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Stewardship of Money in Preventing Debt from a Christian Perspective

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Abstract
Uncontrolled debt has become a significant social and psychological concern, contributing to depression, criminal behavior, and even suicide. Previous studies have examined financial literacy, self-control, lifestyle, and socioeconomic factors, yet a Biblical stewardship framework for preventing debt behavior remains limited. This study uses a qualitative integrative literature review to synthesize research on debt behavior with Biblical teachings on stewardship, financial management, and Christian ethics. The analysis shows that stewardship is not merely a principle of financial management but a theological framework that shapes values, character, and financial decision-making. The study proposes the Biblical Stewardship-Based Debt Prevention Model, with six interrelated components: ownership theology, stewardship identity, contentment, spiritual discipline, self-control, and financial obedience. The model offers a conceptual framework for churches, Christian educational institutions, and future empirical studies on stewardship-based financial education and debt prevention.

Keywords: Stewardship, Money, Prevent, Debt

Introduction

The percentage of borrowers, or people in debt, in Indonesia had already reached 60% in 2014 alone, as stated by Yunita Resmi Sari, Director of Access and MSME Development at Bank Indonesia.[1] In 2021, Credit Suisse estimated that the average Indonesian adult had debt of Rp.16.8 million, with average net wealth of Rp.278 million per person.[2] Meanwhile, Margo Yuwono showed that Indonesia's per capita income in 2021 was Rp.62.2 million per year,[3] or an average of Rp.4.78 million per month (calculated over 13 months per year). Thus, Rp.16.8 million is equivalent to 3.5 times the monthly wage. Although it is not explained in detail whether the Rp.16.8 million is debt per year or per month, in reality there is a great deal of debt or credit in default, known as non-performing loans (kredit macet).

In this modern era, which is very easy and fast, going into debt through online loans is the option most favored by the public because applications are submitted through gadgets and funds are disbursed quickly. Friderica Widyasari Dewi, Chief Executive of Consumer Education and Protection at the Financial Services Authority (OJK), explained that the practice

[1]Rachmad Subiyanto, "60% Penduduk Indonesia 'Dijerat' Hutang," Bisnis.com, 2014.

[2]Adi Ahdiat, "10 Negara Yang Warganya Paling Banyak Utang, Ada Indonesia?," Databooks, 2022.

[3]"BPS Catat Ekonomi Indonesia Tumbuh 3,69 Persen Pada 2021," Kementrian Komunikasi dan Informasi, 2022.

of illegal online lending has highly detrimental effects, with vulnerable groups such as laborers, workers who have been laid off, housewives, and students being the parties most at risk of suffering losses.[4] Data published by the Financial Services Authority (2022) show that millennials aged 19-34 were the group with the highest level of online loan use, reaching 63% in December 2021, with a total loan value exceeding Rp14 trillion. Some 77% of these transactions took place on the island of Java, especially in DKI Jakarta. The high level of online loan use among this productive age group indicates the potential for serious social impacts, so that risk mitigation measures are needed through financial education, stronger regulation, and improved public literacy.[5] According to the latest report posted on the CNBC website, as of August 2024 online loans reached Rp.72.03 trillion, 91% of which were individual loans, and 51% of the outstanding amount came from the 19-34 age range.[6] Going into debt through online loans is both an attraction and a danger of losing control. According to Iswan, if debt cannot be managed well, it will lead to default on debt obligations.[7] The problem arises when debt is uncontrolled, ensnares people, and causes depression that ends in criminal acts as well as suicide. As a result of uncontrolled debt, 25 cases of suicide due to being entangled in debt were recorded in 2023.[8] This phenomenon is also reflected in various public testimonies about victims of online loans who experienced depression and even suicidal thoughts, including one testimony published through the channel *Solusi*.[9] Besides urgent needs such as disasters or emergencies, technological advances and social media have also encouraged a consumerist culture through the ease of credit payment models and *pay later*. The development of the advertising industry has made advertising a powerful means of shaping consumption behavior, so that purchasing decisions are no longer oriented merely toward essential needs but also toward consumptive desires that function as symbols of social status and lifestyle.[10] Under these conditions, the ability to control oneself becomes a decisive factor that distinguishes

[4]"OJK: Bahaya Pinjol Jerat Buruh, Ibu Rumah Tangga Dan Pelajar," Kementrian Komunikasi dan Informasi, 2023.

[5]Fanny Novika, "Pinjaman Online Ilegal Menjadi Bencana Sosial Bagi Generasi Milenial," *MSEJ : Management Studies and Entrepreneurship Journal* Vol 3. No. (2022).

[6]Susi Setiawati, "Utang Pinjol Menggunung, Gen Z & Milenial Paling Demen Ngutang," CNBC Indonesia, 2024.

[7]Karina Iswan, "Pengaruh Kontrol Diri Dan Literasi Keuangan Terhadap Perilaku Pengelolaan Utang," *Perbanas Institutional Repository* (2018).

[8]Lizsa EgehamLizsa Egeham, "Ngeri! 25 Orang Bunuh Diri Akibat Terlilit Utang Pinjol Sepanjang 2023," Liputan 6.com, 2023.

[9]Solusi, "TERJERAT DARI 60AN PINJOL DENGAN HUTANG 40X DARI PENDAPATAN | Christina Solusi Talks," 2024.

[10]Eko Haryanto, "Konsumerisme Dan Teologi Moral: Kajian Kritis Dan Responsibilitas Moral Kristiani Terhadap Konsumerisme," *Veritas* 13/1, no. 2012–4 (2012): 1.

individuals who are able to manage such consumptive temptations from those who are not. Individuals with a high level of self-control tend to be able to make financial decisions more wisely.[11] Meanwhile, the inability to delay gratification and low self-control are in fact among the main determinants that increase a person's tendency to go into debt.[12] Karina Iswan, in her research, also concluded that a better level of self-control is positively correlated with more effective debt management behavior, although this influence was more evident in the aspect of debt management than in the prevention of debt behavior itself.[13] The influence in question is on debt management behavior and not on the prevention of debt behavior itself. Another study distinguished among financial management behavior (*financial management behavior*), financial literacy (*financial literacy*), financial knowledge (*financial knowledge*), financial attitude (*financial attitude*), and locus of control (*locus of control*). The results of that study concluded that income level, financial literacy, and financial attitude influence financial management behavior, whereas level of education, knowledge about finances, and locus of control have no influence on financial management behavior.[14]

Based on the results of the analysis, this study concludes that financial literacy and income level are factors that influence the debt behavior of people in West Java. Conversely, marital status and lifestyle showed no significant influence on debt behavior. This finding indicates that economic factors and financial capability play a more dominant role than demographic characteristics or lifestyle in explaining debt behavior in the population studied.[15] From a psychological perspective, research on the factors influencing debt behavior among salaried employees found that, based on the results of partial hypothesis testing, only subjective norms had a significant influence on the intention to go into debt. Conversely, attitude toward debt behavior and *Perceived Behavioral Control* (PBC) showed no meaningful influence. These results suggest that debt behavior is influenced more by social pressure or expectations. Therefore, in societies characterized by a collectivist culture, the decision to go into debt tends to be shaped by norms and the influence of the social environment rather than solely by individual considerations.[16] In general, previous studies have sought to identify the determinants of debt behavior from various perspectives, including financial literacy, self-

[11]Iswan, "Pengaruh Kontrol Diri Dan Literasi Keuangan Terhadap Perilaku Pengelolaan Utang."

[12]Iswan.

[13]Iswan.

[14]Zulfa Zakiatul Hidayah2 Erin Soleha1, "Pengaruh Literasi Keuangan, Pendapatan, Status Pernikahan Dan Gaya Hidup Terhadap Perilaku Berhutang," *Revitalisasi, Jurnal Ilmu Manajemen* Vol.12 No. (2023).

[15]Zulfa Zakiatul Hidayah2 Erin Soleha1, "Pengaruh Literasi Keuangan, Pendapatan, Status Pernikahan Dan Gaya Hidup Terhadap Perilaku Berhutang," *Revitalisasi, Jurnal Ilmu Manajemen* Vol.12 No. (2023).

[16]Theda Renanita and Rahmat Hidayat, "Faktor-Faktor Psikologis Perilaku Berhutang Pada Karyawan Berpenghasilan Tetap," *Jurnal Psikologi Universitas Gajah Mada* Vol. 40 No (2013).

control, income level, lifestyle, subjective norms, and ease of access to digital financial services. These findings show that debt behavior is a multidimensional phenomenon influenced by the interaction of economic, psychological, social, and behavioral factors.

These various studies show that research on debt behavior has thus far focused mostly on identifying the determinants of debt behavior, such as financial literacy, self-control, income level, lifestyle, subjective norms, and ease of access to digital financial services. In other words, previous research has primarily sought to explain why a person goes into debt and the factors that influence this behavior. Although they make an important contribution to explaining the determinants of debt behavior, these studies have not yet integrated the principles of Christian theology into a conceptual framework that explains the preventive mechanisms against debt behavior.

Based on a synthesis of the literature reviewed in this study, no study has yet been found that specifically develops a conceptual model for preventing debt behavior based on Christian stewardship. Most research still focuses on identifying the determinants of debt behavior and on financial management strategies, rather than on constructing a preventive model grounded in the principles of Christian theology. Therefore, this study fills that gap by developing the Biblical Stewardship-Based Debt Prevention Model as the result of a synthesis of the principles of God's ownership (ownership theology), identity as a steward (stewardship), contentment (contentment), spiritual discipline (spiritual discipline), self-control (self-control), and obedience in financial management (financial obedience). This model is proposed as a conceptual framework for explaining the preventive mechanisms against debt behavior from the perspective of the Christian faith. Based on this description, it can be understood that debt behavior is a problem influenced by various economic, psychological, social, and behavioral factors and has the potential to cause serious impacts if not managed well. Therefore, this study examines how the principles of financial stewardship in the Christian faith can become a preventive approach to debt behavior through the development of the Biblical Stewardship-Based Debt Prevention Model.

Method

This study uses a qualitative approach with a library research method to analyze the concept of Christian stewardship from a Biblical perspective as well as various previous studies on debt behavior. The data sources consist of the Bible as the primary source, along with journal articles, academic books, and scholarly documents in Indonesian and English as secondary sources relevant to debt behavior, financial literacy, self-control, and Christian stewardship. The literature was selected based on its relevance to the focus of the study and then analyzed through theme identification, concept grouping, content analysis, and conceptual synthesis in order to build the Biblical Stewardship-Based Debt Prevention Model.

Findings and Discussion

Various previous studies show that debt behavior is a phenomenon influenced by many factors, such as financial literacy, self-control, lifestyle, subjective norms, and ease of access to digital loans. These findings show that debt behavior cannot be explained by a single factor alone but is the result of an interaction among economic, psychological, social, and behavioral aspects. Nevertheless, most studies still focus on identifying the determinants of debt behavior and on strategies for managing debt after it has occurred, while preventive approaches grounded in value systems and character formation remain relatively limited. Therefore, this study analyzes how the principles of stewardship in the Christian faith can be understood as a theological framework with the potential to shape more responsible financial behavior that is preventive against the tendency to go into debt.

Research in 2025 by R. A. Yuannisa concluded that there are 2 main causes of involvement with online loans: (1) ease of access to borrowing, and (2) lifestyle.[17] Meanwhile, Gerson Manurung et al., in their study on debt habits in the Digital Era in May 2025, concluded that (1) ease of access to online loans has a significant effect on debt behavior and is the main determinant that increases employees' tendency to go into debt, and (2) access to online loans and the level of debt habits contribute significantly to a person's financial health and are crucial in maintaining household financial well-being.[18] Ease of access and lifestyle are the reasons for debt behavior, especially with online loans.

Social and psychological factors influence debt behavior and habits. This was revealed in the research of Sandra Aulia Poernama. In her study of the younger generation, namely Gen Z, it was concluded that ease of access to digital loans, a highly consumerist lifestyle, and low financial literacy are the main factors driving debt behavior, in this case pinjol (online lending), which ultimately has complex impacts covering financial, social, and psychological aspects.[19] It can be concluded that the causes of people going into debt are (1) social, namely lifestyle factors, and (2) a lack of financial understanding, resulting in less wise decision-making.

Based on the findings of previous research on the determinants of debt behavior, the discussion that follows is directed toward analyzing the Christian faith perspective on debt behavior and exploring the potential of financial stewardship as a preventive approach to reducing the tendency to go into debt . Both lifestyle factors and the decision to go into debt involve self-control. The understanding or thought process that produces a decision should

[17]Maryam Batubara Rizka Adlia Yuannisa, Mustafa Kamal Rokan, "The Effect Of Literacy, Financial Inclusion, Lifestyle, And Environment On The Rise Of Illegal Online Loans Through Easy Transactions Among The Community," *Amkop Management Accounting Review* Vol.5, no. Issue 2 (2025).

[18]Lukman Hakim Manurung, Gerson; Sli, hapzi; Manrung, Adler Haymans; Sangapan, "Kebiasaan Berutang Di Era Digital : Kontribusi Budaya Hemat Dan Akses Pinjaman Online Terhadap Kesehatan Keuangan Rumah Tangga," *Journal of Capital Markets and Banking* Vol 13, no. 2 (2025).

[19]Mirna Nur Alia Poernama, Sandra Aulia; Achdiani, Yani; Abdullah, "Pinjaman Online, Konsumerisme, Dan Krisis Finansial Generasi Z," *SENTRI* Vol. 4, No, no. 2025 (2025).

build the strength to determine one's outlook on life and shape a person's behavior on the basis of faith convictions , in this case the Christian faith. Stewardship in Christianity is part of the formation of a Christian's maturity of faith. Maturity itself is mental and spiritual formation, which begins with a change of mind. Daniel Pesah Purwonugroho writes that the mind plays an important role in the Christian life and that a renewal of the mind will bring great spiritual benefits in the life of the believer.[20] The conclusion drawn by Samuel Lengkong and Yonggi Sampelan in their study on the Renewal of the Mind in the Perspective of Romans 12:2 is that the renewal of the mind must continually undergo a process of increasing maturity by filling and shaping one's thinking with the Word of God and with the guidance of the Holy Spirit, and also by focusing more on spiritual matters , namely prayer and worship as well as Bible study activities.[21] Stewardship, which is the teaching of Christ in the Word of God, will become a solution for preventing debt behavior when the mind undergoes renewal by the Holy Spirit.

The Biblical View of Being in Debt

In general, the Bible portrays God as blessing His people so that they are able to be lenders to others and not live in dependence on debt. This principle emphasizes responsible life management as well as generosity toward others.[22] The Apostle Paul even forbade the church in Rome to be in debt (Romans 13:8). Inability to manage debt can lead to the loss of financial independence and create a form of bondage that restricts individual freedom, especially when the debt cannot be repaid.[23] This has already been written in Proverbs 22:7, "*The rich rule over the poor , and the borrower is slave to the lender."* On the other hand, like the whole theme of the Bible, namely the love of God, God who is love responds to debt with love. God's regulation concerning debt in the Law of Moses was the cancellation of debts among the Israelites in the seventh year (Deuteronomy 15:1, 2; 31:10). Besides forbidding being in debt, the Apostle Paul put forward the importance of loving one another, especially loving one's neighbor, as the foremost commandment in the Law.

There are more than 2,350 verses in the Bible that discuss or touch on money, wealth, and everything related to finances. Scripture explains a great deal about how to use money rightly. In fact, 16 of the 38 parables that Jesus gave in the New Testament concern how to handle money and possessions.[24] From the perspective of Christian theology, Philippians 4:19

[20]Daniel Pesah Purwonugroho, "Transformasi Akal Budi Dalam Roma 12:2 Dan Dampaknya Terhadap Pertobatan Jemaat Kristen : Sebuah," *AP-Kain* Vol. 2 No., no. Juli, 2024 (2024).

[21]Yonggi Lengkong, Samuel; Sampelan, "Pembaharuan Budi Dalam Perspektif Roma 12:2; Upaya Menghadapi Tantangan Di Era Digital," *EUANGGELION* Vol 4, No., no. July, 2023 (2023).

[22]Tomy Wibiksono, "Kajian Biblika Tentang Hutang Finansial," *Mathetes, Jurnal Teologi dan Pendidikan Kristen* Vol.1 No.2 (2020).

[23]Wibiksono.

[24]Dwight Nichols, *God's Plan For Your Finances* (North Little Rock, AR: Whitaker House, 1998).

is not understood as legitimating the neglect of financial planning, but as the theological basis for the formation of trust in God's provision. This conviction has the potential to nurture *contentment* (a sense of sufficiency),[25] so that individuals are not driven to satisfy every desire through debt. Accordingly, the contribution of Philippians 4:19 in this study lies not in the economic aspect but in the formation of an inner attitude that can influence financial behavior. Unlike *financial literacy*, which focuses on increasing knowledge and skills in managing finances, the concept of stewardship in Matthew 25 proceeds from a change of theological identity. A steward manages wealth not merely because he understands economic principles, but because he realizes that all resources belong to God and must be accounted for to Him.[26] Thus, *stewardship* provides a moral and spiritual dimension that goes beyond financial literacy, because financial decisions are understood as a form of obedience to God. In the context of this study, contentment is understood as a mechanism that limits consumptive impulses. When needs are no longer equated with wants, the pressure to maintain a certain lifestyle through debt is reduced. Therefore, Paul's teaching on contentment is relevant to the prevention of debt behavior because it shapes a life orientation that does not depend on excessive consumption.

Paul's prohibition in Romans 13:8 is not understood merely as an absolute prohibition of every form of debt, but as an emphasis that believers must not live in financial bondage that hinders their moral responsibility.[27] In the context of this study, this principle becomes the ethical foundation that financial management must be directed toward a responsible life so as to reduce dependence on unnecessary debt.

Financial Stewardship and Contentment

The Indonesian word penatalayanan (stewardship) is formed from the root words tata and layan: tata means order or manner, while layan, to serve, means to help manage or prepare whatever a person needs, and the prefix pe- with the suffix -an indicates a process, manner, act, or arrangement.[28] Using its English equivalent, *stewardship*, the word means, "the position and duties of a steward, a person who acts as the surrogate of another, especially to manage properly financial affairs, an estate, and so on. The responsible overseeing considered worth caring for and preserving." (*The position and duties of a steward, a person who acts as the surrogate of another or others, especially managing properly financial affairs an estate etc,. – The*

[25]Gordon D Fee, *Paul's Letter to the Philippians* (Eerdmans, 1995).

[26]Kimberly A Gentry, "Stewardship: Taking Care of Your Followers," in *Leadership as Loving One Another: Agapao and Agape Love in the Organization* (Springer, 2024), 111–19.

[27] F. F. Bruce, *Tyndale New Testament Commentaries Romans*, ed. Leon Morris, *Tyndale New Testament Commentaries; Romans*, Second Edi (Nottingham: Inter-Varsity Press, 2008).

[28]Hasan Alwi - Kepala Pusat Bahasa Team Redaksi, *Kamus Besar Bahasa Indonesia*, Third (Balai Pustaka - Pusat Bahasa Departemen Pendidikan Nasional, 2001).

responsible overseeing considered worth caring for and preserving.)[29] The word "manager" is often used to replace the word steward; considering the definition of the word *stewardship* above, it can be concluded that there is a trust given by the Owner to the manager to take care of and manage, and that the manager must be accountable for everything entrusted to him.

Daniel Conway, a teacher, writer, and vice president of the RSI Catholic Services Group in Dallas, Texas, writes, "Stewardship is a Biblical concept. It refers to the Jewish-Christian belief that each of us has been blessed by God with certain talents, abilities, resources, and opportunities, which we are called to nurture and develop, for the good of ourselves and for the good of the human family."[30] The concept of stewardship was understood at the very beginning of creation, by God Himself as the Initiator, toward the first human beings, created according to His image and likeness (Gen 1:26-28). Human beings were given a task and at the same time must be responsible in the management of the earth. Ikechi P. Ihejirika writes: Yet only human beings, whom God appointed as overseers (stewards) of His creation, bear His image. In the Genesis account, God does everything to please the first man: He places Adam in a beautiful garden (continually watered by a river) that has every kind of attractive fruit; Adam names all the animals – a confirmation that he indeed has dominion over the earth –; and God visits him regularly. There is no doubt that God delights in fellowship with Adam.[31]

According to Rev. Y. Tomatala, the concept of stewardship in the Old Testament refers to individuals who receive trust together with the authority to manage, lead, and carry out responsibility for everything entrusted to them.[32] Meanwhile, from the New Testament perspective, stewardship is understood as a mandate given to a person through the full delegation of authority and responsibility to carry out a particular task in accordance with the trust that has been given. Thus, stewardship is not only related to the right to manage but also demands accountability in carrying out responsibility before the party who gave the trust.[33] Summarizing the two definitions above in relation to financial stewardship, it can be concluded that for believers, financial stewardship is an honorable duty entrusted to every believer to head, arrange, and work with his or her finances for a special task entrusted to him or her.

In the same book, Rev. Tomatala explains Jesus' stewardship as an integral part of the purpose of His coming, namely to extend the Kingdom of God. Furthermore, love must be the motive of stewardship, that is, objectively selfless. A Christian who is involved in God's

[29]"Dictionary.Com," Dictionary.com, n.d.

[30]Daniel Conway, *I Like Being in Parish Ministry - Stewardship* (Mystic, CI 06355: Twenty Third Publication, 2005).

[31]Ikechi P. Ihejirika, *Stewards of The Kingdom* (Bloomington, IN47403: WestBow Press, 2014).

[32]Yakob Tomatala, *Penatalayanan Gereja Yang Efektif Dii Dunia Modern*, 1st ed. (Penerbit Gandum Mas, 1987).

[33]Yakob Tomatala.

stewardship must sacrifice for that stewardship, and only then can he see the results.[34] Stewardship itself is part of spiritual activity and not merely physical activity. In the parable of the talents and other parables, the main point of Jesus' teaching concerns the Kingdom of Heaven, also called the Kingdom of God, while in Romans 14:7 it is said, "*For the kingdom of God is not a matter of eating and drinking, but of righteousness, peace and joy in the Holy Spirit.*" In this regard it is clear that stewardship is related to spiritual matters, including financial stewardship.

In carrying out the stewardship of the Kingdom of Heaven, a steward must have several understandings. Not only literacy about managing finances as taught in economics, but literacy about money in the Biblical perception. Unlike financial literacy, which focuses on increasing the knowledge, skills, and abilities of individuals to manage finances effectively, stewardship in the perspective of Christian theology proceeds from a transformation of identity and life orientation. Stewardship views all wealth as belonging to God and entrusted to human beings to be managed responsibly, so that financial decisions are based not only on economic considerations but also on moral and spiritual responsibility before God. Thus, the contribution of theology to financial behavior lies not in the technical aspects of financial management, but in the formation of the values, motivation, and character that underlie every financial decision. This perspective is what distinguishes Christian stewardship from the concept of financial literacy in economic studies.

As in the parable of the talents, ownership is important because, in principle, a steward is only entrusted with managing money, property, and wealth and does not become the owner. Ownership rests with God; as the God who created everything, including human beings, God is the owner of all. The Lord created the universe and all natural resources, both those within and those on the earth. Indeed, your very soul belongs to the Lord Jesus.[35] The power and strength you possess all come from the Lord. Without power, you would not be able to possess anything on this earth.[36] 2 Chronicles 1:12, 29:11–12). God not only creates but is also the God who, in His love, cares for His creation. He pays attention to the needs of His people, and this is proven throughout the whole Bible. From the perspective of Christian theology, God's provision is understood to encompass not only spiritual aspects but also the physical needs of His people. Therefore, on the basis of the witness of Scripture, believers hold that God, as Creator and Sustainer, is able to supply their every need. This theological understanding becomes the basis for the formation of trust in God's provision which, in the context of this study, has the potential to influence how believers view needs, the use of possessions, and financial decisions. This conviction is affirmed by the Apostle Paul in his letter to the church at

[34]Yakob Tomatala.

[35]Samuel Hutabarat, *Memuliakan Tuhan Dengan Harta*, 5th Editio (Yogyakarta, Indoensia, 2010).

[36]Hutabarat.

Philippi, “And my God will meet all your needs according to the riches of his glory in Christ Jesus” (Philippians 4:19). This verse becomes the theological basis that God’s provision encompasses every aspect of the believer’s life in accordance with His will and the abundance of His grace. He said this because, in the preceding verses, it is said that the Philippian church gave gifts to His servant as a sign of the Philippians’ maturity. (Phil 4:10-18) This is in accord with what Jesus commanded in Matthew 6:33: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” If believers’ needs are met by their God, in the end believers can avoid debt behavior.

The Apostle Paul also taught Timothy what it means to be content. 1 Timothy 6:6-8: “But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.” Clearly, this verse sets the standard of sufficiency at having food and clothing. Rev. Dr. Rubin A. Abraham writes in his book, Mengubah Utang Menjadi Uang (Turning Debt into Money), that a person who is never satisfied in life is a person who has poverty in his heart.[37] The Apostle Paul told Timothy that the most important needs of human life consist of only two parts, namely food and clothing. If one already has these two things, one has entered the category of being sufficiently provided for. [38] When people feel content, having food and clothing, they should not feel lacking and so will be kept from the consumptive desires that are the reason behind much debt behavior.

The Apostle Paul learned to be content in every circumstance (Phil 4:11); contentment must be learned. As one who was learning to be content, discipline was required, which led the Apostle Paul to say in Philippians 4:12-13, “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.” The secret of Paul’s discipline, by which he could bear all things, lay in the Lord who gave him strength. The task of stewardship is something spiritual, and self-control is needed to carry it out. This is self-control that does not come from physical strength but is self-control that is a fruit of the Spirit, formed by a life ruled by the Holy Spirit. When a Christian carries out his task as a good steward before the Lord, his life, ruled by the Holy Spirit, will produce self-control that will keep him away from debt behavior.

In the book “The Art of Devine Contentment,” that is, the Art of Divine Contentment (Seni Merasa Puas yang Ilahi), it is stated that the sinful way of life need not be learned, but the art of divine contentment cannot be attained without holy effort. There are two important reasons why there must be so much learning and training: the first is that spiritual things are contrary to nature, and the second reason why there must be much learning and training is that

[37]Pdt. Rubin Adi Abraham, *Mengubah Utang Menjadi Uang*, 5th editio (Yogyakarta, Indoensia: Penerbit Andi, 2011).

[38]Hutabarat, *Memuliakan Tuhan Dengan Harta*.

spiritual things are above nature.[39] Included in this is stewardship, which is a spiritual skill. Spiritual learning and training are understood as a process of character formation that follows the example of Christ as the perfect Steward. In the context of this study, this character formation is regarded as the foundation for the development of contentment (contentment), self-control (self-control), and obedience in financial management, which are then synthesized in the Biblical Stewardship-Based Debt Prevention Model.

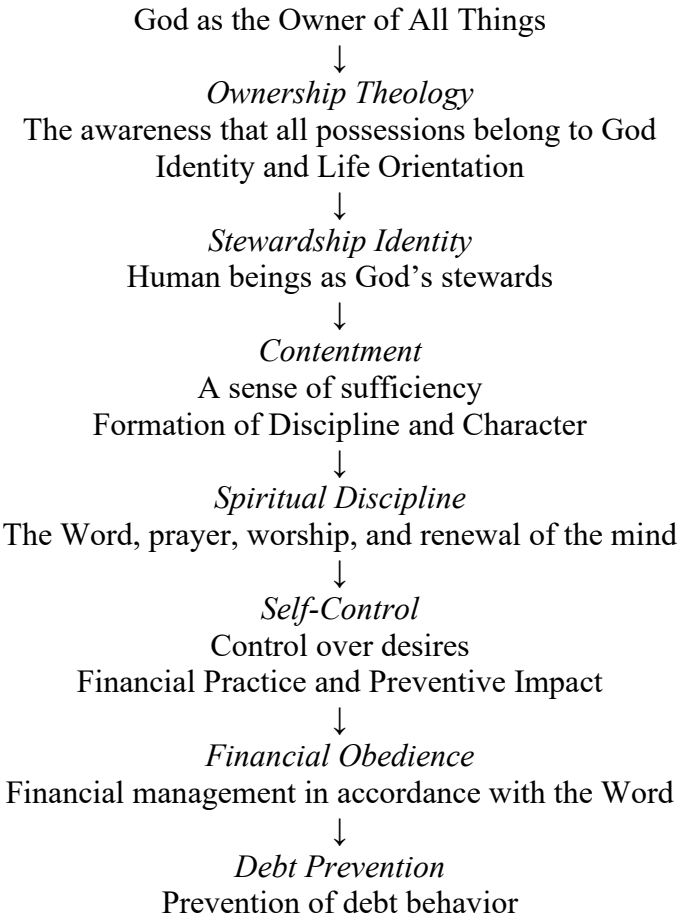
Biblical Stewardship-Based Debt Prevention Model

Based on a synthesis of the Biblical study of debt, the concept of *stewardship*, the renewal of the mind, and various studies on debt behavior, this study proposes a Biblical Stewardship-Based Debt Prevention Model. The model is built on the premise that debt behavior is influenced not merely by economic factors, financial literacy, or social pressure, as explained in much previous research, but also by the value system that shapes how a person views ownership, responsibility, sufficiency, and the use of possessions before God. Thus, the prevention of debt behavior is understood as a process of character and spiritual formation rooted in the principles of Christian stewardship.

The proposed model consists of six interrelated components, namely *ownership theology*, *stewardship identity*, *contentment*, *spiritual discipline*, *self-control*, and *financial obedience*. These six components form a process that moves from theological transformation toward a change in financial behavior, namely *debt prevention*. The proposed order is not intended as merely a chronological sequence, but follows the movement from the most fundamental, ontological premise toward behavior. The starting point of the model is a theological proposition about the reality of ownership, namely the conviction that God is the absolute owner of all things, including possessions. With clarity about ownership, the concept of stewardship has a foundation. Next, from the ontological premise of *ownership*, the movement proceeds to human self-understanding: if God is the owner, then the human identity as a steward before God, *stewardship identity*, is connected with the condition of a sense of sufficiency, or *contentment*, because human beings realize their identity and are not in a state of pursuing unlimited possessions. This *contentment* that emerges requires *spiritual discipline* so that the sense of sufficiency does not change from one moment to the next. Reading the Word, prayer, and worship practiced consistently then produce the renewal of the mind as taught in Romans 12:2, and this renewal becomes the basis for the emergence of self-control. In other words, self-control in this model is not understood as a psychological capacity that stands alone, but as the fruit of the renewal of the mind produced by spiritual discipline. This sequence ultimately culminates in *financial obedience* as the concrete and observable manifestation of the whole process that precedes it. Nevertheless, the direction of causality proposed in this model is not the only logical possibility that could be argued. Practice and

[39]Thomas Watson, *The Art of Devine Contentment An Exposition of Philippians 4:11* (Abbotsford, WI 54405: Aneko Press, 2023).

discipline can also shape conviction, and not merely be its result, so that the relationship between theological conviction and spiritual practice can also be understood as cyclical and mutually reinforcing, rather than merely linear and one-directional. The choice to foreground a linear order from *ownership theology* to *financial obedience* in this model is made because the aim of the study is to explain the process of forming debt-prevention behavior in a gradual and teachable way, so that a progressive model is judged to be more operational for the purposes of congregational formation. The six components follow.



The first component is *ownership theology*, namely the conviction that God is the absolute owner of all creation together with all the resources that human beings possess.[40] This perspective shapes the paradigm that human beings are not absolute owners of the wealth they hold, but have only received a trust to manage it in accordance with God's will. This understanding shifts the orientation of the use of money from personal interest toward responsibility to the Owner. Thus, financial decisions are no longer based merely on consumptive desires, but on the awareness that every resource will be accounted for before God.

[40]Christopher J H Wright, *Old Testament Ethics for the People of God* (InterVarsity Press, 2004).

The awareness of God's ownership then forms *stewardship identity*, namely the self-identity as God's steward.[41] In this perspective, believers understand that all aspects of life, including financial management, are part of the stewardship task entrusted by God. This identity produces a moral responsibility to manage possessions wisely, rather than merely pursuing personal satisfaction. Thus, financial decisions are viewed as part of obedience to God, not merely economic activity.

Identity as a steward in turn produces *contentment*, or a sense of sufficiency.[42] In the Biblical perspective, contentment does not mean rejecting economic progress, but having inner satisfaction with God's provision so that a person is not constantly driven to fulfill unlimited desires. Contentment becomes a mechanism that limits the consumptive tendency that often becomes the beginning of debt behavior. When a person trusts God's provision, the pressure to maintain a certain lifestyle or to meet social demands through debt is increasingly reduced.

Contentment needs to be nurtured through *spiritual discipline*, namely spiritual discipline that includes reading the Word of God, prayer, worship, and the renewal of the mind as taught in Romans 12:2.[43] Spiritual discipline functions to strengthen one's life orientation toward God so that the values of the Kingdom of God continue to shape patterns of thought and decision-making. In the context of financial management, spiritual discipline becomes a means of ensuring that the orientation of the use of money does not shift toward materialism or consumerism.

Spiritual discipline that is practiced consistently then strengthens *self-control*, or self-control.[44] Various studies show that low self-control is one of the factors that increases a person's tendency to go into debt, especially through consumptive behavior, impulsive use of credit, and short-term financial decision-making.[45] However, in the perspective of Christian theology, self-control is understood not only as a psychological ability but also as the fruit of spiritual growth formed by a relationship with God. Therefore, self-control becomes the ability to delay momentary gratification for the sake of obedience to the principles of the Word of God.

Self-control is then manifested in the form of *financial obedience*, a term that in this study is specifically defined as a response of obedience to God's authority in the management of financial resources. It is obedience in managing finances in accordance with Biblical principles. Financial obedience is reflected in habits of distinguishing needs from wants, living

[41]R Scott Rodin, *The Steward Leader: Transforming People, Organizations and Communities* (InterVarsity Press, 2013).

[42]Jeremiah Burroughs, *The Rare Jewel of Christian Contentment* (Lulu. com, 2015).

[43]Richard J Foster, "Celebration of Discipline: The Path to Spiritual Growth (Special" (HarperOne, 2018).

[44]James S Spiegel, "Cultivating Self-Control: Foundations and Methods in the Christian Theological Tradition," *Journal of Spiritual Formation and Soul Care* 13, no. 2 (2020): 193–210.

[45] Sara Fernández-López et al., "Self-Control and Debt Decisions Relationship: Evidence for Different Credit Options," *Current Psychology* 43, no. 1 (2024): 340–57.

within one's economic means, avoiding unnecessary debt, managing income responsibly, and using resources as part of stewardship to God. At this stage, theological principles no longer remain mere knowledge, but are embodied in the practice of everyday financial management.

Based on the relationships among these components, this study affirms that the prevention of debt behavior is not merely the result of increased financial literacy or the ability to control oneself, but is the final outcome of a process of forming theological identity. The awareness of God as owner gives birth to an identity as a steward, that identity produces contentment, contentment is nurtured through spiritual discipline, spiritual discipline strengthens self-control, and self-control is manifested in obedience in managing finances in accordance with the Word of God. It is this series of processes that ultimately shapes responsible financial behavior and prevents the tendency to go into debt.

This conceptual model contributes to the development of practical theology by showing that financial stewardship functions not only as an ethical principle in managing possessions but also as a preventive framework in shaping the financial behavior of believers. Besides making a theoretical contribution, this model can also serve as a basis for the church in developing programs of Christian financial education, congregational formation, and pastoral ministry, as well as further research that empirically tests the relationships among the components of the model.

Conclusion

Based on the results of the synthesis of the Biblical study, the concept of stewardship, and various studies on debt behavior, this study shows that Christian stewardship has the potential to become a preventive approach to debt behavior. Unlike previous studies that focused more on factors such as financial literacy, lifestyle, ease of access to loans, and self-control, this study places the theological value system as a foundation that influences how a person views ownership, responsibility, sufficiency, and financial management.

As a conceptual contribution, this study proposes the Biblical Stewardship-Based Debt Prevention Model, which consists of six components, namely *ownership theology, stewardship identity, contentment, spiritual discipline, self-control,* and *financial obedience*. The model explains that the prevention of debt behavior is understood as a process of forming theological identity, character, and financial behavior that unfolds gradually, beginning with the awareness that God is the owner of all resources and culminating in the realization of obedience in responsible financial management.

This study contributes to the development of practical theology by offering a conceptual framework that integrates the principles of Christian stewardship with the study of financial behavior. The proposed model is expected to serve as a conceptual foundation for churches, Christian educational institutions, and subsequent research in developing education in financial stewardship and empirically testing the relationships among the components of the model.

Limitations of the Study

This study uses a literature study approach (*library research*), so the findings produced remain conceptual and are compiled on the basis of an analysis of the Biblical study and various previous studies on debt behavior and stewardship. Therefore, the Biblical Stewardship-Based Debt Prevention Model proposed in this study has not yet been empirically tested to determine the strength of the relationships among its components or its effectiveness in explaining individuals' financial behavior.<TAB>

Suggestions for Further Research

Future research is advised to test the proposed conceptual model through an empirical approach, whether by quantitative, qualitative, or mixed methods, so that the relationships of ownership theology, stewardship identity, contentment, spiritual discipline, self-control, and financial obedience to debt behavior can be tested scientifically. In addition, research in various contexts of churches, Christian educational institutions, and community groups is also needed to evaluate the application of this model in education in financial stewardship and in the formation of responsible financial behavior.

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