

Constancy and integrity: (un)measurable virtues?

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Positive psychology seeks to establish a classification of character strengths and virtues based on objective measures, and so to provide guidance on how good character might be developed. However, it offers no substantive theory of the good life. A short critique of this approach is offered, and an alternative mode of empirical enquiry is explored following Alasdair MacIntyre's philosophy. The virtues of constancy and integrity as they appear in the career narratives of leaders in Scottish banking illustrate this mode of enquiry. Empirical enquiry into these virtues reveals a process of interpretation, which is dependent on an understanding of structures in virtue ethics and an understanding of the way that particular agents pursue their own ideas of human flourishing in some particular social milieu. One consequence of this is that, while behavioural tendencies or dispositions might be measurable through statistical method, virtues are not.

Introduction

Traditions of virtue ethics become traditions partly by developing and arguing over lists of canonical virtues:

Homer, Sophocles, Aristotle, the New Testament and medieval thinkers . . . offer us different and incompatible lists of the virtues; they give a different rank order of importance to different virtues; and they have different and incompatible theories of the virtues. If we were to consider later Western writers on the virtues, the list of differences and incompatibilities would be enlarged still further; and if we extended our enquiry to Japanese, say, or American Indian cultures, the differences would become greater still. (MacIntyre 2007: 181)

Traditions tend towards canonical lists, but at the same time, no list is definitive in the sense that it closes the door and admits no further virtues to that tradition. In the Aristotelian tradition, the virtues of courage, self-control, justice and practical wisdom are commonly accepted as the cardinal virtues (Foot 2002). However, in addition to those which have

become central to the tradition, Aristotle himself acknowledged a wide range of virtues, including generosity, friendliness, an even temper and truthfulness with regard to one's own achievements (Aristotle 2000: II.7),¹ and he counselled against a false precision in articulating matters that are complex and variable (Aristotle 2000: I.3). The Thomist tradition has a canonical list of seven virtues (Geach 1977), consisting of the four cardinal virtues already listed together with the further three theological virtues of faith, hope and charity articulated by Aquinas (1963: I–II, Q62, a.3). Again, in the Thomist tradition, a range of other virtues such as patience and humility have a place alongside those virtues, which most centrally characterise the tradition (MacIntyre 2007). Different traditions add different lists, and so we have a number of potentially competing sets of virtues.

One possible response to this situation is to collect, sift and amalgamate into some overall system all the significant sets, which can be discovered. This is the approach taken by positive psychology following the pioneering work of Peterson and Seligman. Their programme has been to search for and classify a

global meta-set of virtues and positive qualities of character, which are measurable through the quantitative methods of social science, and which they believe contribute to the good life. An alternative approach is to explore virtues in their social context, respecting the particular situations of culture, practice and tradition in which those virtues arise. This is the approach of researchers like Moore and Beadle (Moore & Beadle 2006; Beadle & Moore 2011) who have responded to the work of Alasdair MacIntyre by conducting empirical enquiry from the perspective of Aristotelian virtue ethics (Ferrero & Sison 2014).

The current paper offers a short critique of some of the presuppositions of the positive psychology approach. It takes the seminal book, *Character Strengths and Virtues* by Peterson & Seligman (2004), as the key text, and then explores an alternative programme of enquiry offered by virtue ethics as articulated by MacIntyre. The MacIntyrean approach developed here is consciously focused on traditions of virtue ethics, engaging in empirical enquiry from within a particular tradition, and enquiring into the practical ethics of others who may themselves be members of that same tradition, or who may be adherents of some alternative tradition. The purpose of this paper is to explore some of the fundamental differences between this kind of virtue ethics approach and that offered by positive psychology. It is suggested that philosophy is much better placed to undertake empirical work than Peterson and Seligman assume, and that their claims to possess superior data should be treated with caution, particularly in respect of their championing of measurement over philosophy.

This paper first reviews the claims of Peterson & Seligman (2004) for positive psychology, drawing out some common ground between their project and virtue ethics as well as key differences between them. Their rejection of 'armchair philosophy' is taken up as a challenge, by presenting a MacIntyrean enquiry into one particular virtue, constancy. An outline is given of MacIntyre's development of the ideas of constancy and integrity as interdependent virtues, which enable the pursuit of the good life through time and through changing circumstances. The role of these virtues is then explored in the career narratives of leaders in Scottish banking. Their stories are

used to illustrate the difference between virtues and dispositions of character, between, for instance, a simple disposition to resist change and the virtue of constancy, which may exhibit as resistance, but which does so in order to hold together the unity of a good life. The consequences of this distinction are then explored, including the idea that virtues such as constancy and integrity need to be understood as part of a wider pattern of virtue in the life of particular persons historically situated in practices and communities. It is proposed that, if we are to interpret a disposition of character as a virtue, we need to understand both the architecture of virtue ethics generally – for instance, the way that virtues enable the pursuit of the good – and the patterning of virtues and goods for particular people in particular communities. This implies that we can make judgements about the virtues of ourselves or others, but that such judgements are generally provisional and particular, and that they are very different from the processes of quantifiable measurement championed by positive psychology.

Peterson and Seligman's claims for positive psychology

Peterson and Seligman aim to create a classification of character strengths and virtues and, in doing so, to 'reclaim the study of character and virtue as legitimate topics of psychological enquiry and informed societal discourse', in a way that 'goes beyond armchair philosophy and political rhetoric' (Peterson & Seligman 2004: 3). They believe that what distinguishes their classification from most other work on the idea of good character is their focus on reliable assessment. Strategies of measurement yield 'explanatory power out of the realm and reach of philosophy' (Peterson & Seligman 2004: 13). This emphasis on measurement and quantitative analysis marks out positive psychology as relying on a positivist methodology, which is very different from the phenomenological and qualitative procedures of humanistic psychology (Waterman 2013), even though it shares some of the same concerns with autonomy and authenticity.

Peterson & Seligman (2004: 6) explain how they started out in their endeavour by seeking a 'deep

theory', which would justify a taxonomy of good character, but that the task was beyond them. They then abandoned that pursuit, and with it, any attempt to provide a *taxonomy* rather than a *classification*. The key difference between these two, as they state it, is that a taxonomy requires a unifying underlying theory that provides a justification for the scheme and by which the scheme stands or falls, whereas a classification requires no such theory. Classification is, thus, a simpler task than taxonomy, being the creation of an organised list, created for a practical purpose, so that its success is determined by its usefulness. That Peterson and Seligman had to abandon their pursuit of deep theory is, from a MacIntyrean perspective, unsurprising. No consistent underlying theory could possibly unify a set of character strengths drawn from a range of traditions in ethics, several of which are incompatible with each other. This lack of any unifying theory, which might give normative coherence to their scheme of classification does not prevent the authors from hoping that their scheme will be used to guide behaviour: 'Our measures can obviously be used to evaluate interventions that target the good life' (Peterson & Seligman 2004: 642).

Despite their rejection of philosophical procedure, Peterson and Seligman are nevertheless clearly doing moral philosophy. This is evident explicitly in their arguments, which rely on a wide range of key figures in the history of moral philosophy such as Aristotle, Aquinas and Confucius; it is implied in practice in their inclusion of contemporary philosophers such as Robert Nozick in their early research programme; and it is implied conceptually in their overall endeavour to detect widely applicable ingredients of the good life. They even test their own theories using thought experiments.

Classical traditions of virtue ethics are eudaimonistic (Annas 1998). They assume that human action is directed towards *eudaimonia* (happiness, well-being or flourishing), and that this gives us a basis for moral reasoning. Consequently, any particular normative formulation of the virtues depends on some particular view of human flourishing. Any notion of how we *ought* to live depends on some understanding of what is a *good* life to lead (Anscombe 1958), and different understandings of the good life result in different ideas of how we ought

to live. As Driver (1996: 111–12) puts it, 'Views of virtues – what they are and how they function – can vary dramatically in content . . . depending on what views of human nature are adopted'. Peterson and Seligman are similarly committed to a eudaimonistic ethics, and therefore, to the idea that *eudaimonia* is directed towards some good or other, but they offer no substantive theory of their own about what that good might be. There is no description in their scheme of any unifying conception of the good life (Sundararajan 2005). They are not explicit about exactly why they could not formulate a conception of the good life, only that it was 'beyond [their] ability to specify a reasonable theory (as a taxonomy requires)' (Peterson & Seligman 2004: 6). Notwithstanding this, their criterion 1 for a strength of character runs:

A strength contributes to various fulfillments that constitute a good life, for oneself and for others. Although strengths and virtues determine how an individual copes with adversity, our focus is on how they fulfill an individual. (Peterson & Seligman 2004: 17)

Their classification explicitly relies on a conception of the good life, which they cannot formulate. They emphasise that their focus is on how strengths and virtues fulfil an individual, and this is perhaps an indicator, along with Nozick's inclusion in the initial project team, that they are in fact tacitly committed to something like a Western liberal conception of the good life, one in which each individual is at liberty to pursue their own idea of their own good. Peterson & Seligman (2004) and others in the positive psychology movement express the hope that their classification will evolve into a taxonomy with a more overtly normative contribution to articulating what the good life means (Linley *et al.* 2006).

Peterson and Seligman do not understand their scheme as implying anything like the classical idea of the unity of the virtues. They are explicit that some people display some strengths, while others display different ones. They are 'comfortable with saying that someone is of good character if he or she displays but 1 or 2 strengths within a virtue group' (Peterson & Seligman 2004: 13), and they predict that personal fulfilment will be linked to the exercise of a small number of 'signature strengths' (Peterson & Seligman 2004: 17).

The idea that the exercise of a person's signature strengths counts as evidence of good character is consistent with an overriding emphasis on a liberal notion of the authenticity of the free agent (Taylor 1991), an agent who, in this case, is free to formulate his or her own distinctive character. It also suggests that the kind of global classification which Peterson and Seligman have attempted will continue to resist any coherent conception of the good beyond one driven by this kind of freedom of choice. It is inevitable that any strong idea of the unity of the virtues would be rejected by this or any other scheme with a primary emphasis on personal authenticity (Kernis & Goldman 2006), as any prescriptive account of a coherent set of virtues, which are required together in a fully virtuous person, must appear unduly restrictive from the point of view of the autonomous individual.

There are, then, three issues, which are most immediately apparent in Peterson & Seligman (2004). First, there is an assumption that philosophy does not engage in empirical enquiry, or at least that the procedures of quantitative analysis favoured by positive psychology are superior to other methods that might be available to philosophy or humanistic psychology (Friedman 2008). Second, Peterson and Seligman disavow any attempt to formulate a substantive theory of the good life, despite their explicit reliance on that idea. Third, their approach lacks any concept of the unity of the virtues, and while this is quite usual in modern psychological understandings of the virtues (Wolf 2007), it has particular consequences for their scheme, because it is directly linked to the idea of signature character strengths and the authentic individual.

Positive psychology has been criticised from a number of angles, often from an Aristotelian perspective (Annas 2004; Martin 2007; Nussbaum 2008), and occasionally from a specifically MacIntyrean one (Banicki 2014). Annas (2004) and Nussbaum (2008) criticise the positive psychology movement as a whole for confusing *eudaimonia* with subjective well-being, satisfaction or pleasure, in ways that lead to conceptual confusion. Martin (2007) offers a more specific critique of Seligman (2003), and while acknowledging the value of some of the work, finds a number of problems including the following: *happiness* in Seligman is sometimes the

value-neutral and measurable subjective well-being of psychology, and sometimes the normative idea of authentic happiness; there is a general tendency to slide between justified values and subjective preferences; and Seligman appears to have created a global canonical set of virtues based on the assumption that what is ubiquitous is more valuable than what is not.

One root problem, which seems to underlie these and similar criticisms of the work of Seligman and the positive psychology movement more broadly (Sundararajan 2005; Miller 2008), is a lack of procedural clarity. The project purports to be scientific and neutrally descriptive on the one hand, while also aspiring to be prescriptive and evaluative on the other (Linley *et al.* 2006), but has no account for how this normative content is derived. The procedures of psychology and social science are promoted over the procedures of philosophy, yet Seligman's project is partly, or even principally, a philosophical one, which seems to be underpinned by the idea of the authentic happiness of the autonomous individual (Martin 2007), a central good of liberal individualism (Taylor 1991; Nussbaum 2008).

Constancy and integrity in MacIntyre

If, in rejecting 'armchair philosophy', Peterson & Seligman (2004) mean to reject philosophy, which cannot be bothered to go looking for empirical data, then they have something in common with MacIntyre, who has a similar concern that moral philosophy must be informed by practice. For MacIntyre (1978, 1991, 2007), getting out of the armchair involves far more than going looking for data, it involves direct involvement in social practices of a structured kind: medicine, tennis, family life, physics, farming, cooking and so on. He encourages us to engage in a very different kind of enquiry, a self-consciously philosophical one, but one that takes us out of the armchair in search of empirical data grounded in practices and traditions.

The current paper takes up this challenge by exploring MacIntyre's virtues of constancy and integrity as they appear in the narratives of leaders in Scottish banking. It does in fact turn out to be very much possible to engage in rigorous empirical enquiry, which remains philosophy and, when we do

so using MacIntyre's ideas of practice and tradition, we find that a unifying conception of the good which holds together a coherent scheme or set of virtues is central to the project. We also find some other fundamental differences between the sort of empirical enquiry which remains philosophy and Peterson and Seligman's project of classification. One key difference that emerges is that virtues such as constancy and integrity cannot be understood separately from that coherent set of virtues of which they form key elements. Another is that they cannot be measured using the quantitative methods of positive psychology.

MacIntyre introduces his understanding of constancy and integrity in *After Virtue* (MacIntyre 2007, first published in 1981) through an exploration of the novels of Jane Austen. His account is particularly focused on constancy because he finds that this virtue in Austen's moral scheme holds a place which is akin to that held by *phronesis* in Aristotle's: 'it is a virtue the possession of which is a prerequisite for the possession of other virtues' (MacIntyre 2007: 183). Constancy is required for the possession of other virtues, because without it a good life cannot be achieved. MacIntyre's understanding of the good life is articulated here in terms of narrative quest, a quest for the good, and this idea of the narrative unity of a human life forms a key element of his understanding of the role of all virtues:

The virtues therefore are to be understood as those dispositions which will not only sustain practices and enable us to achieve the goods internal to practices, but which will also sustain us in the relevant kind of quest for the good, by enabling us to overcome the harms, dangers, temptations and distractions which we encounter, and which will furnish us with increasing self-knowledge and increasing knowledge of the good. (MacIntyre 2007: 219)

Threat to this narrative unity is seen here as a peculiarly modern problem, a problem to which Jane Austen was alert. For MacIntyre, modernity makes it possible for a human life to be lived as an individual moving through a series of passing moments, presenting and representing the self to suit whichever roles or circumstances one finds oneself in. This is a life in which only counterfeit virtues are available. By contrast, a life in which genuine virtues are available is one that springs from particular moral traditions

and communities, which moves from past to present and from present to future, carrying with it inherited obligations and aspiring towards a *telos*. This *telos*, or goal of our narrative quest, is the good life, which must be partly formulated in advance by the particular moral communities in which (if we are lucky) we find ourselves embedded, but which is also partly formulated by our progress in the quest itself.

Constancy addresses this issue of the narrative unity of a human life. MacIntyre sees Austen as pre-occupied with the problem of how the narrative unity of a human life can be held together through time and across social roles. This is a problem to which Austen responds because it has been introduced by modernity, and by the time that she writes this kind of unity can no longer be taken for granted. 'It has itself to be continually reaffirmed, and its reaffirmation in deed rather than word is the virtue which Jane Austen calls constancy' (MacIntyre 2007: 242). Constancy and integrity are for MacIntyre and for Austen prerequisites for the possession of other virtues because, without them, attempts at virtue descend into counterfeits which are malleable to the supposed requirements of particular social roles and circumstances.

This discussion of constancy as a prerequisite for the other virtues is introduced in the first edition of *After Virtue* in 1981, and in it MacIntyre makes no very specific distinction between constancy and integrity. It is a theme he then returns to later in his paper, 'Social structures and their threats to moral agency' (MacIntyre 1999), an exploration of the ways in which modernity creates particular threats to the unity of a human life and to our potential to develop good character. Here, a key form of such disunity is termed *compartmentalisation*, the idea that a person may adopt one set of standards in one sphere of his or her life and a different and conflicting set of standards in another. In order to be able to guard against such threats, we need the virtues of constancy and integrity. MacIntyre now differentiates and describes these in more detail:

Constancy, like integrity, sets limits to flexibility of character. Where integrity requires of those who possess it, that they exhibit the same moral character in different social contexts, constancy requires that those who possess it pursue the same goods through extended periods of time, not allowing the

requirements of changing social contexts to distract them from their commitments or to redirect them. (MacIntyre 1999: 318)

Integrity² is that virtue which guards against compartmentalisation by setting limits to one's adaptability to social roles, and constancy is that virtue which sets limits to flexibility of character over time and through changing circumstances (MacIntyre 1999; Maletta 2011). In the paper quoted earlier, MacIntyre explores two very different practical examples of such threats, one taken from the social structures of National Socialism in Germany in the 1940s and one from those of corporate management in America in the 1970s. Those two cases are both negative in their illustration of some central factors involved in exercising meaningful moral agency.

My procedure in the rest of this paper will be to explore more positive cases drawn from the recent history of banking in Scotland and focusing especially on the virtue of constancy as expressed by MacIntyre (2007) in *After Virtue*. There is an emphasis on constancy here because there is an emphasis on the pursuit of a unified life, extended over time and reaffirmed in action in an occupational setting (Beadle 2013). However, constancy is not to be understood in isolation from integrity, and I hope to draw out the idea that we cannot understand virtues such as constancy or integrity without also understanding their place in a unified pattern of virtues, which are given coherence by the unity of a human life grounded in the context of a coherent tradition of practical rationality. One of the consequences of this is that constancy turns out to be not amenable to the quantitative methods of positive psychology, exactly because it is a virtue, in contrast to a simple character trait such as intransigence, which could in principle be quantified in this way.

Constancy and integrity in Scottish banking

For my PhD in banking ethics, I held research conversations with 10 leaders in Scottish banking most of whom had careers spanning several decades, in some cases as far back as the late 1960s. I asked them about their working lives and the changes that they

had experienced since they started in banking. The overall narrative that emerged from their accounts was one of conflict. Following deregulation in the 1980s, traditional retail and commercial banking in Scotland, which I refer to as 'old banking', was displaced by 'new banking', a more diversified form of financial activity, which was international and entrepreneurial in nature, and which ultimately resulted in the collapse of the Royal Bank of Scotland and HBOS (Halifax/Bank of Scotland) in 2007–2008. During this period of conflict, a number of closely related transformations took place: a culture of customer service was replaced by a sales culture; a strong aversion to risk was replaced by entrepreneurial programmes of merger and acquisition; new technologies and management styles were introduced; professional apprenticeships and qualifications were eroded; and professional skills and knowledge became less important than skills in selling and in generic corporate management. Those bankers who were most attached to the tradition of old banking in Scotland felt these changes keenly, and even where they participated directly in the transformation of their own industry, they exhibit a marked sense of loss when reviewing this period.

In all but one of the conversations with long-standing bankers who lived through these changes, there are tales of constancy and integrity because there are tales of resistance against a background of conflict (Beadle 2013) created by institutional pressures. These virtues have a particular flavour in these narratives, and are associated with an identifiable kind of feeling, which might be described as moral discomfort.

One banker in particular, let us call him Peter, tells a story of resistance to the new sales culture which significantly affected his career. He had achieved a good level of seniority early in his career as the manager of a regional portfolio of business clients. He enjoyed the role, which allowed him to form stable relationships with his business customers, and should have been a stepping stone to further promotion. However, while in the role he became uncomfortable with the new sales culture that was being introduced at the time. He saw it as transforming long-standing relationships of service provision and mutual benefit into ones characterised by sales targets and exploitation of the customer:

Yes. I [pause] I left my role after . . . before the four years was up, and I guess in some ways my customer might – of my portfolio – might have said, ‘Well you know you committed to us you would be in the role for four years,’ but for me I was always open with my customers at that time, said, ‘Listen, I’m not comfortable doing what’s expected of me in this role, and I think it would be more suitable for me to, rather than be uncomfortable and do anything that I didn’t feel right doing, and perhaps you feeling bad of me, I would rather step away from the role.’

Throughout the conversation, Peter plays down the long-term impact of his resistance, but it is clear that the moment of his decision changed the course of his professional life, and his career history pivots on this event.

Evidence of resistance provided by others in the group is not always so central to their overall narrative, but it is still strongly present. Several bankers were forced to a choice even at very senior levels because they could no longer tolerate the organisational culture in which they found themselves. They express this discomfort in a range of ways. One senior executive moved from his position as head of a national high street bank because he could not support the aggressively commercial direction in which the bank was being taken by the Group Chief Executive, and explains his motivation in moving simply as: ‘And I was being very disillusioned about 2002 with the place, because it was culturally just in a bit of a mess’. Another speaks of his attempts to ‘get back into proper banking’.

One senior banker, who had himself been a key player in leading change programmes, is quite specific in his account of the kind of failings, which he encountered and resisted:

And that’s what started in America with the rot as well, with the sub-prime mortgages. They were lending extra to customers. And that was starting to creep in here in my day, which I resisted, but it didn’t last long. Which I’m glad, because I didn’t want to be associated with this problem. [. . .] Well, for example, the consolidation of credit card debt. That was another example I never did. People consolidating credit cards across to one card to get a better rate. A recipe for disaster, because usually they’re struggling with their existing credit cards,

that’s why they want to consolidate. So there was a lot of that going on.

There is a unifying thread throughout these stories which concerns the recognition of limits. In each case, whether it is expressed in terms of technical competency or more explicitly in moral terms (and usually it is both), these and other speakers refer to a sense of discomfort when they approach or exceed limits to what they consider to be good banking. This discomfort then triggers an episode of resistance which may be more or less protracted, but which in all cases depends on a coherent personal history of characteristic professional standards, and issues in a future career which is then partly determined by such acts or episodes of resistance.

The sources, costs and rewards of virtue

These accounts may be interpreted as stories of constancy as it is described by MacIntyre (2007), because they give us examples of the pursuit of coherent goods over time, despite changing external pressures, and they depend on life histories in which rational agents reach back to commitments rooted in their own past in order to inform their present decisions. MacIntyre’s idea of constancy seems particularly apt because it appears to capture the way in which the bankers interviewed in this research speak about their struggle to maintain consistent professional standards during the 1990s and the early 2000s, as the banking sector was transformed around them, and they became subject to increasing institutional pressures to grow sales and profits. These pressures are portrayed as alien to the profession of banking as they knew it at the time, and were created by influences which were external to the world of traditional Scottish banking at the time. The research participants speak sometimes of influences from investment banking in London (‘the red brace boys’) or America, or from ‘consultants’.

If these stories of resistance are indeed to varying degrees stories of constancy, it is important to know from what sources of motivation such constancy might spring, because the point of constancy is that it ties present action to our past and future pursuit of the good life. For instance, does principled resistance to bad practice depend on previously learning stan-

dards within a profession? Or is it a question of upbringing and wider moral development in family and community?

There is general agreement among these research participants that the application of basic moral standards learned in families, schools and communities is the foundation of constancy as it is portrayed here. Peter, for instance, is able to give a very clear account of the basis on which he came to his judgement that he could no longer continue to manage his portfolio of business customers under the new terms set by his employers, and it was not just a question of how he was trained to do banking, but how the history of his whole life, including his family life, fitted together:

So I think I've always been quite – I suppose it's like these things are instilled in you from the way you're brought up and who you engage with throughout your life – I think I've always been moralistic I suppose. Perhaps overly so. I may have advanced in my career quicker had I not been so. But I wouldn't have been comfortable doing that.

When pressed on the question of why he felt compelled to take this step, this banker began to talk about his mother and his admiration for her strength and courage. He did not want to let her down, given the example that she set early in his life.

So these accounts are not only stories of constancy. They are also stories of integrity. When Peter reaches back to these early formations of his own notion of the moral life, he is not only reaching across time, he is also reaching across social roles, weighing up standards of the good in family life alongside those in professional life; other speakers do likewise, referring to family and community life in explaining their moral thinking. These wider structures, in which bankers were not only bankers, but also members of churches, families and other social structures, were vital in granting them a moral orientation, and this orientation was only possible if they were able to achieve some consistency of standards across those various spheres.

Other speakers agree with the basic assessment that in order to do banking well, one must arrive at the start of one's career with a good character already partly formed. However, it is also clear that further development of good character is necessary in order for bankers to be able to understand the link

between the specific standards of their professional lives and the more general standards, which they have learned from their lives as a whole. A firm grounding in the standards of the profession through apprenticeship enables practical reasoning in a technical context. One banker expresses the basis for his resistance in terms of his background in old banking:

For example at one point it was suggested that we don't do valuations on property when we're lending for mortgages, and I insisted that we continue that practice, because people say, 'You're transferring mortgages across; if they repaid their last two payments they must be good.' And I said, 'No, we want to look at the asset, we need to do the drive-past, make sure the asset's there', etc. So I insisted [that] all this traditional practice be applied.

The same speaker refers often to traditional bankers in the context of their wider community role, 'upstanding people and good, as we'd say in Scotland at the time, they were good members of the Kirk'. Part of what becomes clear in these cases is that constancy and integrity depend first on one's being raised in family and community structures that enable virtue, and then on being inducted into a professional practice, which is similarly enabling.

These virtues can be expensive. Peter had to give up his managerial position. Because he worked for a large bank he was able to move within the organisation, but he nevertheless paid a significant price in terms of career progress:

Maybe had I been in a smaller organisation it might have been different, but I like to think I would still have followed my own course. I mean I have – I did resign from a particular role because I wasn't comfortable with what was being asked of me by my line manager in terms of fulfilling sales targets, and I took a pay cut and I – what's the opposite of promotion? The word escapes me at the moment – I took a drop down in levels as a result of that, to get out of the role.

Even if they are not always as dramatic as in this case, several other participants have their own stories of the costs of resistance, which involve moving jobs or losing seniority or pay. Often, these stories are told in terms of resistance to sales culture or to the pursuit of foolish objectives in the interests of short-term gain, and often they end in some form of dislocation to their career progress.

One participant is conspicuous in having achieved a successful outcome against the odds, but only by moving from a senior position in a large diversified international bank to run a small savings bank. In doing so he sacrificed some of the status and pay associated with the larger organisation, but regained his professional self-respect. On the question of sales culture and target-driven incentive schemes, he speaks on behalf of the savings bank:

... we do not have a sales culture here at all. There's not one individual whose performance is judged on the basis of what they've sold during the year, never mind the past week.

He appears to have achieved a rare peace of mind with regard to his own professional standards, but he was able to do so only by rejecting the institutions of new banking. In effect, he retreated from mainstream banking to run a local savings bank, which maintained the standards of old banking, and which was therefore likely to remain marginal to the banking sector as a whole.

Although acts of resistance were often prompted by dissatisfaction with a target-driven sales culture or other efforts to grow sales or reduce costs, they could also be prompted by other perceived moral issues, such as unfair recruitment procedures. In the case of at least four members of the group, there is evidence of a long-term history of resistance. This is not conveyed in these narratives as patterns of obstruction to change, and one of the bankers in question has a national reputation as an innovator of banking services. They seem rather to be patterns of observation of the limits of good banking and adherence to those limits. However, there is also a suggestion in these cases that some people go on to be serial resisters. Having once discovered that they can successfully resist the pressures of the organisation, they develop a habit of tenacity, which allows them to continue to challenge others when they see the limits to their own moral standards being approached.

Constancy and intransigence

It seems likely that many of the episodes of resistance that are recounted in these conversations were viewed by others in the relevant institutions at the

time as intransigence or obstinacy. By intransigence here I mean a natural disposition to adhere to a given course or task. Such a disposition might exhibit on one occasion or from one perspective as a commendable trait, which we might perhaps describe as tenacity, or equally, on another occasion or from another perspective it might exhibit as a less admirable trait, which we might describe as obstinacy. Aristotle speaks of people who are obstinate as 'hard to persuade of anything', 'the self-opinionated, the ignorant and the boorish' (Aristotle 2000: VII.9). Perhaps managers who sought to implement change programmes regarded the kind of resistance to change described here as obstinacy. The problem of resistance to change and how to overcome it is a popular theme in management studies (Dent & Goldberg 1999; Piderit 2000; Jaramillo *et al.* 2012).

Taking constancy as an example, resistance is not hard to recognise, but how might we decide whether a pattern of resistance in any given instance stems from the virtue of constancy as opposed to a simple disposition of intransigence? There seem to be at least two features that distinguish the virtue of constancy from the habit of intransigence, both of which are integral to Aristotle's and Aquinas's articulation of the overall structures of virtue ethics.

First, the virtue of constancy enables persistence in some good. On Aquinas's (1963: II-II, Q.137, a.3) account, if it arises from constancy, resistance to change must aim to overcome external obstacles to achieving some good work. On MacIntyre's (1999) account of constancy as setting limits to flexibility of character through time and changing circumstances, it is sufficient that such resistance should aim to prevent one acting badly. In either case, a justification must be forthcoming either explicitly in argument or implicitly in practice for why resistance is being offered, which answers the question, 'What good was at risk?' or 'What bad things were being proposed?'

This is a stronger claim than simply saying that we might estimate the nature of some pattern of action by discerning the intentions of the agent, a position which might be summarised: virtues aim at the good, vices aim at the bad, and skills or capabilities might be used to aim at either (Foot 2002). This is all implied by this claim, but in addition, I am proposing that for a disposition to count as a virtue, the

good being aimed at must be coherently located in some overall conception of the good.

In order to be able to supply that conception, practical wisdom is required. This dependence on practical wisdom implies a second feature which distinguishes constancy from intransigence. As with any virtue, the possession of constancy depends on the possession of the other virtues, and this, roughly stated, is a key aspect of the doctrine of the unity of the virtues (Porter 1993). It is a doctrine that can seem counterintuitive. The idea that one cannot truly be courageous without also being temperate, or that one cannot be wise without also being courageous strikes many, both ancient and modern, as odd because we are accustomed to 'recognising many virtues, corresponding to different social roles and different aspects of life' (Irwin 1996: 52, following Plato's *Meno*). This is a common sense view with which modern psychology is in broad agreement (Wolf 2007).

The doctrine of the unity of the virtues is expressed clearly in Aquinas (1963: I–II, Q.65, a.1), although in the main he does not refer to 'unity' but rather 'connection' (*connexio*). According to Aquinas, the cardinal virtues are connected, particularly in respect of the link between virtues of intellect and of character. Practical wisdom cannot be acquired without virtues of character also being in place, and virtues of character are not able to aim at the good without practical wisdom (Porter 1993). In this way a distinction can be drawn between a full virtue, which requires practical wisdom, and a natural disposition, which does not (Aristotle 2000: VI.13). On the question of constancy, we could say that someone might have a natural inclination towards steadfastness or stubbornness, but that this only becomes the virtue of constancy when it operates as part of a unified set of virtues. Such a unified set of virtues is required in order that the virtuous agent should be able to make the necessary judgements to know when and how to resist – to aim at some good, or as Aristotle has it, to 'hit the target' (Aristotle 2000: II.6).

The earlier argument can equally well be run for the virtue of integrity as compared with a simple disposition of, let us say, inflexibility. In just the same way as with constancy, if I believe that what is being spoken of in any of these stories of resistance is genuinely the virtue of integrity, I am committed also

to believing that some good is being aimed at (or bad avoided), and that this is guided by practical wisdom in the context of a coherent set of goods and virtues.

Virtues in their setting

In the case of the banker Peter, if the doctrine of the unity of the virtues is true, to call his pattern of resistance constancy or integrity implies that he possesses the other virtues as well. We should be able to give an account of the overall set of virtues and the place of constancy or integrity in it, and we should be able also to give an account of the good at which he aims. A key finding of the research is that we can in fact do this, not only with Peter, but with these bankers as a group, insofar as they adhere to the tradition of old banking in Scotland.

In what ways are constancy and integrity here connected to the cardinal Aristotelian virtues in the context of old banking? There is an obvious link to courage. All these stories of constancy are also accounts of personal courage because they involve resistance and struggle. In many cases the individuals concerned face a contest with external forces more powerful than themselves, in the form of organisations, new ascendant cultures or powerful others. Often the person who resisted in this way lost out materially, and in all cases there were judgements of risk to be weighed, including risk to one's livelihood.

Links to the other cardinal virtues also seem clear in old banking. Constancy and integrity are only possible if one also possesses the virtue of justice. When Peter explains why he took the actions he did, he explains it straightforwardly in terms of justice – what was owed to his family and what was owed to his customers. This sense of justice was founded on a relationship of trust, often expressed as trustworthiness, and so it becomes clear that the relationship between justice and constancy also works the other way round. Justice is only possible if one also possesses the virtue of constancy, because on those occasions when justice is placed in jeopardy, constancy is required to remain true to one's obligations. Self-control is also required for constancy, because in order to resist pressure applied, for instance, through the threat of dismissal or demotion, one cannot be

too attached to the rewards of pay, status or comfortable working conditions.

Lastly, as with all the virtues, practical wisdom is required to know when and how to resist particular pressures. This is clear in all of these conversations – all these agents weigh their situation carefully before taking action – and in the case of Peter, the affective nature of the operation of practical wisdom is clear; he acted as he did because he felt an acute sense of discomfort, not only because he worked out that he had an obligation to resist.

What good is being aimed at here? A key reason for interpreting Peter's story of resistance as also being a story of a virtue such as constancy is the idea that the same goods of professional practice are being pursued through an extended period of time against external pressures created by institutional targets and market competition. When traditional Scottish bankers speak of the tension between sales culture and service culture, the good that is threatened is often a certain kind of customer relationship, one in which trust plays a central role, and which is founded on their personal histories in particular communities.

The customer relationship turns out to be a central and pre-eminent good of old banking. It is described by these bankers reliably, consistently and in detail, and it is used by them not only to define their own practice, but also to distinguish it from other activities with which it might be confused, such as investment banking. Investment bankers did not understand the customer relationship:

They treat people completely differently. [. . .] The whole language to people is aggressive. [Traditional bankers] don't see a pound sign on that person, they see a person. And [investment bankers] just didn't get that.

Those most closely affiliated to old banking, by contrast, refer to the importance of particular relationships with their customers in expressing why they originally valued their profession. It is clear that they measured the standards of that profession by reference to their care for particular customers, and ultimately set limits to their own flexibility of character on the same basis. Of course, this is not to say that all relationships with customers were necessarily good ones, and good customer relationships are no doubt

also available in other practices, such as hairdressing or boat building, but this particular relationship, in which the customer bought nothing at all, but only came and entrusted the money to the banker on the basis of a promise that the banker would return it with interest when required, implied a specific kind of relationship, which was only available in banking or something very like it. A key part of it was the ability of the banker to give good advice in a relationship of trust, and it depended on the exercise of professional skill by the banker in personal contact with regular customers. One banker expresses a sense of the loss of this direct relationship as banks moved to automated systems and call centres:

There's no longer somebody in a bank who's a friendly face who you can go and ask advice from . . . a banker was somebody who gave advice and was a trusted advisor. And they moved away from that.

Technical skills and knowledge were also goods and were developed to serve the customer. When challenged with a question like, 'What would be worthwhile about going into banking?' those who are committed to old banking answer with reference to the customer relationship, including working with business customers and the achievement of enabling new businesses to grow. It is also clear from their broader conversations that they derived enjoyment from the exercise of a number of capacities and skills that were specific to retail banking. These included an ability to maintain accurate systems, to understand complex financial problems, to innovate and to make sound judgements about customers and their businesses.

Trust and respect in the community were goods that were the product of occupying a particular role in the community and acting in a trustworthy way. This respect was earned partly through maintaining these relationships of trust and partly through the exercise of professional skill and knowledge. All of these goods were integral to old banking in the sense that they were available in quite specific ways in the life of a traditional banker. They were unavailable in these particular ways to other professions and, more poignantly, many of these goods subsequently became unavailable to the bankers themselves as their way of life was replaced by new banking.

Constancy, in this context, pursued particular goods that centred on the customer relationship, and resisted their erosion. The customer relationship itself can be seen as providing a focus, and it was surrounded by a structure of other goods which enabled the relationship to function, including the capability of the banker to look after someone else's money for them and to give good advice.

Measurability and the architecture of virtue

An understanding of underlying structures is essential to an understanding of virtue ethics (Annas 1995). I have suggested that our ability to discuss or explore the question of constancy or integrity as a full virtue, as distinct from a natural disposition or character trait, which might be termed intransigence or inflexibility, depends on our being able to understand and articulate at least two things: the good at which the virtue aims, and the overall set of virtues in which it finds its place. These structures are part of the architecture of virtue ethics, without which no clear distinction can be drawn between constancy and intransigence or between other virtues and their simulacra. When we consider such structures as elements of an overall architecture, then our attention is also drawn to the fact that other structures are implied within this architecture, structures such as the unity of a life and its *telos*, the location of the agent in his or her society, or the assumptions of full human functioning, which underlie any notion of the good.

One of the central achievements of MacIntyre's (1988, 1990, 2007) work is to demonstrate that we can only understand these structures in the context of some tradition. No substantive conception of goods or virtues is possible in the absence of some tradition or other, which gives coherence and shape to them (Lutz 2004). Consequently, when discussing virtues or investigating them through empirical enquiry, we need to keep on grounding our discussions and our investigations in practices and traditions. Positive psychology can describe and measure personality traits and affective and behavioural tendencies (Seligman & Csikszentmihalyi 2000) or self-reports of these (Lazarus 2003), but it cannot reliably

articulate virtue, because it cannot propose the kind of substantive architecture, which must support any coherent account of the virtues, and which can only be provided by some tradition or other. It cannot do so in part because it has espoused quantitative data rather than narrative as its source of evidence and the basis of its judgements.

In the case of 'old banking' in Scotland, a reason for interpreting a particular narrative of resistance as also being one of constancy is that we can see how it pursues some good and how it works as part of a unified set of virtues. It is only through some form of complex narrative that such an understanding can be reached. Context is all important, and this extends not only to the context of particular acts or reports of acts, but also to the overall life story of the agent concerned, the group or community to which that agent belongs, and the wider society within which occupational and social structures are located.

All this implies a grasp of 'deep theory' or architecture, as I have sketched it here, and this in two senses. First, the researcher must have a general grasp of the *underlying* structures of virtue ethics in order to be able to make any informed judgements about the observation of virtues, virtuous acts, virtuous people, or reports of these. In other words, in any research framework – including that of Peterson & Seligman (2004) – an architecture is implied; if it is not articulated, then it must be tacitly assumed by both reader and researcher. Second, the researcher must attempt some grasp of the *particular* structures or theories-in-use of the agent(s) concerned. In the example of Scottish banking given earlier, the researcher needs to listen at length not only to one particular person speaking of their own experience, but also to enough other people who are similarly situated to be able to understand the structures within which they are operating. Only in this way can he or she understand, for instance, what goods are being pursued or how they are valued within such-and-such a community.

It then turns out that virtues such as constancy or integrity are not amenable to methods of statistical analysis in any straightforward way, because so much else other than measurement is at stake with any judgement such as, 'Here we have a case of constancy'. Unless one were predisposed to be suspicious of the very idea of a virtuous banker, I think

the judgement, 'Here we have a case of constancy', is in fact well supported by the evidence in the specific context of the research project described earlier. Even so, such a judgement will generally be provisional (MacIntyre 1977), because it relies on repeated and related judgements concerning any given narrative, each of which must come right: What good is being pursued? Or what harm prevented? How does this fit into the wider pattern of this person's life and work? Does it fit an overall pattern of justice, courage and practical wisdom?

Bearing in mind the caveat that judgements of the sort, 'Here we have a case of constancy', are generally provisional, it might then be possible to venture judgements between different members of a group, of the sort, 'X seems to have been constant in a way that Y was not'. It might even be possible to say, 'X is more constant than Y', so long as there is sufficient commonality between their specific situations. By extension, it may then be feasible to rank members of such a group in a common sense way, for instance to say that, of five people, Janet is the most courageous or the most truthful. But such further evaluations must be more tentative again, and will perhaps be exceptional. They are quite different in character from any attempt at systematic quantitative measurement as understood by positive psychology. In the Aristotelian tradition, the person making judgements regarding the virtues can only do so on the basis of their own practical wisdom.³ With regard to constancy or integrity, a positive psychologist might claim to have measured something related – a tendency to resist, a history of persistence, or a self-report of one of these, for instance – but what would not have been measured would be a virtue.

Conclusion

In this paper I have evaluated some of the central claims of positive psychology in comparison with virtue ethics. An alternative, Aristotelian, approach has been outlined, using MacIntyre's ideas of constancy and integrity as interdependent virtues, which enable the pursuit of a good life through time and through changing circumstances. The career narratives of leaders in Scottish banking have been used to illustrate some of the differences between simple dis-

positions such as intransigence or inflexibility and the virtues of constancy or integrity, and I have argued that any such virtues need to be understood as part of a wider pattern of virtues and goods situated in the histories and practices of particular persons and communities.

To describe any of the stories considered here as stories of a particular virtue is a significant act of interpretation. Some of the bankers interviewed here use the word *integrity*, but mean by it something close to honesty. None of the agents concerned use the word *constancy* to describe their own activities, and even if they had, an interpretive judgement would still be needed in order to either accept or to reject any given account as concerning the virtue of constancy, rather than some closely related disposition, such as intransigence. In any empirical enquiry into virtues such interpretations will be required. In order to be able to achieve a robust interpretation – for instance, one which is relevant, meaningful and defensible – we must be able to understand and articulate the structures on which these judgements depend. I have here emphasised the dependence of the virtues of constancy and integrity on two particular such structures: a substantive notion of the good which is being pursued, and a connection with other virtues in a coherent set. These two structures in turn imply further structures, which together constitute a moral framework in the context of which specific virtues can be recognised as such. In any empirical enquiry into the virtues, unless we can understand the architecture of the practical moral philosophy on which the actions of any particular agent depends, then there can be no reliable basis for interpreting some given disposition as a virtue. It follows further, that even where such judgements are legitimate, they are not then transferable via some generalised system of statistical measurement into different situations with different underlying assumptions.

Notes

1. References to ancient authors are given as follows. Aristotle's *Nichomachean Ethics* is cited in the form 'Aristotle 2000: II.7' to indicate Book 2, Chapter 7. Aquinas's *Summa Theologiae* is cited in the form 'Aquinas 1963: I–II, Q62, a.3' to indicate Pars Prima Secundae, Question 62, article 3.

2. The usage in this paper of the word *integrity* has been developed within a particular virtue ethics tradition and is therefore different in meaning from more general usages of the term with application to banking (Cowton 2002). One of the problems that results from Peterson & Seligman's (2004) classification is that it effectively redefines a large number of virtue language terms such as *integrity*, *wisdom*, *courage* or *temperance*, transplanting them out of their original context and changing their meaning along the way.
3. A reviewer of this paper has helpfully reminded me of the importance of the practically wise person (the *phronimos*) in acting as a measure of virtue, and has pointed out that some form of measurement and ranking of agents as more or less virtuous than each other remains possible within an Aristotelian tradition, even if this is a very different kind of measurement from that implied by the procedures of positive psychology. 'The good person judges each case rightly, and in each case the truth is manifest to him. For each state has its own conception of what is noble and pleasant, and one might say the good person stands out a long way by seeing the truth in each case, being a sort of standard and measure of what is noble and pleasant' (Aristotle 2000, III.4). For the *phronimos*, on Aristotle's view, reliable judgements about degrees of virtue are possible. In the context of empirical research, such judgements are thus party-dependent in a rather pointed way: the accuracy of the evaluation depends on the practical wisdom of the researcher.

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