

Combating the Business Manipulator Using Armor of God: Faith Integration Cycle for Ephesians 6:10-18

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ABSTRACT: This paper is designed to provide a framework, the Faith Integration Cycle (FIC), for developing, implementing, assessing, and evaluating faith integration in business courses. The paper also demonstrates how faculty—working together—created a multi-disciplinary faith integration effort by providing the theological link between the Bible passage Ephesians 6:10-18 and business disciplines. To assist faculty with faith integration, specific examples of utilizing the FIC are demonstrated with class activities or assignments, including sample syllabus descriptions and grading rubrics. In addition, a general pre- and post-assessment has been provided to assist with the evaluation of the effectiveness of an activity/assignment to achieve faith integration in the classroom. Utilizing the FIC has the potential to be expanded to an entire business program-level faith integration project as suggested by Holder (2006).

KEYWORDS: faith integration, accounting, finance, business manipulation

INTRODUCTION

A quick review of major news headlines reveals the continued need for faith integration in the study of business. Media outlets continue to focus on the worst of business management's decisions. *Fortune Magazine's* top five corporate scandals for 2016 included Wells Fargo's new account fiasco, Fox News's sexual harassment suits, Mylan's EpiPen price manipulation, and Samsung's phone battery disaster (Matthews & Heimer, 2017). At the same time, business degrees continue to attract large numbers of secondary education students. Of the nearly 2 million bachelor's degrees

conferred in 2014-15, the most degrees awarded, 363,799 or 19%, were in business. The next highest area was health professions at 216,228 or 11% (NCES, 2016). Business faculty in faith-based institutions strive to develop students who will have integrity in the dynamic daily situations that will challenge students' character (Cloud, 2006). Therefore, quality faith integration in courses is a top priority.

This paper provides a framework, the Faith Integration Cycle (FIC), for developing, implementing, assessing, and evaluating faith integration in business courses. The paper also demonstrates how faculty—working together—created

a multi-disciplinary faith integration effort by providing a theological link between the Bible passage Ephesians 6:10-18 and various business disciplines. Specific examples of utilizing the FIC are demonstrated through class activities or assignments along with sample syllabus descriptions and grading rubrics. In addition, general pre- and post- assessments have been provided to assist with the evaluation of the effectiveness of an activity/assignment in achieving faith integration related to Ephesians 6:10-18. Though this paper focuses primarily on using the FIC in the classroom, there is potential for the FIC to be expanded for use in an entire business program (Holder, 2006).

The paper is divided into five sections: the first section provides a review of the literature related to faith integration in business schools. The second section begins with a theological review and commentary for delving into Ephesians 6:10-18; expands by demonstrating the efficacy of faculty working collectively around this passage; and concludes with comments related to integration into the accounting, finance, and economic fields. The third section describes the FIC and provides specific examples of applying it in accounting and finance courses. Section four states recommendations for future research. Section five summarizes the paper.

FAITH INTEGRATION LITERATURE REVIEW

As noted in the editorial opening of the initial publication, navigating faith integration in Christian higher education was the genesis of the *Journal of Biblical Integration in Business (JBIB)* (Johnson, 1995). In the last 20 years, this journal and the *Christian Business Academy Review (CBAR)* have examined the definition, practice, and evaluation of faith integration (see Table 1). Since then, Christian business faculty turn to these outlets for inspiration, examples, and debate related to faith integration in business disciplines.

For the purposes of this paper, faith integration is defined by Smith (2005), based on the work of Stephen Clinton (1990), as:

the scholarly pursuit to interrelate chosen elements in the business literature/world to Truth given to us by God, primarily in the Bible, but also in life and in church practice and history. The purpose of faith/business integration is to bring 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. (p. 155)

During the last ten years, Christian business academic writing related to faith integration has centered on incorporation within a course. Rather than “concentrating on the biblical integration in their (faculty’s) disciplines and more specifically in the particular courses that they teach in their respective disciplines,” Holder (2006) made a case for business programs to create an overarching integration of the Bible (p. 41). This program-level faith integration can be difficult to accomplish.

Roller (2013) offers 21 categorized methods for biblical, faith-learning integration. His two-by-two matrix categorizes faith integration methods:

first by the extent and intentionality of the integration, described as natural, intentional, or strategic and secondly by the focus of the integration, described as professor-centered, classroom-centered, program-centered, or student-centered. An example of strategic, classroom-centered faith integration was a “series of devotionals with a central theme linked to course materials. (p. 31)

In 2015, Dulaney et al. described three distinct dimensions of effective faith integration. The first is inside integration with the “professor intentionally bringing faith into the discussion of the academic at hand” (p. 57). The second is outside integration in which faculty supplement their own voices by bringing in guest speakers or providing the opportunity to participate in service learning projects. Mentoring is the third dimension. Whether with faculty or outside parties, this one-on-one approach can be impactful for students.

The various methodologies of faith integration have been topics of other articles designed to inspire more usage. In some of the articles, very detailed descriptions of the methodology, activity, or assignment used were provided (see Table 1). For example, Adams (2011) and Sayler and Filby (2011) described class discussions/activities while Fowler, Neill, and Stovall (2006) and LaShaw, Lambert, and Sloan (2016) utilized service-learning projects. In others, the description of the methodology utilized was more general. Articles with general descriptions of class activities focused on the theory of faith integration and/or types of faith integration. If appropriate to the focus of the article, some provided methods of assessment (Dulaney et al., 2015; LaShaw, Lambert, & Sloan, 2016; Poucher, 2012).

Before selecting a particular methodology for faith integration, faculty must delve into the Scriptures. The following section focuses on the theological literature related to Ephesians 6:10-18 as an example of how faculty might deeply reflect on a Scripture passage to discern how it integrates with their discipline.

Table 1: Chronological Faith Integration Examples in Literature Review

Authors	Method of Integration	Type of Description Provided	Assessment Instrument	Evidence of Effectiveness
Fowler, Neill & Stovall (2006)	Service Learning	General description	Student quotes	Authors noticed “greater awareness of God’s place in their vocation, developed spiritual discipline of service, and developed attitude of thankfulness.”
Koch (2007)	Using biblical-Christian metaphors	None	None	Theory only
Nejmeh (2008)	Service Learning	General description	Student quotes	Student quotes
Smith (2008)	Classroom activity	Detailed description	None	Theory focused
Shelton (2010)	Reading of C.S. Lewis followed by class discussion	General description	None	Theory only
Halberg (2010)	Classroom activity	Detailed description	None	Theory only
Kellaris (2010)	Classroom activity	Detailed description	None	No specific link to Biblical ideals or passages
Adams (2011)	Reading followed by class discussion	Detailed description	None	Theory only
Sayler & Filby (2011)	Classroom activity	Detailed description	None	Theory only
Lantos (2011)	Reflection assignment	General description	None	Anecdotal evidence
Newell & Newell (2012)	Whole course model	Detailed description	None	Theory only
Poucher (2012)	Semester-long project	Detailed description	Grading rubric provided	Notes student evaluations of professor’s faith integration improved approx. 30%
Liang (2012)	Theoretical paper only	Links key principles to Scripture but no specific activities or assignment presented	None	Theory only
Poucher (2013)	Service learning	Detailed description	None	Theory only
Mays (2013)	Case study	General description	None	Student quotes
Cafferky (2013)	Class discussions and activities	General description	None	Theory only
Dulaney et al (2015)	Multi-faceted	General description	Rubrics	Theory only
LaShaw, Lambert & Sloan (2016)	Service learning	General description	Pre- post-quiz	Statistically significant difference between groups on pre- post-quiz on concepts but not between groups on integrating Scripture passage.

THEOLOGICAL LITERATURE REVIEW

Theological Review of Ephesians 6:10-18

One of the goals of Christian business faculty members is to find methods to integrate faith into the classroom. Connections with other Christian faculty can help inspire ideas and provide methods to carry out an important aspect of teaching in a faith-based institution: helping students make a connection between faith and the business disciplines. A dialogical conference is one way to encourage faculty connection on faith integration.

Dialogical conferences have been carried out by the Christian Business Faculty Association since 2013 to inspire faith integration in research and in business and economics classrooms (Underwood & Havens, 2016). Each year, the conference focuses on a specific passage from the Bible and participants come prepared through related advance readings. Throughout the day's discussion, ideas are generated that can be applied either in research or in the classroom. In fact, this paper was inspired by the 2017 dialogical conference which concentrated on Ephesians 6:10-18:

10 Finally, be strong in the Lord and in his mighty power. 11 Put on the full armor of God, so that you can take your stand against the devil's schemes. 12 For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms. 13 Therefore put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand. 14 Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness in place, 15 and with your feet fitted with the readiness that comes from the gospel of peace. 16 In addition to all this, take up the shield of faith, with which you can extinguish all the flaming arrows of the evil one. 17 Take the helmet of salvation and the sword of the Spirit, which is the word of God. 18 And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord's people. (NIV)

Preceding application to the classroom, one should focus on what the passage is saying and how can it be applied. There are two schools of thought regarding the application of the passage from Ephesians. Some theologians have focused on the application of the passage to the individual, and others have put forth that Paul was speaking to the church as a whole (Kitchen & Kitchen, 1994). Regardless of whether this is interpreted as a message to

individuals or to the church, Eldridge (2016) reminds us that "the armor of God is not a metaphor.... You are actually putting on real combat gear in the spirit realm; it is just as real as God, whom you cannot see. Take it seriously; this is not symbolic, but actual equipment provided for your safety" (p. 120). Anderson (2000) and Murphy (2003) clarify that even though the battle has been won over Satan in the heavenly realm, he is still committed to destroying lives with continual assaults. The Scriptures do not indicate that we are to fear demons but rather to acknowledge them and equip ourselves with the spiritual armor of God in order to wage battle while on earth.

It is helpful to first examine how biblical commentators are expanding on the passage before it can be applied to the classroom. Verses 10-13 indicate that this is the summation of a Christian life. Once an individual accepts Christ, they are given the task of declaring the sovereignty of God against evil forces. The call is to both be strong and to take a stance. However, God has given Christians the authority and the weapons to wage the war against the devil and his ways. The passage shows that both the full armor and the strength comes from God. It is only with God's provisions that we can wage battle (Cohick, 2013; Gudorf, 1998; Kitchen & Kitchen, 1994; Murphy, 2003).

The next four verses (14-17) describe more in depth what God gives us in the armor. The armor begins with what is already in place in the followers of Christ: "the belt of truth," "the breastplate of righteousness," and "feet fitted with the readiness that comes from the gospel of peace." That these are a part of all followers of Christ is indicated by the tense of the verbs (Anderson, 2000).

As we look further at the belt of truth in John 14:6 (NIV), Jesus declares, "I am...the truth." Since Christ is within believers, the truth, then, is already a part of the soul. Therefore, Christians are called to live in the truth (Anderson, 2000; Murphy, 2003).

The breastplate of righteousness can also be found in the Christian believer. Rather than the individual's righteousness, this passage refers to God's righteousness. While this does not make believers sin-free, putting on God's righteousness gives Christians defense against the accuser (Anderson, 2000; Murphy, 2003).

The feet are shod in the sandals or shoes of peace. According to Anderson (2000), "When you receive Christ, you are united with the Prince of Peace.... The shoes of peace become protection against the divisive schemes of the devil when you act as a peacemaker among believers" (p. 98). According to Murphy (2003), there are two thoughts on the meaning of this portion of the passage. The first viewpoint, which focuses on evangelism, looks

more to the proclamation and readiness to announce the good news. The second viewpoint is a call to stand firm for the Gospel of peace with a readiness for spiritual combat or battle. While these may seem like opposing views, Murphy (2003) concludes that taking one view does not negate the other view. In both situations a striving for peace is a call to the Christian believer. For example, in the church today, cultural issues become a prime opportunity for the devil to create division. The believer must be ready for this spiritual attack that can hamper evangelistic efforts if not handled in a spirit of peace.

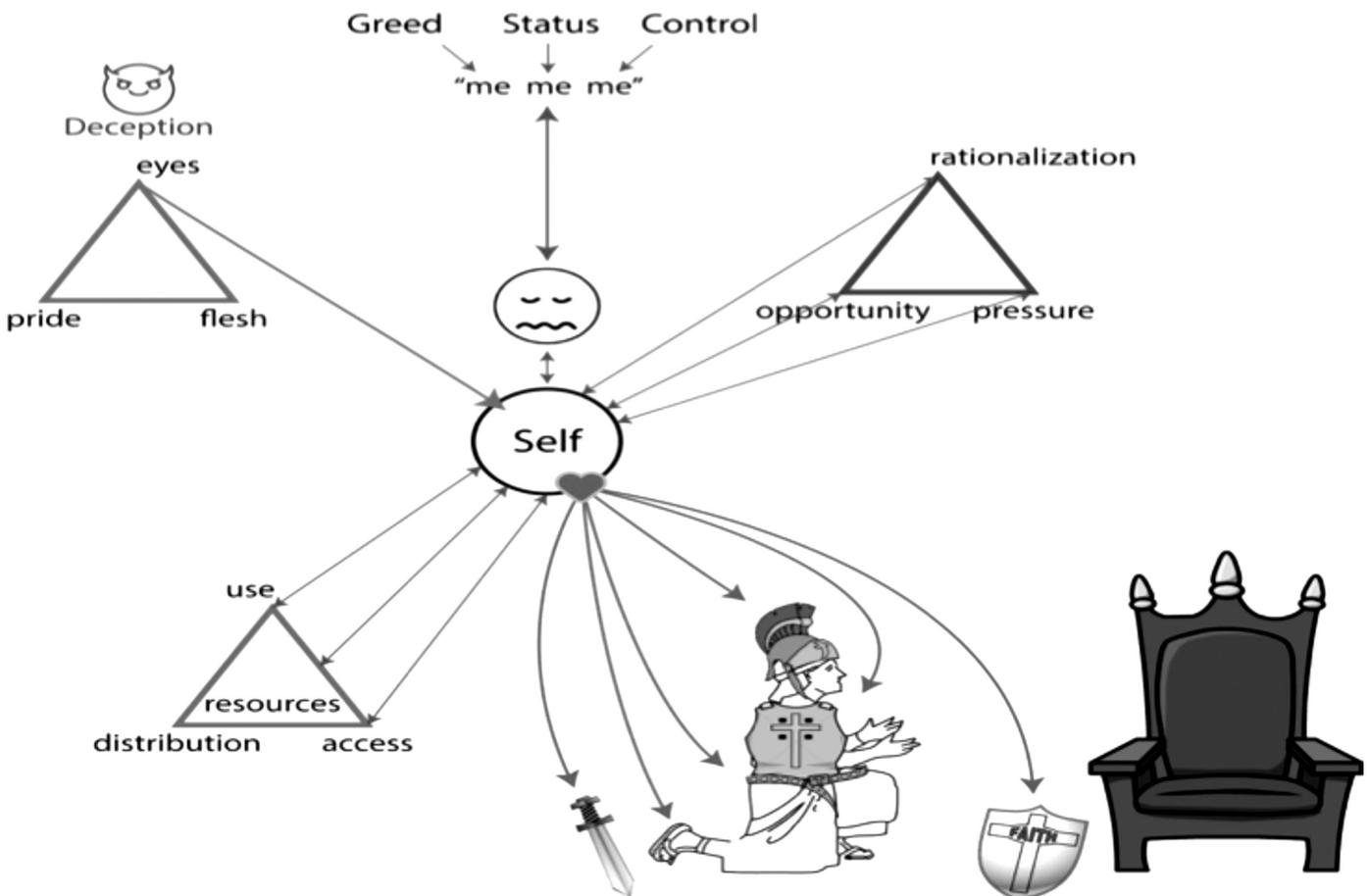
While the former three items are indicated as though they are already a part of Christian believers, the remaining three must be consciously taken up in order to battle Satan and his ways. The first is the shield of faith. In order to increase faith, Christians must be constantly learning and growing in the Word of God. As knowledge in the Lord grows, so does the faith needed for battle. This is an obligation, then, of Christians to keep growing in the faith in order to be ready for opposition (Anderson, 2000).

The second item that needs to be added is the helmet of salvation. In this item’s description, Paul calls us to “take” the helmet. The helmet protects the most critical part of the body—the head; the head is where spiritual battles are won and lost (Anderson, 2000; Murphy, 2003). By putting on the helmet of salvation, we are “clothed and armed in the victory of his Head, Jesus Christ. Since we are joined to the Lord Jesus Christ, the devil has no legitimate claim on us” (Anderson, 2000, p. 100).

The last piece of the armor is the sword of the Spirit. This is considered to be the one element of offensive rather than defensive posturing. This element is the Word of God. In order to complete the armor, Christians are called to proclaim the Word of God, speaking aloud God’s truth by the guidance of the Holy Spirit (Anderson, 2000; Murphy, 2003).

The final verse emphasizes the importance of prayer. Prayer is an avenue to stay connected to Jesus as he encouraged in John 15:5 (NIV): “for apart from me you can do

Figure 1: Armor of God



Source: Christian Business Faculty Association (CBFA) Dialogical Conference, February 10, 2017, constructed by Stephanie Geter, Adele Harrison, Becky Havens, Ellen Kaminski and Margie LaShaw

nothing.” These are the prayers that give protection and guidance in the spiritual battles that will be encountered (Anderson, 2000; Murphy, 2003).

Illustration of Armor of God to Accounting and Finance

As part of the dialogical conference concept, faculty come together from all business and economic disciplines to be inspired to apply faith integration in the classroom. A designated smaller group of accounting, finance, and economics faculty at a dialogical conference conceptualized the Accounting-Finance-Economics Armor of God Faith Integration Model. See Figure 1 for an illustration.

The Accounting-Finance-Economics Armor of God Faith Integration Model is not a step-by-step static dilemma; rather, it is a constant dilemma cycle in which *self* is always at the center and the business manipulator—the devil—pulls as Christ simultaneously beckons. It is a model used to illustrate how the business manipulator attempts to destroy a decision-maker through temptation and attacking the decision-maker’s eyes, pride, and flesh. Once the business manipulator is successful in convincing the decision-maker to give in to temptation, the decision-maker allows *self* to take over and act on the selfish “me, me, me” priorities of *greed*, *status*, and *control*.

The model further demonstrates specifically how the decision-maker’s focus on the priorities of *greed*, *status*, and *control*, can lead to unfairly limited access, distribution, and use of economic and financial resources. It can also lead to pressure, opportunity, and rationalization to commit fraud. In contrast, when the decision-maker is motivated through the heart by the business coach (the Holy Spirit) to fully leverage the armor of God, the decision-maker does not allow the mind to be manipulated. Rather, the decision-maker is allowing the heart to be transformed by seeking the throne of God in order to make decisions informed by faith and conviction by the Holy Spirit.

While the armor is suited to fit all of life, business students will benefit from the application of God’s armor to more specific situations. Application can be made inside business classrooms to better equip students to put on the armor of God. The next section describes a cycle, also developed from conversation at the dialogical conference, for implementing faith integration in the classroom.

FAITH INTEGRATION CYCLE

The goal of business faculty in faith-based higher education is to build biblically rooted, competent business decision-makers. Many students specialize in one of the core

business areas: accounting, economics, finance, management, or marketing. Therefore, the Faith Integration Cycle is pertinent to faculty in any business course.

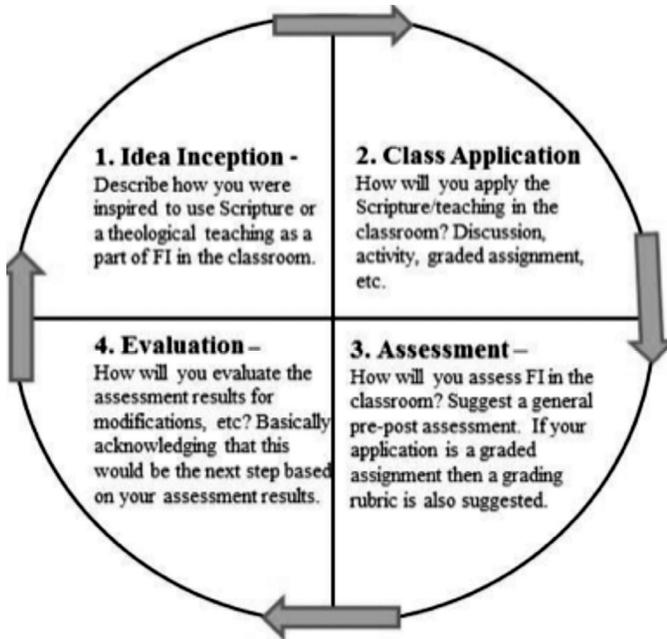
According to Beadles (1998), “biblical integration in business requires that we understand, at a minimum, two different fields of study. We must understand our ‘professional field’... and we must understand the Bible” (pp. 111-112). Therefore, with the help of the Holy Spirit, business professionals must spend time in basic hermeneutical processes and in prayer in order to apply Scripture to business disciplines (Beadles, 1998; Chewning, 2001, 2010; Mays & Mason, 2011). In implementing faith integration in the classroom, business faculty first must know their disciplines, but, more importantly, they must seek the will and guidance of God.

Therefore, the steps in the Faith Integration Cycle (see Figure 2) are as follows:

1. ***Idea Inception***: Study and dissection of Scripture passages for the classroom inspires connections between the student and the material. In order to expect students to internalize the readings, the professor must also be willing to break apart and explore the passages.
2. ***Class application***: Classroom application depends on how the professor was inspired for the idea of faith integration and, therefore, might change depending on the students, the class subject, and the professor’s inspiration throughout the process. We provide classroom application examples for accounting and finance throughout the remaining sections of the paper.
3. ***Assessment*** (see Appendix A for pre-test). In order for this activity to hold importance for students, it requires feedback or assessment from the faculty member. This assessment realizes the assignment in a grade while also providing valuable information from the faculty member regarding the inspiration and study of the materials.
4. ***Evaluation***: In order to evaluate the assessment results for modifications, a survey to participants is used to gather feedback on how participants would want to see the armor of God applied in the classroom and what would make the discussion and activities more useful (see Appendix B for post-test).

Accounting - Auditing

This section of the paper is devoted to applying Ephesians 6:10-18 to an upper-division auditing course. Students walk into an auditing course with a vast array of different life experiences—some traumatic, some fantastic, and some ordinary. Regardless, all of these experiences impact the way in which they see themselves, the content,

Figure 2: Faith Integration Cycle (FIC)

and each other. By framing their experiences with the armor of God, the students are encouraged to utilize their life-story to their advantage. As the students transition into the demanding world of public accounting, they need all available tools to combat the many challenges coming their way.

Idea Inception.

The inspiration for applying the armor of God in this auditing course is helping students personalize and realize the impact of their own life story and how past events can prepare them for the work of an auditor. Auditing requires numerous judgment calls based on knowledge through education, work experience, and one's own ethics and strength of character that is developed by the impact of life events. The following are two examples of applying the armor of God to situations that may occur during an audit.

Shield of Faith. The first line of defense against harm is faith or belief in what cannot be evidenced. In this example of faith, a newly hired graduate working on an audit without any experience is tasked with having a private discussion with a 20-year veteran chief finance officer (CFO) regarding fraud. As a rookie, there is no evidence that the auditor will be able to get the appropriate answers, and therefore, all parties suffer harm. However, using the shield of faith, the auditor gains confidence by relying on how God previously used experiences for His ultimate plan. This confidence can shield against backing down or not taking action related to any misleading answers from the CFO.

Sandals of Peace. Along with the armor built for battle, the Lord also gives Christians the tools to walk away. The sandals of peace allow us to remove ourselves from harmful

situations in pursuit of peace. In this example, a contentious conversation with a client might turn into a personal affront because of the nature of an audit; the auditor is there to evaluate the work of individuals in an organization. When clients think of their own work as being attacked, the sandals of peace allow the auditor to think of problem-solving in ways other than conflict. Walking away from conflict can be hard for a new auditor trying to stand ground based on how the auditor has handled previous contentious situations. It might feel like a loss. The auditor's application of God's sandals of peace offer permission to walk the other direction and seek more peaceful resolutions.

Class application.

The class application consists of a pre-test (see Appendix A), an in-class assignment, a written summary, and the post-test (see Appendix B). The assignment engages the students with their own experiences while connecting them to the strength of the armor of God. In the syllabus, the description may resemble the following:

The Armor of God Assignment: The armor of God assignment occurs in three steps: identification, connection, and application. The first and second phases are an in-class assignment, which will be used to create the third step, a written application. Points for phase one and two will be awarded through attendance of the identified class sessions. Points for phase three will be awarded using a grading rubric. More details to follow during class activities.

The first phase begins with an application of T-accounts—fitting for an accounting class. On the debit-side of the T is a list of positive moments, and the credit-side lists the traumatic experiences. Many students find their credits are larger than their debits, or in this case, their trauma overwhelms the positive experiences in their life. This is an important aspect for students to visualize in understanding that those experiences occurred for a purpose. Trauma builds scars, memories, and knowledge. In order to understand why He allows traumatic events to happen, students must understand how those events translate into weapons for His purpose and with His strength. In addition to discussing the benefits of negative experiences, student will also consider how the positive experiences will help them plan and perform the audit.

The second phase of the activity identifies the events in the student's T-account as pieces of the armor of God. On the other side of the T-account paper is a rendition of the armor of God with a description of each piece. From these descriptions, students pick three events from their T-account and identify pieces of armor they feel were built by these experiences.

The final phase of the activity is to apply these experiences and tools to the world of auditing through a written summary. Each student summarizes the three pieces of armor and its link to their personal experiences. The assignment concludes with an example of how to use this armor in the battle of auditing.

Assessment and Evaluation.

Assessment looks at how students are able to connect the concepts of a piece of armor from Ephesians to their own experiences using the third phase of the activity—the written portion. See Appendices A and B for the pre- and post-test and Appendix C for an example grading rubric. Evaluation of the results of the pre- post-test inform any adjustments the instructor can make to the assignment in future courses.

Accounting - Managerial

This section of the paper is dedicated to a practical application of the Ephesians 6:10-18 passage within a graduate level accounting course entitled Graduate Management Accounting. The objective of the course is to use management accounting strategies to infuse and build character and competence for decision-making. The focus is on understanding and applying costing, profiting, budgeting, and decision-making strategies. Students examine various companies' business transactions and scenarios and how making decisions from a Christian worldview perspective might differ from a secular worldview.

Idea Inception.

Life, business, and the workplace can be viewed as a *warzone* and *battlefield*. The devil seeks to capture and destroy the human mind, body, and spirit on this battlefield and in the war. The armor of God inspires a way to fight in the battle and ultimately win the war. On a daily basis, decision-makers are challenged with making the right and best decision; thus, the armor of God is an inspirational tool to assist in the constant decision-making process (pre, post, and during decision-making).

Class Application.

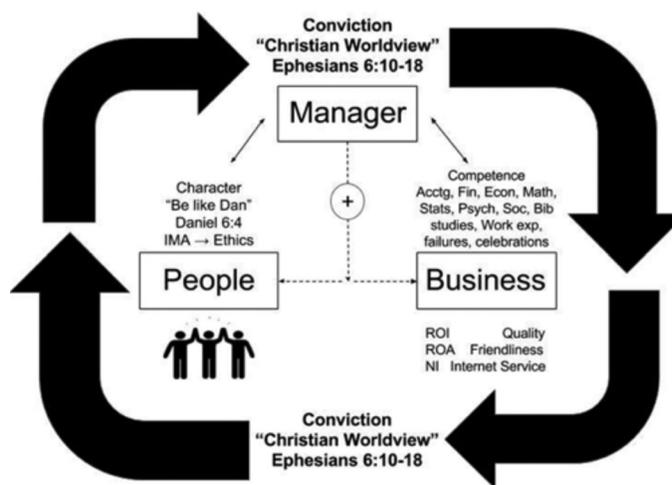
The class application incorporates a pre-test (see Appendix A) and a post-test (see Appendix B). The in-class portion consists of a guest speaker discussing his or her own experience on how to be a character-filled and competent decision-maker by leading with conviction through the armor of God in the workplace. Two consecutive classroom discussions during the first three weeks of the semester introduce the connection of Ephesians 6:10-18 to decision-making in management accounting. The "3C" Decision Maker Model (3CDM) is the decision-making foundation to apply and assess the various management accounting

strategies and scenarios throughout the remainder of the semester (see Appendix D and Figure 3).

The 3CDM is a model used to illustrate the tools and mindset required for the decision-maker to be better equipped to manage people and the business results while simultaneously winning the tug of war that occurs between the business manipulator (evil) and the business coach (good). The model further illustrates how the 3CDM-equipped decision-maker is informed by:

- (a) Conviction using a Christian worldview and the armor of God,
- (b) Character informed by:
 - (a) applying the Institute of Management Accountants (IMA) Statement of Ethical Professional Practice (Ethics Center, 2017),
 - (b) following Daniel 6:4 to establish trustworthiness and avoid corruption and negligence,
- (c) Competence through applying all technical knowledge and world experiences.

Figure 3: "3C" Decision-Maker Model



Students analyze various case studies and evaluate how someone prepared by Ephesians 6:10-18 might have approached the battle/war differently and thus acted alternatively. See Table 2 for the outline for classroom discussions. See Appendix D for examples of case studies in which students will use the 3CDM.

Assessment and Evaluation.

Assessment of the effectiveness of the classroom discussions are evaluated utilizing a pre- and post-questionnaire related to the armor of God and its use in business (see Appendices A and B). Evaluation of the results of the pre-/post-test inform any adjustments to the assignment in future courses.

Table 2: Outline for Classroom Discussions and Visual Aids

Class Activities and Discussions	Allotted time
Day 1 Activities:	
Intro to Faith Integration and Intro to Activities and Discussions	15 mins
Pre-test on the armor of God (see Appendix A)	10 mins
Small groups discussion on “What is the armor of God” (pre-any reading of the armor of God Scripture passage Ephesians 6:10-18)	15 mins
Individual reading and reflection writing on Ephesians 6:10-18	15 mins
Small groups discussion on “What is the armor of God” (post reading of Ephesians 6:10-18).	30 mins
Day 2 Activities:	
Business and Workplace Application of Ephesians 6:10-18 applying the “Business Battlefield Tug of War” case study scenarios (see Appendix D).	1 hr 15 mins
Post-test on the armor of God (see Appendix B).	10 mins

Finance

This section of the paper is dedicated to a practical application of the Ephesians 6:10-18 passage within an upper-division finance course entitled Financial Markets and Institutions. The goal of the course is to provide an overview of the entities functioning within the United States financial intermediary system. Focus is placed on the *who, what, where, and how* of each entity. Based on this understanding of the financial intermediary system, students examine the roles of individuals operating within each entity and how a Christian worldview might differ from a secular worldview.

Idea Inception.

At the dialogical conference, the study of Ephesians 6:10-18 focused on the conflicts that arise in business and how the armor of God can help Christians resist and defeat the enemy, powers, and principalities. A primary conflict that arises in the field of finance stems from the economic consideration of resource utilization. As noted in the Armor of God model, see Figure 1, economics and finance are both concerned with the use, accessibility, and distribution of resources. In finance, specifically, the demand for physical resources predicates a demand for financial resources. As investors decide where to invest their limited financial resources, the amount of return offered by the firm must be weighed against the risk required to achieve that return. The risk-return tradeoff becomes a primary consideration to all parties. If the amount of return is primary on the minds

of the investor/owner, then return also becomes primary on the minds of management. Chasing returns opens the door for decisions based on personal gain, corner cutting, *flexible* interpretation of regulations, and/or approval of those perceived as more powerful than the decision-maker. To resist the temptation of simply chasing returns, students need to know how to apply the armor of God in decision-making and defeating the business manipulator.

Thus, the idea inception leads to an example of a full-semester faith integration strategy. Each piece of the armor will be linked to its application in the field of finance and the battle to resist the secular temptations that are encountered on a daily basis in decision-making. Emphasis is placed on the offensive and defensive uses of each piece of armor.

This strategy provides multiple opportunities to interact with the Scripture passage. For example, when students are confronted with secular messages such as “there is never enough” or “the ends of higher return justify any means of obtaining it,” they can discuss the need for defensive weapons. The helmet of salvation protects the mind with reminders of personal identity as a Christ follower. In addition, the breastplate of righteousness and belt of truth also play defensive roles. When faced with dubious options for achieving returns, a student whose core is protected by the pursuit of righteousness is in a stronger position to resist the business manipulator. Furthermore, students can formulate their own messages from their source of truth: God.

When the secular worldview presents a teaching about finance, i.e. slow down the cash outflow even if you have adequate funds, it is time to go on the offensive. Christians should attack with the sword and defend with the shield. Here, the sword of the Spirit, the word of God, the shield of faith, and the sandals of peace are available to ward off the attacks of the enemy. Proverbs 3:27 (NIV) states, “Do not withhold good from those to whom it is due, when it is in your power to act.” Therefore, one should pay the amount owed as soon as possible to help out the other company’s cash flow.

This is a difficult stance to propose and support when it is possible to invest short-term and receive more return for the company. Finding the right words and timing to make the proposal is aided by the sandals of peace. Supporting an unpopular stance requires courage. Courage is built on the confidence of faith. Placing one’s faith in God, rather than self or others, is optimal to be able to *stand firm*. Therefore, to improve the odds for success, students must know the Word of God and be ready with shield of faith and sandals of peace before an attack begins. In the pursuit of long-term return achieved in a righteous manner, taking up the full armor of God is a daily necessity.

Class application.

The class application includes a pre-test (see Appendix A), an in-class discussion and activity within the first two weeks of the semester, a mid-semester reflection paper, and the post-test (see Appendix B) within the last few weeks of the semester. After taking the pre-test regarding the pieces of armor, in-class discussion provides definitions of each piece and its primary function—either offensive or defensive in nature. Class discussion focuses on the connection of Ephesians 6:10-18 to financial markets and institutions. In the same class session or the following session, student groups practice connecting the offensive and defensive pieces of armor with the functions and activities of the Federal Reserve and various financial markets and institutions.

The in-class activity prepares students for the requirements of the reflection paper. By mid-semester students have read *And Then the Roof Caved In: How Wall Street's Greed and Stupidity Brought Capitalism to Its Knees* (Faber, 2009). After reading the book, students select one party involved in the 2008-09 housing market crash and evaluate how that person could have used the offensive and defensive pieces of the armor of God to behave differently than described in the book.

Sample syllabus description:

Students read *And Then the Roof Caved In: How Wall Street's Greed and Stupidity Brought Capitalism to Its Knees* by David Faber. Students select one entity detailed in the book or from class discussion to research, analyze, and apply the actions described with actions expected if utilizing the offensive and defensive components of the armor of God. Sections of the paper include:

1. Introduction
2. Brief description of the entity and specific actions taken that contributed to the housing market crash as described in the book.
3. Description of each part of the armor of God.
4. Discussion of specific actions with expected outcome had armor of God been utilized. Must incorporate at least three pieces of the armor.
5. Conclusion.

Paper is to be 8-10 pages in length, excluding cover page and works cited page, double-spaced and 12-point font. Rubric available on course companion site.

Assessment and Evaluation.

Assessment of the effectiveness of the classroom discussion and assignment will be evaluated utilizing the pre- and post-test related to the armor of God (see Appendices A and

B). In addition, a sample grading rubric of the reflection paper is provided in Appendix E. Evaluation of the results of the pre-/post-test inform any adjustments to the assignment for future courses.

FUTURE RESEARCH

Two areas for future research surfaced during this project. First, after implementation of the Faith Integration Cycle, the authors intend to compile and assess the results of the pre- and post-tests to support and refine the Faith Integration Cycle. The results of this first round of integration could provide evidence for the scalability of this cycle to program-level faith integration as recommended by Holder. The second area of interest is a study focused on identifying tools to assess the effectiveness of Christians as business decision-makers applying the armor of God in decision-making. A case study of successful Christian business decision makers would focus on the possible connection between the application of the armor of God in their decision-making to a successful triple bottom line.

CONCLUSION

As Christian business faculty engage in the process of instructing students in various business concepts and skills, there is an even greater responsibility and challenge of helping students see how their faith intersects with their professional lives. This paper demonstrates a process for faith integration by delving into the theological writings related to Ephesians 6:10-18, offering several examples of course integration, and providing sample assessment devices. It is the authors' prayer that as instructors implement the Faith Integration Cycle this coming academic year, their students will be better equipped to withstand the onslaught of the great business manipulator, Satan. The authors believe properly suited Christian warriors have the equivalent of a force field surrounding them. By no means does this imply they will never stumble or even fall, but their odds of withstanding longer and ultimately winning are higher than without their spiritual armor.

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APPENDIX A: ARMOR OF GOD PRE-TEST

1. The armor of God is best used when
 - a. an extremely difficult situation presents itself.
 - b. starting an ordinary day.
 - c. working through a challenging personal relationship.
 - d. feel directly attacked by Satan.
2. The source of our strength during spiritual warfare is the
 - a. sword of the spirit.
 - b. helmet of salvation.
 - c. shield of faith.
 - d. God alone.
3. Once dressed in the armor of God, we are called to
 - a. stand firm.
 - b. enter the fight boldly.
 - c. retreat.
 - d. gather with other Christians.
4. Three core pieces of armor of God become part of every soul that has accepted Christ as Savior. They are...
 - a. Belt of truth, sword of Spirit, feet fitted with gospel of peace.
 - b. Breastplate of righteousness, feet fitted with gospel of peace, helmet of salvation.
 - c. Shield of faith, belt of truth, breastplate of righteousness.
 - d. Belt of truth, breastplate of righteousness, feet fitted with gospel of peace.
5. Spiritual battles are won or lost over which part of the body?
 - a. Head
 - b. Heart
 - c. Soul
 - d. Feet
6. Primary offensive weapon is...
 - a. Breastplate
 - b. Helmet
 - c. Sword
 - d. Belt
7. A key component of spiritual warfare is
 - a. Prayer.
 - b. Memorizing Scripture.
 - c. Sharing the Gospel.
 - d. Meeting with other Christ followers.

Correct answers: 1, b; 2, d; 3, a; 4,d; 5, a; 6, c; 7, a

APPENDIX B: ARMOR OF GOD POST-TEST

In addition to the same seven multiple-choice questions on the pre-test, we suggest adding the following open-ended questions. These questions provide information necessary for complete evaluation of the effectiveness of the faith integration activity and/or assignment.

1. How did the study of being a decision-maker leading and following with conviction using the armor of God impact your understanding of business dilemmas?
2. If you were to create an activity or assignment related to the armor of God, how would you structure it?
3. What would make the discussion and activities used this semester more beneficial?

APPENDIX C: ARMOR OF GOD AUDITING CLASS ACTIVITY RUBRIC

Item Description	Superior	Above Average	Average	Below Average	Not completed
	4	3	2	1	0
Define the parts of the Armor of God according to class activities discussed in steps one and two.	Defines clearly all the parts of the Armor of God according to class activities and outside research.	Defines clearly all the parts of the Armor of God according to class activities.	Defines all the parts of the Armor of God according to class activities.	Limited definitions provided.	Definitions not included
Identified three life experiences which contributed to building one's own Armor of God	Three experiences identified in great detail and vivid	Three experiences identified in some detail and	Three experiences chosen with limited detail	Less than three experiences chosen	No experiences chosen
Described how one's own experiences connected to the Armor of God	Experiences clearly remedied by a piece of the Armor of God	Experiences remedied by a piece of the Armor of God	Experiences adequately remedied by a piece of the Armor of God	Connection between life experiences and the Armor of God seem unrelated	No connections made
Described how one would apply the strength from the Armor of God to potential real-world auditing situations.	Understanding of real-world auditing issues clearly communicated within the description of how to use the armor of God.	Understanding of real-world auditing issues communicated within the description of how to use the armor of God.	Understanding of real-world auditing issues communicated adequately within the description of how to use the armor of God.	Real world application limited in number or applicability	No application provided

APPENDIX D: CASE STUDY SCENARIOS



“Two Businessmen Playing Tug of War.” Shutterstock.com. N.p., n.d. Web. 18 July 2017.

Retrieved from: <<https://www.shutterstock.com/image-photo/two-businessmen-playing-tug-war-106134929>>

Business Battlefield Tug of War (proceed with caution)	Business Manipulator (devil) (Evil)	Business Coach (Angel) (Holy Spirit) (Good)	Applicable Business Manipulation Case Study
Reporting taxable income	Hide income earned from reportable transactions. (“No other company reports all income.”)	Report all income earned and work with the appropriate advisors on minimizing the tax liability after all income is reported	State prosecutors accused global soccer star Cristiano Ronaldo of defrauding Spain’s revenue offices of \$16.5 million in unpaid taxes
Producing revenue and income results to generate new investors into the company	Artificially inflate revenue and income. (“The actual income will eventually become the reported income, so the reports are technically true.”)	Report the accurate and correctly stated revenue and income. (“The consequences of being caught defrauding investors are not worth it.”)	Billy McFarland of Fyre Media and the Frye Festival defrauded investors into investing over \$1.2 million into Fyre Media
Having substantial income to cover interest expense and debt costs	Boost income to get the loan	Borrow what the company can afford to pay principal and interest on based on accurately reported income	Steven Croman (the “Bernie Madoff of landlords”) engaged in a deliberate and illegal scheme to fraudulently obtain bank loans by “boosting the company bottom line.”

Case References for Business and Workplace Application:

Soccer player tax fraud:

<http://www.nbcnews.com/news/world/real-madrid-soccer-star-ronaldo-charged-tax-fraud-spanish-prosecutors-n771436>

Fyre Festival Case:

https://www.washingtonpost.com/news/arts-and-entertainment/wp/2017/07/01/founder-of-disastrous-fyre-festival-arrested-and-charged-with-fraud/?utm_term=.613ed959946a

Bernie Madoff of Landlords:

https://www.nytimes.com/2017/06/06/nyregion/steven-croman-landlord-pleads-guilty-to-fraud.html?_r=0

APPENDIX E: FAITH INTEGRATION PAPER RUBRIC

Category	4	3	2	1
Paper summary and conclusion (Content) Section worth __xx__ points	The summary and conclusion are inviting, state the main topic and synthesize the nature of the paper.	The summary and conclusion clearly state the main topic and synthesize the nature of the paper, but is not particularly inviting to the reader.	The summary and conclusion state the main topic, but do not adequately synthesize the nature of the article or draw paper to smooth close.	There is no clear summary of the main topic or nature of the paper.
Faith elements identified and defined (Content) Section worth __xx__ points	Identified all elements and defined accurately.	At least 75% of elements identified and defined accurately.	Half the elements identified and defined accurately.	Less than half of elements are identified OR most are inaccurately defined OR elements do not apply to current course.
Connection between book/course content and Scripture passage (Content) Section worth __xx__ points	Relevant, quality details give the reader important information that goes beyond the obvious or predictable in explaining link to book/course concepts.	Supporting details and information are relevant, but one key issue or portion of the book/course concept is unsupported OR the link to book/course content is weak.	Supporting details and information are relevant, but several key issues or portions of the book/course concept are unsupported OR the link to book/course content is absent.	Supporting details and information are typically unclear or not related to the book/course concept.
Grammar & spelling (Conventions) Section worth ___-5 points	Writer makes one or fewer errors in grammar or spelling that distract the reader from the content.	Writer makes 2-3 errors in grammar or spelling that distract the reader from the content.	Writer makes 4-5 errors in grammar or spelling that distract the reader from the content.	Writer makes more than 5 errors in grammar or spelling that distract the reader from the content.

Total points earned = __xx of XX_____