

## Salvation by Faith in the Age of Consumerism: The Relevance of *Sola Fide* for Spirituality Evangelicalism Today

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### ABSTRACT

#### KEYWORDS

*Sola Fide*; Spiritualitas  
Evangelical;  
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Consumerism in the modern era has deeply influenced human life, including Christian spirituality. By valuing material possessions, luxury, and personal success, consumerism often reshapes faith into a pursuit of physical blessings. This reality challenges the Evangelical movement grounded in the doctrine of *Sola Fide*—the belief that salvation comes through faith in Jesus Christ alone, not through human effort. The core issue in this study is how the relevance of *Sola Fide* can be understood and practiced within a consumer-driven culture. This research aims to elucidate the biblical meaning of *Sola Fide*, analyze consumerism's impact on Evangelical spirituality, and highlight the doctrine's practical significance for faith today. Using a qualitative approach, it employs a literature review and an Evangelical hermeneutical analysis of Scripture and theological writings. Findings indicate that *Sola Fide* rejects spirituality founded on achievement or material wealth, affirming that a believer's identity rests solely on divine grace through Christ. Consumerism weakens faith by substituting God's grace with worldly values. Consequently, *Sola Fide* serves as a necessary corrective and renewal for Evangelical spirituality, directing the church toward simplicity, authentic faith, and a Christ-centered understanding of salvation.

### INTRODUCTION

Modern life in contemporary society is characterized by the dominance of consumer culture, which places the highest value on material ownership, luxurious lifestyles, and individual achievements (Smith, 2016; Trueman, 2018; Twitchell, 2018; Wellum, 2016; Wright, 2016). This phenomenon not only influences socio-economic aspects but also affects the spirituality of religious people, including those within the Christian context. In many cases, the Christian faith is reduced to a means of attaining physical blessings, financial success, and social status. These tendencies are evident in various worship practices that emphasize prosperity theology or instant spirituality (Joustra, 2016; Lyon, 2017; McKnight, 2019; Miller, 2017; Osmer, 2015). Recent studies indicate that consumer culture has significantly shaped religious practices globally, with 65% of urban Christians reporting that material success influences their perception of divine blessing (Pew Research Center, 2023).

Within the framework of the Evangelical movement, this phenomenon poses a serious challenge to the doctrine of *Sola Fide*, which affirms that salvation is obtained solely through faith in Jesus Christ, not through human efforts or worldly achievements (Eph. 2:8–9; Rom. 3:28). *Sola Fide* emphasizes that the foundation of salvation lies in God's grace; therefore, the Christian faith cannot be treated as a consumptive instrument for achieving materialistic interests. Research by the Barna Group (2022) reveals that 58% of evangelical Christians in urban areas struggle to distinguish between material prosperity and spiritual blessing,

indicating a conflation of consumer values with faith practices. Consequently, it is crucial to re-examine the relevance of this doctrine in confronting the increasingly pervasive penetration of consumer culture in the modern era (Barrett, 2015; Bielo, 2015; Billings, 2015; Cavanaugh, 2018; Crouch, 2016).

The study of the relevance of *Sola Fide* in the context of consumerism holds both theological and practical significance. Theologically, this research enriches the Evangelical movement's understanding of the Protestant Reformation legacy in relation to contemporary challenges. Practically, it assists Evangelical churches in developing a healthy spirituality that is Christ-centered and not trapped in materialistic orientations. The dependent variable in this study is Christian spirituality influenced by consumerism, defined as the extent to which consumer values (materialism, instant gratification, status-seeking) shape believers' understanding of salvation, worship practices, and expressions of faith. This emphasis also supports the church's mission to become salt and light in a world increasingly dominated by market logic and consumer culture.

Several previous studies and pieces of literature have discussed issues surrounding faith, consumerism, and spirituality. Ward (2016), in *Theology of Consumer Culture*, criticizes consumerism for transforming the Christian faith into a set of commodities, causing the Church to often lose focus on the Gospel. Keller (2013) highlights that modern idols often manifest in the forms of money, achievement, and status, shifting the center of faith from Christ to material possessions. Sitompul (2019), in his study on Evangelical spirituality in Indonesia, emphasizes the need for the Church to reject prosperity theology and to return to an understanding of *sola gratia* and *Sola Fide*. Surbakti (2020), in a theological research journal, explores the influence of consumerism on the lifestyle of urban congregations in Indonesia and identifies a trend toward shallow faith and material-oriented blessings.

Nevertheless, studies specifically linking the doctrine of *Sola Fide* with the challenges of consumerism in the context of Evangelical spirituality today remain limited. Previous research has more often focused on prosperity theology or general critiques of consumer culture without directly connecting these to the practical relevance of the *Sola Fide* doctrine. The novelty of this article lies in its effort to integrate the doctrine of *Sola Fide*, as the core of Reformed and Evangelical theology, with an analysis of the modern consumerist context that influences Evangelical spirituality. By employing an Evangelical hermeneutical approach to Scripture, this research not only reaffirms the meaning of salvation by faith but also offers a practical application of *Sola Fide* for living out one's faith amid the pressures of consumer culture. Thus, this article contributes to the development of contemporary Evangelical theology and provides direction for renewing the spirituality of churches in Indonesia.

## METHOD

This study employed a qualitative theological approach using a bibliographic research method. The approach was chosen because the study focused on uncovering the doctrinal meaning of *Sola Fide* based on the Bible and Evangelical theological interpretation, as well as its relevance to the cultural context of consumerism. Data were collected from primary sources in biblical texts related to *Sola Fide* (e.g., Romans 3:28; Galatians 2:16; Ephesians 2:8–9; Hebrews 11) and from key documents of the Reformation and Evangelical movements that

affirm salvation by faith. Secondary sources included theological works by Michael Horton, John Stott, Timothy Keller, Stephen Tong, Eka Darmaputera, and Stephen Suleeman.

Additionally, sociological studies on consumerism by Zygmunt Bauman and Jean Baudrillard were used to understand the dynamics of modern culture. The study applied an Evangelical biblical hermeneutical method that considered the historical, grammatical, and theological contexts of Scripture, consistent with the Evangelical interpretive tradition (Carson, 1996).

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## RESULTS AND DISCUSSION

The research results showed that the doctrine of *sola fide* continued to hold deep relevance for Evangelical spirituality in the midst of the modern era of consumerism. In a time when human identity and self-worth were often measured by material ownership and worldly achievements, the understanding of salvation by faith reaffirmed that a relationship with God was not determined by human effort or performance but by the gift of divine love received through faith in Christ. The study found that the application of *sola fide* in a contemporary context could help Christians cultivate authentic spirituality—one not dominated by a consumptive culture but rooted in love, simplicity, and obedience to God as the true source of life and salvation.

### 1. Main Findings from Analysis Bible

The doctrine of *Sola Fide* was one of the main pillars of Protestant Reformation theology and remained the core of Evangelical teaching until today. Literally, the term originated from Latin: *sola* meaning “only” and *fide* meaning “faith.” Thus, *Sola Fide* affirms that salvation is not obtained through human effort, good deeds, or obedience to the Law of Moses but only through faith in Jesus Christ, based on God’s gift of love. The hermeneutical results of the main biblical texts about *Sola Fide* show that:

- a) Romans 3:28 — “For we are convinced that a man is justified by faith and not by the works of the law” — affirms that faith becomes the basis of salvation, not human effort. The Evangelical hermeneutical consensus views this text as a theological emphasis on God’s grace (Stott, 1994).
- b) Ephesians 2:8–9 indicates that salvation is God’s gift and does not originate from human action, so that no one can boast. This verse critiques a consumerist culture that values people based on achievement, possessions, or social status.
- c) Hebrews 11 explains faith as the foundation of one’s relationship with God, where figures of faith courageously opposed the prevailing culture for the sake of obedience to God. In the context of consumerism, this text provides an example of spirituality that prioritizes God over material things.
- d) Saving faith never stands alone but produces deeds. This is where the synthesis between Paul and James appears. Paul emphasized justification by faith, whereas James (James 2:17) warned that faith without works is dead. The key finding from hermeneutical analysis is that both are not contradictory but complementary: Paul speaks of the basis of salvation (faith, not works), whereas James speaks of the evidence of salvation (works as the fruit of faith).

- e) The doctrine of *Sola Fide* abolishes all forms of spiritual vanity. The Bible consistently shows that no one can boast of their salvation. Romans 3:27 affirms that “boasting is excluded” because everyone has sinned and is justified only by God’s love. This finding reveals that salvation is entirely a divine reality originating from God so that all glory returns to Him.
- f) The doctrine of *Sola Fide* is relevant across time. In the modern world, which often evaluates people based on achievement, productivity, or social status, the Bible confirms that a person’s worth before God is not determined by external factors but by faith in Christ. This finding brings radical spiritual freedom: believers no longer need to build their spiritual identity on performance or success because their identity is already secure in Christ.

With this, the main findings from the biblical analysis of *Sola Fide* can be summarized in three key words: grace, faith, and fruit. Salvation is entirely by grace, received through faith, and produces fruit in the form of a transformed life. Overall, these findings not only deepen Evangelical doctrine but also strengthen the practical conviction that salvation is God’s work from beginning to end, calling believers to respond with humility, love, and faithfulness in daily life.

## 2. Findings from Literature Theology Evangelical

In Evangelical theology, faith was understood not merely as an intellectual confession but as total trust and self-surrender to Christ as Lord and Savior. Faith was the means by which humans accepted the loving gift of God. However, faith alone was not the reason for salvation but the channel that connected humanity with the redemptive work of Christ on the cross. Therefore, salvation was fully sourced from the grace and love of God, with Christ as its absolute center and foundation.

History recorded that the doctrine of *sola fide* became the central theme of major debate in the sixteenth century. Martin Luther described this teaching as “the decisive article by which the church stands or falls” (*articulus stantis et cadentis ecclesiae*). For Luther, this doctrine freed humanity from the bondage of legalistic efforts emphasizing salvation based on works or religious rituals.

Literature within Evangelical theological tradition showed that the doctrine of *sola fide* continued to be one of the main pillars in understanding salvation. Evangelical theology consistently emphasized that faith was the only means of receiving God’s grace, without any addition of human works, so that salvation rested entirely upon the finished and sufficient work of Christ.

First, John Stott (1999) asserted that the essence of the Gospel was justification by faith alone, where God accepted sinners not on the basis of their own righteousness but because Christ’s righteousness was imputed to them. Stott’s findings highlighted the objective dimension of *sola fide*—that salvation did not depend on human effort but on what Christ accomplished on the cross.

Second, J. I. Packer (2008) called *sola fide* “the heart of the Reformation,” distinguishing the true Gospel from all human-centered pseudo-gospels. For Packer, faith was the passive act of receiving Christ, not an active human contribution to the work of salvation.

These findings showed that Evangelical doctrine strongly opposed all forms of legalism and pluralism that attempted to add requirements to salvation.

Third, Stephen Tong (2002) emphasized that *sola fide* also had a practical dimension, freeing believers from fear-based religiosity rooted in human effort that is never sufficient. True faith, according to Tong, produced the fruit of repentance and obedience, but such actions never became the foundation of justification. This finding highlighted the balance between faith as the basis of salvation and deeds as the evidence of faith.

Fourth, Kevin J. Vanhoozer (2016) added that *sola fide* was not merely dogmatic but also performative. Faith was not simply intellectual assent but an active and participatory trust in which believers were called to live in relationship with Christ within contemporary culture. Therefore, this doctrine also provided ethical and missiological direction for the Evangelical church amid modern secularism.

Fifth, David Wells (1994) found that in the era of consumerism and postmodernism, the greatest challenge for the Evangelical church was the tendency to replace faith with emotional experience or social performance. Wells warned that without returning to *sola fide*, Christian faith would be distorted into mere moralism or cultural religion rather than the true Gospel.

From various theological studies, it could be concluded that Evangelical theology affirmed several key findings:

- a) *Sola fide* emphasized the completeness of Christ's work as the foundation of salvation.
- b) Faith was the passive means of receiving grace, not a human endeavor.
- c) True faith produced fruit, but actions never became the basis of salvation.
- d) This doctrine carried ethical, missiological, and pastoral implications relevant within modern culture.
- e) *Sola fide* served as a critique of all forms of legalism, consumerism, and shallow spirituality.

Thus, Evangelical theological literature demonstrated that *sola fide* was not merely a historical doctrine of the Reformation but a living reality that the church must continually embody today. These findings reaffirmed the originality of the Gospel: salvation is God's grace, received only through faith, and intended to be lived in obedience and faithfulness to Christ amid an ever-changing world.

### **3. Findings about Consumerism and Spirituality Evangelical**

One of the major challenges faced by Evangelical spirituality in the modern era was consumerism. This was not merely an economic practice but a culture that shaped how people viewed life, values, and even faith. Within consumer culture, human worth was measured by what one possessed rather than by who one was before God. This brought serious consequences for the spiritual life of believers, including within the Evangelical tradition, which placed great emphasis on a personal relationship with Christ.

Findings from Evangelical theological literature showed that consumerism tended to shift the center of faith from God to the self. David Wells (1994) noted that Evangelical churches in America experienced a shift from God-centered theology toward a needs-centered approach for consumers. The Gospel was often marketed as a product designed to be appealing

and easily accepted, creating the danger of a “gospel of self-improvement” that emphasized comfort rather than the call to bear the cross.

In this context, Evangelical spirituality was challenged to return to the principles of *Sola Fide* and *Sola Scriptura* as its pure foundation. John Stott (1999) reminded believers that Christian faith was not a means to obtain human desires but a way to fully surrender oneself to Christ. Thus, Evangelical spirituality should not be determined by consumer tastes but by obedience to the Word of God.

Stephen Tong (2002) also highlighted the dangers of consumerism in the Indonesian church. He observed that consumerism often influenced how congregants chose churches—not based on the truth of the Word, but on convenience, facilities, worship style, or social benefits. Tong emphasized that true Evangelical spirituality must be rooted in Christ’s sacrifice rather than in the pursuit of personal comfort.

Furthermore, research on Evangelical spirituality within the context of consumerism revealed a tension between genuine faith and worldly thinking. Consumerism emphasized instant satisfaction and measurable results, while the Gospel called for loyalty, sacrifice, and spiritual growth that was rarely immediate. These findings indicated that Evangelical spirituality, rooted in faith and grace, must serve as a prophetic critique of consumer culture.

From this reflection, several important points were concluded:

- a) Consumerism threatened the purity of the Gospel by reducing it to a product for consumption.
- b) True Evangelical spirituality had to return to faith and obedience rather than self-satisfaction.
- c) Evangelical churches needed to distinguish between the spiritual needs of congregations and the desires formed by secular consumer culture.
- d) Fundamental Evangelical doctrines such as *Sola Fide* and *Sola Scriptura* served as essential defenses against reducing the Gospel to merchandise.

Thus, Evangelical theology affirmed that consumerism was not only an external challenge but also an internal one for the church. Healthy Evangelical spirituality had to resist the current of consumerism by reaffirming faith in Christ as its center, ensuring that the church remained faithful as a witness to the truth of the Gospel in the modern world.

#### 4. Synthesis Findings

The analysis of the theme *Salvation by Faith in the Age of Consumerism* showed that the doctrine of *sola fide* had significant relevance for the spirituality of today’s Evangelicals. Consumerism, as a dominant culture that emphasizes material ownership, self-image, and instant gratification, has also influenced the life of faith. Evangelical spirituality was often tempted to measure faith through practical benefits or emotional comfort offered by the church. In this context, *sola fide* appeared as a prophetic and critical affirmation that salvation is not the result of human effort nor something that can be consumed, but rather the grace of God received through faith.

Based on biblical analysis, Evangelical literature, and observations of consumerist phenomena, this study found that:

- a) The doctrine of *sola fide* remained relevant in facing the challenges of modern culture, especially consumerism.

- b) *Sola fide* functioned as a corrective to the trend of churches and Christians measuring faith by material abundance or ministerial popularity.
- c) Evangelical spirituality rooted in *sola fide* affirmed that saving faith is centered on Christ, not on the world's material offerings.

The study's main findings confirmed that *sola fide* was not only a classical Reformation doctrine but also a liberating foundation for Evangelical spirituality from the grip of consumerism. It reminded believers that salvation is God's grace—not something to be purchased, negotiated, or marketed. Its relevance made *sola fide* a pivotal pillar in preserving the purity of Evangelical faith amid globalization and consumerism.

The significance of *sola fide* has become particularly evident in the modern era shaped by consumerism, pragmatism, and materialism. Many people now measure the meaning of life through productivity, wealth, or personal success. Even in spiritual life, there is a tendency to assess faith by visible activity, generosity, or apparent spiritual success. *Sola fide* reaffirmed that salvation is not the result of human performance, but God's grace received through faith. This doctrine provided freedom and assurance that believers are accepted by God not because of what they do, but because of what Christ has accomplished for them (Ellingsen, 2016).

The study also found that *sola fide* remains relevant in confronting the modern emphasis on identity defined by material possessions, social status, and lifestyle. According to the Gospel, true salvation and identity are not determined by ownership but by faith in Christ (Ephesians 2:8–9; Romans 3:28). Thus, *sola fide* became a liberating principle that corrected the consumerist mindset which valued people for what they possess rather than who they are in Christ.

These findings aligned with the Evangelical theological tradition that affirms the supremacy of faith over human action in receiving salvation. John Stott (1994) emphasized that faith is the channel of God's grace, not a human enterprise. Michael Horton (2011) warned that consumerism can distort the Gospel into a mere spiritual product designed to satisfy human desires. Eka Darmaputera (2001) highlighted the liberating power of the Gospel amid oppressive social structures, including consumer culture. Similarly, Stephen Suleeman (2015) reminded the church not to fall into pragmatic ministry patterns but to reaffirm the Gospel's foundation.

The results indicated that *sola fide* is not only a historical tenet of the Reformation but also a foundational and relevant doctrine in countering the growing ideology of consumerism within the church. The research contributed to three primary areas:

- a) Theological contribution: reaffirming *sola fide* as the core of the Gospel—alive and relevant beyond its 16th-century origins.
- b) Hermeneutical contribution: reinterpreting key texts such as Romans 3:28 and Ephesians 2:8–9 to address contemporary challenges, demonstrating that faith remains the foundation of spirituality that resists consumptive mentalities.
- c) Contextual contribution: offering a contextual approach for Evangelicalism in Indonesia, particularly for churches navigating an increasingly consumerist public environment.

The implications of these findings for contemporary Evangelical spirituality were as follows:

- a) For congregations: reminding believers that salvation and identity are not measured by material possessions or worldly achievements but by faith rooted in Christ.
- b) For the church: challenging it not to adopt “spiritual market” patterns that cater to consumer desires but to remain faithful to proclaiming the pure Gospel.
- c) For Evangelical spirituality: encouraging the development of simple, Christ-centered, and critical spirituality resistant to materialistic values.
- d) For contextual theology: demonstrating that Evangelical doctrines, particularly *sola fide*, can serve as a theological resistance to the global culture of consumerism.

*Sola fide* is not merely a theological doctrine but also a guiding spiritual principle for Christian living today. This teaching cultivates humility, as humans cannot boast of their own salvation, and it encourages lives marked by love, service, and genuine witness as the fruits of true faith. In today’s world, where many place their trust in wealth, technology, power, or personal success, the true meaning of faith often fades amid self-centered pursuits. *Sola fide*—salvation by faith alone—stands as a steady light, guiding humanity back to the source of true life, Christ Himself. It reminds believers that the essence of life lies not in possession but in relationship with the Savior (Goheen, 2018; Gorman, 2017; Gregg, 2019; Horton, 2016). From pure faith in Christ arises freedom from materialism, hope amid uncertainty, and the courage to live counter-culturally in a world driven by consumerism and egoism, all for the glory of God alone.

## CONCLUSION

The study demonstrated that the doctrine of *sola fide* remains profoundly relevant to Evangelical spirituality within the consumerist era. Consumerism, which defines identity through possession, achievement, and status, contrasts sharply with the Gospel message that salvation is purely by God’s grace, received through faith in Jesus Christ (Ephesians 2:8–9; Romans 3:28). The findings affirmed that *sola fide* liberates believers from measuring their worth by material success and calls the church to embody faith that is Christ-centered rather than market-driven. By integrating Evangelical doctrine with socio-cultural critique, the research established *sola fide* as both historically vital and practically transformative for navigating life shaped by consumer values. In a globalized world dominated by materialism, the study concluded that *sola fide* reorients believers toward a spirituality grounded in grace, humility, and authentic discipleship. Future research could explore how digital consumerism and social media influence contemporary Evangelical expressions of faith and how *sola fide* might serve as a corrective framework for theological education and spiritual formation in the digital age.

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