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Editorial objectives

Electronic Journal of Business Ethics and Organization Studies EJBO aims to provide an avenue for the presentation and discussion of topics related to ethical issues in business and organizations worldwide. The journal publishes articles of empirical research as well as theoretical and philosophical discussion. Innovative papers and practical applications to enhance the field of business ethics are welcome. The journal aims to provide an international web-based communication medium for all those working in the field of business ethics whether from academic institutions, industry or consulting.

The important aim of the journal is to provide an international medium which is available free of charge for readers. The journal is supported by Business and Ethics Network BON, which is an officially registered non-profit organization

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Reviewing process

Each paper is reviewed by the Editor in Chief and, if it is judged suitable for publication, it is then sent to at least one referee for blind review. Based on the recommendations, the Editor in Chief decides whether the paper should be accepted as is, revised or rejected.

The process described above is a general one. The editor may, in some circumstances, vary this process.

Special issues

The special issue contains papers selected from

- the specific suitable conferences or
- based on a certain relevant theme

The final selection is made by the Editor in Chief, with assistance from the EJBO's Editorial team or from Conference Editorial team. In the case of conference papers, articles have already been reviewed for the conference and are not subjected to additional review, unless substantial changes are requested by the Editor.

Manuscript requirements

The manuscript should be submitted in double line spacing with wide margins as an email attachment to the editor. The text should not involve any particular formulations. All authors should be shown and author's details must be printed on a first sheet and the author should not be identified anywhere else in the article. The manuscript will be considered to be a definitive version of the article. The author must ensure that it is grammatically correct, complete and without spelling or typographical errors.

As a guide, articles should be between 5000 and 12000 words in length. A title of not more than eight words should be provided. A brief autobiographical note should be supplied including full name, affiliation, e-mail address and full international contact details as well as a short description of previous achievements.

Authors must supply an abstract which should be limited to 200 words in total. In addition, maximum six keywords which encapsulate the principal topics of the paper should be included.

Notes or Endnotes should be not be used. Figures, charts and diagrams should be kept to a minimum. They must be black and white with minimum shading and numbered consecutively using arabic numerals. They must be referred explicitly in the text using numbers.

References to other publications should be complete and in Harvard style. They should contain full bibliographical details and journal titles should not be abbreviated.

References should be shown within the text by giving the author's last name followed by a comma and year of publication all in round brackets, e.g. (Jones, 2004). At the end of the article should be a reference list in alphabetical order as follows (a)

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Varied Perspectives on Social Sustainability

FROM THE EDITORS

Suvi Heikkinen
Marjo Siltaoja
Elina Riivari
Virpi Malin
Martin Fougère
Nikodemus Solitander

This special issue of *Electronic Journal of Business Ethics and Organization Studies* contains articles from two different conferences: the European Business Ethics Network (EBEN) annual conference, which took place June 14–16, 2017 at the University of Jyväskylä School of Business and Economics, Jyväskylä (Finland), and the CR3+ conference that took place April 28–29, 2017 at the Hanken School of Economics, Helsinki (Finland). The theme of the EBEN conference was ‘Searching for Sustainability in Future Working Life’ and the theme of the CR3+ conference was ‘Making Corporate Responsibility Useful’. The EBEN conference was organized in cooperation with the WeAll Research Consortium’s ‘Social and Economic Sustainability of Future Working Life: Policies, Equalities and Intersectionalities in Finland’ (funded by the Equality in Society programme, Strategic Funding of the Academy of Finland, no. 292883), the University of Jyväskylä School of Business and Economics, the University of Tampere School of Management and the Finnish chapter of EBEN. The CR3+ conference was co-organized by the Hanken School of Economics (Helsinki, Finland), Audencia Business School (Nantes, France), ISAE/FGV (Curitiba, Brazil) and La Trobe University Business School (Melbourne, Australia). The theme ‘Making Corporate Responsibility Useful’ embraced a variety of contemporary discussions on corporate responsibility and sustainability, including local and global perspectives.

Sustainability and responsibility are often understood as overlapping and co-evolving concepts despite their differences and distinctions (e.g. Montiel, 2008). Whereas the term corporate responsibility was originally developed to address the responsibilities of individuals in business, particularly managers (Bowen, 1953), sustainability as a concept emerged in the 1970s because of a new mandate for economic growth without environmental damage, which was adopted by the International Union for Conservation of Nature (IUCN) and World Conservation Strategy in 1980. The report of the Brundtland Commission in 1987, whose main question was ‘How can the aspirations of humankind for a better life be reconciled with the limitations set by nature?’, is considered particularly influential. Understandably,

over the course of time, the concept has been reinterpreted and remoulded by different fields of science and researcher traditions. Partly due to its origin, the discussion around sustainability has often focused on environmental aspects. However, for both concepts, economic performance has been a key driver for legitimizing sustainable and responsible practices in business, while the other influences of society and working life have been downplayed (see Margolis & Walsh, 2003; Banerjee, 2000).

In this special issue, we think outside the business box and elevate discussion towards the integration of multiple aspects of sustainability and responsibility. The last decade has seen a significant and lively debate on changes in society, including social, technological, cultural, economic and environmental changes, among others. These issues are linked and, consequently, can enhance social sustainability from varied elements in management practices, planning and leadership.

In the first article, Sümeyye Kuşakcı addresses the analysis of historical texts in managerial sustainability. In particular, the author introduces the Islamic worldview on justice and its key role in sustainability in management which has been overlooked by academic research. The authors in the second article, Jarkko Jalonen and Tuomo Takala problematize ethical decision making in the debt collection process by studying the debtors’ ethical perceptions of the debt collection process. Based on their empirical data, they suggest that a debtor often perceives debt collection as expensive, greedy and uncompromising. In the study, the dissatisfaction of the debtor is explained as being due to the nature of the debt collection industry, in which one solicits a service and another is obligated to pay.

The third article is by Jaana-Piia Mäkinen and Kirsi Heikkilä-Tammi, and it introduces an empirical study on how mindfulness training can promote sustainability in the workplace. Mindfulness training, it has been suggested, can at the very least indirectly support employees’ well-being through the employees’ mindfulness, positive emotions and hopefulness. Hanna Salminen, Mika Vanhala, Mikaela von Bonsdorff and Monika von Bonsdorff examine perceived high involvement work practices

and retirement intentions, which strengthens the discussion of sustainable human resource management. In this fourth article, the authors demonstrate the direct association between perceived high involvement work practices and an employee's job withdrawal intention, supporting the idea that these practices are significant in relation to older employees' intent to continue working up to and beyond their retirement age.

These micro-level investigations are complemented by the fifth article. Taneli Vaskelainen and Nina Tura bring forth the complexity of the 'sharing economy' concept and its definitions. To elaborate the concept and its use, they create a framework for problems in the sharing economy that links a specific problem discourse to a specific actor and a specific stakeholder group. The authors also map risks related to the sharing economy that appear as underrepresented in previous research.

To conclude, there is a need to pursue both environmental and social sustainability in organizational issues as well as in organizations themselves and in sectors and markets. As the articles in this special issue demonstrate, we must move beyond 'one size fits all' solutions. Ultimately, holistic, critical and transgressive thinking and acting are urgently needed not only in organizations but in the discussions on the impacts business and society have on each other. We therefore hope that the studies introduced in this special issue will pave the way for thinking and actions in this direction.

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A Historical Approach to Sustainability in Management

Sümeyye Kuşakcı

Abstract

Even though sustainability as a modern phenomenon has its roots in 1970s, there exist historical texts directly or indirectly addressing managerial sustainability. Among these texts, books of advice deserve a particular interest because of their relevance to the field of management. Kutadgu Bilig is an advice text written by Yusuf Khas Hajib of Balasagun in 1070 and presented to the reigning prince of Kashghar. It has been accepted as "the oldest monument of Islamic Turkish literature". According to Yusuf the key to a sustainable management is justice: "And if you desire everlasting kingdom, then do justice and remove injustice from the people". This study aims to show the relevance of justice to discussions around the concept of sustainable development, specifically sustainability in management. Our work initially analyzes the concept of justice from Western and Islamic perspectives, and secondly reviews discourses of Yusuf in the matter of justice. Lastly, it is attempted to derive concrete implications for a sustainable management from Yusuf's approach to justice.

Key Words: Kutadgu Bilig, justice, sustainable development, corporate sustainability

Introduction

While sustainability could be lexically defined as the ability to be maintained at a certain rate or level, development refers elimination of inequality, poverty, and unemployment in a society.

The concept of sustainability has emerged as a modern phenomenon, when International Union for the Conservation of Nature (IUCN) adopted a new mandate in 1969. In 1972 it came to the fore in the United Nations Conference on the Human Environment in Stockholm. Initially sustainable development made a mention of possibility and vitality of economic growth without environmental damage. The notion has been discussed and developed continuously in various international platforms such as World Conservation Strategy in 1980, the Brundtland Report in 1987, and United Nations Conference on Environment and Development in Rio in 1992. Moreover negotiations around sustainability created also a tremendous impact at national governments' and businesses' level (Keiner, 2006).

Brundtland Commission (1987) formally known as World Commission on Environment and Development offers the most comprehensive definition of sustainable development: "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs".

The commission has not been merely focused on environmental facet of sustainable development, however has brought up social and economic pillars of sustainability to the agenda: "In essence, sustainable development is a process of change in which the exploitation of resources, the direction of investments, the orientation of technological development; and institutional change are all in harmony and enhance both current and future potential to meet human needs and aspirations" (Brundtland, 1987).

When considered this point of view sustainable development embraces debates around ethical code of conduct not only in political but also in business arena; international and national laws and regulations adopting the principle

of sustainability; personal lifestyles and consumerism.

In spite of such emphasize on a comprehensive understanding of sustainability at theoretical level, much of the discussions around sustainability has focused purely on the environmental aspect. However, business world encountering significant social, technological, cultural, economic and environmental challenges requires a deeper understanding, an objective analysis, and a careful implementation of the concept of sustainable development.

"For the business enterprise, sustainable development means adopting business strategies and activities that meet the needs of the enterprise and its stakeholders today while protecting, sustaining and enhancing the human and natural resources that will be needed in the future" (IISD, 1992).

Even though sustainability as a modern phenomenon has its roots in 1970s, there exist historical texts directly or indirectly addressing sustainability from various perspectives. Among these texts, books of advice deserve a particular interest because of their relevance to the field of management.

Kutadgu Bilig is an advice text written by Yusuf Khas Hajib of Balasagun in 1070 and presented to the reigning prince of Kashghar. It has been accepted as "the oldest monument of Islamic Turkish literature". According to Yusuf the key to a sustainable management is justice: "And if you desire everlasting kingdom, then do justice and remove injustice from the people".

This study aims to show the relevance of justice to discussions around the concept of sustainable development, specifically sustainability in management. Our work initially analyzes the concept of justice from western and Islamic perspectives, and secondly reviews discourses of Yusuf in the matter of justice. Lastly, it is attempted to derive concrete implications for sustainable management from Yusuf's approach to justice.

Corporate sustainability

Throughout history mankind had principally pursued basic principles in order

to maintain agricultural, fiscal and social sustainability. To put it all in simple terms, these practices were centuries long traditions, not sustainability efforts. By the time homo economicus appeared with an inevitable intention of profit-maximization, rules of the game have drastically changed. The world was riding at full speed to final destination and we launched the concept of sustainability as if it was totally brand-new.

Starting from a new mandate adopted by International Union for the Conservation of Nature (IUCN) in 1962 and the United Nations Conference on the Human Environment in 1972, the concept have been discussed in several occasions such as World Conservation Strategy in 1980, the Brundtland Report in 1987, and United Nations Conference on Environment and Development in Rio in 1992.

Brundtland Commission (1987) integrated environmental, social, and economic facets of sustainability and developed the most-known definition of sustainable development: "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs".

In spite of such emphasize on a comprehensive understanding of sustainability at theoretical level, much of the discussions around sustainability has focused purely on the environmental aspect. However, "in the course of the 1990s, the scope of sustainable development was both broadened and deepened" (Steurer et al., 2005).

While economic and social issues were initially addressed only as far as they were perceived to be relevant for environmental concerns, they evolved into equally important dimensions for sustainable development. On the other hand, application of sustainable development at corporate level was called as corporate sustainability. In other words, corporate sustainability aimed to make organizations future-proof (Wales, 2013).

"While sustainable development is commonly perceived as societal guiding model, which addresses a broad range of quality of life issues in the long term, corporate sustainability is a corporate guiding model, addressing the short- and long-term economic, social and environmental performance of corporations" (Steurer et al., 2005).

Another sustainability-related concept in the literature is Corporate Social Responsibility. According to Papaoikonomou and Seto-Pamies (2016), sustainability is "the latest manifestation of what was previously referred to as Corporate Social Responsibility". Corporate sustainability and CSR both aims to create a balance between economic, social and environmental responsibilities of a corporation. However corporate sustainability is broader than CSR in terms of its scope (Steurer et al., 2005). According to Garavan and McGuire (2010), CSR operates with in concordance with existing management paradigms describing main motive of a business organization as profit; corporate sustainability envisions a revolution pursuing economic prosperity through value creation for all.

"A corporate sustainability orientation has an inherently ethical dimension" (Guerci et al., 2015). Principally sustainability attempts to direct executives and employees to a better understanding and implementation of ethical code of conduct. As Pearce et al. (2006) underlined, unethical leadership practices lead employees to anti-sustainable activities. Besides, Florea et al. (2013) propose that corporate sustainability is dependent on not only human resources practices of organization but also employees and their values. Gladwin et al. (1995) developed a concept called sustaincentrism and deduced the most commonly mentioned components of sustainable development through content analysis: inclusiveness, con-

nectivity, equity, prudence, and security. "Inclusiveness implies human development over time and space. Connectivity entails an embrace of ecological, social, and economic interdependence. Equity suggests inter-generational, intra-generational, and interspecies fairness. Prudence connotes duties of care and prevention: technologically, scientifically, and politically. Security demands safety from chronic threats and protection from harmful disruption".

The promising reality is that day by day more people awaken from the dream of endless profit maximization. Enterprises perceive the importance of ethical conduct or corporate social responsibility as a mean of sustainable development. Businesses are increasingly evaluated based not only on their financial success but also on their positive impact on society (İyigün, 2014).

Methodology

As might be expected, applying a proper research method for any inquiry is crucial for a successful study. "A research design describes a (flexible) set of assumptions and considerations leading to specific contextualized guidelines that connect theoretical notion and elements to dedicated strategy of inquiry supported by methods and techniques for collecting empirical material" (Jonker & Pennink, 2010).

Our research aiming to discuss justice as key to the sustainability in management within the context of Kutadgu Bilig grasps reality "from the inside out". Namely it attempts to explore some facts within a specific context utilizing inductive reasoning. In that case it is a qualitative research.

On the level of methodology, taxonomy tree of qualitative strategies introduced by Walcott (1992) is exploited. Among almost two dozens of strategies, he identified "archival strategies" as a major category "not only in deference to the dominant research activity of biographers, historians, and philosophers but also to acknowledge that virtually all field workers make use of materials prepared by others". Content Analysis which is a type of archival strategy is selected as methodology of our research.

Berelson (as cited in Cho & Lee, 2014) defined the content analysis as a research technique for the objective, systematic, and quantitative description in the manifest content of communication. In order to achieve results intended with our work; instead of observation or interview, directly siyasatnama texts, reference books and scientific papers were used. In an attempt to present the background of the research, it might be functional to classify texts investigated at three levels.

[1] First level involving texts dealing with politics, political history, history of economic and management thought, and philosophy, is targeting to establish a well-supported foundation.

[2] Second level includes "books of advice" in the widest sense and specifically advice texts produced during the Golden Age of Islamic civilization.

[3] At the last level, there is Kutadgu Bilig selected for a more extensive examination.

The qualitative content analysis starts with data collection and follows a set of systematic procedures in order to secure the validity and reliability of findings. Data preparation in our case refers selection of Kutadgu Bilig among so many advice texts for a deeper investigation. "While quantitative content analysis uses the physical linguistic units such as words, sentences, or paragraphs as the unit for analysis; qualitative content analysis use individual themes which might be expressed in a single word, a phrase, a sentence, a paragraph, or an entire document"

(Wildemuth & Zhang, 2009). So the unit of analysis in our case might be a text of any size indicating any attribute relevant for successful leadership. Categories and coding schema were developed inductively based on the raw data namely Kutadgu Bilig without taking the previous related studies or theories in consideration. After the coding scheme attained was tested on a sample, texts were entirely coded. Assessment of coding consistency was provided by the use of a second-coder. The most crucial step of analysis requiring strong reasoning abilities includes exploring justice-based implications for a more sustainable management. Lastly the methodology and findings were reported within this study.

Books of advice

During the course of history, almost all civilizations contributed to the genre of 'book of advice' with different labels; such as 'sbyt', 'astra', 'andarz', 'mirror for prince' and 'siyasatnama'. They specifically aimed to synthesize the reality of politics with moral principles. The form used was also wide-ranging: prose, poetic, or fable.

As a matter of fact, the books of advice principally address a ruler governing a state which is basically a public organization. The management of a public organization is expected to be unlike management of a business organization. The crucial question at that point could be how significantly the public administration differs from the business administration.

D'Andrade (2012) states, "large modern corporations have much in common with many modern political entities. These corporations are quite powerful, are the focus of many of its citizens' lives, even have their own independent policies; and on one view of competition, they are also continually at war". Besides, Jay (cited in Calhoun, 1969) argues that "a corporation is not something different from a state with some interesting similarities; it is a state with few unimportant differences."

Despite the fact that the genre introduced in this work was principally written for a statesman, they contain a great deal of universal advice applicable to any management context. In the recent decades in a way supporting the previous argument, scholars intensively utilized the heritage of books of advice in various field of management.

In Islamic World, the name of the genre discussed in our work is 'siyasatnama', which means 'book of government'. The word 'siyasa' has an Arabic origin and literally refers to the training of a horse. It means also the governance of a state, the art of management, penalty and execution. In the narrowest sense, it could be described to maintain the order and safety of a society by using ethical means through the disciplining and instructing them to the 'good' (Atmaca, no date). The suffix '-nama' which has a Persian origin, means book or treatise. The term 'siyasatnama' reflects as well multicolored structure of Islamic civilization; with its partly Persian, partly Arabic origin.

Islam, as a major world religion, showed up in Arabia in the 7th century. Not only 'Quran', the sacred scriptures of Islam, but also 'Hadith', a collection of sayings attributed to the Prophet, involve various advices addressing anyone who dominates over the people. The coverage is broad in scope, from justice, modesty and advisement to corruption.

After migrating to Medina, the Prophet Muhammed established the first community-state of Islam. Islam was attempting to regulate both relationships to God and to others contacted in social life. Because of its comprehensive approach to the human life, Muslims constructed not only religious rules and institutions but also laws and institutions governing a society (Mahdi,

Rahman and Schimmel, 2012). If we look from this perspective, it is not surprising that there are a myriad of advice texts addressing governors.

Initially advices had been in the form of epistle or testament counseling recipient basic principles of administration briefly. In the course of time, Islam pervaded Iran, Middle Asia, South Africa and Anatolia. It came across with various cultures and attempted to harmonize all. Later and 'right' examples of siyasatnama were written in the form of bulky book.

Kutadgu Bilig

"Kutadgu Bilig", "the oldest monument of Islamic Turkish literature", was written by Yusuf Khass Hajib of Balasagun in 1070 and presented to the reigning prince of Kashghar. It was written in Karakhanid, or Middle Turkish which was at the same time the language of the Orkhon inscriptions and verbally means "the wisdom which brings happiness". Kutadgu Bilig, a long didactic poem consisting of more than 6,500 couplets, is considered as unique among advice texts with its unexampled style: a narrative unfolding between four principal characters who are "Kun Togdi", "Ay Toldi", "Ogdtilmis", and "Odgurmil". However, the substance of the book is analogous with other texts: how a ruler should govern, how he should treat the various classes of society, which types of qualities are required for various positions. Kun Togdi, meaning "Rising Sun", is the king and represents "Justice"; Ay Toldi, meaning "Full Moon" is the vizier and represents "Fortune"; Ogdtilmis, meaning "Highly Praised" is the son of Full Moon and represents "Intellect" or "Wisdom"; and Odgurmil, meaning "Wide Awake" is an ascetic and represents "Man's Last End". The book allegorically argues that "justice", to be exercised properly, requires the help of "Fortune", "Wisdom", and "The End," or what we might call "Religion" (Deverux, 1985).

According to Aksan¹(1993), Kutadgu Bilig is among the most influential examples of the genre. It was written in the beginning of the Golden Age of Islam and spread over to the wide geographical areas. It was still the ones most frequently cited during the late Ottoman times. According to Dankoff²(Yusuf Khass Hajib, 1983), Kutadgu Bilig as one of the earliest examples of the genre is "arguably superior to the rest in its breadth of visions, its originality of form, and its literary quality."

Author of the book: Yusuf Khass Hajib

Yusuf Khass Hajib has been accepted as the first poet and thinker of Turkish Islamic civilization. In spite of particular importance of Karakhanid Era he lived in for the Turkish history as a transition phase, the time period remained a puzzle which has not been properly investigated yet.

The Karakhanids were - besides the Ghaznavids and the Seljuks - one of the three Turkish dynasties dominating the Islamic lands by the eleventh century. They strived to improve Turkish language and Turkish script unlike the Ghaznavids

¹ Virginia Aksan is a prominent historian focused on the eighteenth and early nineteenth century Ottoman history, and an academician teaching courses in Islamic, Middle Eastern and most recently Mediterranean history.

² Robert Dankoff is an academician in the fields of Turkology and Islam in Chicago University. He specialized in linguistic and literary subjects in Ottoman Turkish texts and also in early Turkish Islamic manuscripts.

and the Seljuks promoting Iranian culture (Yusuf Khass Hajib, 1983).

Limited amount of information pertaining to Yusuf Khass Hajib is indeed what was deduced from three manuscripts of Kutadgu Bilig. His name is mentioned only once along 6645 verses. On the verse 6627, it came to be known that the name of the author is Yusuf: "Yusuf! Utter words essential and true, and conceal what is unnecessary lest it cause harm".

His exact date of birth is also not known. He says on the verse 6623 that he completed the book in 462. At that time his sixties were waiting for him. So he might have been born around 1019. According to prologues, built into the text by scriptwriters after a century; the author is from Balasagun, which was called as QuzOrdu by the Turks at that time. It was a town of mediaeval central Asia, specifically located in the valley of the Chuy which is now within the borders of Kyrgyz Republic. There still exists a minaret called "Burana" and a few large tombs which are accepted as Karakhanid inheritance (Bosworth, 2013).

From the text it is derived that he belonged to an aristocrat family, and had a serious education covering prevalent sciences of the time, arts and literature. The text itself committed to paper in aruz prosody is indicative of his brilliant mastery of Turkish written language. He had also a good command of Arabic and Persian. Nevertheless he preferred to write his book in Turkish, in his mother tongue, which definitely could not be ascribed to personal, but national motives (cited in Acindi n.d.). Besides he possessed an incredible comprehension of Islamic sciences as could be observed from the fact that he was able to integrate Turkish tradition into the Islamic frame. He started to write his book in his hometown, Balasagun. It took eighteen months to finish the book. Yusuf finished his book in Kashghar and presented it to Tavghach Bughra Khan. He was remunerated with the position of Khass Hajib, which can be translated as "Privy Chamberlain" (Yusuf Khass Hajib, 1983). He spent his life in two prominent centers of the Karakhanids: Balasagun and Kasghar. While Balasagun was the capital of Karakhanid Empire, Kasghar which is another prominent center of population was a religious and cultural metropolis. Taking into consideration the intense relationship between Kasghar and Baghdad, it becomes evident why initial masterpieces of Turkish Islamic literature emerged in Kasghar. Besides it seems conceivable that Yusuf had benefited from leading scientists and poets of his time such as Al-Biruni, Ibn Sina, Ferdowsi and Omar Khayyam (cited in Acindi n.d.).

Structure and content of the book

Yusuf introduces his book with the following verse (verse: 350): "I have named the book "Kutadgu Bilig", may it bring Fortune to the reader and guide his way". It is unanimously accepted that "bilig" was used for such treatise on wisdom in Middle Turkish. However, the meaning of "kutadgu" which is the other half of the title remained controversial among researchers. The stem of the word "kut" was translated as "fortune" or "the charisma of rule". According to Dankoff, "Kutadgu Bilig" means "The Wisdom that Conduces to Royal Glory or Fortune" (Yusuf Khass Hajib, 1983).

After presenting his book, he also declares his main intention in composing such advice text on the verses 351-352: "I have uttered my discourse and composed my book. It will be a true guide, that you may grasp both the worlds and be blessed with Fortune". Dankoff (Yusuf Khass Hajib, 1983) verbalizes Yusuf's mission - within the context of political and cultural circumstances of Karakhanid Empire - in his introduction to

the English translation of Kutadgu Bilig:

"Yusuf's intent was to provide his patron a mirror of court life, in order to guide his conduct in an age full of opportunity and uncertainty, and thus to ensure the success of his rule."

According to Dankoff (Yusuf Khass Hajib, 1983), Kutadgu Bilig can be studied in two main parts. The first part of the book ending on the verse 3120 is a traditional mirror for princes. The dialogues between the king and Highly Praised describes us qualities and duties of courtly officers such as vizier, commander, chamberlain, gatekeeper, envoy, secretary, treasure, cook and cupbearer. Obligations of the king towards his subject and obligations of subject towards their ruler are also explained.

After the verse 3120, the text changes direction and discusses "the conflict between the political ideals of the community and the religious conscience of the individual" (Yusuf Khass Hajib, 1983) visualized by means of dialogues between Highly Praised and Wide Awake.

The plot of the story could be summarized as follows: Full Moon successfully serves the King and dies. The son of Full Moon, Highly Praised, relieves guard and becomes the King's most loyal servant. The King, who is pertinaciously aspiring after the Justice, also requires the counsel of Wide Awake. However, Wide Awake, attempting to keep himself away from worldly concerns, returns the request. At the end, he also dies leaving the King and Highly Praised unassisted. It should not be forgotten that even Wide Awake wins the debate; Highly Praised is the hero of the whole story. On the allegorical level, Yusuf's story could be interpreted as follows (Yusuf Khass Hajib, 1983): "Justice, to be exercised properly, requires Fortune, Wisdom, and the end what we might call Religion".

As Arat (Yusuf Has Hacip, 2008) emphasized in his introduction to Turkish translation of the book, Kutadgu Bilig could shed light on studies of not only Turkish literature but also Turkish cultural and political history. Moreover, the book includes challenging inspirations of thousand years old for ones who are in quest of clearing up millennium's acute problems in various fields.

Justice

The root of the word of, "jus" means "right" or "law". According to Oxford Dictionary, a just person is someone "doing what is morally right and giving everyone his or her due".

"Justice" is not only a moral but also political concept which refers on one hand a virtue of character and on the other hand a quality of society. As early as the ancient communities, the main aim of a government has been to provide and secure the justice. In other saying, justice is accepted as the primary link between the community and the leader (Kriger & Seng, 2005).

Before highlighting how Kutadgu Bilig discusses the concept of justice, it would be worthwhile to analyze and differentiate the term "justice" from Islamic and Western points of view. Islamic understanding of justice is relevant for our study, because two advice texts under researched have Islamic origins. Besides western insight into the justice is also relevant, because modern leadership studies have been developing based on western worldview.

Pomerleau (2013) summarizes the western history of "justice" as following:

"Western philosophers generally regard justice as the most fundamental of all virtues for ordering interpersonal relations and establishing and maintaining a stable political society. For Plato, justice is a virtue establishing rational order, with each part performing its appropriate role and not interfering with the proper

functioning of other parts. Aristotle says justice consists in what is lawful and fair, with fairness involving equitable distributions and the correction of what is inequitable. For Augustine, the cardinal virtue of justice requires that we try to give all people their due; for Aquinas, justice is that rational mean between opposite sorts of injustice, involving proportional distributions and reciprocal transactions. Hobbes believed justice is an artificial virtue, necessary for civil society, a function of the voluntary agreements of the social contract; for Hume, justice essentially serves public utility by protecting property (broadly understood). For Kant, it is a virtue whereby we respect others' freedom, autonomy, and dignity by not interfering with their voluntary actions, so long as those do not violate others' rights; Mill said justice is a collective name for the most important social utilities, which are conducive to fostering and protecting human liberty. Rawls analyzed justice in terms of maximum equal liberty regarding basic rights and duties for all members of society, with socio-economic inequalities requiring moral justification in terms of equal opportunity and beneficial results for all; and various post-Rawlsian philosophers develop alternative conceptions."

Even though, at the level of philosophy it is highly possible to observe uniformity down the ages; starting from the fourteenth century the concept of justice became a principal debate issue of social and political order. Deeply transforming commercial and industrial conditions pushed mediaeval western world to question the importance and limits of justice. Besides well-known advice of Jesus "give to Caesar what belongs to Caesar and to God what belongs to God!" supported a separation between the sacred and secular fields of daily life (Iqbal & Lewis, 2009).

"Adl" is Arabic equivalent of "justice" and appears as focal point of Islamic ethics and politics. Even though in practice it is mainly associated with religious law, justice is beyond religion. The meaning of "adl" is "to straighten", "setting in order", and "fixing in the right place".

Not only "Quran", the sacred scriptures of Islam, but also "Hadith", a collection of sayings attributed to the Prophet, discuss justice as one of the main themes of not only human interrelations but also governmental procedures.

Ali Ibn Abi Talib, the last Rightly-Guided Caliph, writes an epistle to his fellow Malik al-Ashtar, whom he had appointed governor of Egypt. While he outlines qualifications and responsibilities of a governor, he advises sagaciously to maintain justice and being humble to the people (Ali Ibn-i EbiTalib, 1997).

"The second teacher" after Aristotle "the first one", Abu Nasr Muhammad ibn Muhammad Farabi, argues that the virtuous city united by love, controlled and maintained by justice, which followed upon love (Syed, no date).

According to al-Ghazali who is a prominent thinker of eleventh century, governments' responsibility of top priority is to bring prosperity to subjects through justice (Gazali, no date).

Ibn Taymiyya, who was a theologian and religious jurist, discusses the importance of justice with these words (İbn Teymiye, 1999):

"God upholds the just state even if it is unbelieving, but does not uphold the unjust state even if it is believing," and that, "the world can survive with justice and unbelief, but not with injustice and Islam."

Tyan (2013) summarizes development of the concept of justice at a continuum from al-Mawardi to Ottomans in this manner:

In al-Māwardī's definition, 'adāla, the quality of 'adl, is described as a state of moral and religious perfection. For Ibn Rushd it consists in not committing major sins, and also avoiding minor ones. But another author observes that such a state can be found only very exceptionally, in the saints; that 'adāla simply describes the state of a person who in general obeys the moral

and religious law. This last conception is the one that came to be finally accepted. In the latest stage of Muslim law, as it appears in the codification undertaken in the Ottoman Empire about the middle of the 19th century, the following definition is given: "The 'adl person is one in whom good impulses prevail over bad". In short, one can translate 'adl by "person of good morals", with the essentially religious sense that this has in Islam. Whether this quality must be a natural inclination, innate or acquired, or whether it is sufficient for it to be achieved by an effort of will, is however a theoretically disputed point"

According to the leading Muslim scholar of twentieth century Fazl-ur Rahman, Islamic monotheism is organically linked to the idea of justice. He states that "in the absence of seeking the general welfare of men, worship of God— even of one God— is not only meaningless but sheer hypocrisy" (cited in Kriger & Seng, 2005).

Iqbal and Lewis (2009) summarizes the whole story as following:

Justice as the precondition for preserving peace, equilibrium, and harmony on earth, characteristics which are essential in their own right as well as to enable humankind to understand the demands of their position as the trustees of God on earth.

At that point it is coming in sight how Islamic understanding of justice is differentiating from western version of justice. First of all, the separation of sacred and secular sides of life is unthinkable. That is why after migrating to Medina; the Prophet Muhammed established the first community-state of Islam. Islam attempts to regulate both relationships to God and to others contacted in social life. Because of its comprehensive approach to the human life, Muslims constructed not only religious rules and institutions but also laws and institutions governing a society (Mahdi, Rahman & Schimmel, 2012). Secondly; while modern-days' justice is based on "humanist principles or documents such as the Universal Declaration of Human Rights, the Islamic position is rooted in the metaphysical and the responsibilities of adherents as the trustees of God on earth" (Iqbal & Lewis, 2009). What makes the concept of "justice" so complicated is also the transformation of the extent of the word from classical times to today (Slote, 2010):

Plato in the Republic treats justice as an overarching virtue of individuals (and of societies), meaning that almost every issue he (or we) would regard as ethical comes in under the notion of justice. But in modern usages justice covers only part of individual morality, and we don't readily think of someone as unjust if they lie or neglect their children--other epithets more readily spring to mind. What individual justice most naturally refers to are moral issues having to do with goods or property.

For instance, also in Turkish language "adalet" is defined besides "giving everyone his or her due" as "doğruluk" meaning uprightness. However, if every day usage is considered, there exist a slight difference between "adalet" and "doğruluk".

Justice in Kutadgu Bilig

It must be underlined that consideration of justice as a crucial step of managerial sustainability exists in almost all advice texts produced by Islamic civilization. Great vizier Nizam al-Mulk (1960) states in very beginning of his treatise called Siyasat-Nama an Arabic proverb; "a kingdom may list while there is irreligion, but it will not endure when there is oppression".

Ibn Taymiyya (1999), a theologian and religious jurist, discussed the importance of justice in his book dealing with public and private law in Islam :

God upholds the just state even if it is unbelieving,

but does not uphold the unjust state even if it is believing,' and that, 'the world can survive with justice and unbelief, but not with injustice and Islam.

However; our study aims to show the relevance of books of advice to managerial sustainability by the use of a single selected text namely Kutadgu Bilig. In that case we can proceed with the concept of justice within the scope of Kutadgu Bilig.

According to Yusuf the key to a sustainable management is before anything else justice: "And if you desire everlasting kingdom, then do justice and remove injustice from the people". Kutadgu Bilig also discusses the importance of justice for a ruler profoundly. According to Yusuf, (Verse: 2030-2036).

As for the one who is unjust, he cannot enjoy his rule, nor can the people bear his injustice. A wise man has said that unjust rulers never rule for long. Injustice is a blazing fire which burns whatever it comes near and justice is water that brings forth blessing whatever it flows. The prince who desires to enjoy a long rule must promote justice and protect his people. With justice the territory will increase and the realm will thrive; with injustice the territory will diminish and the realm will fail to ruin. Many a royal court has been ruined by an unjust ruler, who himself grew weak and died of hunger in the end. As long as a prince keeps a steadfast heart and promotes justice, his rule will not collapse but long will stand upright.

He emphasizes justice as one of the two main bonds which hold the state together (Verses: 2015-2018):

There are two bonds which hold the state together. One is wakefulness; the other is justice, the root of government. If the prince is wakeful, he keeps guard over his realm and cruches the foe's neck and tramples upon him. And if the prince dispenses justice, he keeps his realm in good order and causes its sun to shine. These are the two bonds of rulership: as long as they are perfect, princely state endures.

He does not perceive it enough to mention the necessity of justice for a state and makes a backward deduction by signaling destruction caused by injustice (Verses: 2023-2024):

There are two things which undermine princely rule, and cause the ruler to stray from the straight path. One is injustice, the other is negligence. With these two the prince may ruin his realm.

According to Yusuf, oppressor will be disgraced in both worlds. An oppressor ruler not only endangers the sustainability of the state, but also will be punished in afterlife (Verses: 1283-1284):

Do not throw yourself in the Fire for the sake of this world. Do not oppress people or appropriate their goods.

On the contrary, permanent virtuous behaviours are expected from a ruler. In this manner he could win the confidence and love of his followers (Verse: 1367):

Pratice virtue in place of oppression and violence. Strive with hand and tongue to make the people love you.

As it is stated in the definition of justice, a just man is someone who is giving everyone his or her due. Carefully considered this aspect of justice requires a clear understanding of reality and even sagacity. Yusuf successfully propounds it as a prerequisite of being a great ruler (Verses: 5885):

If a man failed to distinguish good from bad and straight from crooked, how could he become a great ruler and a powerful prince?

Justice is a sine qua non for any level of administration. A just ruler is also liable to assign just officers starting from the position of viziership (Verse: 2208):

He ought to be handsome of face, and well-kempt in appearance, while in manner he must be straightforward and also genial. Thus he will pay the people their due,

and provide them benefit for many a month and year.

Establishing justice in a country decidedly gets start through establishing justice at home (Verse: 4527-4530):

Again, treat your servants and underlings well. Give them enough to eat, and make up what is deficient in their dress. Task them only according to their strength, do not give them too much hardship to bear. God will make you answer for your treatment of them, He will be their adversary against you. They too are God's servants. So do not oppress them, or you will have hell to pay.

He many times reexpresses inevitability of justice with the intention of maintaining sustainability in management. This is at the same time what God commands him as an administrator (Verses: 1450-1451):

If you would maintain for long your princely station, O King, there are certain things you must do and others you must avoid doing. Strive to do justice and to avoid injustice – in this way you serve God and embrace His gate.

Coding process of our research and constant comparison of texts in different languages revealed an interesting detail. Robert Dankoff (Yusuf Khass Hajib, 1983), in his translation which has been evaluated well-done in literary and linguistic senses, uses the words justice and law interchangeably. That is partly because of that Yusuf counsels law, as opposite of injustice. For example, in verse 2032, the word "törü" meaning "law" was translated by Dankoff as "justice":

Injustice is a blazing fire which burns whatever it comes near. And justice is water that brings forth blessing whatever it flows. The same situation encounters us in verse 454: "A good thing is princely rule, but better even is justice, whom the prince must put into effect".

To sum up, according to texts, justice is the most fundamental requirement of a political order, not religiosity. However, what determines the just and unjust one is law legislated based on religion.

Justice-based implications for a sustainable management

It is considerably purposeful to derive from Kutadgu Bilig concrete justice-based principles targeting sustainable management:

[1] Key to the success in managerial sustainability efforts as in all other fields of the life is unconditionally maintaining justice.

[2] Oppression at any level of the organization causes management to fail. Leadership should internally and externally secure the justice in every detail. A comprehensive approach to the justice should be maintained. Leaders need to know transparently right from wrong and to listen to the voice of inner conscience.

[3] This is an uncontroversial fact that for an entirely just organization employees at all level should embrace same principles. Justice must be acknowledged by employees not only as an organizational policy, but also as a personal value.

[4] Leader should serve as a role model by setting a high value on justice. It should not be forgotten that a fish rots from the head down or vice versa. Foul water makes nothing but soiled.

[5] "Human" factor is another crucial component of management process. A conscious leader aims to satisfy "human" which includes not only employee of the organization but also customers, in order to ride high his business.

[6] Any delay in implementation of justice is non-excusable. Justice must be secured at once and should be implemented al-

most immediately.

[7] Justice manifests itself at three critical points: heart, tongue, and behavior. Leader should believe in justice wholeheartedly, support his belief through what he says, and demonstrate all by his behaviors.

Conclusion

Even though sustainability as a modern phenomenon has its roots in 1970s, there exist historical texts directly or indirectly addressing managerial sustainability. Among these texts, books of advice deserve a particular interest because of their relevance to the field of management.

Yusuf Khass Hajib collected his approach to governance into a book called "Kutadgu Bilig". He lived in the early eleventh century and aimed to develop a framework bringing the reality of politics and moral principles close together. His teachings and experiences had enormously influenced the concept of public administration in Turkish Islamic tradition. According to Yusuf the key to a sustainable management is justice: "And if you desire everlasting kingdom, then do justice and remove injustice from the people".

This study aims to show the relevance of justice to discussions around the concept of sustainable development, specifically sustainability in management. Our work initially analyzes the concept of justice from western and Islamic perspectives, and secondly reviews discourses of Yusuf in the matter of justice. Lastly, it is attempted to derive concrete implications for sustainable management from Yusuf's approach to justice.

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Debtors' Ethical Perceptions of the Debt Collection Process

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Abstract

This study researches debtors' perception of debt collection agencies. The research data shows that a debtor perceives the debt collection as expensive, greedy and uncompromising as well as even sometimes extortionate and threatening. Yet positive perceptions appeared such as flexible, well mannered and polite. The debtor's attitude towards debt collection agencies defines a significant part of the working environment of a debt collection agent – this study provides valuable information to inform the conduct of debt collection agents.

Key Words: debt collection, business ethics, management, financing, language philosophy

Introduction

In society there are numerous different contractual obligations between individuals and business entities – these relations are sometimes not fulfilled as expected, which often means there exists a demand for money from the obligor. The operational environment of a debt collection agency is conciliating these monetary breaches of contract or regulation. On the one hand, there is a creditor expecting full compensation, and on another, a debtor incapable or not willing to fulfil his or her obligation. This study researches debt collection agencies from the point of view of the debtor – how do they perceive debt collection agencies?

The debtor is the one who has an unpaid liability to a creditor. The creditor is therefore a party who expects payment from some debtors – often the creditor is a business entity but not always. The creditor could also be a private individual, who is renting an apartment and the tenant is not paying the rent as agreed. The debtor can be a private individual or a business entity depending on the nature of the receivable.

The creditor can assign a debt collection agency to carry out the debt collection activities. A debt collection agency is a firm that possesses the licensed right to run debt collection activities. A debt collection agency's main function is to motivate the debtor to pay.

A debtor's perception of a debt collection agency can affect the debt collection organization and its members – the debt collection agents. This study explores the general attitudes of debtors towards debt collection agencies with the aim of aiding in understanding the working environment of a debt collection agent. The study's main target is to explain how debtors perceive debt collection agencies.

Generally, we can say that quick loans and short-term loans or obligations have increased drastically in recent years. A consumer can postpone the payment of even the smallest purchases in almost any shop. Furthermore, sellers use monthly payments to make expensive goods look more attractive – for instance, buying a car for just a few hundred euros per month instead of tens of thousands at

once. Or we could imagine a furniture seller who tells a customer not to worry about the price – you need not pay anything for six months. Everything is about distracting the buyer from the price, and making the goods look like they will cost next to nothing. When it is time to pay – maybe through a debt collection agency's actions – it is no surprise that the buyer perceives the debt collector as greedy and the demands expensive or even extortionate.

As offers of short-term loans are constantly increasing, all kinds of automated systems to monitor the consumer's payment behaviour have developed, and often a consumer cannot fully understand how his or her financial capabilities are evaluated. Therefore it can be quite surprising and sudden when a consumer no longer qualifies for a long-term payment method or monthly payment programme from a seller or a loan. Soon a debt collection agency contacts the consumer and its demands are easily perceived as extortionary and uncompromising.

Yet there are multiple stories of how one can easily fall into a situation where a debt collection agency starts to make demands. Ultimately, a debt collection agent tells the debtor it is time to start paying back. We assume that the debtor will not generally perceive a debt collection agent or agency positively – but how do they describe their feelings and what words do they use to define debt collectors?

We shall use an ordinary language philosophy as a loose theoretical basis for analysing the words and phrases debtors use to describe debt collection agencies. This study provides basic analytical data about the attitudes of debtors toward debt collection agencies, which can be used in further studies and in practice in industry. In addition, we see this study as providing important basic knowledge for understanding the sociological environment of the debtor as more and more people fall into debt.

It is difficult to reason this study on the basis of a theoretical perspective, but the current social context clearly indicates that the study is relevant. Quick loans and borrowing money in general has become quite easy for consumers and

it is a daily practice in our lives as almost everybody has at least one credit card in their pocket. Therefore, it is relevant to explore who falls into debt and how they perceive that situation.

This study is based on empirical data where the direct connection to a theoretical framework is more introductory or explaining the theoretical context of where the study belongs. We attempted to gather existing studies that look at debtor's perceptions but unfortunately, we could not find any such studies. Therefore, this empirical study could be seen as the basis for further studies of the perceptions of debtors. The paper concludes by comparing the findings according to a theoretical framework, and identifying the need for the research.

Theoretical background

Ethics is often at least partly defined as acting to prevent substantial harm to others (Robin, 2009), which is then closely connected to the terms good and bad, right and wrong, duty and obligation (Morris, 2004). We base this study on Ludwig Wittgenstein's statement: "If you want know the meaning of a certain word or term, look upon its use in social life". This research is therefore connected to the philosophical conception, which can be referred to as "an ordinary language philosophy", and which especially flourished in Oxford in the 1950s and 1960s (see Wittgenstein, 1981). As von Wright (2001) describes different varieties of goodness, we also consider another aspect of goodness that Wright describes in his book. Wright recognizes instrumental goodness and its counterpart – a bad or poor instrument.

Instrumental goodness appears, for instance, as money which is instrument to achieve a good life. According to Levinas (2007), money itself is nothing more than human labour transferred into measurable units – whether tangible goods or services are purchased using money, behind this there is ultimately always a certain amount of human labour. Levinas (2007) approaches money in terms of interestedness and disinterestedness.

Interestedness refers to 'Freedom, the independence of the rich!' or others in terms of hours, days or years through money in their bank account. Disinterestedness refers to a willingness to give money away to those in poverty, which can be seen when money is not there as it has been given to strangers. Interestedness and disinterestedness could be seen as thesis and antithesis – Levinas (2007) concludes therefore that there must be justice; a society to control these kinds of egoistic or even altruist phenomena – bringing a balance – like a synthesis.

In debt collection, a debtor's monetary payment is missing or not satisfying the asked price. A service or a product has been handed over under the understanding that whoever will benefit from it will pay for it. Debt collection then, means handling that via trust. Therefore, we also consider the debt collection service itself as an instrument, which targets as a result of a better life a return to monetary balance between the creditor and debtor – although trust might remain out of balance. Is debt collection good or not good? From an instrumental point of view this is another way of asking whether the debt collection is successful or not? From the debtor's point of view, an instrumentally good debt collection service could mean the debt collection which results in as little harm as possible toward the debtor on conducting the debt collection.

As in a previous study (Jalonen & Takala, 2016) of the profession of debt collection agents from the ethical point of view, we see that an employee of a debt collection agency is surrounded by ethical dilemmas, where on one hand, the creditor is expecting money as quickly as possible from the debtor, and

on the other hand, the debtor might fall into debt without any intention of paying anything at all. There are also situations where the legislation is guiding our conduct in one direction, and the employee's own moral code (conscience) is in conflict with those regulations.

Every business can be considered a mixed bag of virtues and vices (Hülsmann, 2008) as it is not only about virtues but also vices, for example when some businesses encourage things like greediness or coldheartiness. The virtuous debt collection agent (Jalonen & Takala, 2016) is considered to be selfdisciplined, assertive, judicially prudent, obedient of the regulations and truthful.

Research method and data

The research data was gathered using a questionnaire sent to randomly selected debtors from the Suomen Perintätoimisto Oy's customer database. In this database there were in total 72,738 debtors. From this, roughly half were business entities and half private individuals. If the debtor was business entity, the questions were targeted at the people who take care of payments in, and therefore the answers were always the opinion of a certain individual person. These debtors had many kinds of unpaid liabilities – such as service fees, rent, small loans, goods and others. Our aim was to ensure a healthy variety of different kinds of debt collection cases.

In total we gathered 157 answers from which 118 were full answers and qualified together as a representative sample of the debtors' perceptions of debt collection agencies. The respondent's ages ranged from 24 to 71 years.

In the questionnaire, the debtors were asked to freely list three adjectives with which they would describe a debt collection agency, and to write about positive and negative experiences they have had with debt collection agencies. The data therefore contains lists of adjectives and texts describing experiences.

The raw data was then analysed and classified using a narrow content analysis method. Every respondent's adjectives were classified by defining a corresponding English language adjective to best describe the Finnish language adjective or, as many of the respondents did not give an exact adjective or wrote short phrases instead of a single adjective, we sought adjectives that best matched the respondent's estimated perception by reading other adjectives and the descriptions of their positive and negative experiences.

We found from the research data, a total of 343 adjectives from which 120 were unique. We focused on those adjectives that appear more often than rare adjectives to obtain an understanding of the debtor's common opinion about debt collection agencies. In addition, we searched the data for those adjectives that are antonyms of each other or adjectives that are close or connected to each other.

Finally, the adjectives were analysed using logic and real life use and combinations with other adjectives that the same respondent mentioned in his or her answers. These logical analyses and combinations are connected to ethical theories for understanding more deeply the debtors' attitudes toward debt collection agencies.

Findings

The research data shows that there are a total of four adjectives within the responses that are repeatedly used to describe a debt collection agency from the perspective of the debtors, and these include 'expensive' (28 times), 'greedy' (23 times), 'extor-

tionate' (21 times) and 'uncompromising' (20 times) (see Table 1). After these adjectives, the next most often repeated on the list does not even reach a count of ten. We classify these four adjectives as key elements in the description of debt collection agencies from the debtors' point of view.

The next most common adjectives that appear 8 or 9 times include 'flexible', 'oppressive', 'threatening', 'criminal', 'efficient' and 'frightening'. From these 'threatening' and 'frightening' are close to each other, and therefore we can propose the combination of 'threatening and frightening' as one of the key elements when their occurrence is counted together in the research data (total 17 times).

As every respondent had the opportunity to list three adjectives, some of them are reduced or classified as the same – appearing quite often with the adjective 'expensive'. The adjective 'expensive' appeared 28 times in total but only 23 of the respondents mention it, meaning that it was duplicated five times in the answers. The same occurrence appeared with other adjectives as well, albeit rarely.

Adjective	Occurrence	Percentage
Expensive	28	19.5
Greedy	23	19.5
Extortionate	21	15.3
Uncompromising	20	16.1
Threatening and Frightening	17	12.7

Table 1. The occurrence of adjectives

Combining the results by searching for those respondents who used one or more of the key elements 'expensive', 'greedy', 'extortionate', 'uncompromising' or the combined adjective set of 'threatening and frightening' to describe debt collection agencies, as much as 67.8% of the debtors' attitudes toward debt collection agencies is explained. Our key elements therefore give a reliable picture of the debtors' perception of debt collection agencies.

We could conclude that overall the most common perception arising from the research data about debt collection agencies from the debtors' standpoint is 'a frightening business entity' which is 'expensive' for a debtor and greedily demands payments without making compromises. This presents a cold and stony picture of debt collection agencies in general. Could we see this negative perception even as a consideration of something harmful for the debtor? Robin (2009) states that ethics is at least partly defined to prevent substantial harm, and therefore we can even ask: Do debtors consider debt collection as unethical rather than ethical? Two respondents claim that debt collection agencies are directly immoral.

However, positive perceptions also appeared, such as 'flexibility', 'polite' and 'well-mannered' as well as 'understanding'. We categorised these positive perceptions into three different themes: adaptive, truthful and well behaved.

Expensive debt collection

Within the research data, the adjective 'expensive' gained the highest occurrence; even 19.5% of debtors mentioned this adjective in their responses. The adjective 'expensive' is therefore a strong descriptor of the debtors' perception of debt collection agencies.

The word 'expensive' can be understood through three different meanings – the first being what it literally means that something has a high price, that it is costly. One could also describe something as 'expensive' by stating that it is dear, important or

having a high value. Moreover, especially in our context, one could use 'expensive' to mean that something is difficult to afford with his or her financial resources.

The adjective 'expensive' is somewhat strange in this context as it creates the idea of person P planning to buy product or service X, but P thinks that X has a high price. However, the nature of the debt collection is such that a third person – more accurately the creditor – has selected a debt collection agency, and therefore has already 'bought' a service and the debtor is just covering the creditor's expenses to the debt collection agency. P therefore does not have any power over the selection of the service, and yet P perceives the service as 'expensive' as it is P who is paying the price of the service.

Among the three initial meanings of the word 'expensive', the second one can be considered irrelevant. It is difficult to imagine that any debtor would refer to a debt collection service as dear, important or high in value by stating it is expensive. The other two meanings can, however, apply to how debtors actually perceive the collection agency.

Some collections services (X) can also be expensive, and therefore have a high price in two different meanings – that it is too expensive compared to the value that is gained from paying the price or that the price is correct in comparison to the value but it is high compared to one's financial means. Obviously, these can both be true as well.

The debtor can think that the debt collection fee is too high compared to the service he or she receives – that the service contribution does not match the asked fee. This can also be because the debtor did not select the service at all – he or she might think that it was totally unnecessary to use a debt collection service against him or her, and therefore any price would be seen as 'expensive'. The debtor could also accept the actions taken to collect the debt, but think them unnecessarily heavy – that the same result could have been gained with less effort. In a further scenario, the debtor could accept the actions and their scale, but perceive the fees as being too high in comparison to the actions.

We can imagine that for many debtors the situation is such that they are incapable of paying their obligations, and therefore the debt collection fee is hard to pay.

What would a contrary adjective be then – what are the antonyms of 'expensive'? Literally as expensive is something that has a high price then the antonym is something that has a low price, and therefore cheap or inexpensive. It sounds strange, however, to describe a debt collection agency as cheap or inexpensive as the price (debt collection fees) are more like damages that need to be covered – they are more likely to be described as "reasonable fees" or "agreeable fees".

Among the debtors' answers in the research data, none of these antonyms or even close equivalents exist. We can then assume that 'expensive' as a description of the debt collection service is more on that a type of perception where the debt collection actions are more unnecessary in total or part than they are acceptable and simply hard to afford. For example, the word 'useless' appears in the research data (three times), as the debtor thinks that the debt collection services are unnecessary.

Instrumental goodness or badness (or a poor instrument) is related to the function of the debt collection agency to deal with unpaid monetary liabilities. Instrumentally, the service is then about money and trust. As Levinas (2007) states, money is nothing other than human labour transferred into measurable units. The adjective 'expensive' is closely connected to these theories.

As we imagine a debtor who agreed to purchase a service or good at a certain price; therefore, the debtor was ready to

spend a certain amount of his or her measurable labour units, we can assume that he or she is often satisfied with the terms of agreement and time of purchase. When the debt collection agency adds interest as a penalty to the price and their fees then the price differs from the principal price – and hence the use of adjectives like ‘expensive’ or even ‘extortionate’ comes from the effect of the higher price.

As it might take a long time from the actual purchase and the debtor might hardly remember the value of the service or goods, then it is understandable that they may perceive the debt collection as expensive. The perception that the service is too expensive may be a consequence of realising or remembering the original principal price.

Greedy debt collection

The adjective ‘greedy’ is the second most commonly occurring among the research data – 19.5% of the debtors in the research describe debt collection agencies as greedy. The word ‘greedy’ can be understood in many ways depending on the context. The most relevant in the debt collection context is the definition of the desire to acquire or possess money – greed is ‘having an excessive desire to acquire or possess money’. Furthermore, ‘greedy’ can be understood as the wish to possess more than what one needs or deserves.

Yet the adjective ‘greedy’ has another meaning, such as the desire to eat or drink excessive amounts or being eager for pursuit such as being eager for the opportunity to prove one’s abilities. We assume that our respondents were not meaning that kind of greedy, and in this context it is more about the greed associated with acquiring or possessing a lot of money.

It is no surprise that a debtor perceives a debt collection agency as someone with an excessive desire to acquire money, as it is obvious what debt collection agencies exist for – to gather money from debtors who are not paying on time. The debt collection service would not be good at debt collection if it were not conducting its work by showing a strong desire to collect. However, does the debtor perceive the debt collection agency as greedy because it collects money for a principal creditor so eagerly or for the debt collection agency itself? We would say that the debtor does not distinguish where the money ends up after the debt collection – with the debt collection agency or the principal creditor. As it is the debt collection agency who makes all the demands, all the greediness is reflected in the debt collector – even that greediness that has its roots in the creditor’s conduct.

As Hülsmann (2008) states the business has a tendency to encourage vices such as greediness, but is greediness really a vice for a debt collection agency? Could it even be seen as a virtue as it is what the debt collection agencies are there for – to ensure cash flow for its clients. Yet surely for a debtor it can be seen as a vice.

As the word ‘greedy’ can also be understood as the desire to possess more than one needs or deserves, we can analyse whether the respondents show such a perception. That would mean then that in the debtor’s view the debt collection agency is willing to get more than they deserve or more than they need. This logically means that the debt collection agency does not have the right to get that much. The debtors’ perception can also be questioned if they think the debt collector is stealing something through criminal activities – there seems to be such evidence in the research data as the word ‘criminal’ was mentioned eight times in the research data (6.8% of the debtors perceive debt collection agencies as criminal). Among those eight who perceive debt collection agencies as criminal, three of them also use

the word ‘greedy’ when describing a debt collection agency.

Another occurrence in the research data that creates a similar connection suggesting that the debt collection agency does not deserve what they demand is the word ‘unfair’ – the debtors mentioned ‘unfair’ five times when describing the debt collection agency. Again, one of those who described a debt collection agency as ‘unfair’ also used the word ‘greedy’.

It seems then that at least some debtors perceive debt collection agencies as demanding something they do not deserve – even attempting to get that unlawfully via criminal means.

The word ‘greedy’ has antonyms such as ‘generous’, ‘benevolent’ or even ‘altruistic’. These adjectives or even close equivalents do not appear in the research data at all.

Extortionate debt collection

The adjective ‘extortionate’ appeared 21 times meaning that it explains 15.3% of the attitude of debtors toward debt collection agencies. The adjective ‘extortionate’ also appeared with the same respondents’ responses duplicated three times – therefore only 18 respondents used it. The word ‘extortionate’ is closely connected to the word ‘expensive’ albeit with a more negative meaning than mere ‘expensive’, yet only two respondents mentioned both ‘expensive’ and ‘extortionate’.

The word ‘extortionate’ means something that is illegally used in its official position to obtain property. It greatly exceeds the bounds of moderation. For instance, an extortionate price which is too high and thus more than just expensive is outrageously expensive. Antonyms for extortionate, for instance, would be reasonable, fair or inexpensive – similar to the word expensive in our context. We can clearly see a connection between the words ‘expensive’ and ‘extortionate’.

As with the word ‘greedy’ we see that some debtors tend to perceive debt collection agencies as demanding more than they deserve – even through criminal activities. We can also see mentions of the word ‘extortionate’ in a similar manner as when debtors perceive debt collectors as demanding outrageous amounts. This raises the question of what makes them think the debt collector’s demands are more than just expensive – even extortionate.

One explanation might be fees and the interest penalty, which are both seen as something extra that a debt collection agency adds to the principal claim. Many times, especially in the case of small business creditors, the creditors are not demanding payment of interest at all, even though the debt has remained unpaid for a long time – and it is the professional debt collecting agencies that calculate and add the interest to the claim as well as the fees based on their activities. The principal unpaid errand therefore becomes unfairly expensive from the debtor’s stand point, and is perceived as extortionate.

Yet it is possible that one claims a debt collection service to be extortionate in another manner than just price – such as the terms of the payment. As debt collection agencies tend to demand payments instantly or unreasonably quickly after the first contact with the debtor, which the debtor can then perceive as an extortionate demand.

Uncompromising debt collection

The word ‘uncompromising’ also appeared frequently in the research data and this explains the debtors’ attitude for 16.1% of the respondents. The word ‘uncompromising’ is slightly different to the words ‘expensive’, ‘greedy’ or ‘extortionate’ as it can be understood as legally correct but not flexible in conduct.

The word ‘uncompromising’ refers to someone that does not make concessions, and is inflexible in negotiations. Neverthe-

less, it means that the one who describes the other as uncompromising tends to think that the other party in the negotiation has the right to stick to his or her opinion – that it is not legally or ethically wrong to refuse any concessions. Still the debtor can consider this bad and at least the debtor could say that he or she does not like how the negotiations went.

The debt collection agency's professional conduct demands that they comply with the creditor's orders as well as protect the creditor's interests in their actions and negotiations with the debtor. As the debt collector is acting on behalf of the creditor, compromises in certain situations are legally impossible, although sometimes compromises can be part of good debt collection conduct, and some debtors seem to recognize this, as the word 'flexible' is even mentioned nine times.

We can imagine a debtor asking for some flexibility from a debt collection agency, and that agent then refusing to make any concessions. The debtor therefore could easily perceive such a refusal as inflexibility or being uncompromising. But what makes the debtor think the debt collection agency's refusal as unfair? If it is considered unfair, it means that in the debtor's ethical worldview, the debt collection agency should have understood his or her situation better and agreed with him or her. The perception of unfairness is where the debtor still thinks that the debt collector is working according to the laws and regulations, but is kind of insensible or uncaring. The adjectives unfair, insensible and uncaring appeared in the research data several times helping to explain 9.3% of the debtors' perception of the debt collection agency.

Yet if a debtor perceives the refusal described above so strongly as wrong that it is even seen as being against the law or good manners from his or her point of view – how would he or she even consider that as uncompromising behaviour anymore? In such cases, we propose that the debtor's perception moves towards 'extortionate', 'greedy' or even 'criminal' in their evaluation of debt collection agencies.

The debt collection agency as a threat

The combined results of the adjectives 'threatening' and 'frightening' counts as high as 12.7% of the debtors' perception of debt collection agencies. We can understand that something considered a threat is frightening or threatening. When some issue is considered a threat, it logically means that some bad or evil might happen – and many times it is also because of a lack of knowledge of the bad or evil that might happen.

The word 'threatening' means foreshadowing with evil or tragic developments. The legislation in Finland demands debt collection agencies to clearly tell the truth to a debtor about what happens if the debtor does not comply with the payment methods mentioned during the debt collection. These, often written, descriptions of the proposed actions may be seen threatening.

According to Aristotle, emotions are our built in alarm system for ethical matters (see Brown & Mitchel, 2010) and as the perception of something as frightening is emotional, we can consider that the debtor could see the debt collection as alarming and unethical.

As the debtor sees the debt collection agency as a threat, this can mean that in the debtor's view debt collection activities make something in his or her life worse. We can imagine that this involves monetary issues, but may also involve social status through the possible shame from their social network and the social pressure on the debtor.

The debtors' positive perceptions

Some adjectives in the research data can be considered positive in their nature, and we see them in a broader sense by combining some of them according to their close connection to each other. We found three positive themes expressed through the adjectives 'adaptive', 'trusting' and 'well behaved'.

Under the term 'adaptive', we gathered adjectives such as flexibility, understanding and conciliatory. This kind of theme can be found from 9.3% of the respondents. The common factor for these debtors is their perception of a debt collection agency that is at least sometimes adapting to the debtor's situation – willing to make some concessions, understanding the debtor's bad situation or conciliatory towards some dispute with the creditor.

The debt collection agency was viewed as trusting in 5.9% of the respondents' answers. Yet there were also two who described the debt collection agencies as untruthful, which is totally the opposite. Trusting refers to the idea of maintaining privacy and valuing this highly.

Good manners, friendly behaviour and polite conduct also arise from quite a number of the answers. As much as 10.2% of the debtors perceived the debt collection agencies' conduct as good behaviour towards them. Yet again contrary adjectives also appeared.

It seems that the debtors value a flexible and understanding approach with polite communication within a trusting environment and maintaining privacy.

Debtor's perception affecting the debt collection agent

Business ethics in general involves the economic system, organization and individuals (Lozano, 1996). In our context, the individual is a debt collection agent and the organization a debt collection agency. The part of the economic system is the reality where the debt collection work is conducted – among debtors. The debtors' perceptions of the debt collection agencies are part of the business ethics of debt collection.

As our analysis shows, more than two thirds of the debtors' attitudes are explained through the terms 'expensive', 'greedy', 'extortionate', 'uncompromising', 'threatening and frightening'. The debt collection agents' daily work involves dealing with people who perceive the organization that he or she represents mostly negatively. Reasoning their actions through well-established moral codes with advice from a moral manager (Treviño, 2000) would be very helpful in the whirlwind of ethical dilemmas that exists surrounding the debt collection agent's conduct.

The debt collection agent's daily work is full of decisions which can be understood as judgements in certain situations or in relations to certain issues, such as whether to give one week more to a debtor to pay up or not. These judgements are more or less rooted in ethical evaluation processes. These judgements can be singular or comparative (Sparks, 2010) in nature – with or without multiple options or previous similar situations for comparison. These judgements are based on the employee's own moral codes and the rules of discipline within the organization – if those rules remain vague, conflicts could arise in regard to the perceived pursuit of proper ethical considerations (Allison, 1998).

The debt collection agent's ethical judgements strongly affect the debtor's perception of debt collection. If the debt collection agent gives one week more to pay, then maybe the debtor won't evaluate the debt collection service as uncompromising while at same time the creditor may evaluate the debt collection service as less professional. To compromise may therefore be against the debt collection agent's profession, but surely compromises

can be the right method in some situations – depending on multiple factors. This can similarly be applied to the other adjectives identified in this research.

Conclusion

The debtors perceive the debt collection agencies as expensive and sometimes even extortionate as well as greedy, uncompromising and even threatening. As we assumed, the debtors' perception of the debt collection agencies overall was not quite positive, but how it is perceived is now explained more clearly and in detail. Nevertheless, positive perceptions did appear such as flexible, understanding, trusting and well-mannered.

The main task of the debt collection agencies is to collect unpaid amounts for its creditors while protecting the creditors' interests. The debt collection service is ordered by the creditor, but in addition to the creditor the debtor also evaluates the service from his or her point of view as the target of the debt collector's actions. What might be good for the creditor is not necessarily good for the debtor and vice versa.

According to the rules of the debt collection industry, debt collection fees are mostly demanded from the debtor; therefore, the creditor 'buys' a service which is 'paid for by' the debtor. The nature of the debt collection industry is that one requests a service and another is obligated to pay it, and this creates dissatisfaction for the debtor. That disappointment can be seen in the often mentioned adjectives such as expensive or extortionate debt collection in relation, for example, to the pricing of the service.

The work of the debt collection agency is to collect money for the creditor, which the debtor perceives then as a greedy trait. Protecting the interests of the creditor is perceived as uncompromising conduct. It seems that the debt collection agency is

evaluated negatively among debtors. Could that even be seen as the vice of coldheartiness, as Hülsmann (2008) describes the process whereby the creditor hires a debt collection agency to carry out the ugly part of their business demands?

Money is considered instrumentally good in the sense that monetary units can be exchanged for a good or better life, and the research data shows that debt collection is connected to money through the adjectives 'expensive', 'extortionate' or 'greedy'. This could be understood as lowering the effectiveness of money as a source of a good life and that money is therefore a bad instrument from the debtor's point of view.

Among the positive perceptions flexible, polite and preserving privacy are highly valued, and so we could see these as guidelines for an employee of a debt collection agency to improve their conduct and more easily deal with the pressure of the ethical challenges of the work of a debt collection agent. When comparing these positive traits, the debtors refer to quite different virtues to those we identified in a previous study (Jalonen & Takala, 2016) investigating debt collection agents in their work. Surely some of them are loosely connected such as trustworthiness and telling the truth, yet being flexible or conciliatory are something different. This raises the issue that different players in the debt collection environment might expect their own set of virtues from the debt collection agent.

In our previous study (Jalonen & Takala, 2016), debt collection agents were shown to avoid saying that they are working in a debt collection agency in order to avoid jokes about motorcycle clubs and other harmful perceptions from people who do not actually know what it is really like to work as a debt collection agent. This research provides further information about how demanding it is to work in a debt collection agency, while also hinting at potential areas that conflicts might appear and what the debtors value most highly.

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Promoting Sustainability: The Effects of Workplace Mindfulness Training

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Abstract

Mindfulness training is enjoying growing popularity in workplaces. In the current study, the effects of workplace mindfulness training were evaluated using quantitative and qualitative methods. The study's novelty value arises from the implementation of workplace training among factory employees and the mixed-methods approach to evaluation. The quasi-experimental design with training and control groups included pre- and post-measurements and four focus group interviews. The results of the pre-post-test indicated that, compared with the participants in the control group, the participants in the mindfulness-based training group displayed significantly greater increases in mindfulness, positive emotions and hope pathways after training. The findings from the focus group interviews also indicated positive effects associated with relaxation, creativity at work, quality of social interactions and quality of sleep. The participants also perceived challenges in the training, such as inexperience, odd and difficult mindfulness practices, difficulties with home practice, a lack of social support and the demanding features of the environment. These results were discussed in light of the added value of the mixed-methods evaluation approach.

Key Words: workplace mindfulness training, mindfulness, positivity, hope

Introduction

Mindfulness training is enjoying growing popularity in work life settings, with the aim to increase employees' mindfulness level and thereby their well-being. Prior evidence suggests that higher mindfulness is associated with reduced stress (Ciesa and Serretti, 2009) and better recovery from work (e.g. Hülshager, Land, Depenbrock, Fehrmann, Zijlstra and Alberts, 2014). Mindfulness can be defined as non-judgmental, moment-to-moment awareness which can be cultivated through formal meditation and informal practice in everyday life (e.g. Kabat-Zinn, 2003). Trait mindfulness refers to how mindful individual tend to be and act in daily life. Mindfulness is constituted of various facets, such as non-reacting, observing, acting with awareness, describing and non-judging experiences. Of these, non-reacting, defined as the ability to step back from and not be overwhelmed by distressing experiences, is an important contributor to employee well-being (Malinowski and Lim, 2015).

Three broad streams of mindfulness research exist. First, correlational and cross-sectional research explores associations between mindfulness levels and other factors (e.g. Malinowski and Lim, 2015). Second, diverse intervention studies examine the effects of various types of mindfulness training, while the third stream consists of laboratory-based research (c.f. Keng, Smoski and Robins, 2011). In this variety of methods used to study the effects of mindfulness training, there seems to be a lack of studies employing mixed methods. In addition, participants in workplace mindfulness-training interventions frequently have been employees in the health care and education sectors. Therefore, the aim of the current study was to use quantitative and qualitative methods to explore the effects of workplace mindfulness-based stress reduction (MBSR) training for factory employees.

Mindfulness training

Previous research indicates that mindfulness training can lead to higher self-reported mindfulness (e.g. Anderson,

Lau and Bishop, 2007), and a number of studies have demonstrated that increases in mindfulness levels mediate the effects of mindfulness interventions on outcomes, such as well-being (for a review, see Keng, Smoski and Robins, 2011). For instance, a structured, group-based MBSR programme employed mindfulness meditation to develop enhanced awareness of the moment-to-moment experiences of perceptible mental processes and thereby improve psychological and physical well-being (e.g. Grossman, Niemann, Schmidt and Walach, 2004). In accordance of these findings, it was proposed that:

Hypothesis 1: Compared with the participants in the control group, the participants in the mindfulness-based training group will display increased mindfulness after the training.

Mindfulness and emotions at work

In general, mindfulness seems to support emotion regulation, for instance, reducing emotional reactivity (e.g. Arch and Craske, 2010). Furthermore, mindfulness seems to stabilise attention in the present and decrease mind wandering, which has close links to negative affect and negative mood. This link is especially strong when the mind wanders to past topics which include negative content (i.e. rumination). (Smallwood and O'Connor, 2011; Smallwood and Schooler, 2015.) Therefore, if mindfulness training can increase focus on the present moment and reduce mind wandering, this training might decrease negative emotions. In line with this speculation, a body of empirical evidence suggests that MBSR training decreases the emotions of fear, anger and worry (Robins, Keng, Ekblad and Brantley, 2012). Mindfulness is associated not only with diminished negativity but also enhanced positive emotions. Overall, evidence from correlational studies suggests that higher mindfulness is associated with higher levels of positive affect (Keng, Smoski and Robins, 2011). For instance, Schutte and Malouff (2011) reported an association of mindfulness with higher positive affect and lower negative affect, and in another study, mindfulness training focused on

loving-kindness meditation was able to increase daily experiences of positive emotions (Fredrickson, Cohn, Coffey, Pek and Finkel, 2008). Based on these findings, it was hypothesised that:

Hypothesis 2: Compared with the participants in the control group, the participants in the mindfulness-based training group will show higher increases of positive affect (a) and greater decreases of negative affect (b).

Mindfulness and hope at work

Hope can be defined as the perceived capability to see pathways to desired goals and to motivate oneself through agency thinking to use those pathways. The hope construct distinguishes between agency and pathway thinking, but hopefulness requires both as they feed on each other (Snyder, 2002). It has been proposed that, when individuals have mindfulness and can step back from emotional reactivity, they experience more hopeful attitudes (Malinowski and Lim, 2015). Accordingly, an integrated mindfulness and hope-theory-based meditation-training intervention could increase participants' hope (Thorton, Cheavens, Heitzmann and Dorfman, 2014), and in a mindfulness-based meditation-training intervention, the hope of the training group increased significantly more than that of the comparison group (Munoz, Hoppes, Hellman, Brunk, Bragg and Cummins, 2016). In addition, higher trait mindfulness has been found to be associated with lower cynicism (Taylor and Millier, 2016), which can be seen as a counterpoint to hope. Basing on these findings, it was suggested that:

Hypothesis 3: Compared with the participants in the control group, the participants in the training group will display increased hope in general (a) and increased agency (b) and pathways (c) in particular.

Mindfulness and social relations at work

Researchers have suggested that the participants in mindfulness training 'relat[e] more mindfully' to others and the ability to be more present might result in better listening and focusing on others' needs (Bihari and Mullan, 2014). Social interactions at work can evoke many feelings, from irritation and anxiety to joy. Mindfulness training suppresses automatic tendencies to react to internal and external triggers, such as irritating persons and uncomfortable topics of conversations. Consequently, mindful people might be more able to respond to experiences in an intentional and skilful way, exhibiting less reactivity and more tolerance in social interactions, for instance (c.f. Bihari and Mullan, 2014). In a qualitative study of nurses' experiences of MBSR training, the participants explained that the training helped them focus more on patients and listen more deeply at work (Cohen-Katz, Wilev, Capuano, Baker, Deitrich and Shapiro, 2005). In another study, family therapist trainees reported improved compassion and acceptance of others due to training (McCullum and Gehart, 2010). Based on a review by Boellinghaus, Jones and Hutton (2014), qualitative studies seem to give more support than quantitative studies to the idea that mindfulness training improves other-focused concern. This difference suggests that different data collection methods can paint divergent pictures of the benefits of mindfulness training in the context of social relations. In addition, mindfulness also seems to be linked to openness to new social relationships. For example, one type of mindfulness meditation, loving-kindness meditation, has been shown to increase feelings of social connection and positivity towards novel individuals (Hutcherson, Seppälä and Gross, 2008). Together, these findings indicate that mind-

fulness training may affect the quality of social relations. Based on these studies, it was hypothesised that:

Hypothesis 4: Compared with the participants in the control group, the participants in the mindfulness-based training group will show increased openness (a) and friendliness (b) to other people at work.

Mindfulness and creativity at work

Mindfulness has been shown to be associated with creative thinking. However, in a meta-analysis of 33 empirical correlational and intervention studies, the effect sizes ranged from small to medium. (Lebuda, Zabelina and Karwowski, 2016.) The mindfulness-creativity link likely exists as mindful attention to the present moment reduces the tendency to perform habitual responses, and creative problem-solving often requires openness to various new aspects which emerge in the present situation. Similarly, empirical evidence suggests that even brief mindfulness training can lead to better performance on insight problems (a class of problems in which non-habitual responses or intuition are key factors) (Ostafin and Kassman, 2012). Mind wandering, which often decreases as mindfulness increases, however, seems to be beneficial for creativity (Smallwood and Schooler, 2015). Given that the general pattern of evidence supports a positive link between mindfulness and creativity, it was proposed that:

Hypothesis 5: Compared with the participants in the control group, the participants in the mindfulness-based training group will report higher increases of self-reported creativity at work.

Mindfulness and workability

Workability can be defined as employees' ability to do their job satisfactorily or how well and able they can do their job at present and in the near future given their work demands, health and mental resources. This concept can be divided into two dimensions: mental and physical workability (Ilmarinen, Tuomi and Klockars, 1997). To the best of the authors' knowledge, no prior studies have measured the effects of mindfulness training on workability. However, one correlation study proposes that mindfulness has an indirect effect on workability through perceived quality of life (Vindholmen, Høigaard, Spnes and Seiler, 2014). Nevertheless, it can be assumed that constructs such as burnout and work engagement are possible frames of reference as they share features with the concept of workability: all capture dimensions of employee well-being (c.f. Warr, 1990; Harju, Hakanen and Schaufeli, 2014). Generally, lower self-reported mindfulness seems to be associated with ill-being at work, such as higher burnout (e.g. Taylor and Millier, 2016), whereas higher mindfulness seems to be related to well-being at work, such as work engagement (e.g. Leroy, Anseel, Dimitrova and Sels, 2013; Malinowski and Lim, 2015). For example, two facets of mindfulness, non-judgmental attitudes and less reactivity, have been shown to be associated with lower levels of burnout, particularly lower emotional exhaustion and cynicism (Taylor and Millier, 2016). In addition, mindfulness training has been reported to be effective at reducing stress reduction (Ciesa and Serretti, 2009) and supporting recovery from daily work demands (e.g. Hülshager et al., 2014), for instance, by improving sleep quality and duration (e.g. Hülshager, Feinholdt and Nübold, 2015). Based on these findings, it was hypothesised that:

Hypothesis 6: Compared with the participants in the control group, the participants in the mindfulness-based training group

will show increased physical (a) and mental (b) workability.

Methods

Intervention design

Before the training intervention, the researchers discussed with management and other staff how to tailor the mindfulness training to meet the needs of the organisation and employees. In the discussion there was a concern that the scales and measurements might be too difficult to complete as the topic of the questionnaire was abstract and unfamiliar to many. Consequently, there was an attempt to make the questionnaire as easy to complete as possible. Some options on the scales were harmonised, as described in detail in the measures section and discussed in the limitation section. The management and company representative also made an input regarding the protocols of the focus group; for instance, they helped to identify the most suitable times for interviews and the most appropriate interview duration for their employees.

The mindfulness training programme called InnoPresence consisted of 10 sessions and an introductory session at which information (e.g. procedure, risks) was given in oral and written form to obtain informed consent following the principles of the American Psychological Association (2010). The training was held over approximately 10 months, with a break between the spring and autumn sessions. Each training session lasted two hours and took place in a large meeting room in the factory. The first five sessions were intended to increase mindfulness in general and were led by a certified MBSR teacher. These sessions closely followed the principles and guidelines of the MBSR programme, which aims to reduce stress and includes specific exercises, such as mindfulness meditation, body scan and gentle yoga (Kabat-Zinn, 1990; 2003). The participants were also given a CD with recorded exercises to support mindfulness practice at home and were encouraged to informally practice mindfulness at home or work (e.g. mindful lunch, mindful conversation). The last five sessions were aimed at increasing mindfulness at work and included short mindfulness exercises and a variety of group exercises—also art based—led by an experienced facilitator. In these exercises, the participants identified and shared moments in which they felt present and mindful at work, as an example.

The training participants were blue- and white-collar workers in a Finnish company in the forestry industry. Initially, 32 employees expressed willingness to participate, but only 25 actually started the training. The company representative selected the participants and invited them to the introductory session and training, but participation was voluntary. The average number of participants at the training sessions was 17, ranging from 11 to 25 per session.

Quantitative study

Participants

The quasi-experimental design consisted of pre- and post-measurements among employees of a Finnish forest factory. The participants completed a survey before (Time 1) and after the training intervention (Time 2). The analysis included the 17 participants who completed both the pre- and post-test. These participants form the experimental group. Eleven (64.7 per cent) were women, and they had an average age of 43 years and had been at the company for approximately 16 years ($SD = 8.2$). None had previous mindfulness experience. About 65 per cent had work which included some supervisory responsibilities

(e.g. factory foreman/woman).

A control group of 19 co-employees answered identical surveys through an electronic answering system. The control group ($N = 19$) included fewer women and more managers: 52.6 per cent were women ($n = 10$), and about 84 per cent ($n = 16$) had managerial duties. The participants in this group had an average age of 42 years ($SD = 10.43$) and had been with the company for 13.5 years ($SD = 9.0$). The training and control groups had no significant differences in the initial mean values for the main variables measured with independent samples t test.

Pre- and post-test measures

Mindfulness

Mindfulness was assessed with the one-dimensional, 14-item Freiburg Mindfulness Scale (Walach, Buchheld, Buttenmüller, Kleinknecht and Schmidt, 2006). Its scale ranged from 1 (never) to 5 (always). Back translation was used to translate the scale from English to Finnish.

Positive and negative emotions

Positive and negative emotions were measured with a slightly modified version of the Short Form of the Positive and Negative Affect Schedule (PANAS; Thompson, 2007). The respondents were asked to indicate how often they had experienced certain feelings at work during the past week. The scale ranged from 1 (never) to 5 (always) and included 10 feelings: upset, hostile, alert, ashamed, inspired, nervous, determined, attentive, afraid and active. Back translation was used.

Hope

The Trait Hope Scale (Sneider et al., 1991) was used to explore the construct of hope. The scale used ranged from 1 (never) to 5 (always), and sub- and total scores were calculated. Back translation was used to translate the scale from English to Finnish.

Creativity

The Creativity at Work Scale was developed based on the employee creativity items (Tierney, Farmer and Graen, 1999). The respondents were asked to indicate how often they acted in certain ways at work. The scale included eight statements, such as 'I demonstrate originality in my work', 'I like to produce new ideas in doing my job' and 'I generate novel but feasible work-related ideas'. The scale ranged from 1 (never) to 5 (always).

Social relations: connectivity and kindness at work

Connectivity was measured with the Connectivity at Work Scale adapted from the longer High-Quality Relationship Scale (Carmeli, Brueller and Dutton, 2009). The respondents were asked to indicate how often they acted in certain ways at work. The scale ranged from 1 (never) to 5 (always) and included four items, such as 'I am open to listening to my co-workers' new ideas' and 'I am open to diverse opinions, even if they come from unconventional sources'.

Friendliness in the workplace was measured with the modified Kindness at Work Scale developed by Perhoniemi and Hakkanen (2010). In practice, the respondents were asked to self-evaluate, for instance, how often they were friendly to others or tried to cheer up workmates. Four items were included on a scale ranging from 1 (never) to 5 (always).

Workability

The Shortened Workability Index was used to measure the respondents' level of workability (Tuomi, Ilmarinen, Jahkola, Katajarinne, and Tulkki 1998). The index had two questions:

How do you rate your current workability regarding the physical demands of your work? How do you rate your current workability regarding the mental demands of your work? The scale ranged from 1 (very poor) to 5 (very good).

Quantitative analysis

The quantitative data were analysed with statistical methods using SPSS 22. The hypotheses were tested with two-way repeated measures analysis of variance (ANOVA) using time (Time 1/pre-test vs. Time 2/post-test) by group (training group vs. control group). Time was the within-subject factor, while the group the between-subject factor. Finally, a paired samples t-test was conducted to examine the within-group differences between the two time points (see Table 1 p. 23).

Qualitative study

Focus group interviews

Qualitative data were collected through focus group interviews to capture the participants' views, opinions and shared experiences of the training and to get a deeper understanding of the effects of training. Four focus groups were organised. The first author moderated all the interviews, and the research assistant helped tape-record them. The interviews were organised in the factory's meeting room and lasted approximately 50 minutes each. All of the interviews were tape-recorded.

The key questions asked in the focus group interviews were: 1. Why did you decide to take this programme? 2. What motivates you to continue with the programme? 3. What challenges related to the training have you experienced? 4. Have you observed any personal benefits from the programme? 5. How are you practicing mindfulness outside the training? 6. What has been your general experience of the training? In addition to the key questions presented above, more specific questions were asked in an attempt to elicit broader and more detailed answers. The interview questions were devised on the basis of prior studies, for example, the study by Cohen-Katz et al. (2005), and on observations during training. For instance, researchers noted that some practices were more unpleasant than others, and this presented an opportunity to obtain information about the challenges and possible negative experiences faced by employees.

Participants

The company representative invited potential participants to the focus group interviews and helped with the practicalities of the meetings. Also, anyone who had already dropped the training was asked to participate. However, participation was voluntary, and all of those who expressed willingness to participate were admitted. Eighteen participants in the training (experimental) group also took part in the four focus group interviews. Two focus groups were held after the first five sessions before the summer break, and the other two after all the training was completed. The participants included 5 men and 13 women who worked in both office and factory settings. Two participants dropped out during the first five training sessions.

Qualitative analysis

The interview data were transcribed verbatim and subjected to inductive data-driven content analysis (Elo and Kyngäs, 2008). Two researchers independently read the interview transcripts several times and coded the data. The two analyses were compared, and any differences were discussed to reach mutual understanding. The analysis was carried out inductively so that the themes emerged from the data. The same two researchers

analysed all four focus group interviews. Only the themes related to the perceived benefits and challenges of the training are reported here.

Results

Quantitative study

Table 1 (p. 24) shows the alphas, means and standard deviations for the training and control groups and the results of the within-group t-tests.

Mindfulness

Two-way repeated measured ANOVA showed a significant group x time interaction effect on self-reported mindfulness ($F(1,28) = 6.411, p = .02, n^2 = .19$). This result indicated that the participants in the training group reported significantly higher increases in mindfulness between the two time points than the participants in the control group. Therefore, hypothesis 1 was completely supported (Table 1).

Emotions

There was a significant group x time interaction effect on self-reported positive emotions, ($F(1,34) = 5.405, p = .03, n^2 = .14$), indicating that the increase in positive emotions was significantly higher in the training group than the control group. There was no significant group x time interaction effect on negative emotions ($F(1,33) = .631, p = .43$). Therefore, hypothesis 3a was supported as positive emotions increased after the training, as expected, and hypothesis 3b was rejected (Table 1).

Hope

There was a significant group x time interaction effect on self-reported hope pathways ($F(1, 32) = 5.347, p = .03, n^2 = .14$). This indicated that, compared to the control group, the training group showed significant increases in hope pathway. There was no significant group x time interaction effect on hope agency ($F(1,34) = 3.601, p = .07$) or on total hope ($F(1,33) = 3.974, p = .06$). Therefore, hypothesis 2b was completely supported (Table 1).

Social relations, creativity and workability

There was no significant group x time interaction effect on the quality of social relations, namely, connectivity ($F(1,34) = 1.154, p = .30$) and friendliness ($F(1,34) = .002, p = .97$). There was no significant group x time interaction effect on creativity ($F(1,34) = 2.501, p = .12$), psychological workability ($F(1,34) = 1.193, p = .28$) or physical workability ($F(1,34) = .035, p = .85$). Hypotheses 4a, 4b, 5 and 6 were rejected as the self-reported quality of social relations, creativity and workability did not increase significantly after the mindfulness training (Table 1).

Qualitative study

The key themes regarding the effects and benefits of the training were the physical and emotional benefits, increased awareness, quality of social interactions, creativity and increased acceptance. These themes are described in more detail in this section.

The physical and emotional changes were the most important benefits described by all the participants. For instance, the interviewees reported that their bodies felt more relaxed due to the training. They were calmer, could keep their calm in difficult situations and could work with a good spirit. For the participants who worked shifts, the practice gave them a tool to fall

	Training group						Control group					
	M	SD	alpha	t	df	p	M	SD	alpha	t	df	p
Mindfulness												
Mindfulness pre	3.30	0.38	.88				3.34	0.55	.88			
Mindfulness post	3.57	0.42	.90	-2.56	12	.025	3.30	0.51	.89	.53	16	.602
Emotions												
Positive emotions pre	3.75	0.53	.84				3.77	0.55	.79			
Positive emotions post	4.09	0.47	.79	-2.88	16	.011	3.74	0.54	.82	.29	18	.774
Negative emotions pre	2.08	0.40	.50				2.18	0.74	.78			
Negative emotion post	1.98	0.48	.72	.89	16	.387	2.23	0.70	.77	-.34	17	.736
Social relations												
Connectivity pre	4.12	0.57	.83				4.18	0.63	.89			
Connectivity post	4.31	0.58	.89	-1.50	16	.154	4.20	0.57	.76	-.12	18	.904
Friendliness pre	4.32	0.48	.76				4.22	0.61	.78			
Friendliness post	4.40	0.55	.89	-.70	16	.492	4.30	0.63	.81	-.92	18	.369
Hope												
Hope agency pre	3.74	0.51	.54				3.53	0.64	.82			
Hope agency post	3.90	0.41	.64	-1.32	16	.207	3.39	0.60	.82	1.37	18	.189
Hope pathway pre	3.35	0.39	.63				3.46	0.49	.60			
Hope pathway post	3.51	0.53	.75	-1.40	16	.180	3.39	0.60	.82	1.00	17	.331
Hope total pre	3.54	0.38	.69				3.47	0.51	.84			
Hope total post	3.71	0.42	.81	-1.49		.158	3.38	0.53	.85	1.35	17	.195
Creativity												
Creativity pre	2.92	0.40	.84				2.95	0.61	.90			
Creativity post	3.18	0.58	.90	-2.12	16	.050	2.95	0.59	.89	.06	18	.955
Workability												
Physical workability pre	4.29	0.47					3.95	1.03				
Physical workability post	4.35	0.49		-.44	16	.668	4.05	0.71		-.52	18	.607
Psychological workability pre	4.06	0.66					4.00	0.67				
Psychological workability post	4.24	0.56		-1.00	16	.332	3.95	0.78		.44	18	.667

Table 1. Mean Scores, SDs, alphas for the study variables and results within the group t-tests

asleep. Several participants reported better sleeping in general, and some blue-collar workers especially highlighted this benefit. For instance, one participant stated: 'Well, in my opinion, it is just there—that you know how to pay attention to relaxation. It is that you are able to fall asleep when you can relax. ... Well, yes, all in all, it has a big impact on overall well-being, that, in a way, you know how to get yourself relaxed'.

In the training, one of the main mindfulness practices was a breathing exercise which taught how to stay present in breathing. This practice seemed to help the participants stay present and calm in difficult work situations. Also, the participants felt that their stress tolerance increased. Factory-floor workers did not panic in difficult and demanding situations. The participants explained that, for example, when a machine broke down, they had to deal with the situation quickly and remain cool-headed. Some white-collar workers felt that their ability to manage information load improved, as described in the following extract: 'Well, I have a bad habit of having lots of emails open at the same time, and then I write a little bit on that and

on that. And then, I have tried to answer one of them, and then that is done, and then next, so they are not all open at once'.

The participants interviewed described increased awareness. As the training progressed, the participants felt that they could more easily notice when they were present in the moment. They also described thinking more clearly and noticing some things that they did not previously. At work, this meant, for instance, that they noticed when they needed to take breaks or calm down. Some changed their way of working. They described working in a more focused way: 'I think, surely, I have the same—that you can somehow pay attention to calming down through breathing. That is the thing. It feels that, all together, everything goes at this point as hard as in the spring. That is not the ... the situation is what it is'.

The training seems to have greatly varied effects on social interactions. In general, the participants felt a growing communality within the training group. They considered this to be quite a remarkable change in the everyday work life in the factory. In the training groups, the blue- and white-collar workers,

even some supervisors, could talk to each other and exchange ideas as equals. One participant stressed that 'it has brought, kind of communality here, too, [that] is beneficial. When there are different people like in the factory, like in this group, then you get to know new people'. Many participants also described situations in which they used more mindful conversation styles. They told that they had started to listen to each other and had become more aware of their own ways of talking and listening. One participant described this: 'I have paid attention to, let's say, someone who says really something important. In a way, you look at his/her facial expressions, and sometimes you wake up, and you listen actively'.

The participants also cited benefits related to creativity. They reported that some new ideas emerged from group work dealing with the innovation processes in the factory. For instance, one participant explained how the training helped her think of ideas and break habitual work routines: 'Of course, yes, [at work, this could be useful for getting new ideas]. You are just there and think about everything, and you are present in what you do. It would take much more when you are somewhere else. You just do your work routine and think of something else'.

Increased acceptance meant that the participants could let go of things more easily. In difficult situations, they could more clearly see and understand what was happening and accept it more easily, which seemed to help them move on. A female participant, for instance, felt that, due to the training, she was more able to accept and cope with a difficult situation in her personal life, so it did not disturb her work as much: 'Well, let's say, ... for me, it was kind of, of course ... let's say, at the mental level, this period in my private life was a ... heavy spring. In a way, this ... I could let go a little bit in between. I have afterwards thought that, if I had had this, it would have been much heavier'.

The analysis showed the different work groups in the first (spring) and second (autumn) set of focus group discussions had somewhat different emphases. In the first set of interviews, the white-collar workers highlighted the importance of communality in the training group. For blue-collar workers, the most important changes were improved relaxation and sleep habits, which aided in recovery from work. In autumn (the second phase), the white-collar workers highlighted the change in chaos management and handling information load, while the blue-collar workers emphasised inventing new ideas and thinking clearly.

Challenges in training

In the focus group discussions, the participants also reported challenges which can be assumed to have influenced how much they benefited from the training, as briefly discussed here. The challenges concerned difficulties with home practice, a lack of social support, odd and difficult mindfulness practices, features of the environment and a lack of experience in mindfulness training.

Some participants found it difficult to practice at home between the training sessions. The primary reasons were difficulties finding time and place at home amid their families. In addition, some participants confessed that they were too lazy to practice at home: 'It is just that laziness. You cannot find that place and time for it'.

A lack of social support seemed to be a challenge for some participants. Support from others in the factory would have increased their commitment to the training, according to some participants. Some interviewees reported that their co-workers, mostly men, who did not belong to the training group called

the practices odd or even ridiculous. One male participant described a specific instance in which social support was lacking: 'What I heard in the smoking area was, "Oh, you are part of that mattress club, too"'. Several participants did not complete the training, which affected negatively the climate of the training group.

Also, the participants considered some mindfulness practices to be odd or difficult and were not motivated to do them. These practices included compassion meditation, yoga, eating, and talking about their experiences in the group, as the following extract indicates: 'Everything was OK, but that walking meditation and that kindness meditation—they were a bit ... that walking meditation was really funny'.

The environment also presented challenges. The physical space where the sessions were held was considered to be uncomfortable, especially at the beginning of training. The floor was cold and drafty, and the noise of machines disturbed the practice. A female participant, for example, stressed that concentrating in such a noisy environment was challenging: 'At least, I couldn't cut out that noise there'. However, later in the autumn, these challenges no longer seemed to bother the participants. The practice had become easier—not as challenging any more—and the disturbances did not affect the participants in the same way. Even lying on the floor was considered to be nice. For instance, a female participant explained that a kind of training routine developed, and mindfulness training came more easily: 'Oh, yes, a certain kind of a routine. It was much easier when you knew what you were doing with that pillow and blanket. It was fun to lie down. You really looked forward to it'.

Discussion

The present study was designed to investigate the effectiveness of a tailored MBRS-based training intervention at a Finnish forestry industry company. In addition to conventional pre-post questionnaires, focus group interviews captured the experiences of the perceived benefits. Thus, the novelty of this study lies in the implementation of the workplace training among factory employees and the mixed-methods approach to evaluating of the effectiveness of the training.

Based on existing empirical evidence, it was hypothesised that, compared with the participants in the control group, the participants in the mindfulness-based training group would show higher increases in mindfulness (H1) and positive affect (H2a) and greater decreases in negative affect (H2b). The training group was also expected to display higher increases in hope (H3a), hope agency (H3b) and hope pathways (H3c). Finally, it was proposed that the training group would experience higher increases in openness (H4a) and friendliness (H4b) towards co-workers and in self-reported creativity at work (H5) and physical (H6a) and psychological (H6b) workability.

In general, the results revealed that the training intervention was effective at increasing the mean scores for the all measured variables in training group (Table 1.). Unexpectedly, not all the changes in the mean scores were statistically significant, and the results of the two-way repeated measures ANOVA supported only three hypotheses. As hypothesised, mindfulness levels (H1), positive emotions (H2) and hope pathways (H3c) increased significantly in the training group compared to the control group. As expected, the control group reported no significant changes. Overall, these findings are in line with existing evidence suggesting that mindfulness-based training increases mindfulness levels, positive emotions in general and hope specifically (e.g. Anderson et al., 2007; Robins et al., 2012; Keng et

al., 2011; Munoz et al. 2016; Schutte and Malouff, 2001; Fredrickson et al., 2008).

Unexpectedly, based on the pre-post-test measures, the self-reported quality of social relations, creativity at work and workability did not increase significantly, so hypotheses 4a, 4b, 5 and 6 were rejected. The discrepancies between the current and previous findings likely arise from the use of non-identical scales in studies. For instance, mindfulness and creativity are measured with multiple scales. More specifically, the self-reported creativity scales used in the current study clearly differ from those used to study the ability to resolve insight problems or to generate ideas as indicators of creativity (c.f. Ostafin and Kassman, 2012).

The reported challenges during the training also offer explanations for the results and the absence of some expected effects. Based on the focus group interviews, the key challenges were difficulties with home practice, the perceived lack of social support, odd and difficult mindfulness practices, certain features of the environment and lack of experience of mindfulness training. When planning future workplace mindfulness trainings and interventions, these issues could be taken into account, for instance, in the selection of the training space and which mindfulness practices to present in earlier and later in training. Most likely, odder and more difficult practices should be introduced later when the participants have more experience and established routines.

However, it is worth noting that the qualitative focus group interviews indicated benefits related to creativity, workability and quality of social relations. For instance, the pre- and post-measurements did not indicate significant increases in creativity levels, but the qualitative data suggested that the participants experienced heightened creativity. The participants, for instance, reported that the training gave them new ideas and enabled them to break habitual patterns of thought. These findings support the notion that mindfulness can decrease habitual thinking, thereby increasing creativity (c.f. Ostafin and Kassman, 2012). In addition, the pre- and post-tests did not indicate statistically significant improvements in the quality of social interactions, but the participants in the focus groups spontaneously reported experiences related to improved quality of social interactions, such as a feeling of community and increased ability to focus on and listen to others. These results are in line with the claim of Boellinhaus et al. (2014) that qualitative studies offer stronger support than quantitative research that mindfulness increases other-focused concern, which is a necessary for constructive social interactions. Thus, the results of the quantitative and qualitative analysis were not identical. Possible explanations include that not all the participants who answered the survey were interviewed, and qualitative measures might simply be more sensitive than quantitative measures (c.f. Boellinhaus et al., 2014).

However, some quantitative and qualitative results were also well in line. For instance, based on the pre-post-test, levels of mindfulness improved significantly due to the training, and the participants in the qualitative interviews reported improvements to their level of awareness and their ability to be present in the present moment. In addition, the focus groups interviews pointed to some benefits not measured in the pre-post-test. For instance, the questionnaires included no questions about the relaxation of the physical body or the quality of sleep, but the interviewees considered these to be important benefits of the training. These findings accord with existing evidence suggesting that mindfulness is associated with sleep quality and recovery from work (e.g. Hülshager et al., 2014; 2015). Likely, the

discrepancies arose as the topics and options in the tests were pre-selected and presented to the respondents, but in the focus group discussions, the participants were free to raise any benefits or other issues they felt were relevant. Similarly, a systematic review of the effects of mindfulness-based interventions on nurses and nursing students found that qualitative and uncontrolled studies cited benefits, such as internal calmness, better communication and clearer analysis of difficult situations, only rarely taken into account in randomised controlled trials (Guillaume, Boiral and Champagne, 2016).

Furthermore, based on the current results, a key strength of a qualitative approach is that it can point to issues, such as benefits and challenges, especially relevant for a particular group of employees due to the type of work they do. For instance, some participants did physical shift work, which likely explains why they highlighted in the interviews that the training enabled them to relax physically and sleep better. Those doing office work, in contrast, emphasised benefits associated with better managing intensive knowledge work and multitasking. Therefore, it appears that qualitative research might be able to better inform interventions about occupation- or work-specific factors and relevant indicators (e.g. quality of sleep, ability to manage knowledge work) and to take into account communities' unique characteristics in planning interventions. Overall, these results support the view that qualitative data can complement quantitative data (c.f. Molina-Azorin, Bergh, Corley and Ketchen, 2017) and thus suggest that integrating or mixing methods can create synergy and help better understand the benefits and challenges of mindfulness training in work life settings.

Although this study provides evidence suggesting that mindfulness training can increase mindfulness levels, positive emotions and hope based on the pre-post-test and the participants' experiences of various benefits mentioned in the focus group discussions, the conclusions must be tempered by the potential limitations of the study. First, the study design resulted in small training and control groups. The factory where the training was held was also quite small, and more than 10 per cent of all employees were included in either the training or control group. During the design of the current study, the authors were not aware of any mindfulness studies on factory employees, so the training and intervention were designed and planned in close co-operation with the factory management and human resource staff to ensure the environmental fit of the procedures. Doing so was considered to be important as it is well known that organisational interventions often fail due not to the content of their design but to contextual and process factors (c.f. Biron, Karanika-Murray and Cooper, 2012). Therefore, based on management and staff feedback, some questionnaire scales were homogenised to ensure the respondents' ability to answer fluently. Thus, the scales used are not totally identical with the original ones, which should be taken into account when comparing results between studies.

As well, for practical reasons, follow-up-tests were not conducted, so the current data do not provide information about the long-term effects. Additionally, some scales used in the current study could be applied differently in future studies. For instance, creativity and the quality of social relations could be measured through co-workers' evaluations, instead of or in addition to self-reported. Further, although the atmosphere of the focus group discussions was free and positive, that they were organised at the workplace most likely influenced how they proceeded. Experiences of mindfulness practices can be quite personal and not appropriate for sharing at work. Therefore, participants likely more discussed their experiences related to

work than their personal experiences (c.f. Cohen-Katz et al. 2005). Also, social desirability bias might have appeared, especially during the focus group interviews. In practice, this means that participants may have discussed matters and answered questions intentionally in a manner that would be viewed favorably by other participants and/or by researchers.

At a more general level, it is important to note that mindfulness training in a workplace setting may have specific pitfalls and limitations. First, some may experience unpleasant feelings or discomfort during the formal training exercises, especially if they have a past history of trauma (Creswell, 2017). Second, not everyone is willing to express, deal with or discuss these feelings in a workplace setting. Therefore, training may in some cases threaten employees' privacy, especially if they have no awareness before the training of potential consequences that may cause them discomfort. On the other hand, it is widely accepted that employee well-being depends on multiple factors, such as individual factors (e.g., level of mindfulness), work-related factors (e.g., workload), organisational factors (e.g., the organisation's culture) and management (e.g., leadership styles). Thus, in stressful work situations, demanding factors should be identified and modified accordingly. Mindfulness training should not be used as the only way of coping with stress, especially in cases where the stress is clearly a result of factors other than

individual ones, for example, an overly heavy workload, a low level of autonomy or destructive leadership.

Overall, this study suggests that mindfulness training can support, at least indirectly, employee well-being as employees' mindfulness, positive emotions and hopefulness increased significantly, and they reported benefits related to the quality of sleep and ability to relax. Together, these factors lay a strong foundation for employee well-being. For instance, positive emotions have been shown to mediate the effect of mindfulness on work engagement, which is a positive work-related state of well-being characterised by vigour, dedication and absorption (Malinowski and Lim, 2015). Furthermore, positive, hopeful employees seem to be more able to perceive or experience job resources than job demands. Job resources are factors which help employees to achieve work-related goals, reduce physiological and psychological costs and stimulate personal growth and development (Xanthopoulou, Bakker, Demerouti and Schaufeli, 2007). Finally, the abilities to relax and sleep well are important contributors to recovery from work (c.f. Hülshager et al., 2015).

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Perceived High Involvement Work Practices and Retirement Intentions

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Abstract

Sustainable human resource management (HRM) stresses the importance of maintaining and developing organizations' human capital for social, ecological and financial reasons. In the context of aging workforce, the social aspect of sustainable HRM relates to the discussion of retaining older employees and preventing their early exit from work life. This study builds on sustainable HRM literature and examines the antecedents of working until official retirement age and continuing working beyond retirement age with special reference to perceived high involvement work practices (HIWPs). The study population consisted of older (more than 50 years) nursing professionals who work at a Finnish university hospital. The quantitative survey data were collected in spring 2016 as a part of the Work Careers of Older Workers Continued Work Participation and Bridge Employment Research project (JATKIS), conducted at the Gerontology Research Center, University of Jyväskylä. The results indicated that good work ability, older age and HIWPs perceived as good were positively related to older nursing professionals' intention to continue working until retirement age and beyond. A better financial situation was in turn negatively associated with the intention to continue working until retirement and after retirement.

Key Words: human resource management, high involvement work practices, older employees, retirement, work ability

Introduction

Changing demographics are thought to influence the supply of potential workers and cause labor shortages (Hennekam & Herrbach, 2015, 2013). Several countries, including Finland, are already struggling to find healthcare professionals (OECD, 2015). The lack of professionals forces organizations to take a more sustainable perspective on their human capital and confront issues related to an aging workforce (Ehnert & Harry, 2012). Retaining and developing human capital (in other words, managing current employees with a long-term focus) is a central aspect of sustainable human resource management (HRM). Sustainability is also closely related to the discussion of corporate social responsibility (Carroll, 2015), and sustainable HRM has roots in the human relations movement and the Harvard approach to HRM (Ehnert & Harry, 2012).

Sustainable HRM stresses that long-term HRM practices are beneficial not only for organizations' own employees but also for their families and other external parties and society (Ehnert et al., 2015; Barrera-Martínez et al., 2017). Accordingly, organizations' decisions concerning workload, work hours, job design and layoffs are likely to affect employees' health and well-being (Pfeffer, 2010, p. 40). However, the social aspect has received far less attention compared to environmental issues in studies related to sustainable HRM (Pfeffer, 2010). For example, retention of older employees has rarely been studied in the context of sustainable HRM. Our aim is to contribute to filling that gap. The contribution of this paper is two-fold. First, this paper contributes to the sustainable HRM discussion by concentrating on the significance of high involvement work practices (HIWPs) in older employees' intention to retire which has been a neglected area in the field of sustainable HRM. In other

words, we focus on sustainable HRM at the individual level. Second, we examine older nursing professionals' intention to continue working until retirement age and after retiring. Thus, we follow several recent studies (Shacklock & Brunetto, 2011; van Solinge & Henkens, 2014) that investigated factors promoting older employees working until retirement and do not focus on the antecedents of early intention to retire, which has been the primary focus in retirement studies.

In this study, we rely on chronological age and define employees older than 50 years as "older employees" in line with previous retirement studies (Armstrong-Stassen & Cattaneo, 2010; Herrbach et al., 2009; Hennekam, 2015). We focus on individuals' intention to retire which can be depicted as one part of the retirement process followed by the actual decision to retire and the final act of retirement (Topa & Alcover, 2015). Furthermore, there is evidence that employees' intention to retire indicates their actual retirement decision (Beehr, 1986; Adams & Beehr, 1998). We focus on perceived HRM practices, because recent HRM literature has highlighted the importance of studying how employees perceive HRM practices, and not only focusing on the presence of those practices (Mendelson et al., 2011). For instance, Ang et al. (2013, p. 3092) pointed out there is a need to understand how HRM practices are related to job withdrawal intention at the individual level. Our research questions is as follows: How are individual-level perceptions of HIWPs related to intention to continue working until retirement age and beyond?

Theoretical framework

Sustainable human resource management Sustainability as a concept is closely related to the discussion of corporate social responsibility (CSR). Theoretical and practical interest in sustainability started to emerge during the 1990s along with the popularity of the "triple bottom line" (Carroll, 2015, p. 92). In contrast to strategic HRM (SHRM), which has dominated during the last few decades, sustainable HRM acknowledges the role of HRM practices for social and eco-

logical outcomes along with financial outcomes. Furthermore, the diverse interests of different stakeholders are highlighted in the sustainable HRM literature (Kramar, 2014; Ehnert et al., 2015). In other words, employees are seen as a valuable asset for organizations, not as a disposable resource (Ehnert et al., 2015; Barrena-Martínez et al., 2017). Ehnert and Harry (2012, p. 225) argued that sustainable HRM research is still in the pioneering phase, and the definitions of sustainable HRM take different forms. For example, Zaugg et al. (2001, p. II) saw sustainable HRM as “the long term socially and economically efficient recruitment, development, retention and disemployment of employees” (see Ehnert & Harry, 2012, p. 226).

Sustainable HRM is discussed and studied at different levels. At the societal level, sustainable HRM relates to the discussion of corporate sustainability and social responsibility, and the focus has mainly been on ecological sustainability. At the individual and organizational level, attention is directed toward internal HRM processes and issues related to employees' health and work ability, for example (De Vos & Van der Heijden, 2017; Ehnert & Harry, 2012). The macro-level perspective and environmental issues have predominated in the field of sustainable HRM, whereas social issues and the micro-level perspective have received less attention (Pfeffer, 2010; Morgeson et al., 2013; Mak et al., 2014). Although retention of employees is a central aspect of sustainable HRM (Zaugg et al., 2011), the issue of retaining older employees and postponing retirement seems to have been neglected in studies related to sustainable HRM.

High Involvement Work Practices (HIWPs)

In this study, we took a micro-level perspective on sustainable HRM and examined the significance of HIWPs on older nursing professionals' intention to continue working until retirement age and after retiring. Sustainable HRM practices which meet employees' expectations are expected to have a positive influence on employees' commitment and motivation (Barrena-Martínez et al., 2017, p. 4). There is no universal operationalization for socially sustainable HRM practices (De Lange et al., 2015), but several studies have contrasted the practices with HIWPs (Kramar, 2014; Gollan, 2005). HIWPs, also called high-performance work systems (HPWSs) or high commitment management, are seen as a long-term investment, not only a short-term cost (Kramar, 2014; Mariappanadar & Kramar, 2014; Mendelson et al., 2011). Harmon et al. (2013, p. 393) provided the following definition: “a holistic work design that includes interrelated core features such as involvement, empowerment, development, trust, openness, teamwork, and performance-based rewards.” This list of HR practices is not exhaustive, but the idea of HIWPs is that when HRM practices, such as selective hiring, extensive training, participation in decision making and information sharing, fit together, they reinforce each other (Kramar, 2014, p. 1073). Together, these HRM practices will have a positive impact on employees' abilities, motivation and opportunities to perform well (von Bonsdorff et al., 2016, p. 2).

HIWPs may reinforce the mutual-investment relationship between an organization and its employees (Kehoe & Wright, 2013, p. 169), and HIWPs highlight the importance of trust and empowerment (Harmon et al. 2003, p. 394). There is extensive evidence that HIWPs are positively related to employees' work-related attitudes and behaviors (Kehoe & Wright, 2013), as well as to organizational outcomes (Arthur, 1994; Huselid, 1995; Zhang & Morris, 2014; Mendelson et al., 2011). For example, Harmon et al. (2013) showed that HIWPs are

positively related to employees' job satisfaction and negatively to patient service costs in U.S. Veterans Health Administration centers providing evidence that HIWPs can contribute to individual and organizational outcomes (Harmon et al., 2013, p. 393). There is also some evidence that HIWPs have stronger influence on employees' attitudes and behaviors compared to organizational performance due to the greater distance between HRM practices and organizational outcomes (Zhang & Morris, 2014, p. 82). Only a few recent critical studies contested the argument that HIWPs benefit employees and the organization simultaneously (Mariappanadar & Kramar, 2014).

When it comes to retaining older employees, the connection between HIWPs and older employees' intention to continue working until retirement age and beyond has not been fully explored. Authors have argued that HIWPs can safeguard individuals from the negative effects of aging, such as skill deterioration and decreasing work ability (von Bonsdorff et al., 2016). For example, providing older employees with adequate opportunities for training and development can be expected to have a positive impact on their ability to continue working until the official retirement age and even beyond (Armstrong-Stassen & Stassen, 2013). Especially in the healthcare field, continuous learning requirements together with the psychically and mentally demanding working environment are likely to influence nursing professionals' intention to retire.

In addition to HRM practices, a number of individual factors can influence older employees' intention to retire. For example, poor physical or mental health (Topa & Alcover, 2015, p. 388) and poor work ability (Alavinia et al., 2009), as well as skill obsolescence (Kooij et al., 2008), may compromise employees' ability to continue working until retirement age and beyond. In contrast, a poor financial situation forces older employees to continue to work. For example, Blakeley and Ribeiro (2008) showed that older female employees who have a spouse and a secure financial situation are more likely to retire early than unmarried older female employees with an insecure financial situation. Templer et al. (2010) defined three broad categories of individual factors which can contribute to employees' intention to continue working until retirement age and beyond: financial necessity, work fulfillment and generativity. Financial necessity concerns financial constraints that force older employees to continue working (Templer et al., 2010, p. 480-81). For example, there is evidence that in many European Union (EU) countries women are at a higher risk of experiencing poverty in old age, compared to men, due the women's inadequate pensions (Foster & Walker, 2013, p. 3). Work fulfillment is associated with positive feelings toward working. Generativity concerns older employees' willingness to share their knowledge and expertise with younger employees, for example (Templer et al., 2010, p. 480-81). Because HIWPs are used to empower employees, enhance their skills and competences and foster their knowledge sharing, it can be postulated that HIWPs are likely to have a positive influence on older employees' feelings of work fulfillment and generativity, which, in turn, can promote the intention to continue working until retirement age and beyond.

Method

Data collection

This study is part of the Work Career of Older Workers Continued Participation and Bridge Employment Research project (JATKIS) conducted at the Gerontology Research Center (GEREC) at the University of Jyväskylä, Finland. The data were collected by postal survey at a Finnish university hospi-

Gender, % (n)	
Women	90 (353)
Men	10 (39)
Age, mean \pm SD	57.0 \pm 3.7
Education, % (n)	
College level or lower	78 (305)
Bachelor's degree or higher	22 (84)
Years of employment \pm SD	34.2 \pm 6.0
Years in the current employer organization \pm SD	22.0 \pm 11.5
Years in the current position \pm SD	18.0 \pm 12.1
Form of employment, % (n)	
Permanent (full- or part-time)	93 (364)
Temporary (full- or part-time)	7 (27)
Work time, % (n)	
Regular day or night work	50 (195)
Shift work	50 (194)
Works overtime, % (n)	
Not at all	18 (68)
Randomly	67 (258)
Regularly	16 (62)
Pay €/month, mean \pm SD	2843.8 \pm 1215.4
Marital status, % (n)	
Married or in a non-marital relationship	72 (280)
Single (including divorced and widowed)	28 (109)

Table 1. Demographic characteristics

tal in the spring 2016. The questionnaire was targeted at older (older than 50 years) nursing professionals working at the hospital. The study population consisted of 962 nursing professionals of whom 396 returned the questionnaire (a response rate of 41%). The Ethical Committee of University of Jyväskylä approved the study. All participants were provided information concerning the purpose of the study, data collection methods, protection of anonymity, voluntary nature of participation, maintenance of confidentiality and privacy in publications. Informed consent was assumed when participants returned questionnaires.

The demographic characteristics of the respondents are provided in Table 1. Most of the respondents were female (90%). The mean age was 57 (SD = 3.7). The majority of the respondents had college-level education (78%). The respondents had long work experience at their current employer organization (Mean = 22.0, SD = 11.5) and in their current position (Mean = 18.0, SD = 12.1). Most of the nursing professionals had a permanent job (93%). Half of the respondents had a regular day job. Only 16% of the respondents reported that they regularly worked overtime. The average monthly salary was around €2800. The majority of the respondents (72%) were married or in a non-marital relationship.

Measures

The questionnaire covered areas related to well-being at work, work ability, health, resilience, job satisfaction, organizational commitment, HRM practices, organizational justice, job control, managerial and co-worker support and different intentions to retire.

In this study, we used two retirement scales. The intention to continue working until retirement age scale was formulated

from two items: "I want to continue working in my job until retirement age" and "My health allows me to work until retirement age" (Salminen et al., 2016). The Cronbach alpha value for the sum variable was 0.738. More than 60% of the respondents agreed totally or somewhat with these two statements (Table 2, p. 32).

The intention to continue working during retirement scale included six Likert-scale items (Table 2). A sample item is: "I would like to work while retired." The Cronbach alpha value for the sum variable was 0.738. Twenty-two percent of the respondents indicated they would work while retired. Sixty-four percent of the respondents agreed that their skills and 43% that their work ability allowed them to work after retiring. Only 16% of the nursing professionals perceived working after retiring as a financial necessity, and 17% perceived it as a good solution for them. Approximately one quarter (28%) of the respondents agreed that their organization allows them to continue working after retiring.

HIWPs were measured by using 10 items from Harmon et al.'s (2003) scale. The wording of several items slightly differed from the original scale. The items covered areas such as information sharing, performance-based rewards, teamwork, empowerment and trust between a supervisor and employees. The scale ranged from 1 (very little) to 5 (very much). The Cronbach alpha value for this sum variable was 0.875. The mean values and standard deviations (SDs) of the HIWPs scale items are provided in Table 3 (p. 32). In general, the mean values for the HIWPs scale items were moderate. Items related to rewarding (Mean = 1.89), knowing how one's own work contributes to the whole organization (2.92) and getting one's own opinions and views heard by the organization (Mean = 3.09) received the lowest mean values.

Work ability was studied by asking respondents to estimate their work ability compared to their lifetime best. The question was based on the Work Ability Index (WAI), and it has been shown to be a reliable measure of individuals' work ability (Tuomi et al., 2002).

Several background variables were asked on the questionnaire. In this study, we used chronological age, marital status and wealth (financial security) as individual factors when investigating antecedents of intention to retire. Previous studies have demonstrated that a number of individual factors, such as age, gender, marital-status, health and financial situation, can influence individuals' intention to retire (Beehr & Bennett, 2015; Wang & Shi, 2014; Davies & Cartwright, 2011).

Data analyses

Correlation (Pearson) and hierarchical regression analyses (stepwise) were used to analyze the data (SPSS 21.0). Correlation analysis was used to analyze the bivariate correlations between the studied variables. Linear regression analyses (the stepwise method) were used to examine the antecedents of intention to retire.

Findings

Means, standard deviations and bivariate correlations (Pearson) are shown in Table 4 (p. 33). The mean value for intention to continue working until retirement age was higher than for the intention to work during retirement. The mean value for HIWPs was moderate. Age correlated positively with intention to continue working until retirement age and intention to work during retirement. Work ability and HIWPs also had a positive correlation with the retirement sum variables. The

Retirement scales	Agrees totally or somewhat (%)
Intention to continue working until retirement age scale	
1. I want to continue working in my job until retirement age	64
2. My health allows me to continue working until retirement age	62
Intention to continue working during retirement scale	
1. I would like to work while retired	22
2. I have the skills required to continue working after retiring	64
3. My work ability allows me to work after retiring	43
4. It would be a financial necessity for me to continue working after retiring	16
5. My organization allows me to continue working after retiring	28
6. I find working after retiring is a good solution for me	17

Table 2. Retirement scales items

HIWPs scale	Mean	SD
In your workplace, to what extent:		
1. Everyone can really improve one's skills.	3.67	0.79
2. Employees are aware of issues affecting the job.	3.59	0.80
3. Everyone feels personal empowerment and ownership of the work process.	3.67	0.78
4. Team spirit and co-operation exist.	3.63	0.94
5. There is trust between employees and the supervisor.	3.50	1.02
6. People are encouraged to make things in new and better ways.	3.48	0.97
7. Employees can work as productively as they can.	3.72	0.86
8. Employees are rewarded for high-quality products and services.	1.89	0.96
9. Employees know how their work contributes to the company's goals.	2.92	0.95
10. Sufficient effort is made to get employees' opinions and views.	3.09	0.99

Table 3. HIWPs scale items

strongest positive correlation was found between the retirement sum variables.

Linear regression analyses with the stepwise method were applied in order to explore the antecedents of intention to continue working until retirement age and intention to work during retirement. The individual-level variables (age, marital status, work ability and wealth) were entered in the first block. The categorical variables (marital status and wealth) were transformed into dummy variables. Perceived HIWPs were entered in the second block. In Table 5 (p. 33), standardized beta coefficients (β), the proportion of the variance explained (R^2) and adjusted R^2 are presented.

The results show that good work ability and older age were positively related to nursing professionals' intention continue working until retirement age and during retirement. A good financial situation (wealth) was negatively associated with those intentions. Similarly, being married decreased older nursing professionals' intention to continue working after retiring. HIWPs perceived as good slightly increased nursing professionals' intention to continue working until retirement age and beyond. The first regression model explained 29% of the variance, and the second regression model explained only 16%.

Conclusions

In the context of an aging workforce, policies and practices regarding "active aging" in working life can be seen to support healthier and "fuller" lives of older individuals and thus benefit the well-being of individuals, communities and societies (Foster & Walker, 2013). Currently, there is growing academic and practical interest in CSR-HRM (Voetglin & Greenwood,

2016), as well as in sustainable HRM which highlight the importance of economic, ecological and social sustainability (Mak et al., 2014). Socially sustainable HRM practices focus on maintaining and developing employees' skills and competencies, fostering information sharing and enhancing empowerment. These practices are seen to have positive individual-level outcomes which will eventually turn into organization-level outcomes. (e.g., Kramar, 2014.) Already, considerable research evidence shows that HIWPs are positively related to employees' work-related attitudes and behaviors, as well as organizational performance (see for example Zhang & Morris, 2014). However, the retention of older employees has received little attention in the discussions of sustainable HRM, although it aims to promote individuals' sustainable working careers (De Vos & Van der Heijden, 2017). In this study, we took a micro-level perspective and examined how older nursing professionals' perceptions of HIWPs were related to their intention to continue working until retirement age and after retiring.

The results of this study showed that there was a positive link between perceived HIWPs and intention to continue working until retirement age and after retiring. This link provides evidence for the direct association between perceived HIWPs and employees' job withdrawal intention (see, for example, Ang et al., 2013, p. 3109). However, these relationships were modest. This study also showed that work ability was closely related to older nursing professionals' late intention to retire. In line with previous studies (Alavinia et al., 2009), good work ability was positively related intention to continue working until retirement age and beyond. Older age was also positively associated with intention to continue working until retirement age and after retiring. Similarly, older age was positively associated

Variables	Mean	SD	1	2	3	4	5	6	7
1 Age	57.0	3.7							
2 Marital status	2.5	1.0	.100*						
3 Wealth	1.6	0.8	.102*	-.140**	.421**				
4 Work ability	7.8	1.6	-.030	-.091	.176**	.100*			
5 Intention to continue working until retirement age (sum variable)	3.8	1.1	.173**	.047	.021	-.036	.481**		
6 Intention to work during retirement (sum variable)	2.7	0.9	.123*	.064	-.068	-.140**	.292**	.448**	
7 HIWPs (sum variable)	3.3	0.6	.111*	-.028	.135**	.154**	.169**	.199**	.114*

Note: p<0.05*, p<0.01**

Table 4. Characteristics of the study variables (Means, standard deviations and Cronbach Alpha values) and Pearson correlations

Variables	Intention to continue working until retirement age (Standardized beta coefficient)	Intention to work during retirement (Standardized beta coefficient)
Age (years)	.174***	.116*
Marital status (dummy)	n.s.	-.122*
Wealth (dummy)	-.131**	-.206***
Work ability	.470***	.297***
Perceived HIWPs	.137**	.099*
N	373	368
R ²	.287*	.160**
adj. R ²	.280*	.148**
F-test	37.112***	13.746
df	4	5
Standard error of estimate	.921	.784
Durbin-Watson	1.982	2.165

p<0.05*, p<0.01**, p<0.001***

Table 5. Hierarchical regressions (Stepwise) of different intentions to retire

with late intention to retire among British financial sector employees in Davies and Cartwright's (2011) study, but health and financial factors had an insignificant effect on late intention to retire in that study. These differences could be due to the differences in the nature of work, as well as sectoral differences. The work of nursing professionals is often physically and mentally demanding, and therefore, work ability has a significant role in late intention to retire.

Today, careers are becoming longer and more unpredictable than before, which requires sustainable HRM practices in order to support employees during their careers (De Vos & Van der Heijden, 2017). Due to the increasing retirement age and the expected labor shortage in different fields, it is important to understand how to support older employees' intention to continue working until official retirement age and even beyond. The present study showed that older nursing professionals' positive perceptions of HIWPs and good work ability were positively linked to their intention to continue working until retirement age and even beyond. Based on these results, we argue that intention to work until retirement age and beyond could be seen as an outcome of sustainable HRM practices. For example, Barrera-Martínez et al. (2017, p. 29) argued that retention of employees is a central element in developing socially sustainable HRM, although it has rarely been included in CSR standards.

Several previous studies have identified HRM practices or

age management as important for retaining older employees in general (Naegele & Walker, 2006; Ilmarinen, 2006) as well as older nursing professionals in particular (Armstrong-Stassen et al., 2015; Armstrong-Stassen & Schlosser, 2010). However, these studies have rarely used the sustainable HRM or social responsibility perspective as a theoretical framework (De Lange et al., 2015). Therefore, there is a need to integrate studies related to the retention of older employees and sustainable HRM. Furthermore, due to the fragmented nature of the current sustainable HRM research, there is need for integration and coherence (Mak et al., 2014).

Future studies should also examine micro-level processes (Morgeson et al., 2013) more thoroughly, such as the causal chain between sustainable HRM and intention to retire. However, in order to confirm a causal chain, longitudinal data are needed. In this study, we focused on perceived HIWPs as a whole, but in the future, different bundles of HRM practices should be studied in more detail (e.g., Mendelson et al., 2011; Bal et al., 2013; Kooij et al., 2014). Furthermore, recent HRM studies stressed that older employees vary in terms of needs and preferences (Kooij et al., 2014; Bal et al., 2013), and therefore, more research is needed to investigate the importance of individualized HRM practices. In the present study, the respondents were mainly registered nurses. The significance of sustainable HRM practices for retaining employees, for exam-

ple, is based on occupational and job-related differences (see for example Ang et al., 2013), as well cultural differences (Mak et al., 2014). Finally, the data were gathered from a single source, which restrains the generalizability of the results and increases the risk of mono-method bias. Collecting data from different sources and levels in an organization would provide an oppor-

tunity to investigate the links between sustainable HRM and individual- and organizational-level outcomes.

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Exploring Problems Associated with the Sharing Economy

Taneli Vaskelainen
Nina Tura

Abstract

As the sharing economy has become more popular, its problems are discussed increasingly. However, these discussions are often confusing because there are multiple definitions for the sharing economy, and the discourse does not usually specify which definition it is based on. Therefore, the actors may be wrongfully accused of problems that do not concern them, only because they are perceived as belonging to the sharing economy. We aim to clarify this discussion by creating a framework that maps specific problem discourses to specific actors and stakeholder groups. We create a framework based on a review of the academic literature in which the sharing economy is delineated into smaller markets. The framework is further utilized to map empirically identified problems based on data collected from 180 web pages that discuss problems in the sharing economy. The findings indicate that the key problems in the sharing economy, such as labor rights, concern a very narrow segment of the sharing economy. We conclude that issues concerning safety are neglected in the academic research.

Keywords: sharing economy, gig economy, sharing platform, peer-to-peer, regulation, collaborative consumption

Introduction

The aggravating environmental problems have led many actors to question the economic system based on consumption and constant growth (Heinrichs, 2013). This has resulted in a search of alternative systems of producing and consuming goods and services (Howard-Grenville et al., 2014). One of these new systems is called the “sharing economy”, which relies on the consumers’ urge for collaborative consumption and search for alternatives to resource ownership. The sharing economy is a broad term that includes a variety of models that are based on sharing services, short on-demand jobs, and peer-to-peer (P2P) rentals. The best known companies include eBay (sharing of multiple types of goods), Handy and TaskRabbit (services), AirBnB (accommodation) and Uber (travelling) (OwYang et al., 2014; Cohen & Kietzmann, 2014).

When the sharing economy started to become a mainstream phenomenon, it was seen as a new way of life correcting the environmental and social problems of the “old economy” (Botsman & Rogers, 2010). However, the discussion has recently become more and more critical. The sharing economy has been presented as a façade for hyper-capitalism of venture capital -backed Silicon Valley entrepreneurs (Slee, 2016) and it has been accused of many kinds of problems, such as exploiting employees belonging to vulnerable people groups (ibid.) and increased discrimination (Frenken & Schor, 2017). So far, with the exception of car-sharing (e.g., Nijland & Meerkerk, 2017; Martin & Shaheen, 2011) the academic discussion on the impacts of the sharing economy has been based on anecdotal evidence and speculation. This will most likely continue in the near future because the service platforms in the sharing economy are hesitant of sharing user data, which is necessary for estimating the impacts of this industry (Frenken & Schor, 2017).

There is no clear agreed-upon definition for the sharing economy (Martin, 2016). Instead, there are different definitions, many of which contradict each other (Belk, 2014; Botsman & Rogers,

2010; Frenken & Schor, 2017; Schor, 2014). We argue that the vagueness of the term sharing economy, combined with the active discussion on its problems can lead to confusion: it is unclear, which problem discourses are connected to which companies. On the other hand, since much of the academic discussion on the sharing economy is conceptual, there might be a disconnection between what is seen as relevant in the public and regulatory spheres and what is discussed in the academia. Our research goal is to clarify this discussion by mapping the problems to clearly distinguishable segments of the sharing economy and stakeholder groups. Furthermore, to extend the discussion, we identify possible problem areas that are discussed in the media, but which have not received scholarly attention.

To fulfill these aims, we first create a framework of different markets in the sharing economy by using the work of earlier scholars. We then present the sharing economy problems raised in the academic literature and map these issues by using the framework created in the previous part of the study. This is followed by mapping the problem discourses identified in the public discussion into this framework. As data we use 180 web pages found with the Google search engine by using a set of keywords and then sifting through the results by using exclusion criteria, and analyzing them with qualitative content analysis tools. Finally, recent academic articles on the sharing economy are discussed in the light of the framework.

Conceptualizing the sharing economy

Sharing economy is a contested term and experts and scholars are in disagreement, which organizations are part of it and which are not (Acquier et al., 2017). Therefore, it seems impossible to find a universal conceptualization for it. As a basis for our classification, we use the definition of the sharing economy by Botsman and Rogers (2010). Their book was the first attempt to collect different kinds of sharing services, and it contributed substantially to the mainstreaming

of the phenomenon (Martin, 2016). This work is frequently used as a basis for sharing economy in the media, and therefore provides a good starting point for classifying the problem discussions.

Botsman and Rogers (2010)¹ disseminate the sharing economy to three parts: product-service systems (where a product is provided as a service, e.g. Zipcar), re-distribution networks (expanding the life-cycle of products by searching for new consumers, e.g. eBay), and collaborative lifestyles (sharing of immaterial things, e.g. Uber.). This definition is quite broad. In addition to new kinds of services, such as peer-to-peer apartment rentals, it includes services that have been in the marketplace for quite a while, such as online auction platforms.

This study does not focus on creating a typology for sharing economy per se, but rather creates a structure for the features and characteristics found within the sharing economy and their related conflicts. However, we use the classification work of previous academic literature to slice the wide umbrella term of sharing economy used by Botsman and Rogers (2010) into smaller markets. Based on this, we are able to attribute the specific problems to specific actors more accurately.

Academics have generally created narrow definitions of the sharing economy to restrict it to services that bring something new to the marketplace compared to the traditional economy. Belk (2014) restricts the sharing economy² to peer-to-peer transactions that involve money. The novelty value in Belk's definition comes from a large-scale P2P rental. Therefore, the companies that operate with the traditional B2P-model but provide access to resources (e.g., Zipcar) Belk labels as pseudo-sharing services. This is because nothing is actually shared between individuals, and therefore they are more accurately described as short-term rental activities. Frenken and Schor (2017) restrict the sharing economy to peer-to-peer sharing of physical assets, but unlike Belk (2014), they also include non-profit actors. Furthermore, Frenken and Schor exclude some actors, such as Uber, because they do not exactly share anything, but are in the business of on-demand services. According to Frenken and Schor (ibid) the novelty value in the sharing economy is that sharing takes place primarily among strangers, whereas in the past it has been done only among friends and family.

¹ Botsman and Rogers actually used the term "collaborative consumption". The phenomenon has been referred to in many terms, but "sharing economy" has been later established as the most common word to describe the phenomenon (Martin 2016). Therefore, we uniformly use this term in this paper.

² To be accurate, this is Belk's definition of collaborative consumption. However, we use the term sharing economy. For justification, see previous footnote.

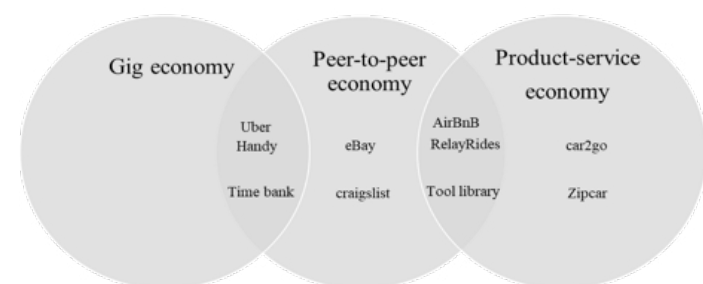


Figure 1. Three categories within the sharing economy

Using the work of the scholars mentioned above, we have created a framework for our classification, presented in Figure 1. The framework covers the whole sharing economy as defined by Botsman and Rogers (2010), but creates a starting point for classifying the problem discourses. We place "peer-to-peer economy" at the center of our model because previous academic literature considers it as a core of the sharing economy. The salient feature of the peer-to-peer economy is the fact that both the consumer and the producer are individuals and not companies. Following Frenken and Schor (2017), we differentiate services that provide physical assets from services that provide short job assignments. For the former, we use the same name as Frenken and Schor: "product-service economy", and the latter, by following some earlier authors (e.g., Friedman, 2014), we call "gig economy". The salient feature of the product-service economy is that there is a physical product such as a car or an apartment, or to which a company offers an access. In contrast, the gig economy organizations relay short work tasks, such as driving a person from one place to another or delivering food from a restaurant.

In our model, the sharing economy, as defined by recent academics, can be found at the intersections between different markets. The sharing economy of Frenken and Schor (2017) is at the intersection between the peer-to-peer economy and gig economy. Belk's (2014) collaborative consumption is at the intersection between the for-profit half of the peer-to-peer economy and gig economy and the product service economy. The more traditional actors lie outside these intersections. For example, within the peer-to-peer economy, there are web auctions, such as eBay and Craigslist. Within the product-service economy, there are B2C (business-to-consumer) car-sharing services, such as Zipcar, and car rental services, such as Hertz. Following the definition of the sharing economy by Botsman and Rogers (2010) there are no actors within sharing economy that belong to the gig economy, but not to the peer-to-peer economy.

Problems of the sharing economy

The previous literature raises various problems associated with the sharing economy. These problems affect various stakeholders, from national level actors to individual users. We delineate the stakeholders to six distinct groups: states, cities, incumbents, producers, users, and other people. With the public actors, we make a distinction between states and cities, because some issues concerning sharing services are regulated on the state level (e.g. taxation) and some on the city level (e.g. housing markets). Incumbents refer to the established players in different industries competing with sharing economy services (e.g. hotels or taxi companies). We call the laborers of the sharing economy platforms (e.g. Uber drivers) producers. We deliberately avoid the word employee, because it is an on-going discussion whether the producers work for the platform or not. The people using the sharing services (e.g. guests in AirBnB) are called users. Finally, there are other people not directly involved in sharing economy transactions, but who might be influenced by them.

This study defines a problem as an issue that any stakeholder group perceives as a problem. The problems mapped in this paper are unique to the sharing economy, and we do not consider issues that could happen to any company. Furthermore, analyzing the evidence behind each of the identified problems systematically is out of the scope of our study; therefore, we cannot say whether they are legitimate or not.

One of the problematic issues that has received significant

public attention is the differing views on the worker classification of sharing economy operators (Friedman, 2014). For example, Uber classifies its drivers as independent operators. This problem of worker classification creates further problems related to safety nets. Safety nets are degraded when independent operators lack worker benefits and standard employee rights, such as healthcare and minimum wages (Friedman, 2014; Hill, 2015; Eisenbrey & Mishel, 2016). Both these problems affect the producers of the gig economy (e.g., Uber drivers).

The rise of the sharing economy has brought along additional problems, such as increased P2P discrimination, as people exhibit a variety of exclusionary behaviors, such as racial discrimination in ratings, reviews, waiting times, and prices, when choosing collaborative partners (Frenken & Schor, 2017). Users (i.e., customers who use platforms in the sharing economy) have recently shared their experiences of discrimination in the sharing economy. For example, African American people have shared their experiences of being turned down frequently by Airbnb hosts. Similarly, Uber drivers with non-American-sounding names claim to receive less positive reviews than their colleagues with American-sounding names. Therefore, the problem of discrimination is also visible at the level of the producer (Frenken & Schor, 2017; Edelman et al., 2016; Ge et al., 2016).

The sharing economy also affects the activities of incumbent operators in industries where companies in the sharing economy are active (e.g., hotel and car rental industries). For example, Airbnb enjoys certain political and economic benefits in relation to hotels, which causes the problem of decreased income. Incumbent operators consider this unfair competition (Zervas et al., 2016; Frenken & Schor, 2017).

Sharing services may also create negative externalities that result in losses for third parties, i.e., people who are affected by transactions in the sharing economy, but do not take part in them themselves (Cohen & Sundararajan, 2015). For example,

in certain areas, Airbnb has raised the prices of apartments and houses in the cities where it operates and decreased the number of available apartments, which has made it difficult to maintain affordable housing. Furthermore, noisy or and misbehaving Airbnb guests may disrupt other residents and increase feelings of insecurity (Frenken & Schor, 2017).

There have been calls for tightened regulation in order to respond to the problems mentioned above (Cohen & Sundararajan, 2015; Koopman et al., 2015). However, it is difficult to enforce regulation for several reasons, such as the lack of access to data. This problem is particularly worrisome for actors at the state level and affects cities where companies in the sharing economy operate. Generally, scholars do consider regulating and taxing sharing economy actors necessary. However, the regulation designed for “the old economy”, based on large companies as providers might be unsuitable for the sharing economy, which relies on smaller and semi-professional providers. Therefore, existing regulation may create barriers to entry and stifle grass-root innovation and P2P exchange (Cohen & Sundararajan, 2015).

The difficulty to enforce regulation is related to the problem of taxation, for example, where incumbent hotel operators blame Airbnb or house-sharing providers for avoiding or not being aware of the need to pay taxes (Cohen & Sundararajan, 2015; Frenken & Schor, 2017). The lack of taxation is even argued for being behind the growth of the sharing economy (e.g. Hill, 2015). This problem concerns strongly the actors on city and state levels. In Figure 2 we summarize the analysis of the sharing economy problems and attribute them to specific stakeholder groups and market types. For example, the problem of worker classification is connected to gig economy but not to product-service economy, as in this market companies rely much on physical products. On the other hand, taxation is clearly connected to P2P type of business, as this market lacks established regulation.

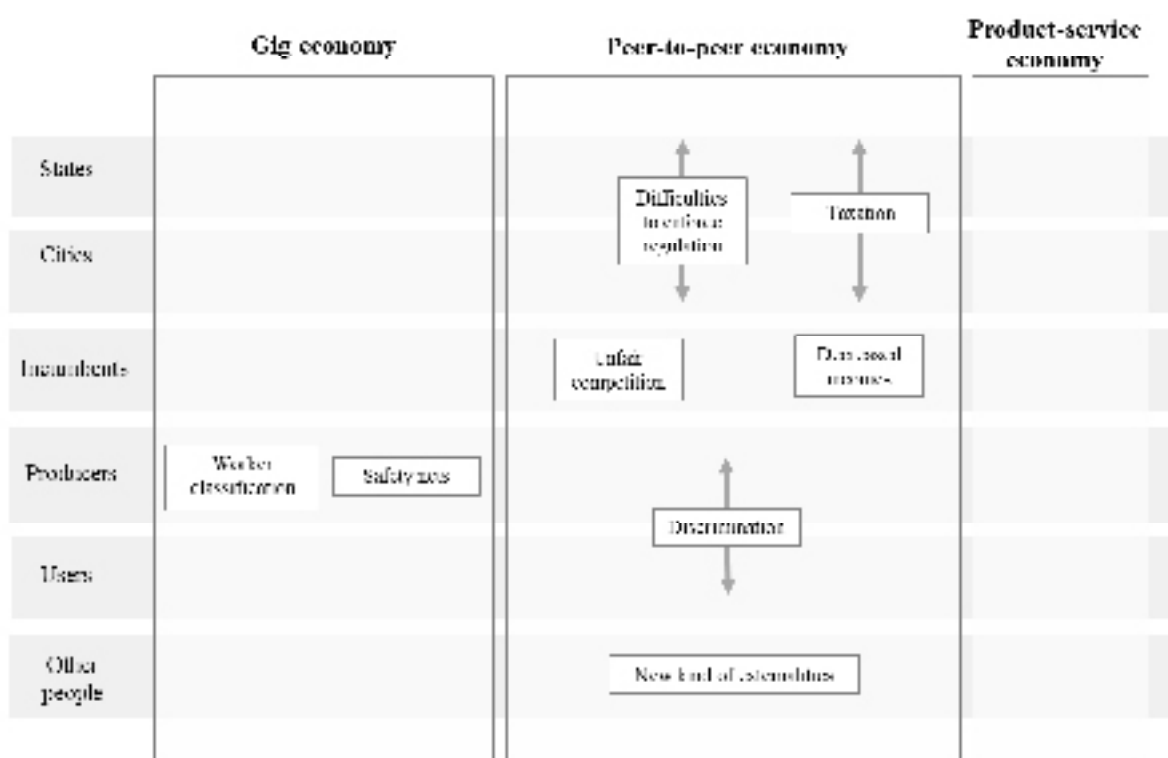


Figure 2. Summary of problems related to the sharing economy and their association with stakeholder groups

Methodology

Data gathering and selection

This study uses a qualitative and exploratory research methodology (Eriksson & Kovalainen, 2008) to analyze conflicts attributed to companies in the sharing economy. Since the sharing economy is a relatively new phenomenon, exploratory research is valuable for drawing conclusions from empirical research in this under-researched area (Bryman & Bell, 2003; Eisenhardt & Gaebner, 2007).

Two independent researchers gathered the data by searching Google by using a set of previously identified keywords based on a literature review (see Table 1). We chose Google as the search engine because it has a wide scope and is considered a leading Internet search engine that uses the broadest set of index sites. Google also includes a variety of sites from news articles and company homepages and reports. Since the aim of our study was to create a typology of problems related to the sharing economy, the key requirement for the data was that it uncovered as many issues as possible. Furthermore, Google allowed us to sort the results based on the sites that created the most public discussion and were thus the most relevant for our study.

Although different terms exist for the studied phenomenon, the term “sharing economy” is nowadays used as a standard term to describe these new kinds of services (Martin, 2016). Thus, we selected this term as a primary keyword in all the data searches. As the focus of the study was to examine existing conflicts, we selected four different keywords to be combined with the term “sharing economy”: problem, conflict, lawsuit, and sanction. We searched for words that strongly signaled a problem. For example, ‘lawsuit’ indicated that two or more parties were involved in a conflict that needed to be resolved. At this point, we chose generic and wide keywords consciously.

To keep the study within a reasonable scope, we explored the first 100 searches of each keyword combination. Although this approach likely left many cases out, it was considered acceptable for the scope of this study, which aims at creating explorative results that could be refined in future studies. Furthermore, Google ranks the most-discussed pages first in the search results. This allowed us to determine what issues the online community deemed most important.

We acknowledge that the results of the Google research may differ between different viewers due to the algorithms. However, this does not cause major concern on the validity and reliability of the study. In any case, the number of investigated pages is a restricted sample of all the discussions, and our framework represents these discussions. Therefore, we do not claim that we describe the problem discourses comprehensively. To increase the reliability of the study, the results of the search-

ers were listed to a joint database, which was then analyzed. Therefore, we can break up the resulting framework back to the collected data if needed.

The search was conducted in February 2017. To ensure the relevancy of all the links included in the study, we developed detailed inclusion and exclusion criteria, which are shown in Table 2. For example, our search pointed out some scientific articles that provided more insights into the literature background (not data) and were thus excluded from the data. Of the collected 400 links, 183 were excluded immediately because they were duplicates, dead links, articles behind paywalls, or general info pages. After reading the remaining 217 webpages, 37 links were excluded based on their general content (i.e., scientific articles or pages that did not describe the conflicts). After all the exclusions, the results included 180 links that were used for further analysis.

Data analysis

An inductive approach (Bryman & Bell, 2003) was used in the study to analyze the data. This approach starts by exploring the similarities and differences (e.g., type of industry or market) across the data. The data analysis was conducted by using the content analysis method (Krippendorff, 2013; Miles et al., 2014). The research data was divided into two sets, and both researchers did a first round of coding individually by examining emerging cases and conflict examples. For each link on the database, we wrote a short description of the article and coded the problem discourses. We coded both the types of problem and what companies or groups of companies they were related to. We then cross-checked the codings to tie the observations of both researchers to the whole dataset. After the cross-checking, we discussed the observed problem discourses and tied them to specific companies and stakeholder groups.

The data analysis was continued by examining the research results in the context of theoretical insights. We utilized similar classification as in the theoretical background (see Figure 2), where the problems are categorized in relation to the attributes of different sharing economy market types. For example, problems of discrimination were found to be related to both physical (e.g. sharing products) and non-physical (e.g. sharing services) models of sharing economy. However, this problem was not found in the context of e.g. car sharing services (product-service economy) or labor agencies (gig economy), and thus it was categorized to be related to P2P economy. Table 3 contains examples of these cases and illustrates the themes related to these conflicts.

Results

In this study, multiple problems related to the sharing economy

Keywords		Results (approx. number)	No. of examined links	No. of results of exclusion
[Sharing economy] AND	[Problem]	18 200 000	100	38
	[Conflict]	5 440 000	100	34
	[Lawsuit]	906 000	100	81
	[Sanction]	2 750 000	100	27
Total			400	180

Table 1. Keywords and results used for analysis

Exclusion criteria	Inclusion criteria
Duplicate entries	Author information available
Dead link	Full text available
General info pages	News article, blog, essay, report, or opinion piece
Article behind a paywall	
Does not describe conflicts	
A scientific article or book	

Table 2. Inclusion and exclusion criteria

Case	Short description	Problem
Lawsuits about worker rights: Uber	Thousands of Uber drivers have filed a class-action lawsuit against the ride-sharing app Uber for better, more traditional working conditions. The lawsuit considers how people are employed, what they are entitled to, how legal issues are regulated, and how the safety of the "employees" and users is ensured.	Worker classification
AirBnB labeled illegal accommodation in Catalonia	Hundreds of people accused of illegal accommodation have been penalized in Catalonia.	Unfair competition
Uber sexual assaults	An Uber driver has been accused of raping a customer in India, and two Uber drivers in Chicago have been charged of sexual assault.	Safety
Promoting racial discrimination: Airbnb	Airbnb has come under fire for racism. Many black Airbnb users have shared their experiences online via the AirbnbWhileBlack hashtag.	Discrimination

Table 3. Examples of identified problems related to companies in the sharing economy

that have been debated publicly were identified. These challenges were caused by certain characteristics of the gig economy, P2P economy, and product-service economy that affected certain stakeholder groups. Although our findings were largely consistent with the insights in the literature, the data analysis revealed problems that have not been considered in the academic debate, even though they have attracted significant public attention. These problems included increase in producer risks, user-related safety and privacy issues. Confusion of who is liable in insurances was another problem that was strongly related to these issues. The findings are categorized in this section and presented in Figure 3 (p. 43), which combines the results based on public debate and the problems identified in the academic literature.

Businesses in the gig economy mainly experience problems with their producers, such as worker classification and safety nets. Although P2P economy is seen to be linked to a higher number of problems, especially these problem types have received a great deal of public attention. Worker classification problems refer to situations where the workers are technically independent service providers. Many sharing economy operators classify their workers as independent contractors (Wogan, 2016). They base this argument on the point that the contractors are free to select their work tasks and are responsible for their own working conditions. Although this type of business is in accordance with existing legislation, the legislation has been targeted at relatively small-scale work, not at situations where entire worker classes are transformed into the class of independent contractors.

The gig economy companies usually define themselves as technology platforms and not service companies. The companies perceive that they only relay the services and therefore do not employ the producers. However, the platforms can make unilateral decisions, such as decreasing the price of services or expelling workers from the platforms, which causes problems in maintaining certain levels of earnings. Therefore, the producers lack much of the freedom that is usually considered part of being an independent contractor. This problem is further aggravated by the fact that sharing economy companies often restrict their producers' rights to litigation. Uber, for example, has made forced arbitration as part of the contracts that the

drivers have to sign, which inhibits them from making class action lawsuits. Therefore, the producers have often difficulties to defend themselves because they are vulnerable people, who are not aware of their rights and cannot afford litigation. (Erdman, 2016; Wogan, 2016).

The safety net problem was found in our data in the context of the rise of the new "precariat" class (Codagnone et al., 2016), which refers to people working in fragmented work environments and outside the normal employee safety nets (Steinmetz, 2016). These jobs have replaced jobs that were formally based on employment contracts, such as taxi driver jobs being replaced by Uber contracts. Furthermore, the safety net problem (Irwin, 2016) is also present when platforms do not take responsibility for the wellbeing of the producers, such as providing health benefits. This disrupts entire industries because the gig economy removes large amounts of people from the society's safety nets, which are designed for people with steady jobs.

Many of the identified problems are related to the P2P economy. They include problems related to difficulties with enforcing regulation, taxation, unfair competition, discrimination, producer risks, safety, insurance, and new kinds of externalities. The existing taxation is designed for companies and is difficult to fit with the practices of the sharing economy. For example, many individual service providers are avoiding or are not aware of the need to pay taxes. This causes a taxation problem (Baker, 2014) that resembles the difficulties with enforcing regulation. The effects of this problem are especially visible at the municipal and national levels. Because of the taxation and regulation issues (Woolf, 2016), incumbent actors complain about unfair competition (Strong, 2014). However, this might be due to decreased income (Mahmoud, 2016), because the sharing economy operators compete for the same customers as the incumbents. It is hard to determine what is unfair treatment and what is simply protecting the interests of the incumbents.

The sharing economy has also problems that are visible at the user level. The first of these problems is the safety problem (Smith, 2016; Risberg, 2015), which may be because the users already expect a certain level of safety from the services they are used to getting from similar services (e.g., Airbnb versus a hotel or Uber versus a taxi). This problem is especially related to the P2P economy, where both the consumer and the producer are individuals. When accidents occur, the liabilities are highly unclear. Furthermore, because accidents are rare, the risks are not captured by the reputation systems. Both users and producers might face discrimination, which has traditionally been covered by regulations and company policies (Spross, 2016). For example, Uber drivers have been accused of not giving rides for disabled people because of their special needs. Taxi companies are in most countries obliged by law to take care of the special needs groups. This legislation does not usually affect platforms such as Uber, and they can ignore the issues or accuse individual drivers.

Although there has been a lot of discussion on insurance in the sharing economy, it is still difficult to know who is responsible for remuneration when accidents happen. It is also difficult to determine what kinds of insurance the producers should have. This causes an insurance problem, which is visible for the users and producers, but also for people not directly involved in the transactions (Pell, 2016). There is also a high producer risk, as the producers might take risks they are not aware of, such as getting evicted because of renting their apartment through Airbnb or investing in a new car to participate in Uber, but being unable to pay because of price cuts (Wogan, 2016; Clambet, 2014). Finally, the P2P economy is accused of creating new

kinds of (negative) externalities, such as increases in traffic jams or rental markets becoming unaffordable because of AirBnB. These externalities affect people who are not directly involved in the sharing economy (Hill, 2016).

The privacy problem is the only problem that is directly connected to the product-service economy (Arribas et al., 2016) and affects the users of these types of service. This is because sharing services collect large amounts of data on their users, of which the users might not be aware. For example, a car-sharing company might save data on the movements of its users. This information could end up in wrong hands if, for example, the company experiences a security breach.

Most of the problems identified in this study are especially visible when services are combined with several new kinds of markets (e.g., both gig economy and P2P economy). Also other problems related to the sharing economy, but could be problems for other companies as well were identified in this study. These included questionable business practices (Black, 2016), such as misogyny at Uber, intentional violations of regulations, such as AirBnB apartments in the confiscated Palestine area, and selective data disclosure. Increased consumption was also identified as a problem. For example, AirBnB and Uber have been accused of not sharing resources, but rather increasing consumption (Pargman et al., 2016). However, these problems are not specific to the sharing economy, and have therefore been excluded from our framework.

Figure 3 illustrates the problems identified in this study by using the framework illustrated in Figure 2, and categorizes them by using the stakeholder categories they are related to. Figure 3 combines insights from the academic literature and the results of this study, based on public debate. The light grey boxes represent problems that have raised both academic and managerial awareness. For example, problems related to workers' rights in the sharing economy have received strong media attention and are present in the academic debate. The dark grey boxes include problems that have been discussed publicly, but have received little academic attention. For example, there are multiple problems that the academic literature has not addressed, including increased producer risks, user safety, and privacy issues.

Discussion and conclusions

We have created framework for problems in the sharing economy that link a specific problem discourse to a specific actor and a specific stakeholder group, by examining the problem discourse in the academic discussion and in the public domain. We found that the problem discourse varies greatly between different kinds of markets. The most diverse sets of problems concern the P2P economy. In the gig economy, the problems are related exclusively to producer rights, and almost none of the problems concern the product-service economy.

This paper contributes to the recent discussion on the sharing economy by mapping the problems in this sector to specific actors. For example, Martin (2016) shows that one of the macro discourses of the sharing economy in the accommodation and transportation industries is problem framing that presents actors in the sharing economy as rogue companies operating in unregulated markets. However, according to our data, it seems that this discourse revolves specifically around peer-to-peer economy and not around actors not operating with a peer-to-peer model, for example, B2C car-sharing companies, such as Zipcar.

Furthermore, attributing the much-discussed problems re-

lated to producers' rights clearly to the gig economy creates clarity on the sharing economy discourse. For example, the safety net problem is inherent in the gig economy, but not in the product-service economy. This means that the discourse revolves around specific companies, such as TaskRabbit and Uber, but not AirBnB. A recent study by Palgan et al. (2017) on sharing platforms in the accommodation industry supports this result. The researchers found that most of the hosts participating in for-profit platforms had steady jobs and only rented their apartments for additional income. Most AirBnB renters also have medium to high incomes. This makes sense because many of the hosts own the apartments they are renting; therefore, they must have a relatively high level of income.

Besides delineating the various problems in the sharing economy, our paper also raises problems that are not currently discussed in the academic literature. In particular, the risks related to the sharing economy are under-represented in academic research. These risks entail the users and producers, as well as people that belong to neither group in issues concerning insurances, because the liabilities might be unclear in the case of accidents. There has been discussion of the risks related to information asymmetries between the producers and users in the sharing economy (Cohen & Sundararajan, 2015; Thierier et al., 2016). These studies perceive self-regulatory mechanisms as possible solutions to the age-old information asymmetry problem in any given market, where the producers always know much more about their products than the users. The fact that the users rate the producers and vice versa helps to remove poor producers from the market or at least gives the good ones pricing advantages.

While rating systems can be a good mechanism for quality control, we argue that they work poorly when it comes to accidents and extreme events. Our data showed incidents where people died accidentally in AirBnB apartments and cases where Uber drivers raped their customers. The ratings do not necessarily represent these kinds of cases: a cozy apartment can be hazardous and a nice driver can turn out to be a sexual predator. Safety standards and background checks are the usual regulatory mechanisms used for these issues. However, our data showed out that background checks are difficult to enforce in the sharing economy context. Furthermore, it was very unclear who would be responsible for accidents in the sharing economy.

The questions related to safety in the sharing economy call for more research. It is possible that a part of the affordability of services in the sharing economy comes from the lacking safety requirements. However, it is not clear whether the users and producers in the sharing economy are aware of the risks they take when they sign up for the platforms. It would be interesting to know, for example, how the customers, producers and the sharing economy platform perceive the liability of the platform. Furthermore, it would be interesting to know who ends up being responsible, when there is an accident or a major problem, and whether the responsibilities adhere to the expectations of the stakeholders or not. We want to stimulate a discussion on the sufficiency of current insurance and safety policies to handle problems in the sharing economy, which is changing the rules of the game. The traditional models have been designed specifically for B2B (business-to-business) and B2C business purposes; therefore, they need to be updated to answer the new peer-to-peer business environment.

The biggest limitation to this study arises from its limited scope and the role that Google played in the sorting of the results. Google displays the most commonly linked and followed pages related to the search words. Therefore, our search might

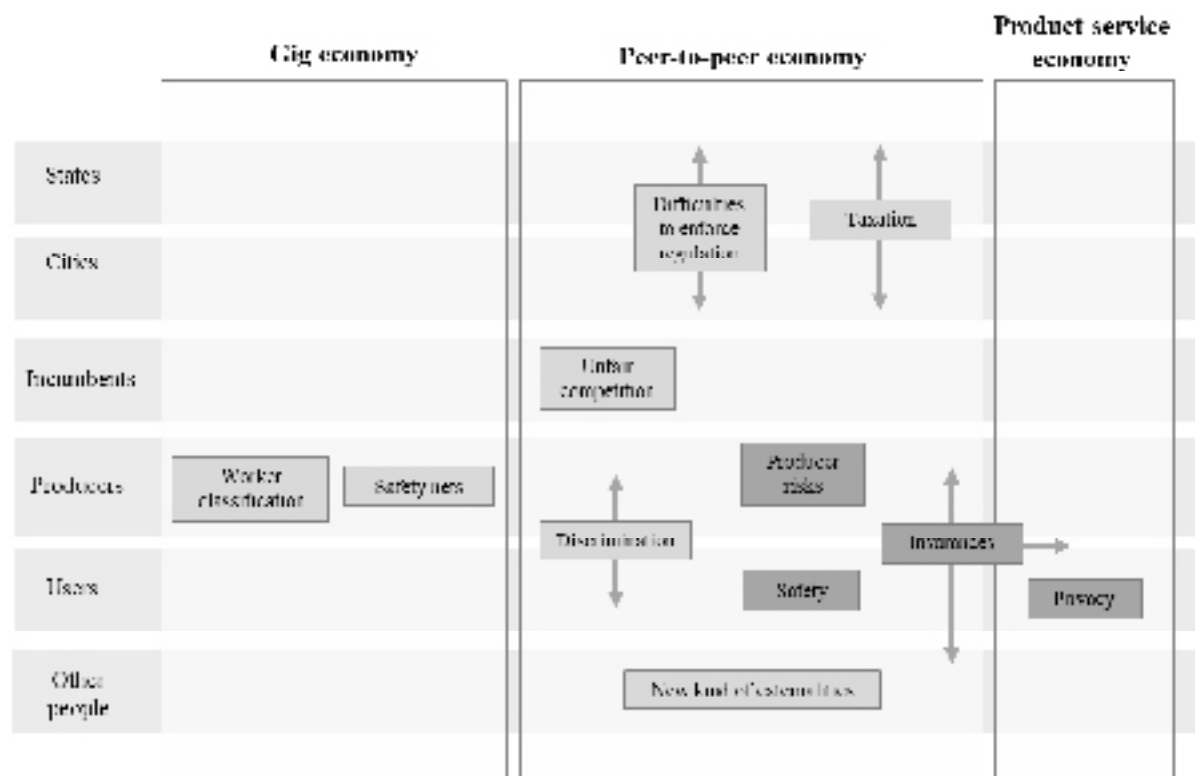


Figure 3. Mapping of problems in the sharing economy

have missed some issues related to the marginalized groups of society and some issues that are big problems for a small group of people. In addition, the search words that we used might have focused our attention on certain problems. Although “sharing economy” has become established as the standard term (Martin, 2016) of the studied phenomenon, it might be that in some problem discourse it is uniformly referred to with a different term.

Another limiting factor is the fact that the searches were conducted in English and focused on problems in the English-speaking world. Therefore, this study might have neglected some problem areas inherent to for example the German or Spanish -speaking world. Considering that many of the problems are tied to local institutions and regulations, it can be expected that a different institutional environment would present at least slightly different sets of problems. To overcome this and to create a more comprehensive view of the problem discourse, future research could conduct similar studies by using different languages.

Due to the limitations of the study, we do not claim that our classification presents all problem discourses on the sharing economy. We have aimed at identifying the most crucial issues related to conflicts between sharing platforms and their audiences and providing a starting point to analyzing their characteristics. Therefore, we present a call for further research to map the problems in this emerging field. For example, it would be interesting to investigate, which problems might be tied to the issue, whether the organizations operate on for-profit or non-profit basis. Even though we did not systematically examine this, practically all the companies that were mentioned

in our data operate on for-profit basis. However, this does not necessarily mean that all the problems would be inherent to only for-profit companies. For example, the Finnish tax authorities have required the skilled workers operating in the non-profit timebank in Helsinki to pay taxes (Commons Strategies Group, 2017).

It should also be pointed out that the focus of our study was on examining the immediate problems of the sharing economy. There might be problems that will develop in the long term, and the sharing economy is only a piece in the puzzle. A good example of these are the effects of the sharing economy on increased inequality. The immediate effect of the sharing economy to inequality is that it crumbles some of the safety nets of the “old economy”, where employees have steady contracts, for example in the taxi business. However, in the longer term, there is also a possibility for increased inequality in the distribution of income, as highly educated people begin offering services (e.g., through TaskRabbit) that were previously performed by less educated workers (Frenken & Schor, 2017).

Our study only raises the problem discourse and cannot take a stand on whether the problems are based on solid arguments or not. For example, it is very hard to determine whether claims of unfair competition with taxi companies and hotels are legitimate or whether they are meant to protect the interests of existing businesses. To shed light on this issue, each question must be assessed separately on the basis of appropriate evidence. Therefore, we endorse the call by Frenken and Schor (2017) for the long-overdue empirical research on the impacts of the sharing economy.

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