participants, even when government keeps hands off. Just as there is no such thing as a free lunch, there is no such thing as a free market. Private governance will rule even in government’s absence.

### The Economics of Transcendence (Best Paper Award)

David Tucker, Concordia University Portland

Two ideas compete for understanding God’s act of creation. Ex nihilo asserts God created out of nothing. Ex profundis asserts God created out of the coeval, formless void of pre-creation. If God created ex nihilo, God transcends economics. If God created ex profundis, God is subject to economic reality.

## Entrepreneurship

### Entrepreneurial Leadership in Family Businesses (Best Paper Award)

Allan Discua Cruz, Lancaster University Management School

This study focuses on entrepreneurial leadership and religion in family businesses. It argues that in the context of some family businesses, entrepreneurial leadership entails rethinking the way businesses operate based on a Christian perspective. A model, based on manifestations of entrepreneurial leadership influenced by a Christian perspective is proposed.

Teaching Entrepreneurship using Experiential Learning Method: Starting a New Course  
with Acton Grant and 1MillionCups Business Event (Paper)

Eveline Lewis, Evangel University

Using experiential learning method, business faculty designed and implemented a course on entrepreneurship by tapping to the business community weekly event in the city (1MillionCups). A quasi-experiment is conducted to observe the change in students' entrepreneurship behavior.

Making an Impact: How One University's Enactus Group Embraced Fundamental Change  
to Gain Greater Project and Student Development Success (Poster)

Julie Little, Taylor University  
Jody Hirschy, Taylor University  
Anna Cummings, Taylor University

How the reorganization of the structure and the recruitment methods of one Enactus group led to greater student efficiency and engagement so that not only was social loafing reduced and student engagement increased, but also the growth of impactful projects significantly increased for the group.

## **Ethics**

Ethics and Professional Development Course (Poster)

Troy Bethards, Southwest Baptist University  
Angela Brown-Peterson, Southwest Baptist University

A presentation of a best practice approach for well-rounded development of students in preparation for their professional careers.

Biblical Anthropology and Business Ethics (Paper)

John Tarwater, Cedarville University

This paper aims to show the inseparable link between biblical anthropology and business ethics. How we live and operate (or how we are expected to live) in the marketplace cannot be divorced from who we are by nature.

## Faith Integration

### A Biblical Perspective on Corporate Sustainability (Best Paper Award)

John Anderson, College of the Ozarks

Corporate sustainability recognizes obligations to the environment, to community, and to profitability. While consistent with a biblical social ethic, corporate sustainability is not generally grounded in Christian principles. An evaluation of the extent to which corporate sustainability conforms to a biblical worldview is thus in order.

### Revisiting the Purpose of Business (Paper)

Andrew Borchers, Lipscomb University  
Joseph Bamber, Lipscomb University

This article revisits the purpose of business. First, scripture shows business having greater purpose than simple economic gain. Second, the academic view is visited through five authors. A Christian view of business has never been solely about profit, but also about creating goods/services that bless and serve a higher purpose.

### Building Student Mentoring Relationships: Integrating Faith, Enhancing the Woven Lives Experience (Paper)

Mauvalyn Bowen, Bethel University

As a mentor of a mentoring program called “Woven Lives,” the author’s intent is to review fundamental aspects of mentoring relationships, summarize critical issues that have been studied regarding mentoring, outline how faith can be integrated to improve the effectiveness of mentoring relationships and propose new directions for mentoring programs.

### Sound in Speech (Paper)

Michael Cafferky, Southern Adventist University (Retired)

This paper explores how the Christian can be a verbal witness for Jesus Christ in secular organizations where talking about religion is taboo. The paper gives an example from the field of strategic management of how to be a verbal witness to Jesus Christ using only the language of business.

The Love of Money: The Deep Root of Evil (Paper)

Beth Cantrell, Central Baptist University

Evil results when people value things with no lasting value. This paper examines Paul's instructions to Timothy about the importance of financial success. Timothy was instructed to value godliness and practice contentment. Benefits of this value system included protection against the temptations of Satan and preservation of Timothy's testimony.

A Whole-Person Model of Biblical Integration in Business (Paper)

John Delano, Cedarville University

This paper presents a whole-person model for doing biblical integration in business with applications in the field of information systems. The proposed model consists of five questions arranged in a circular fashion, starting with the identification of an ethical issue and ending with a reflection of Who God is.

Using *Faith & Co.* in the Classroom (Poster)

Randal Franz, Seattle Pacific University  
Kenman Wong, Seattle Pacific University  
Denise Daniels, Seattle Pacific University

*Faith & Co.* is a series of short films about business practitioners living into the realities of their faith at their companies. This poster presentation will preview some of the films and discuss how to use them to engage students in faith-integration discussions across the business curriculum.

Faith Integration Across the Business Disciplines (Panel)

Matthew Fuss, Geneva College  
Denise Murphy, Geneva College  
Curtis Songer, Geneva College  
Gary VanderPlaats, Geneva College

The panel will discuss the individual pedagogical and praxis-based methodologies for the integration of the Christian faith in the classroom across the business discipline. Topics will include the unique approaches used in management/HR, operations, marketing and accounting courses.

### Unmasking the Impostor: Christian College Students and the Impostor Phenomenon (Paper)

Rebecca Gunn, Oral Roberts University

Feeling like a fraud, not good enough, and trouble internalizing successes are characteristics associated with the Impostor Phenomenon (IP) which can be heavily present on college campuses and ultimately, negatively impact students. This session seeks to explore IP and how overcome it while integrating faith into a rising pop-culture concept.

### Christian Perspectives on Identity and Work (Paper)

Rebecca Havens, Point Loma Nazarene University

Margie LaShaw, Whitworth University

Julia Underwood, Azusa Pacific University

Yvonne Smith, University of La Verne

This paper discusses the divine connection between work and whole person identity. God created humans in his image—to work—and Scripture identifies 787 people by their work. Christian business faculty are challenged to understand our preparation of students for work as important to who they are meant to become.

### Acting Redemptively in Global Business Management: Case Studies from Practices as Christian Global Business Consultants (Paper)

Eveline Lewis, Evangel University

Paul Lewis, Evangel University

This session will discuss Jesus' model of acting redemptively as part of servanthood and will demonstrate contemporary examples in the global business environment. The authors will draw from the Gospels following Jesus examples and from experience working in two countries in Asia Pacific, where they worked for 17 years.

### Work and Faith Harmonized: Views of Labor in Christian Hymns from 1500-2000 (Paper)

Monty L. Lynn, Abilene Christian University

Sarah Easter, Abilene Christian University

Ryan K. Jessup, Abilene Christian University

Greg Staughn, Abilene Christian University

Want to know what hymns teach about work? We examine 300 Christian hymns, noting the prevalence of work themes over time. We compare findings with faith and work literature and consider how hymns might be used in a classroom exercise. Come join (and possibly sing) with us!

Clarifying the Concept of Whole Person Development: An Inductive-Dominant Content Analysis Literature Review (Paper)

Debbie Philpott, Indiana Wesleyan University

This inductive-dominant content analysis literature review will systematically analyze existing literature on the concept of ‘whole person development’ (WPD) traversing multiple fields of research. The focus will be on definitions and characterization of WPD to obtain clarification of prevailing research resulting in a conceptual framework.

A Holistic Model for Faith Integration: Transformational Learning Theory as a Vehicle for Shaping a Christian Identity (Best Paper Award)

James Wallace, Azusa Pacific University

Using transformational learning theory as an andragogical approach, a holistic faith integration model emphasizing student identity in Christ is offered. Issues of identity are explored including internalizing the being habits of a disciple, developing a biblical worldview, developing self-motivated autonomous learners, and instilling an approach to life that is transformative.

## Finance

The Royals Investment Fund: A Student-Managed Fund (Panel)

Amanda Carter, Bethel University  
Christina Kaiser, Bethel University

The fund, with assets under management of over \$1.5 million, operates as an investment management firm with students filling research, operations, reporting, marketing, and client relationship roles. We would like to present why and how we started the fund, lessons learned, and how the fund experience encourages whole person development.

Changing Finances, Unchanging Faith: A Biblical Analysis of the Modern F.I.R.E. Financial Movement of Early Retirement (Paper)

Michael Crawford, Boyce College

The recent FIRE (“Financial Independence/Retire Early”) movement that presents the ideology of financial independence early in life has resulted in a significant millennial following. This paper will look at the history and principles for the FIRE movement and contrast those principles with a biblical perspective of work and retirement.

Are Pastors Satisfied with Their Life Financially? Unchanged  
Calling, but Different Satisfaction (Paper)

Daniel Park, Azusa Pacific University  
Paige Bernal, Azusa Pacific University

This paper examines pastors' life satisfaction, focusing on their financial satisfaction which is traditionally considered tabooed. Our survey responses from pastors indicate that pastors feel much less happy when it comes to the financial aspect of their job compared to their spiritual satisfaction of their job.

Social Impact Bonds: Developing a Christian Perspective (Best Paper Award)

Kimberly Reeve, The King's College  
Michael Hrynuik, The King's College  
William Devine, The King's College

Social Impact Bonds (SIBs) were first introduced in 2010 and enable investors to finance innovative projects to create a measurable social benefit. If the project is successful, investors are paid principal plus an agreed-upon return. This paper summarizes the current state of these bonds and concludes with a Christian perspective.

## Human Resource Management

From Judgment to Understanding: Incorporating a Christian  
Practice into a Human Resource Course (Poster)

Frank Marshall, Point Loma Nazarene University

Businesses can do a better job incorporating God in the interviewing process. Candidates are judged within the first 10 seconds and this not time to know someone. The interview becomes less about understanding the candidate and more about confirmation bias. Businesses need to move from judging candidates to understanding candidates.

## International

Developing the Whole Person Future Business Leaders by Increasing Cultural Intelligence (CQi) in Global Business Class Through the Right Teaching Strategy (Poster)

David Liu, George Fox University  
Annette Nemetz, George Fox University  
Jekabs Bikis, George Fox University

Developing whole person future global business leaders by emphasizing a faith-based global mindset through cultural intelligence (CQi) elements of cultural drive, knowledge, strategy, and action.

## Leadership

Lean Without Mean: Biblically Efficient Operations (Poster)

Bruce Bader, Houghton College

The focus on efficiency has changed the way many organizations do business and how business is taught. This paper provides a teachable tool that incorporates biblical principles into the study of operational efficiency to combat the perception that efficiency, specifically Lean management, is unbiblical.

What's NOT Christian Leadership? Learning from Jesus' Condemnation of Toxic Leader Exemplars in the New Testament (Poster)

Mark Bell, Wayland Baptist University

A distinctly Christian leadership construct is presented by examining how Jesus described the scribes and Pharisees' toxic leadership in Matthew 23:1-7. Healthy leadership emerges as the antithesis of toxic leadership. Six dimensions of healthy leadership are discovered and described. Recommendations for current leaders are noted. Future research needs are discussed.

An Experiential Learning Approach to Teaching Leadership Theory and Practice (Best Practice)

DeNisha McCollum, John Brown University

This proposed Pedagogy Session will overview An Experiential Learning Approach to Teaching Leadership Theory and Practice. Discussion will include: The course design and validation for the use of experiential learning. An overview of key experiential activities and examples and feedback from student experiences Costs and alternatives.



Life Analytics: Assessing and Developing the Whole Business Leader (Poster)

Helen Mitchell, Biola University

Business leaders and MBA programs excel in business theory, strategy and financial analysis. Often missing is self-awareness, managing oneself and developing the whole person. This session identifies why a whole-life assessment is needed, how it can be used and presents the author's work and findings from assessing 179 Christian CEOs.

## Management

The Role of American Women in the Workplace (Paper)

Laureen Mgrdichian, Biola University  
Jake Aguas, Biola University

The past century has witnessed many changes in our society and in the workplace specifically. This paper reviews the past century of American women in the workplace, discusses their changing roles, and identifies ways women can thrive in their workplace, leadership potential, and personal life.

A Study of Undergraduate Responses to Organizational Character (Paper)

D. Gary Schmidt, Trinity Western University

This dissertation proposed that stakeholders' perceptions of the moral tendencies of an organization influence their responses to, and therefore the success of, an organization. A survey of undergraduate students confirmed that perceptions of organizational character correlated with their attitude and intentions for attending a private faith-based institution.

Organizational and Societal Impact of Fury and Honor in the Palace: Using the Book of Esther as a Faith Integration Focus for Organizational Behavior (Paper)

Julia Underwood, Azusa Pacific University  
Bob Roller, LeTourneau University  
Alan Burns, Azusa Pacific University

This paper describes how to integrate a textbook and a book of the Bible to promote biblical faith integration in an OB course. The faith integration assignments are delineated, with sample responses included in an appendix. The paper concludes with a discussion of the benefits of this approach to integration.

## Marketing

### The Reflection of Hope in Social Media by Generation Z (Paper)

Sherryl Berg-Ridenour, Azusa Pacific University  
Mary Ann Harris, Bethel University  
Raquel Hunter, Chief Analyst, WhatsNewInSocial.com

This study explores reflections of hope among GenZers. Hopefulness towards future is essential. Hope is the root of creativity, human development, goal achievement and individual dreams. This content analysis examines themes, images, and tone that tie into the value of HOPE via textual and visual analysis of GenZers' Tweets.

### The Decision Process Gospel: Turning the Consumer Decision-Making Process into an Evangelistic Teaching Tool (Best Practice)

Geoffrey Lantos, Stonehill College

I will demonstrate how I expose non-Christian students to an optional-to-attend in-class presentation of the gospel that I developed, called the "Decision Process Gospel" (DPG). The DPG links to the classic five-stage consumer decision-making process (CDMP) by using a modified version of CRU's "Four Spiritual Laws."

### Changing Markets, Unchanging Ethics: A Call for Purposive Marketing Ethics Education (Paper)

Traci Pierce, John Brown University

A purposive effort in marketing ethics education may be needed now more than ever. Changes in the field of marketing are discussed, the unchanging ethics of God's truth is presented, and examples of how to educate the younger generations in ethical marketing are provided.

### From Concept to Implementation: Building a High-enrolling Professional Selling Major and Minor Using Biblical Principles (Best Practice)

John Riggs, Stetson University

The world's economy is suffering from an absence of trained sales professionals, especially those who base their actions on Biblical principles. Learn how one university's vision developed into their largest enrolled degree program, and how it is changing student's lives. Program rationale, strategies, and steps for implementation will be presented.

## Research Methods

### Raising the Bar in Christian Business Scholarship (Panel)

Kent Saunders, Anderson University  
Emmett Dulaney, Anderson University  
Larry Locke, University of Mary Hardin-Baylor  
Yvonne Smith, University of La Verne  
Michael Cafferky, Southern Adventist University (Retired)  
Lanelle Chase, Azusa Pacific University

The purpose of this panel discussion is to encourage attendees to read, write and review articles for the two journal publications of the CBFA (Journal of Biblical Integration in Business and Christian Business Academy Review). The panel will include current and past editors, authors and reviewers for the CBFA journals.

### Three Secrets That Journal Editors Know (Best Practice)

Yvonne Smith, University of La Verne

This Best Practice workshop presents three “secrets” known by journal editors, but few authors. The “secrets” are based on literature and interviews with seven editors (including JBIB and CBAR). For Christian scholars, the publication process can be mysterious, frustrating, and include much wasted effort. The workshop helps avert that.

## Strategy

### Surviving the Future: When Technological Innovation Outpaces Human Adaptation (Paper)

Rick Martinez, North Greenville University

In this essay we will briefly explore (some of) the major disruptions that are currently redefining the business landscape, (some of) the specific challenges these disruptions are creating, and various interventions that we can anticipate coming from the Christian community.

## Teaching Graduates & Online

Common Ground: Bridging the Gap Between On  
Ground and Online Student Engagement (Poster)

Trish Berg, Walsh University  
Heather Kaminski, University of Wisconsin-Green Bay

We are not as comfortable teaching online as we are on ground, and that needs to change. Online education is here to stay, so we must embrace the common ground between successful on ground and online teaching, we must bridge the gap, and improve online student engagement techniques.

## Teaching Traditional Undergraduates

Business as Mission to Serve and Lead in the World (Best Practice)

Curt Beck, Concordia University

Develop an international experience to provide your business students with an opportunity to apply their business knowledge and skills to serve and lead in the world. This session will describe how to develop and implement an impactful experience for your students and those they serve, and lessons learned.

Integrating Resilience in the Academic Business Curriculum: A Biblical  
Perspective and Directions for Future Research (Paper)

Trish Berg, Walsh University  
Tanya Carson, Walsh University

While technical skills change rapidly today, strong soft skills never become obsolete. Employers are seeking new hires with strong soft skills including resilience. Creating opportunities for safe-failure and successful pivots utilizing the FLEX Plan is a great place to begin integrating resilience training into our business curriculum.

Whole Person Development: Does the Pedagogy Change Much Over Time? (Panel)

John Brooks, Houston Baptist University  
Robert L. Holbrook, Jr., Ohio University  
M. Kenneth Holt, Houston Baptist University  
Rebecca Havens, Point Loma Nazarene University  
Walton Padelford, Union University  
Joe Walenciak, John Brown University

This panel will examine whole person development through the lens of four individuals that have invested their whole careers at one academic institution. In a moderated question-and-answer format, our panelists will discuss changes in students over the years and the different ways they have invested in them throughout their careers.

The Ron Blue Institute and Ron Blue Centers for Financial Planning: Teaching Christian Students to Make Biblically Wise Financial Decisions (Panel)

John Duncan, North Greenville University  
Larry Lindsay, Ron Blue Institute for Financial Planning at IWU  
Dutch Kendall, Indiana Wesleyan University  
David Palmer, Charleston Southern University

The Ron Blue Institute (RBI) exists to change the world by changing the way Christians think, act, and communicate about financial stewardship. This session will discuss how Christian universities can partner with RBI to teach students what the Bible says about money and our responsibility to steward it wisely.

Beyond Field Trips: A Framework and Rationale for Building an Industry Integrated Curriculum (Poster)

Brad Gatlin, John Brown University  
Eva Fast, John Brown University

This session provides resources for creating assignments and aligning curriculum more closely with industry needs. A typology for Industry Integrated Curriculum (IIC) and an original framework for classifying specific activities based on type of partner and time and financial resources will be offered as a guide for business educators.

Clipped: Using Video to Aid in Whole Person Learning (Best Paper Award)

Robert L. Holbrook, Jr., Ohio University

Trends in higher education suggest the teaching environment of today is different from what many of us knew as students. In our desire to be distinctively Christian, educators should embrace whole person development. This paper presents video-based teaching as effective for student learning. Suggestions are offered for implementing this approach.

The Potter's Wheel and Potter's Box: Encouraging Whole Person Development  
Through the Use of Ethical Decision Making (Poster)

Kirk Jackson, John Brown University

Ethics are easy to discuss but difficult to implement because effective decision-making frameworks are hard to find. Potter's Box is an effective framework which includes multiple inputs that encourage students to adopt the technique into their thinking. This framework can be used in any business discipline.

Math Anxiety Interventions for Business Students (Poster)

Christina Kaiser, Bethel University

This session will explore effective instructional interventions for reducing math anxiety in freshmen private college business students. Reducing math anxiety improves student learning, increases confidence in their ability, and helps retain them in the business major.

Three Characteristics of the New Generation in College: Spiritual  
and Classroom Implications (Best Paper Award)

Margie LaShaw, Whitworth University  
Yvonne Smith, University of La Verne

As cultures change, so do people. The students now entering colleges have distinctives. We explore three of the major distinctives: violence, economic challenges and technology. The paper explores what these distinctives mean to the spiritual life and implications in the classroom. Several techniques are suggested.

Whole People Development: Investment in Our Students to Support Their “Mental, Emotional, Spiritual, and Physical Well-being” (Paper)

Daniel Park, Azusa Pacific University  
Paige Bernal, Azusa Pacific University

In this paper, we present why teaching personal financial resources management is in line with “whole person” development. Specifically, we discuss why we need to teach the topic, what students say about the class after taking it, and what they learned from the course.

Making Personal Finance Personal: The Use of Service-Learning  
in Personal Financial Management Classes (Poster)

Colene Trent, Union University

This project models the implementation of service-learning within personal finance classes at a private Christian university. College students create art projects explaining basic personal finance concepts to second graders and visit a local school to lead an interactive lesson. This project promotes biblical financial stewardship, significant learning, and civic awareness.