HOLISTIC STRUGGLES AND JUDGMENTAL BEHAVIORS IN THE WORKPLACE: AN EMPIRICAL STUDY OF HONG KONG CHRISTIANS¹

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ABSTRACT

A survey of 767 Christians in Hong Kong was conducted to measure the level of obedience and the level of struggle reported by respondents when making ethical decisions in the workplace. Based on our measures, multinomial logistic regression was used to examine if individual values, church factors, work ethical viewpoint, social background, faith orientation, family relationship, past experience, and so on, affect both judgmental behaviors and internal struggles. We found that (1) males struggle less than females when making decisions; (2) the more results-oriented a Christian is, the more likely it is that they will obey and follow management decisions; (3) the larger or the more rigorous their workplace, the easier it is for a Christian to obey and follow management decisions; (4) the longer devotion time to God a Christian spends, or the more history/social science books a Christian has read, the more unlikely a Christian will disobey one's own wish; (5) the more short-term missions or visitations performed by the Christian, the lower their score on the struggle index.

1.0 INTRODUCTION

Employers expect their employees to perform the work they are assigned perfectly.⁵ Job descriptions and guidelines exist across different positions in different industries. However, employees may fail to cooperate. One of the most studied reasons is the principal-agent problem.⁶ Studies on the fail-to-cooperate behavior tend to ignore spiritual aspects. Calkin (2000) argues that there has been a lack of business ethical studies that look at the contribution of religious traditions which may have eliminated the potential contribution of a religious perspective. Additionally, Herman (2001) has explained how Buddhism, Judaism, Islam, Mormonism, and a number of

Christian traditions overlap with the practices of business in his book *Spiritual Goods: Faith Tradition and the Practice of Business*. There has been an increasing interest in the spiritual perspective, especially in studies of ethical behaviors. The present paper empirically analyzes how religion, specifically Christianity, affects workmanship judgmental behaviors.

The present paper defines judgmental behaviors as actions chosen under not only rational, but also careful consideration in workplaces. In other words, we looked at situations where workers had enough time and freedom to judge and select their behaviors. They made conscious choices, but they may struggle in their decision-

making process. This struggle may be because the judgmental behavior they have made is not consistent with their own personal beliefs. On the other hand, they may be able to keep their faith and work separate so that they do not struggle at all. Therefore, it is our intention to look at how faith affects contemporary workplace decisions.

We have chosen to focus on Christians for a variety of reasons. The teachings of Christianity promote faithful obedience for servants to serve their masters. Hence, Christians can be expected to be loval and accountable in most everyday situations. This implies that faith will have a positive influence on performance. On the other hand, the teachings of Christianity also indicate clearly that Christians should be holy because their God is holy.8 In other words, if management decisions are not consistent with Christian ethics. Christians should not follow these decisions and should reject the assigned work. Therefore, faith should play a significant role in decision-making; Christians are expected to reject the work assignment and be loval to a higher authority than their boss. Nevertheless, our empirical results have found that this is not the case. Surprisingly, the majority of the participants who took part in our survey reported that they do in fact follow their boss's decisions even if those decisions conflict with the basic teachings of their faith. However, these judgmental behaviors may come with an internal struggle. The major contribution of the present article is to quantify the types of internal struggles that occur with respect to the chosen behaviors

In addition, there is a lack of clear Christian teaching in various areas leading to a variety of decisions being made by different individuals or groups. In such areas that are not clear or grey, the decision-making process of Christians may be even more complicated. We define grey areas as loopholes that the Christian Bible may not have clearly explained⁹ and teachings that may be slightly different across different Christian denominations.¹⁰ It is not the intention of this paper to discuss if grey areas exist or not. Instead, the paper aims to assess if Christians are more obedient to their bosses in these grey areas. A survey was conducted on Christians in Hong Kong,¹¹ from which we measured the level of obedience

and the level of struggle reported by the respondents when making ethical workplace decisions. Based on our measures, we applied the multinomial logistic regression method to examine the likelihood that individual values, church factors, work ethical viewpoint, social background, faith orientation, family relationships, past experience, and so on, affect both judgmental behaviors and internal struggles.

The remainder of this paper is organized as follows: Section 2 reviews existing literatures on related topics; section 3 presents the method of analysis used and the descriptive summaries; section 4 discusses our findings and suggests practical ways to improve the current situation; and section 5 concludes our work and proposes possible future research directions.

2.0 LITERATURE REVIEW

Since 2000,¹² there has been an increase in literature on workplace spirituality. Gibbons (2000) gives a thorough discussion of the possible meanings of workplace spirituality. However, Fernado and Jackson (2006) point out that there is no widely accepted definition. One group of researchers argues

that spirituality can be identified and defined independently of any religious context. They argue that spirituality is not confined to religion. It can also be a sense of purpose, meaning and connectedness to one another ... another group of commentators tie spirituality with religion. They specifically link the definition of spirituality with religious practice¹³

The current paper adopts the latter definition of workplace spirituality.

Empirical measurements of ethical decisions have been studied widely. Ford and Richardson (1994) and Loe, Ferrell, and Mansfield (2000) provide an excellent review of the empirical literature. There are two types of traditional measuring variables: personal-specific variables and situation-specific variables. Personal-specific variables include nationality, religion, sex, age, education, employment, and personality. Situation-specific variables include referent groups,

rewards and sanctions, codes of conduct, types of ethical conflict, organization effects, industry, and business competitiveness. In addition to this, O'Fallon and Butterfield (2005) have reviewed 140 empirical ethical decision-making studies from 1996-2003 in top business journals.

Longenecker, McKiney, and Moore (2004) have empirically studied the relationship between religious commitment and business ethics. They asked 1,234 business leaders in the US 16 business ethical questions and found little relationship between religious commitment and ethical judgments. However, Fernando and Jackson (2006) looked at 13 Sri Lankan business leaders and concluded otherwise. Their study suggests that religion plays a significant role in influencing the judgmental, emotional, and motivational qualities of the decision-making process of Sri Lankan leaders. These two studies looked at different faith categories, but the focus of our study is on Christianity. We argue that different religions may have rather different teachings. Furthermore, we would like to conduct a more in-depth exploration rather than the broad explorations of the aforementioned studies. We want to measure the degree of internal struggle that is induced by a person's faith.

Ralston et al. (1997) have studied the convergence of manager values across four different cultures. Their study confirms that the role of national culture impacts on work values. ¹⁴ McDonald and Kan (1997) took a more general perspective when looking at business ethical behaviors in Hong Kong. ¹⁵ They found that ethical decisions are not affected by level of education, religious beliefs, years of experience, or functional origin in Hong Kong. Our study echoes most of these findings. Additionally, we have looked further into the degree of struggle felt by Christians when making unethical decisions and found that some of these variables are statistically significant.

Niebuhr (1951) defines five different types of responding strategies against culture: Christ against culture, Christ of culture, Christ above culture, Christ and culture in paradox, and Christ the transformer of culture. The most extreme are Christ against culture and Christ of culture. Siker (1989) extends Niebuhr's framework by narrow-

ing down the five strategies into five types: Christ against business, Christ of business, Christ above business, Christ and business in paradox, and Christ the transformer of business. Lewicki et al. (2001) proposed another way to identify Christian types based on their negotiation styles: yielding, avoiding, compromising, integrating, and dominating. Lee, McCann, and Ching (2003) have developed Lewicki's analysis with Niebuhr's model and have proposed a new typological framework. Finally, Chan and Lee (forthcoming) define another classification of Christian types based on behavior and internal struggles. However, there is a lack of literature on how to measure internal struggles. In this paper, we have developed a binary struggling index to quantify this abstract concept. Our method is discussed in detail in the next section. We used the multinomial logistic regression model to analyze our data.

3.0 METHOD 3.1 DATA COLLECTION

The analysis of this study was based on primary data. A team of 10 individuals were involved in developing a questionnaire. These members included experts in ethical study, businessmen, managers, and mid-level executives; some of them had had theological education. The proposed questionnaire was sent to various Christians for comments and was pre-tested with 30 Christians in Hong Kong. The refined questionnaire was used for the comprehensive survey and was funded by the Hong Kong Professional Service organization (HKPES). The survey was conducted between June and December of 2003. We randomly selected 500 local Christian churches in Hong Kong by systematic sampling and 40 of them agreed to participate in this study. We also invited four other Christian organizations to participate in this project. A total of 40 churches and 4 Christian organizations participated in the survey, and a total of 1,890 questionnaires were sent to them by mail or hand-delivered by HKPES staff. We received 767 completed questionnaires from these 40 churches and 4 Christian organizations. The response rate was 40.58%. The majority of participants was 30-45 years old and worked at the management Our results indicate that religious habits can affect work-place ethical decisions....However, religious habits need time to develop. One indication of this is that fellowship and discipleship training is more effective at developing Christians than lecture-style talks and seminars.

level. We received feedback from the participants that the questionnaire made them reflect on their faith. Indeed, the Cronbach's α test¹⁶ revealed that the data we collected were statistically credible.

There were four parts to the questionnaire.¹⁷ Part I briefly explained the purpose of the questionnaire and assured the participants that their responses would remain confidential. This increases the credibility of the data collected. Part II of the questionnaire presented three cases under three different working environments. The details are given in section 3 of this paper. Part III contained 18 questions based on personal values and 5 based on occupation type. These were all Likert-type questions. Part IV contained 34 questions about the demographic background, faith habits, and personal experiences of the participants.

3.2 CLASSIFYING JUDGMENT BEHAVIORS

The questionnaire consisted of three virtual workplace scenarios that asked participants what their responses would be. In 2003, the government of Hong Kong legalized soccer gambling. It was a current, controversial topic when the questionnaire was carried out. The participants were asked to play the role of a civil servant who was asked to take on the job as the facilitator of this legalization project. We will refer to this as the "soccer gambling" case. Most teaching within evangelistic churches is against gambling.¹⁸ In this case, the participant needed to stand out in

public and defend the government's decision on the legalization of gambling. This scenario implies that the participants know that everyone in their church will eventually know what they have chosen. This may result in extra pastoral concern or criticism if they decided to take on the job. We were interested in knowing if the ability to hide his chosen behaviors affects workplace ethics among Christians.

In another situation, we asked the participants to play the role of an internal inspection officer. Because of a critical error made by their kind supervisor, the company has lost a crucial business opportunity. The participants were asked to be in charge of the internal inspection committee. They discover that their immediate supervisor has made an inexcusable error. To complicate the issue, they are told that this supervisor has been extremely supportive and helpful. Also, this supervisor is the only financial provider in his own family. We will call this second situation the "supervisor error" case. In this situation, the Christian teaching is ambiguous. On the one hand, Christians are taught not to lie. On the other hand, Christians are supposed to care for the needy and forgive.¹⁹ We were interested in exploring how judgmental behaviors are determined when the application of Biblical teachings may conflict with one another. Hence, we can estimate the relative effect of church teachings on workplace decisions.

Finally, we asked the participants to play the role of an account officer. We will call this scenario the account officer case. The participants

were ordered by their supervisors to lie about the current financial situation of the company in order to attain a longer credit period from their supplier. Lying goes against Christian teaching. Therefore, this situation creates a dilemma for Christian workers. Through this confidential questionnaire, we were interested in seeing how Christian workers determine what is more important – their faith or their boss. In order to minimize the chance of systematic carryover bias, our questionnaires were separated into three different subgroups distinguished by the orderings of the cases.

We believe that individual judgmental behaviors can be quantified by two distinct observations. The first one measures behavioral decisions, meaning the ultimate behaviors of the participants. The second one measures the degree of difficulty in making such behavioral decisions. In this questionnaire, the participants were asked (1) whether to accept the decision made by their management level and (2) the degree of difficulty in making such a decision. Two measuring indexes were used: the obedience index and the struggle index. The obedience index is a quantitative measure of how closely the participants obey their orders. The struggle index is a quantitative measure of the degree of difficulty felt when making the decision of whether or not to obey the order.

The obedience index was constructed from the scenario analysis section in the questionnaire. The higher the score, the more likely it was that the participant would obey their manager. The answer of "Definitely" was assigned a score of 30, "Probably" a score of 20, "Probably not" a score of 10, and "Definitely not" a score of zero. The supervisor error scenario is a reverse case of following the management's decision.

Therefore, the scores were assigned as follows: "Definitely" was scored zero, "Probably" was scored 10, "Probably not" was scored 20, and "Definitely not" was scored 30. The highest total score possible in all three cases was 90 and the lowest was 0. A score below 50 was classified as weak level with regard to obeying their manager because it meant that the respondent had in at least two cases chosen "Probably not" or in one case chosen "Definitely not",

whereas a score above 50 was classified as "strong level" as it meant that the respondent had in at least two cases chosen "Probably" or in one case chosen "Definitely" among the three virtual workplace scenarios.

The struggle index is a quantitative measure of the level of difficulty felt when making a decision in the three virtual workplace scenarios. A high score implied that the respondents had struggled with the decision-making process. The answer "Very hard" was scored 40, "Hard" was scored 30, "Average" was scored 20, "Easy" was scored 10, and "Very easy" was scored zero. The total score of all three cases lay between 0 and 120. Scores below 50 were classified as "weak level of struggle" to make decisions as this meant that the respondent had in at least two cases chosen "Average" or "Easy", or in one case had chosen "Very easy" among the three virtual workplace scenarios. A score above 50 was classified as "strong level of struggle" as it meant that the respondent had in at least two cases chosen "Hard" or in one case chosen "Very hard" in the three scenarios.

Using these two indexes, we classified workplace Christians into four different types. Type 1 and Type 2 Christians are Christians who are likely to be submissive to their company's ethical decisions (high level of obedience). Type 1 Christians will display a high level of struggle with ethical decision-making while Type 2 Christians will display a low level of struggle. Type 3 and Type 4 Christians choose not to follow their company's ethical decisions (low level of obedience). Type 3 Christians will make decisions with a high level of struggle while Type 4 Christians will not (see Table 1).

3.3 THE CURRENT SITUATION REGARD-ING HONG KONG CHRISTIAN WORK-PLACE JUDGMENTAL BEHAVIORS

In applying the above classification of Christians to our data set, we found that 30.0% of the participants were Type I Christians, 28.5% were Type II Christians, 23.9% were Type III Christians, and 17.6% were Type IV Christians (see Table 2).

The majority of respondents were Type I or

TABLE 1 CLASSIFICATION OF CHRISTIANS

	Strugglin	g Index	
Index		Strong	Weak
Obedience Index	Strong	Christian Type I	Christian Type II
Obec	Weak	Christian Type III	Christian Type IV

TABLE 2
HONG KONG CHRISTIAN CLASSIFICATIONS (TOTAL SAMPLE = 767)

	Struggling Index								
Obedience Index		Strong	Weak						
	Strong	Christian Type I N=198 (30%)	Christian Type II N=188 (28.5%)						
9qO	Weak	Christian Type III N=158 (23.9%)	Christian Type IV N=116 (17.6%)						

TABLE 3

Case	Obey	Disobey	Difficult	Easy
Account Officer	75.0%	25.0%	44.2%	16.7%
Soccer Gambling	38.6%	61.4%	55.9%	12.9%
Supervisor Error	59.6%	40.4%	66.9%	8.1%

Type II Christians. Type I Christians have a strong obedience level and a strong struggle level. This means that they will follow management decisions, but will struggle with the decision-making process. Type II Christians will obey the decision made by management and follow it without an intense struggle. Type I and Type II Christians together accounted for 58.5% of the overall sample. This indicates that close to 60% of Hong Kong Christians are likely to obey management decisions even though they may struggle with the decision to do so. This is an important observation of our study.

OBSERVATION 1: MOST HONG KONG CHRISTIANS ARE LIKELY TO OBEY MANAGEMENT DECISIONS WHEN FACING ETHICAL DILEMMAS

In addition, 23.9% of the respondents reported being Type III Christians. This group may also struggle with the decision-making process. However, they will normally decide not to fully obey management in critical situations. Combined with Type I Christians, our results indicate that 53.9% of Christians experience a strong level of struggle when making decisions on workplace ethical issues. This is our second observation.

OBSERVATION 2: MOST HONG KONG CHRISTIANS EXPERIENCE A STRONG LEVEL OF STRUGGLE WHEN MAKING ETHICAL DECISIONS IN THEIR WORK-PLACES

The obedience index and the struggle index differed across each case. In the account officer case, 75% of the participants reported that they would obey the order of their boss while 25% of the participants would not, and 44.2% of the participants reported that they would struggle when making such decisions. In the soccer gambling case, 61.4% of the participants reported that they would refuse to do the job whereas 38.6% would follow the order; 55.9% of the participants reported that they would struggle when making this decision. Finally, in the case of supervisor error, 59.6% of the respondents reported that they would not hide the facts whereas 40.4% of

respondents would; 66.9% of the respondents reported that they would find this decision difficult to make (See Table 3).

The results indicated that the Christians were most likely to obey their bosses in the account officer case and least likely to obey them in the soccer gambling case. This points to another important observation: Christians are less likely to follow management decisions in cases where Biblical teachings are more clear-cut. In other words, when issues have clear-cut religious standpoints, Christians tend to base their decisions on the teachings of the church and religious leaders (as in the soccer gambling case). This implies that when issues lack clear-cut doctrinal standpoints, Christians tend to obey their companies' management decisions (as in the supervisor error case).

OBSERVATION 3: FOR ETHICAL ISSUES THAT HAVE CLEAR-CUT RELIGIOUS STAND-POINTS, CHRISTIANS TEND TO BASE THEIR DECISIONS ON THE TEACHINGS OF THE CHURCH AND RELIGIOUS LEADERS.

The results showed that the decision-making process was easiest for Christians in the account office case and hardest for those in the supervisor error case. The supervisor error case is the case where Christian teaching is debatable. This implies that Christians will struggle more when making decisions if the Christian teaching is not clear for a given ethical issue.

OBSERVATION 4: FOR ISSUES THAT LACK CLEAR-CUT RELIGIOUS STAND-POINTS, CHRISTIANS TEND TO STRUGGLE MORE WHEN MAKING ETHICAL DECISIONS.

The scenarios described in the account office and supervisor error cases are comparatively common in reality. Our finding reflects that a significant proportion of Christians may struggle when making workplace decisions. Therefore, this is a problem that is worthwhile exploring. What are the factors that lead a Christian to become a Type I, Type II, Type III, or Type IV Christian? This is the main discussion theme of

the present paper.

3.4 MODEL

The four types of Christians mentioned above are the dependent (explained) variables within this study. The independent (explanatory) variables include individual values, work ethical viewpoint, social background, faith orientation, family relationship, past experience, church factors, and so on. Since the dependent variables are categorical variables, we cannot use the common ordinary least square method to run our regression. Therefore, multinomial logistic regression methods were used to perform the regression analysis. The logit model applied has the following formula:

$$\log\left(\frac{\pi_i^{(s)}}{\pi_i^{(j)}}\right) = \alpha^s + \sum_{k=1}^K \beta_k^{(s)} X_k$$

$$s = 1,......j-1$$
 (1)
 $s, j = (Types I, II, III, and IV Christians)$

X _k	••	The explanatory variables: including individual values, church factors, work ethical viewpoint, social background, faith orientation, family relationship, past experience, and so on.
$\pi_i^{(s)}$	••	Probability of respondent i being Type s Christian
$oldsymbol{\pi}_i^{(j)}$	• • •	Probability of respondent i being Type j Christian
α^{s}		Intercept for Type s Christians
$oldsymbol{eta}_k^{(s)}$		Slope parameter with respect to k variable, which is interpreted as the additive effect of a 1-unit increase in Xk on the log-odds of being a Type s Christian rather than being a Type j Christian

From the above formula, the relative probability (in logarithm) of Christian type can be determined under certain specified explanatory variables. For instance, we can estimate the relative probability of the different Christian types for gender (Xk).

3. 4 EXPLANATORY VARIABLES

As there were 18 statements related to the individual values and 7 statements related to church factors, it was not appropriate to include all the variables in a model because it would over flow. Instead, the factor analysis method was employed. Factor analysis attempts to identify the underlying variables, or factors, that explain the pattern of correlation within a set of observed variables. The main aim of the factor analysis is to identify a small number of factors that explain most of the variance observed in a much larger number of manifest variables, and to screen variables for subsequent analysis. Therefore, this method can reduce the number of explanatory variables employed in regression analysis; that is, it can increase the degrees of freedom and lower the degree of multicollinearity. This results in a smaller standard error for estimated coefficients in hypothesis testing.

The factors of individual values were constructed from question 1-18 in part II of the questionnaire. As shown in Table 4, two factors, namely, results-driven and morality, were identified.

The church factors were constructed from question 30, part III of the questionnaire. The participants were asked to subjectively judge their churches. Through factor analysis, two factors were defined to classify the local churches: person-oriented church and society-oriented church. It is worth noting that these two parameters are not mutually exclusive. A church can be both person-oriented and society-oriented. These two factors reflect the focus of different local churches and how they influence the decision making of their congregations (see Table 5).

The work ethical viewpoint factors were quantified using questions from part II of the questionnaire. Two factors were developed: the index of responsibility and the index of faith. The index of responsibility measured how much of the participants' working attitude was driven by responsibility and the index of faith measured how much of the participants' working attitudes were driven by religious teachings.

To measure responsibility, five questions were selected. They were question 11 (a score of one was assigned for choosing "Agree" or "Strongly Agree" and zero for choosing "Disagree" or "Strongly Disagree"); question 20b (a score of one for "Submissive to God" and zero for other choices); question 21b (a score of one for "Spreading the gospel to coworkers" and zero for other choices); question 22b (a score of

one for adopting "Religious beliefs" and zero for other choices); and question 23b (a score of one for the item of "Applying Faith" and zero for other choices). The highest total score for the five questions was five and the lowest was zero. A score below two was classified as indicating a weak level of faith whereas a score above two was classified as indicating a strong level of faith.

Similarly, the index of responsibility was made up of five questions in the same section. For questions 1 and 17, a score of one was assigned for choosing either "Disagree" or "Strongly Disagree" and zero for choosing either "Agree" or

TABLE 4
INDIVIDUAL VALUES FACTOR

	Factor L	oadings
Question	Factor 1	Factor 2
As long as it does not interfere with work, it is acceptable to do personal things during office hours.	.341	
In order to attract business, it may be necessary to lower your moral standards.	.460	
Interpersonal relationships are crucial for business success.	.564	
As long as you are not breaking the law, anything can be done in order to enhance the profitability of the company you work for.	.381	
The best way to keep out of office politics is to stay away from them.	.293	
There can never be too much deception in business.	.505	
It is an accountant's job to minimize the amount of taxes paid to the government.	.507	
It is important for the boss to have complete control.	.428	
The loopholes of the law are only a technical issue.	.668	
It is forgivable not to report unfavorable information in order to promote sales.	.519	
It is legitimate to lay off inefficient workers.	.446	
Being loyal and stubborn will result in a personal loss.	.415	
It is necessary to sacrifice family relationships for personal success.	.437	
Having principles is more important than being flexible.		.547
A promise should not be broken even if it results in a personal loss.		.521
Losing money is better than committing business fraud.		.515
Testifying for God is always a priority in the workplace.		.503
Being responsible is the most precious value and principle.		.382
Factor description	Results- driven	Morality

TABLE 5 THE CHURCH FACTORS

Question	Factor Loadi	Factor Loadings		
	Factor 1	Factor 2		
Church's caring towards brothers and sisters.	.861	.042		
Church's teaching from the Bible.	.706	.394		
Church's assistance towards brothers and sisters.	.569	.411		
Church's ability to help brothers and sisters who are in trouble.	.736	.281		
Church's willingness to support overseas missions.		.769		
Church's willingness to perform social services.		.735		
Church's willingness to address social problems.		.666		
Factor description	Person- oriented church	Society- oriented church		

"Strongly Agree." For question 19b, a score of one was assigned for choosing "Responsibility" and a score of zero was assigned for other choices; for question 20b, a score of one was assigned for choosing the items "Diligent", "Practical", or "Honesty" and a score of zero was assigned for other choices; for question 21b, a score of one was assigned for choosing the item "Having a great reputation within your industry" and a score of zero was assigned for other choices. The total score of the five questions lay between 0 and 5. A score below two was classified as indicating a "weak level" of responsibility whereas a score above two was classified as indicating a "strong level" of responsibility.

Besides the newly constructed variables, our study model also included personal information obtained from part III of the questionnaire, such as gender, age, educational level, parents' educational level, study major, years of work experience, occupation type, nature of job, company type, earnings, number of employees in the participants' companies, faith, personal habits, family relationship, past experiences, etc. The multinomial logistic regression method was applied to examine how likely it was that the variables mentioned above would affect both judgmental behaviors and internal struggles.

4.0 EMPIRICAL FINDINGS

Two methods can be used in order to develop an acceptable model, the specific to general modeling approach or the general to specific modeling approach. According to Hendry (1979) and Pagan and Sagan (1984), the specific to general approach induces problems of inference from a mis-specified model whereas the specific to general approach has the merit of avoiding the misspecification error, although it may overestimate the effect of variables added in the early stages. By comparing the various modeling approaches, Chan and Lee (1997) found that Hendry's general to specific modeling approach provides a dataacceptable restricted model that out-performs the alternatives. Therefore, this study has employed the general to specific approach to select the final preferred model.

Using multinomial logistic regression, we analyzed the participants' responses based on their judgmental behaviors (the cases), individual values, work moral viewpoints, earnings, faith, habits, family relationships, past experiences, and church factors. Two statistically significant models were developed, called Model A and Model B, to understand the underlying reasons behind the decision-making processes of Hong Kong Christians.

TABLE 6
JUDGMENTAL BEHAVIOR ANALYTICAL RESULTS FOR MODEL A
(BASE CATEGORY: TYPE I CHRISTIANS)

	Christi	an II		Christia	n III		Christia	n IV	
	b		Exp(b)	b		Exp(b)	b		Exp(b)
Intercept	527	(.522)		-1.885	(.620)***		740	(.580)	
[Reading Type = History/Social Science = No]	.265	(.358)	1.304	1.028	(.460)**	2.795	.035	(.395)	1.036
[Company Type = Government]*	479	(.402)	.620	389	(.407)	.677	-1.401	(.572)**	.246
[Company Type = Private enterprise]	.409	(.571)	1.506	255	(.690)	.775	.691	(.604)	1.995
[Company Type = Government sponsored]	.108	(.416)	1.115	093	(.428)	.911	.013	(.459)	1.013
[Company Type = Non profit]	.964	(.603)	2.622	.395	(.674)	1.484	107	(.794)	.899
[Company Type = Church/Christian Organization]	063	(.665)	.939	.850	(.587)	2.340	.730	(.631)	2.075
[Company Type = Private]	.045	(.335)	1.046	459	(.366)	.632	026	(.378)	.975
[Company Type = Private (Medium size)]	.852	(.910)	2.343	1.298	(.892)	3.662	.542	(1.054)	1.720
[Gender = Male]*	.541	(.254)**	1.718	.322	(.274)	1.381	.625	(.294)**	1.868
[Value: Results oriented]*	070	(.129)	.932	252	(.139)*	.777	543	(.150)***	.581
[Hours of devotion and Bible study in a week]	027	(.151)	.974	.337	(.158)	1.401	034	(.169)	.966

Note: Numbers in parentheses are standard errors. *p<0.1, **p<0.05, ***p<0.01 (two-tailed).

TABLE 7
JUDGMENTAL BEHAVIOR ANALYTICAL RESULTS FOR MODEL B
(BASE CATEGORY: TYPE IV CHRISTIANS)

	Christian I			Christian II			Christian III		
	b		Exp(b)	b		Exp(b)	b		Exp(b)
Intercept	289	(.661)	155	(.650)			.962	(.572)*	
[Stable church goer: Short term mission/ visitation = No]	.425	(.615)	1.530	.412	(.608)	1.509	868	(.521)*	.420
[Gender = Male]*	898	(.311)***	.407	185	(.309)	.831	694	(.323)**	.499
[Value:Results- oriented]	.397	(.157)**	1.487	.428	(.158))***	1.534	.151	(.163)	1.163
[Number of staff within workplace]	.174	(.061)***	1.191	.065	(.061)	1.067	.086	(.063)	1.090

Note: Numbers in parentheses are standard errors. *p<0.1, **p<0.05, ***p<0.01 (two-tailed).

Model A and Model B use different types of Christians as base categories. Model A uses Christian Type I whereas Model B uses Christian Type IV. These models compare other Christian types with their base categories. As a result, we can look at the characteristics of the Christians belonging to each of the types. In fact, the combination of Model A and Model B is sufficient to analyze the characteristics of each of the four types of Christian (see Table 6 and Table 7).

For instance, using Model A, we observe that the major distinction between Type I and Type II Christians is the strength of the struggle index. One major determinant of the struggle index is the gender of the Christian (p<0.05). Since the magnitude of the parameter associated with the male dummy is positive (0.541), this implies that male Christians struggle relatively less when dealing with workplace ethic problems.

Under Model A, the difference between Type I and Type III Christians lies in the degree of obedience. Important determinants of the obedience index include values, reading habits, and personal devotion time. The results indicate that those who read more books about history and social science or those who devote more time to God are more likely not to follow their companies' unethical orders. Combined with Model B the difference between Christian Type IV and Type II also lies in the degree of obedience. The most important determinant is also personal values (p<0.05). Christians who are more results-oriented tend to obey the decision made by their managers, while those who place a higher value on ethical standards are more likely not to follow their managers' orders.

Similarly, we used Model A to compare Christian Type I and Type II and Model B to compare Christian Type III and Type IV. We concluded that both gender and the struggle index were important determinants. Females have a higher value on the struggle index than males. A similar analysis was used to compare other pairs of Christian Types. The following five major findings were derived:

 Finding 1: Males struggle less than females when making decisions about ethical problems in their workplace. One possible explanation for this is that females are more sensitive to workplace ethics whereas males are likely to be more relaxed and ignore them.

- Finding 2: The more results-oriented a Christian is, the more likely it is that they will obey and follow management decisions.
- Finding 3: The larger or the more rigorous their workplace, the easier it is for Christians to obey and follow management decisions.
- Finding 4: The more devoted a Christian is, or the more history or social science books a Christian reads, the more likely it is that a Christian will follow his own desire.
- Finding 5: The more short-term missions or visitations performed by a Christian, the lower their value on the struggle index will be.

Our findings indicate that the underlying reasons for the four different types of Christians are gender, personal values (the degree of being results-oriented), working environment, organization type, and personal faith habits.

5.0 CONCLUSION

The methodology of our research was described at the beginning of this paper. A question-naire was used to quantify how Christians face ethical challenges in their workplaces. The current paper aimed to examine the current situation of Hong Kong Christians. The overall findings are summarized below.

The results have indicated that middle-aged, middle-class Christians behave quite differently among themselves towards ethical workplace issues. The major determining factors are gender, personal values (the degree of being results-oriented), the working environment, the company's organization, and personal religious habits. Our conclusions are as follows:

- 1. Our model indicates that the faith parameter, the responsibility parameter, and the church factor parameters are not significant in Christian workplace ethical decision making. This implies meaning (faith parameter) and attitude to work (responsibility parameter) are not key determinants of how a Christian behaves. Additionally, faith (faith parameter) and church teachings (church factor parameters) do not play important roles in determining ethical standards. The results suggest that there are no correlations between faith and work place for middleaged Christians in Hong Kong. However, we found that values and Christian habits were significantly correlated. Therefore, we cannot completely reject the relationship between faith and workplace ethics.
- 2. Since all the participants in our dataset were Christians, we cannot conclude whether the relationship between Christianity and workplace judgmental behaviors is causal or correlational. At the same time, the faith index measures the degree of integration of faith in the work force, not the degree of absolute Christian faith. The higher index value a person has, the more they integrate faith in the workplace. Similarly, church factors refer to the areas of focus of its teaching, not the degree of Biblical teaching to the congregation. The results indicate that these two indexes are not significant in determining what Christians will do in our simulated judgmental behavior cases. On the other hand, the major determinants of the decision-making process include personal factors (such as gender, the degree of results orientation, personal hobbies, and some objective environments (such as the culture of the company and the working environment).
- 3. The above two points reflect a basic principle. The key determinants of workplace ethical behaviors are not related to an individual's working attitude or

- education. Rather, it is the person's habits and ability to survive a hostile environment. Workplace ethics are part of a working adult's daily life; it is likely that we will involuntarily make decisions according to our accumulated knowledge and our personal hobbies. These decisionmaking processes are likely to bypass our recognition and principles.
- 4. We have found that gender plays an important role in ethical decision making. This reflects thamen and women are different in terms of working attitude, thinking style, and spiritual status. We do not understand the reasons behind this and so we will not comment on it any further. However, we believe that this is one of the reasons why males and females complement each other. This is not only true in marriage, but also true in the public sector. It is advantageous to have both males and females working in the same company as it encourages the company to look at things from more than one perspective. With the social status of males and females converging, it is important that we understand the differences between them. This way, we can be better prepared for workplace ethical challenges and minimize possible harm.
- 5. We have found that the more results-oriented a person is, the more likely it is that they will follow orders. This implies a positive relationship to the obedience index. However, this finding does support the conclusion that more results-oriented Christians are more likely to give up on their faith. Also, this result does not indicate that being results-oriented and having high moral standards are negatively correlated.
- 6. We have found that the larger or the more rigorous a company is, the more likely it is that a Christian will obey management decisions. This implies that the working environment imposes signifi-

cant limitations on personal judgments. A possible explanation for this is that an individual's influences are smaller when the company is large. Disobeying management may result in stress and other negative effects. With the globalization of the world's economy, companies are becoming increasingly large. This may create more and more ethical problems in the workplace, which could be a disastrous social problem.

7. Our results indicate that religious habits can affect workplace ethical decisions. Religion does play a role in contemporary business ethical behaviors. However, religious habits need time to develop. One indication of this is that fellowship and discipleship training is more effective at developing Christians than lecture-style talks and seminars.

ENDNOTES

¹We would like to thank the Hong Kong Professional People Association for their support in the development of the "Christian in the workplace" dataset. We would also like to thank Selina Chan, Steven Dempster, Sam Reimer and Robert MacDonald for their useful comments that have helped to improve this paper.

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⁵According to the Washington State Department of Personnel Government Civil Service Rule WAC 357-37-025, the employee has the responsibility to: (1) Request clarification of any job duty, standard, or expectation that is unclear;

(2) Perform work as assigned and meet job standards and expectations; (3) Participate in the performance evaluation process; and (4) Communicate with the supervisor and share successes and problems so that the supervisor can measure progress and provide assistance.

⁶For a complete review of principal agent problems, see: Sappington (1991).

⁷See:http://www.allaboutgod.com/workplaceethics.htm "Each person is given a responsibility and we are to be 'faithful' in that trust. The word 'faithful' is translated from the Greek word 'pistis' and it means to be steadfast to one's word or promises, worthy to be believed, trustworthy, and having dependable speech. It is very interesting that the same word is used to depict the faithfulness of God. 'Faithful is He that calleth you, who also will do it' (1 Thessalonians 5:24, KJV). This same word is used for the character of God and it therefore should be seen in those who are His children. The conclusion is that the basis for workplace ethics is that those in the workplace, both employer and employee, should see their lives as being a steward who is responsible to govern their actions by the viewpoint and the model of God's faithfulness. The other principle is found in a passage in Ephesians. 'Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free. And masters, treat your slaves in the same way. Do not threaten them, since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him' (Ephesians 6:5-9, NIV)."

8"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Matthew 6:24, KJV); "Because it is written, Be ye holy; for I am holy" (I Peter 1:16). In Christian teachings, Christians need to prioritize God. God's way is always the preferred way. Since God is holy, unethical management decisions are not to be

followed. A practical example can be found in the midwife's story in the book of Exodus 1:17.

⁹For example, Christians may remain silent when not asked.

¹⁰Certain denominations do not allow alcohol consumption, but some do.

¹¹We study Christians in Hong Kong because, unlike North America and European culture, most Christians in Hong Kong are not reared by Christian families. This implies that our sample can minimize the impact from religious tradition and focus on the impact from religious faith towards workplace ethics.

¹²For example: Giacalone and Jurkiewicz (2003, 2004); Delbecq (2000); Cavanagh and Bandsuch (2002); Brown (2003); Krahnke et al. (2003).

¹³See Fernando and Jackson (2006), P. 24.

¹⁴Hong Kong has a distinctive culture because most Christians were not raised up by Christian families. About 5% of the population in Hong Kong is Christian; they are usually minorities in their workplaces.

¹⁵They found that older employees are less likely to perform unethical behaviors than younger employees. There were no statistical differences in ethic beliefs in relation to gender, company size, company type, or level in the organization studied.

 $^{16} The \ \alpha$ of this data equals 0.832 with a significant F-value (p<.05).

¹⁷The questionnaire is attached in the Appendix.

¹⁸One major argument is: God presents work as the normal way to get the money we need (Eph 4:28; II Thess. 3:12; Prov. 31). When a person cannot work, the second choice is prayer (Phil. 4:6, 19).

¹⁹See: 1 Peter 4:8-9, "But the end of all things is at hand: be ye therefore sober, and watch unto prayer. And above all things have fervent charity among yourselves: for charity shall cover the multitude of sins," and 1 Corinthians 4:7, "Beareth all things, believeth all things, hopeth all things, endureth all things."

²⁰See: Matthew 5:37, "But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil."

²¹For details, see Steward and Gill (1998).

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APPENDIX SURVEY

I. Scenario Analysis

Scenario 1

You are a senior level Hong Kong civil servant. Your manager appoints you to supervise and imple-
ment the legalization of soccer gambling. It is part of the order that you have to speak in public to defend
and explain the related issues. Your task is to make sure of the success of this process. Will you accept this
appointment? (Select one)

	s to make sure of the success of this process. Will you accept the
□ Definitely (Go to Part A)	□ Definitely not (Go to Part B)
□ Probably (Go to Part A)	□ Probably not (Go to Part B)
PART A If your answer is "yes", please conti	nue to answer the following questions:
 Legalized soccer gambling has m Overall, it creates a net gain in so 	ob. Ind legitimate. Ind legitimate. Index of gambling. Index of the proposition of th
PART B If your answer is "no", please contin	nue to answer the following questions:
 □ Explaining the implementation in □ It gives negative testimony. Chris □ It is important to trust in personal 	by from God. I don't want to take on a job that is related to it. I public harms the image of Christians. Itians should stand firm on their faith. I beliefs and standpoints. In the legalization of soccer gambling, we should not southers and sisters in church. I gopportunities in church. I gopportunities in church. I gopportunities in church.

 □ Being criticized by brothers and □ Losing opportunities to serve in □ Acting against Biblical teaching 	church. s. rrassed when teaching children and other people.
 □ If someone else takes on this apparent and may have worse effects on substitution □ Failing to take up job responsibility 	policies gives negative Christian testimony. re promotion at risk. staff to disobey future orders.
Do you find making such a decision I □ Very hard □ Hard □ Average □ Easy □ Very Easy	nard?
an inexcusable error made by your supervand your supervisor to report every detail	arge cooperation. An important business opportunity is lost due to visor. The cooperation wants a thorough investigation and asks you l. However, your supervisor has been kind, and takes care of all ourden; he hints that he wants you to hide his inexcusable error. Wil
□ Definitely (Go to Part C)□ Probably (Go to Part C)	□ Definitely not (Go to Part D)□ Probably not (Go to Part D)
PART C If your answer is "yes", please cont	tinue to answer the following questions:
	ability and errors; the corporation is being too serious. rs; getting a new supervisor will create more uncertainty. workers. reen your supervisor and yourself.

 □ Based on the love of the Bible. □ No particular reason; just want to help others. □ Other: (Please specify) 		
PART D	-	
If your answer is "no", please continue to answer the	following q	uestions:
Why wouldn't you help your supervisor? (Select up to 3)	
☐ The Bible wants us to be honest.		
☐ It is the management's right to know the truth.		
☐ The supervisor's request is unreasonable and irrespondent in the supervisor is unreasonable and i	onsible.	
☐ Hiding gives negative testimony.	:11 1 ₂ - 1 ₂	14
☐ This puts you onto the path of temptation because it	t will be hard	der to reject
similar requests in the future.	a alassaala Can	India a
 □ Don't want to be criticized by brothers and sisters in □ Don't want to get into trouble if the truth is eventual 		lying.
□ No particular reason; this is just part of the job.	illy kilowii.	
☐ Other: (Please specify)		
Uniter. (Titease specify)	-	
 What do you think the consequence(s) will be if you help □ Being accused by brothers and sisters in church for □ Acting against the Biblical teaching on honesty. □ Being irresponsible in terms of job requirements. □ Inviting trouble if the truth is later found out. □ Putting yourself into the path of temptation because similar requests in the future. □ No consequences at all. □ Other: (Please specify) 	lying or not	speaking the truth.
What do you think the consequence(s) will be when you □ Being accused of being unkind by colleagues. □ Damaging the relationship between you and your su □ If the supervisor is replaced, more uncertainty may □ Getting involved in office politics. □ Acting against the Biblical teaching on love. □ Being criticized for being unkind by family member □ No consequences at all. □ Other: (Please specify)	apervisor. be generated rs, and broth	1.
Do you find making such a decision hard? □ Very hard □ Hard □ Average	□ Easy	□ Very Easy

Scenario 3

You are an accounts clerk of a company that sells household items. Besides day-to-day bookkeeping, you are also responsible for paying the suppliers. Your manager orders you to delay payments regardless of who the supplier is. Since your company is small, having more cash flow benefits your company. Will you follow your manager's decision? (Select one)

□ Definitely (Go to Part E)	□ Definitely not (Go to Part F)			
□ Probably (Go to Part E)	□ Probably not (Go to Part F)			
PART E				
	ntinue to answer the following questions:			
Why do you fallow your manages	(Salastium to 2)			
Why do you follow your manager? ☐ This is common practice for me				
The manager's order is reasona				
-	exibility in commercial activities.			
Rejecting the manager's order seems to be creating an issue and asking for				
unnecessary complication.				
☐ It is necessary for small compa borrow from the banks.	nies to delay payments because it is hard to			
	e law, it is the employees' responsibility to fight for			
the profitability of their compar				
 □ It is impossible to change mana □ Don't want to be fired. 	agement decisions. It is useless to argue or disobey.			
☐ No particular reason; it is part of	of the job			
□ Other: (Please specify)	· · · · · · · · · · · · · · · · · · ·			
PART F				
If your answer is "no", please con	tinue to answer the following questions:			
Why don't you follow your manage	er? (Select up to 3)			
☐ This is against the Bible's teach				
-	nager and other colleagues that Christians are allowed			
	is may harm the image of Christians in their eyes.			
	andards. A promise is a promise. Employees should try			
their best to explain the cost of				
the company will suffer.	sonable. This hurts the reputation of the company and			
	utting yourself into the path of temptation because the			
manager may ask you to do sin				
□ Don't want to be criticized by brothers and sisters in church.				
□ No particular reason; just don't want to follow this order.				
☐ Other: (Please specify)				
What do you think the consequence	(s) will be if you follow your manager's order? (Select up to 3)			
•	eized by brothers and sisters in church.			
☐ Disobeying the Bible's teaching on honesty and faithfulness.				
	☐ Giving negative testimony of Christians.			
	ve similar unethical orders, hence, putting yourself			
on the path of temptation.	aful business gultura: burting the work athieul standards			
* ** *	 □ Indirectly supporting this wrongful business culture; hurting the work ethical standards. □ Inviting inconvenience and difficulties to your work. 			
□ No consequences at all.				
□ Other: (Please specify)				

□ Reducing the cash flow of □ Being criticized and hated □ Being guilty of not follow □ Damaging the relationship □ Hindering the developmen □ Being penalized (e.g. sala □ Being fired. □ No consequences at all. □ Other: (Please specify)	Ethe company; hinded by the manager and ing work orders. To between you and your of your personal company or benefits reduct	ering work and benefits I other colleagues. our manager. areer. ion, unable to ask for va	for other colleagues.
Do you find making such a dec	eision hard?		
□ Very hard	□ Easy	□ H:	ard
□ Very Easy	□ Average		
 II. Personal Information 01. Gender □ Male 02. Marital Status □ Single 	□ Female □ Married	□ Divorced	
□ Separated	□ Widowed		
03. Family members (Please write Spouse () Relatives ()	Children ()	Pare	e house) ents () er ()
04. Age category			
	□ 20 - 29	$\Box 30 - 39$	$\Box 40 - 49$
□ 50 − 59	□ 60 – 69	□ Above 70	
05. Education level □ No formal education (Go to Question 7) □ Secondary school (Go to Question 7) □ Undergraduate		□ Primary so □ Diploma □ Graduate	chool (Go to Question 7)
06. Study major:			
07. Your father's educational level			
□ No formal education	□ Primary sc	hool	
□ Secondary school	□ Diploma		
□ Undergraduate	□ Graduate		
08. Your mother's educational leve	.1		
□ No formal education		hool	
□ No formal education □ Secondary school	□ Primary sc □ Diploma	11001	
□ Secondary school □ Undergraduate	□ Graduate		
_ = = = = = = = = = = = = = = = = = = =			

09.	Number of ye	ars in employ	ment :	Years		
10.	☐ Private ☐ Social ☐ Media ☐ Art and ☐ Religio	e commercial service (teach d culture (write ous	ner, social work	xer, medical staff, civil		e currently unemployed)?
11.	What is the na	on-making		fanagement other: (Please specify)_	□ Non-	-management
12.	Your company	y environmen	t (Please insert	a " ✓ ")		
		Employer	Employee	Self-employed (i.e. wi	thout hiring o	thers, go to Question 16)
	Full time					
	Part time					
13. What is your company type? □ Government □ Public enterprise □ Sponsored □ Non-profit □ Church/Religious □ Private (H.K.) □ Private (P.R.C.) □ Private (international) 14. Is your company a listed corporation (H.K., P.R.C., or overseas)? □ Yes □ No						
15. How many employees does your company has \square Under 9 \square 10 – 19 \square 200 – 499			□ 20 – 49		□ 50 – 99 □ More than 999	
16. How would you describe your regular workload? □ Extremely stressful □ Light □ Extremely light □ Extremely light						
17.	How many ho ☐ Under ☐ Above	40 hours	ork, on averag □ 4	e, per week? 0 – 60 hours	□ 61 –	85 hours
18.	18. How much money do you make, on average, per month (in H.K. dollars, including all subsidies, part-time income and commission)? □ Below \$ 5,001 □ \$ 5,001 - \$ 10,000 □ \$ 10,001 - \$ 15,000 □ \$ 15,001 - \$ 25,000 □ \$ 25,001 - \$ 35,000 □ \$ 35,001 - \$ 50,000 □ \$ 50,001 - \$ 99,999 □ Above \$ 100,000					

19.	. Have you ever lived outside Hon		dy, for work, to take to Question 21)	e care of family, or for retirement)?
20.	. Where have you lived and for ho □ Europe, America, Canada, o □ Mainland China (or Australia (years)		
21.	. How long have you accepted Ch	nrist?		
	□ Less than 1 year □ 1 □ 7 − 9 years □ 10	2 years14 years	\Box 3 – 4 years \Box 15 – 20 year	$\Box 5 - 6 \text{ years}$ $\Box 21 \text{ years or more}$
22.	What type of Christian meetings Sunday worship Prayer meetings Servings Visitations and short-term nother: (Please specify) I do not regularly attend any	Sunday school Scripture readin nissions	gs/devotions	□ Fellowships / Cell groups
23.	What types of servings are you on Church / Christian institution Sunday school teacher Fellowship / Cell group pla Other: (Please specify) ☐ I have not engaged in any type.	ons' administration	on □ Serv □ Fell	the past? (Select all applicable) ving during Sunday worship owship/ Cell group counselor
24.	. How many hours per week, on a	verage, do vou s	pend on devotions	and scripture)?
		$\Box 1 - 3$ hor		
	\square 8 – 12 hours		or more	
25.	In 2002, how many spiritual boo $\Box 1-3$ $\Box 10-12$	•		\Box 7 – 9 \Box Zero (Go to question 27)
26	What types of spiritual hooks do	von nanolly room	d9 (Salaat all applia	and la)
20.	. What types of spiritual books do Scripture studies	you usuany read Theology		
	-	□ Manager		□ Personal adventures □ Fiction
27.	Do you take part in any of the fo	-	? (Select all applica	able)
	□ Reading publications □ Surfing the Internet			
	A. \square Arts		•	Making friends
	B. □ Current affairs		B. □ Research	_
	C. □ Fiction	C. \Box Other: (Please specify)		
	D. □ Entertainment		C. L Other. (I	

	□ Seeing movies A. □ Comedies B. □ Romances C. □ Thrillers D. □ Action E. □ Adventure	□ I don't	have th	ae above l	nobbies		
28.	Whom do you usually share the gosp Parents Colleagues Students Other: (Please specify)	el with? (Select all app ☐ Siblings ☐ Subordinates ☐ Parents of student	-	elatives	□ Cl		hoolmates
	Are you willing to judge the quality of Yes No A. Dunwilling B. Should not C. Not enough information D. Other: (Please specify) There is no local church for me.		"5" me	ans "exce	llent'')		
			GRA	ADE			
	Church's caring towards brothers and	d sisters	1	2	3	4	5
	Church's teaching from the Bible		1	2	3	4	5
	Church's assistance towards brothers	and sisters	1	2	3	4	5
	Church's willingness to support over	seas missions	1	2	3	4	5
	Church's willingness to perform soci	al services	1	2	3	4	5
	Church's willingness to address socia	al problems	1	2	3	4	5
	Church's ability to help brothers and	sisters	1	2	3	4	5
	Overall quality of the church		1	2	3	4	5
31.	What type of Sunday worship do you □ Based on traditions, filled with o □ Based on worship, filled with pr □ Based on testimony, filled with o □ Other: (Please specify)	lignity □ Based on aise □ Based on	sermor	ns, filled v			i

32. How many adults regularly attend	l your church's Sunday se	rvices'?		
□ 50 or less	$\Box 51 - 100$	$\Box 101 - 200$		
□ 201 – 500	□ 501 − 1,000	□ more than 1,000		
33. What have you experienced befor	e? (Select all applicable)			
□ Critical illness	□ Serious accident	☐ Serious financial difficulties		
□ Being cheated financially	□ Business disputes	□ Divorce		
☐ Inherited a large fortune	e □ Large profits from investments □ Helping others in critical situations			
☐ Winning the lottery				
□ Donating huge amounts	□ Unexpected death	of loved one		
☐ Other: (Please specify)				
☐ I haven't had any of the above	ve experiences			
34. How do you rate the relationship	between you and your far	nily members?		
□ Extremely good	□ Good	□ Average		
□ Fair	□ Hostile	□ Extremely hostile		

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