Bible Readings or News Articles in Undergraduate Corporate Finance:
A Teaching Methodology Comparison

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ABSTRACT: This paper compares two sections of undergraduate financial management. The classes were virtually identical with the exception of how each class session started. The news article class began with student news article presentations. The Bible reading class began with student Bible readings. The classes are compared with respect to grades, student attitudes of the Bible's relationship to finance, and student awareness of current events in finance. Statistical analysis was conducted using t-tests, Mann-Whitney tests, ordinary least squares, and ordinal regression. How class sessions started did not affect students' overall course grades. However, the Bible reading class responded significantly higher to the statement "to what extent do you feel that the Bible is related to finance?" Additionally, the news article class responded significantly higher to the statement "to what extent are you aware of current events in finance?"

INTRODUCTION

Sometimes we as faculty wonder if how we spend class time makes any difference. Sometimes exam performance or statements made by students seem so counter to what we have been teaching that one wonders if what we do really matters. This study provides statistical evidence that intentionality in the integration of faith does have an impact on student attitudes and how class time is used does matter.

For the past several years, the author's university has experienced the good fortune of increasing enrollment. Classes that typically had 20-25 students per section have had 38 students each in the fall of 2016. Given the relatively large sample size of the same course, it seemed like a good opportunity to respond to Saunders' (2015) call for more "test-control group comparisons that document whether or not specific methods lead to a higher level of learning in the cognitive domain (Bloom, Engelhart, Furst, Hill & Krathwohl, 1956) and/or a greater appreciation of the subject matter in the affective domain (Krathwohl, Bloom, & Masia, 1964)" (p. 10). This paper presents the results from such a comparison between two sections of undergraduate financial management. Specifically, this paper will compare student attitudes of how the Bible is related to finance and awareness of current events in finance.

LITERATURE REVIEW

Teaching methods and evaluation for undergraduate financial management have been surveyed in the United States (Saunders, 2001; Hamilton & Saunders, 2009), the United Kingdom (Iqbal, Farooqi & Saunders, 2006), and in Canada (Farooqi & Saunders, 2004). However, none of these surveys specifically address teaching methods and evaluation as it relates to faith integration.

There has been a great deal of literature published on the conceptual and practical aspects of faith integration in business. Smith & Johnson (1997) conclude their essay on faith-learning integration by noting that integration never occurs accidently, easily, or passively. Chewning (2001) stresses that there are a "variety of styles, methods, processes, or ways by which integration may come to pass" and makes it clear that biblical integration requires "the help of the Holy Spirit" (p. 114). Dupree (2015) summarizes the conceptual development (theological, hermeneutical, exegetical) of faith integration as published in the *Journal of Biblical Integration in Business* from inception through 2015. From a more practical perspective, Roller (2013) identifies 21 methods of Biblical faith-learning integration and categorizes each method based on intentionality and extent (natural, intentional, or

strategic), and focus (professor, classroom, program or student).

Many specific faith integration teaching methods have been published related to finance. Lynn and Wallace (2001) provide suggestions for integrating Old Testament writings and provide a list of specific scriptures related to assets, money, debt, and usury among other topics. Stewart (2003) and Adams (2011) present biblically-based discussion topics for the start of a course in financial management. Halberg (2010) introduces an interactive interest rate exercise. Surdyk (2002) discusses her use of Biblical integration essays on the themes of work, stewardship, poverty/economic justice, and materialism. However, in none of the above manuscripts are statistical tests conducted to measure the effectiveness of any of the teaching methods.

Saunders (2015) notes that in the first ten years of the Christian Business Academy Review there have been 68 articles published in the areas of creative instruction and curriculum development compared to only seven articles published in the area of research in business education. There are plenty of great ideas and methods out there, however, there is little documentation related to the effectiveness of these ideas and methods. This paper seeks to document the effectiveness of a specific faith integration teaching method and help to fill this gap in the literature.

UNIVERSITY AND CLASS ENVIRONMENT

Micah 6:8 (NIV)
He has shown you, O mortal, what is good. And what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God.

Micah 6:8 is the adopted theme for the College of Business where this study takes place. The University is a top-tier, Baptist, regional university with approximately 3,400 students. Faculty are encouraged to integrate their faith into their teaching. The teaching methodology used for this study could be characterized as the "Cherry-Picking" and "Discipline-Specific" style of integration outlined in Chewning (2001) and/or the "student-centered-intentional" integration methodology identified in Roller (2013).

On the very first day of class, students in both sections of the class responded to the following two questions:

To what extent do you feel that the Bible is related to finance? To what extent are you aware of current events in finance? Responses were recorded on a 7-point scale where 1 indicated "not at all" up to 7 which indicated "a great deal". Students were also asked to respond to the same two questions on the last day of class. The classes were virtually identical with the exception of how each class session started. The news article class began with student news article presentations. The Bible reading class began with student Bible readings. The two classes were taught using the same textbook, same assessment methods, and same teaching techniques. The news article class met from 9:30-10:45am on Tuesdays and Thursdays. The Bible reading class met immediately afterword from 11:00am-12:15pm.

Students self-selected which class day they would conduct their presentation/reading. Students in the news article class were responsible for selecting their own article with the stipulation that they should relate the article contents to financial management. Students in the Bible reading class selected their Bible verse from a list of passages (see appendix).

Both the news article presentations and the Bible readings typically lasted two-three minutes each. Students could earn up to 20% of their participation grade (2% of their overall grade) from their presentation/reading. Some class sessions had one presentation/reading while some class sessions had as many as three. The presentation format for the news articles included the article title, who wrote the article and when the article was written. Students provided a description of why the article was selected and a brief summary of the contents of the article. Students would describe how the article is relevant to their life, job, and/or society today and conclude by responding to any questions or comments.

The Bible readings followed a similar format. First, students would state the passage title and read the passage. Students would list who wrote the passage, when it was written and how the passage was relevant to their life, job, and/or society today. The student would describe what the passage meant to them and conclude by responding to any questions or comments.

Both sections of the course had some common Biblical content. For example, the instructor notes for the first chapter include reference to Proverbs 14:23, John Wesley's sermon 50, and Luke 16:9. Also, both

sections of the course were offered two points (0.2% of their overall grade) extra credit for reading a paper related to biblical perspectives on interest rates. Similarly, both sections of the course had some common "current events" included in the course content and classwork. For example, the textbook includes several inserts describing how the course material is related to real events. Additionally, both sections updated some of the textbook tables with up-to-date information from Morningstar.com in terms of capital structure and the cost of debt.

So, the news article class was not completely bereft of biblical content and current events were not completely absent in the Bible reading class. However, there was a specific and intentional difference in the focus of the first 2 to 9 minutes of each class session. The Bible reading class intentionally focused on faith integration to start the class. The news article class intentionally focused on what was happening in the world of finance to start the class. Did this difference in focus affect student attitudes and grades? The next section of the paper will present the results of a statistical comparison of the two courses to answer these questions.

DATA AND UNIVARIATE ANALYSIS

The news article class started with 38 students. One student dropped the class, one student did not complete the pretest, and one student did not complete the posttest, thus, the news article sample consists of 35 students. The Bible reading class started with 38 students. One student dropped the class, one student did not complete the pretest, one student did not complete the posttest, and one student was a transfer student with no GPA information, thus, the Bible reading sample consists of 34 students.

On the first day of class, student responses were collected for the following two questions: "To what extent do you feel that the Bible is related to finance?" (BiblePre) and "To what extent are you aware of current events in finance?" (NewsPre). Responses were recorded on a 7-point scale where 1 indicated "not at all" up to 7 which indicated "a great deal". Responses to the same two questions were collected on the last day of class (BiblePost, NewsPost). Two additional variables were created with this information. BiblePost-Pre is the

difference in BiblePost minus BiblePre. NewsPost-Pre is the difference in NewsPost minus News Pre.

The survey response variables will allow to test for differences in the affective domain (Krathwohl, Bloom & Masia, 1964). Students' overall grades in the class (Grade = total points earned on a 1000-point scale) will allow to test for differences in the cognitive domain (Bloom, Engelhart, Furst, Hill & Krathwohl, 1956).

The research hypothesis is that students in the Bible reading class will respond higher on BiblePost and BiblePost-Pre compared to students in the news article class. Similarly, students in the news article class will respond higher on NewsPost and NewsPost-Pre compared to students in the Bible reading class. This study will also compare grades between the two class sections. However, there is no reason to believe that grades should differ between the two classes. Differences in BiblePost, NewsPost, BiblePost-Pre, NewsPost-Pre, and Grade will be examined using both the t-test and the Mann-Whitney (MW) test.

In order to control for other possible explanatory variables between the two classes, independent control variables were also collected. Since the course under study is financial management, it may be the case that students with a concentration in financial economics may score higher in terms of their grade and may be more familiar with how finance is related to the Bible as well as current events in finance. The FinEco variable is 1 if the student has a concentration in Financial Economics and zero otherwise. Huang & Kisgen (2013) find differences in corporate finance decision making based on gender. To control for gender, the Female variable is one if the student is a female and zero otherwise. It may be the case that students in their senior year are more familiar with the Bible and current events. Approximately 1/3 of the students in the financial management courses are seniors. To control for students being in their senior year, the Senior variable is 1 if the student was a senior and 0 otherwise. Students coming into class with a high grade point average (GPA) will tend to earn higher grades and may be more familiar with the Bible and current events. To control for GPA, the GPA variable is the grade point average based on a 4.0 scale that each student had entering the course.

Table 1 provides the summary statistics (average, minimum, maximum, standard deviation) for all of the dependent (BiblePost, BiblePost-Pre, NewsPost,

NewsPost-Pre, Grade) and independent (BiblePre, NewsPre, FinEco, Female, Senior, GPA) variables in this study. In support of the research hypotheses, there is a significant difference in BiblePost-Pre and NewsPost. In the case of BiblePost-Pre, the news article class showed virtually no change (0.06 difference) in the post response compared to the pre responses, whereas, the average response in the Bible reading class increased by 1.06. In the case of NewsPost, the news article class indicated an average response of 5.51 compared to an average response of 4.62 for the Bible reading class.

It should be noted that there is not a statistically significant difference in responses for BiblePost, NewsPost-Pre, and Grade. BiblePost is higher for the Bible reading class; but, would only be significantly higher in both the t and MW tests using an 8% level of significance. NewsPost-Pre increased by almost 2 full points in the news article class (1.91 increase). However, NewsPost-Pre increased by 1.38 in the Bible reading class. The difference in NewsPost-Pre would only be significantly higher in both the t and MW tests with a 11% level of significance. The overall grade in the news article class is 33 points (3.3%) higher than the Bible reading class, but, this result would only be significantly higher in both the t and MW tests using a 9% level of significance.

Table 1: Summary Statistics with t-Test and Mann-Whitney Test Results

Dependent Variables:	Bible Reading Class, N = 34				News Article Class, N = 35				P-Value t-test	P-Value MW test
	Average	Min	Max	Std.Dev.	Average	Min	Max	Std.Dev.		
BiblePost	5.18	1	7	1.45	4.54	1	7	1.52	0.08	0.05
BiblePost-Pre	1.06	-2	5	1.48	0.06	-2	3	1.14	0.00**	0.00**
NewsPost	4.62	3	7	1.13	5.51	3	7	0.92	0.00**	0.00**
NewsPost-Pre	1.38	-2	5	1.46	1.91	0	4	1.29	0.11	0.09
Grade	800.50	615	944	79.69	833.31	607	949	73.96	0.08	0.09

Independent Variables:	Average	Min	Max	Std.Dev.	Average	Min	Max	Std.Dev.	P-Value t-test	P-Value MW test
BiblePre	4.12	1	7	1.49	4.49	2	7	1.48	0.31	0.32
NewsPre	3.24	1	6	1.18	3.60	2	7	1.22	0.21	0.28
FinEco	0.06	0	1	0.24	0.40	0	1	0.50	0.00**	0.00**
Female	0.41	0	1	0.50	0.34	0	1	0.48	0.56	0.56
Senior	0.34	0	1	0.48	0.37	0	1	0.49	0.88	0.87
GPA	3.26	2.50	4.00	0.45	3.36	2.10	4.00	0.50	0.41	0.28

* Significant at the 5% level
** Significant at the 1% level

When looking at the test results for the independent variables it is important to note that there is a statistically significant difference in the number of students with a financial economics (FinEco) concentration between the two classes. Forty percent of the students in the news article class have a financial economics concentration compared to only 6% of the students in the Bible reading class. It turns out that another financial economics requirement was offered at the eleven o'clock hour on Tuesdays and Thursdays forcing most FinEco students to take the 9:30, news article, class. In that FinEco majors could have differences of opinion on the Bible's relationship with finance, current events and may tend to earn a higher overall grade, it will be necessary to control for this difference between the two classes. Table 1 provides some, but, not universal support for the research hypotheses. In order to control for differences in the independent variables, multivariate analysis will be conducted. The process and the results of the multivariate analysis are provided in the next section.

MULTIVARIATE ANALYSIS

Multivariate analysis will provide a comparison between the news article class and the Bible reading class while simultaneously controlling for differences in the independent variables between the two classes. In order to explicitly compare the two class sections a new independent variable was created. Section takes on a value of 1 if the student was in the news article class and 0 if the student was in the Bible reading class.

Prior to conducting multivariate regression, a correlation analysis was performed in order to see if multicollinearity may be a problem. Table 2 presents the correlation matrix for the independent variables. None of the independent variables demonstrate a high degree of correlation. The highest correlation is 0.4 between Section and FinEco. Although not reported individually, it is the case that the variance inflation factor (VIF) was below 1.7 for all independent variables in the regressions.

Ordinary least squares (OLS) regression was conducted using BiblePost, NewsPost and Grade as the dependent variables. Additionally, given the ordinal nature of the BiblePost and NewsPost, ordinal regression was also conducted for these dependent variables. The three estimated regression equations are show below:

$$BiblePost = intercept + \beta_1 BiblePre + \beta_2 FinEco + \beta_3 Female + \beta_4 Senior + \beta_5 GPA + \beta_6 Section$$

$$NewsPost = intercept + \beta_1 NewsPre + \beta_2 FinEco + \beta_3 Female + \beta_4 Senior + \beta_5 GPA + \beta_6 Section$$

$$Grade = intercept + \beta_1 FinEco + \beta_2 Female + \beta_3 Senior + \beta_4 GPA + \beta_5 Section$$

Table 2: Correlation Matrix for the Independent Variables

	BiblePre	NewsPre	FinEco	Female	Senior	GPA	Section
BiblePre	1.00						
NewsPre	0.06	1.00					
FE	0.14	0.15	1.00				
Female	0.06	-0.12	-0.14	1.00			
SR	0.17	0.19	-0.34	0.04	1.00		
GPA	-0.06	0.01	0.31	0.19	-0.05	1.00	
Section	0.12	0.15	0.40	-0.07	0.02	0.10	1.00

Table 3 presents the regression results for BiblePost as the dependent variable. In both the OLS and the ordinal regression BiblePre and Section are statistically significant. The higher the BiblePre response, the higher the BiblePost response. The Section coefficient estimate indicates that students in the news article class responded significantly lower than students in the Bible readings class. Both the OLS and the ordinal regression results support the research hypothesis that the Bible reading class will respond higher on BiblePost compared to students in the news article class.

Table 3: Regression Results for BiblePost as the Dependent Variable

DEPENDEDENT VARIABLE: BiblePost

OLS Regression				PLUM Ordinal Regression		
R^2	0.41			Nagelkerke		
Adjusted R^2	0.35			Pseudo R^2	0.40	
Observations	69			Observations	69	
Variables	*Coef. Est.*	*t Stat*	*P-value*	*Variables*	*Coef. Est.*	*P-value*
Intercept	3.17	2.60	0.01**			
BiblePre	0.60	5.72	0.00**	BiblePre	0.93	0.00**
FinEco	0.28	0.63	0.53	FinEco	0.62	0.36
Female	-0.01	-0.04	0.97	Female	0.07	0.89
Senior	-0.05	-0.16	0.87	Senior	-0.09	0.87
GPA	-0.14	-0.41	0.68	GPA	-0.32	0.53
Section	-0.94	-2.87	0.01**	Section	-1.35	0.01**

* Significant at the 5% level

** Significant at the 1% level

Table 4 presents the regression results for NewsPost as the dependent variable. In both the OLS and the ordinal regression Section is statistically significant. The Section coefficient estimate indicates that students in the news article class responded significantly higher than students in the Bible readings class. Both the OLS and the ordinal regression results support the research hypothesis that students in the news article class will respond higher on NewsPost compared to students in the Bible reading class.

Table 4: Regression Results for NewsPost as the Dependent Variable

DEPENDEDENT VARIABLE: NewsPost

OLS Regression				PLUM Ordinal Regression		
R^2	0.24			Nagelkerke		
Adjusted R^2	0.17			Pseudo R^2	0.25	
Observations	69			Observations	69	
Variables	*Coef. Est.*	*t Stat*	*P-value*	*Variables*	*Coef. Est.*	*P-value*
Intercept	5.24	5.37	0.00**			
NewsPre	0.21	1.98	0.05	NewsPre	0.44	0.03*
FinEco	0.01	0.04	0.97	FinEco	0.18	0.79
Female	0.03	0.10	0.92	Female	0.18	0.70
Senior	-0.06	-0.21	0.83	Senior	-0.16	0.75
GPA	-0.40	-1.42	0.16	GPA	-0.73	0.16
Section	0.85	3.13	0.00**	Section	1.60	0.00**

* Significant at the 5% level

** Significant at the 1% level

Table 5 presents the regression results for Grade as the dependent variable. The OLS results indicate that GPA is the only statistically significant independent variable. Based on the OLS results, students in the news article class scored 13.63 points higher than students in the Bible reading class. However, this result is not statistically significant.

Table 5: Regression Results for Grade as the Dependent Variable

DEPENDEDENT VARIABLE: Grade			
OLS Regression			
R^2	0.62		
Adjusted R^2	0.59		
Observations	69		
Variables	*Coef. Est.*	*t Stat*	*P-value*
Intercept	420.05	9.46	0.00**
FinEco	28.04	1.56	0.12
Female	19.32	1.50	0.14
Senior	13.31	0.98	0.33
GPA	112.26	8.15	0.00**
Section	13.63	1.02	0.31

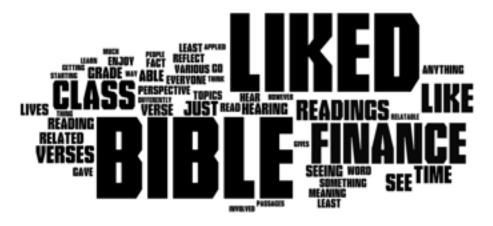* Significant at the 5% level

** Significant at the 1% level

CONCLUSION

Sometimes we as faculty wonder if how we spend class time makes any difference. Thankfully, this study indicates that how we use our class time does matter. Beginning each class with a student led Bible reading significantly increased student responses to the question "to what extent do you feel that the Bible is related to finance? Similarly, beginning each class with a student led news article presentation significantly increased student responses to the question "to what extent are you aware of current events in finance?"

For a little bit of additional feedback, the author asked students one of the following two questions on their final exam depending on which class session they were a part of: What did you like the most/least about the start of class news article presentations? What did you like the most/least about the start of class news Bible readings? Figure 1 depicts a 50-word maximum layout of the responses for the news article class using www.wordle.net. Figure 2 depicts the same type of layout for the Bible reading class.

Figure 1: What did you like the most/least about the start of class news articles?

Figure 2: What did you like the most/least about the start of class Bible readings?

Student responses were mostly positive. One student response from the news article class that captured both some of the positives and negatives is listed here:

I don't like talking in front of people so I didn't want to do my presentation. But, I liked hearing about what is going on. Not just in the U.S. but around the world. Very interesting way to start class.

These findings are good news. However, one of the motivating factors behind the study was the fact that there was not enough time to do both Bible readings and news article presentations given the size of enrollment. If there is not enough time to do both and both are important, which method should be selected? The combination of findings that makes the most difference to this author is the fact that NewsPost increased relative to NewsPre for both classes, whereas BiblePost only increased relative to BiblePre in the Bible reading class. NewsPost increased significantly more for the news article class, but, NewsPost increased for both classes. The common current event content embedded in the textbook and course materials improves students' familiarity with current events. BiblePost did not increase relative to BiblePre in both classes. BiblePost increased, and increased significantly, only in the Bible readings class. BiblePost was essentially identical to BiblePre in the news article class. This finding implies that if class time is not set aside to focus on faith integration, then faith integration probably will not happen. For someone teaching at a faith based institution it seems clear that in order to integrate the Christian faith with the course content then class time must be devoted to the endeavor.

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APPENDIX: BIBLE READING CHOICES

Interest and Lending

Exodus 22:25-27, Leviticus 25:35-37, Deuteronomy 15:1-11, Deuteronomy 23:19-20, Deuteronomy 24:10-13, Nehemiah 5:1-13, Psalm 15:5, Psalm 37:21&26, Psalm 112:5, Proverbs 22:7, Proverbs 28:8, Ezekiel 18:5-17, Ezekiel 22:12-13, Matthew 6:12 and Luke 11:4b, Luke 6:34-35

Generosity

Ecclesiastes 5:13-16, Proverbs 11:24, Proverbs 11:25, Matthew 5:42, Mark 8:36, Luke 12:16-21, Luke 16:9, Acts 20:35, 1 John 3:17-18

God's Ownership

Deuteronomy 8:18, 1 Chronicles 29:11, Job 1:21, Psalm 24:1

Responsibility and Stewardship

Genesis 41, Proverbs 3:9-10, Proverbs 16:8, Matthew 5:14-16, Matthew 6:24, Matthew 20:1-16, Matthew 25:14-30, Luke 12:48, Luke 14:28-30, Luke 16:11, Luke 19:11-27, 1 Corinthians 6:20, Colossians 3:23, Hebrews 13:5, I John 3:17-18

Economic Justice

Proverbs 11:25, Proverbs 14:31, Proverbs 17:5, Proverbs 19:17, Proverbs 21:13, Proverbs 22:9, Proverbs 22:22, Proverbs 29:7, Proverbs 31:8, Proverbs 31:9

Calling

Jeremiah 29:11, 1 Corinthians 10:31, Ephesians 2:10, Ephesians 4:1