

The Impact of Community Service Learning Upon the Worldviews of Business Majors Versus Non-Business Majors at an American University

Scott C. Seider
Susan C. Gillmor
Samantha A. Rabinowicz

ABSTRACT. The SERVE Program at Ignatius University seeks to foster the ethical development of its participants by combining academic study of philosophy and theology with a year-long community service project. This study considered the impact of the SERVE Program upon Ignatius University students majoring in business in comparison to students pursuing majors in the liberal arts, education, and nursing. Findings from this study offer insight into the response of business students to ethical content in comparison to students pursuing degrees in other disciplines. Such findings hold significant implications for business school faculty and administrators committed to the civic and ethical development of individuals pursuing careers in business and private industry.

KEY WORDS: business ethics, community service learning, ethical development, philosophy, social responsibility, teaching, undergraduates

The opening decade of the twenty-first century has included a series of corporate scandals – e.g., Enron, WorldCom, Arthur Anderson, Bernard Madoff Securities – that have shaken Americans' confidence in its business leaders (VanSandt, 2005). Opinion polls have found that the American public now holds corporate CEOs in lower esteem than politicians and believes that the integrity of corporate leaders has dropped over the past 20 years (Hellweg, 2002; Merritt, 2002). In the wake of these corporate scandals, business schools and faculty have been accused of negligence in preparing their students to act in ethical and socially responsible ways (Dean and Beggs, 2006; Vega, 2007). As Ghoshal asserted, "Faculty members need to own up to their own role

in creating Enrons" (Ghoshal, 2003, p. 21). Such criticism of business schools and faculty has coincided with a more overarching critique by scholars, politicians, and journalists that American universities have "abandoned a larger public purpose for a distinctly economic one" (Soo and Hartley, 2009, p. 1). In response, both universities in general and business schools in particular have sought in recent years to bolster the role of ethics in their programs through stand-alone courses, infusion of ethical content across the curriculum, and increased opportunities to participate in community service learning and other forms of civic engagement (Campus Compact, 2009; Liu et al., 2009).

Community service learning is defined as the carrying out of "needed tasks in the community with intentional learning goals and with conscious reflection and critical analysis" (Kendall, 1990, p. 20). The SERVE Program at Ignatius University is a community service learning program that combines coursework in philosophy and theology with a year-long community service project.¹ According to the SERVE Program's website:

The mission of the SERVE Program is to educate our students about social injustice by putting them into direct contact with marginalized communities and social change organizations and by encouraging discussion on classic and contemporary works of philosophy and theology. Our goal is to foster critical consciousness and enable students to question conventional wisdom and learn how to work for a just society.²

The academic component of the SERVE Program is a year-long course in philosophy and theology

entitled “Individual and Social Responsibility.” Students meet twice a week for lecture and participate in a weekly discussion section. While the content of the course varies somewhat across the 12 philosophy and theology faculty members who teach in the SERVE Program, typical readings include works by philosophers such as Plato, Aristotle, Rousseau, and Michel Foucault as well as activists such as Catholic worker movement leader Dorothy Day, Brazilian educator Paulo Freire, and civil rights activist Malcolm X.

In addition to this academic component, all SERVE participants choose a community service project from a menu of more than 50 options including tutoring urban elementary school students, volunteering at a suicide hotline, working in an emergency room, helping low-income families apply for affordable housing, and tutoring prison inmates working toward their high school equivalency diplomas. Students devote 10 h a week to their respective placements for the entire academic year.

Nearly 400 Ignatius University students from a diverse range of disciplines participate in the SERVE Program each year. With this study, we considered the impact of the SERVE Program upon Ignatius University students majoring in business in comparison to those pursuing degrees in other disciplines. The research questions guiding this investigation were the following:

1. How do SERVE participants majoring in business describe and understand the impact of SERVE upon their worldview?
2. What impact does the SERVE Program have upon the worldview of Ignatius University students majoring in business in comparison to students pursuing other disciplines?

We addressed these questions with a mixed methods approach, drawing upon qualitative interview data to address Research Question #1 and quantitative survey data to address Research Question #2. D’Aquila and colleagues have asserted that, “Scant empirical evidence exists on the ethical perceptions of [business] students, and there is an obvious need for this if we are to help maximize the potential of our students” (D’Aquila et al., 2004, p. 163). We believe findings from this study offer insight into the response of business students to ethical content and

hold significant implications for business school faculty committed to the ethical development of their students. That said, it should be noted that the SERVE Program is not directed specifically at undergraduate business majors, nor is its curricular focus specifically aimed at issues of corporate social responsibility. Rather, the SERVE Program offers participating students – both business majors and non-business majors – an opportunity to reflect broadly upon their roles and responsibilities as citizens through a combination of academic coursework and community service.

Research context

In 1998, the Porter–McKibbin report published by the American Assembly of Collegiate Schools of Business expressed concern that business schools were graduating students “adept at measuring and calculating the probabilities of certain outcomes, but at the same time... unwittingly insensitive to the impact of these outcomes on factors other than the ‘bottom line’” (Porter and McKibbin, 1988, p. 316). Other scholars, too, have expressed concerns about the inability of business students to move beyond a single-minded pursuit of profit and to think critically about the impact of business decisions upon external stakeholders. For example, VanSandt noted that American business students “have been socialized to believe that business and capitalism as practiced in the United States is inherently good or, at worst, an amoral enterprise” (VanSandt, 2005, p. 478). Stablein similarly noted that, “Our students have grown up within contemporary capitalism and take it for granted. It is fully naturalized” (Stablein, 2003, p. 152). Zlotkowski cited the importance of providing business students with “a counterweight to the sometimes overwhelming logic of the market place” (Zlotkowski, 1996, p. 11). Finally, Halal lamented, “The notion that business should serve broader interests beyond sheer profit-making remains an elusive goal... The profit-motive has become enshrined as an immutable belief in capitalism” (Halal, 1990, p. 46).

Perhaps as a result of such intense focus upon the “bottom line,” a number of scholars have found that undergraduates majoring in business cheat at higher rates than students majoring in engineering, science,

or the humanities (Caruana et al., 2000; Clement, 2001; Smyth and Davis, 2004). Undergraduate business students also score lower on tests of moral development than samples drawn from the American public at large (Schmidt et al., 2009) and are more likely than other students to make decisions *without* considering the moral issues related to these decisions (McNeel, 1994). The findings are similar for graduate students pursuing degrees in business, with one study reporting that 56% of MBA students self-reported cheating in their classes (McCabe et al., 2006).

Ethics education for business students

There is disagreement in the business ethics scholarship on whether the use of business ethics curricula is increasing or decreasing at American business schools. A number of scholars have reported an increased focus on ethics and social responsibility in business textbooks as well as a surge in business ethics courses following the collapse of Enron in 2001 (Cagle et al., 2008; Wipperfurth, 2002). In contrast, Nicholson and DeMoss have reported that, “Regardless of what is happening in the top 25 MBA programs, there is a trend toward less ethics education” (Nicholson and DeMoss, 2009, p. 214). Cornelius et al. (2007) have likewise found evidence of a diminishing focus on ethical content in business school curricula.

Scholars also diverge on the effectiveness of business ethics curricula, in large part because of the scarcity of research in this area. Schmidt et al. reported that, “Very little outcome research has been conducted to determine what methods of ethics education are most effective” (Schmidt et al., 2009, p. 318). Likewise, Cagle, Glasgo, and Holmes noted that, “Articles discussing how to teach financial ethics are still uncommon” (Cagle et al., 2008, p. 77).

Moreover, there is little consensus in the scholarship that does exist about the most effective mechanisms for promoting the ethical development of business students. In a recent review of the business ethics scholarship, Williams and Dewett (2005) concluded that business ethics content can raise students’ awareness of moral issues, foster moral development, and improve students’ ability

to make complex ethical decisions. Likewise, Cagle and Baucus (2006) reported that students’ values were strengthened when their coursework included the use of case studies of ethics scandals. However, a more recent study by Cagle et al. (2008) found that the use of ethics vignettes had no significant effect upon participating students’ ethical standards. Likewise, other scholars have reported that ethics education had no significant effect upon students’ ethical development (Cole and Smith, 1995; Feldman and Thompson, 1990). In considering these conflicting findings, Lane and colleagues observed:

A business curriculum incorporating ethics may heighten the awareness of students regarding ethical problems and their ability to think and speak about them at least in the short run. But there is little empirical evidence to suggest that ethical behavior and decision-making are enhanced through ethical education. (Lane et al., 1988, p. 224)

A number of other scholars have expressed similar concerns about the nearly singular focus in business ethics scholarship on moral reasoning as opposed to moral action (Dean and Beggs, 2006; Sims and Sims, 1991; Zlotkowski, 1996).

Perhaps as a result of such conflicting scholarship, different business schools have taken different approaches to teaching business ethics. Schools such as Northwestern’s Kellogg School of Management have chosen to begin their MBA program with an intensive 10-day course on “values, corporate social responsibility, and business ethics” (Sachdev, 2003). In contrast, the Mendoza College of Business at Notre Dame has chosen to integrate ethics content “into the entire business curriculum using various techniques such as service-learning, required ethics courses, and a values-assessment module” (Dean and Beggs, 2006, p. 17). Supporting Notre Dame’s integrated model is scholarship by Richards (1999) that has found a single course focused on business ethics *not* to have a long-term impact upon participating students. On the other hand, Dean and Beggs (2006) reported that many business faculties do not characterize themselves as capable or interested in raising ethical issues with their students. Such lack of buy-in by business school faculty may support Northwestern’s more concentrated approach to business ethics content.

Philosophy and ethics education

Several scholars have explicitly considered the use of philosophy in promoting business ethics. Ferris criticized the cursory treatment of ethical thinking in most business ethics textbooks and argued for a business ethics curriculum which “introduces the major ethical systems of thought developed by philosophers and encourages students to choose one of them or combine them in such a way that a personal, coherent, rational ethical system is described” (Ferris, 1996, p. 343). According to Ferris, “a reasoned systematic approach can seem to be a lifeline” for participating students, and he cited student evaluations from his own course on business ethics in which 75% of participating students agreed that their ethical system had been refined or changed by their close reading of various philosophers (p. 347).

In a similar vein, Burton et al. (2006) argued for a “moral pluralistic” approach to business ethics. Moral pluralism is the belief that several moral principles can operate equally in regard to a particular ethical dilemma. In other words, these scholars advocated for introducing business students to multiple philosophical systems (e.g., utilitarianism, libertarianism, and Kantian ethics) and then pushing students to consider which of these principles are most relevant to a given situation. According to Burton and colleagues, “Most business situations are complex, with multiple stakeholders and multiple perspectives, and... pluralistic approaches handle [this] complexity better than other types of moral theory” (p. 94).

Grant has proposed that business students be trained in “values-based analysis, so they can more readily recognize the variety of stakeholders affected by particular types of decisions” (Grant, 2008, p. 76). Likewise, Giacalone and Thompson (2006) have proposed that business ethics courses should work to supplement students’ “organizational worldview” with a “human worldview.” In contrast, Ferrell and Ferrell have argued that “teaching moral philosophies, character education, and ethical idealism is not the solution for business students” (Ferrell and Ferrell, 2002, p. 22). They have argued, instead, that, “Organization ethics takes students into the world of business and addresses relevant current ethical dilemmas and solutions” (p. 22). The majority of

these scholars, however, offer anecdotes from their own teaching experiences rather than empirical evidence to support (or reject) a philosophy-based approach to business ethics.

Community service learning and ethics education

A number of scholars have reported a steady increase in the number of programs linking business education with community service learning opportunities (Collins, 1996; Godfrey, 2002; Papamarcos, 2005; Rama et al., 2000; Zlotkowski, 1996). At the same time, Wittmer reported that, in regard to such programs, “There has been little empirical data collected in terms of the value and impact on students” (Wittmer, 2004, p. 360). Likewise, Kolenko and colleagues noted, “The jury is still out on whether these course experiences will translate into greater community activism, on-the-job leadership skills, or significantly different career choices” (Kolenko et al., 1996, p. 141). As these scholars note, the bulk of the scholarship on community service learning in business education has, thus far, been descriptive rather than empirical.

As a result, the impact of community service learning upon business students’ ethical development remains largely theoretical. Sims and Sims have asserted that service-learning experiences can offer business students “an opportunity to internalize not just arguments but also faces and places, personal stories, and encounters that elicit a sense of moral obligation and personal responsibility” (Sims and Sims, 1991, p. 215). Zlotkowski reported that “by developing curricular projects linked to community needs, faculty can further their students’ technical skills while helping them simultaneously develop greater inter-personal, inter-cultural skills and ethical sensitivity” (Zlotkowski, 1996, p. 9). Vega has argued that service-learning opportunities can help business students to identify “relevant community stakeholders” (Vega, 2007, pp. 651–652), and Fleckenstein has theorized that service-learning experiences “are valuable in affecting ethical behavior” (Fleckenstein, 1997, p. 1350). However, more empirical research is necessary to test the claims of these and other scholars about the positive role of community service learning in business ethics initiatives.

Potential impact

As noted at the outset of this *Literature Review*, college students majoring in business have been found to hold deep convictions about the justness of America’s market system. One might predict from the extant literature that these students would offer resistance to the SERVE Program curriculum – a curriculum which highlights the experiences of individuals for whom the opportunity structure has not been beneficial. More difficult to predict was whether or how business students in the SERVE Program would draw connections between their experiences in the SERVE Program and their business coursework. Recall that scholars Ferrell and Ferrell asserted that readings in moral philosophy and efforts at character education are too disconnected from the actual work of business-people to have a significant impact upon the values or behaviors of business students. An important question is whether the SERVE Program – a program not explicitly designed for business students or with a focus on corporate social responsibility – offers too broad an introduction to ethics to have a clear impact upon how business students conceive of their professional responsibilities and obligations.

Methods

Sample characteristics

This study’s participants consisted of 362 Ignatius University students enrolled in the SERVE Program during the 2008–2009 academic year. This group was composed of 222 female students and 140 male students. Three hundred and twenty-one SERVE participants were sophomores at Ignatius University, 28 were freshmen, and 13 were juniors. Most important for the purposes of this study, 76 students were majoring in business or business-related fields, and 286 students were majoring in the liberal arts, nursing, or education. Demographic comparisons of the business and non-business students in regard to religion and race/ethnicity are presented in Tables I and II.

As is evident in Table I, there was a slightly higher percentage of Asian American students among the business majors and a slightly higher percentage of White students among the non-business majors. Table II reveals a slightly higher percentage of Protestants among the business majors and a slightly higher percentage of students among the non-business majors who claim no religious affiliation.

TABLE I
Demographic comparison of business majors versus non-business majors by race/ethnicity (*n* = 362)

	N	Race					
		African American	Asian American	White	Latino	Biracial	Other
Business majors	76	4 (5%)	11 (15%)	50 (65%)	6 (8%)	2 (3%)	3 (4%)
Non-business majors	286	17 (6%)	29 (10%)	199 (70%)	24 (8%)	14 (5%)	3 (1%)

TABLE II
Demographic comparison of business majors versus non-business majors by religions (*n* = 362)

	N	Religion							
		Protestant	Catholic	Jewish	Buddhist	Hindu	Muslim	No religion	Other/prefer not to respond
Business majors	76	21 (28%)	43 (57%)	0 (0%)	1 (1%)	1 (1%)	1 (1%)	3 (4%)	6 (8%)
Non-business majors	286	60 (21%)	172 (60%)	6 (2%)	4 (1%)	6 (2%)	6 (2%)	28 (10%)	8 (3%)

Data collection

All of the participating students completed quantitative surveys in September of 2008 (Time 1) and then in May of 2009 (Time 2). Embedded in these surveys were measures adapted from a number of scales including Belief in a Just World (Rubin and Peplau, 1973) and the Poverty in America survey (NPR-Kaiser-Harvard, 2001). Three hundred and eighty-six SERVE participants completed the original survey administered in September (Time 1), and then 362 of these students completed the follow-up survey administered in May (Time 2). This high participation rate was due to the SERVE faculty mandating completion of the pre- and post-surveys as a course requirement. Although completing these surveys was a course requirement, the surveys themselves were administered by Ignatius University's Office of Institutional Research (rather than by the faculty of the SERVE Program). Students completed the surveys online at a time and location of their choice and were assured prior to beginning the surveys that their answers would be confidential and not seen by their SERVE professor. Moreover, because the Office of Institutional Research conducts end-of-course evaluations for *all* Ignatius University courses in an identical manner, the experience of offering confidential opinions about course material would not have been a novel experience for SERVE participants. For these reasons, we believe students' responses to be valid representations of their beliefs, values, and worldviews.

Qualitative interviews were also conducted in April of 2009 with a diverse group of 30 Ignatius University students enrolled in the SERVE Program. To select these 30 participants, we requested that the 12 Ignatius University faculty members who teach in the SERVE Program nominate three to four students apiece who could offer diverse perspectives on the SERVE Program. These students were then contacted and invited to participate in an interview about their experiences in the program. Eleven of these participants were majoring in business or a business-related field; 18 participants had chosen majors in non-business areas; and one participant began the academic year as a business major but switched to a non-business major midway through the year. Each interview lasted approxi-

mately 1 h and was sufficiently structured to ensure that questions posed to students were open-ended, clear, and not overly complex (Maykut and Morehouse, 1994).

Measures

The survey items administered to SERVE participants in September of 2008 and May of 2009 all presented participants with a short statement and then utilized 5-point Likert scales to gauge participants' level of agreement or disagreement with the given statement. Here, we offer detailed descriptions of two of those measures – Attributions for Poverty (NPR-Kaiser-Harvard, 2001) and Belief in a Just World (Rubin and Peplau, 1973).

Attributions for Poverty

The Attributions for Poverty measure consisted of 13 items adapted from the Poverty in America survey (2001) developed as a collaborative effort by National Public Radio, the Henry J. Kaiser Family Foundation, and Harvard University's Kennedy School of Government. These survey items are presented as Table III. These items solicit participants' opinions of various possible *causes* of poverty. Approximately half of these items describe individualistic causes of poverty such as laziness and lack of motivation. The other half describes the structural causes of poverty such as job shortages and low wages.

A Principal Components Analysis (PCA) indicated that one key construct appeared to be measured by this scale, with the first component accounting for 28% of the standardized units of variance (eigenvalue = 3.61) and showing very good internal consistency reliability (Cronbach's $\alpha = 0.77$). The construct being measured by the "Attributions for Poverty" measure is the extent to which SERVE participants understood poverty to be caused by structural factors. "Agreement" with the individual survey items that comprise this measure is associated with attributing poverty to structural or societal factors such as job shortages, low wages, racial discrimination, and unequal schooling opportunities. "Disagreement" with the survey items that comprise this measure is associated with attributing poverty to individualistic factors such as laziness, lack of intelligence, and lack of motivation.

TABLE III
Attributions for poverty

Question #	Statement
1	A shortage of jobs is a major cause of poverty
2	Poor Americans are poor because of circumstances beyond their control
3	Most of the jobs poor people can get don't pay enough to support a family
4	Most poor people in America don't work (reversed)
5	Too many jobs being low-wage or part-time is a major cause of poverty
6	Poor Americans are not doing enough to help themselves out of poverty (reversed)
7	Medical bills are a major cause of poverty
8	Poor people today have it easy because they can get government benefits without doing anything in return (reversed)
9	Poor people lack talent and abilities (reversed)
10	Most poor people work but can't earn enough money
11	Poor American do not actively seek to improve their lives (reversed)
12	Poor people lack opportunities because they come from poor families
13	Poor people live in places where there are not many opportunities

Scholars have characterized the Poverty in America scale as incorporating “valid measures of the extent to which people attribute poverty to individual and structural causes” (Hopkins, 2009, p. 753). According to Hopkins, “The [Poverty in America] survey directly asked respondents, ‘Which is the bigger cause of poverty today – that people are not doing enough to help themselves out of poverty, or that circumstances beyond their control cause them to be poor?’ This question clearly measures explanations for poverty, placing a structural response on one end of the continuum and an individualistic response on the other” (p. 752).

Belief in a Just World

The “Belief in a Just World” measure was adapted from a scale originally developed by Rubin and Peplau (1973) and utilized by hundreds of researchers over the past 35 years. The six items that comprise the measure are presented in Table IV.

TABLE IV
Beliefs in a Just World (Rubin and Peplau, 1973)

Question #	Statement
1	Basically, the world is a just place
2	Many people suffer through absolutely no fault of their own (reversed)
3	People who meet with misfortune have often brought it on themselves
4	I am confident that justice always prevails over injustice
5	I believe that injustice in most areas of life is the exception rather than the rule
6	By and large, people deserve what they get

These items solicit SERVE participants’ opinions about the extent to which they believe the world is a just place in which individuals generally get what they deserve. Or as Lerner (1971) has written, that good people are rewarded and bad people are punished. Five of the survey items are positively worded such that individuals are characterized as responsible for the good fortune or misfortune in their lives. One survey item is negatively worded such that individuals can experience misfortune or suffering through no fault of their own.

A PCA of this study’s pre-treatment survey data was utilized to consider the core underlying construct tapped by these six survey items. The PCA indicated that one key construct appeared to be measured by these items, the first component accounting for 37% of the standardized units of variance (eigenvalue = 2.22). The composite showed reasonable internal consistency reliability (Cronbach’s $\alpha = 0.65$) (Nunnally and Bernstein, 1994). Such reliability is consistent with a 2008 analysis of 22 studies involving the Belief in a Just World Measure which found the mean internal consistency across these studies to be 0.64 (SD = 0.08) (Hellman et al., 2008).

The construct being tapped by this measure is a belief that we live in a world in which individuals exert considerable control over their life circumstances. “Agreement” with the items that comprise this measure is associated with a strong belief that people reap what they sow while “disagreement” is associated with skepticism about the degree to which individuals are in control of their life circumstances.

As described in greater detail in this article's *Discussion*, this measure was developed in response to Lerner's (1980) just world theory. Specifically, Lerner theorized that individuals "want to believe they live in a just world where people get what they deserve and deserve what they get" (p. 208). The "Belief in a Just World" scale measures the extent to which SERVE participants express worldviews that align with Lerner's theory. Or as Hellman and colleagues have written, "This worldview provides a belief in a structured social environment whereby one's actions will result in predictable outcomes" (Hellman et al., 2008, p. 399).

Analytic strategies

Here, we outline the analytic strategies utilized to consider this study's quantitative pre-post survey data and qualitative interview data.

Quantitative analysis

A two-by-two between-groups analysis of covariance (ANCOVA) strategy was utilized to consider the impact of the SERVE Program upon Ignatius University students' beliefs in a just world and attributions for poverty. In these analyses, students' choice of college major (business versus non-business) represented the independent variable; students' post-treatment attitudes on the two measures served as dependent variables; and students' pre-treatment attitudes on these measures were treated as covariates in order to control for pre-existing differences between Ignatius University's business majors and non-business majors participating in the SERVE Program. In addition, we considered the influence of several demographic moderators upon the independent variable: participants' gender, class status, religiosity, political orientation, and participation in high school community service. Before carrying out the analysis, preliminary checks were conducted to ensure that there was no violation of the assumptions of normality, linearity, homogeneity of variances, homogeneity of regression slopes, and reliable measurement of the covariate.

Qualitative analysis

The qualitative interviews with 30 SERVE students were recorded and transcribed verbatim. We then

coded these transcripts using emic and etic codes drawn from the scholarship on business ethics, moral and civic development, service-learning, emerging adulthood, and civic engagement. Emic codes refer to descriptions of behaviors or beliefs by participants in this study in language that is culturally specific to these participants. An example of an emic code from this study is references by participants to the "Ignatius University bubble." An etic code refers to descriptions of behaviors or beliefs in the terminology of a particular academic discipline. For example, "description of worldview" is an etic code utilized in this study, which is drawn from the research literature in developmental psychology.

Two co-authors coded each transcript independently, compared their work, re-coded, and then compared again until all coding discrepancies were resolved. Upon completing the coding and categorizing of the transcribed interviews, matrices were constructed that juxtaposed the themes and patterns emerging from the data with the relevant scholarship (Miles and Huberman, 1994). Narrative profiles were also developed for all 30 students who participated in qualitative interviews (Strauss and Corbin, 1990).

Results

Attributions for Poverty

The descriptive statistics for the total mean scores of Ignatius University SERVE participants on the Attributions for Poverty measure are presented in Table V. On average, both the business majors and non-business majors participating in SERVE demonstrated a shift toward a structural understanding of poverty over the course of the academic year. This means that Ignatius University students participating in SERVE described a newfound understanding of poverty that shifted *away* from individualistic causes such as laziness or lack of intelligence and *towards* structural explanations such as job shortages, low wages, and unequal schooling opportunities.

An independent samples *t*-test revealed a significant difference ($p < 0.05$) between SERVE's business majors and non-business majors in their *initial*

TABLE V
Summary statistics for mean attitudes of Ignatius University students' attributions for poverty ($n = 362$)

	Descriptive statistics for attributions for poverty			
	Number	Pre-test M (SD)	Post-test M (SD)	Adjusted post-test means
Business majors in SERVE	76	3.56 (0.36)	3.74 (0.46)	3.72
Non-business majors in SERVE	286	3.67 (0.42)	3.91 (0.43)	3.91

scores on the Attributions for Poverty measure ($p = 0.04$). In other words, non-business majors participating in SERVE began the academic year, on average, with a more structural understanding of poverty than their classmates majoring in business or a business-related field.

Also evident in the descriptive statistics presented above is that the business majors in SERVE demonstrated, on average, a smaller shift on this measure over the course of the academic year. ANCOVA revealed that, after adjusting for pre-intervention scores, there was a significant difference between the business majors and non-business majors participating in SERVE on the post-intervention Attributions for Poverty measure ($F[1, 337] = 4.75, p = 0.03$). More specifically, the business majors participating in SERVE had an adjusted mean post-intervention score of 3.72 units while the non-business majors had an adjusted mean post-intervention score of 3.91 units. In short, at the conclusion of the SERVE Program, the business majors in SERVE offered explanations for poverty that remained more reliant on individualistic causes than did their classmates from other disciplines.

In terms of moderators of students' attributions for poverty, there were no statistically significant main effects predicted by religiosity ($F[1, 337] = 0.18, p = 0.67$); class status ($F[1, 337] = 1.56, p = 0.19$); political orientation ($F[1, 337] = 2.04, p = 0.09$); or participation in high school community service ($F[1, 337] = 1.28, p = 0.27$). However, there were statistically significant main effects predicted by gender ($F[1, 337] = 5.90, p = 0.01$). Specifically, as noted in Table VI, there was a positive relationship between a structural understanding of poverty and being female.

Finally, it should be noted that there were no statistically significant results when analyses of covariance were run comparing the larger sample of SERVE participants to SERVE participants from Ignatius University's other professional schools on the Attributions for Poverty measure: the School of Education ($F[1, 354] = 1.23, p = 0.27$) and the School of Nursing ($F[1, 354] = 0.28, p = 0.60$). However, there were only 30 SERVE participants from the School of Education and 14 from the School of Nursing. Such small sample sizes decrease the sensitivity of our analyses to significant

TABLE VI
Two-by-two between-groups ANCOVA describing the relationship between Ignatius University students' post-intervention attributions for poverty and their choice of college major moderated by gender (n students = 362)

Variable	df	Type III SS	F value	p value
Corrected model	4	27.08	59.62	0.0001
Initial poverty beliefs	1	22.96	202.15	0.0001
Business major	1	0.54	4.75	0.03
Gender	1	0.67	5.90	0.02
Error	337	36.91		
Total	339			
Corrected total	339			

$R^2 = 0.423$.

differences between students from these schools and the larger sample of SERVE participants.

Belief in a Just World

The descriptive statistics for the total mean scores of Ignatius University SERVE participants on the Belief in a Just World measure are presented in Table VII. On average, the business majors participating in SERVE demonstrated a small *increase* in their belief in a just world over the course of the academic year while the SERVE participants from other disciplines demonstrated a moderate *decrease* in their belief in a just world.

An independent samples *t*-test found no significant differences ($p < 0.05$) between SERVE's business majors and non-business majors in their *initial* Belief in a Just World scores ($p = 0.09$). However, ANCOVA revealed statistically significant differences between these two groups in their *shifts* in Belief in a Just World over the course of the academic year. As is evident in Table VIII, after adjusting for pre-intervention scores, there was a significant difference

between the business majors and non-business majors participating in SERVE on the post-intervention Belief in a Just World measure ($F[1, 337] = 13.78, p = 0.0002$). The business majors participating in SERVE had an adjusted mean post-intervention score of 2.52 units on the Belief in a Just World measure while the non-business majors had an adjusted mean post-intervention score of 2.25 units. In short, over the course of the academic year, the business majors participating in the SERVE Program did not demonstrate the same mean decline in their belief in a just world as their classmates from other disciplines. Rather, the business students participating in the SERVE Program maintained their belief over the course of the academic year that the world is a just place in which good people are rewarded and bad people are punished (Lerner, 1971). In contrast, the non-business majors grew more skeptical over the course of the academic year that individuals generally get what they deserve.

In terms of moderators of students' belief in a just world, there were no statistically significant main effects predicted by gender ($F[1, 337] = 0.31, p = 0.58$); religiosity ($F[1, 337] = 0.72, p = 0.39$);

TABLE VII

Summary statistics for mean attitudes of Ignatius University students' belief in a just world ($n = 362$)

	Descriptive statistics for belief in a just world			
	Number	Pre-test <i>M</i> (SD)	Post-test <i>M</i> (SD)	Adjusted post-test means
Business majors in SERVE	76	2.48 (0.44)	2.53 (0.41)	2.52
Non-business majors in SERVE	286	2.37 (0.52)	2.26 (0.54)	2.25

TABLE VIII

ANCOVA describing the relationship between Ignatius University students' post-intervention beliefs on the Belief in a Just World measure and their choice of college major (n students = 362)

Variable	df	Type III SS	<i>F</i> value	<i>p</i> value
Corrected model	2	94.84	145.92	0.0001
Pre-intervention BJW	1	41.94	278.06	0.0001
Business major	1	2.08	13.78	0.0002
Error	337	50.83		
Total	339			
Corrected total	339			

$R^2 = 0.464$.

class status ($F[1, 337] = 0.96, p = 0.43$); political orientation ($F[1, 337] = 0.22, p = 0.92$); or participation in high school community service ($F[1, 337] = 1.90, p = 0.09$).

Again, it should be noted that there were no statistically significant results when analyses of covariance were run comparing the larger sample of SERVE participants to SERVE participants from Ignatius University's other professional schools on the Belief in a Just World measure: the School of Education ($F[1, 354] = 0.04, p = 0.85$) and School of Nursing ($F[1, 354] = 0.01, p = 0.98$). As previously mentioned, the relatively small number of participants in the SERVE Program from these two schools reduces the power of these analyses.

Altered perceptions of poverty

This study's qualitative interview data offered insight into how business students participating in the SERVE Program understood the program's impact upon their worldview and self-concept. Seven of the 11 students majoring in business cited their experiences in the SERVE Program as having altered their perceptions of poverty. As noted in the *Research Methods*, our qualitative analyses entailed linking the themes and categories emerging from the transcribed interviews to the relevant research literature. Students' characterizations of their altered perceptions of poverty linked to the research literature from psychology and sociology on Americans' beliefs about inequality.

In terms of shifting toward a more structural understanding of poverty, three business students cited the SERVE Program's community service placements as having offered them firsthand experience with men, women, and children struggling financially. For example, finance major Joe Antonucci's service placement entailed tutoring a 10-year-old boy from a low-income housing development. According to Antonucci:

I'm tutoring a kid who is like an inner city kid so I get to go to his house twice a week, teach him there. It's really just like a whole place that I've never really seen before, and it really gives you a better understanding of just exactly what these kids have to go through and how difficult it is for them to get out of their situation.

Antonucci described his shock upon learning that his tutee did not have his own bed and his dismay that his tutee "is pretty smart; it's just that there's nothing helping him to capitalize on it." Likewise, economics major Lori Clarke was working with a 12-year-old girl from the same tutoring program. According to Clarke, "I feel like [prior to SERVE] I got the idea in my head that everyone wanted to work to do well in school and if they didn't, it was their own fault. And I wanted to work because that was me. But I feel like working with her, it is a lot more about your environment." Finally, economics major Marisa Silver's service placement was at a residential facility for homeless men and women ill with HIV/AIDS. According to Silver, prior to this service experience, "I'd always just been under the assumption [that] you work hard, you earn money, no big deal, but it is just not like that." Silver credited the SERVE Program with these changes to her worldview because, in her words, the program "got me to interact with people I may or may not have been comfortable really interacting with." For all three of these students, their firsthand encounters with men, women, and children struggling financially emphasized for them the structural factors that contribute to poverty.

Four other Ignatius University business majors credited the SERVE Program with having a similar effect upon their understanding of poverty, but attributed this effect to readings assigned by their SERVE professors. For example, marketing major Matthew Muldoon explained:

We read this book called *The Working Poor* by David Shipler, and he says that the popular American myth is that if you work hard, you will be successful, but he talks about this class called the working poor who are basically stuck. They are working but cannot seem to get out of poverty.

Muldoon went on to characterize the SERVE Program as "the best class I have taken at Ignatius University" because "it is making you think."

For several other students, philosopher Michel Foucault's work delivered a similar lesson about the structural factors that contribute to poverty. According to finance major Sam Barksdale, Foucault's *Discipline and Punishment* raised his awareness that "true opportunity is not really there for the oppressed. The support systems that we have in our

lives are not there, and thus the playing field is not totally equal.” Barksdale credited the SERVE Program as being “99%” responsible for his newfound recognition of the structural factors that contribute to poverty.

Fifteen of the 18 *non*-business majors who participated in qualitative interviews described the SERVE Program as having a similar effect upon their conceptions of poverty and inequality. For example, Biology major Natasha Ingram said of Americans contending with poverty:

The majority view is that they did something to get where they are, and we are going to ignore the problem because they don't really want to get out of it anyway. And we are just giving them freebies, and they are taking it. I am realizing that, yes, that is sometimes the case, but a lot of the time it is not.

On a similar note, history major Alex Denoble explained that, prior to SERVE, he assumed poverty came about “maybe stereotypically because of drugs or some bad decisions, but now I see the possibility for actions that weren't necessarily their own fault. Circumstances happen.” Likewise, international studies major Alice McGonagle described her newfound realization that “a lot of the time what makes you successful is a lot about how you were raised. And if you were privileged growing up, you're a lot more likely to be successful and everything like that, and you can't really control what you're born into.” These students' descriptions of the structural factors that contribute to poverty appear to be quite similar to those offered by their classmates in the SERVE Program majoring in business.

Altered career aspirations

Six of the 11 business majors also characterized the SERVE Program as having altered their career aspirations. In the matrices that constituted a key step in our qualitative analytic strategy, these characterizations linked to the research literature on the beliefs, values, and worldviews of American business students as described at the outset of this study's *Literature Review*. For example, marketing major Matthew Muldoon explained that his participation in the SERVE Program “has made me positively cynical, if I could make up a phrase, because it makes

me realize that... I can make a difference, even if it is small.” Muldoon added, “That is why I am thinking I might do not-for-profit [work]. Even if I am in the School of Management, I can still help and use these forms of study for that.”

A second marketing major, Abigail Leng, explained that the experience of tutoring a fourth grader from a low-income family has influenced her beliefs about the treatment of entry-level employees. According to Leng, “I have seen firsthand that these people need to get paid more. We can't just exploit them. If this is me exploiting all these people in my company and they are getting minimum wage and barely able to survive financially, how am I supposed to be okay with my wealth?” For Leng, her participation in the SERVE Program has added a new dimension – fair treatment of her employees – to the criteria she will use to gauge her professional success.

Several other business majors also described their participation in the SERVE Program as having impacted their professional aspirations. Economics major Marisa Silver's experience in the SERVE Program broadened her thinking about the opportunities for social responsibility that can be embedded in corporate positions. As Silver explained, “I want to be able to do not just your typical nice job. I want to be able to have an effect on the community. SERVE put that into me.” Likewise, economics major Max Pincus aspires to a career as either a stockbroker or corporate lawyer; however he also described a newfound intention to take the wealth he earns in these high-powered careers and “be the funding” behind a not-for-profit organization that works with urban youth similar to those he encountered through his SERVE Program service placement. In a similar vein, finance major Joe Antonucci offered the following prediction of his career trajectory upon graduating from Ignatius University:

Well, I plan on getting into business the first couple years out of school and hopefully building up a little capital for myself so that after that I could move onto something that might be more fulfilling, that might make me happier. Try and get some sort of business going that can help people, maybe some organization that will be positive for the community.

While it is impossible to predict whether students like Antonucci will actually follow through on their

current career aspirations, it is clear that these students perceived themselves to be significantly impacted by the year-long combination of philosophy, theology, and community service in which they participated through the SERVE Program.

Of course, it must also be noted that the six other business majors interviewed at the conclusion of the SERVE Program did not believe their participation in SERVE to have impacted their career trajectories. Finance major Scott Barksdale cited an interest in pursuing a career in investment banking and admitted he was not sure how his learning from the SERVE Program could influence his work in this industry. Economics major Gretchen Zouros cited plans to go to business school, pursue an MBA, and look “towards managerial stuff like banking and stocks and stuff which really has nothing to do with SERVE.” Likewise, economics major Lori Clake noted that, “I want to be an actuary, which has absolutely nothing to do with SERVE whatsoever.” In short, then, half of the interviewed business majors participating in SERVE perceived the program to have significantly altered their career trajectory, either in terms of the type of career itself or by broadening their understanding of what constitutes professional success.

Ten of the 18 *non-business* majors participating in the SERVE Program also credited their experiences in SERVE with having impacted their career aspirations. For example, political science major Felix Green explained that, “Right now I am thinking about being a social worker. That actually could be a big effect of SERVE, to be honest. Just [seeing] social programs that work and don’t work, and I want to be part of the good ones.” Likewise, history major Annie Bartone explained that “I used to want to be a lawyer really, really badly. But after all my community service in high school and especially now after SERVE, I almost feel like that’s not going to satisfy me anymore... My dream would be to be a teacher at an inner city school.” A third Ignatius University student, pre-medical major Danny Wei, noted that SERVE “hasn’t changed my decision that I am going to be a doctor, but maybe what type of doctor.” Specifically, Wei explained that his experience performing community service through SERVE has shifted his career goals toward “working in an area where most of the people are in need of health care and not so privileged [an] area.” The

comments by these and other students suggest that the SERVE Program may have had a stronger influence upon the career aspirations of non-business majors participating in the program than business majors. While a number of the business majors participating in SERVE described ways in which SERVE had motivated them to incorporate a greater commitment to social responsibility into their work, a number of the non-business majors described ways in which SERVE had motivated them to consider entirely new career options.

Business classes versus the SERVE Program

This study’s qualitative interview data also offered insight into how Ignatius University students majoring in business understood and reconciled their experiences in the SERVE Program with their experiences in their business classes. The codes and categories that emerged from these aspects of students’ qualitative interviews linked to the research literature laid out in this study’s *Literature Review* on incorporating philosophy into business ethics coursework as well as on business students’ faith in the market system. This scholarship is also taken up in this article’s *Discussion*.

Of the 12 interviewed students majoring in business, five described their perception of a conflict between what they were learning in SERVE and in their business classes. For example, finance major Joe Antonucci explained that taking business classes while simultaneously participating in SERVE “is kind of like a little bit crazy because it’s totally the opposite. It’s like philosophy and theology versus the cut-throat business world.” In expanding upon the differences he perceived between SERVE and the School of Management (SMG), Antonucci explained:

The SERVE class seems a lot more connected to what actually matters and what a good sort of life is... Whereas in SMG it is mostly about money, and we learn accounting principles and different ratios you can look at for the stock market, which kind of seems a lot more detached from the world.

Economics major Max Pincus agreed that “SERVE and economics class conflict,” and economics major Gretchen Zouros alluded to this conflict as well

when she noted, “We always compare, especially in SERVE, capitalism and communism, the good and the bad in both of those. It kind of freaks me out a little bit when we read books about utopia and communism.” Here, Zouros characterized herself as “freaked out” by her introduction to an economic system that departed so dramatically from both her economics coursework as well as the “fully naturalized” conception of capitalism upon which she had been raised (Stablein, 2003, p. 152).

Marketing major, Matthew Muldoon, also cited a conflict between his business classes and his SERVE experience with the explanation that his business classes are entirely focused on the bottom line. According to Muldoon, the majority of his business classes could be summarized in the following terms: “I am doing this number. This is the revenue for this company in millions, in billions. What can we cut to make it higher?” Likewise, marketing major Abigail Leng explained, “I tend to think too much about ethics for your typical business school person... And I’m probably going to get torn apart in the real world.”

While approximately half of the business students in our sample described tension between their learning in the SERVE Program and their business courses, none of the 18 non-business majors who participated in qualitative interviews described a similar tension with their other courses. Rather, 13 of these students described ways in which either the academic or service component of SERVE complemented their academic major. For example, history major Annie Bartone explained that, in her SERVE class, “We are reading [De Tocqueville’s] *Democracy in America*, so I really enjoyed that because my specialization is American history, so I can really relate to what he’s saying, but it’s interesting to look at in an aspect of more ethics and social responsibility versus the history aspect.” Likewise, Hispanic studies major Frank Hammond explained that, in SERVE, “We just read *Audacity of Hope* by Barack Obama. It was one last section about race that I thought was incredibly interesting about being able to view the dual nature of the progress we are making [in terms of] race relations and still not being where we should be.” Finally, psychology major Corey Seaborn described a book he had read for SERVE about the nature of violence written by a clinical psychologist affiliated with the Massachusetts prison system.

According to Seaborn, “This book intrigued me in general because like I said I’m a psychology major, and it had a lot of psychology in it.” As these students make clear, a majority of the non-business majors participating in SERVE characterized the program as complementing, rather than contradicting, the learning in their various fields of study.

Discussion

For business school faculty and administrators committed to the civic and ethical development of their students, this study of Ignatius University’s SERVE Program offers both promise and challenge. In terms of promise, this study’s quantitative survey data demonstrated that, on average, business students participating in SERVE came away from the program with a greater understanding of the complex set of factors that contribute to poverty. In qualitative interviews, half of these business students described how this deeper understanding of poverty would positively impact their future work as businessmen and women. Recall, for example, that Abigail Leng described that she had “seen firsthand that people [working entry-level positions] need to get paid more,” and Joe Antonucci described a newfound commitment to doing work “that will be positive for the community.”

The SERVE Program fostered this heightened sense of social responsibility by combining readings in philosophy and theology with meaningful, weekly community service. Several business students cited their firsthand encounters with poverty through their community service placements as particularly impactful while others cited the influence of assigned readings on the working poor and the role of institutions in shaping individuals’ lives. In short, this study’s quantitative and qualitative results suggest that the SERVE Program had a positive effect upon participating business students’ recognition of the challenges facing millions of fellow citizens as well as their commitment to addressing these challenges.

At the same time, there is evidence to suggest that the SERVE Program had a weaker impact upon business majors than upon other Ignatius University students participating in the program. More specifically, although business majors in SERVE demonstrated shifts toward a more structural understanding

of poverty over the course of their participation in the program, these shifts were significantly smaller than those demonstrated by their non-business peers. It would seem, then, that the SERVE Program had a weaker effect upon the worldview of participating business students than upon non-business students.

The SERVE Program's business majors and non-business majors also demonstrated significant differences on the Belief in a Just World measure. Specifically, the non-business majors participating in the SERVE Program demonstrated, on average, a decline in their belief that the world is a just place for all people. In contrast, the business students participating in the SERVE Program demonstrated, on average, a small increase in their belief that the world is a just one. An important question, then, is what explains this divergence between the SERVE Program's business majors and other participating college students.

Recall that, in this article's literature review, a number of scholars expressed concern about the extent to which business students regard capitalism and the market system as "inherently good," "an amoral enterprise," and "a sacred cow transcending logic" (Halal, 1990; VanSandt, 2005). In short, these scholars expressed concern that contemporary business students may be so "fully naturalized" to the market system that they are incapable or unwilling to think critically about ways in which America's opportunity structure can provide harsh outcomes for America's least privileged citizens (Stablein, 2003).

Perhaps one manifestation of such unquestioned support for America's opportunity structure was the response of Ignatius University business students to their learning in the SERVE Program. Although these business students developed a deeper recognition of the ways in which structural factors privilege some Americans and inhibit others from achieving economic success, these students' underlying faith in America's economic system seemed to remain fully intact. Recall economics major Gretchen Zouros' explanation that discussions of the merits of socialism in her SERVE class "kind of freak me out a little bit." Similar to a number of her pre-business classmates, Zouros experienced any questioning of the merits of capitalism as distasteful and upsetting. In short, these students were willing to consider the possibility that many of their fellow

citizens experience poverty as a result of factors outside of their control, but they resisted the possibility that these structural factors are evidence of anything unjust about America's economic system or opportunity structure.

Maintaining one's belief in a just world while acknowledging unequal opportunities for economic success may seem like a contradiction; however, this response to learning about economic inequality has been documented by several scholars (Kluegel and Smith, 1986; Seider, 2008). Most notably, in their classic study on Americans' beliefs about inequality, Kluegel and Smith found that educating Americans about structural causes of inequality rarely led to a reorganization of those individuals' worldviews. Rather, individuals adopted what Kluegel and Smith refer to as "compromised images" in which they simply *appended* their newfound understanding of inequality to existing beliefs about the justness of America's opportunity structure, rather than allowing this new understanding of inequality to *supplant* or *re-shape* their existing worldviews. Seider has found such "compromised images" to be prevalent among affluent suburban teenagers in regard to poverty and the American Dream.³

By maintaining their belief in a just world while simultaneously acknowledging the structural causes of poverty, the Ignatius University business students participating in the SERVE Program seemed to demonstrate "compromised images" of poverty and justice. Perhaps the motivation underlying these "compromised images" can be found in Lerner's (1980) just world theory. According to Lerner, individuals "want to believe they live in a just world where people get what they deserve and deserve what they get" (p. 208). Toward this end, privileged individuals will go to great lengths to characterize their own privilege as justified (Montada and Schneider, 1991). Such may be the case with the Ignatius University business students participating in the SERVE Program. As young men and women preparing for careers in which they expect to be highly compensated by the market system, these students have a strong incentive to maintain their conception of America's economic system as a just one. As a result, they resisted translating their learning in the SERVE Program about the structural causes of poverty into a larger critique of America's opportunity structure.

Limitations

Although we believe this study's findings are robust, there remain limitations to this study that will need to be addressed by future research. Perhaps this study's most significant limitation involved the atypical characteristics of its participants. Ignatius University is one of only 28 Jesuit universities in the United States and ranked by *U.S. News & World Report* as a highly competitive university. As a result of these characteristics, we cannot assume this study's findings to be generalizable to all American pre-business students or to international pre-business students. More research in more diverse contexts will be necessary to draw firm conclusions about the ability of community service learning programs such as SERVE to foster reflection upon America's opportunity structure.

A second limitation was that, like much of the extant scholarship on business ethics interventions, this study focused on changes in attitude rather than behavior. While it was valuable to consider the impact of the SERVE Program upon the worldview of participating students, it would be preferable to consider the impact of the SERVE Program upon the future career trajectories and civic practices of the program's business students. In concert with Ignatius University's SERVE Program and Office of Sponsored Research, we plan to contact this study's participants in subsequent years to investigate the program's impact upon their career choices and other forms of civic engagement.

Conclusion

For business school faculty and administrators interested in business ethics, this study offers several useful takeaways. Most importantly, exposure to philosophical texts, community service learning, and coursework that synthesizes these experiences would seem to be a valuable addition to the curricular offerings of undergraduate business programs. Through both its quantitative and qualitative findings, this investigation of the SERVE Program did, in fact, lend support to Vega's claim that service-learning provides business students with opportunities to identify "relevant community stakeholders" and that "the identification of often-forgotten

stakeholders helps students understand the impact of business on people and how they can change the world through business" (Vega, 2007, pp. 651–652).

The implications are less clear-cut from this study's finding that Ignatius University business majors participating in the SERVE Program demonstrated significant resistance to thinking critically about the justness of America's opportunity structure. Scholars concerned by business students' "immutable belief in capitalism" might argue that this study's findings point to the need for more coursework that engages students in thinking critically about the availability of economic opportunity in the United States for *all* citizens (Halal, 1990, p. 46). Other scholars might draw upon these findings to call for greater collaboration between Ignatius University's business faculty and philosophy faculty. As noted in this article's *Results*, half of the interviewed business majors participating in SERVE perceived there to be a conflict between their business coursework and their SERVE course. However, it is by no means clear that faculty in Ignatius University's business and philosophy departments would perceive their fields' viewpoints to be contradictory. Students participating in SERVE (both business and non-business majors) might benefit from stronger collaboration and interaction between these two faculties. Certainly the benefits of such a collaboration are speculative and will require further research and consideration. What is clear from this study of Ignatius University's SERVE Program, however, is that business students' faith in the market economy as "inherently good" *will* influence their response to content about ethics, social responsibility, external stakeholders, and social justice (VanSandt, 2005). Faculty teaching business ethics courses would do well to keep this deep-seated faith in mind as they make decisions about the readings, case studies, discussion topics, assignments, guest speakers, and service opportunities that they will draw upon to prepare their students for future professional endeavors.

Notes

¹ Both "Ignatius University" and the "SERVE Program" are pseudonyms, as are the names of all students referred to in this article.

² The citation for this reference is withheld to protect the identity of Ignatius University.

³ Hochschild (1995) defines the American Dream as “the promise that that all Americans have a reasonable chance to achieve success as they define it – material or otherwise – through their own efforts” (p. 6).

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*Boston University,
Boston, MA 02215, U.S.A.
E-mail: seider@bu.edu*