

**I am what I have:
Psychology of Mine-ness and consumer behaviour**

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*There is not an inch in the whole territory of human life which Christ,
the Sovereign over all, does not call, 'Mine'.*

Abraham Kuyper

I am what I have.

Jean-Paul Sartre

Introduction

Theoretical background

Philosophy helps us to systematically formulate a framework profitable for our exploration. The philosophical framework for this paper is based on writings and interpretations of twentieth century Dutch philosopher Herman Dooyeweerd. His Christian philosophical framework assumes that all of the creation and its laws are dependent on God, the Creator, and any exploration of their existence (i.e., meaning, Dooyeweerd, 1984) and interrelationships can only take place in reference to Him. The following discussion only briefly presents Dooyeweerd's Cosmonomic philosophy insofar as it is useful for the present analysis. The paper then introduces and discusses the concept of psychological ownership (PO) and its implications for consumer behaviour and company strategies. The purpose of this paper is to start a discussion of PO, its benefits and potential dangers for modern society and the church, as well as its implications for consumer behaviour and economic activities, particularly as it relates to company-customer relations.

Dooyeweerd's theory of modal aspects attempts to examine the diversity and coherence of creation. He argues that all of created reality does not *have* meaning, but *is* meaning, which points beyond itself to the Creator. The “structure of individuality” refers to the ways a thing (an entity) is meaningful in the various aspects: it is what enables the entity to be that particular individual despite changes (Dooyeweerd, pp. 76-77). An aspect is a mode, a fundamental way of being. According to Dooyeweerd there are 15 irreducibly distinct aspects (spheres of meaning) of life: quantitative, spatial, kinematic, physical, biotic, sensitive, analytical, formative, lingual, social, economic, aesthetic, juridical, ethical, and pistic. Each of these aspects has a distinct set of laws that enable things to exist and interact (see Kalsbeek, 1975 for a more comprehensive review of Dooyeweerd’s philosophy). He proposes that each aspect has a meaning-nucleus, a kernel which can only be grasped intuitively, and which “always indicates a *how*, never a *concrete something*” (Kalsbeek, 1975, p. 100). Table 1 lists all 15 aspects (also called modalities) with their respective kernels as presented by Kalsbeek, p. 100 (with some expansions).

Table 1. Aspects and corresponding kernels.

Aspect	Its Kernel
Numeric	Discrete quantity
Spatial	Continuous extension
Kinematic	Motion
Physical	Energy and matter
Biotic	Life and vitality
Sensitive	Feeling
Analytical	Distinction
Formative	Formative power
Lingual	Symbolic representation
Social	Social intercourse
Economic	Frugality
Aesthetic	Harmony
Juridical	Retribution (what is due)
Ethical	Love in temporal relationships (self-giving)
Pistic	Faith, firm assurance, and vision

Thus, sand, for example, exists by its reference to the physical aspect, a theatre performance by reference to the aesthetic aspect, a business by reference to the economic aspect. The qualifying aspect of a thing (i.e., the one which characterizes it, as in a plant being characterised by the biotic aspect) determines the unity of that thing.

Dooyeweerd's framework proposes that later aspects depend on earlier ones for their facilitation (the principle of retrocipation) while earlier ones depend on later ones to reveal their full meaning (the principle of anticipation). Most creatures operate *subjectively* (e.g. as initiators of action under God's Law) in multiple aspects; only humans can operate *subjectively* in all of them. Multi-aspectual analysis then answers the question "In what ways does an entity (a concrete element of created reality, i.e., a 'thing') express a particular aspect?" "Progress" is made when human exploration of aspectual order of creation "opens up" each modality.

Despite the framework's comprehensive philosophical view of created reality, only few attempts have been made to apply it for the scientific exploration of current issues in various fields. Basden (2008), for example, has successfully applied this framework in information systems research. This paper will rely on the described framework to investigate consumer behaviour, especially as it relates to the notion of psychological ownership.

Psychological ownership theory

Property relations (i.e., relations related to exchanges of and attachment to material and immaterial objects) appear to feature prominently in our daily lives, the history of civilizations, and the Scriptures. They penetrate numerous levels of our economic and social lives; our consumption behaviour, social interactions, and even worship. The long history of economic and social exchanges has resulted in complicated systems to protect and codify the accumulation,

use, and even abuse of goods and relationships. These relations have often been compared to having an “essential basis of liberty” (Hobhouse, 1913, p. 9). Rev. Rashdall (1913) went so far as suggesting that “without some property or capacity to acquire property there can be no individual liberty, and that without some liberty there can be no proper development of character” (p. 63). However, as we will see below, ownership contains not only legal and economic, but also psychological elements.

Much has been written about the biblical views of property and ownership (cf. Blomberg, 1999) and other perspectives (cf. Fromm, 1976). The Eighth commandment, “Thou shall not steal,” is often brought up in support of property ownership (“He confirmeth the proper possession of *peculiar* goods” as cited in Wood, 1913, p. 416). However, much less attention has been paid to the cognitive and affective states associated with ownership. These cognitive and affective states present themselves in subtle recognition such as “this is ‘my arm’” and “this is not ‘my office,’” and usually develop over time, in the course of our interactions with our “possessions.” We will refer to this phenomenon of the psychological attachment people experience in relation to various entities (cf. Pierce, Kostova, & Dirks, 2001; 2003) as Psychological Ownership (PO). What follows is a brief introduction to the concept which will set the ground for further discussion.

Psychological ownership theory (Pierce et al., 2001) provides a rather comprehensive explication of this concept, its psychological roots, and possible consequences. The central postulate of the theory states that people develop feelings of psychological ownership and unique relationships with a variety of objects, both material and immaterial in nature (Pierce, et al., 2003). The individuals feel as if the target of ownership is “theirs” (i.e., ‘It’s mine’) (p. 86). PO state is both cognitive and affective in nature. “It is a condition of which one is aware through

intellectual perception. It reflects an individual's awareness, thoughts, and beliefs regarding the target of ownership. The cognitive state, however, is coupled with an emotional or affective sensation" (Pierce et al., 2003, p. 86). Beggan (1992) found that respondents attributed greater value and positive attitude toward objects merely because they are owned in the studies he conducted. Feelings of PO are theorized to result in organizational citizenship, sense of responsibility, and sense of security (Pierce et al., 2003). Empirical studies have also shown evidence of PO's positive effects on word-of-mouth advertising and resistance toward competitive offers, among others (Asatryan & Oh, 2008). This PO state may contribute to recommendations from customers to improve a company's products and services or to improve effectiveness and profitability. Thus, PO appears to play a role in customer-company relations, and numerous questions arise as to how firms may seek, evoke, and sustain feelings of customer PO as well as how such affective states can contribute to the firm's competitive advantage (that which distinguishes a firm's product or service offering from the offerings of competitors) in the marketplace.

The conceptualization of PO provides a distinction from legal ownership. Although psychological and legal ownership may coexist (Etzioni, 1991), the concepts differ in a number of ways. First, legal ownership is recognized by society and is protected by a legal system, while PO is recognized by the person who experiences the feeling toward the target. Second, PO may exist without legal ownership, i.e. people may feel PO toward a target without legally owning that target (Etzioni, 1991; Furby, 1980). Furthermore, legal ownership of an object (e.g., an automobile or a house) may not evoke feelings of PO. McCracken (1986) suggests that PO fails to occur because people find insignificant personal meaning in the target. Finding personal meaning in the ownership target's symbolic properties is necessary for claiming an object as

“mine” (Pierce et al., 2003). Finally, Pierce et al. (2003) note that responsibilities stemming from legal ownership are consequences of the legal system. In contrast, responsibilities from psychological ownership come from the individual, i.e. from the individual’s feelings of being responsible (Pierce et al., 2003).

Porteous (1976) proposed three satisfactions associated with ownership: (a) control over space per se (as an ability to modify the external environment), (b) personalization of space as an assertion of identity, and (c) stimulation (achieved by thinking about, using, improving, or defending one’s possessions/territory). A number of researchers have suggested that these satisfactions derive from humans’ natural need for possession (Ardrey, 1966; Furby, 1978). Moreover, scientific consensus suggests that social and cultural factors affect relationships between individuals and targets of ownership (Dittmar, 1992; Rudmin, 1990a, 1990b). Nevertheless, little empirical research exists to support theoretical assertions of the general PO theory.

Economist Arjo Klamer (2004) suggests that to “have” is to “own.” He argues that “having a friend implies something like a companion, a friendly ear, loyalty, respect. Having a friend implies the ownership of a good called friendship, which is good for all of that” (p. 340). Klamer claims that some entities, such as friendship (as well as numerous other examples of intangible entities), constitute value to an individual, and yet may not be traded on the markets. He also proposes defining possession as “anything that an individual or social entity has that generates something of value for that individual or social entity” (p. 343), calling it “capital.” The effects of this “capital” on social and economic life are yet to be discovered, however.

Psychological ownership and Cosmological philosophy

We now turn to our discussion of PO using Dooyeweerd's philosophical writings.

Dooyeweerd devoted some time to explicating the intricate and complex relations between subjects and objects in creation. Subjects are the "active" participants, originators of an action. Objects play (as if) a passive role as recipients of the subject's actions, all operating under God's laws within a specific aspect. Thus, under all spheres or aspects there exist both laws and phenomena (i.e., subjects and objects) that operate under these laws. Dooyeweerd (1984) argued that all of nature has been created to be in a coherent relationship with each other. We will continue our discussion of PO using Dooyeweerd's terminology.

PO subject and PO feeling

The subject (in the context of this paper) is the individual: consumer, parent, citizen, worshiper, etc. Man, as image bearer of God, installed on Earth to rule over creation and to make sense of all things (although not fully, but in his limited capacity), acts as the centre of action, "engages with things" Basden (2008, p. 81), and enters relationships. Dooyeweerd argued that a person is also subject (note a different use of the term) to various laws that define a particular irreducible aspect and that these laws enable her to interact with the environment or enter into relations (e.g., in the sensitive aspect as it relates to the formation of PO toward an object). (However, generally speaking, an individual functions in each aspect either as a subject or an object; 'things' can be done to us). Dooyeweerd argued that our harmonious functioning in all aspects (particularly as it relates to the normative laws of aspects above the *sensitive* – see *Table 1*) leads to a full, healthy, godly life, whereas violations of such laws result in harmful and unholy living, which is unsustainable. Therefore, given the important role that all types of

possessions and our feelings toward them have in our lives and numerous warnings regarding PO feelings in the Scripture (Matt. 6:19-21, Eccl. 5:10, Luke 12:15, Psalm 62:10), it is worth examining this role for guidance in godly living, particularly as it relates to economic consumption. Furthermore, because Dooyeweerd argues that men can object-function in some aspects (i.e., “I am owned by what is ‘mine’”), it is necessary to examine the implications of such functioning (e.g., idolatry) and how to help bring harmony in our consumption behaviour and shalom for the people of God. (Dooyeweerd argued that because all things point to God, we cannot truly understand created reality without reference to Him.) This examination and its results will contribute to our understanding of the modern consumerist culture, in which consumers “identify themselves by the formula: *I am = what I have and what I consume*” (Fromm, 1976, p. 36, italics original). This notion of modern consumer behaviour may be paraphrased in the context of relationship marketing theory as “I am = what I have or consume and relationships I build.”

According to the Cosmonomic philosophy, coherent interwoven-ness of creation is “attuned to man, related to man. The visibility of things, their analyzability, [...], their beauty and ugliness, their capacity to function as a juridical or economic object, - these are all intrinsic aspects of the individuality structure [characteristic lawful order] of things” Kalsbeek (1975, p. 121). Thus, our feelings, our affective and cognitive states, including the state of PO, are a part of the creation and are meaning, which is attuned to the rest of the creation. PO experience is qualified by the sensitive aspect and reflects our attachment relations with both material and immaterial objects. The PO state appears to have a strong formative function, as it establishes a recognizable and often measurable relation between the subject and the object. A review of literature on ownership and its motives portrays the concept as a “dual creation, part attitude, part

object, part in the mind, part ‘real’” (Etzioni, 1991, p. 466), which guides our behaviour and affects our identity. Because human activities are multi-aspectual, and there is a coherence of meaning across aspects, we need to investigate how the PO subject functions in all those aspects. How do we analyse a PO subject (i.e., consumer, citizen, or student) in all relevant aspects related to our PO state? For example, how does the PO subject act in the *pistic* aspect (in a recognizable ownership relationship with a PO object)?

Past research suggests that personal meaning in the object’s symbolic properties is necessary for PO to emerge (Pierce et al., 2003). Thus, given the complicated nature of PO and its impact on our lives, we may attempt to determine how the PO state becomes meaningful in various aspects. Our functioning occurs in a space where the meanings of all aspects are interrelated. Richins (1994) claimed that people value PO objects for their utilitarian, financial (economic aspect), enjoyment and pleasure producing (sensitive aspect), identity and interpersonal (sensitive aspect), and appearance (aesthetic aspect) qualities. How does the PO state evolve in my functioning in the juridical aspect (which focuses on justice) or in the pistic aspect (which is related to commitment, loyalty, faith)?

PO object

The PO object is defined here as an entity toward which an individual (subject) experiences PO. An object of PO exists by virtue of its meaning in (numerous) specific aspects: it is “objectivised” by a subject. Note the importance of Meaning; the PO object itself is meaningless as such without its relation to the PO subject (i.e., the human being). Thus, the real meaning of the PO target is its object-functioning. (Nevertheless, this target that potentially has the capacity to become a PO object *is* meaning (i.e., *is* existing or is part of the created reality) in

some aspect, according to Dooyeweerd, e.g., a rock *is* meaning in the physical aspect, a book – in the lingual aspect, among others, etc., *before* I call that rock and book “mine”). The PO object comes into existence from an individual’s (or a community’s) formative action (i.e., I recognize this object as “mine” or a community considers it as “ours”). This process occurs most likely over time (although the duration may be minimal; for example, when a child receives a soccer ball at a sports camp registration event and writes her name on it immediately). At the same time, the object preserves either a *natural* individuality structure (e.g., physical characteristics of “my arm”) or an *artificial* (created by natural entities) individuality structure (e.g., aesthetic features of “my lecture”). Researchers have even found evidence of PO feelings toward such created entities as nursery rhymes by children who claimed to have heard them first (Issacs, 1933).

The obscure nature of PO objects makes identification of relevant aspects both intriguing and complex, as we consider both material and immaterial entities. For example, modal or aspectual analysis (i.e., examining every aspect of an entity) of “my pet” (which certainly includes the pet’s existence (as a subject) in the biotic aspect and its qualification in the sensitive aspect) is different from a similar analysis of “my house” (which excludes its existence as a subject, for example, in the biotic aspect). Furthermore, such analysis of “my theory” or “my SecondLife or Facebook profile” would be further complicated by their virtual or non-physical existence. The object of PO can be seen as a multi-aspectual object of human social intercourse, with a *dynamic* qualifying function. To quote Kalsbeek (1975, p. 192), the “latent possibilities [of the PO object] are indeed opened by the formative activity ... of the individual” through her interactions with that object, both freely encountered and mandated (as in case of law enforcement or employment contract).

We also have to distinguish between part-whole and other subject-object relations. The relation between my living cells and my body (a multi-cellular organism) is a *part-whole configuration* (Kalsbeek, 1975); the living cells are merely parts of my body. At first glance, one may wonder how this is relevant to marketing and consumer behaviour. However, if we consider the emerging market for body parts in some areas of the world, as well as donor and recipient related exchanges, it becomes clear that not only PO but also property rights take a prominent place in the debate about the consumption and disposal of such entities. This phenomenon also has major implications for ethics and policy making.

Examination of the relations between PO objects and subjects may shed light on how to guide or manage healthy relationships between consumers and their possessions, as well as how to set a global discussion on principles of (stewardly) production, consumption, and disposal of products of human (economic, and specifically, marketing) activities. For example, there is certainly a more complex relationship between a mother and *her* embryo in comparison to the relations between a young adult and *her* Facebook page. How do we treat some peculiar goods that have a significant psychological ownership value but little or no value in monetary terms, such as a MySpace account or a piece of “free” furniture in SecondLife.com?

When does the PO subject-object relation occur and what is its effect on the PO subject? A comprehensive review of the literature on PO and theory development conducted by Pierce and colleagues (2001; 2003) indicates that many such relations are recognized earlier in our lives (I own *my* body, *my* toys, etc.), whereas others are a product of social intercourse (e.g., *my* friend), among other processes. Our relations with PO objects appear to be lasting and formative. Belk (1988) calls our possessions *extensions of ourselves*: they are a reflection of who we are. Sartre (1943/1969) certainly captured well the modern consumerist culture, noting that “the

totality of my possessions reflects the totality of my being ... I am what I have ... What is mine is myself” (pp. 591-592). Thus, our relations with PO objects (whether healthy or otherwise) can have implications for marketing strategy, product design, and advertising, which often seem to communicate and shape that sense of self through (attachment to) possessions..

Dooyeweerd argues that the functioning of every event, situation, consumption pattern, etc. may be used to truly reflect God’s character or to turn us away from God. Furthermore, all (PO) objects – “all that a man can call his own and control” (Bartlet, 1913, p. 88) – are a gift from God to be held in stewardship for God and to be used to the glory of God. This principle upholds the sovereign lordship of God over all creation and bestows responsibility upon managers and consumers. New approaches to PO research are needed to identify the normative principles that would guide product design, strategy formulation and execution, marketing techniques, etc. that are designed to facilitate a healthy, harmonized, stewardly, and joyful relations between man and creation.

Methods of inquiry

Basden (2008) proposed applying Dooyeweerd’s framework to develop research methodology. It appears that some types of complex PO objects may require complicated multi-aspectual analysis (i.e., the identification of an entity’s being/meaning in particular aspects). For example, a university as an organization toward which a member may experience PO (i.e., “this is *my* university”) may be identified by various qualifying aspects as a whole and as its parts. As a whole, and a place of social interactions, it is qualified by the social aspect, however, its recruitment and business department may be qualified by the economic aspect. The

organization's leaders may use multi-aspectual analysis to enhance and harmonize individuals' relations with the organization and its parts.

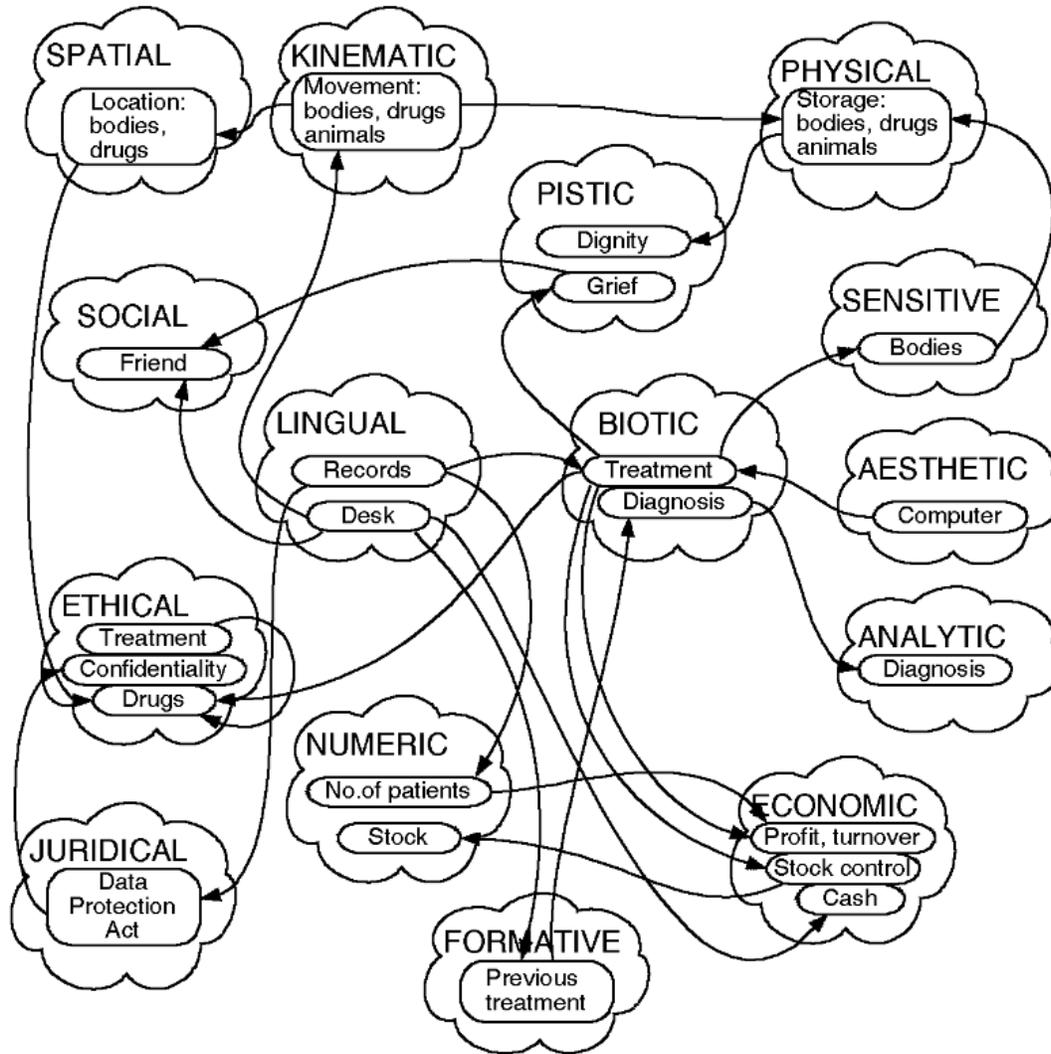
Multi-aspectual analysis of our relations with PO objects and their effects on us and our relationship with God is also necessary. Basden (2008) has successfully applied such analysis in information systems evaluation. He discusses a number of methods. The Christmas Tree method (as Basden calls it) analyses an entity in terms of its quality of functioning in the relevant aspects. The quality of functioning in each aspect may be deemed to be positive or negative, or both, in varying degrees, as indicated by a double-sided bar chart. Basden (2004) recommends using this method for comparative studies: e.g., conducting a benefit and loss analysis (<http://www.dooy.salford.ac.uk/maf.html>). One may apply this method in investigating a change in PO feelings, comparing feelings toward different objects (e.g., feelings toward "my school" and "my fatherland"), as well as cultural differences in humans' relations with their possessions.

The Multi-Aspectual Knowledge Elicitation (MAKE) method is more complex and aims at identifying important concepts and relations among them across relevant aspects. The product of this analysis is an aspectual map depicting important relations among concepts from various aspects. It appears that both methods represent viable alternatives to the current theoretical frameworks in PO research. Figure 1 presents a sample MAKE map of a medical service.

Figure 1

Aspect map generated by Multi-Aspectual Knowledge Elicitation method

(Source: <http://www.dooy.salford.ac.uk/pix/6-1-MAKE.gif>)



Consumer behaviour and PO

Positive consequences of PO

Finally, we turn to the examination of PO consequences. A number of consequences arise from the ownership relationship. Pierce et al. (2003) identified both positive and negative consequences of PO. The sense of responsibility and care for the object is an obvious example. I do have a responsibility for my children, my wife, and my parents to a greater extent than toward

other children, etc. (assuming that the relationship is or was meaningful and positive, as it may apply in some cases). Schweiker (2004) submits that “responsibility is about respecting and enhancing the integrity of life” (p. 254). The sense of responsibility and stewardship as a product of PO may prompt consumers to “own up” to their consumption behaviours, i.e., to the way in which we use and dispose of products. Prahalad (2002) proposes accounting for the “total cost of ownership” (i.e., the total cost of owning, using, and disposing) as the driving motivator of purchasing and owning an item (which points beyond its sale price). The total costs of ownership include, for example, maintenance costs or the number of kilometres per litre of gasoline for a car, costs of charging the battery in the case of an electric vehicle, as well as costs of getting rid of the item, to which we add the spiritual and emotional toll (e.g., negative feelings that arise when the vehicle requires frequent maintenance) of the consumption of the product. How do our feelings of PO affect our decisions on “total cost of ownership”?

PO feelings have also been shown to be positively related to the intention to maintain relations with the company and word-of-mouth advertising (Asatryan & Oh, 2008). In addition, PO may evoke citizenship behaviour (i.e., voluntary contribution to community well-being that is benevolent and non-reciprocal, Organ, 1988), which allows personal sacrifices and self-giving. Further research on the effects of the PO feelings on such behaviours can help organizations direct them in a stewardly manner to enhance productivity, engagement within the community, and corporate social responsibility.

Dangers of PO

Past research has also acknowledged possible negative consequences of PO. The line between possessing and being possessed is fine indeed. Numerous warnings in the Bible prompt

Christians to be on guard against being possessed by what we believe or feel we own. The Gospel of Matt. 6:4, for example, reminds us that one cannot serve two masters: we are either slaves of Christ or in bondage of what we call ours. C.S. Lewis in his *Screwtape Letters* describes the following advice the evil mentor gives to his young apprentice: “You must therefore zealously guard in his [i.e., believer’s] mind the curious assumption “My time is my own”. Let him have the feeling that he starts each day as the lawful possessor of twenty-four hours” (p. 107, 1961). He continues on very eloquently, proposing that the world (or “flesh”) “produce[s] this sense of ownership not only by pride but by confusion” and “[teaches] men to say “My God” in a sense not really very different from “My boots”, meaning ‘The God on whom I have a claim for my distinguished services and whom I exploit from the pulpit – the God I have done a corner in’” (p. 109).

Thus, the potential dangers of greed and idolatry that may arise stemming from our relations with PO objects should be researched. In this context, how do we guide and facilitate “healthy” or godly relationships with our possessions and PO feelings? Moreover, how do we prepare both Christian and non-Christian managers and marketers to recognize such dangers and act responsibly toward the stakeholders in the production and consumption life-cycle? What role do PO objects play in the formation of a person’s sense of self? For “where your treasure is, there your heart will be also” (Matt. 6:21).

Slaves of Christ and Marketing

Research on PO may also grant insight into our relationship with God; particularly from the major biblical theme of the covenant between God and his elect nation. God’s Word declares the covenantal and the possessive nature of this relationship. In Exodus 19:5-6 we learn about the conditional aspect of this bond: “Now then, if you will indeed obey My voice and keep My

covenant, then you shall be My own possession among all the peoples, for all the earth is Mine; and you shall be to Me a kingdom of priests and a holy nation.” But what does it mean to be God’s possession? More specifically, as Harris (2001) notes, what does it mean to be a “slave of Christ”? This inter-relationship between freedom and slavery creates a fruitful paradigm to guide future research on consumer behaviour and marketing, especially in the areas of loyalty, commitment, and customer relations. Our understanding of this relationship may guide our worship, our life-styles, and our consumption motives and behaviours.

Keep falsehood and lies far from me;
give me neither poverty nor riches,
but give me only my daily bread.
Otherwise, I may have too much and disown you
and say, 'Who is the LORD?'
Or I may become poor and steal,
and so dishonor the name of my God.

Proverbs 30:8-9

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