

# The Role of Religious Behavior and Christian Religious Education on Economic Behavior

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**Abstract**— In principle, economic behavior is a rational action taken by individuals in economic activities to achieve profit and welfare. However, this understanding undergoes a change in the meaning of the getting worse phenomenon of social change. Economic behavior becomes a social act for satisfaction and profit which is actualized in social interaction. The aims of this research are to: (1) know the relationship between economic and religious behavior in social changes that occur in society, (2) know the role of Christian education as a guideline that gives a view of life on economic behavior. The method used in this research is descriptive qualitative through a phenomenological approach. Collecting data in this study from primary and secondary data. Primary data was obtained through observations in developing socio-economic conditions and documents in the form of news circulating on social media. Meanwhile, secondary data was obtained through literature study, namely relevant books, and journal articles. The results of this study indicate that Christian education has a significant role in giving a life perspective on economic behavior. **Research Contribution:** The results of this research show that Christian Education can regulate humans in their economic activities as their responsibility to God's command in their independent life oriented to eternity.

**Keywords**—christian education; economic behavior; religious behavior; religious education; religious responsibility

## I. INTRODUCTION

The community's social life is closely related and cannot be separated from economic activity. In the economic context, every human being is an economic actor who has the right to improve their life quality. The implementation of economic actions or behavior basically refers to the welfare and every individual's economic standard of living. But in reality, economic behavior is often faced with various cultural, religious, educational, political, and other aspects that are still related to social interaction [1].

Principally, economic behavior is interpreted as a rational action taken by individuals to meet needs, gain profits, and achieve satisfaction [2]. However, times are constantly changing and accompanied by changes in behavior, so that economic behavior experiences a shift in the meaning of social condition. What really occurs in today's social conditions is the economic behavior becomes a social act for self-actualization as measured by the level of income, education, and knowledge of the economic standard of living of each individual.

Socio-economic conditions are the link between social status and daily living habits that have become a culture for individuals in a pattern of interaction or social life that shows differences in position and degree or status in society [3].

The phenomenon of such economic behavior is very much felt in the social changes that have occurred to date. Through news that appears on social media, a communication expert criticizes Indonesian celebrities who tend to show satisfaction

with the results of their economic activities with the argument as entertainment through the YouTube channel. Economic behavior that displays a luxury lifestyle is considered a bad example for they only aim for personal interests without caring about those who are still far from welfare. It is as if a person's level of economic success is measured by material luxuries [4].

Every economic actor has the right to achieve their welfare life. However, from this phenomenon, it can be identified that the problem lies not in the nominal wealth gained, but a reaction to satisfaction and profits that are not beneficial to society and the nation. Such economic behavior shows a consumptive lifestyle that tends to be materialistic so that it will provide examples of bad economic actions that affect others. It should even be acknowledged that in modern society in the 20th century, the consumptive-materialistic lifestyle has become an ongoing major part of life. In reality, the teen of modern society is an individual who consumes goods not because of their function, but of lifestyle, status, and prestige.

These changes are inevitable with the development of technology and times. The pattern of human life has shifted towards technology-minded. In the current era of disruption, the role of technology has become important, and according to Alexandra Twain in her writings about disruptive innovation, these are things that refer to technology and have a major influence on the industry or market. One real example of disruption is the existence of the internet in the midst of society. It is undeniable that the internet has drastically changed people's lives, and economic actors have really felt its impact. Nowadays carrying a mobile phone everywhere has become a necessity. Ironically, their toddlers can't be silent if they don't watch their favorite shows through their cellular phones, laptops, and other gadgets.

Another factor that influences economic behavior with this consumptive lifestyle is the pattern of behavior and habits of daily living through an interest in luxurious material that can distinguish one's social status [5].

In connection with this phenomenon, the Christian education has important role to teach the Christians to have true economic behavior according to the Bible standard. Church cannot only teach doctrines but also teach, train and accompany the congregation related to economic behavior. Related to this, Boiliu says that Christian education in church has task to teach the congregant spiritually on faith growth and also about physical life so they can have spiritual and physical welfare. So, the objectives of this study are: (1) to determine the relationship between economic behavior and behavior in social change, (2) to determine the role of Christian education through Bible sources as a guideline that provides a way of life on economic behavior.

## II. METHOD

The method used in this research is descriptive qualitative. According to West, descriptive research is a research method that seeks to describe and interpret objects as they are [6]. With

descriptive qualitative methods, it is possible for researchers to make relationships between variables and develop theories that have validity. Researchers chose this method because the analysis is not in the form of numbers and more describes all phenomena that exist in the environment realistically.

In this descriptive qualitative research, the researcher also uses a phenomenological approach because the focus in this study is on talking about reality with the aim of describing the real situation about concepts and phenomena according to the context of the research problem. Ghony & Fauzan explained that the phenomenological approach model focuses on individual events and experiences (interactions), the object of research is events or phenomena that occur, not just knowing a phenomenon indirectly or through certain media [7]. Therefore, this research was conducted by understanding the perspectives and philosophies contained in the approach used.

The data sources used in this study consisted of primary and secondary data. Primary data collection techniques are carried out by observing socio-economic conditions in the current social changes and documents in the form of news circulating on social media. While secondary data collection is done through literature study using books and journal articles that are relevant to the research discussion. The procedure in this study was carried out by content analysis among variables.

## III. FINDINGS AND DISCUSSION

It is necessary to differ the understanding between economic and religious behavior in this study, especially Christian Religious Education. The phrase economic and religious behavior is a unit consisting of two words. Behavior is a human activity observed directly or indirectly by outsiders in an action such as talking, working, walking, eating, and so on [8]. Thus, behavior is the ability of a person or individual to act in activities that are carried out consciously or not.

Then related to economic behavior, the neoclassical view explains that each individual is referred to as *homo economicus* [9]. This view explains that the existence of personal motives or interests is a factor that encourages to get satisfaction and profit.

*Homo economicus* asserts that every human being is an economic actor who always wants to improve the quality of life. Acting rationally by taking into account profit and loss is a human characteristic as a very natural *homo economicus* though in reality not all humans. The concept of *homo economicus* has now experienced a shift in meaning due to the emergence of various phenomena that twist the substance of *homo economicus* itself [10]. This means that economic behavior can not only be understood quantitatively, namely gaining profits but can also be qualitatively, namely regarding profit as a satisfaction shown through good or bad actions in social interactions in society.

Meanwhile, to give an understanding of religious behavior from a Christian perspective, of course, is based on the truth of God's Word. This means that an action or activity carried out

by an individual is not only based on religious morality in general but is also in accordance with the thoughts and feelings that God wants (Matthew 7:21).

#### A. *Philosophy Basis*

The study of socio-economic concepts is not a discussion that only focuses on the theoretical aspects, but most importantly in practice in the life of society. However, to understand the nature of the existence of socio-economic itself, it is necessary to depart from scientific theories. Because the discussion contained in socio-economics is a scientific study that cannot stand alone but rooted in the field of economics just as in the case with the field of Christian education, which includes the study of Christian ethics. Thus, ontologically the aspects of knowledge and discussion in socio-economics cannot be separated from the field of economics. In his terminology, Albert L. Meyers argues that economics is a science that questions the needs and satisfaction of human needs [11]. This means that economics is directly related to the activities of human behavior in their daily needs and shows that the economy affects the reality of life for all human beings.

Discussions on socio-economics often become two different objects. The socio-economic concept is a discussion of a person's position in a society that assigns people to a certain position through material indicators such as education level, income, occupation, size of wealth, and honor. The axiology contained in economics emphasizes the innovative and creative concepts of each individual or group that will create a production of goods and services. While axiology in socio-economics does not only talk about productivity but also social changes that are influenced by economic conditions or phenomena.

#### B. *Independent View on Economy and Religion*

It is understood that humans are social creatures. Meanwhile, economy and religion are two things that exist together in social reality. Based on history in socio-culture, there is a secularism movement that developed from western civilization in the 19th century by bringing its views in various scientific fields, especially economic, political and social. The term secularism itself was first used by Jacob Holyoake [12].

Departing from its understanding, secularism has a connotation meaning related to space and time. Space refers to the world and time refers to something that is now or present [13] so it can be understood that secularism talks about something worldly or a situation that is happening now, not what will happen later or about the hereafter.

Broadly speaking, the secularism movement has the aim of separating things that are worldly or currently happening from religious matters. In this case, economics is seen as a secular science so that the secularist view assumes that something concerning economic reality must be resolved with economic logic. Meanwhile, for the secularism movement, religion is seen as something standard and cannot be tampered with or contested. In other words, everything related to religion needs

to have its own space and must be resolved with its concept. Therefore, it can be said that this independent view is referred to as a secular way of thinking that separates economic logic from the concept of religion.

#### C. *Economic Behavior Affects Religious Behavior*

Max Weber is a sociologist, politician, and economist from Germany in the 19th century. Weber contributed his thoughts in the socio-economic world by presenting his theory regarding the relationship between economic activity and social relations which included matters relating to religion or worship. Economic behavior is viewed as a social act, while religion is an institutionalized social system. Weber provides an analysis that economic behavior not only influences economic phenomena but also relevant to economically conditioned phenomena.

Economic phenomena refer to all forms of activities that exist in the market system or economic institutions to achieve its goals. Economically relevant phenomena happen outside the affairs of economic institutions or the market system (non-economic) but can have an influence on economic phenomena, such as religion and politics. Economically conditioned phenomena are certain phenomena that occur in social change because they are influenced by economic phenomena, such as the religiosity of a person based on their level of work, so it is an activity in religion that can have an influence on economic behavior. While the economically conditioned phenomenon means that religious activities can be influenced by economic behavior.

Religious behavior in this case is more specifically talking about a person's behavior in carrying out Their religion. In his theory, Weber is of the view that the quality of a person's religious life can be influenced by the quality of their economy. Broadly speaking, the influence of economic behavior on religious behavior is by looking at a person's religious life from their economic quality, even good economic quality is more prone to make someone ignore religious life.

#### D. *Religious Behavior Affects Economic Behavior*

The discussion in this study talks about religious and economic behavior because the object of the research is humans in social and economic relations. This is viewed based on the psychological approach, so that even though the object of the research is human, but what is seen is their behavior.

At first, psychology was defined as a science that studies the symptoms of the soul (humans), but the soul is still abstract so it is difficult to study, then the soul is manifested in the form of behavior so it can be studied objectively. Therefore, in its development, psychology is interpreted as a science that studies behavior [14].

Not only economic behavior can affect one's religious behavior in social reality, but religious behavior can also affect one's economic behavior. Religious behavior affects economic behavior, meaning that there are views or concepts in religion that interfere with human behavior in economic activities. For

example, religion asks its every people to buy and sell without taking usury, besides that religion asks people to put forward values such as honesty, kindness, sincerity, and so on.

Based on the history of Western thought, Weber is considered a modern sociologist whose thinking is strongly dominated by Calvinism, so that he considers that religious behavior has a positive impact on human behavior in economic activity.

Weber explained that the spirit of capitalism is a call from God to seek as much profit as possible. And religion requires every follower to work hard. Working and striving is a call from God that must be fulfilled by every people so that everyone must sacrifice for the future of their economic life because success in this world determines human salvation in the hereafter [15].

So, in this case, Max Weber sees that religion does not have a negative impact on everyone, but positive, namely religion provides enthusiasm for hard work because it is a characteristic of the saved and capitalism is a call from God.

#### *E. The Role of Christian Education on Economic Behavior*

In the general sphere (secular), the value of an action or economic activity of each person in social relations can pass ethical testing through views such as utilitarianism (utility), deontological (obligation), and libertarianism (freedom). While dealing with Christian education, it is necessary to have a biblical basis as a foundation of knowledge.

Epistemology of Christian Religious Education is from the Bible, as the main source of seeking knowledge and truth, providing in-depth knowledge, and providing the essence of basic answers to human needs [16]. While other sources need to be tested and verified in the context of the Bible. This means that in this case, the Bible becomes a guide to form a perspective related to this research.

The Bible does not forbid the economic behavior activities carried out by humans. In the Bible, God Himself provides the basis for economic behavior (business). The Bible implicitly states that God obliges every human being to perform economic behavior (Gen. 1:28-30). This applied before and after the fall of mankind into sin. Before the fall of humans, economic behavior (work) was a mandate given by God Himself to humans. Even after the fall of mankind into sin, economic behavior (work) still applied even though it is done with full competition.

A Christian theologian and pastor, Tony Evans, states that God determines His people as His administrators to rightly get benefits from the business of every natural resource on earth profitably and with good morals [17].

For this reason, the Church through Christian education must teach its people about the Bible truths and principles related to economics so that economic actors will carry out economic behavior in their lives according to the Bible principles. So that every economic actor must be able to carry

out economic activities without committing fraud or fraudulent practices. This is in line with the view of Thomas Aquinas who sees the trading profession must be placed in proportion with an emphasis on business people. He recognizes that economic behavior (trade) is an activity for profit and economic behavior (work) is to continue life but must reject fraudulent practices and fraud [18].

#### *F. Economic behavior as a form of responsibility at God's command (Genesis 2:15)*

After God created humans, then He formed the garden of Eden into beautiful nature. This verse gives an illustration that God places a responsibility on humans to take care of the garden of Eden. This responsibility is manifested in the form of a job or something that is done based on a command from God Himself. God gave that responsibility with the intent and purpose so that humans can take care of natural ecosystems and manage existing resources to meet food needs for humans. This means that working and striving is the responsibility of humans as economic actors (*homo economicus*) to God who has created life. This responsibility is intended so that humans fulfill their needs while on earth.

In carrying out God's mandate to subdue and maintain His creation, humans are given intelligence in the form of abilities, talents, and skills to carry out activities through work (economic behavior). For this reason, in the activities of economic behavior, humans must strive as well as possible and be responsible. An economic actor is responsible for production, sales, promotion, payment of obligations, and debts/receivables. In addition, Christian economists can work well with others, produce quality products that are equal to their price, respect those who give loans (Prov. 3:27-28), provide fair wages to employees. And all of that is a responsibility to God's commandment.

#### *G. Economic behavior as a form of independence of living (1 Thessalonians 2:9)*

In the Bible, economic behavior is a part that must be done by humans as a form of fulfillment of the commandment that is to fill the earth and conquer it (Genesis 1:28).

In his ministry in Thessalonica, the apostle Paul explained that he worked day and night. Meanwhile, Paul was also diligent in preaching the gospel. Paul said that he worked day and night not because he wanted to pursue the world's wealth, but with the intention of not wanting to trouble others while preaching the gospel because his ministry requires logistics. Paul realized that financial maturity was very important so that he could live independently. Therefore, he also carried out economic activities, namely diligent in working and striving.

Meanwhile, Paul also emphasizes the principle of economic behavior that is not based on the desire to achieve fame, honor, or prestige. Therefore, Paul, who is also an economic actor, applies integrity in economic activities in order to become financially mature (independent) with the intention that the

ministry of preaching the gospel will continue to run well, and not motivated by a materialistic consumptive lifestyle.

For this reason, the church must instill economic independence through Christian Religious Education in the lives of believers, especially every member of the congregation [18].

#### H. Economic behavior with eternal orientation (1 Timothy 6:9-10)

Paul as an economist talks about economic behavior explicitly in the verse above. Because the concept of economic behavior is always dealing with material such as money, goods, and so on. Of course, Paul clearly states the concept of economic behavior that is oriented towards eternity, that is, acting without one's own desires or desires for wealth and so on. This means that if a person's economic behavior is based on own desires on want to be rich, then it is a snare that will destroy the human way of thinking.

Then Paul reiterates that the love of money is the root of all evil. Paul's statement implies that the desire to be rich will cause someone to love money, then that will cause someone to chase money so that the principle of cause and effect will produce faith deviation. Therefore, it can be said that economic behavior with an eternal orientation is a person's actions in socio-economic reality which are not based on personal desires but on desires involving the interests of God. In this era of disruption that is so great and free in the world of technology, everything can be accessed and various innovations that attract the beauty of the world so that they can drag believers into the comfort of the world. The role of Christian religious education, especially the truth of God's Word, can change this mindset.

#### IV. CONCLUSION

Economic reality affects human social relations in everyday life. In fact, the current social change is experiencing a decline due to economic behavior that only emphasizes the consumptive-materialistic lifestyle. It should be realized that such a reality can affect human economic behavior in their social interactions. In this case, Christian education based on the Bible becomes a law that regulates humans in their actions or economic activities. Thus, the implementation of Christian education on economic behavior includes three main things: 1) economic behavior as a form of responsibility on God's command, 2) economic behavior as a form of independence of life, 3) economic behavior with an eternal orientation.

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