
ARTICLE

Engaging Ideas: Can Christian Business Scholarship Inform Business Practice?

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Abstract

This paper systematically reviews and critiques all the scholarship presented to date in the Journal of Biblical Integration in Business which is specifically focused on business practice. We employ a conceptual framework which parses the sources of normative advice and attempts to delineate the type of normative advice as being for our heads, hearts or hands. A particular focus is given to the “hands” portion of the framework when we look at the various normative perspectives regarding how business should be practiced by Christians. We also consider the sources for those perspectives (e.g., general versus specific revelation), the role of practitioners in their development, and the breadth of areas still in need of study. Finally, we suggest specific actions that consider the limited resources focused on explicit Christian scholarship, the particular (but not exclusive) Christian call to

scholarship that matters in practice, the variety of backgrounds and skills aspiring Christian scholars possess, and the unmet needs of practitioners that only Christian business scholars may uniquely meet. We challenge ourselves to be more engaged, more empirical, and more explicit in our Christian business scholarship.

“Maybe the reason business professionals don’t seek the advice of Christian business scholars is that we have nothing really to say...”

This comment (or some variation on it) is one we, as Christian business scholars, have repeatedly heard and may have even said among ourselves. We believe we do have something to say, but fear remains that the above statement is perhaps more true than false. One of the great benefits of the development of the *Journal of Biblical Integration in Business (JBIB)* is that there now exists a forum for exploring

a distinct view of Christian business built on a scriptural foundation. Thankfully, after ten years of publication, the question seems to have shifted from whether we have something to say to what has been said and how does it inform Christians engaged in business.

The objectives for our study are simply to seek to explore those questions: What has been said and how might it inform business practitioners? We assume (as Chewning did in 1997) that “God desires to: 1) bring His children to common points of reference, 2) radically alter Christians’ attitudes and motives, and 3) construct in His people a method, process or procedure of thinking” (Chewning, 1997, p. 30). We believe those changes will result in distinctive (but not necessarily unique) Christian business practices. More specifically, our objectives are to:

- Develop our understanding of *JBIB* authors’ normative advice in regard to business practice,
- Analyze that advice in regard to its portrayal of motives,

assumptions, principles, or business practices and in the varied approaches to integrating Scripture as a foundation for that advice, and

- Develop a potential scholarly agenda for faith integration in business practice.

To accomplish these objectives, we seek to be professionally critical but also humble (especially given that none of us have yet contributed to this forum). However, we are thankful for the opportunity to begin our contribution by understanding the work done to date and the work that still needs to be done. Our hope is that the *Journal of Biblical Integration in Business (JBIB)* continues to have something significant to say to the current and future business professionals we serve.

Why our focus on business practice? We define business practice as those specific individual or organizational activities (be they behaviors or processes) that result from convictions regarding one’s attitudes, motives, assumptions, or principles (i.e., heart and head). We use this term in reference to business similarly to

how Drucker (1954) and others have described *practice* in regard to management. Business scholarship must be readily practical in some regard. In addition, we agree with Hoksbergen (1994) that one of the distinct (but likely not unique) contributions of Christian scholarship is its normative perspective (particularly on the motives, assumptions, principles, and practices of behavior).¹ Our assumption is that as new creations (II Corinthians 5:17) there should be a specific change in our hearts as well as our deeds. Therefore, business scholarship should (in part) note distinctive Christian motives, assumptions, principles, and (at times) behaviors.

It also seems that the Christian Business Faculty Association and *JBIB* both emphasize and expect a focus on a change in motives, assumptions, and practice. Chewning (1997) suggests we should focus specifically on presuppositions that are “simply an understanding, assumption, belief, or point of view” Christians possess. Current *JBIB* calls for manuscripts also indicate the importance of our focus on informing practice:

“Faculty, scholars, and business practitioners are encouraged to share their perspectives on how Scripture illuminates the elements of our disciplines, and how believers may live out their Christian faith in the workplace” (Martinez, 2006). In sum, we believe a significant (but not exclusive) focus on practice is expected in Christian business scholarship. Therefore, our goals were to understand what authors since *JBIB*’s inception have said and concluded regarding distinctively Christian business practice.

The source of advice. Our study objectives also required an organizing framework for identifying the various ways authors supported their views on Christian business practice through the use of specific and general revelation sources. We desired to understand how authors distinguished between the world’s way of thinking and the Christian’s way of thinking (Chewning, 1997). There were two critical components of this part of the analysis. The first included a focus on the use of specific (scriptural) revelation. This aspect addressed questions such as: How is this advice

informed by Scripture? What hermeneutic does the author use? Is it based on a specific Scripture, a set of Scriptures, a broadly accepted creedal view on Scripture, a confessional view of Scripture, etc.? The second sought to capture the role of general revelation by understanding the use of logic and the incorporation of research by the broader academy (not to undermine scriptural support). Because Christian business scholarship is an emerging field, we were also curious to see how authors integrated work already done within the field either by less explicitly Christian authors or in the broader academy.

Figure 1 (adapted from Jackson, 2007) presents a

conceptual framework which summarizes the above two dimensions and can be used to understand the breadth of normative scholarship we see, both Christian and secular.

The figure shows that the source of scholarly advice can range from observing God’s creation and the scholarship of others which is not explicitly Christian (labeled “general revelation”) to an explicit scriptural support, which can include a variety of hermeneutics as discussed above. Figure 1 also shows that the type of advice can focus on changes in one’s heart, head, and hands. We are seeking to understand where *JBIB* scholarship fits within this framework.

Figure 1: Framework for Source and Type of Normative Advice

		Type of Normative Advice					
		Heart		Head		Hands	
Source of Advice		Attitudes	Motives	Assumptions	Principles	Words	Practice
	Biblical Sources						
	God’s Spirit						
	General Revelation						

Method

Research Approach

Articles from the *Journal of Biblical Integration in Business (JBIB)* from its inception through 2005 were included in this study. All *JBIB* articles were reviewed separately (including editorials and rejoinders as separate articles). We retained articles with specific normative advice. Articles with general commentary on economics, business as a calling, faith integration approaches, pedagogical advances, and case studies were not included unless they specifically advised business practice. In addition, a few articles were not included where normative advice was given but which did not naturally flow from the article's central thesis (e.g., an example of advice at the end of an article). An initial review (given those criteria) yielded 42 articles for further analysis (see Appendix B).

Article Analysis

Each article was categorized into a traditional research discipline within business including accounting, finance, management, and marketing. In addition, current research disciplines (e.g.,

operations, organization behavior, entrepreneurship, etc.) were also noted although they were often typically referred to as "management" within the journal.

Each article was evaluated by members of the research team according to a range of criteria including the following:

Type of normative advice. We used sub-categories as identified in figure one: a) heart: attitude, motives, values, or virtues; b) head: assumptions or principles; and c) hands: specific practice. In addition, the specific advice was summarized and integrated topically across the traditional disciplines of business (i.e., accounting, finance, management, marketing, etc.). Appendix A contains brief summaries of our understanding² of the normative advice from the articles. In addition, we specifically focused on normative advice that was distinct to business. For example, if an author suggested we should love others (which we'd all agree is appropriate Christian normative advice), we did not consider such advice distinctively about business. However, the same advice given within a more specific business context and

application would be included (e.g., demonstration of love for customers is reflected in the establishment of regular opportunities to interact with them, seek their feedback, and integrate it into product design). Such a distinction was somewhat subjective but the hope was to include only advice one might receive from an informed organizational scholar on business (versus from any Christian).

Type of scriptural support.

Categorized as being supported through: a) specific creedal, confessional, or doctrinal positions using Scripture; b) a variety of Scripture passages; and/or c) one specific Scripture as support.

Inclusion of broader academy's work. Categorized as: a) incorporating empirical support; b)

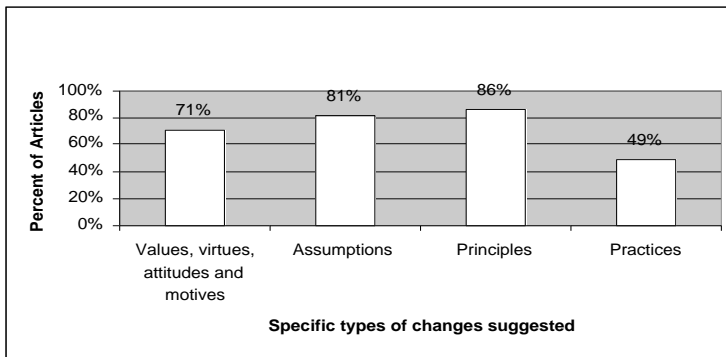
incorporating theoretical or empirical research from others; c) original theory development without outside support; and d) personal editorial.

Other observations. In addition, we recorded the degree to which practitioners were included in the research. We also noted authors' references to other Christian business scholarship, work in regard to Catholic social thought, or broader spirituality in business scholarship (not to assume their Biblical relevance).

Results

The normative advice. As illustrated in Figure 2, advice regarding specific Christian approaches to business included reference to specific changes in values, virtues, attitudes, and motives (71% of

Figure 2: Types of Normative Advice



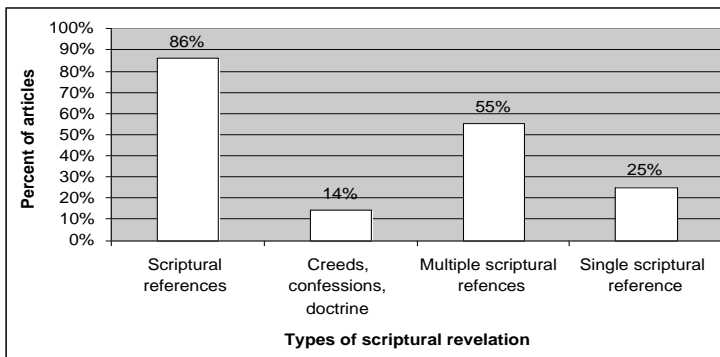
n=42 articles

the reviewed articles); assumptions (81%); principles (86%) and about half suggested specific changes in practice. Several examples follow: White (1999) suggests Christians in accounting should be *motivated* by a desire for fairness and service with particular focus on human resources and environmental concerns. In regard to *assumptions* about organizations, Beversluis (1998) states that Christians must assume that the absence of structures or transparently understood processes in organizations will make just decisions more difficult for those affected to accept. Carson (2000) portrays a specific *principle* in regard to contracts concluding God's standard of mercy overrides financial contracts. Finally,

specific practices included those that may seem less uniquely Christian such as paying bills on time (e.g., Brooks, 1996) and others that portrayed tentative (possibly hyperbolic) views such as Porter's (2000) challenge to consider reducing one's salary to an amount equal to, or below, the lowest paid employee.

Specific (scriptural) revelation supporting normative views. Figure 3 shows, as one would expect, that the majority of articles (i.e., 86%) referenced Scripture in a variety of ways. Those which did not were largely rejoinders, an empirical study, and a paper on pedagogical approaches. All creedal, confessional, or doctrinal references (14%) also explicitly noted reference to Scripture. There

Figure 3: Types of Scriptural Revelation Supporting Normative Views



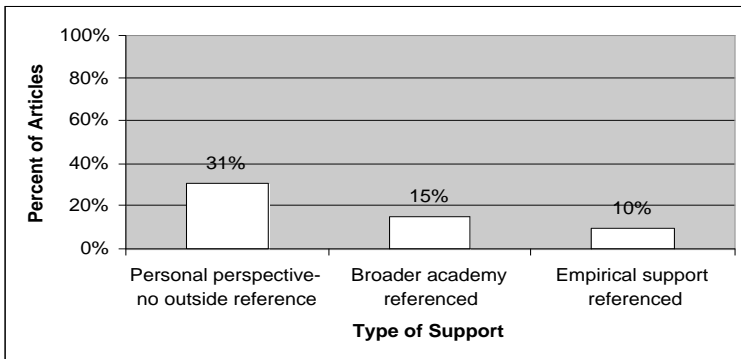
n=42 articles

was also some variety in how Scripture was integrated into (and supportive of) normative advice. Over half of the articles (55%) referenced a variety of Scriptures to support their views, where one fourth of the articles (25%) built their argument on a singular Scripture or passage. A very small number made general references to Scripture without clearly tying them to their normative advice. The majority of authors did not explicitly portray the hermeneutic or exegetical process used in developing their advice (e.g., Chewning, 1997).

General revelation supporting normative views. The most typical support provided outside of Scripture was the author's development of argument (with

varied explicit logical support) or personal anecdote. As shown in Figure 4, almost one third of authors (31%) shared advice from a personal perspective without reference to others' arguments, past research, or theory. A similar portion (38%) engaged in some level of general theory development about Christian business practice, but more than half of those (60%) made no reference to the broader academy's theory development work in their area. However, many authors (38%) did reference the broader academy's work regarding their topic in some manner (even if only anecdotally) with a few demonstrating a knowledge of the broader work within the academy. Only 10% of the

Figure 4: Types of General Revelation Supporting Normative Views



n=42 articles

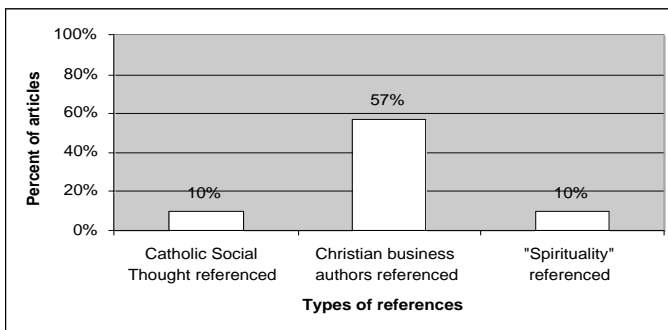
articles included reference to (or development of) empirical support for their conclusions. No articles developed theory on Christian practice by incorporating *both* work from the broader academy *and* applying empirical support (although a few did one or the other). These latter observations are surprising given their broad acceptance as the norm for theory development in almost all fields of study (either built on past research, empirical work or both). In general, it seemed advice was developed based on some scriptural reference but generally not developed further with regard for other supporting (scripturally consistent) sources.

Other observations. A portion of articles (20%) addressed current business practice issues in

an anecdotal manner (e.g., Hill, 2001 referenced five examples including HB Fuller Company). It was unclear as to whether such examples were the result of rigorous reviews of such companies or references intended to anecdotally enliven the author's points. No articles reported an active engagement of business practitioners in their assessment of the importance of their topic, although references to other works engaging practitioners were made on occasion.

In Figure 5 it is seen that a small number of articles (10%) referenced the broader field of "spirituality" in business as critique, contrast, or complimentary to their perspectives. Similarly, a small number of articles (i.e., 4) referenced work

Figure 5: Other Observations



n=42 articles

influenced by Catholic social thought, and over half (57%) of the authors cited other works by Christian business authors (sometimes scholars) on their topic. This last observation is biased in part because of citations inherent in rejoinders.

Topics covered. Articles addressed a variety of topics in regard to the traditional disciplines of business (e.g., finance). Appendix A summarizes normative advice given in each topical area. A variety of general advice that was helpful in business but not specific to business was included on occasion (e.g., communicate in a way that draws others in). A number of general business principles (e.g., treat co-workers with respect as part of a team regardless of seniority or position) were also included. There was normative advice in regard to management, marketing, and finance as well as accounting, human resources, leadership, and operations. Very little (if any) direct advice was offered regarding globalization, diversity, and technology. Also, little normative advice was presented in terms of specific trades or industries.

Although scriptural support existed for most advisory statements, very few were supported as distinctively Christian. That is, many people who are not Christians would likely support the same behavior. This is not surprising since we are all (Christian and non-Christian) looking at the results of a creative and sustaining God who laid the foundations for business. Motives and assumptions (as opposed to practice) were more likely to be defined as distinctly Christian (e.g., serve your employees as a leader), highlighting that a change in assumptions, heart, and motives are necessary to Christian practice.

Discussion

This review leads to a number of observations and possible conclusions for next steps. There have been a significant number of articles (almost one third) that advise practice. In this journal, Scripture thankfully remains the central foundation for such advice (although in qualitatively different approaches). Perspectives on the breadth of business disciplines exist in varying degrees of focus. In addition,

there seems to be a willingness to seek to understand how we might inform business practice in regard to the needed change in our motives as well as our behaviors.

There are several areas for improvement or possible concern as well that should help leverage the positive foundation established to date within *JBIB*.

The role of practitioners. A conclusion from our study is the need to consider how Christian practitioners can play a more active role in the research process or as participants in our research. We believe the conspicuous lack of practitioner involvement in research to date at least suggests we should explore how significant our topics are to the broader field we serve. Our service to future practitioners through our teaching should be more linked to our engagement of current practice lest we find ourselves exploring the irrelevant.

We suggest several methods for more closely linking our research to practice. First, we should discuss our ideas with business practitioners as we are developing and refining them. In addition to our own personal relationships, avenues to business

practitioners include alumni networks, guest speakers, firms we consult with as well as members of our churches. Second, we could prepare presentations for practitioners based on our research. These could be shorter and more applied versions (executive summaries) of our results. Of course, this would necessitate learning something about the businesses of the practitioners to whom we would present. Listening to the practitioners' responses to these presentations would be a key element of this process. Authors could consider including a section in each article that contains specific practitioner applications that resulted from the above interaction. Finally, authors should incorporate practitioner feedback in the form of adjustments in conclusions, specific examples, data analysis and, wherever appropriate, use actual company names and circumstances.

Being more explicit about normative advice. These might include a more intentional articulation of intended practical advice in articles. (In some cases, it was very difficult to understand if authors were making sugges-

tions, suggesting possibility, or demanding practice changes). We would encourage future authors (including ourselves) to be very explicit in their conclusions. What specific changes in motives, assumptions, principles, or practice are they recommending?

An example of the kind of specificity we would suggest is already present in several articles to date (but not consistently in the majority). An effective example includes White's (1999) challenge of "...foundational issues (in accounting), such as why certain activities are reflected in the financial statements while others are excluded..." (p. 9). She goes on to make specific recommendations: incorporating human resource valuations and environmental impact costs into financial reporting. Even more specific exploration of such topics will enable further dialogue and debate as well as equip practitioners to consider how their roles may change.

We would add that a significant number of *JBIB* articles each year should clearly seek to develop such advice (and may best be facilitated by special

issues of topical focus as well). For example, an immediate impact on understanding a Christian view of finance could be explored through a special issue that requires a focus on financial risk, both the observed preference for less risk and a normative Christian attitude toward risk. Such an issue would seek to understand whether God created us to be financially risk averse, or whether risk aversion is a result of the sin of broken community. The articles would seek to understand God's created design for human attitudes toward risk, based on the Bible, prior Christian scholarship on the topic, the rich broader academic theory, as well as existing empirical work and perhaps new empirical work. This topic could be informed by practice and empirical research and be useful to practitioners. Do I recommend a diversified portfolio to my investment client or a portfolio of a few local businesses which my client knows and which are serving God's kingdom? How much life insurance do I purchase? How much do I hedge interest rates and commodity prices? Do I

invest in stock, or only bonds? Do I risk my small company's future on a new product line and trust that God and His community will provide? How much do I need to keep for a rainy day? In these ways, Christian scholars can be more explicit when offering normative advice. Explicit advice will better serve Christian business practitioners who are engaged in serving God through their work.

Further developing scholarship expectations. The most common reaction of our team to the review of these articles was the broad range of quality. In general, articles lacked reference or incorporation of empirical work and often depended on anecdote for supporting positions. There was also a lack of consistent reference to other Christian scholars' work (outside of formal dialogues) which seems to have led to less-integrated development of independent efforts. We also noted that despite concerted efforts (within the journal itself) authors did not consistently articulate their varied approaches to faith integration (that is, how did they come to assume that a given Scripture or set of Scrip-

tures was appropriate to a given topic).³ Finally, authors typically do not demonstrate their understanding of the broader academy's work in their area (in contrast or comparison to the Christian view they present).

The emerging field of Christian business scholarship (and *JBIB* in particular) is likely at an appropriate stage of development where a more refined definition of Christian business scholarship is needed. Such a refinement in definition would include agreement regarding the appropriate use of anecdotal support, integration of other Christian scholars' work, ways in which scriptural support should be presented, and the need to be informed about advances in the broader academy.

Such a definition would require an understanding of what Christian scholarship does uniquely and in common with the broader academy. It would require us to answer questions such as whether the mainstream academy would view our work as credible (aside from the critically important theological aspects). This need not be a call to do only work that the broader

academy might accept as rigorous, but it would be a call to do appropriately rigorous and informed scholarship whatever our tools and educational research background may be. We should look at what our scholarship would add to our understanding of God's world and then go find tools (or analytical approaches) which God has allowed researchers to develop over the years.

This would also require us to engage in our current field. God's general revelation is an important part of Christian inquiry and we must stay informed and leverage all learning which God enables. For example, understanding how values influence managers (e.g., Egri & Herman, 2000) or strategic planning (e.g., Williams, 2002) does not change our scriptural foundations but should help us understand some of the specific difficulties inherent in managing values. Knowledge of the broader academy's work also demonstrates an understanding of competing frameworks by which practitioners may be influenced (e.g., socially constructed values in research such as Van Oosterhaut, Pursey, & Kaptein, 2006). Finally, it also provides us with excellent

tools, frameworks, and insights that (although not intentionally Christian) may provide a forum for discussion of distinctive views on current advances in our field. (E.g., How would Christian finance scholarship benefit from the work of the Aspen Institute as reflected in short publications such as Leimsider, 2006?)

A focused research agenda. Our final recommendation is in regard to the need for more focus especially given our limited scholarship resources. The development of Christian business scholarship would be well served by a research agenda in regard to our traditional disciplines. What are the most important topics for research within accounting, finance, management, and marketing during the next five years? Similarly, what specific current issues (e.g., globalization) are most important? Could *JBIB* help set that agenda by establishing a clear set of topical research expectations built on an interaction with Christian practitioners? In the broader academy, academic freedom can mean exploring whatever research topic one cares about most. It assumes that some level of integration and practical

relevance will surface in the larger research machine. Given the more limited resources of the Christian academy, we do not have the luxury of making such assumptions and thus our convictions about the relevance of our scholarship demands an agenda that is significantly informed by practice and useful to practice.

Summary. As a group of scholars new to the CBFA and *JBIB*, we approached this endeavor with a sense of humility and a high degree of respect for the work we reviewed and for the scholars that created it. We sincerely sought a better understanding of “what we have said” about business. We were rewarded with a richer understanding of a significant amount of important work that has been published in *JBIB* over the years, much of which contained normative advice and suggestions for practice. And yet, we believe that there are many opportunities to increase the relevance and the impact of Christian business scholarship, especially on practice. We want to say more. To do so we suggest that our scholarship should be more:

- **Engaged**, with the broader academy and with business

practitioners in order to increase the impact of our work on both,

- **Empirical**, incorporating work from the broader academy and using data to develop and advance theories of Christian business practice, and
- **Explicit**, especially in how we integrate our faith into our work and in our normative suggestions for business practice.

Finally, although we sought to be objective in our analysis and critique, we used multiple reviewers and interpreted the work of others in ways that are by nature subjective. We invite your dialog and humbly seek your mercy if we misinterpreted your work.

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Endnotes

¹Other religiously convicted scholars and even those scholars who emphasize values and change in practice would also likely be normative in their perspectives (but with different assumptions and motives).

²We use the term “understanding” because we often had to interpret the authors’ advice because they were not explicit in a consistent manner regarding their advice.

³Only rarely did an author describe his or her hermeneutic and how it was based on a personal study that led to analysis of the positive and negative injunctions in Scripture regarding business practice. Such analysis may have occurred, but was typically not clearly described.

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Appendix A

Synopsis of our understanding of the normative advice in the reviewed articles

Accounting

- Accountants should not only seek to avoid litigation.
- Accounting should focus on service and fairness and should report on human resources and environmental impacts.

- Christians should work with the socio-economic accounting movement to redeem accounting.
- Integrate view of man as God's image-bearer in managerial accounting so students see the fullness of labor, not merely a cost to manage efficiently.
- Christians can make normative statements because they know the truth; in accounting, truth includes: accountability, stewardship, and representational faithfulness.
- Report to stockholders that income is a by-product, not the only concern of the organization.

Human Resources

- Allocation of return between workers and owners should be just.
- Give employees a coffee break, giving a seventh hour to them with breaks in morning, noon and afternoon.
- Egalitarianism is a correct Christian response to questions of fair pay.
- Train employees, don't disrupt employee family life.
- Justice (real or perceived) requires explicit written, formal procedures, rules and policies especially in decisions such as those involving salary, promotion and dismissal.
- Owners and managers have better information and should, therefore, set employee pay.

Finance

- The Bible does not discourage or prohibit financial risk taking.
- The Bible does not prohibit charging interest, except perhaps to the poor.
- Do not pair Christian (but unholy) stockbrokers with novices.
- Egoistic shareholder wealth maximization is not enough.
- It is acceptable to charge interest on commercial loans.
- Christians should figure out a way to make loans to poor persons without interest.
- We need Christian virtues in the marketplace for markets to be efficient and sustainable.
- Pay debts and bills on time.
- Diversify your portfolio into seven or eight asset classes.
- Teach honesty, integrity and justice, not just shareholder wealth maximization.
- Start your finance course with the biblical foundation of giving first fruits to God.
- The evils of profits are evident in bottom line thinking, oversimplification, quantification, and shortsightedness.

- It is un-Godly to take bankruptcy or seek legal loopholes in a debt contract since it is breaking our promise to pay. Pay your debts even if it is painful.
- It is not always a sin to declare bankruptcy.

Marketing

- Pay equal attention to God's Word and natural laws in understanding the marketplace.
- Christians need to abstain from some generally accepted practices in business (such as bluffing).
- Implement honest marketing campaigns that clearly state the negatives of the company's product or service.
- Market entry decisions should consider the values that the market encourages or discourages.
- Product differentiation and positioning must be undertaken carefully, honestly, and in a true spirit of service to the customer.
- In segmenting and targeting markets, Christians must consider caring for the poor using cross-subsidies to offer lower cost products to poor customers at low margin.
- Love the competition — its role is to serve as a benchmark while marketers serve customers.
- Serving the customer must take priority over industrial camaraderie.
- Special care should be taken when serving a target market that is poor.

Management

- Develop employee skills through training.
- Don't encourage employees to move to locations which would disrupt family life.
- The evils of power are evident in hoarding and hierarchy.
- Empower, coach, and mentor your employees by providing opportunities for them to do their best.
- Consider, enable, and promote the team before an individual.
- Create an atmosphere where others are encouraged, developed, and give input.
- Set goals and direction for employees.
- Value individual workers and offer praise.
- Reduce one's salary to an amount equal to, or below, the lowest paid employee.
- Cautiously engage in participative management by avoiding "counsel" with those who are uninformed and/or those who are not believers, avoiding compromise of values and an inappropriate desire for group acceptance.

- Emphasize stewardship of resources without an unwarranted focus on scarcity and ongoing acquisitions.
- Have a greater concern for employees' personal lives than their work performance.
- Strategic management needs to ask, "How can the company meet the spiritual necessities and physical necessities of people?"

Leadership

- Adjust your leadership style based upon the situation.
- First be a trusted servant and follower.
- Consciously invest in followers, preparing them for leadership.
- Servant-leaders should empathize and live among their followers, as Christ did, not separated by social-economic barriers.
- Be a servant first and leader (exercising authority) second.
- A strong culture capable of excellent performance and change is based on a clear leadership character code of ethics.
- Serve others as a leader, but do not assume servant leadership is somehow distinctively Christian merely because it involves service.
- Provide managers with, and make them accountable to, a trustworthy moral community that transcends the organization where they work.

Operations

- Capital equipment and machinery must obey the Sabbath.
- Do not stockpile to secure your future; you may lose sight of God's provision. In trusting in God this way we will not consider ourselves the center of all things.
- Rest so that your attempts to control nature and maximize production do not overwhelm you.
- Treat people equitably.
- The timeless truths in Old Testament land tenancy laws can be applied to business practice today in the areas of human capital, mobility, family life, income safety nets, life long training, and trust.
- Avoid timidity in decision-making and be willing to take risks and make mistakes because through Christ's atoning death on the cross Christians are assured of forgiveness and eternal reconciliation.
- Create processes focused on conservation, maintenance, and preservation.

General Business advice

- Christians should manage, not worship, the earth.
- If a company is in a less competitive industry, it should focus on meeting people's physical needs.

- If a company is in a competitive industry, it should focus on meeting people's spiritual needs.
- Communicate in a way that draws others in.
- Drive an inconspicuous automobile rather than a new luxury vehicle.
- Take care of the poor and do not exploit them.
- Live in a non-affluent area of town rather than a gated community or lakefront property
- Have concern for the disenfranchised.
- Utilize group accountability, using both individual and distributive means.
- Facilitate development of political and legal systems in other countries.
- Monitor your work-rest cycle and schedule meetings around it and others' cycles.
- Stewardship should cause Christians to critically examine and refrain from practicing cost externalization (pollution).
- Christians must practice restraint in increasing productivity and reducing costs at the expense of the workers.
- Honesty and a spirit of service are desirable policies.
- Voluntary trade group standards can be developed and used to support honesty in advertising and lending.
- Christians should practice integrity in regulated monopolies.
- Christians should be involved politically to shape the business environment to be more conducive to Christian values.

Appendix B

Journal of Biblical Integration in Business articles reviewed for this study

- Beadles, N. (2000). Stewardship-leadership: A biblical refinement of servant-leadership. *The Journal of Biblical Integration in Business*, 25-37.
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