



Faith in the Deal: Navigating Ethical Tensions When Faith and Business Collide

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ABSTRACT

This paper examines the critical intersection of Christian faith and business practices in contemporary society, particularly in high-stakes negotiation scenarios. It argues for the deliberate integration of faith and life, arguing that a Christian worldview offers a rich ethical framework capable of resolving complex dilemmas that are common in commercial activities. Drawing on biblical principles and established business ethics, the paper identifies common tensions, such as profit versus principle and competition versus compassion, that faith-driven entrepreneurs may encounter when engaging in business deals from various business circles. This paper explores how a holistic kingdom integration approach, rooted in virtues like integrity, stewardship, servanthood, compassion, and justice, provides a pathway to navigate these conflicts on a day-to-day basis effectively. Furthermore, the paper uncovers psychological and theological barriers that hinder faith-consistent decision making and proposes a practical, multi-level framework for bridging faith principles with sustainable business success. Utilizing a hypothetical \$10 million business contract scenario involving a 10% concession demand from the main negotiator, this study demonstrates how intentional faith-life integration not only upholds moral integrity but also helps in building long-term organizational excellence, employee satisfaction, customer loyalty, and broader societal impact.

Keywords: Christian business ethics, faith-work integration, ethical dilemmas, high-stakes negotiation, integrity, stewardship, servant leadership, corporate social responsibility, Kingdom Integration, sacred-secular divide

INTRODUCTION

The Imperative of Faith-Life Integration in the Marketplace In an era marked by heightened scrutiny on corporate behavior and a growing desire among employees for meaning and values alignment in their work, the integration of personal faith and professional ethics has emerged as a global conversation. Historically, a sacred-secular divide has compartmentalized faith away from the workplace, leading to a gap where less than half of churchgoing employed adults consistently connect their faith with their work (Greene & Shaw, 2021; Sangwa & Mutabazi, 2025). However, the Christian faith, from its origins, as discussed by Greene & Shaw (2021), is understood to be a whole-life mission for the whole church, implying that all aspects of life, including work, should glorify God. The command from 1 Corinthians 10:31 on all that we do it all has to be for the glory of God, captures this holistic view, challenging the notion that one can be a Sunday Christian but Monday atheist (Sangwa & Mutabazi, 2025). True integrity, therefore, demands being the same person of faith on Monday in the boardroom or job site as on Sunday in the church.

This paper aims to clearly articulate the integration of faith and life in contemporary society, demonstrating what such integration entails for me, as a believer, particularly in the high-stakes world of business. The objective is to move beyond abstract theological concepts to practical applications, just as Venter (2022) recognizes that deeply held beliefs inevitably shape one's approach to morality and responsibility. My identity as a faith-driven entrepreneur is put into the test when I am confronted with a potential \$10 million contract that promises to employ 200 people directly into my company but I met with a dilemma where the main negotiator demands a 10% concession and this serves as a crucial case study that forms the heart of our paper of integrating faith into life. This scenario presents a direct challenge to the compartmentalized mindset, forcing an examination of how faith principles can and should guide business decisions that have significant economic and social implications.

This paper will be guided by four key aims:

- i. To identify tensions between faith values and corporate demands in high-stakes negotiations.
- ii. To explore how faith-life integration resolves ethical conflicts in business decisions.
- iii. To uncover barriers that prevent faith-consistent choices in entrepreneurship.
- iv. To develop a practical framework for faith based ethical decision-making.

These objectives will be addressed through the following critical question

- i. What ethical conflicts arise when faith driven entrepreneurs negotiate business deals?
- ii. How does integrating faith and business help solve ethical dilemmas?
- iii. What beliefs or attitudes stop entrepreneurs from acting on their faith values?
- iv. What practical steps can bridge faith principles and business success?

Christian Worldview

Many people pursue to create wealth in an effort to curb poverty but without a strong theology of sin, comprehensive explanations of poverty are hard to come by (Kakwata, 2016). From a Christian perspective, transformational leadership aligns with values of servanthood, stewardship, and empowerment, as leaders encourage followers to reach their full potential while contributing to the greater good. Entrepreneurship can be seen as a means of cultivating one's talents, generating employment, and supporting community welfare - values that resonate with Christian teachings on productivity, responsibility, and stewardship taking dominion over their environment, and engage in meaningful work that serves both the individual and society. This aligns with the notion of leadership as a service to others, encouraging millennials to view entrepreneurial endeavors not just as personal success but as a contribution to community welfare and kingdom work. According to McGrath (1999), to be human is to yearn for meaning and answers to the riddles of existence and this is what forms the basis of the philosophy of scientific inquiry which involves a commitment to the search for truth and the construction of knowledge based on objective evidence, while integrating values that reflect our beliefs.

Transformational leadership, in the Christian context, emphasizes empowerment, encouraging followers to lead by example, serve others, and focus on ethical conduct. This style aligns closely with biblical teachings, where leadership is seen not as a pursuit of power, but as a means of serving the community and promoting collective well-being (Mark 10:45). The application of these values can shape the entrepreneurial inclinations of individuals as they are encouraged to develop businesses that not only provide personal gain but also contribute to the common good and societal advancement.

Genesis 1:28 "God blessed them and said to them, 'Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground.'" This verse emphasizes the divine command to be productive, take initiative, and cultivate the earth, which aligns with the entrepreneurial spirit of creating value and contributing to the welfare of society. Proverbs 16:3 "Commit to the Lord whatever you do, and he will establish your plans." This highlights the importance of aligning entrepreneurial ambitions with faith and seeking guidance in leadership, ensuring that the outcomes benefit not only the individual but also the community. Matthew 5:14-16 "You are the light of the world. A town built on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead, they put it on its stand, and it gives light to everyone in the house." These verses emphasize the call to leadership, encouraging individuals to lead with integrity and influence, which is crucial for inspiring entrepreneurial aspirations in others. Philippians 2:4 "Let each of you look not only to his own interests but also to the interests of others." Transformational leadership encourages leaders to be selfless, focusing on the development of others, an essential component in fostering entrepreneurial inclinations that are not solely self-serving but also community-focused.

While entrepreneurial pursuits often emphasize self-enhancement (profit and personal success), Myers (2011), advocates for restoration and service within God's redemptive story. A Christian worldview could critique entrepreneurial motives, emphasizing ventures that prioritize community well-being over individual gain. Furthermore, from a theological lens, transformational leadership mirrors Christ's model of servanthood where



leaders inspire by serving others, an idea that could deepen the philosophical foundation this study's focus on transformational traits.

As we keep our focus on looking for the big picture McGrath (1999), emphasizes the importance of connecting fragmented experiences into a cohesive narrative, underscoring how a broader vision fosters purpose and innovation. This aligns closely with our study as we appreciate that transformational leadership thrives on inspiring individuals to see beyond immediate challenges and envision transformative opportunities. The call to integrate diverse perspectives parallels the role of transformational leaders in motivating individuals to embrace entrepreneurship by reshaping their mindsets toward long-term impact rather than short-term gains. This insights into meaning-making and holistic thinking resonate with the idea that entrepreneurial success often stems from a leader's ability to cultivate intrinsic motivation and align personal aspirations with a collective vision (McGrath, 1999).

Secular Worldview

From a secular perspective, transformational leadership is viewed as a strategic tool for empowering individuals, to innovate and drive economic growth. In the secular context, entrepreneurship is seen as a fundamental catalyst for personal success and national development. Here, motivation is often viewed as a psychological factor that enhances performance and encourages risk-taking. Unlike the Christian perspective, the secular worldview does not necessarily consider the ethical or spiritual aspects of entrepreneurship, focusing instead on tangible outcomes like economic resilience, innovation, and market-driven success.

Contrasting secular and theological narratives, Myers (2011), emphasizes God's narrative, while secular leadership theories prioritize human autonomy. This distinction highlights the limitations of purely secular frameworks in addressing the existential dimensions of entrepreneurial motivation. Myers' focus on empowering the marginalized resonates with transformational leadership's emphasis on empowering followers, offering valuable insights into motivational factors, especially in economically or socially disadvantaged contexts. Additionally, his critique of using motivation as a tool for manipulation underscores the need for ethical leadership practices that prioritize collective well-being over selfish interests. The integration of faith and development invites an exploration of whether transformational leadership traits rooted in faith yield distinct entrepreneurial outcomes compared to secular approaches, enriching the study's perspective on ethical and motivational frameworks.

A Foundational Understanding into the Nature of Faith Life Integration To effectively integrate faith and life, we must first engage and grasp the foundational concept of a worldview. A worldview is a set of beliefs regarding reality, serving as a grid or lens through which we see and make sense of the world (Maranatha Bible Church, 2021). Venter (2022) argues that our worldview determines how we think, interpret, and judge reality, profoundly influencing our moral convictions and existential perspectives. Many ideas underpinning worldviews are rooted in dogmatic religion (Conrad, 2025; Mifsud & Sammut, 2023), various studies have gone into the study of religion and the integration of life in various contexts (Franzén Johnson et al., 2024; Griffioen, 2022; Knibbe & Kupari, 2020) but the term religion can be expanded to include any epistemic view, whether formal, implied, instinctive, or subconscious, as everyone's life convictions determine their approach to morality and responsibility. Even those who rely solely on reason, in effect, elevate their belief in human reason to the level of religion in this expanded sense.

A biblical worldview, which is the premise of this paper, begins with the existence of God as the center of all things (MacKay, 2012). Maranatha Bible Church (2021), posits that both spiritual and material realities exist, brought into existence by an infinite, personal God. Furthermore MacKay (2012) supports that humankind is uniquely created in the image of God, capable of reason, moral decisions, and communication. Truth, in this worldview, comes from God and is known through revelation, particularly His Word, the Bible. Moral values are objective expressions of an absolute moral being, not subject to societal whims or individual feelings. This worldview understands human sinfulness as we read in Romans 3:23 necessitating control and guidance towards honorable behavior, even for institutions as Githinji (2015) highlight in their study.

Integration of faith and learning in the study by Ramirez et al., (2020), is seen as a deliberate and systematic

process of approaching the entire educational enterprise, both curricular and co-curricular, from a Christian perspective. This holistic approach recognizes that faith should permeate all aspects of life, not merely personal or spiritual realms. This means connecting lesson plans, assignments, and lectures to Christian beliefs, values, and norms, extending beyond academic development to include physical, social, and spiritual growth (Franzén Johnson et al., 2024; Ramirez et al., 2020). For a believer, this translates into living an undivided life where deepest values go beyond work roles and decisions. Guided by Colossians 3:23 this means working heartily, as for the Lord and not for men, seeing all tasks, secular or sacred, as acts of worship and witness to honor God. This holistic perspective binds kingdom integration, where God's reign and values infuse every sphere, including the marketplace (Sangwa & Mutabazi, 2025).

Ethical Conflicts in High-Stakes Negotiations The hypothetical scenario of securing a \$10 million contract that employs 200 people, contingent on a 10% concession to the main negotiator, immediately introduces several profound ethical tensions. These conflicts arise when the pursuit of a seemingly beneficial business outcome clashes with core faith values, challenging me as a faith-driven entrepreneur to determine where ultimate loyalty lies.

The core challenge is to look at the profit vs my principles as a believer which makes me look at God on one hand and Money on the other. This is perhaps the overarching tension where businesses need profit to survive, but Scripture in 1 Timothy 6:10 warns against the love of money as a root of all kinds of evil. The 10% concession, if it represents an unethical demand (e.g., a kickback, bribery, or a veiled form of corruption), directly clashes business profit against my faith principle. Adhering to the principle of integrity might mean losing the lucrative contract, leaving substantial money on the table and foregoing the opportunity to employ 200 people. This dilemma gets me to think on Matthew 6:24 and forces a choice where, no one can serve two masters and, in this case, you cannot serve God and wealth. The profit motive itself is not evil, as profit can be a measure of value created, but when it conflicts with God's commands like honesty and fairness, obedience to God must take precedence over financial gain.

Another classic view to this is that of looking at business competition on one lens and compassion on the other where you have to choose between love for God and employees vs winning the deal and greasing the main negotiators hand. Business is fundamentally competitive, and companies vie for market share, and individuals compete for opportunities. Yet, Matthew 5:44 calls for love, even of enemies, therefore in this case if the 10% concession is a demand that exploits a vulnerability, pressures a competitor unfairly, or indicates a willingness to win at all costs, it conflicts with the biblical call for compassion and fairness. The pressure to secure the deal might tempt one to overlook or even participate in practices that violate love for one's neighbor which can include competitors or other stakeholders. 2 Timothy 2:5 reminds us that an athlete must compete according to the rules and in our case, this implies fair play, not ruthlessness. The ethical conflict arises in how one competes and if that competition dehumanizes others for the sake of winning.

As an entrepreneur leading a company, accepting the 10% concession might appear to secure the company's future and provide employment for 200 individuals. However, if the concession is unethical, it forces a direct compromise of integrity classic of what Daniel and the Hebrew boys in Babylon type test. Scripture is clear about honesty (Ephesians 4:25) and justice, but the cost of refusal looms large, the potential loss of the contract, jobs, and the dream contract. The tension is between short term security and long-term faithfulness to God and the temptation is to believe that without this concession, the company will fail, and 200 people will be jobless, placing immense pressure to compromise. This are deep rooted thoughts that I need to reflect on as I consider the business deal and ethically this is against my faith as I would not like to have faced the same circumstances of my competitor was offered such a deal.

There is a need to explore the hidden issues and in particular the concept of defrauding as seen in Mark 10:19, which Jesus included in His recitation of the commandments to the rich young ruler, which is particularly relevant here in this dilemma that I face as an entrepreneur. According to Mizzell & Huizing (2018), the account in Mark 10 implies that the rich young ruler, while believing he had kept all commandments, might have been blind to how his wealth was acquired through socially acceptable but ultimately exploitative or dishonest business dealings in a zero-sum balance economy. If the 10% concession is indeed a form of hidden or indirect defrauding, it would mean that outwardly, the deal appears legitimate, but inwardly, it violates ethical standards.

This highlights the subtlety of ethical conflicts in business sometimes the wrong is deeply embedded in seemingly normal practices that benefit the powerful at the expense of others (Mizzell & Huizing, 2018). My understanding of faith-life integration compels me to critically examine whether the concession is merely a negotiation tactic or if it constitutes a dishonest or exploitative demand that, while culturally accepted in some business circles, would be a form of defrauding in God's eyes. The 10% concession demand creates significant ethical conflicts centered on integrity, the true purpose of wealth and business, and the commitment to justice and compassion for all stakeholders. It challenges me as the entrepreneur to discern whether the perceived good of job creation justifies an ethically questionable means.

Bridging the Gap on Faith to Life Integration as a Resolution Integrating faith and business is not about eliminating the ethical dilemmas presented on a day to day, but it is about providing a well thought out framework to navigate them. Bosch et al., (2015) refer to this as a commitment to redemptive business practice work that restores Kingdom attributes to the marketplace. This approach allows for a third way that honors God while still achieving business needs, often nurturing creativity in problem-solving. The resolution of ethical dilemmas, particularly in our scenario hinges on applying core biblical ethical principles holistically as a compass

The Bible offers a comprehensive ethical compass for the marketplace. Several key principles serve as foundational pillars for Kingdom Integration i.e integrity and honesty, stewardship, servanthood, leadership compassion, love, justice and fairness amongst others. Integrity and Honesty are considered as non-negotiable for Christians in business. It means truthfulness in all dealings, from marketing claims to accounting records and faithfulness to one's word (Sangwa & Mutabazi, 2025). In our scenario, this means refusing to engage in any form of fraud or indirect bribe, keeping promises, and doing what is right even if it costs the deal. A business built on honesty helps encourage a culture of trust among employees, customers, and stakeholders. If the demand made by the lead negotiator is for an unethical payment, integrity demands that I have to decline the request and just trust that God will honor a commitment to truthfulness.

Adigun (2025) speaks on the concept of stewardship in relation to natural resources and sustainable development goals where we can relate biblical stewardship on the same lens which views material resources, wealth, and authority as entrusted by God, making humans stewards rather than absolute owners. This implies prudent and responsible management of assets, including financial capital, the environment, and the well-being of employees. In our case stewardship means valuing the opportunity to create 200 jobs as a divine trust, but also recognizing that profitability and growth must be pursued in a way that honors God's priorities. If the concession violates stewardship principles (e.g., leading to unsustainable practices or hidden costs down the line, or simply being an unrighteous demand), it must be rejected. It aligns with sound financial planning, efficiency, and long-term strategy, seeing these as spiritual duties (Sangwa & Mutabazi, 2025).

Servanthood and servant Leadership are critical aspects that we see rooted in Mark 10:43, 45 where Jesus' example on servant leadership prioritizes the needs and growth of employees, customers, and communities above personal ego or comfort. Personally, this means valuing the 200 potential employees and their families, ensuring the business operates in a way that truly serves them and society, not just extracting profit. It implies a commitment to their well-being, fair treatment, and dignified employment, even if it means foregoing a deal that compromises these values. This approach helps to build trust and loyalty and helps to build on compassion and love for people. Christian ethics is anchored on the supreme value of people over material gain. Matthew 7:12 points us to the golden rule that directly applies in our case whereby treating others as one would wish to be treated. This extends to policies that care for employees' well-being (fair wages, safe conditions, benefits), customer service, and generosity towards communities. While the contract offers job creation, if the means of securing it lack compassion such as a concession that enables exploitation elsewhere in the multinational's supply chain, it contradicts this principle. Compassion means not being indifferent to social problems and seeking to be part of the solution which speaks deep on being fair and Just (Micah 6:8)

Justice and Fairness is anchored in Micah 6:8 where we appreciate that God is a God of justice, hating dishonesty (Proverbs 11:1). In business, this translates to fairness, equity, and moral rightness in all dealings and transactions. It means non-discrimination, honoring contracts, paying what is due, and competing fairly. The 10% concession is an unjust demand through undue influence and as a violation of fair negotiation principles,

this calls for a commitment to justice which necessitates standing firm and declining the deal as the reputation for fairness builds trust and strengthens customer loyalty.

In light of the above, as a faith-driven entrepreneur facing this dilemma on whether to bribe or not calls for me to apply the various principles and integrating faith means seeking discernment through prayer and counsel. Before making any decision, I would consciously apply Christian ethical criteria and seek God's guidance through prayer. This involves praying for wisdom as James 1:5 guides and seeking clarity on whether the concession is merely a legitimate negotiation or an unethical demand. I would also seek counsel from trusted mentors, pastors, or a peer group of Christian business leaders who can discuss the challenge through a biblical lens, providing an outside accountability. As iron sharpens iron, so does the countenance of another man (proverbs 27:17).

Being able to evaluate the nature of the concession is quite important as I need to understand why the 10% is being demanded. Jesus thrived on a culture of questions and as an entrepreneur it is critical to understand the "why" behind the "ask." Is it a standard negotiation discount? does it represent a bribe? Is it a way to unfairly devalue my company's services/products? If represents any of this then it directly violates integrity and justice. Maranatha Bible Church (2021)

highlight the words of Augustine where we believe something before knowing anything, and my prior conviction is that unethical gain is not worth the cost (Maranatha Bible Church, 2021).

As a businessperson I believe in prioritizing integrity over convenience because while the creation of 200 jobs is a significant positive outcome and a form of stewardship, securing it through unethical means would undermine the very purpose of my faith-driven enterprise. Matthew 6:33 anchors me that my ultimate loyalty must be to God, trusting that He will provide if I honor Him. Taking a short-term hit for doing right can often lead to me rebounding with greater success, or at least avoiding catastrophic downfall because faith seeks to answer the question on not just what I achieve, but how I achieve it. Therefore, communicating values forms the heart of how I navigate through the business deal whereby, I would respectfully but firmly refuse to engage in wrongdoing. This might involve stating my company's commitment to ethical practices without explicitly preaching. I could offer alternatives or propose a different way to achieve a mutually beneficial outcome that aligns with ethical principles. This transparency, while potentially risking the deal, builds long-term credibility and differentiates the business as one that is principled. This is the very heart of trusting in divine providence whereby the fear of losing the deal and not employing 200 people is significant. However, a biblical worldview emphasizes that God is our ultimate provider and rewarder (Colossians 3:23-24). Better to lose a job or a deal than lose my integrity or offend God (Mark 8:36, Acts 5:29). This trust does not imply laid back inaction, but a proactive pursuit of righteousness combined with reliance on God's sovereignty. This integrated approach allows me to remain consistent with my deepest values, even under intense pressure. It transforms a purely transactional negotiation into a moral and spiritual decision, reinforcing that my identity as a believer is lived out in every aspect of my life and business.

Barriers to Faith Consistent Choices Despite the clear biblical mandate for integration, several deeply ingrained beliefs and societal attitudes can act as significant barriers, preventing entrepreneurs from consistently acting on their faith values in business. The sacred secular divide is arguably the most pervasive barrier. Many Christians, consciously or unconsciously, compartmentalize their lives into sacred (church, personal devotion) and secular (work, politics, economics) spheres (Greene & Shaw, 2021; Munyao, 2021). This leads to the misguided belief that faith is primarily a private matter with little relevance to public or professional life. The academy and many professionals often regard disciplines yielding sustainable proof like science and mathematics as more important and relevant than theology, which seems only to suggest information which cannot be verified or proven (Lin, 2005). This marginalization of faith in the public square, particularly in development and business discourse, creates a foreign imagination in contexts like Africa where a religious worldview pervades all aspects of life. An entrepreneur operating with this divide might rationalize accepting the 10% concession as a business decision separate from their faith life.

Various scholars challenge the pervasive sacred secular divide and advocate for a holistic integration of faith into all spheres of life and this includes the economic activities. Carpenter, (2012) presents a startling ethical

tension in South Africa, where immense resources and legal protections are dedicated to the welfare of immigrant penguins, while human immigrants face widespread harassment, mistreatment, and a denial of basic rights. This disparity prompts the provocative concept of a “penguin theology” urging the Church to extend the same level of compassion and advocacy to dispossessed people, rooting this responsibility in clear biblical mandates to care for the vulnerable and strangers. This directly informs the arguments in our study as it illustrates a stark collision point that when societal or business practices prioritize non-human interests or abstract legalities over fundamental human dignity and justice, faith demands a radical re-evaluation. Simultaneously, Ogbonnaya (2017), critiques the historical Eurocentric imposition of Christianity in Africa, which often dismissed indigenous cultures as savage and inadvertently brewed a perception of Christianity as an alien faith by separating it from the holistic African worldview where religion naturally seeps into all aspects of life such as ethical, social, economic, and cultural. This challenge to monoculturalism reinforces the idea that an authentic deal in business, particularly in diverse global contexts, must be deeply respectful of and integrated with the prevailing worldview and values of the people it serves, moving beyond a compartmentalized or imposed understanding of faith.

Navigating ethical tensions in business is fundamentally about aligning practice with a comprehensive, justice-oriented faith worldview. The penguin theology according to Carpenter, (2012) serves as a powerful metaphor for examining how businesses and societies often fail to apply universal principles of compassion and justice consistently, highlighting the moral imperative for businesses to prioritize human well-being over other considerations, even if it entails short-term costs. This directly reinforces the biblical principles of compassion and justice, such as paying fair wages, ensuring safe conditions, and avoiding exploitation. Furthermore, Ogbonnaya (2017), emphasis on the African concept of Ubuntu which stresses humanism, the common good, and universal human dignity as foundational ethical principles provides a non-Western framework for integrating faith and business. Ubuntu demonstrates how deeply embedded cultural values can naturally align with or even predate Christian ethical teachings on communitarianism and collective responsibility, offering a rich, holistic counter to the individualistic and often secularized approaches to economic development. A truly impactful “faith in the deal” involves embracing a holistic kingdom integration where faith isn’t merely an add-on to business ethics, but the very foundation that compels ethical behavior, informs decision-making, and drives practices centered on human flourishing and societal well-being, effectively transforming collisions into opportunities for redemptive and just outcomes

The relentless pressure to maximize profits and achieve short-term financial gains often overrides ethical considerations. In the competitive business world, there’s a strong temptation to adopt a win at all cost mindset. This material focus can stem from an unlimited desire, or greed, which means people are never satisfied, constantly seeking more and more stuff. This contrasts sharply with Mark 4:7-19 teachings that condemn idolatry of material items and call for appropriately ordered desire (Bosch et al., 2015). The fear of losing a lucrative deal or the jobs it would create can lead to a compromise of values, prioritizing immediate economic outcomes over long-term integrity.

The fear of job loss or in this case 200 jobs, financial insecurity, or the perceived failure of a venture can be a powerful deterrent to upholding faith values. This anxiety can cause entrepreneurs to fumble over moral and legal questions or adopt a compromise rather than seeking an appropriate ethical attitude. This fear often stems from a lack of trust in divine providence and an over-reliance on human capabilities or market forces alone. A pervasive attitude in contemporary society is reasonableness based on human autonomy and self-sufficiency, often elevating science and mere matter of fact apprehension of reality as the sole sources of truth. This pragmatic positivism suggests that legal dogmatism, for example, cannot be maintained purely by reason, and that attempts to isolate legal dogma from religion as determinant of worldview which is logically impossible. However, this intellectual belief often dismisses values not supported by scientific proof. In business, this can translate to a belief that ethical standards are subjective, determined by societal norms or individual feelings, rather than objective moral truths. This mindset makes it easier to justify concessions that are standard practice in certain business cultures, even if they are ethically suspicious.

Venter (2022) in their study on environmental stewardship discusses on the hypothesis of incompetence regarding humanity's inability to create or sovereignly to determine the course of nature and we appreciate that this concept can be misguidedly applied to human agency in ethical transformation. If one believes that humanity is



fundamentally incapable of controlling nature comprehensively, this could lead to a sense of powerlessness when facing systemic corruption or unethical corporate demands. This might promote a belief that one's individual ethical stand is pointless against larger forces, justifying a pragmatic compromise rather than a principled refusal. However, the Reformational belief as advocated by Venter (2022) simultaneously suggests the manifest duty of humanity to serve as responsible stewards of an imperfect world. These barriers often reinforce each other, creating a complex web of rationalizations that can pull an entrepreneur away from their faith values. Overcoming them requires a conscious and disciplined commitment to a biblical worldview that goes over and above all areas of life, transforming conviction into action.

A Practical Framework for Faith Based Ethical Decision Making To bridge the gap between faith principles and business success, a practical framework for faith based ethical decision making is essential. This framework builds upon the concept of kingdom integration, systematically embedding Christian faith and ethics into every facet of business, from personal leadership to operational policies. For me, as a believer facing the \$10 million contract scenario, this framework offers actionable steps.

It is critical to integrate leadership principles in my decision because leading boldly and humbly helps me as a leader to create a critical leverage point for faith work integration, setting direction and modeling behavior. This calls for me to articulate a vision and values grounded in faith which clearly define the business's purpose and core values in alignment with biblical ethics. This involves statements about integrity, service, and stewardship. In my case, I would ensure my company's mission statement explicitly includes serving God and neighbor, and that this mission is communicated internally and externally. This provides a guide to decisions, including complex negotiations.

Another critical action step is leading by example through servant leadership. I am firmly convinced that I need to imitate Christ's servant posture by being approachable, listening, and serving employees. This means valuing the 200 potential employees not just as a number, but as individuals whose well-being is a priority. My actions during the negotiation would model the values I profess, demonstrating that I prioritize ethical conduct over opportunistic gain. Furthermore, being prayerful in my leadership and building on spiritual disciplines is critical in helping maintain personal spiritual practices such as praying for wisdom before meetings, praying for employees and, where appropriate, consider corporate practices such as moments of silence before major decisions or take Time Alone with God (TAG) when necessary. Before responding to the 10% concession, I would dedicate time to prayer, asking for discernment and courage to do what is right in God's eyes.

Mentoring and discipling others is critical in helping me direct the business because I view part of my role as mentoring the next generation of leaders in both professional skills and character, growing integration through intentional conversations on faith and ethics. This ensures that the company's values are not just mine but are understood and lived out by the team.

The way we do things in corporate culture, and the way we do things around the company, must reflect Kingdom values i.e. Hiring and promotion aligned with values where we hire for character as much as competence, seeking employees whose values resonate with the company's commitment to honesty, respect, and teamwork. This builds a team that supports ethical stands, even when costly. The policies and practices in the company should be those that live the values whereby formal policies should embed Christian ethics, such as generous employee benefits (compassion), profit-sharing (justice), and clear ethics codes. My company would have a strict policy against bribery and unethical concessions, providing a clear internal guide for all negotiations. There is a need to reinforce culture by celebrating employees who act with integrity or serve exceptionally, demonstrating that values are prioritized over short-term gains. If I were to refuse the concession, this story would be shared internally as a testament to our core values, reinforcing the company's ethical stance. There is also a need to have faith friendly practices by creating an environment that accommodates employees' spiritual lives, respecting all faiths while allowing Christian values to flourish naturally. This builds a cohesive and purpose-driven workforce.

Conscious application of faith guided decisions, big or small, should apply Christian ethical criteria and seek God's guidance in the decision frameworks. Using explicit frameworks, such as asking Does this decision glorify God? Is it honest? Is it loving toward people? Will it bear witness to Christ's character? Are very critical as this would mean systematically running the 10% concession through these questions. If it fails on any count, it is not



an option. Furthermore, seeking wise counsel from mentors, pastors, or prayer partners on tough issues provides external perspective and accountability, preventing isolated or prideful decision-making.

Prayer and discernment in decisions is critical whereby I will incorporate moments of reflection in major decisions to inject moral clarity and reduce rushed moves which would further help implement training that discusses not just laws but virtues, using biblical stories and principles to help employees navigate dilemmas. This prepares the entire organization for similar challenges in the future encouraging Ecclesiastes 4:12 where a three-cord strand is not easily broken if all are aligned. This helps align operations and practices as far as business is concerned where serving God in the details, even the core operational processes should reflect ethics in the following ways

1. Ethical Sourcing and Partner Selection - Be selective about suppliers and partners, avoiding those who engage in child labor or corruption, even if it means higher costs. This extends to the multinational company if they require unethical concessions, they may not be an ethical partner.
2. Quality and Excellence as Witness - Produce high-quality goods/services as a testimony (doing all as unto the Lord). This demonstrates integrity in daily operations.
3. Financial Management and Stewardship - Practice financial prudence, avoiding excessive debt, and demonstrating generosity by setting aside profits for philanthropy. This shows a commitment to using resources for God's purposes.
4. Customer Service and Marketing with Integrity - Engage in sincere service and truthful, uplifting marketing, avoiding deceptive advertising or over-promising.

On the question of the 10% concession, my approach, guided by this framework, would be:

1. Personal Conviction - My foundational biblical worldview dictates that faith is the point of origin upon which reason rests. Therefore, my first step would be to anchor myself in prayer and God's Word, seeking clarity on the ethical nature of the concession.
2. Due Diligence & Inquiry - I would probe the negotiator to understand the nature of the 10% concession. Is it a standard discount, or does it involve unethical practices such as bribery, kickbacks, or hidden fees that would compromise my integrity? The do not defraud principle would be key here, compelling me to investigate any subtle forms of dishonesty.
3. Consultation - I would seek counsel from trusted mentors or a Christian business network, presenting the dilemma transparently to gain external perspective and wisdom.
4. Principled Negotiation - If the concession is found to be unethical (e.g., a bribe), I would respectfully but firmly decline, citing my company's commitment to integrity and ethical practices. I would be prepared to lose the deal, trusting that God will honor my faithfulness and provide other opportunities for my company and its prospective employees.
5. Alternative Solutions - I would explore creative, ethical alternatives with the multinational, demonstrating a willingness to collaborate within legitimate boundaries. This might involve proposing a different pricing structure, value-added services, or a phased payment schedule that avoids the unethical demand.
6. Internal Communication - Regardless of the outcome, I would communicate the ethical stand to my team, reinforcing the company's values and explaining why integrity is non-negotiable, even in high-stakes situations. This would be a powerful hero story to build an ethical culture.

This approach allows me to live out my faith authentically, translating spiritual convictions into tangible business decisions. It emphasizes that while there might be short-term sacrifices, the long-term benefits of integrity, trust, and a clear conscience are invaluable, building resilient performance and a powerful witness.

CONCLUSION

The goal is to sanctify the marketplace and therefore the integration of Christian faith and business is not an optional ideal but an urgently needed paradigm in a world often characterized by ethical drift and workforce disengagement. This paper has demonstrated that a clear biblical worldview offers a comprehensive ethical framework for navigating the complex dilemmas through the lens of faith-life integration with a decisive, God



honoring response. Core biblical principles such as integrity, stewardship, servanthood, compassion, and justice provide a compass for ethical decision-making, compelling believers to prioritize righteousness over immediate gain. This approach acknowledges that true success is founded on righteousness and purpose.

The barriers to faith consistent choices including the pervasive sacred-secular divide, the relentless pursuit of short-term profit, fear of failure, and the influence of cultural relativism are formidable. However, by embracing a holistic view where all of life is lived for God's glory, we can overcome these obstacles. This involves intentional leadership, cultivating a values-driven corporate culture, engaging in prayerful and consultative decision-making, and ensuring that all operational practices reflect biblical ethics. Ultimately, integrating faith and life in business goes beyond personal gains, it transforms organizations into beacons of salt and light, preventing decay through ethical conduct and illuminating truth through excellent, loving work. As a believer, my responsibility is to carry Sunday's convictions into the whole week's decisions, sanctifying the marketplace and making it an arena of worship and ministry. The goal is not merely to engage in business as a Christian, but to engage in Christian business where the very ethos of the company reflects God's Kingdom on earth, contributing to human flourishing and, ultimately, giving glory to God. This profound integration ensures that business serves humanity and God, rather than being ruled by money or convenience because Christ's love compels us (2 Corinthians 5:14).

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