Missing Elements: Improving Our Preparation of Christian Students for the Business World

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ABSTRACT: The church has not always been very helpful in encouraging people grow as followers of Christ in the world of business. This paper is a qualitative study centering on interviews with 28 business leaders about how they apply their faith to their occupation. The business leaders identified issues that Christians need to be aware of in thinking about taking their faith to work. They also expressed critical concerns that they feel are not being addressed well for people who are entering the business world out of college.

INTRODUCTION

In his introduction to his "Lead Like Jesus" teaching series, Ken Blanchard asks a haunting question: "How might William Jefferson Clinton's eight years in office have been different if his number-one role model for leadership had been Jesus of Nazareth rather than Kennedy of Massachusetts?" He does not intend that question as an indictment of President Clinton so much as an indictment of a church that failed to help Bill Clinton see Jesus as the proper role model for leadership. That reflection could be true of more than just leadership issues. The church has not been particularly effective in preparing followers of Christ to interact with the world. This has been especially true in the world of business.

Genuine discipleship often seems to be simply missing in the church in general. Dallas Willard (1998) has suggested that the lack of discipleship has become an accepted reality in the church. As he puts it, "The division of professing Christians into those for whom it is a matter of wholelife devotion to God and those who maintain a consumer, or client, relationship to the church has now been an accepted reality for over fifteen hundred years" (Willard, 1998). Few ministers give much help in defining what it means to be a practicing disciple of Christ outside of the church and certainly not in the world of business. One of the most consistent responses from business leaders in this study was that the church had been little or no help in their understanding of what it means to practice faith in the world of business.

The division of work into sacred and secular is a major part of the cause of this weakness. The church often does not seem to know what to do with the business world. Sometimes it treats faith and business as totally separate. Sometimes it sees the business world as a way to pay for other "more spiritual" activities. At times, it almost seems to see business as an enemy. On the other hand, it might see business as great as long as the business person gives his or her tithe. Seldom, however, does it seem to see business as an integral part of what Christians do with their lives. Unfortunately, the Christian academy has not always been much help in teaching students how to live in the business world, either. A focus on teaching accounting, marketing, and economics gives students the technical skills needed to succeed, but it is much more difficult to address life issues.

While issues of right and wrong are now more likely to be addressed in ethics components of classes, there still remain other areas of practice that need development. Schools and professors affiliated with groups like the Christian Business Faculty Association have made significant efforts to think through what integrating faith and learning might look like. There still seems to be room for improvement in this area, however. The Christian academy has an opportunity to help students be more broadly prepared to face the challenges of the business world.

How can we do a better job of preparing students for the business world? In order to answer that question, I interviewed a cross-section of business leaders in several southern states. The business leaders were men and women who either own their own business or serve in a management position in an organization. They were, however, also people who seek to follow Jesus in their business practices. This paper will report on their responses to questions about what students need to be more aware of coming into the business world and how business faculty might better prepare students for their role as Christian business practitioners.

BACKGROUND

Interest and writing on the subject of faith application in the business world has increased dramatically during the 21st century. Before the year 2000, books concerning faith in business were relatively rare and tended to emphasize ethical behavior. Even in Christian bookstores, it was generally difficult to find more than one or two books on the subject. Today, many more books addressing issues related to faith and business have been written. Business practitioners and academic faculty are responsible for most of that writing. The writing has begun to cover a broader range of ideas about what it means to be a Christian in the business world. It does show, however, that we are still struggling with articulating a more comprehensive picture of what that means.

Ethical and moral standards are still a significant component of that writing. Hill (2008) argues that Christians should reflect the holiness, justice, and love of God in the marketplace and seeks to establish practical interpretations of what that means. Holt (2003) argues for the need for ethical character in leaders to create organizations where moral values are evident. Ziggarelli (2000) defines the most important element of work life as living a Christ-like life from nine to five. Gruden (2003) uses biblical principles to answer questions about how Christians should address issues like how to treat employees, deal with money, and approach borrowing and lending. Stevens and Banks (2005) present a topical guide on Christian business practice that places key weight on integrity and living out one's calling.

The idea of calling is also an area that has received attention from Christian writers. Stevens (1999) argues that there is no such thing as "just a layperson." All are called to be coworkers with God. Brennfleck (2005) suggests that calling is more than a job. It is living out one's life mission in finding God's purpose. Similarly, Witherington (2011) contends that all work must be seen as calling. He notes that the biblical text overflows with work but that most systematic theologies ignore work. Smith (2011) also notes the importance of work. He argues that churches need to support those who are trying to live out a calling even if the work of building a business might take the person away from church activities. The church needs to look beyond programs to see the opportunity business leaders have to advance the church's overall mission.

A slightly different perspective from the more traditional view of vocation has arisen in recent writings. These authors examined the role of work and business in living out the Christian faith. According to Larive (2004), work is part of living out the image of God. All work is godly activity when done for God's glory. Nash and McLennan (2001) also look at work as an occasion to live out one's faith. They note that the mainline churches have largely missed the opportunities provided by the "spirituality at work" movement and suggest that Christians need to get serious about the interaction with the business world. Stevens (2006) sees the value of work in sustaining and redeeming creation by developing lasting value that is in sync with God's principles.

The theme of looking beyond the church programs to the mission of the church in the world is evident in several writings. Barna (2005) and Wagner (2006) both argue that the church needs to stop being "nuclear" and get out into the world. Wood (1999) also emphasizes that the church needs to recognize that God does not stay at home but is working in the world. These views of the mission of the church seem to have more behind them than just evangelism. Fraser (2006) contends that we need to develop examples of living faith who are not ministers. Business provides an opportunity to do the work of mentoring, creating community, and helping people in need that reflect good discipleship. Gunther (2004) notes that socially responsible businesses can transform a society by having a positive impact on customers, employees, and the environment. Keller (2012) calls for the church to help business leaders think out the implications of the Gospel on work life. He argues that a biblical worldview recognizes that the fundamental problem for humankind is relational, and business leaders have an opportunity to demonstrate a Gospel-driven view of relationships.

Another theme that shows up regularly is the opportunity business offers for evangelism. Peel (2010) offers a method for developing relationships, creating curiosity, and leading coworkers to faith. Crane and Hamel (2003) argue that executives have a unique opportunity in relation to spiritual influence. Geisler and Douglas (2005) offer answers to questions skeptics might ask about the Gospel in break-room conversations. Ziggarelli (1998) addresses how to share faith well while dealing with the conflicts that arise from trying to live out one's faith. The Business as Mission movement has broadened this theme to more than just evangelism. Writers like Eldred (2005), Baer (2006), and Johnson (2009) present a more comprehensive picture of profitable businesses impacting the world through evangelism, economic growth, and cultural influence — all with the purpose of growing the kingdom of God.

This brief overview reveals that much has been written about faith and work in the 21st century. However, it also reveals that we are still struggling to develop a comprehensive picture of what it means to practice Christian discipleship in the business world. This paper attempts to consider where committed Christians currently working see the needs for growth and development. A key question this paper will attempt to address is how we can better prepare students to face the business environment. Hannema (2011) discussed efforts at transitioning students currently being employed by Bethel University. These efforts are primarily aimed at business success, though it does include an initiative to improve moral-reasoning skills in graduates. Seibert (2011) has addressed this question by interviewing recent graduates who have just faced some of the difficulties of integrating their faith and their business practice. This paper will approach the question from the other side by asking managers and employers what they see as missing in the lives of their new employees.

METHODOLOGY

Although this paper will be more narrowly focused on the question of what students need to better understand when beginning in business, the research project behind the paper is broader. The broad goal is to think through what it would mean to teach business leaders how to be effective followers of Christ in the business world. A major component of that research was to interview a group of business leaders who are already seeking to do that. Thus, the research is a qualitative study of managers who are trying to live out their faith in the rough and tumble world of capitalism.

I employed a referral-sampling approach to locate a reasonably broad group of business leaders. The interviews included 28 people from Austin, Ft. Worth, Dallas, and Waco, Texas; Shreveport and Monroe, Louisiana; Jackson, Mississippi; Huntsville and Birmingham, Alabama; and Nashville and Memphis, Tennessee. I contacted friends who I knew to be committed Christians themselves and asked for references of business people that they knew were serious about their faith. In a few cases, some of those contacts led to contact with others. All of the leaders had served at some level of management in organizations or had built their own businesses from scratch. Therefore, they had experienced the pressures of the business world that are often used as excuses not to apply Jesus' teachings in the "real world."

The interview group provided a good cross-section of business leaders. One unfortunate problem is the group was predominately male. Even specifically seeking the names of women from women contacts did not yield good results. Thus, only three of the twenty-eight interviewed were women. In terms of industry breadth, there was a better spread. Those interviewed worked in architecture, automotive sales and repair, medical and pharmaceutical industries, insurance, financial companies, real estate, building and construction, technology, manufacturing, hotels and food service. The interviewees were in significant leadership roles within their organizations. Twelve were either entrepreneurs or CEOs running their organization. Six were vice presidents. Six were in senior management and two were managers of local franchises of a larger organization. Table 1 shows the breakdown of age and time spent at their current job.

Table 1: Demographic Breakdown of Age and Time in Current Job for Interviewees

Age		Time in Current Job	
31-40	5	0-5 years	10
41-50	11	6-10	7
51-60	9	11-15	3
61-70	3	16-20	5
		20+	3

Each interview lasted approximately one hour and included about 15 questions. This paper emphasizes the answers to one primary question: "If you could talk to the business faculty of Christian colleges, what would you tell them that they need to be sure that business students know?" Beyond those answers, other responses that contribute to this paper included answers to questions about what issues are important to applying Christian faith to the business world and how the church could be more helpful in addressing business concerns.

KEY ISSUES

Before we talked about what students need to know, we discussed the issues that most often impact how Christians

act in the business world. The most referenced issues included ethical and moral behavior, seeing opportunities for sharing faith at work, proper treatment of people in the workplace, stewardship, life balance, and dealing with debt. Although there were a few exceptions, most of the business leaders felt that the church has not been very helpful in preparing business people to deal with those kinds of issues. A significant concern is that many pastors have little or no knowledge of the business world to provide a foundation for them to speak effectively about business. In fact, most of those who had found the church helpful were in churches where the pastor had business experience. It may be that the Christian academy has the best opportunity to speak effectively to these issues.

The first thing that most people think of when thinking about Christianity in the business world is ethical practice. When I talk with people about "Christian principles" in the business world, they usually begin immediately to talk about ethics. I found this to be true in the interviews for this project. When asked about important issues to consider, almost all of the responders mentioned integrity or ethical behavior. Most mentioned it before any other idea. Many used some phrase like, "Well, obviously, demonstrating integrity is the starting point." For some, that was basically the only issue they raised. Fortunately, most recognized that ethical behavior was not the only thing that mattered and moved quickly to say that it was important to do more than simply be ethical.

A second common issue was the importance of being open about faith. Almost all recognized the difficulties that can be involved in sharing faith at work, but each still believed that it was important. One manager noted that while it has become easier to talk about spiritual matters in the workplace, it can still be very tricky when the subject turns to salvation. This raises the importance of being sensitive to God's leadership and to serving others in ways that creates an openness to tell a personal story of faith. The president of one organization shared the significant contribution that a chaplaincy service had made to their company. While he had expected the chaplains to be seen occasionally concerning a few job-related issues, the chaplains had found the opportunity to help with depression, marital issues, child-rearing problems, and issues of death and dying. Most leaders felt that actively caring for their employees was the most effective way to open up possibilities for spreading the Gospel.

A third key issue involves how businesses treat employees, customers, and vendors. Businesses have long realized the importance of treating customers well. More recently, treatment of employees has improved. However, it is not as common to hear an emphasis on good treatment of vendors. Several leaders noted that applying the Golden Rule clearly made it important to care about the relationship with vendors. In all of those relationships, these leaders emphasized both the rightness and the value of looking for what is best for all involved in a business relationship.

Business leaders have a particularly good opportunity to impact people for Christ by the way that they treat their employees. The starting point for that, as many of the interviewees noted, was practicing service. Genuine service that is willing to err on the side of the employee and demonstrate genuine concern for the growth of each individual is so rare in the business world that it would be difficult not to notice it.

Practicing that kind of service does require a change of attitude about the employer/employee relationship. A financial manager noted that competition is not really a biblical concept. He argued that the Bible calls for excellence, but not for competition. That attitude may be out of step with a capitalistic environment but should lead to a more spiritually healthy organization. Many organizations consistently remove the lowest rated performers, regardless of how well they are doing. In fact, our schools sometimes have a similar philosophy with the "someoneneeds-to-make-a-'D'-for-the-'A's-to-matter" type thinking. Biblically, however, the call is for all to give our very best in working together because we are working for God. While external competition is inevitable in a capitalistic system, internal competition does not have to be. How might it change our organizations if we held people accountable to give their best effort all the time while building an ecclesia of people working together?

Several leaders actually described their relationship with employees in terms of discipleship. The role of growing the employee and helping them to succeed (not just in the business but in life) involves the practices of developing discipleship. Not all of the employees will be believers or growing as Christians, but that does not mean they cannot begin a discipleship process. The disciples certainly began learning about a different kind of life from Jesus before they actually came to believe in who he was. Working with employees and helping them grow may be the first step in their seeing a better way of life in following Christ.

Recognizing the leader's role as steward was the fourth key issue that business leaders identified. In many ways, the concept of stewardship pushes business leaders toward doing a lot of the other issues the right way. People who are "serving someone greater than themselves" are more likely to look for ways to care for things that matter to God. That should mean that they care more about people than about making the extra dollar. On the other hand, it does not mean they will forget about profit. If they believe the business belongs to God, they will also tend to take better care of the business. It is just that the concern will be for the long-term health of the organization (after all, the owner is going to live a very long time) than for the quick profit that only benefits the individual leader.

A fifth major issue identified by the business leaders was the question of life balance and family. Several mentioned choosing less lucrative career paths because of the importance of time with family. Others noted the importance of just remembering that work is not the same as life. Even the CEO of a hard-working, seven-day-a-week organization made it clear that he considered family more important than work. The company worked to make time available for parents to be at significant events in their children's lives. He commented, "Your kids will remember if you are there."

One final issue was mentioned occasionally. Several managers believed that it was important to live without debt. Some made a distinction between personal debt and business debt, but others argued that all debt was dangerous. Those involved in financial service industries were most attuned to this subject. Some argued that some of the risks of business debt were worth taking because it was valuable for growth. However, of those who talked about debt, all agreed that personal debt was an albatross that might prevent Christians from taking the risks necessary to truly live out their faith.

Most of these issues do not fit neatly into the standard business school curriculum. If we are going to address these issues, our schools need to be intentional about them. Encouraging faculty generally to "integrate faith and learning" is not going to make certain that specific subjects get mentioned. What is more likely to happen is that some professors will discuss a topic or two and others will just not get around to it. Most of us already feel that the standard course material is more than we can cover in a semester. One possible solution is to consider a class specifically addressing these kinds of issues. There are significant advantages in doing that, but there are also concerns. The only way that these topics are going to be adequately addressed in a broad curriculum, however, is if the faculty is intentional in deciding which courses need to address them. Without that intentionality, we will fall short of preparing students to face these issues when they graduate.

AREAS IN WHICH STUDENTS NEED TO BE BETTER PREPARED

The issues that the business leaders raised were closely tied to their beliefs about what students need in order to be better prepared to live as Christians in the business world. These concerns reflect some of the areas where business people often seem to struggle. The leaders also identified some areas where they are concerned about attitudes they see among new hires. This section examines the key themes that business leaders felt needed to be stressed in better preparing students.

The traditional business curriculum is reasonably strong at developing the technical skills of business. The experienced leaders who I interviewed had few concerns about those elements. When asked about things that students need to know but are not learning, none of these leaders mentioned accounting skills, marketing techniques, or information systems technology. They did not give the impression they considered those things unimportant. Rather, they expected those things to be part of what students learned. Their answers to the questions about what is missing in business education involved elements that were both practical and spiritual. Some answers dealt with better preparing students to be good employees. Others dealt with helping students be prepared to follow Jesus in the business world. Most are not traditionally included in typical business higher education curriculums. Many of them relate to values that are not easy to teach, and sometimes considered inappropriate to teach, in the academy. However, if Christian universities are going to offer their heritage as part of their competitive advantage, we need to reach past the easy topics into the values that may actually make the most significant difference in the lives of those we are preparing for the work world. By doing so, we can prepare students to be successful in life, rather than just in business.

The most common theme from leaders about what students need right from the start is to have a commitment to do the right thing. Most business schools now have ethics courses, but leaders noted that students have a tendency to tune out discussions about ethics. This can be true especially if the only time right behavior is discussed is in a designated ethics class. That can give the impression that ethical behavior is a separate issue from more important business issues. Several leaders mentioned that doing the right thing was simply less stressful. Telling the truth means not having to remember which lies were told. Doing the right thing means not having to worry about getting caught doing the wrong thing. All of this requires business is such a rough and tumble place that people simply cannot do the right thing.

Even when new employees want to do the right thing, though, they need to realize that it can be challenging. Several leaders noted that many people either do not have faith or do not live it out in the business world. This makes

the pressure to compromise significant. Students need to understand that the commitment to do right has to begin on the very first day. In fact, they mentioned that it is much easier to do the right thing if the boundaries are set early. It is very difficult to come into a business willing to do anything and then later take a stand on issues. As one leader put it, "You don't change your business plan when you get successful." The leaders mentioned two things that students may not always see that can help them in this area. First, we need to help students learn how to look for companies that have positive values. There will be much less pressure to compromise in an organization that reflects the values a person desires to live out in the first place. In order to do that, we have to help students learn how to look beyond vision and value statements to how companies really act in order to evaluate the values. Second, students need to know the importance of having someone who can hold them accountable. Many of these leaders expressed appreciation for having a regular group they meet with who asks hard questions about their behavior.

A key thing that several leaders noted, however, was that doing the right thing was much more than just ethics - at least, as ethics is normally understood. Doing right from a Christian perspective begins with how we treat people. That means that being honest is not enough. One of the fundamental beliefs of Christianity is that all people are created in the image of God. Even if someone tells the truth all the time and never cheats a customer, they still fall far short of the Christian standard if they treat employees as machinery. These leaders talked about the importance of treating employees with respect: having open communication, listening to the ideas and views of employees, and caring about them as individuals. They also argued that the Christian role is to serve. Managers need to make the effort to help people grow into better employees and better people. While the increased emphasis on transformational-type leadership has led to better treatment of employees, older approaches to management are still more common in the business world. Students will not generally jump directly into management. That means they often have several years to be exposed to the status quo before they have opportunities to lead. The difficulty we face is in communicating the importance of how we treat others to students who will have a long time to forget before they become leaders themselves. However, treating others with respect and serving are activities that can be followed from the first day on the job.

A second element where business leaders indicated incoming employees needed improvement was personal discipline and a commitment to do hard work. Secular business leaders would certainly agree that employees need to work hard. The added weight that Christian leaders put onto this commitment was the idea that our work is for God, thus calling for the absolute best effort. The concern many expressed was of the "sense of entitlement" in the incoming generation of workers. They saw recent college graduates as naively expecting to start at higher levels in the organization and to receive higher pay without being willing to work the hard hours. In contrast, the attitude that they looked for in employees was someone who was willing to give the best possible effort and let the rest take care of itself. As one CEO said, "If someone hires you to dig a hole, dig the best hole you can dig." Many faculty would agree that students lack a strong work ethic. Our classes may be contributing to that if we do not hold students to high standards. In schools where student evaluations are critically important in how faculty are evaluated, however, we need a strong commitment by the full faculty to reach for excellence.

The third concern, closely related to the question of work ethic, was a sense of service to the organization. Leaders expressed concern that students are being taught to be aggressive in promoting themselves and seeking advancement rather than in seeking what is best for the company. These managers valued those who were willing to patiently grow their job. Peter Drucker (1999) said that no one should be promoted until they have grown their own job. The managers interviewed agreed with that idea. Employees need to learn the requirements of multiple jobs and make themselves too valuable to be passed over. They should seek opportunities to do what will help the business rather than noticeably seek attention. This ties closely to the issue of stewardship, especially if we recognize that we have a stewardship relationship with an organization regardless of what level we are at in the organization.

A fourth area where business leaders expressed significant concern was in the question of how to define success. Many students choose majors based on potential earnings. However, these leaders recognized the danger of focusing on income alone. "Find something you really like to do" was a common theme. We should lead students to consider questions of "Who do you serve?" and "What is your end goal?" An attitude that defines success broadly in terms of glorifying God should lead to doing the right things and living life in balance. That attitude leaves room for enjoying life today. One leader said, "If I could go back, I'd have a lot more fun along the way." It also should impact how we treat people in business deals. If success means doing our best for the glory of God, it means not entering business deals unless they are good for all involved. Several leaders mentioned that deals that made short-term profit at the expense of the other party fell short of doing the right thing and were generally bad business as well. Seeking the best interest of all concerned is a much more Christian understanding of success.

A fifth concern raised in the interviews was the importance of relationships. Technical skills may be important for acquiring a first job, but business is ultimately about people. This means that the ability to build relationships is vitally important. Several leaders were critical of the tendency of education to be driven by textbook doctrine. They argued that schools do not spend enough time helping students learn to develop relationships. One business owner indicated that he spent about 70 percent of his time working on relationship building. While everyone in an organization may not spend that much time on relationships, those who rise within the organization are going to find more and more of their time applied that way. Many schools have moved to address this issue by having students work in groups and teams, but these results may indicate that we need to offer more active growth and guidance. Perhaps business communication courses need to spend more time on interpersonal communication and team building, for instance.

The sixth major concern that business leaders expressed related to areas beyond the typical business school curriculum. Many leaders expressed concern that students need to have a broader education and a stronger commitment to lifelong learning. This concern related to three broad elements. First, leaders expressed concern that more technical education left students without the breadth to have conversations outside of their area of expertise. One company owner mentioned that even in a room full of CEOs, few could have a conversation outside of their area of expertise. The general belief of liberal education has traditionally been that education should be about all of life. If we do not help students be prepared for living out their whole lives, we are doing them a disservice, even if we do give them a solid technical foundation. The second key element here is the need for employees to have a commitment to lifelong learning. In many areas, the technologies move quickly and employees have to be able to keep up. When people face promotions, they often move into new areas where they need to be able to learn. Students need to understand that they do not get to quit reading when they graduate. As they grow into a job, learning may become even more important. The third element expressed by several of the business leaders was the importance of giving students an understanding of worldview. Worldview determines the framework in which people analyze the events and ideas they encounter. The capitalistic worldview is Enlightenment-driven and tends toward materialism. We need to help students learn to look with a critical eye toward the basic assumptions of capitalism so that they can recognize the dangers inherent in

it. Otherwise we risk developing business leaders who think more like Ayn Rand than like Jesus Christ.

The final concern that business leaders raised was that new workers need to think seriously about their spiritual health. They noted that the business world is a particularly valuable place to reach out with faith, but that we can only be successful in doing that if we represent Christ well. They suggested that this involves a number of actions, such as praying about business life, avoiding compromising situations, rejecting the pressure to be just like everyone else, learning to fellowship with others without necessarily sharing all of their social practices, and remembering that our trust is in God, not money. Those kinds of things do not normally come up in the traditional business curriculum, but it is probably dangerous to leave those ideas to the "religious classes." Students need to see that those who teach about management, accounting, or finance also value the spiritual exercises and see the application of them to business life. Bovee (2012) describes efforts at Roberts Wesleyan College to integrate Christian values across the business curriculum. That type of practice will probably be necessary in order to develop habits that will prepare Christian students for the marketplace.

While there were some similarities between what Seibert (2011) heard from students who had just finished their first years in the business world and these business leaders, the list of concerns is rather different. Their concerns addressed issues like feeling under-utilized while being stretched to their limits and adjusting to long hours with little time off. On the spiritual side, they expressed concerns about living as a Christian in a secular environment, dealing with the pressure to conform, and building relationships and community. The business leaders are seeing issues more from the perspective of the relationship of the individual to the organization and how that impacts spiritual issues.

Most of the issues raised by the business leaders in the interview process are not easy to address in the classroom. Some involve experience. They may be the best argument for a requirement of practical experience in order to graduate. Most involve values more than they do techniques. The Enlightenment-based education system tends to push values outside the norm of education. Many, if not most, doctoral programs in business have been in secular universities. We need to be careful not to allow the norms of that education system to drive the way that we define our programs. We certainly must teach the topics that are expected of all business majors, but we can offer students more. As an extension of the church, we have the opportunity to broaden our students' education to consider issues that matter for life.

CONCLUSION

This study has revealed some of the issues and concerns that modern Christian business leaders see as affecting the next generation of business people. Christian business faculty can make a difference in helping our students to see the meaning of being a committed disciple in the business world. It is unlikely, though, that we will be very effective if only a few professors take up the challenge. An organized, intentional effort by business schools to incorporate these values into our curriculum has the potential to make a difference.

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