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Christian Ethics of Wealth Management: A Theological Study of Stewardship, Social Responsibility, and Financial Spirituality

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Abstract
Contemporary culture increasingly measures success by material wealth, raising the question of how Christians should manage it ethically. This study examines the ethical principles of wealth management from a Christian perspective. It uses qualitative library research with content analysis of Biblical texts, theological works, and scholarly articles through four stages: theme identification, categorization, theological interpretation, and conceptual synthesis. The findings identify five interrelated principles: stewardship as a divine trust, social responsibility for the common good, the use of wealth to support God's mission, resistance to materialism and the love of money, and the cultivation of humility and financial spirituality. These principles position wealth not as an ultimate end but as a means of glorifying God and serving others. The study proposes an Integrated Christian Wealth Management Ethics Framework as a theoretical contribution and a practical guide.

Keywords: Wealth, Stewardship, Financial Spirituality

Introduction

Global economic development, advances in digital technology, and the growing flow of information have shaped new ways in which society views wealth and material prosperity. Individual success is no longer measured solely by character, integrity, or social contribution, but is increasingly associated with income level, asset ownership, and financial capability. In many contexts, wealth has even become a symbol of social status, self-identity, and a measure of life success. This phenomenon has positive implications in the form of increased economic productivity, but it also gives rise to various ethical problems when the orientation toward wealth disregards moral, spiritual, and humanitarian values.

This condition is also evident in the Indonesian context. The growth of consumerist culture, materialistic lifestyles, image-making through social media, and economic inequality have fostered a worldview that places wealth as the ultimate goal of life. As a result, problems such as corruption, abuse of power, economic manipulation, low social concern, and the exploitation of others remain challenges faced by society. In such a situation, Christians also face the struggle of understanding how wealth ought to be managed in accordance with the values of faith, so that economic success does not conflict with the moral calling of those who follow Christ.

Contemporary studies show that financial spirituality is a dimension that is receiving increasing attention in Christian ethics. Financial spirituality places economic decisions as part of the formation of character and of the human relationship with God. In this perspective, the practices of giving, managing, saving, and using wealth are understood as spiritual disciplines

that reflect the values of the Kingdom of God. Therefore, a person's spiritual maturity is seen not only in the practice of worship, but also in the way one manages the resources entrusted by the Lord honestly, justly, and responsibly.

The Bible shows that wealth is, in essence, not something contrary to the will of God. Rather, wealth is understood as both a gift and a trust (*stewardship*) entrusted to human beings to be managed responsibly.[1] Therefore, the main issue lies not in the existence of wealth itself, but in how human beings understand, use, and give account for it before God and in their relationships with others.

The Bible consistently shows that wealth has an ambivalent dimension. On the one hand, wealth is regarded as a blessing from the Lord that can be used to support life, help others, and glorify God. Proverbs 3:9–10, for example, affirms the importance of honoring the Lord with one's possessions as an acknowledgment that every blessing comes from Him.[2] On the other hand, however, the Bible also issues a strong warning against the danger of making wealth the center of life. The Apostle Paul reminds us that the love of money is a root of all kinds of evil (1 Timothy 6:10), while Jesus Himself warned that no one can serve both God and mammon (Matthew 6:24). This perspective shows that the main issue in wealth management lies not in the amount of wealth one possesses, but in the attitude of the heart and the moral orientation of the individual toward that wealth.

This study is also in line with various contemporary theological studies that criticize the tendency of prosperity theology to treat material success as the primary indicator of God's blessing or the quality of one's faith. Recent literature indicates that such an approach has the potential to shift the center of faith from God's grace to material achievement. By contrast, classical Christian theology places wealth as a means of service and moral responsibility, not as the ultimate goal of the believer's life. Therefore, this study reaffirms that stewardship is a more complete theological alternative because it integrates faithfulness to God, love for neighbor, and social responsibility in the use of wealth. [3]

Previous studies have discussed the concept of *stewardship*, Christian economic ethics, and financial spirituality. Some studies emphasize the theological aspects and biblical principles. Nevertheless, these studies generally address these themes separately and therefore have not produced a conceptual framework that integrates the dimensions of *stewardship*, social responsibility, support for the work of the Lord, the restraint of materialism, and financial spirituality into a single, complete model of Christian wealth management ethics.

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[1]Craig L Blomberg, "Neither Poverty nor Riches: A Biblical Theology of Material Possessions," *Pro Ecclesia* 10, no. 2 (2001): 235–37.

[2]Lembaga Alkitab Indonesia, ed., *ALKITAB*, 8th ed. (Jakarta: Lembaga Alkitab Indonesia, 2006), Amsal 3:9-10.

[3]Samuel Reinhard Yokom, "IMPLIKASI ETIKA KRISTEN DALAM MEMBANGUN PENDIDIKAN KEWIRAUSAHAAN SOSIAL ETIS-TEOLOGIS" 02, no. 01 (2023): 19–22.

Given these conditions, there is a research gap that points to the need for a theological study that not only explains the principles of wealth management normatively, but also synthesizes various theological and Christian ethical perspectives into a systematic conceptual framework. Thus, this study does not merely repeat the discussion of *stewardship* or the ethics of wealth, but offers an integration of various interrelated ethical principles as a foundation for wealth management in the life of believers.

Based on this background, the research question of this study is: "What principles of Christian wealth management ethics can be formulated through a theological study of the Bible and the literature of Christian ethics, and how can these principles be integrated into a systematic conceptual framework?"

In line with this problem statement, this study aims to analyze the principles of Christian wealth management ethics based on a theological study of the Bible and various academic literature, and then to arrange them into a conceptual model that explains the relationships among *stewardship*, social responsibility, support for the work of the Lord, the restraint of materialism, and spiritual life.

The novelty of this study lies in the construction of a conceptual framework of Christian wealth management ethics that integrates these five dimensions into a single, complete ethical model. Unlike previous studies that tend to discuss each concept separately, this study offers a theological synthesis that shows the interconnection among the principles as a moral foundation for wealth management in the life of believers. Thus, this study is expected to contribute to the development of Christian ethics, particularly in the fields of economic ethics, practical theology, and financial spirituality, while also serving as a practical guide for the church and Christians in facing the economic challenges of modern society.

Literature Review

Wealth Management from a Christian Perspective - The Concept of Wealth Management

In general, wealth management (*wealth management*) is understood as the process of organizing economic resources through the planning, use, development and distribution of assets responsibly in order to achieve stability and well-being in life.[4] In the context of the modern economy, wealth management is often associated with financial decision-making, investment, asset protection, and economic risk management. However, the development of contemporary society shows that the practice of wealth management cannot be understood merely as a technical economic matter, since the use of property is also influenced by the value system, moral orientation, and religious convictions of the individual.

Changes in global economic culture show a tendency of society to increasingly place wealth as the primary indicator of success. This condition fosters a competitive culture that

[4] Rosita Munte and Dicky Perwira Ompusungu, "Strategi Pengelolaan Keuangan Perusahaan Untuk Meningkatkan Kinerja Keuangan (Literature Review Manajemen Keuangan)," *Advances In Social Humanities Research* 1, no. 2 (2023): 67–71.

often produces problematic economic behavior, such as greed, manipulation, corruption, and disregard for social justice. In such a situation, wealth management requires an ethical framework that can guide individuals so that they do not become trapped in a merely materialistic orientation.

Although the term wealth management is widely used in the disciplines of economics and finance, this study uses the term in a different sense. In modern economic studies, wealth management is generally understood as a professional process that encompasses investment planning, asset management, wealth protection, risk management, tax planning, and inheritance strategies to optimize the financial well-being of individuals or families. The primary orientation of this approach is the effectiveness of asset management and the achievement of long-term economic goals.

By contrast, in the perspective of Christian theology, wealth management is not centered on the optimization of economic profit, but on the moral responsibility of human beings as stewards of all the blessings entrusted by God. Therefore, wealth is understood not as a symbol of success or absolute ownership, but as a divine trust (divine trust) that must be used responsibly for the glory of God and the well-being of others. This difference in perspective is important because it shows that the discussion of wealth management in this study is not intended as a study of financial management in the technical sense, but as an ethical-theological reflection on the use of wealth based on biblical principles.

A number of recent studies also show that the discussion of wealth management in the Christian tradition has developed beyond the issues of ownership and giving. Academic discourse now encompasses the concepts of stewardship, financial spirituality, social responsibility, generosity (generosity), critiques of consumerism, and theological responses to prosperity theology. This development shows that Christian wealth management is a multidimensional field of study because it connects theological, ethical, social, and spiritual dimensions within a single, complete conceptual framework. Thus, this study seeks to provide a synthesis of these various dimensions so as to produce a framework of Christian wealth management ethics that is more comprehensive and relevant to the challenges of contemporary economic life.

In the Christian perspective, the understanding of wealth has characteristics that differ from the secular economic paradigm. Wealth is not regarded as the absolute possession of human beings, but as a gift of the Lord entrusted to be managed responsibly.[5] This perspective places human beings in the position of stewards (*steward*) who must give account before God for the use of all the resources they possess.

In line with this, Randy Alcorn affirms that wealth should be understood as a means to

[5]Rapi Gultom and Pieter Anggiat Napitupulu, "Kekayaan Dan Kemiskinan Dalam Kehidupan Umat Allah Masa Kini: Sebuah Refleksi Teologis," *PNEUMATIKOS: Jurnal Teologi Kependetaan* 10 Juli (2019).

glorify the Lord and serve others, not as the center of human life.[6] When people make possessions their ultimate goal, the potential for moral deviation grows ever greater. Therefore, Christian wealth management emphasizes not only the ability to obtain economic gain, but also gives priority to spiritual responsibility and moral integrity.

Within a theological framework, the concept of Christian wealth management cannot be separated from the understanding of the human relationship with the Lord. Proverbs 22:4 affirms that humility and the fear of the Lord are connected with riches, honor, and life. This verse shows that economic success from a biblical perspective cannot be separated from a person's moral character and spiritual quality. Thus, wealth is understood as part of life that must be used responsibly and must not displace the Lord from His position as the center of life.

Stewardship as the Theological Foundation of Wealth Management

The concept of *stewardship* is one of the important foundations for understanding Christian wealth management. Put simply, *stewardship* refers to the responsibility of human beings as stewards of everything entrusted by the Lord, including property, time, abilities, and other resources.[7] This understanding is based on the conviction that all creation and everything in it belongs to God, while human beings merely receive a mandate to manage it responsibly. Therefore, wealth management is not merely an economic activity, but also a spiritual act that reflects obedience and faithfulness to God.

The theological foundation of *stewardship* is rooted in the acknowledgment that the whole earth and everything in it belongs to the Lord, as affirmed in Psalm 24:1. This statement has very important theological implications. First, the concept of ownership in the Christian faith is theocentric because God is understood as both the source and the owner of all wealth. Second, human beings receive the right to use various resources, but do not have absolute authority to use them arbitrarily. Third, every form of the use of wealth contains a dimension of accountability because, in the end, human beings will give account of their management before God. Thus, *stewardship* speaks not only of the management of assets, but also of faithfulness to the divine mandate, realized through economic decisions that reflect the values of the Kingdom of God.

Wayne Grudem affirms that economic activity, including the ownership of property, trade, investment, and financial gain, is in essence not contrary to the Christian faith.[8] In the life of believers, the concept of *stewardship* also demands an awareness that wealth is not merely to be enjoyed personally, but is to be used as a means of service. Therefore, Christian wealth management has a strong social dimension, namely directing the resources one

[6] Randy Alcorn, *Money, Possessions, and Eternity*, unabridged (Carol Sream, Illinois: Tyndale House Publishers, Inc., 2011).

[7] Gregory Baumer and John Cortines, *God and Money* (Chicago: Moody Publisher, 2016), 41–52.

[8] Wayne Grudem, *Business for the Glory of God* (Wheaton, IL: Crossway Book, 2003), 27–39.

possesses to support the needs of others, the ministry of the church, and the welfare of society.

The researcher holds that the concept of *stewardship* is relevant in the context of a modern society that is increasingly ensnared by economic individualism. When human beings understand themselves as stewards and not as absolute owners, the orientation toward wealth will place greater emphasis on responsibility than on possession.

Christian Ethics as the Moral Foundation of Wealth Management

Christian ethics is a system of moral values grounded in the teaching of the Bible and the life of Jesus Christ as the center of the ethical example.[9] In this perspective, every human action is assessed not only by its pragmatic consequences, but also by its conformity to the will of God. Samuel Wells explains that Christian ethics is not merely about moral rules, but concerns the formation of a character that reflects the life of Christ.[10] Therefore, wealth management is not sufficient if carried out only legally or economically, but must also consider the aspects of morality, justice, and love for others.

The primary principle of Christian ethics is love (*love ethics*), namely love for God and love for fellow human beings (Matthew 22:37–39). In relation to wealth management, this principle affirms that property must not be used merely for egoistic interests, but must provide broader benefit for society.

Norman Geisler likewise emphasizes that Christian ethics requires human beings to live according to the moral standards of the Bible, including in the use of economic resources.[11] In this context, behaviors such as greed, manipulation, corruption, and economic exploitation are regarded as contrary to the values of Christianity.

Richard B. Hays, through the moral theology approach of the New Testament, affirms that Christian life is called to reflect the values of the Kingdom of God through concrete action, including in economic relations.[12] Thus, wealth management is not merely a financial matter, but becomes an integral part of one's witness of faith.

Method

This study uses a qualitative approach with the method of literature study *(library research)*. This approach was chosen because the aim of the study is not to test relationships among variables empirically, but to formulate the principles of Christian wealth management

[9]Sostenis Nggebu, "Korupsi Dalam Sorotan Etika Kristen Dan Implikasinya Bagi Pendidikan Anti Korupsi," *Didache: Journal of Christian Education* 2, no. 1 (2021): 20–42.

[10]Samuel Wells, *Christian Ethics: An Introductory Reader* (oxford, UK: John Wiley & Sons, 2010), 16–29.

[11]Norman L Geisler, *Christian Ethics: Contemporary Issues and Options*, Second Edi (Grand Rapids, MI 49516-6287: Baker Academic, 2010).

[12]Richard Hays, *Moral Vision of the New Testament: A Contemporary Introduction to New Testament Ethics* (New York: Bloomsbury Publishing, 1997), 203–20.

ethics through critical analysis of relevant theological sources. Library research 11 enables the researcher to explore in depth the theological concepts, Christian ethics, and biblical teachings related to wealth management so as to obtain a comprehensive conceptual synthesis.

The data sources of the study consist of two categories. First, primary sources, namely biblical texts that discuss ownership, wealth, stewardship, social responsibility, the use of property for ministry, and warnings against materialism. Second, secondary sources, namely theological books, Christian ethics literature, scholarly journal articles, and academic publications that discuss Christian ethics, stewardship, financial spirituality, moral theology, and wealth management from a Christian perspective.

The selection of literature was carried out purposively on the basis of three criteria, namely: (1) having direct relevance to the theme of Christian wealth management ethics; (2) being published by an academic publisher or a credible scholarly journal; and (3) contributing to the discussion of stewardship, social responsibility, financial spirituality, or Christian economic ethics. Literature that discusses financial management only in general terms, without connection to a theological perspective, was not included in the analysis process.

Data analysis used the content analysis technique, carried out in four stages. The first stage is theme identification, namely examining all sources to find the main ideas concerning wealth management from the perspective of the Christian faith. The second stage is categorization, namely grouping themes with similar meanings into conceptual categories. The third stage is theological interpretation, namely interpreting the relationships among categories on the basis of biblical teaching and the thought of Christian ethicists. The fourth stage is conceptual synthesis, namely integrating all the results of interpretation so as to obtain the principles of Christian wealth management ethics that form a complete conceptual framework.

Through this process, five main themes were identified that consistently emerged across the various sources, namely: (1) stewardship as a divine trust, (2) social responsibility toward others, (3) the use of wealth to support the work of the Lord, (4) the restraint of materialism and the love of money, and (5) a spirituality of life that is humble and wise. These five themes were then analyzed theologically in order to formulate a conceptual model of Christian wealth management ethics.

To enhance conceptual validity, the researcher carried out literature triangulation, namely comparing the results of reading the biblical text with the views of theologians, Christian ethics literature, and relevant scholarly articles.14 This process was carried out so that the principles formulated are not based on a single source, but are the result of a synthesis of various complementary academic perspectives.

Table 1. Stages of Content Analysis Synthesis

Stages of Analysis	Analytical Activities	Output
Theme Identification	Identifying the main concepts of wealth management from biblical texts, theological literature, and Christian ethics	Initial themes
Categorization	Grouping themes that have similar conceptual meanings	Five main categories
Theological Interpretation	Interpreting the relationships among categories on the basis of biblical principles and Christian ethics	The theological meaning of each category
Conceptual Synthesis	Integrating all the results of interpretation into a framework of Christian wealth management ethics	Five main principles and the conceptual model of the study

Based on the content analysis of biblical texts, theological literature, and studies in Christian ethics, this study identifies a number of themes that consistently emerge across various sources. Through the processes of theme identification, categorization, theological interpretation, and conceptual synthesis, these themes were then formulated into five main principles of Christian wealth management ethics. These five principles do not emerge as the result of interpreting any single source; rather, they are the product of a synthesis of various complementary theological perspectives. Accordingly, each principle presented in the following section is understood as a conceptual representation of the entire analytical process undertaken in this study.

Findings

Christian Wealth Management Ethics from a Theological Perspective

The findings of the study show that wealth management from a Christian perspective is concerned not only with financial matters but also contains moral, spiritual, and social dimensions that cannot be separated. Wealth is understood as part of God's grace that must be managed responsibly for the common good and the glory of God. Based on a synthesis of theological literature and an interpretation of biblical texts, this study finds five main principles of Christian wealth management ethics, namely: (1) wealth as a divine trust (*stewardship*), (2) wealth as a means of social concern, (3) wealth in support of the work of God, (4) the control of materialism, and (5) a spirituality of humble and wise living.

These five principles show that Christian wealth management is not oriented toward the mere accumulation of material goods; rather, it is directed toward the formation of spiritual character and moral responsibility in everyday life.

Wealth as a Divine Trust (Stewardship)

The concept of stewardship is the primary foundation of Christian wealth management ethics because it explains the relationship between God as the absolute Owner of all creation and human beings as managers who receive a mandate to manage it responsibly. From a biblical perspective, human beings are never positioned as absolute owners of wealth, but as stewards entrusted to cultivate, preserve, and use all resources in accordance with the will of God. Therefore, wealth management is not merely an economic activity but also a spiritual act that reflects obedience and faithfulness to God.

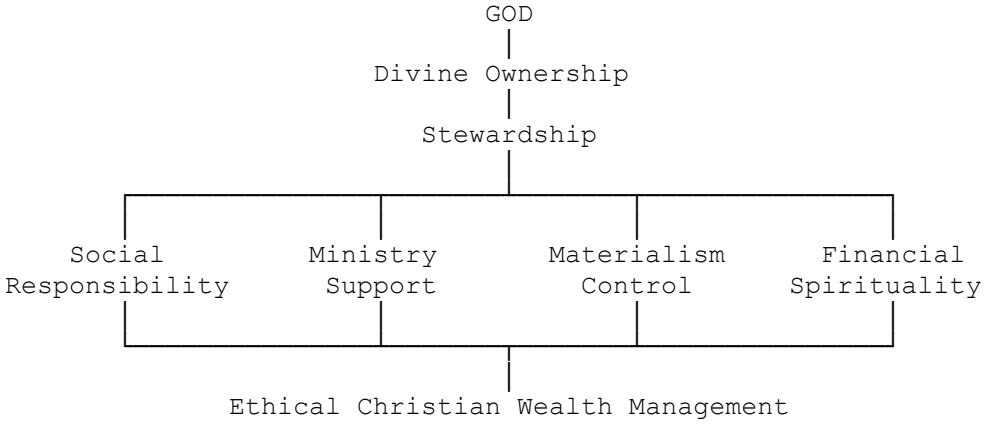
The theological foundation of stewardship is rooted in the recognition that the whole earth and everything in it belongs to the Lord, as affirmed in Psalm 24:1. This statement carries highly significant theological implications. First, the concept of ownership in the Christian faith is theocentric, because God is understood as both the source and the owner of all wealth. Second, human beings receive the right to use various resources but do not hold absolute authority to use them arbitrarily. Third, every use of wealth carries a dimension of accountability, because ultimately human beings will give an account of their management before God. Thus, stewardship concerns not only the management of assets but also faithfulness to the divine mandate, which is embodied in economic decisions that reflect the values of the Kingdom of God.

In contemporary theological scholarship, stewardship is understood more broadly than the mere management of possessions. Various studies show that stewardship encompasses the dimensions of accountability, justice, generosity, self-control, social responsibility, and commitment to the welfare of the community. This perspective shows that wealth has not only an economic function but also a moral and social function that demands its use in a just and wise manner oriented toward the common good. Therefore, a person's success as a steward is measured not by the magnitude of accumulated wealth but by faithfulness in using wealth as a means of service to God and neighbor.

This understanding at the same time distinguishes Christian stewardship from economic paradigms that place private ownership at the center of orientation. From a Christian perspective, the right to own always goes hand in hand with moral responsibility. The greater the resources entrusted to a person, the greater the ethical responsibility attached to that person. For this reason, decisions regarding investment, consumption, giving, and the distribution of wealth cannot be separated from moral considerations, social justice, and love for neighbor. Stewardship thus becomes an integrative principle that connects spirituality, ethics, and economic practice in the life of believers.

Based on a synthesis of this body of literature, this study regards stewardship as a conceptual framework that unites the five main principles of Christian wealth management ethics produced in this study, namely glorifying God through the use of wealth, exercising social responsibility, supporting the work of God, controlling the tendency toward materialism, and building a mature financial spirituality. Thus, stewardship is not merely one of the concepts

discussed in this study but a theological paradigm that integrates all dimensions of Christian wealth management ethics.



The findings of this study are also supported by recent developments in the literature, which show that stewardship is no longer understood solely as an individual's responsibility in managing possessions but as a theological paradigm that shapes church life, Christian leadership, and social practice. Recent studies affirm that stewardship connects faithfulness to God with transparency, accountability, generosity, service, and the welfare of the community. Thus, wealth management is no longer viewed merely as a financial activity but as part of the call to discipleship, which is embodied in the responsible use of resources for the glory of God and the welfare of others.

Social Concern as the Orientation of Wealth Management

The second principle found in this study is that Christian wealth management must have a strong social orientation. This perspective is grounded in the Christian teaching on love, which places concern for one's neighbor at the heart of the life of faith.[13] In the teaching of Jesus, love for one's neighbor is the greatest commandment after love for God (Matthew 22:37–39). This principle carries the ethical consequence that the use of wealth must not be centered solely on individual interests. Wealth must instead become a means of sharing, helping those in need, and striving for social justice.

Through 2 Corinthians 9:6–12, Paul affirms that the act of giving not only meets the practical needs of others but also becomes a form of worship and thanksgiving to God.[14] Thus, giving to others is understood not merely as an act of social philanthropy but as a concrete manifestation of the Christian faith.

The findings of this study show that stewardship does not stop at the theological acknowledgment that God is the owner of all things but must be embodied in concrete ethical

[13]Samuel Wells and Ben Quash, *Introducing Christian Ethics* (John Wiley & Sons, 2017), 56–74.

[14]Lembaga Alkitab Indonesia, *ALKITAB*, 2 Korintus 9:6-12.

practice through the responsible use of wealth. Thus, wealth management from a Christian perspective is not merely a matter of ownership or the ability to manage assets but a form of obedience of faith reflected in economic decisions that accord with the values of the Kingdom of God. Wealth is regarded as a means of glorifying God, serving others, and making the love of Christ present in society.

This finding reinforces various recent studies which state that Christian wealth management ethics cannot be separated from the dimension of social responsibility. Wealth has not only an economic function but also entails a moral responsibility for the welfare of others. Therefore, the use of wealth must take into account the principle of justice, concern for the vulnerable, and a commitment to building the common good. From this perspective, a person's success is measured not only by the magnitude of accumulated wealth but also by the extent to which that wealth has a positive impact on the lives of others and supports the mission of God in the world.

In addition to social responsibility, this study shows that financial spirituality is an inseparable dimension of stewardship. Financial spirituality refers to the ability of believers to view all material resources as part of their relationship with God. Thus, every economic decision—whether in acquiring, using, developing, or distributing wealth—becomes part of the spiritual life. Financial management is no longer understood as a secular activity but as an expression of faith embodied in integrity, simplicity, gratitude, and a willingness to share with others.

These findings at the same time offer a critique of the tendency toward materialism and consumerism that is increasingly growing in modern society. Consumer culture often encourages individuals to make wealth the primary measure of success, self-identity, and the source of security in life. Such a perspective contradicts the biblical teaching that places God at the center of human life. Therefore, stewardship directs believers to use wealth wisely, to restrain excessive desires, and to develop a simple and responsible lifestyle. In this way, wealth does not rule over human beings but becomes a means of carrying out the will of God.

This study also responds to the growth of various views on prosperity theology. It does not deny that God may bless His people with material sufficiency, but it affirms that such blessing must not be understood as the ultimate goal of the Christian life or as the primary measure of the quality of a person's faith. Wealth is a grace for which one must give an account to God through proper management, wise use, and a willingness to share with others. Thus, the primary focus of the Christian life remains faithfulness to Christ, while wealth is understood as a means of supporting the calling to service and expressing love for neighbor.

Based on all of these findings, this study concludes that Christian wealth management ethics constitutes an integrated system. Stewardship serves as the theological foundation that gives rise to social responsibility, fosters generosity, shapes a healthy financial spirituality, controls the tendency toward materialism, and supports the service of the Kingdom of God. The integration of these five dimensions is the main conceptual contribution of this study, because

it offers a framework of Christian wealth management ethics that is more comprehensive than approaches that emphasize only one aspect in isolation.

Wayne Grudem explains that the ethical use of wealth must consider its impact on social welfare and the lives of others.[15] Therefore, Christian economic practice must not produce exploitation or social injustice.

The results of the synthesis show that social orientation is an ethical consequence of the concept of stewardship. Wealth has not only an economic function but also a social function as a means of bringing about justice, concern, and love for neighbor. Thus, the use of wealth becomes one concrete form of implementing the Christian faith in community life.

Wealth as a Means of Supporting the Work of God

In addition to its personal and social functions, wealth management from a Christian perspective is also closely related to the spiritual responsibility to support the work of God. In the Christian faith tradition, wealth is understood not merely as an economic instrument that yields individual benefit but also as a means of active participation in the ministry and mission of the church. This perspective affirms that every resource possessed by believers has the potential to be used in extending the values of the Kingdom of God in society.

The Bible provides various theological foundations concerning the importance of using wealth for the service of God. Proverbs 3:9–10 states that the people of God are called to honor the Lord with their possessions. This understanding shows that the use of wealth has a spiritual dimension that goes beyond material interests alone. Giving to the work of God is understood not merely as a religious act but also as an expression of faith and a form of acknowledgment that all things come from God.

In the New Testament, the Apostle Paul pays particular attention to the practice of giving as part of the life of believers. In 2 Corinthians 9:7, Paul emphasizes the importance of giving with a joyful heart, not under compulsion.[16] This perspective shows that supporting the service of God is not merely an administrative obligation but becomes part of the spirituality of believers, expressed through generosity.

In the context of the contemporary church, support for the work of God can be embodied in various forms, such as the giving of offerings, support for theological education, social ministry, mission activities, the construction of ministry facilities, and community empowerment through the church. In many cases, the sustainability of the church's ministry depends heavily on the congregation's awareness of managing wealth responsibly.

Nevertheless, this study also finds that the use of wealth for ministry must not be understood narrowly or in a transactional manner. A challenge in the contemporary church context is the emergence of a tendency among some people to understand giving as a means of

[15]Grudem, *Business for the Glory of God*, 41–58.

[16]Lembaga Alkitab Indonesia, *ALKITAB*, 2 Korintus 9:7.

obtaining material blessings from God. Such a perspective has the potential to produce an unhealthy understanding of the relationship between faith and wealth, especially when spirituality is reduced to an instrument of economic gain.

Kate Bowler explains that the growth of *prosperity theology* in various modern church contexts often shifts the spiritual meaning of the use of wealth toward an orientation of financial success.[17] In this situation, the principles of Christian ethics remind us that support for the work of God must be grounded in motives of love, gratitude, and spiritual responsibility, not pragmatic interests.

The findings of the study show that the use of wealth to support the work of God is part of the spiritual responsibility of believers. Support for ministry, mission, Christian education, and social service shows that the function of wealth goes beyond its economic value and becomes a means of participating in the work of God in the world.

Thus, Christian wealth management should encourage believers to be actively involved in the work of God through the use of the resources they possess. Wealth is no longer positioned as a symbol of social prestige but as an instrument of service that brings broader social and spiritual impact.

The Control of Materialism and the Love of Money

Another important principle in Christian wealth management ethics is the ability to control the tendency toward materialism and an excessive orientation of life toward money. From a biblical perspective, the existence of wealth in itself is not regarded as something wrong, but human attitudes toward wealth can become a source of moral problems if they are not properly controlled.[18]

One biblical text frequently used in discussions of the human relationship with wealth is 1 Timothy 6:10, which states that the love of money is a root of all kinds of evil. This verse does not state that money itself is evil; rather, it warns against an orientation of the human heart that depends too heavily on material things. When wealth is made the center of life, the potential for greed, manipulation, and injustice grows ever greater.

The phenomenon of materialism is a serious challenge in contemporary society. Consumerist lifestyles, competitive culture, and social pressure to attain a certain economic status lead many individuals to make wealth the measure of success in life. In the Indonesian context, the development of social media has further reinforced this tendency through a culture of image-making that often associates happiness with material possessions.

Randy Alcorn explains that one of the greatest dangers of wealth arises when people

[17]Kate Bowler, *Blessed: A History of the American Prosperity Gospel* (New York: Oxford University Press, 2013).

[18]Geisler, *Christian Ethics: Contemporary Issues and Options*, 142–58.

begin to trust in possessions more than in God.[19] Under such conditions, wealth is no longer a tool but turns into an object of dependence that influences a person's moral decisions.

The teaching of Jesus in Matthew 6:24 gives a firm warning that no one can serve two masters, namely God and mammon. This perspective shows that spiritual orientation has a great influence on the way a person uses wealth. When people make material things the center of life, spiritual values are likely to be marginalized.

This study shows that Christian spirituality offers an alternative approach to materialistic culture through the principle of living with sufficiency (*contentment*), gratitude, and self-control. Through Philippians 4:11–13, the Apostle Paul displays an attitude toward life that does not depend on economic circumstances but on a strong relationship with God.

The analysis of various sources shows that the main challenge is not the existence of wealth but the orientation of the human heart toward wealth. Therefore, the control of materialism is an important element in Christian wealth management ethics, so that economic success does not develop into greed or the worship of material things.

The Spirituality of a Humble and Wise Life

The final principle found in this study is the importance of a spirituality of humble and wise living in the management of wealth. Wealth often carries moral risks in the form of arrogance, a sense of superiority, and dependence on social status. For this reason, Christian ethics emphasizes the importance of a spiritual character capable of maintaining a balance between material well-being and humility.[20]

Proverbs 22:4 states that humility and the fear of the Lord are associated with riches, honor, and life. This verse shows that healthy economic success cannot be separated from an individual's spiritual quality. From a Christian perspective, success is measured not only by material achievement but also by moral character and the quality of one's relationship with God and with others.

Through 1 Timothy 6:17–19, the Apostle Paul likewise advises the rich not to become arrogant and not to set their hope on wealth that is transient. Instead, they are called to be rich in good deeds, generous, and ready to share with others.[21]

In the context of modern society, a competitive culture and the pursuit of social recognition often cause economic success to be used as the basis for the formation of self-identity. This situation has the potential to foster individualistic attitudes and social superiority that conflict with the values of Christianity.

This study finds that healthy wealth management requires wisdom in determining life

[19]Alcorn, *Money, Possessions, and Eternity*, 49–63.

[20]Hays, *Moral Vision of the New Testament: A Contemporary Introduction to New Testament Ethics*, 203–20.

[21]Lembaga Alkitab Indonesia, *ALKITAB*, 1 Timotius 6:17-19.

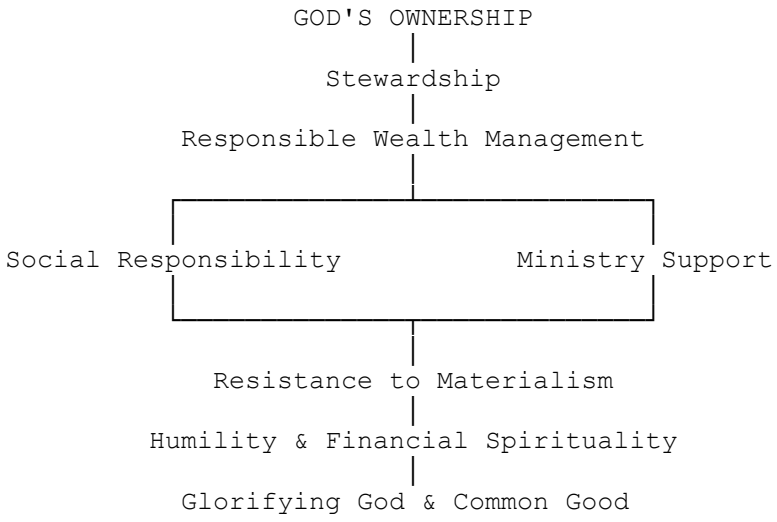
priorities. Believers are called not to make wealth their primary source of security but to keep God at the center of life. Thus, economic success does not produce arrogance but instead encourages humility and social responsibility.

The synthesis of the study shows that a spirituality of humility is the culmination of all the principles of Christian wealth management ethics. Wealth managed on the basis of stewardship, social responsibility, support for the work of the Lord, and the control of materialism ultimately forms a character that is humble, wise, and oriented toward the glory of God.

A Conceptual Model of Christian Wealth Management Ethics

Based on a synthesis of biblical texts, theological literature, and studies in Christian ethics, this study produces a Conceptual Framework of Christian Wealth Management Ethics (Christian Wealth Management Ethics Framework). This framework shows that wealth management from the perspective of the Christian faith is an interrelated ethical process, beginning with the acknowledgment that all wealth is a trust from God (*stewardship*), realized through responsible management, expressed in social concern, directed toward supporting the work of the Lord, restrained through an attitude of anti-materialism, and ultimately forming a spirituality of life that is humble and glorifies God.

Thus, the five principles do not stand alone but form a unified ethical system. This model shows that success in wealth management from a Christian perspective is measured not by the accumulation of material goods but by moral transformation, social responsibility, and spiritual growth that glorify God.



Although the term wealth management is widely used in the disciplines of economics and finance, this study uses the term in a different sense. In modern economic studies, wealth management is generally understood as a professional process encompassing investment planning, asset management, wealth protection, risk management, tax planning, and inheritance strategies to optimize the financial well-being of individuals or families. The primary

orientation of this approach is the effectiveness of asset management and the attainment of long-term economic goals.

By contrast, from the perspective of Christian theology, wealth management is centered not on the optimization of economic profit but on human moral responsibility as stewards of all the blessings entrusted by God. Therefore, wealth is understood not as a symbol of success or absolute ownership but as a divine trust (divine trust) that must be used responsibly for the glory of God and the well-being of others. This difference in perspective is important because it shows that the discussion of wealth management in this study is not intended as a study of financial management in the technical sense, but as an ethical-theological reflection on the use of wealth based on biblical principles.

A number of recent studies also show that the discussion of wealth management in the Christian tradition has developed beyond the issues of ownership and giving. Academic discourse now encompasses the concepts of stewardship, financial spirituality, social responsibility, generosity (generosity), a critique of consumerism, and theological responses to prosperity theology. These developments show that Christian wealth management is a multidimensional field of study because it connects theological, ethical, social, and spiritual dimensions within a single unified conceptual framework. Accordingly, this study seeks to provide a synthesis of these various dimensions so as to yield a framework of Christian wealth management ethics that is more comprehensive and relevant to the challenges of contemporary economic life.

Discussion

The findings of this study show that Christian wealth management ethics needs to be understood within a theological framework broader than the mere management of financial resources. Various recent studies affirm that stewardship is concerned not only with the management of possessions but is a theological calling that shapes the identity of believers as stewards responsible for all of the life entrusted by God. From this perspective, wealth management is an integral part of Christian discipleship because it reflects the relationship among faith, character, and ethical action in everyday life.

The synthesis of contemporary literature also shows that financial spirituality has developed into one of the important themes in modern Christian ethics. Financial spirituality is concerned not only with the practice of giving or managing finances but also places all economic decisions as an expression of faith realized through integrity, simplicity, gratitude, justice, and concern for others. Thus, wealth management is no longer understood as a private activity but as a witness of faith that has social impact for the community and society at large.

This study also extends the discussion of stewardship by showing that the responsibility of wealth management cannot be separated from the values of love, justice, and service. For this reason, the use of wealth from a Christian perspective must always take into account the common good, the empowerment of communities, and support for the ministry of the church

and the mission of God. This view shows that stewardship concerns not only ownership but also the use of wealth in ways that reflect the character of Christ in social life.

On the other hand, the results of this study offer a critical response to the tendency of prosperity theology to equate economic success with the degree of one's faith. Various recent theological studies show that this approach has the potential to obscure the meaning of grace, suffering, and discipleship in the Christian life. By contrast, this study affirms that wealth is a trust for which one must give an account to God through wise management, service to others, and a commitment to justice and love. Thus, stewardship offers a theological framework that is more complete than approaches centered on material success.

Based on the dialogue between the findings of this study and the contemporary literature, this study proposes that Christian wealth management ethics should be understood as an integrated ethical framework (Integrated Christian Wealth Management Ethics Framework), in which stewardship becomes the foundation that connects financial spirituality, social responsibility, support for ministry, the control of materialism, and the formation of Christian character. This framework extends previous studies, which generally highlight only one dimension in isolation, and thereby makes a conceptual contribution to the development of Christian ethical scholarship on wealth today.

Conclusion

This study aims to formulate the principles of wealth management ethics from the perspective of the Christian faith through a literature review of various theological sources, Christian ethics, and contemporary academic literature. The results show that wealth management from a Christian perspective cannot be understood merely as an economic activity or asset management, but as a theological responsibility rooted in the acknowledgment that God is the absolute owner of all creation, while human beings are called to be faithful stewards (steward) of all the blessings entrusted to them.

This study identifies five main principles that shape Christian wealth management ethics, namely: (1) stewardship as the theological foundation of wealth management; (2) social responsibility as an expression of love for neighbor; (3) the use of wealth to support ministry and the mission of God; (4) the control of materialism and consumerism through a simple and responsible life; and (5) the formation of a financial spirituality that reflects maturity of faith. These five principles are interrelated and form a unified ethical framework, so that they cannot be understood in isolation.

The main contribution of this study lies in the development of the *Integrated Christian Wealth Management Ethics Framework*, a conceptual framework that integrates *stewardship*, Christian ethics, social responsibility, ministry, the control of materialism, and financial spirituality into a single comprehensive theological model. This model extends the discussion of wealth management ethics, which has tended to focus on the aspects of stewardship or generosity separately, by showing that all of these dimensions are part of the holistic calling of Christian discipleship.

Implications of the Study

Theoretically, this study enriches Christian ethical scholarship by offering a synthesis of biblical theology, *stewardship*, and contemporary literature on *financial spirituality*. Practically, the results of this study have implications for churches, theological educational institutions, and Christian leaders in developing formation that emphasizes not only financial management but also character formation, social responsibility, and financial spirituality as part of an ongoing process of discipleship.

Limitations of the Study

This study has limitations because it uses a literature-study approach and therefore has not explored the implementation of these principles in the context of local churches or particular Christian communities. This study also opens room for future empirical research to test the application of the *Integrated Christian Wealth Management Ethics Framework* in various church contexts, faith-based organizations, and cross-cultural Christian communities. Thus, the proposed conceptual framework has not only theoretical contribution but also practical relevance for the development of church ministry and contemporary theological education.

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