

Believing at Work: Modeling the Interplay of Religious Faith and Business

By

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B.A. English  
Dartmouth College, 1997

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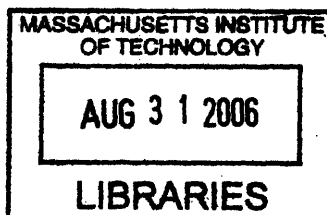
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## **ABSTRACT**

*Believing at Work* asks what difference religious faith makes in business. It suggests that professionals who infuse their work with transcendent, religious purposes may experience a shift in their mental models, which can become a marketplace advantage. This shift moves individuals from being internally focused on pursuing happiness to being externally, other-focused, driven to improve the world. In business terms, this translates to a shift from profit-centrism to Corporate Social Responsibility. While some modern theorists maintain that business' only responsibility is to maximize shareholder value, this is increasingly a minority view. In the modern, global economy, decisions by individuals and firms are widely recognized to have deep impacts the world over—not only on shareholder value, but on the environment, and on human rights. In this context, firms are finding that Corporate Social Responsibility is not only politically expedient, but strategically necessary. To effectively make this shift, firms must become more externally focused, recognizing and acting upon their potential to impact the world for good or ill. As this same external focus is fundamental to many of the world's religions, this thesis argues that those who are grounded in such values can realize marketplace advantage over their secular peers. To develop this argument, we begin with a survey of modern business literature. This highlights both the obstacles to integrating religious faith and business, and the range of views for how they can and should (or shouldn't) come together. From there, we search for historical precedent for these views. Anchored in Adam Smith's *Theory of Moral Sentiments* and Max Weber's *Protestant Ethic and the Spirit of Capitalism*, we explore the fundamental dynamics driving human behavior in capitalist systems, in addition to the tensions and possible synergies between religious faith and secular work. We then synthesize these concepts in a causal loop diagram, which allows us to suggest the perspectives and behaviors that may manifest when faith-work integration is low, moderate, or high. Finally, we test and refine these hypotheses against experiences of contemporary businesspersons and religious leaders. These allow us to examine and articulate real examples of faith-based marketplace advantage.

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# Table of Contents

<b>Introduction</b> .....	<b>4</b>
<b>Part I: Business and Faith in the Modern Context</b> .....	<b>8</b>
<i>Challenges to Integration of Faith and Work</i> .....	8
<i>Diverse Forms of Faith-Work Integration</i> .....	12
<b>Part II: Historical Models for Integration of Faith, Work, and Wealth</b> .....	<b>16</b>
<i>An Introduction to Causal Loop Diagramming</i> .....	16
<i>Basic Models: Adam Smith</i> .....	18
<i>Basic Models: John Wesley and Max Weber</i> .....	27
<i>A General Model for Integration of Faith and Work</i> .....	34
<b>Part III: The Case for a Faith Advantage</b> .....	<b>38</b>
<i>Three Modes of Faith-Work Integration</i> .....	39
Low (or No) Integration.....	39
Moderate Integration.....	40
High Integration.....	40
<i>Models of Low (or No) Integration</i> .....	41
<i>Models of Moderate Integration</i> .....	48
<i>Models of High Integration</i> .....	57
<i>The Case for Faith as a Workplace Advantage</i> .....	60
<b>Conclusions</b> .....	<b>64</b>
<b>Appendix</b> .....	<b>68</b>
<b>Bibliography</b> .....	<b>73</b>

## Introduction

In his final State of the Union Address (January, 2000), President William Jefferson Clinton boldly proclaimed,

We are fortunate to be alive at this moment in history. Never before has our nation enjoyed, at once, so much prosperity and social progress with so little internal crisis and so few external threats. Never before have we had such a blessed opportunity—and, therefore, such a profound obligation—to build the more perfect union of our founders' dreams. Next month, America will achieve the longest period of economic growth in our entire history.

In those flush, optimistic years of recent memory, eerie parallels to Calvin Coolidge's final State of the Union went unnoticed. For a few short months before the great stock market crash of 1929, Coolidge had also cheerfully reported,

No Congress of the United States ever assembled, on surveying the state of the Union has met with a more pleasing prospect than that which appears at the present time. In the domestic field there is tranquility and contentment...and the highest record of years of prosperity. In the foreign field there is peace, the goodwill which comes from mutual understanding...The main source of this unexampled blessings lies in the integrity and character of the American people.

In each era, fortunes soon turned dramatically. In 1929, the bottom fell out of the stock market, followed by a deep, extended period of recession. Richard Galbraith described this speculative boom and bust in *The Great Crash* (1997). In years prior to the crash, millions of Americans had placed almost religious faith in the seeming benevolence of the financial markets. Galbraith described their shock at the turn of events:

The market had reasserted itself as an impersonal force beyond the power of any person to control, and, while this is the way markets are supposed to be, it was horrible.

In the new millennium, the internet bubble burst, and the market was rocked by a parade of corporate scandals—Enron, WorldCom, Tyco, and others—making it clear once again that benevolent, ethical forces were not behind every wheel of our free market economy. Such developments have added new fuel to the fire of debates about business ethics and of what responsibility businesspersons and corporations have to the world at large.

From apparel, to coffee, to oil and gas, corporations in diverse markets are working hard to advertise their “socially responsible” values and credentials. In this environment, ExxonMobil’s statement of core values is not atypical:

We believe that good corporate citizenship means helping to meet the world's growing demand for energy in an economically, environmentally and socially responsible manner.<sup>1</sup>

ExxonMobil’s peer, Chevron Texaco, is even loftier in its espoused goals, aiming to be “socially responsible and ethical,” to promote, “universal human rights,” all while “protect[ing] the environment, and benefit[ing] the communities where we work.”<sup>2</sup> A growing number of firms are seeking to add credibility to such claims by hiring independent evaluators to audit and rate their social, environmental, and financial impacts. The Coalition for Environmentally Responsible Economies (CERES<sup>3</sup>) is one such evaluator. As training grounds of future corporate leaders, business schools are also in the spotlight, offering courses on Ethics, Sustainability, and the “Triple Bottom Line<sup>4</sup>,”

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<sup>1</sup> [http://www.exxonmobil.com/Corporate/Citizenship/gcr\\_contributionsworldwide\\_report.asp](http://www.exxonmobil.com/Corporate/Citizenship/gcr_contributionsworldwide_report.asp)

<sup>2</sup> [http://www.chevron.com/social\\_responsibility/](http://www.chevron.com/social_responsibility/)

<sup>3</sup> <http://www.ceres.org/>

<sup>4</sup> An extension of traditional “bottom line” analysis, John Elkington’s “Triple Bottom Line” considers not only firms’ financial, but also their social and environmental performance

in hopes of mitigating future scandals. The mission of the MIT Sloan School of Management, for instance, is “to develop principled, innovative leaders who improve the world.”<sup>5</sup>

Despite these trends, some remain wary of burdening business with what seem like non-essential, counterproductive, even detrimental considerations. Since the 1940’s, Milton Friedman has been among the most outspoken evangelists of such skepticism and critique. In his 1962 *Capitalism and Freedom*, Friedman issued this warning to firms that take their eye off the financial ball:

A businessman or entrepreneur who expresses preferences in his business activities that are not related to productive efficiency is at a disadvantage compared to other individuals who do not. Such an individual is in effect imposing higher costs on himself than are other individuals who do not have such preferences. Hence, in a free market they will tend to drive him out.

(2002)

Friedman is even more alarmist about suggestions firms have any “social responsibility” beyond obeying the laws and making as much money for their shareholders as possible:

It is easy to argue that [the monopolist] should discharge his power not solely to further his own interests but to further socially desirable ends. Yet the widespread application of such a doctrine would destroy a free society.

(2002)

To some, Friedman’s arguments seem extreme. Yet, even for those who do not fear that corporate social responsibility puts our very freedom in jeopardy, real questions remain about the appropriate boundaries of corporate concern. Is it sufficient for firms to remain

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<sup>5</sup> <https://mitsloan.mit.edu/about/b-mission.php>

internally focused, motivated by profits alone—trusting that governments, non-profits, or charitable enterprises will redress social ills? Or should firms become externally focused, internalizing what have classically been considered economic “externalities”—the social and environmental impacts of corporate activities. Should firms be evaluated strictly on their profit-maximizing activities, or also on their ethics, their provision of public good, and their effectiveness at righting injustice?

In the modern business climate, it is politically infeasible, and strategically ill-advised for firms to discount ethics or corporate social responsibility. Enduring success in this context simply demands some credible degree of ethical practice and service to society. Given that these values are enshrined in numerous religious traditions, this thesis aims to understand and articulate the advantage business professionals may access when they incorporate religious or faith-based perspectives into their work.

This argument is developed in three main parts. In Part I, (*Faith and Work Models in the Modern Context*), we survey contemporary business literature to distill prevailing views on the tensions between, and models for integrating religious faith and work. In Part II (*Fundamental Models for Integration of Faith, Work, and Wealth*), we search for a historical model to explain and predict these dynamics. Drawing on classical theorists of modern capitalism, we develop a collection of Causal Loop Diagrams—a System Dynamics tool for representing and discussing causal relationships between complex variables. These diagrams allow us to generate a single, unifying model of the interplay between faith, work, and wealth. Then, in Part III (*Models in Practice*), we use this model to hypothesize about the major modes of behavior (and mental models) we would expect to manifest when the level of integration between faith and work is low,

moderate, or high. We test and refine these hypotheses with actual experiences and worldviews, drawing on interviews with contemporary businesspersons and religious leaders of diverse faith traditions. In the process we gain additional insights about faith-work dynamics. More specifically, we consider the potential for marketplace advantage when business professionals, guided by faith, shift from being internally to externally focused—changing their chief motivation from achievement of personal happiness to improving their world.

## **Part I: Business and Faith in the Modern Context**

### **Challenges to Integration of Faith and Work**

While the term “professional,” initially referred to those who had “professed” faith in God, the contemporary businessperson often conceives of his or her professional life as distinct, even contrary to the spiritual life. The sentiment that religious faith and business should not mix is pervasive. Laura Nash, author and Lecturer at the Harvard Business School has researched and written extensively on evangelical Christian CEO’s, and the disconnect between Christian businesspersons and clergy. In the opening pages of her *Believers in Business* (1994), Nash observes that,

[T]he issue of personal religion has appeared to be essentially a self-imposed taboo among the business ethics and management community. As a result, both the clergy and businesspeople have lost the opportunity to explore and understand the role of faith and prayer in people’s working lives.

This “self-imposed taboo” is recognizable not only in business, but in a broad array of “secular” professions. In their jointly-authored work, *Presence* (2005), which examines



leadership insights that transcend rational analysis, Peter Senge, C. Otto Scharmer, Joseph Jaworski, and Betty Sue Flowers make this observation from interviews with scientists:

A number of scientists we interviewed have very serious spiritual practices that they regard as integral to their science...[T]his connection between inner work and outer work is one of the most important findings from the interviews. But most of them do not feel safe talking about it, even those who have achieved some integration of the two domains. It's easy to understand and empathize with their plight...In our present culture we rarely give ourselves permission to talk about connections between the spiritual and the professional. It's tragic. It keeps scientists...from sharing the full extent of their insights. It obscures the creative process they have lived and limits future generations of students from their own creative work.

In his work, *"The Call: Finding and Fulfilling the Central Purpose of Your Life,"* (1998) Os Guinness argues that such self-imposed taboos emerge from two "grand distortions." The first Guinness calls the "Catholic Distortion," which "elevates the spiritual at the expense of the secular." This leads people to feel that truly faith-full people are those who experience God's "call" into full-time religious ministry or charitable service. Dennis Bakke, in his bestselling *Joy at Work* (2005), offers this description of the hierarchy implied by Guinness' Catholic Distortion:

The best occupation for a devout Christian, according to the teachings of my church, was to be a missionary, preferably in rural Africa...Second best was to be a pastor or priest. My brothers were called to this kind of work....At the bottom were commercial and business jobs such as secretaries, technicians, factory workers, and executives. The primary path to redemption for these unfortunate souls was to make enough money to

support those working in “full-time Christian ministry.” They could also atone by volunteering their time to do something significant for the local church or another Christian activity when not at their jobs.

Guinness’ second perversion of work-faith integration is the “Protestant Distortion,” or the elevation of the secular at the expense of the sacred:

Whereas the Bible is realistic about work, seeing it after the fall as both creative and cursed, the late nineteenth and early twentieth centuries lost the balance. Work was not only entirely good, but it also was virtually made holy in a crescendo of enthusiasm that was later termed “the Protestant ethic.” “The man who builds a factory builds a temple,” President Coolidge declared, “The man who works there worships there.” “Work,” Henry Ford proclaimed, “is the salvation of the human race, morally, physically, socially.”

The Protestant Distortion emphasizes work’s capacity to sharpen and display religious virtues, such as integrity, thriftiness, or diligence. Yet, it ignores the fact that excessive focus on work can undermine faith, co-opting its terminology (worship, calling, salvation, etc.), and thereby stripping it of virtually any meaningful distinction from the secular life.

To avoid either distortion, effective faith-work integration requires more than semantics. It requires an ability to acknowledge and draw insights from the very real tensions between work and faith. Nash describes this delicate balance by analogy with a bow:

Rather than constructing an invisible wall between [faith and business], the evangelical’s faith has the capacity to reconcile these two factors and to make them applicable to each other. However, they are still opposing forces rather than wholly complementary ones...I believe that the resulting tensions have a powerful potential for creating economic and

spiritual activity. It is as if the new evangelical businessperson is poised on an energy point that depends on his or her ability to maintain some distance—but not too much distance—between the opposing forces of faith and business. To return to the analogy of the bow, if the evangelical’s faith and economic thinking are too close, they will collapse on each other, and a secular, wholly rationalized mind-set will result. Too far apart, however—as in a completely privatized faith—and the bowstring becomes slack.

(1994)

Finding and maintaining this balance, however, is no easy task. The tensions between corporate America and religious faith have deep roots. In his book, *The Capitalist Spirit: Toward a Religious Ethic of Wealth Creation* (1990), Peter Berger puts plainly why so many religious persons, particularly from Jewish and Christian traditions, struggle to integrate faith and business:

Put simply, religious thought has had a very hard time dealing with the moral challenge of modern capitalism. The foundations of Jewish and Christian moral sensibilities are premodern; ipso facto they are communalistic, inspired by an imagery of agrarian economies in which a more or less static pie is to be sliced up in an equitable fashion. It is no wonder, then, that so many religious thinkers have been anticapitalist and prosocialist in their instinctive inclinations.

Given such views, business and faith prove difficult to integrate. Over time, professionals tend to over-emphasize either the sacred or the secular. This leads, in either case, to a sub-optimal outcome. To this point, Berger quotes author and Professor of Theology, Gilbert Meilaender:

We can, writes Meilaender, “retreat from the life of society”...but to do that is also to retreat “from a life of exchange and interdependence into a life of autonomy and

independence.” Such a retreat is no guarantee of virtue, and is quite possibly as much a threat to virtue as the temptations of overconsumption.

(1990)

In business terms, the professional who fails to integrate work and faith leaves value on the table. A retreat into a purely spiritual life sacrifices the fellowship, learning, and virtue one may gain from the “exchange and interdependence” inherent in secular work and life. Likewise, a retreat into a purely secular life leaves one exposed to the “temptations of overconsumption,” such as obsession with profits, ethical compromise, and neglect of non-financial “externalities” or social impacts. As we will suggest in the pages ahead, a purely secular approach to work may also sacrifice unique managerial perspective and insights.

### **Diverse Forms of Faith-Work Integration**

What then, are appropriate models for integration of business and faith? What is the target point between Guinness’ Catholic and Protestant Distortions? How may we hold taught Nash’s bowstring? Contemporary writings offer a variety of possibilities. Many academic and popular writings focus on integration in the form of workplace ethics, corporate social responsibility, and workplace evangelism. In a March, 2005 piece for MSNBC.com, Alex Johnson noted:

The faith-at-work movement has emerged for a lot of reasons, but basically it was because when you go to work, you take your faith and values with you. In [a March 2005] NBC News poll...58 percent of respondents said their religious beliefs played some role in the decisions they made at work, and 65 percent said those beliefs influenced how they interacted with co-workers.

Dennis Bakke offers one suggestion of what it may look like to “take your faith and values with you” to work:

Every [business] should serve the needs of society in an ethical and economically healthy manner...If work is seen by the worker as something accomplished for God and meeting a need in society, it is pleasing to God.

(2005)

By this rationale, faithful work in any profession is understood as one’s participation in the benevolent workings of the divine. In Peter Berger’s 1982 compilation, *The Capitalist Spirit: Toward a Religious Ethic of Wealth Creation*, Michael Novak’s extends this point in his essay, “Wealth and Virtue: The Development of Christian Economic Teaching”:

By contrast with the pursuit of power, glory, and passion, the systematic pursuit of wealth constitutes a fundamental improvement in the human understanding of the path toward virtue...Hume, Smith, and others correctly perceived wealth to be a useful means for opening up to all, and not merely to aristocrats, the pursuit of virtue.

The rationale here is that concerted and diligent efforts in work yield benefits both to the pocketbook and to the character.

We encounter two major challenges, or limits, to this rationale, however. First is the corrupting power of wealth. Second are the limits of personal virtue, or business ethics, given the complexities of a global marketplace. To the first point, Larry Burkett, in his popular *Business By the Book* (1998) writes:

Christianity is in dire need of some affluent Christians who know how to exercise self-discipline. With rare exception, once a Christian reaches a position of importance in the business world (or other sphere of influence) that Christian become hard to distinguish

from other successful people. Affluence is an easy habit to adjust to, and indulgence is easy to rationalize.

In *Rich Christians in an Age of Hunger* (1997), Ronald J. Sider argues it is, unfortunately, more the rule than the exception that “most Christians, regardless of theological labels, are tempted to succumb to the heresy of following society’s materialistic values rather than biblical truth.”

Sider’s focus on global problems leads us to the second major challenge to the “moderate integration.” Faith-work integration in the form of ethical business practice can increase personal (and organizational) wealth. Yet, as we have already begun to discuss modern executives increasingly find themselves called to task for more than their financial returns. In an April 2005 article in *Christianity Today*, Jeff M. Sellers, described Wal-Mart’s surprise at this discovery:

As it has grown into a powerhouse with sales of \$256.3 billion—more than the sales of Microsoft and retail competitors Home Depot, Kroger, Target, and Costco combined—Wal-Mart has become a lightning rod nationwide in local tempests of moral outrage. Church leaders (primarily mainline, liberal, and Roman Catholic) have joined grassroots activists fearful that mindless global market factors will steamroll human dignity...Such anger perplexes other Christians who think of Wal-Mart as a family-friendly place and a company founded on the biblical values of respect, service, and sacrifice. Founder Sam Walton's autobiography indicates he taught Sunday school in his church, prayed with his children, and had a strong sense of calling to better people's lives. With the Protestant values of respect for the individual, thrift, and hard work, Walton was eager to improve customers' living standards through low prices.

Private decisions made in the modern, global economy have far-reaching ramifications. As a result, as Sider and others argue, authentic integration of faith and work requires

direct, proactive action to improve the world. Simply accumulating wealth by ethical means is not sufficient. Business shares a responsibility for addressing the deep needs of the world, not merely the unfilled market niche. This shift from self- to other-focus is also captured in the opening lines of the Rick Warren's wildly successful *Purpose Driven Life*:

It's not about you.

The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or even your happiness. It's far greater than your family, your career, or even your wildest dreams and ambitions. If you want to know why you were placed on this planet, you must begin with God. You were born by his purpose and for his purpose.

When we, Warren argues, "begin with God," we tap into something far deeper, far more important than personal happiness. Personal satisfaction in the form of business success may be a byproduct, but it is not the goal. The true goal is to answer the "call," which Os Guinness describes this way:

God's calling is the key to igniting a passion for the deepest growth and highest heroism in life...God's call always challenges us directly to rise to our full stature as human beings.

Likewise, John D. Becket, in his essay, "Faith," from the 2002 compilation, *Life@Work on Leadership* (Graves & Addington, Editors), describes the faith-full leaders' focus on others, and his or her participation in a greater cause than personal success or fulfillment:

I've observed over the years that effective leaders are those who have developed a sturdy faith. That kind of faith has taken those leaders beyond a narrow, self-serving perspective and to the realization that they are a vital part of God's greater strategy—

uniquely endowed, vested with purpose, and reliant on God's wisdom. For these people, faith has become an essential ingredient of the capacity to lead.

Becket observes that, for effective leaders, a “sturdy faith” is a necessary ingredient. To unpack and evaluate this argument it is helpful to excavate its historical foundations, which we endeavor to do in Part II.

## **Part II: Historical Models for Integration of Faith, Work, and Wealth**

In this section, we search for historical models that illuminate and anticipate the current range of views regarding the integration of business. To do this, we explore the interplay between faith, work, and wealth by considering foundational views from the canon of capitalist economics, including Adam Smith's *Theory of Moral Sentiments* and Max Webers' *Protestant Work Ethic and Spirit of Capitalism*. Drawing on these classic texts, and using the methodology of causal loop diagramming, we develop a series of models for understanding the tensions and potential synergies between faith, work, and wealth. Then, we aggregate these dynamics into a single, general model.

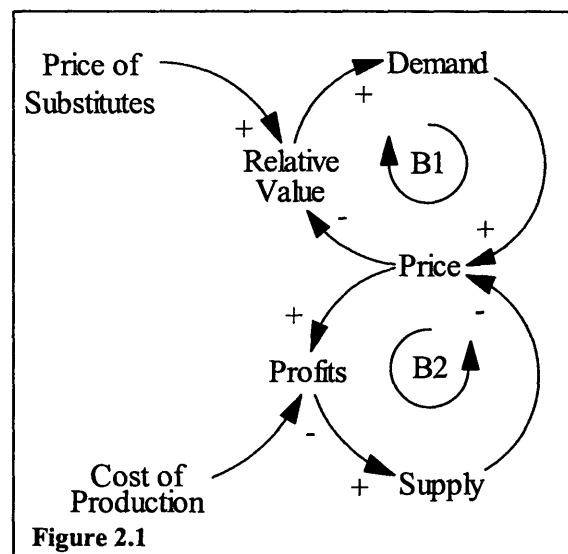
### **An Introduction to Causal Loop Diagramming**

Causal Loop Diagramming is one of the fundamental tools of System Dynamics, a discipline for deciphering underlying forces in complex systems. Pioneered by Jay Forrester and colleagues at the Massachusetts Institute of Technology, System Dynamics' earliest forays outside academia were into business—where it was used to understand and streamline manufacturing processes. More recently, System Dynamics has been used to make sense of a long and growing list of natural and human systems. In this varied work, Causal Loop Diagrams are used to 1) capture hypotheses about causes of dynamics, 2)



make mental models explicit, and 3) communicate fundamental feedbacks that govern systems (Sterman, 2000). For example, in his *Business Dynamics: Systems Thinking and Modeling for a Complex World* (2000), John Sterman uses causal loop diagramming to represent Adam Smith's concept of "The Invisible Hand," in which prices of goods, and profits from their production and sale are self regulating. Beginning with Smith's text from *Wealth of Nations*<sup>6</sup>, Sterman constructs a diagram (Figure 2.1, below) merging two balancing loops, denoted as "B1" and "B2". Loops are "balancing" in the sense that an increase in one variable, ultimately leads, through a series of cause-and-effect interactions, to a decrease of that same variable. For instance, an *increase* in demand results in an increase in price, which results in a decrease in relative value, ultimately leading to a *decrease* in demand. We can tell a similar story for the supply loop (B2). A "+" sign on a causal-link arrow indicates variables are positively correlated. Likewise, a "-" sign indicates negative correlation.

While there are many additional



feedback dynamics one could incorporate into this model of competitive markets, it

<sup>6</sup> From *Wealth of Nations*, by Adam Smith, "The market price of every particular commodity is regulated by the proportion between the quantity which is actually brought to market, and the demand of those who are willing to pay the natural price of the commodity... When the quantity of any commodity which is brought to market falls short of the effectual demand, all those who are willing to pay the whole value... cannot be supplied with the quantity which they want. Rather than want it altogether, some of them will be willing to give more. A competition will immediately begin among them, and the market price will rise more or less above the natural price. If... the quantity brought to market should at any time fall short of the effectual demand, some of the component parts of its price must rise above their natural rate. If it is rent, the interest of all other landlords will naturally prompt them to prepare more land for the raising of this commodity; if it is wages or profit, the interest of all other labourers and dealers will soon prompt them to employ more labour and stock in preparing and bringing it to market. The quantity brought thither

provides a useful theoretical framework. With it, we may reflect on and hypothesize how markets would behave (i.e. the path each variable follows over time) if, for instance, one of the loops is quick and/or powerful (perhaps describing the market for a hot product like Apple, Inc.'s "iPod," with a fast-spinning demand loop), compared to slow and weak (demand for price inelastic goods such as home heating oil).

To better understand the range of models for integrating religious faith, work, and wealth, we apply a similar methodology as Sterman. Drawing on Adam Smith's *Theory of Moral Sentiments* and *Wealth of Nations*, Max Weber's *Protestant Work Ethic and Spirit of Capitalism*, and John Wesley's *Sermon 50: The Use of Money*, we will construct a series of Causal Loop Diagrams. In a first, preliminary series of diagrams we will use these author's words explicitly. Then, synthesizing their analyses, we will present a single generic archetype, which aggregates the principal dynamics of the initial series of models, and allows us to hypothesize about possible manifestations of faith-work integration. Then, in Part III of this thesis, we will explore, test, and refine these hypotheses (and Becket's argument for faith as a marketplace advantage) against experiences of contemporary businesspersons and leaders.

### **Basic Models: Adam Smith**

Before his seminal *Wealth of Nations*, Adam Smith wrote *Theory of Moral Sentiments*, which established a theoretical foundation for his later work. *Sentiments* examines the fundamental drivers of human behavior, which, in turn, drive larger market forces (the broader subject of *Wealth of Nations*). In *Sentiments*, Smith argues that a

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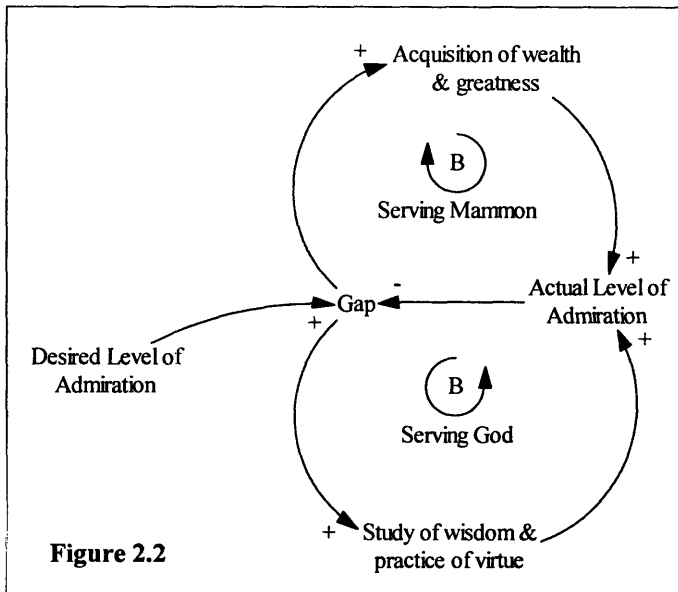
will soon be sufficient to supply the effectual demand. All the different parts of its price will soon sink to their natural rate, and the whole price to its natural price."

primary driver of human behavior is the desire to be respected and admired by one's fellows. In Smith's words,

To deserve, to acquire, and to enjoy, the respect and admiration of mankind, are the great objects of ambition and emulation. Two different roads are presented to us, equally leading to the attainment of this so much desired object; the one, by the study of wisdom and the practice of virtue; the other, by the acquisition of wealth and greatness. Two different characters are presented to our emulation; the one of proud ambition and ostentatious avidity; the other, of humble modesty and equitable justice. Two different models, two different pictures, are held out to us, according to which we may fashion our own character and behaviour; the one more gaudy and glittering in its colouring; the other more correct and more exquisitely beautiful in its outline; the one forcing itself upon the notice of every wandering eye; the other attracting the attention of scarce any body but the most studious and careful observer....The great mob of mankind are the admirers and worshippers, and, what may seem more extraordinary, most frequently the disinterested admirers and worshippers, of wealth and greatness.

(1966)

Smith's "two different roads" towards respect and admiration are modeled as a causal loop diagram in Figure 2.2 below:



In this simple model, behavior is driven by “Desired Level of Admiration,” an exogenous variable. As this increases, the “Gap” (defined simply as desired level less actual level) between desired and “actual level of admiration” also increases. This represents the cognitive dissonance one feels when one’s personal state is out of balance with one’s desired state. As this gap increases, one experiences what Peter Senge describes in his *Fifth Discipline* (1994) as “creative tension,” By Smith’s rationale, one has two paths for reducing it—study of wisdom and practice of virtue, or acquisition of wealth and greatness. Borrowing from the Biblical admonition, “Ye cannot serve God and mammon<sup>7</sup>,” we name the resulting balancing loops, “Serving God,” and “Serving Mammon.” To follow Smith’s logic, each loop has the capability to reduce the “Gap.” However, in reality, the two are not favored equally. “The great mob of mankind,” Smith argues, prefer (in practice, if not in espoused values) to close this gap through acquisition

<sup>7</sup> Matthew 6:24, (King James Version) 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.

of wealth and greatness, rather than study of virtue. This tendency, in Smith's estimation, is the root of human corruption:

This disposition to admire, and almost to worship, the rich and the powerful, and to despise, or, at least, to neglect, persons of poor and mean condition...[is] the great and most universal cause of the corruption of our moral sentiments. That wealth and greatness are often regarded with the respect and admiration which are due only to wisdom and virtue; and that the contempt, of which vice and folly are the only proper objects, is often most unjustly bestowed upon poverty and weakness, has been the complaint of moralists in all ages...It is scarce agreeable to good morals, or even to good language, perhaps, to say, that mere wealth and greatness, abstracted from merit and virtue, deserve our respect. We must acknowledge, however, that they almost constantly obtain it.

(1966)

Although incomplete, this basic model (Figure 2.2) serves as a useful foundation. It provides one picture of the dynamic forces driving human motivations and behavior. Further, it makes explicit the pervasive mental model that one must choose between closing the admiration gap by self-aggrandizing or virtuous means (implying, perhaps, that virtue is compromised by emphasizing acquisition of wealth and greatness). Yet, it is important to note that, at least in this simplified model, both paths effectively increase one's actual level admiration. This raises the question of whether some level of integration between these two paths may yield an optimal outcome. It also highlights the need to define these variables in more nuanced ways. For future analysis, "Actual Level of Admiration," for example, may prove too broad a variable. In a more robust model, we may want to differentiate between the admiration one receives by emphasizing wealth

and greatness versus virtue. We may also consider how “Desired Level of Admiration” may, in fact, be an endogenous variable. When actual level of admiration is high, it can push the desired level still higher. This may manifest itself in a high level of wealth causing an increase in the desire for wealth and/or a high level of faith causing an increase in desire for spiritual depth.

Smith provides some insight into these dynamics by highlighting the impact of wealth on the choices one is able to make in pursuit of future (or continued) fortune and respect:

In the middling and inferior stations of life, the road to virtue and that to fortune...are, happily, in most cases very nearly the same. In all the middling and inferior professions, real and solid professional abilities, joined to prudent, just, firm, and temperate conduct, can very seldom fail of success...In the superior stations of life the case is unhappily not always the same...The ambitious man flatters himself that, in the splendid situation to which he advances, he will have so many means of commanding the respect and admiration of mankind, and will be enabled to act with such superior propriety and grace, the luster of his future conduct will entirely cover, or efface, the foulness of the steps by which he arrived at the elevation...But the honour of his exalted station appears, both in his own eyes and in those of other people, polluted and defiled by the baseness of the means through which he rose to it...He invokes in vain the dark and dismal powers of forgetfulness and oblivion. He remembers himself what he has done, and that remembrance tells him that other people must likewise remember it.

(1966)

Smith makes several additions here to our fundamental dynamics. First, he allows us to be more specific about the different routes to admiration. We also get a sense for the consequences associated with taking shortcuts available to those “in the superior

stations.” In short, the exogenous variable of “Initial Wealth,” dictates much about individuals’ behavior. When this value is low, individuals feel uncertain of future success. As a result, they generally increase both professional abilities and prudent conduct, which, in turn, have positive impacts on both virtue and personal fortune. Ultimately, this leads to an increase in respect and admiration. As respect and admiration increase, however, future success can increasingly be taken for granted, leading to unethical behavior and erosion of wealth/reputation. This raises interesting questions regarding the length of the time delay for a shift from dominance of one set of causal forces to another. It is possible to imagine this entire pattern running its course during one individual’s life, as well as across generations—where “Initial Wealth” in one generation’s is low, yet far higher in succeeding generations. These new dynamics are modeled as a causal loop diagram in the Appendix (Figure A.2).

Thus far, our emphasis has been on practice of “virtue” and pursuit of “wisdom,” with little explicit reference to God, faith, or spirituality—which is of primary interest to this thesis. We have considered the driving motivation of human behavior to be the hope of admiration by one’s peers. Yet, later in *Theory of Moral Sentiments*, Smith argues that a more transcendent motivation is also built-in to human nature—that of “resignation to the will of the great Director of the universe.” Smith describes the joy inherent in this submission by drawing an analogy to military service:

Good soldiers, who both love and trust their general, frequently march with more gaiety and alacrity to the forlorn station, from which they may never expect to return, than they would to one where there was neither difficulty nor danger. In marching to the latter, they could feel no other sentiment than that of the dullness of ordinary duty—in marching to the former, they feel that they are making the noblest exertion which it is possible for

man to make. They know that their general would not have ordered them upon this station had it not been necessary for the safety of the army, for the success of the war...No conductor of any army can deserve more unlimited trust, and more ardent and zealous affection, than the great Conductor of the universe.

(1966)

This makes intuitive sense. When our situation is dire, we are rarely cheerful about it. However, Smith argues, this negative correlation can be overcome by merging our sentiments with those of the “great Conductor of the universe.” Later authors, including Calvin, Weber, (much later) Os Guinness, and contemporary businesspersons describe this same sense of obedience, submission, or divine direction using the word “calling.” In Smith’s words,

A wise man never complains of the destiny of Providence, nor thinks the universe in confusion when he is out of order. He does not look upon himself as a whole, separated and detached from every other part of nature, to be taken care of by itself and for itself: he regards himself in the light in which he imagines the great genius of human nature, and of the world, regards him: he enters, if I may say so, into the sentiments of that divine Being, and considers himself as an atom, a particle, of an immense and infinite system, which must and ought to be disposed of according to the conveniency of the whole. Assured of the wisdom which directs the events of human life, whatever lot befalls him, he accepts it with joy, satisfied that, if he had known all the connections and dependencies of the different parts of the universe, it is the very lot which he himself would have wished for.

(1966)



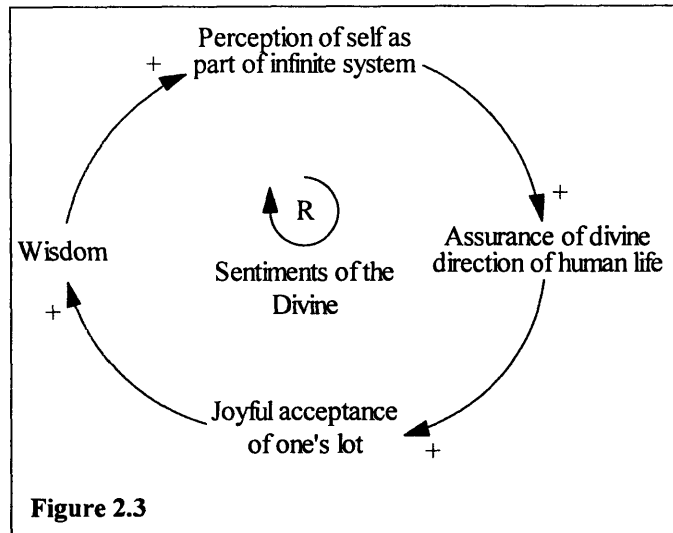


Figure 2.3 (above) offers a simple causal loop model to capture these dynamics.

The more one perceives oneself to be part of an infinite system, the greater assurance one feels in the divine direction of human life. As this assurance mounts, it becomes steadily easier to accept, and apply oneself joyfully and diligently to one's appointed station. As this mental model gains strength, personal wisdom is aligned with divine wisdom, and one enters deeper and deeper into the "sentiments of the divine."

The variables depicted in figure 2.3 are highly subjective. During Smith's time, as now, many question this unique brand of "wisdom." Where is there room, one might ask, in such wisdom for resistance, revolution, or upheaval against deeply unjust circumstances? By blithely accepting one's lot in life, are we abdicating a more truly virtuous and noble responsibility to take a stand against violations of human dignity and natural rights? To many, this can easily smack of religious oppression, of the sort Karl Marx later criticized as "opiate" of the masses<sup>8</sup>. In closing *Sentiments*, Smith himself took a subtler view, emphasizing that, wherever we rely upon human judgment and

<sup>8</sup> Marx, Karl, *Critique of Hegel's Philosophy of Right*, "Religion is the sigh of the oppressed creature, the heart of a heartless world, just as it is the spirit of a spiritless situation. It is the opium of the people."

interpretation of circumstances, the likelihood of our being duped is high, no matter how much wisdom of experience we acquire:

The wisest and most experienced are generally the least credulous. But the man scarce lives who is not more credulous than he ought to be, and who does not, upon many occasions, give credit to tales which not only turn out to be perfectly false, but which a very moderate degree of reflection and attention might have taught him could not well be true. The natural disposition is always to believe. It is acquired wisdom and experience only that teach incredulity, and they very seldom teach it enough. The wisest and most cautious of us all frequently gives credit to stories which he himself is afterwards both ashamed and astonished that he could possibly think of believing.

(1966)

We are naturally prone to be gullible, Smith argues, and to believe all manner of tall tales. With opportunity to reflect, we may gain in wisdom and learning, and thereby become less credulous. These balancing forces (modeled in Appendix Figure A.3), however, are generally weak, compared to the exogenous variable of our natural, human disposition to believe. This is an important dynamic to keep in mind, particularly as, in Part III of this thesis, we consider experiences, world views, and mental models of businesspersons who actively integrate their religious faith and their work. This is not to suggest being skeptical or dismissive of all such perspectives. The goal of this thesis is not to evaluate or judge any specific worldview. Rather our goal is to better understand, and to suggest some models for explaining the dynamics behind these complex and powerful mental models.

## **Basic Models: John Wesley and Max Weber**

In Smith, we are invited to consider the possibility of merging the human and divine sentiments—leading to the “Assurance of Divine Direction of Human Life.” This is challenging, however, given natural tensions between worldliness and godliness. In the Christian tradition, this tension is highlighted starkly by Christ’s words to his disciples,

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, King James Version)

Smith’s contemporary, John Wesley, the Methodist preacher, put it this way:

I fear, wherever riches have increased, (exceeding few are the exceptions) the essence of religion, the mind that was in Christ, has decreased in the same proportion. Therefore do I not see how it is possible, in the nature of things, for any revival of true religion to continue long. For religion must necessarily produce both industry and frugality; and these cannot but produce riches. But as riches increase, so will pride, and anger, and love of the world in all its branches.

(1786)

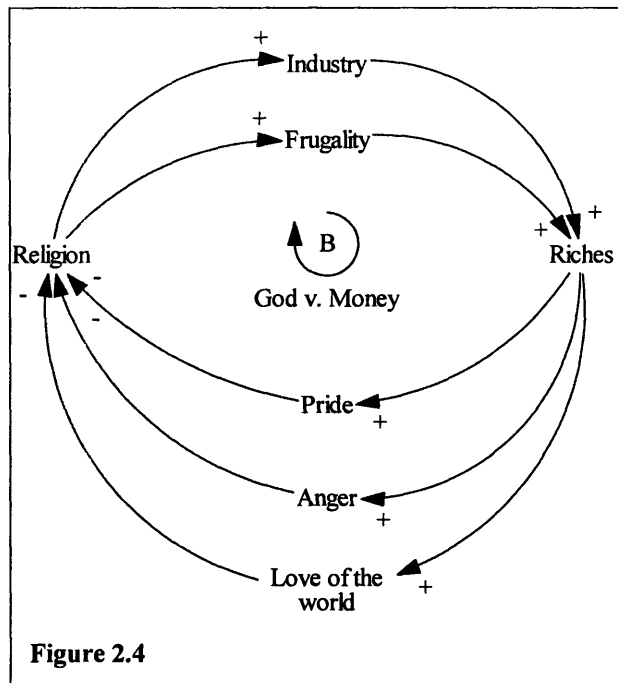


Figure 2.4 (above) suggests a visual representation of Wesley’s assessment—where riches and religion balance one another, in a never-ending cycle. With religion, Wesley, asserts, we become more industrious and frugal, which leads to accumulation of riches. Yet, with riches come the unwanted baggage of pride, anger, and “love of the world,” each of which lead to a decrease in religion—leading to the balancing story (decrease of religion leading to decrease in industry and frugality, etc.).

Writing over a century after Smith, Max Weber challenged conventional wisdom that Wesley’s balancing dynamics tell the whole story,

As a matter of fact it is surely remarkable, to begin with quite a superficial observation, how large is the number of representatives of the most spiritual forms of Christian piety who have sprung from commercial circles. In particular, very many of the most zealous adherents of Pietism are of this origin. It might be explained as a sort of reaction against mammonism on the part of sensitive natures not adapted to commercial life, and, as in the case of Francis of Assisi, many Pietists have themselves interpreted the process of their

conversion in these terms. Similarly, the remarkable circumstances that so many of the greatest capitalistic entrepreneurs—down to Cecil Rhodes—have come from clergymen’s families might be explained as a reaction against their ascetic upbringing.

(1958)

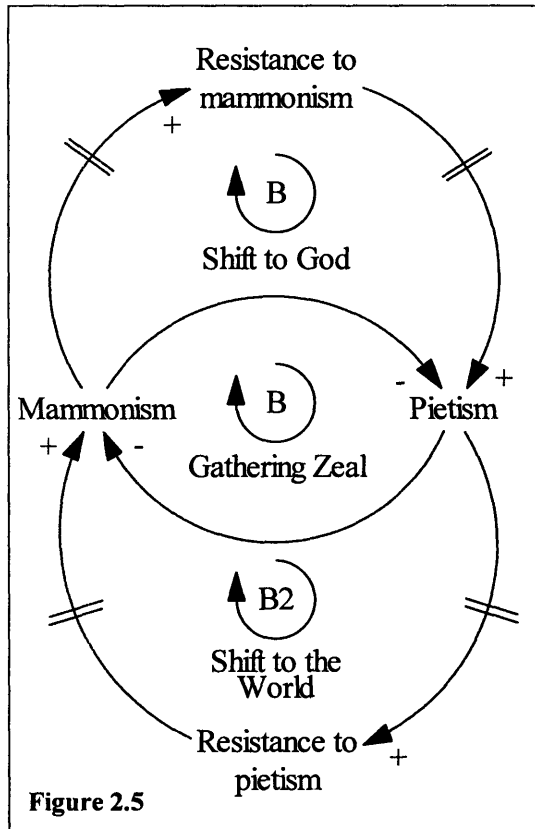


Figure 2.5 (above) provides a picture of the “superficial observation” Weber describes. Initially, the inner, reinforcing loop of “Gathering Zeal” dominates. An increase in “mammonism,” or focus on worldly affairs, leads to a decrease in pietism, which leads to a further increase in mammonism. Alternatively, an increase in piety leads to a decrease in mammonism, etc. This is the “Gathering Zeal” loop, where either depth of piety, or of worldliness, is amplified over time. Gradually, however, one can reach a level of piety (or mammonism) that crosses an inner threshold. In other words, one reaches a level of piety (or mammonism) that triggers the outer, balancing loop (B1

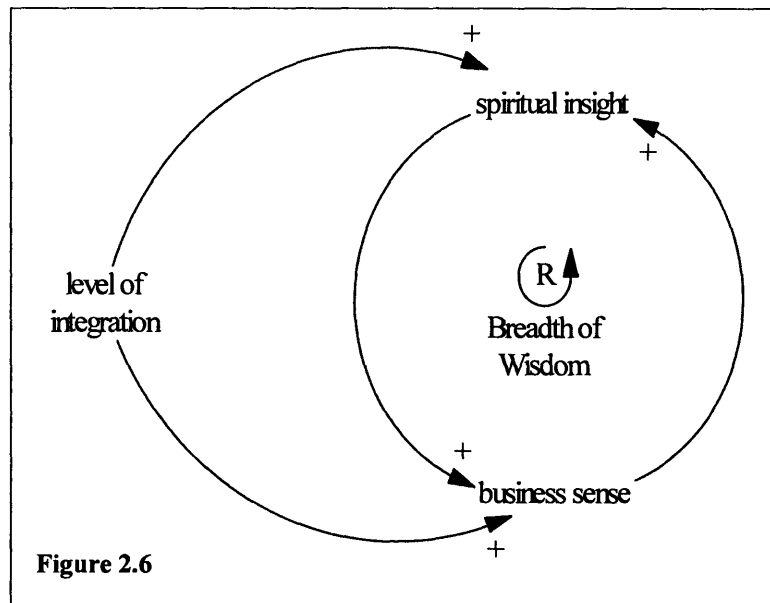
or B2). Here, we see individuals (or their children), completely rejecting the dominant mode, turning a vicious loop virtuous, or vice versa. Where pietism once dominated, now mammonism does. Individuals can display this drastic change in behavior and life focus when, to use Weber's words, their sensitive, "internal natures" are disturbed. It is perhaps more common across generations, when, for instance, entrepreneurs (Weber notes Cecil Rhodes as an example) spring from "clergymen's families," or when a background of affluence and capitalistic achievement provokes others to eschew wealth and pursue lives of religious service (Weber refers Francis of Assisi as an example of this path).

While this pattern makes intuitive sense, and is, indeed, highly common, it fails, as Weber notes,

...where an extraordinary capitalistic business sense is combined in the same persons and groups with the most intensive forms of piety which penetrates and dominates their whole lives. Such cases are not isolated, but these traits are characteristic of many of the most important Churches and sects in the history of Protestantism...Even more striking, as it is only necessary to mention, is the connection of a religious way of life with the most intensive development of business acumen among those sects whose otherworldliness is as proverbial as their wealth, especially the Quakers and the Mennonites.

(1958)

Here, Weber suggests a radically different dynamic, where spiritual insight and business sense are actually positively, not inversely related. Figure 1.6 suggests a causal-loop interpretation of this relationship:



By introducing a new variable, “level of integration,” we can now imagine a new reinforcing loop, where business sense fuels spiritual insight, which, in turn, fuels business sense. This we will call the “Breadth of Wisdom” loop. If we define “level of integration” as a continuous variable, ranging from zero to one (or 0% to 100%), it follows that this loop becomes increasingly powerful as “level of integration” increases. When “level of integration” is equal or close to zero, however, its impact on the wider system is minimal. In such cases, the oscillating dynamics of our initial model continue to dominate.

As we seek to extrapolate from these specific models to a single, generic version, the intellectual (and modeling challenge) is to merge these two seemingly contradictory sets of dynamics—in which religious faith and business acumen can both work against and enhance one another. In the process, we will draw again on Adam Smith’s notion of merging oneself with the “divine sentiment”—what Weber, Calvin, and others refer to as the living out of one’s “calling.” These all support the philosophy espoused by Martin Luther that the monastic life—the abdicating of possessions, the retreat from worldly

affairs and entanglements—can, in fact, create distance, rather than intimacy between oneself and God; in Weber’s words,

The monastic life is not only quite devoid of value as a means of justification before God, but [Luther] also looks upon its renunciation of the duties of this world as the product of selfishness, withdrawing from temporal obligations. In contrast, labour in a calling appears to [Luther] as the outward expression of brotherly love...the fulfillment of worldly duties is under all circumstances the only way to live acceptably to God. It and it alone is the will of God, and hence every legitimate calling has exactly the same worth in the sight of God.

(1958)

What’s more, Weber writes, the ascetic life can cloud one’s notion of calling, which for many, is to be in business. And if one’s calling is to be in business, the prudent accumulation of wealth is a sign of both true faith and heavenly favor. This, Weber argues, became a powerful, guiding force in the expansion of capitalism:

What [asceticism] condemned as covetousness, mammonism, etc., was the pursuit of riches for their own sake...For, in conformity with the Old Testament and in analogy to the ethical valuation of good works, asceticism looked upon the pursuit of wealth as an end in itself as highly reprehensible; but the attainment of it as a fruit of labour in a calling was a sign of God’s blessing. And even more important: the religious valuation of restless, continuous, systematic work in a worldly calling, as the highest means to asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith, must have been the most powerful conceivable lever for the expansion of that attitude toward life which we have here called the spirit of capitalism.

(1958)



From Weber's text, we gain a clear picture of the protestant engine driving the capitalist machine (modeled in Appendix A.4). If we begin with a perception of our work as a divine calling, it fuels a restlessness to apply oneself to work with spiritual fervor. This, argue Calvin, Luther, Weber, and others, leads to true asceticism (what we considered earlier in Smith's reference as entering into "the sentiments of the divine") in a reinforcing process. As this process gathers momentum, it fuels further dedication to one's work, which leads, in turn, to accumulation of wealth. While many religious traditions regard accumulation of wealth for its own sake as an abomination, and may regard any wealthy person with suspicion, the Calvinist has another mental model in place. For him or her, accumulated wealth may be construed as a tangible sign of the intangible favor of God, and of "genuine faith." These perceptions enhance the attractiveness of the Calvinist interpretation, thus deepening the perception of work as a calling, and propelling the system onward.

Like Smith, Weber closes his analysis by highlighting its limitations. Writing at the beginning of the twentieth century, he questioned the enduring relevance of faith-driven worldviews to capitalism. Capitalism, it seemed to Weber, had already enough momentum to carry on with or without its religious underpinnings. In this final assessment, Weber hypothesizes this is due to the immense power that accumulated wealth holds over the sentiments of men:

Since asceticism undertook to remodel the world and to work out its ideas in the world, material goods have gained an increasing and finally an inexorable power over the lives of men as at no previous period in history. To-day the spirit of religious asceticism—whether finally, who knows?—has escaped from the cage. But victorious capitalism, since it rests on mechanical foundations, needs its support no longer. The rosy blush of

its laughing heir, the Enlightenment, seems also to be irretrievably fading, and the idea of duty in one's calling prowls about in our lives like the ghost of dead religious beliefs.

Where the fulfillment of the calling cannot directly be related to the highest spiritual and cultural values, or when, on the other hand it need not be felt simply as economic compulsion, the individual generally abandons the attempt to justify it at all. In the field of its highest development, in the United States, the pursuit of wealth, stripped of its religious and ethical meaning, tends to become associated with purely mundane passions, which often actually give it the character of sport.

These final thoughts raise important questions, and they point to a critical dynamic we will include in our generic model. While a focus on the divine, and an integration of faith with work can fuel accumulation of wealth, this dynamic has natural limits. A large stock of wealth can make faith seem irrelevant. In Smith's analysis, we considered how a lack of faith exerted a balancing influence—lacking faith motivations, some with wealth squander it in imprudent living, only gradually increasing their reliance on faith, ethics, and hard work, when it becomes a necessary (or expedient) means for restoring their wasted wealth. In Weber, we ultimately consider the possibility that faith, in time, becomes irrelevant as an explanatory factor in capitalist dynamics.

### **A General Model for Integration of Faith and Work**

Figure 2.7 (below) represents a first attempt to aggregate the principal dynamics explored thus far. Given the added complexity, some causal links crisscross others. To make these crisscrossing links easier to identify and follow, they are represented as dotted lines. At the core of the model is the variable, "Happiness Gap." This may be understood broadly as the difference between one's desired and actual level of personal satisfaction, or contentedness with the state of one's life. A psychological study would

present a more nuanced explanation of human happiness. Yet, for the sake of simplicity and clarity, we will consider happiness as driven by three primary variables: personal faith, wealth, and reputation—where an increase in any of these variables yields a decrease in the “Happiness Gap.” In other words, an increase in any of these variables helps to close the gap between our desired and actual state of reality.

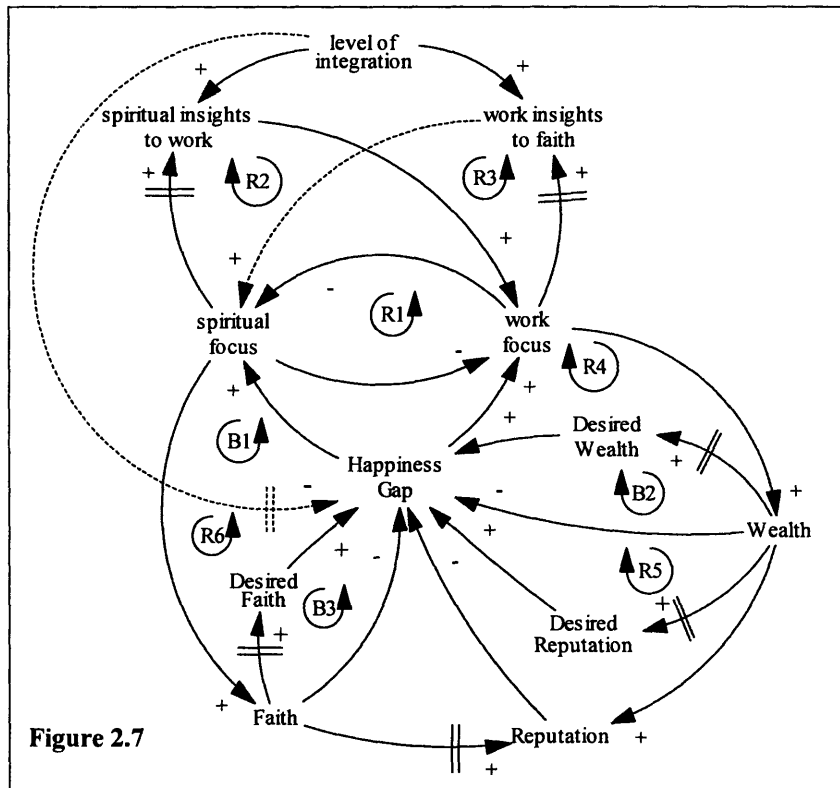


Figure 2.7

Combining dynamics Smith described regarding the impacts of elevated wealth (or rank) together with Weber’s final speculation of the spirit of capitalism having “escaped from the cage,” the model includes variables for “Desired Wealth” and “Desired Reputation.” Both variables increase (with some delay—indicated by double lines crossing causal-link lines) as wealth increases. The more we have, in other words, the more we want. When either “Desired wealth” or “Desired Reputation” increase, “Happiness Gap,” also increases. This represents the creative tension that drives

individuals' motivation to change their circumstances. It follows then that, as wealth grows steadily higher and higher, the strain on the "Happiness Gap" exerted by wealth and reputation also increases. This may ultimately dwarf whatever mitigating power there may be in strong personal faith.

Whenever one feels the creative tension of a "Happiness Gap," one has two options to diminish it. This follows from the basic, Smith-ian dynamics represented in Figure 2.2. Faced with a gap between actual and desired happiness, we may intensify our spiritual or our work efforts—specified in Figure 2.7 as "Spiritual Focus" or "Work Focus" (In Smith's words, the "practice of virtue" or "acquisition of wealth"). This creates three simple balancing loops (B1, B2, and B3). If "Happiness Gap" increases, one may increase "Spiritual Focus" (or "Work Focus"), leading to an increase in "Faith" (or "Wealth"). This, in turn, decreases the "Happiness Gap" and eases creative tension between one's desired state and actual state.

As we have begun to describe, however, one complication is that an increase in wealth also triggers a set of reinforcing loops (R4 and R5). After some delay, as wealth increases our "Desired Wealth" and "Desired Reputation" both increase, closing the central loop by increasing the "Happiness Gap." This leads to additional work focus, etc. Likewise, an increase in faith generates an increase in "Desired Faith" (reinforcing loop R6)—the greater our insight into the nature of God, our role in the universe, etc., the greater our thirst for deeper spiritual insight.

Initially, a choice to alleviate the "Happiness Gap" by work or by spiritual efforts triggers the conflicting dynamic we explored in Figure 2.4. This dynamic is represented by reinforcing loop R1—the more we focus on work, the less we focus on faith.

Conversely, the more we focus on faith, the less we focus on work. This suggests mental models where faith and work are perceived to be in conflict. As loop R1 gains strength, we can tell the same stories Weber recognized and attributed to conventional wisdom of his day. Imagine, for instance, an individual or family devoting more and more effort to work, and less and less to faith. While this may lead to steady, even remarkable levels of wealth accumulation—keeping actual wealth close on the heels of desired wealth—eventually, the level of faith may become so very low that its pressure on the “Happiness Gap” can only be alleviated by a radical switch towards “Faith focus” (thereby shifting the dominant variable in the R1 loop). This is what Weber referred to as the reaction of the “sensitive natures” (1958) of Francis of Assisi launching from a wealthy family into the ascetic life, and Cecil Rhodes into private enterprise from a clerical family.

Finally, the concept of “calling” or Smith’s entering into the “sentiments of the divine” is suggested by the exogenous variable “Level of Integration.” Here, in Figure 2.7, we take the same “Level of Integration” variable introduced in Figure 2.6, and link it with earlier concepts. Again, we consider “Level of Integration” as a continuous variable, ranging from zero to one. When “Level of Integration” is equal to zero, key dynamics of the model are those already described—to ease any creative tension prompted by a “Happiness Gap,” individuals choose between emphasizing faith-based or work-based solutions. When “Level of Integration” is one (i.e. 100%), the faith perspective and work perspective operate in tandem, enriching each other. Insights from wisdom cross into work and work insights cross into faith. This is the “Breadth of Wisdom” dynamic we introduced in Figure 2.6. Furthermore, when “Level of Integration” is high, it exerts a balancing influence on the entire system by decreasing the

“Happiness Gap.” This is what Smith referred to as man’s joyful acceptance of “whatever lot befalls him,” (and what Marx lambasted as the “opiate of the masses”).

We began this section by introducing John Sterman’s simple causal loop model of the “Invisible Hand” (Figure 2.1). While relatively simple in its design, this model nevertheless provides a rich theoretical framework for understanding a broad range of market patterns. Likewise, our general model (Figure 2.7) synthesizes the critical faith-work dynamics introduced by Smith, Wesley, and Weber. Using this theoretical framework, we are now prepared to consider the range of possible manifestations it suggests. Comparing these to actual experiences of contemporary businesspersons, we trace a similar pattern that we noted in our survey of contemporary business writings—a gradual shift from self- to other-focus, from profit-centrism to social responsibility. In the process, we build a case for faith as a marketplace advantage.

### **Part III: The Case for a Faith Advantage**

Having developed a general model for faith-work integration, this section begins by using this model to hypothesize about the various perspectives and behaviors we would expect these dynamics to produce. More specifically, we propose three primary modes that depend on whether individuals’ level of faith-work integration is low, moderate, or high. Each mode is then set in context of interviews with nearly thirty contemporary business and religious leaders. These interviewees were asked if and how their faith and their work came together, what difference (if any) they felt it made, and whether they perceived faith to provide any sort of advantage in the marketplace. Illustrative examples of their responses are introduced and discussed below. In the process, we will suggest several critical addenda to our general faith-work model.

Ultimately, this leads us to discover how religious faith may be thought of and experienced as a distinct, and powerful marketplace advantage.

### **Three Modes of Faith-Work Integration**

Given our general model of faith-work integration, we now consider three general archetypes, where the “Level of Integration” variable is, in turn, low, moderate, and high. For each archetype, we use our model to hypothesize how these important variations might manifest in mental models, choices, and experiences. Then, we will compare these hypotheses against interviews with contemporary businesspersons.

#### **Low (or No) Integration**

When “Level of Integration” is low or absent, loops R2 and R3 play little or no role. As a result, faith and work are not easily integrated. In fact, emphasizing one tends to result in de-emphasis, or weakening of the other. Governed by such a mental model, (and by reinforcing loop R1), we would expect the pattern to continue, amplifying over time until, ultimately, one focuses almost exclusively on faith or on work (but not both) to mitigate any creative tension born of a “Happiness Gap.” This pattern may be expected to continue until the neglected, and diminishing variable (“Faith” or “Wealth”) reaches a point so low that an individual reacts in drastic measure—abdicating wealth for the sake of faith, or vice versa. These dynamics contribute to mental models that suggest religious faith, or any form of spirituality have little or no place in, and add scant value to (or even detract from) work. Furthermore, these mental models contend that authentic expressions of faith, or quests for religious insight demand retreat from the realm of business.

## **Moderate Integration**

When “Level of Integration” is moderate, reinforcing loops R2 and R3 begin to exert influence—mitigating the full-blown tension between work and faith. In other words, rather than believing that a choice to develop one’s faith (or work) must be at the expense of business success (or depth of faith), individuals begin to experience cross-over insights. As a result, they may wrestle with such integrative questions as:

- What does it mean for me to be a person of faith in a secular profession? How should it change my practice?
- What value can I bring to my faith community uniquely because of my professional skills, knowledge, and experience?
- How can my faith, or my spiritual understanding deepen through my non-religious, secular work?

With a moderate “Level of Integration,” the R1 loop retains some strength. It is mitigated by cross-over insights (“Work Insights into Faith” and “Faith Insights into Work”), yet not overcome. As a result, one may expect individuals here to discuss their faith and their work as being important, yet still somewhat separate. They may not, (as with low “Level of Integration”), experience such drastic tradeoffs. Instead, they compartmentalize these different aspects of themselves—speaking of “balancing” work and spiritual life, such that neither dominates nor languishes.

## **High Integration**

As “Level of Integration” increases still further, the central reinforcing loop, R1, is steadily dwarfed by the “Breadth of Wisdom” loops, R2 and R3. The result is a



radically different set of mental models. No longer are work and faith seen as contradictory. Instead, they are regarded as mutually beneficial and enriching. Individuals with this worldview may see their work in the business world as a divine appointment or “calling.” Similarly, the challenges and demands, successes and failures of work may take on spiritual significance. Applying oneself to work, in this view, helps one draw closer to God (or, again, in Smith’s words, deeper into the “divine sentiments”). Likewise, cultivation of spiritual disciplines and a deepening faith may be considered unique and advantageous pathways towards business success and an enhanced reputation among one’s peers.

### **Models of Low (or No) Integration**

*“In terms of its impact on my work, I can honestly say I don’t see much intersection, to tell you the truth.”*

In my interviews, quite a few businesspersons asserted that faith and business were not, could not, or should not be integrated. These sentiments were articulated as personal beliefs, as mental models interviewees received as children (and often later rejected) from their families or faith communities, or as observations regarding religiously-oriented colleagues. Some experienced the tension between faith and business so severely they felt compelled to leave business entirely. Such accounts exemplify the Wesleyan model of riches undermining authentic religion. They also provide modern examples of Weber’s “sensitive natures not adapted to commercial life,” such as Francis of Assisi.

One such interviewee had enjoyed a very successful career with General Electric. However, in time she became increasingly disenchanted, disappointed with the behavior

of colleagues, and embarrassed about her own extravagant lifestyle. The tensions between her Catholic faith and values felt too great. As a result, she embraced a life of what she called “downward mobility,” moving herself and her daughters to a smaller home in a more modest part of town. Professionally, she transitioned first into the medical field, then social services, and finally, after she “sold my house and sold, given away, or burned just about everything else,” she became a resident at Boston’s Haley House<sup>9</sup> community, which serves Boston’s poor, unemployed, and homeless populations. In this new environment, this former business executive felt confident she could live out her faith with integrity:

For me, combining faith and leadership is not possible in business. It comes down to this: business is about making money, gospel-based faith is about making relationships and justice. The two are oil and water.

This perspective was by no means limited to Christians. A Jewish man shared this story of faith-work dissonance:

I spent 18 years as an investment banker. By many measures, a very successful career, but one that left me feeling very unsatisfied...I found my way to the Jewish community, and through them, started getting into intensive Torah and Talmud study. The more I studied, the more I felt a disconnect between what I was doing, what I wanted to be doing, and what I came to see I should be doing. That pressure weighed heavily on me. Eventually, I quit my job. I took some time off. And at the end of it, I found myself running a non-profit agency serving the homeless.

In the language of our general model, both of these examples demonstrate responses to the tension of the “Happiness Gap” when “Level of Integration” is low. In such cases,

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<sup>9</sup> [www.haleyhouse.org](http://www.haleyhouse.org)

the tension cannot be satisfactorily lessened by continued efforts in business.

Connections in new and meaningful ways with a faith tradition or community can make integration with the world of business feel impossible.

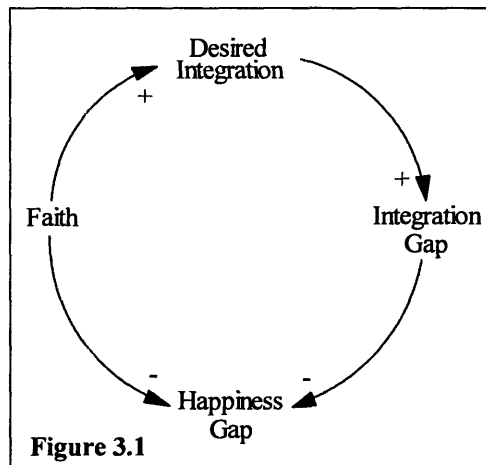
Neither example, however, offers a complete parallel to the path Weber described for Francis of Assisi, who left a “commercial” family for a life of full-time ministry. While both interviewees choose to dramatically alter their professional path, neither entered full-time religious service. Instead, they chose work in the non-profit sector. There, free of the profit motive, they found it more plausible to integrate their religious values and their day-to-day work. One self-identified “non-religious” interviewee, also in the non-profit sector, echoed these sentiments:

I would argue people in non-profits may actually be running on a higher degree of faith. On a scale of 1-10, if we were to rank alignment between faith, values and job, I expect [my Mormon friends] would readily acknowledge they’re working for money—close to one on the scale.

In my work, I feel closer to 10. There are other payoffs besides money. In the world I operate in, people aren’t motivated by money. Decisions are based simply on what you believe is right, or on the chance to have impact.

Thus far, I have been using the term “Integration” to describe integration between faith and work, specifically work in business. And while, by that definition, these examples represent examples of “Low Integration”, it is important to recognize these interviewees offer a different, more useful definition of “Integration.” For each of them, leading a life where one’s core values are manifest in one’s day to day endeavors is of principal importance. In the same way that I modeled the “Happiness Gap,” these interviews make clear that an “Integration Gap” should also be considered. Initially, I

treated “Level of Integration” as an exogenous variable. Yet, in these examples, an increase in faith led to an increase in what we might call “Desired Level of Integration,” which, as it increases, led to a new creative tension, which we may call an “Integration Gap.” Figure 3.1 (below) presents a simple model of these causal links, which are also integrated into our general model in Appendix Figure A.5:



The new concept I wish to represent here is that “Desired Integration” itself is endogenous, and therefore a source of energy in the model (and an explanatory factor in human behavior). As Psychology Professor Robert Cialdini notes in his book, *Influence* (1993), humans have a fundamental desire to appear, feel, and be consistent in our values, our words, and our actions. It follows then that, as individuals come to increasingly value and prioritize their personal faith, they will strive to integrate it into the rest of their lives. When some perceive this to be impossible in their current line of work, they will leave that work, in order to pursue other situations that feel more internally consistent.

Many other interviewees, however, asserted that consistency, and integration of faith and work was, in fact, possible in the business sphere. Indeed we will examine samples of such observations in subsequent sections on “Moderate Integration” and

“High Integration.” Still, many also described arriving at these integrated views only after overcoming entrenched mental models that faith and business were diametrically opposed—that the only way to truly integrate one’s faith and work was to enter full-time ministry. One technology executive put it this way:

Growing up in a Christian family, and going to church my entire life, I noticed many people accepted the idea of calling when it’s in the context of someone going into full-time Christian work. But few understood or knew how to deal with being called into the marketplace. I grew up...viewing others with money as somehow untrustworthy. My parents took me to churches that fed the following central assumption: If you love Lord, and want to please him, you should go into full-time Christian work. This is especially true if you are articulate, and if you are male. That was the higher calling.

A former management consultant made a similar observation:

Pastors, and many church people, often have a hard time seeing business in any terms besides being fallen...Some people just think selling stuff is inherently evil.

These interviewees ultimately rejected such “Low Integration” mental models. Some opted to leave the business world to better integrate their faith and the rest of their lives. Others came to believe God is served most faithfully through careers in business.

Some interviewees in the “Low Integration” category expressed the view that integration of faith and work was a non-issue, since what truly mattered in life—people, relationships, passions, personal “callings”—was found outside the confines of work. A turnaround CEO in Boston remarked,

I think people have gifts. And I think people are called to use those gifts. A portion is used at work. But I believe we have a calling to use our gifts beyond our work.

This highly successful executive was working with neighbors and friends to launch a new church. A call center consultant from Salt Lake City added this similar perspective:

Work can be a significant distraction from what we really should be doing. Some people have propensity to be workaholic. Me, I am there to do the job as quick as I can, so that I can get home to what I really care about.

This is part of the logic of the non-religious non-profit leader who suggested his Mormon friends were unashamedly working for money—because work is perceived as necessary to support one’s *true* callings, such as loving and spending time with family, or serving at one’s church, temple, or faith community.

A final set of perspectives in the “Low Integration” category dismissed religious faith as interchangeable with any other social or career network that provides preferential opportunities to its members. One interviewee acknowledged that a colleague’s personal faith seemed valuable to him, yet felt any professional advantages could easily be replaced by memberships in secular networks:

I can’t think of people I say, well, wow this guy or woman has been successful and in part it’s because of their faith. [My colleague] is a great example. I know he’s a strong Catholic. He’s been involved in Catholic Charities in many ways for many, many years. I know his faith has influenced him as a person, but, professionally, I think the main advantage is he got into a network. But, as far as I can tell, that network could have been the Boys and Girls Club, or the Rotary. I don’t think there’s anything particularly special about religion as the glue holding the group together. [He] might feel differently.

The same colleague described in this quote seemed to agree, suggesting himself that faith could easily be replaced by other affiliations, and have the same effect on ethical practice:

No question, I believe people of faith bring another dimension to the marketplace—though I do wonder whether it is important that it is faith. There are surely people without strong faith ties, who still have a strong sense of right and wrong. It is just so important to have something to counterbalance the professional life. Maybe for some, it's enough to be car enthusiasts, or to play golf.

Others were resentful, even dismissive of any such advantage conferred on those on the inside of religion-based networks. An internet entrepreneur and former Management Consultant shared this account of a colleague, who experienced the mixed blessing of his faith putting him on the fast track in their firm:

When I was consulting, I had a good friend, a colleague, who was a Mormon. I liked him a lot. In my view, his faith helped and it hurt. When I was there, there was a general perception that the senior partners, many of whom were also Mormon, were looking out for their own kind, putting some on the fast track for promotion, maybe getting a little extra boost.

This happened to my friend. To many of our colleagues, who came in at the same time, it seemed he didn't quite have to meet same standards. This helped in that it advanced him in his career. At the same time, it hurt in our resenting him for it—and maybe that he wasn't as valued as he might have been. There was always a, “yeah, but...”

In another sense, his faith was such an obvious part of his every day actions and life that it was off-putting to those of us who didn't share his beliefs. To him, there was a right way, which was his way, which was the only way.

In summary, low-integration mental models lead to skepticism about the value of religious faith to business. Some concede that, like members of any affinity group, religious persons can gain career leverage through their religious affiliations. Yet such

“advantages” can squander one’s credibility with non-religious colleagues, and leave one ill-prepared for job responsibilities that arrive too quickly. What’s more, the secular business environment itself can be seen as counterproductive, even destructive to the spiritual life. As a result, people striving for excellence and internal consistency tend to pursue faith or work, but not both.

## **Models of Moderate Integration**

*“If the religions fail to impact ethics, they are worthless.”*

For most of those I interviewed, integration between faith and work was considered essential to the authentic application of faith to their lives. In fact, it was even seen as hypocritical to attempt to keep them separate. One interviewee posed this challenge to people who claim adherence to any faith tradition:

This is how I see my faith, my religion, these books, and prayer. It’s not, “Oh gee, this is something nice to think about and meditate on.” No, it is a call to action... You cannot just read, and think, and talk about these texts. You say prayers in church or in a synagogue. This is not just a private conversation between you and God... These prayers are a calling upon you to do something when you leave—not just for you for while you’re there.

So what does that “something when you leave” look like? To many, the essential way to integrate faith and work is through ethical practice. In the words of a Buddhist interviewee, “If the religions fail to impact ethics, they are worthless.” What might this look like in the day-to-day of office life? A Christian executive made this suggestion:

What I try to model, to teach, and to encourage in other people is that this workaday life, what they live every day, is the primary place for them to live out their faith and integrate their faith—which has applications to everything we do in our work...how we treat our



subordinates. How we treat peers. How we respond to, and speak to our boss. How hard we work. How much importance we place on material rewards. How we treat other people. That we tell the truth no matter the consequences. And that we look out for others, not just ourselves.

The New Testament is chock full of direction about all of that. I feel that is relevant direction no matter where you are professionally. Large company, small firm, single proprietor, military, schoolteacher, or President of the United States.

Another Christian telecommunications executive put the need for ethics more starkly, calling attention to its marked absence in recent corporate scandals:

Ethics. Repetitive character. This is one of the things you hope to exhibit as a Christian. Just consider the non-Christian, the non-believer. Look at what these guys—Kozlowski, Skilling, and others actually did, and you see they lacked ethics, a basic moral compass.

Skilling left [Enron] before everything went down—ostensibly to work on his family situation. He went off to have an affair with a co-worker known as “Va Voom” around the office. [WorldCom’s] Bernie Ebbers’ current wife was a sales rep he was courting while married to his first wife.

If these men are corrupt in their personal lives, what can we expect from their business lives? It is important to exhibit a high degree of ethics.

A leader in the Church of Christ, Scientist echoed the importance of personal ethics:

As Christian Scientists, we bring our faith to our everyday lives. It isn’t just a Sunday and Wednesday religion. It is being a good Samaritan—the day-to-day living of our faith. It involves caring about humanity and living that way daily... At the core, what I would want to have others see from my actions is integrity, honesty, and sincerity.

Many others provided examples of common business opportunities to compromise ethics, and the counter-cultural choices they made based on their religious value systems. For example, a Muslim Consultant, shared:

How often do I ride in a taxi, and the driver gives me an empty receipt? I could easily write \$70 instead of \$50, and pocket the difference. I have had a thousand such opportunities but never did.

My first job at MCI, I worked in payroll. We all received a one-time bonus, and by some mistake, I got it a second time. I went to operations and reported it. The person I spoke with told me, "We are such a big firm. You could have kept this and no one would ever have found it. This will come back to you somehow." That was supposed to be 3-month internship. They kept me on for over a year, even though I never told anyone else. My boss did not know. Honesty. God knows everything. And things do come back to you.

Ethics may also be challenged when considering new business opportunities. A Christian Investment Counselor told this story:

I made some referrals to an attorney doing estate planning. At one point, he returned the favor by referring me to a porno shop owner. This guy was making a ton of cash. I was like, OK, and I just let it go. But as I pondered it, I called him back. Getting this guy to the place where he actually made a referral was hard. I figured if I didn't take it, he would stop offering. Still, I called him back and told him, "You're doing your job and representing this guy. His line of work is just too far from my value set." A month later, he referred a \$2 Million client to me.

Other variations of moderate faith-work integration emphasized faithfulness to religious practices and rituals, regardless of office norms. For instance, a Muslim noted:

Now, the reality of the American 9-5 workday, the noon and afternoon prayers will take place while you work...Now, when I go to interview, I have grown comfortable saying that, on a typical Friday, I will take an extra hour [for prayers].

Fasting has also been important for me. That also falls on workday. Our form of fasting is no food or water. I have done this and been proud to do, no matter how busy my office gets. It does not impact my work. What can it matter to my boss or my team, if I fast, as long as I produce and get things done?

Likewise, a Christian reflected on his successful career as a Management Consultant, where he set strict boundaries around working on Sundays:

I almost never worked on a Sunday. I take that commandment seriously. In Christ we have perfect freedom, so I try not to be legalistic. If something really important came up, I might go in on a Sunday afternoon. But I don't think I ever missed church for work.

Beyond faith's impact on workplace ethics, many interviews described integrating faith and work by sharing their faith with their colleagues. I consider such workplace evangelism still to be a "moderate" form of integration, because the two are linked circumstantially, but not fundamentally. In other words, integration happens because one thinks, "My faith is important to me and, every now and then, I have the chance to talk about it when I am at work." Likewise, some consider work to be integrated with their faith in that work presents its own kind of "mission field" for sharing religious beliefs with colleagues—not necessarily because God is advancing some specific design for improving the world, or addressing social challenges.

At a similar level of work-faith integration, many interviewees emphasized charitable giving—suggesting that one highly effective, and meaningful way to integrate

work and faith is through one's checkbook. A Christian investment broker described this mode of integration:

I know a guy who is at a high level with Focus on the Family. He talks about these successful guys who come in. They are making a bunch of dough, but they are worried about missing their calling. They ask him, "Can you use my skills? I just want to serve God."

He tells them, "Sure, we can use you. But let's think about this. You're making a million dollars a year, and you want to work for us for fifty thousand. Look, we want you to be fulfilled, but there are also people God has called as money horses—people to whom He has given the ability to create wealth."

That is ministry. But I say that with big caution, because to ask someone just to be a source of funds is demeaning. But what a big thing it is, if God has blessed you to be able to write that big check.

As with Smith and Wesley's interpretations, such arguments discount the importance of the type of work one chooses to pursue, or any direct social impacts of work itself. One's "calling" or religious purpose in work is simply to work hard, earn money, and give money away for the good of the world.

As we continue up the continuum, steadily increasing the integration level between faith and work, we move beyond the realm of private rituals and personal ethics. Here business leaders draw upon their value systems to equip their employees, their organizations, and sometimes even their customers, to have a positive impact on their communities and the world. Some create opportunities and systems to support employees taking part in community service projects. MIT's Buddhist Chaplain shared an example of a family with a carpet business in Nepal. Recognizing the challenges of

the labor-intensive work, the family built a day-care center, a school, and then an elderly-care facility. All were connected to the manufacturing campus, and offered free care for the children and the parents of employees. As a result, the company developed a strong sense of community, not to mention record yields, given employees' deep investment in the firm. The investment-banker-turned-non-profit-executive shared this story about a real estate agent who transformed his agency into a partner in their efforts to combat homelessness:

He's got 1000 brokers out there, and he decided he was going to have them do more in the world than make money and sell real estate. He set up a partnership with [our non-profit], and now his entire sales force is talking about the homeless. On every sale, in the sale documents, their clients are given a choice to contribute \$100 to someone who has no home. We'll often get five or six of these a day, over \$100,000 every year from those checks.

That's integration of faith and work. Not one thing at home and another at work. It's integrated. True to what matters to you most. They're out there. These guys are really leaders. They own their own businesses. They're bosses of hundreds, but they decided they needed to carry with them an integration of their faith and ethics.

Such examples make clear the potential for faith-driven leaders to have far-reaching impact. Rather than merely propelling individual success and personal fulfillment (by closing the "Happiness Gap" and "Integration Gaps"), faith can provide motivation to change the world for the better. An executive at Timberland put it this way,

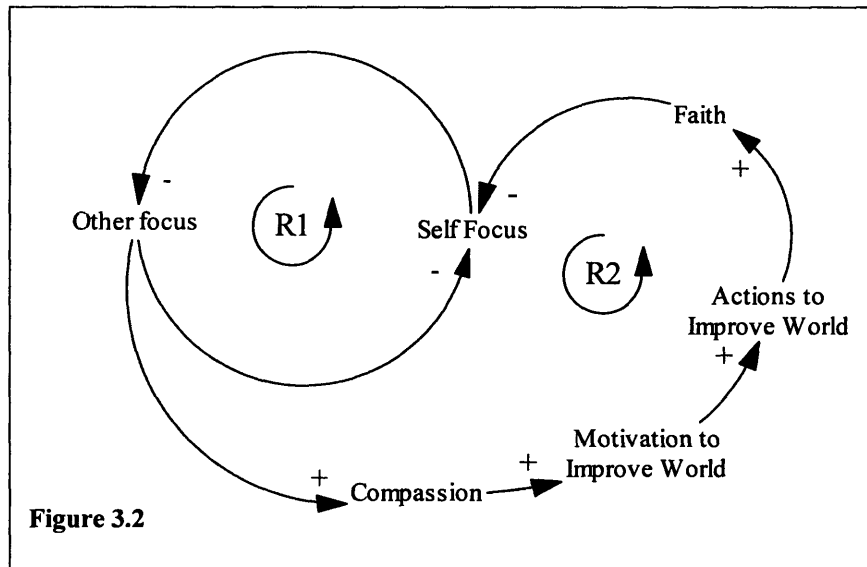
This, to me, is the best crossroads of faith and business—when managers incentivize staff to do the right thing. If 10% of people will do the right thing no matter what, and another 10% will always bend the rules, you're left with this huge chunk in the middle for whom

the only compass is everyone around them. It is up to managers to put policies and procedures in place to build systems of control that promote justice, honesty, and accountability, and that lead people to act out of love, not harm.

Such perspectives suggest a more active mode of faith-work integration than Smith's trickle-down economics. Such theories emphasized working faithfully at whatever trade or business one happened to be in, trusting that the "invisible hand" would take one's private offering, and combine it with countless others to advance the collective good. In contrast, some contemporary businesspersons focus on specific challenges they observe in the world—poverty, injustice, violence, etc.—and work deliberately and directly to improve them. The thinking for such business leaders is that, as faith increases, it increases a sense of responsibility to address the challenges of the world. It also increases one's sense of responsibility to have a positive impact on the world. This has two primary impacts; the first, which I have already touched upon, is an increase in a desired level of integration. Increasing faith increases our sense of awareness of the injustices in our world, as well as our sense of responsibility to do something about them. For some, this results in a decision to leave their current line of work—which may feel either irrelevant or counterproductive to addressing these pressing challenges. Secondly, an increase in one's sense of responsibility to address the problems of the world leads to an increase in actions to do just that. These, in turn, can increase reputation, and a feeling of integration between faith and work.

In these contemporary examples, it is also possible to recognize significant, and new dynamics regarding human choice to be self- versus other-focused. Smith and Weber's analyses emphasized self-focus, where the chief drivers of human behavior were inner-dissatisfaction with one's levels of power, wealth, and/or esteem. Here, we see that an

increase of faith can makes people less self-focused. According to Smith, one may join with the “sentiments of the divine” simply by faithful, diligent work in virtually any profession. These contemporary interpretations suggest one may join more directly and meaningfully with the will of a benevolent God either through certain types of work (such as work in the non-profit sector), or through certain work-place activities that may or may not have an impact on the bottom line (such as real-estate agents facilitating donations to homeless assistance). Figure 3.2 (below) suggests a basic pattern for this link:



As faith increases, it causes a decrease in self-focus, which, by definition, leads to an increase in focus on others. As one is more focused on others, one feels greater compassion, is more motivated to improve the world, takes more action to improve the world, and this, ultimately, leads back to an increase in faith. Elements of these dynamics are incorporated into our general model in Appendix Figure A.6.

It is important to note that, while faith can have this effect, faith is not presumed to be a necessary precondition for compassion, ethical behavior, diligence, or any other of

the virtues I have thus far discussed. Nor do I wish to argue that faith is a universal antidote to self-centeredness. Human history (and the daily news) is littered with examples of ostensibly “religious” people who obsessively pursue personal gain in the form of power, wealth, or fame—often to their own and others’ detriment. One non-religious interviewee shared her perspective on the irrelevance of faith:

I ask all the same questions a person of faith asks. I just do it non-denominationally. I want to be in an altruistic society, one which operates on a social contract, which is characterized by empathy with fellow human beings....Do I want a society with no sense of public good? Everyone distrustful of each other? No. I don’t want to live that way. I don’t want to feel that way in my heart. And I don’t need a set of beliefs, or religious tradition, or liturgy—or any set of prescribed behaviors to help me see and act on that.

This is just bedrock humanism. It is profoundly basic and normal. How could you possibly choose anything else?...It is my obligation to be a productive member of society. I was born with talents. This brings with it an obligation to myself to make of myself what I can. My world will be better place, and I will be better, if I do the best I can. In the process, I reap a benefit. My family reaps a benefit. I don’t need a social contract or calling beyond simply finding a place in society. That’s our responsibility just by being born...It’s enough for me.

Considering such sentiments, it is important to recognize the very real difference one often finds between espoused religious values and values in practice. Likewise, we often recognize values in practice of non-religious (even anti-religious) persons that are, arguably, a truer representation of espoused religious values. For the sake of this study, however, it has been my goal to understand espoused value systems, taking interviewees words at face value as accurate reflections of their deeply-held mental models. So, in that



vein, accepting the espoused value that an increase in faith can increase one's sense of compassion for the world, and a sense of responsibility to do something about it, the next critical question is, "What actions may a person of faith take?"

In summary, examples of "Moderate Integration" provide two primary avenues for action. A first is to leave for-profit business entirely, in order to pursue work that has an explicit social mission. A second is to create systems and structures within for-profit businesses that promote public service (e.g., Timberland) or charitable giving (e.g., Real Estate example).

## **Models of High Integration**

*"It's not faith and business, but faith and life."*

*"I have grown in my faith through this work"*

In this final section, we explore examples of "High Integration," where there is virtually no partition between work and faith. Faith pervades all aspects of respondents' lives. Faith is not something set aside after once-a-week attendance at Church, temple, or synagogue. In the words of one interviewee, "I see my faith less as a joining and attending a synagogue than how I live my life—how I live out the essence of my religion." The Managing Director of an international real estate firm described his complete faith-work integration this way:

As I think about faith and business, my starting point is always that it's not faith and business, but faith and life. Business is not some special category that has distinct dynamics. It may have unique distractions, challenges, and things to endure. But in many respects, it is no different than purpose or calling in any vein. Business is not some anomaly or special category.

One interviewee made it clear that, for him, work was an integral part of the plan God had for his life:

When you let the power of God work through you, you are the job and the job is you.

The Holy Spirit opens you up. You are no longer a professional. You are living God's plan for your life. You are totally you. And somebody is paying you for it! And you will prosper at it. People spend their lives at work. But it isn't just work. It is the Lord's plan for your life.

The sense that one's work is a calling, for many, becomes particularly clear when God seems to intervene, re-directing career paths and life plans from what one thinks one ought to be doing. Several described arriving at this view only after pursuing what they thought a "true" calling was—full time ministry. A former tax attorney described considering pastoral ministry, only to discover his "calling" to bring tools of entrepreneurship and economic empowerment to the poor:

I thought at first I had a calling to ministry. At the same time, I felt like, man, I don't just have baggage, I have boxcars. I prayed about it. I told God, "God, I am a businessman. What do you want me to do?" He told me, "Be my businessman. Preach to the poor. Give them my word from Jeremiah, 'I know the plans I have for you, plans to prosper and not to harm you, to give you a hope and a future.' The poor play a very important part in my plan. But they need to be empowered to do their part. Help them build businesses, to be prosperous, to send their kids to good schools, to be blessed, and to be the leaders I am calling them to be." [So, now], I am an evangelist of economic empowerment.

One of my professors at Harvard looked at our whole business model. He was amazed. "Where did you get this business plan," he asked? I told him I got on my knees and asked God to tell me what to do. He looked at me like I was nuts.

Another interviewee described carrying a dream of becoming a missionary for over two decades in his career as a successful stock broker,

Through it all, I have carried this headline in my mind, “Successful stock broker quits career to become a missionary.” Then, after about 10 years, I went up into the mountains, for a time of prayer and fasting. I prayed, “OK, God, if you want me to be in business, all right. I’ll give up this stupid dream. Poof. It was gone

Ten years in business, I had this dual personality. It takes a long time to figure out this stuff. Finally, I really felt called to business.

For others, God seems to take a direct interest in the specifics of professional choices—not merely in deflecting them from entering full-time ministry. This account is from a WorldCom executive, recruited to help the firm restore its reputation after it had suffered devastating management scandals:

So then, if we accept that God may actually “call” people into business, how are they to discern what God is saying? Some interviewees described an inner feeling of clarity, or a “still small voice,” that arose through private time of meditation, prayer, and reflection. Others felt the only way to truly understand God’s plan for their lives was by looking at life in hindsight. “Where I am *must* be God’s plan for me,” the thinking goes, “because I am nowhere even close to where I planned to go myself.” One interviewee offered the following general framework for discerning one’s calling (including the caveat that getting it “right” is not, ultimately, very important):

This too is countercultural, especially among highly-educated people—where it’s all about getting into the right college, and onto the right career path, or you’re lost. Part of this is a belief that the greatest crime, or shame in life is not to fulfill your potential.

It is truly freeing to know that aspect of my calling is less important. This doesn't lead me to take work less seriously. But I do feel a sense of grace about it. How I live out my faith day-by-day is much more important than getting the right job tomorrow.

For those who exhibit a high degree of integration between faith and business the question, "How do your faith and your work come together?" is perplexing. For faith and work to "come together" implies the two can be thought of separately. For the highly integrated, this is almost nonsensical. Faith and work are inextricably linked. Again, in the words of one interviewee, "It is not faith and business, but faith and life."

### **The Case for Faith as a Workplace Advantage**

Thus far, we have focused on developing an understanding of the range of mental models for how religious faith may be integrated with work, particularly work in for-profit business. In the process, we have uncovered causal links that suggest the *potential* value of religious faith both to individual happiness and social welfare. Once again, this is not to suggest faith is a necessary precondition for either outcome. The world is full of non-religious people who are as deeply happy as they are faithfully devoted to improving the world. Likewise, it is not difficult to find examples of ostensibly religious persons who are deeply depressed or who are, in the name of faith, inflicting irreparable harm on other people and the world around them. Yet, maintaining a focus on espoused faith, our analysis begs the question of whether these causal dynamics may add up to a marketplace advantage for those whose worldview includes religious faith. When asked if they felt their faith gave them any sort of advantage over their secular peers, most interviewees responded unequivocally that it did. In our discussion of "Moderate Integration," we considered faith as a source of advantage as a social and professional network. More

frequently, respondents referred to their faith as a source of calm, or “inner peace,” regardless of the circumstances they faced. Following are a few typical responses; first, from a partner at a large investment firm:

I have a calmness about things in good and bad times. I know the good stuff is from God and the bad stuff is in His hands....I do feel this position in life allows me to have more confidence during the ups and downs of business cycles.

From a technology consultant:

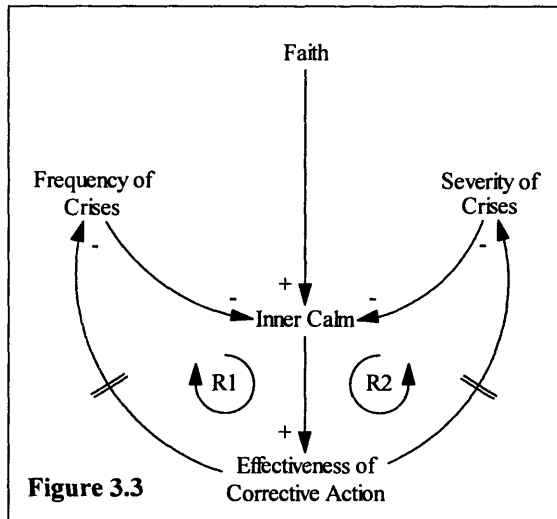
Yes, I do believe I have an edge over my secular counterparts. I believe I am calmer...[A]lthough I live in the day-to-day life, I am not motivated or affected by worldly goods. Career, house, car, etc. are important, but my belief in the hereafter and God provides me more peace, or calmness and always remind me of the "bigger" picture. The bottom-line—I worry less about things I cannot control and leave everything to the will of the Almighty....hoping and praying for the best, always. Also, accepting, whatever outcomes may happen in life...knowing that those are the "best" of what God wanted for me.

Again, from the tax attorney-turned “evangelist of economic empowerment”:

Faith gives you lasting power. No matter what things look like at the moment, following God's will always provides success. It gives you a sense of peace and relaxation that allows you to perform better and frees you from anxiety. It's highly empowering. Even from a secular physiological perspective, it improves performance. But the biggest part is the spiritual aspect, that part of faith that is unseen but constantly operating that you can hook into. When we do that, everything feels like it is working.

Figure 3.3 (below) offers one aggregation of the general dynamics suggested in such comments. As faith increases, it increases a sense of “Inner Calm,” which increases the effectiveness of “Corrective Action”. This, in turn, leads to a decrease both in

“Frequency” and “Severity of Future Crisis.” Such outcomes feedback to increase “Inner Calm” even more—a “virtuous” loop.

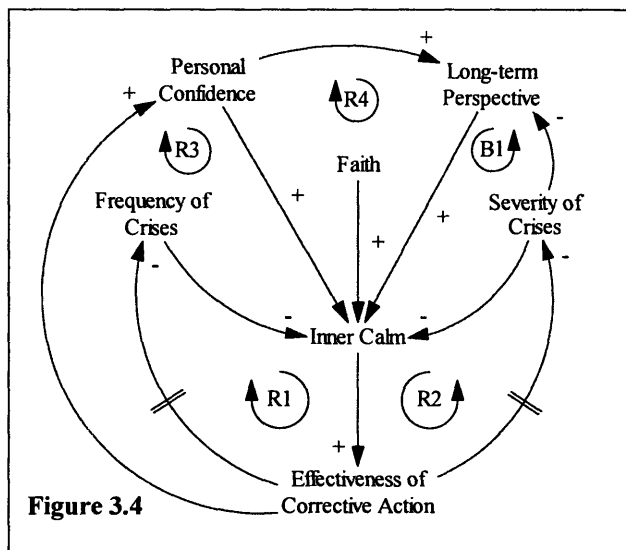


Given the dynamics in Figure 3.3, if one begins with a low level of “Inner Calm,” these virtuous loops (R1 and R2) can turn vicious. Severe and frequent crises may be expected to continually diminish “Inner Calm,” leading to ineffective corrective actions, leading to still greater frequency and severity of future crisis, etc. It would seem that, without including faith in the equation, some would be doomed, particularly in a volatile, crisis-prone workplace. Yet, as we have already noted, many individuals draw on non-religious sources to fuel an “Inner Calm” and to motivate selfless, benevolent action. An Internet Entrepreneur and former Management Consultant shared this counter perspective:

I have observed that faith seems to help people cope in times of crisis. When inevitable problems, setbacks, or uncertainties appear, people deal with them in a variety of ways. Some are good, some bad. People who take the long view remain stable, focusing on dealing with the problems at hand. Some martial religious faith to help them take that long term view, sure. Would I describe this as an advantage? Yes. It is one of many positive tools to accomplish a goal. But, by no means is it the only tool. And it isn't necessarily the best.

If I take my own and my husband's working life as examples it is clear that we have had ups and downs like I think most people have had. I was fired once. So was he... We have been able to cope with these "crises" without faith. I don't perceive myself as less equipped to overcome problems than are people with religious faith. We have been able to just focus on the problem, to take the long view, to address the issues at hand.

Figure 3.4 (below), adds elements of this perspective. While faith remains positively correlated to "Inner Calm," and may remain an advantage, two new variables, "Long-term Perspective" and "Personal Confidence" can have similar impacts on "Inner Calm," even, for some, obviating the need for faith.



## **Conclusions**

The United States' Declaration of Independence enshrines our national belief that, together with life and liberty, "pursuit of happiness" is a universal right. At many points in our nation's history, public opinion has freely extended this same right to firms, replacing self-centered "happiness" with bottom-line-centered "profitability." In flush times, such as the pre-depression 1920's or the pre-recession 1990's, firms have been granted great leeway in this pursuit. When fortunes (and consciences) turn, however, unqualified pursuit of happiness (or profit) is called into question. In truth, such questions are ever-present. In economically rosy times, they can be drowned out by faith in Adam Smith's "Invisible Hand"—that somehow by selfish pursuit of individual gain, society will reap the benefits of steady, unrelenting progress. Yet, in the modern context, both businesspersons and their firms are finding these questions increasingly difficult to ignore. The resulting debate has focused attention anew on the importance (both political and strategic) of business ethics and corporate social responsibility. Given this modern context, I have sought to develop a case for how religious faith—with its emphasis on other-focus, self-sacrifice, and justice—may be a unique, and powerful source of marketplace advantage.

We began this journey by highlighting the major hurdles to integration of religious faith and business. These leave not a few businesspersons suspecting the only way to truly live out their faith would be to leave business entirely. Rather than dispossess their congregants of such limiting notions, many clergy fail to articulate a preferable model. This feeds into Os Guinness' argument that the richness of true faith is



compromised as much by an over-emphasis on the sacred (the “Catholic Distortion”) as the secular life (the “Protestant Distortion”).

In between these two extremes lie a wide range of models for integrating faith, work, and wealth. Some emphasize ethical behavior no matter the consequences. Some focus on work as a “mission field,” where one might earn opportunities to discuss faith with colleagues. Others prioritize faith-inspired motivations to advance justice in the world through their firm, their checkbook, or through radical career changes.

To better understand the evolution of these diverse views, we sought historical models. Beginning with Adam Smith, Max Weber, and John Wesley, we developed a unifying causal-loop model to capture the principal drivers of human behavior in capitalist systems. Initially, we considered the chief driver of behavior to be a “Happiness Gap,” which represents the creative tension one feels when any gap develops between one’s desired state and actual state. Generally, we recognize this gap as a result of a decrease in one or more of personal reputation, wealth, or faith. In this view, an increase in any one of these elements helps to increase happiness (and thereby reduce the tension of the “Happiness Gap”).

Using this general model, we hypothesized about three archetypal modes that manifest when faith-work integration is low, moderate, or high. In the low-integration mode, faith and business are considered to be contradictory. Individuals may pursue one or the other, but not both, since an increase in faith tends to lead to a decrease in business success (and vice versa). Individuals may experience short-term, preferential treatment, due to the religious-based networks. Yet such benefits are easily replicated in non-religious affinity groups, and sometimes have dire side effects. In the moderate-

integration mode, we see a strong emphasis on ethical business practice and faithfulness to one's religious traditions, even when these run counter to prevailing organizational or industry norms. In the high-integration mode, any line between faith and business blurs. Individuals feel that a career in business may be as legitimate a spiritual "calling" as a career in full-time religious service. In this mode, one experiences unique, crossover insights. A religious grounding provides perspective and calm in difficult marketplace situations. Likewise, enduring such trials can enhance one's reliance upon God, while also enhancing understanding of sacred texts through analogous real-life experiences.

Having articulated these general modes, we tested them against real perspectives of contemporary businesspersons. Their rich experiences validate our hypotheses, but also, ultimately, underscore the dramatic shift from self- to other-focus, which is sometimes, but not always triggered by a higher degree of faith. In such cases, one's ultimate goal, or "calling" is not merely to achieve personal happiness, but to advance justice in the world. We might think of this as an individual shift from superficial "Happiness" to transcendent "Fulfillment" or, in business terms, from marketplace "Success" to worldly "Significance." It is in this shift that faith has the greatest potential to become a source of marketplace advantage. Peter Senge, C. Otto Scharmer, Joseph Jaworski, and Betty Sue Flowers make the same case in their *Presence*

The changes in which we will be called upon to participate in the future will be both deeply personal and inherently systemic. Yet, the deeper dimensions of transformational change represent a largely unexplored territory both in current management research and in our understanding of leadership in general...Many scientists and inventors, like artists and entrepreneurs, live in a paradoxical state of great confidence and profound humility—knowing that their choices and actions matter and feeling guided by forces

beyond their making...Through our interviews, we've discovered similarities to shifts in awareness that have been recognized in spiritual traditions around the world for thousands of years...Each tradition describes this shift a little differently, but all recognize it as being central to personal cultivation or maturation.

(2005)

In the same way that religious faith can yield unique business insights, business offers a powerful avenue for enriching personal faith, and for advancing what many would construe as divinely-inspired values. Michael Novak argues this point in his article, "Wealth and Virtue: The Development of Christian Economic Teaching":

The capacity of capitalist and democratic systems to improve the living conditions of hundreds of millions of the poor has been abundantly proved. Such systems do not promise, or deliver, paradise on earth; they are but instruments of our larger moral and cultural purposes.

(Berger, ed., 1982)

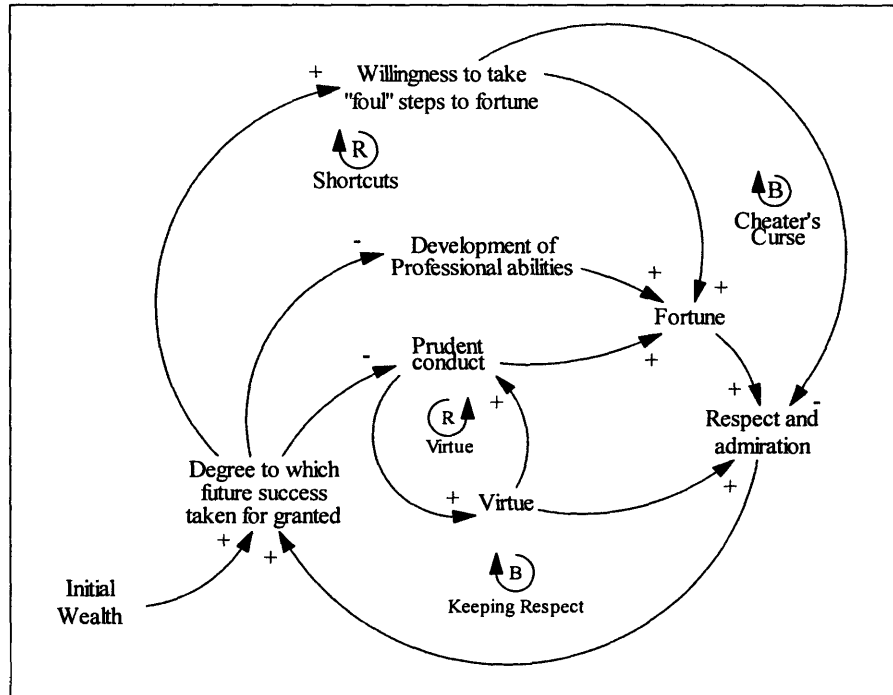
In the modern "flat"<sup>10</sup> world, everyday products find their way to us via complex global networks. As a result, decisions made by individual consumers or managers can affect—for good or ill—the lives of dozens, hundreds, thousands, even millions of people all over the world. As world markets become more open and more linked, multinational corporations become increasingly agile, with pockets far deeper than individual Non-Governmental Organizations, charitable foundations, even entire nations. So long as the "Divine Sentiments" remain concerned for the welfare of all mankind, more and more faith-full people may feel a new "call"—not to isolated monasteries, mission fields, or mission-driven non-profit organizations, but rather to take the helm of "for profit" firms.

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<sup>10</sup> Friedman, Thomas L., *The World is Flat*, Farrar, Strauss, and Giroux, New York: 2005

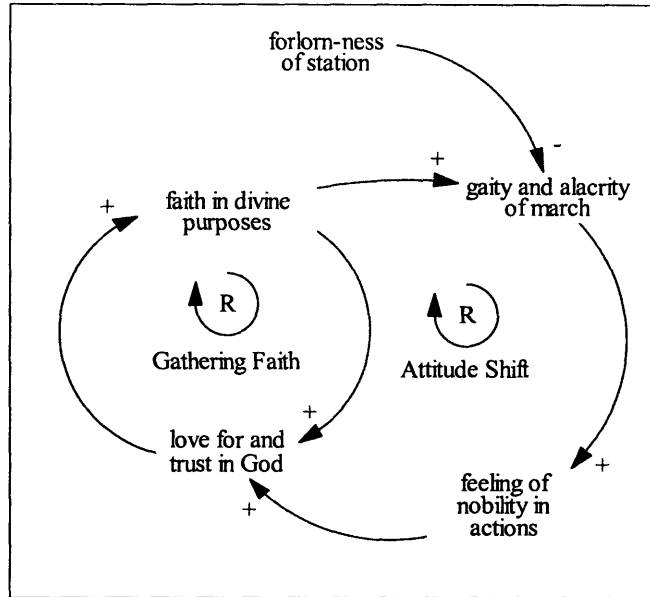
# Appendix

Figure A.1



In this model, the exogenous variable of "Initial Wealth," dictates the model's initial behavior. When this value is low, individuals feel uncertain of future success. As a result, they generally increase both professional abilities and prudent conduct, which, in turn, have positive impacts on both virtue and personal fortune. Ultimately, this leads to an increase in respect and admiration. As respect and admiration increase, however, future success can increasingly be taken for granted. I define this as the "Keeping Respect" balancing loop. Regardless of one's initial wealth, this loop can eventually play a more dominant role. This raises interesting questions regarding the length of the time delay for a shift from dominance of the "Virtue" loop to that of "Shortcuts" and the "Cheater's Curse." One can imagine this entire pattern running its course during one individual's life, as well as across generations—where one generation's "Initial Wealth" value is low, yet their children's is far higher.

Figure A.2



When one operates with “faith in divine purpose,” one’s models for evaluating and responding to circumstances change dramatically, leading to a continually strengthening reinforcing loop (“Gathering Faith.”). “Forlornness of station” is inversely related with “gait and alacrity of march.”

Figure A.3

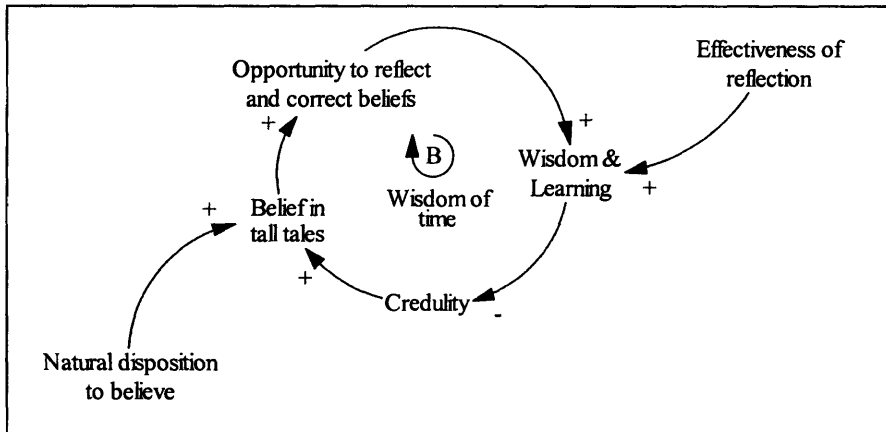
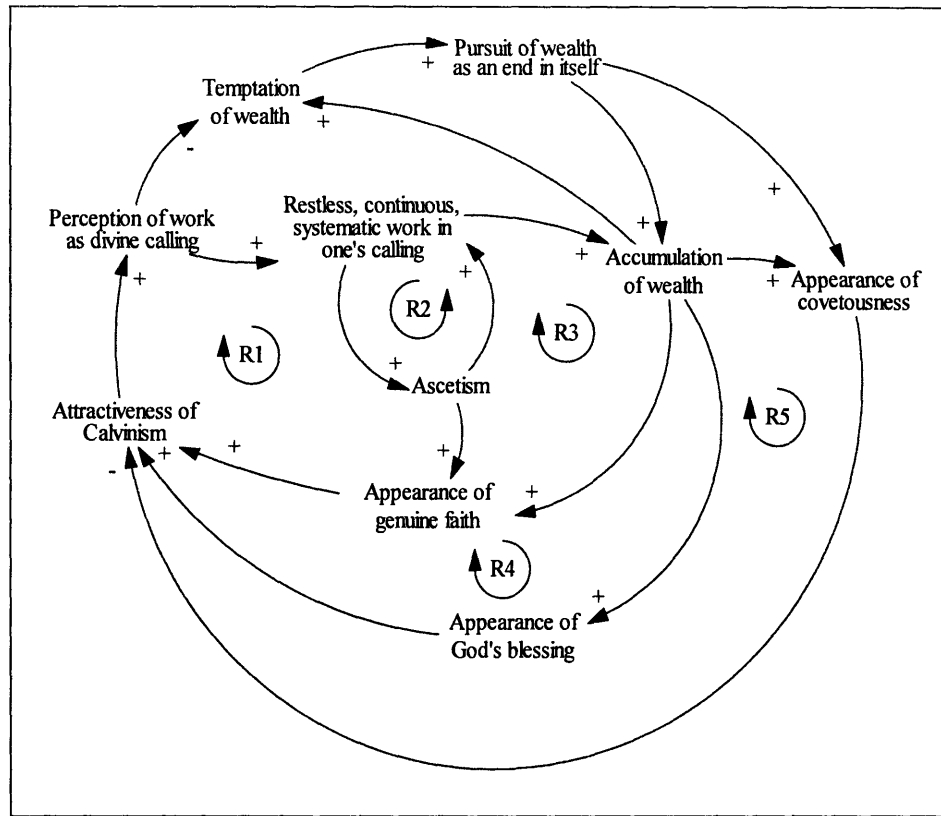


Figure A.4



Drawing on Weber's text, we construct this model of the protestant engine of the capitalist machine. If we begin with a perception of our work as a "divine calling," it fuels a restlessness to apply oneself to work with spiritual fervor. This, argue Calvin, Luther, Weber, and others, leads to true "asceticism" (what we considered earlier in Smith's reference as entering into "the sentiments of the divine"), creating a reinforcing loop (R2). As this loop gathers power, it fuels further dedication to one's work, which leads, in turn, to accumulation of wealth. While many religious traditions regard accumulation of wealth for its own sake as an abomination, and may regard any wealthy person with suspicion, the Calvinist has another mental model in place. For him or her, accumulated wealth may be construed as a tangible sign of the intangible favor of God, and of "genuine faith." These perceptions enhance the attractiveness of the Calvinist interpretation, thus deepening the perception of work as a calling, and propelling the system onward.

Figure A.5



desired level of integration. Increasing faith increases our sense of awareness of the injustices in our world, as well as our sense of responsibility to do something about them. For some, this results in a decision to leave their current line of work—which may feel either irrelevant or counterproductive to addressing these pressing challenges. Secondly, an increase in one's sense of responsibility to address the problems of the world leads to an increase in actions to do just that. These, in turn, can increase reputation, and a feeling of integration between faith and work.



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