

# ICCE

INTERNATIONAL CONFERENCE  
ON CHRISTIAN EDUCATION



## Christian Education in Digital Technology Era: Challenges and Opportunities

June 4<sup>th</sup>, 2022



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**ICCE**  
INTERNATIONAL CONFERENCE  
ON CHRISTIAN EDUCATION



**Christian Education in  
Digital Technology Era:  
Challenges and  
Opportunities**

June 4<sup>th</sup>, 2022



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## Christian Education in Digital Technology Era: Challenges and Opportunities

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## Welcome from the Rector of Universitas Pelita Harapan



Shalom and gratitude be to our Lord Jesus Christ! It is because of His love and mercy; we can gather together here in this event.

We are now in the end of the pandemic, where more than two years unprecedentedly we were forced to move to virtual education and embrace digital technology. Out of the millions of educators in Indonesia, both in primary, secondary, and higher education, quickly must learn and implement online teaching and learning. Every educator is required to adapt to various digital learning media, suddenly digital technology is not only a tool but the environment where we are living and interacting with one another.

Not only do the schools have to provide the system to support virtual learning, but educators also have to be equipped to design instructions that fit with the virtual setting. This need eventually triggers various parties to adapt, move, and innovate. Educators use a variety of media as a virtual meeting bridge with students. Not satisfied with just meeting virtual, educators also make some innovations by using other features and exploring any applications that will help provide creative materials and teaching materials.

However, despite of all the improvements and innovations in delivering teaching and learning in digital technology setting, there are many obstacles and challenges. The question remains, are students learning effectively? Especially for Christian educators, we need to keep asking the question, whether we have faithfully and effectively carried the mission of Christ-centered education, facilitating holistic transformational education in this digital technology era?

Christian education must consciously be aware of the current educational challenges while embracing the opportunities through the rapid development of digital technology. We should continuously ponder how to be faithful to our calling as Christian educators in this era of disruption. We should strive to be an exemplary institution in presenting Christian education during the fast-changed of digital technology. We believe that every technological progress is the fruit of cultural mandate to advance humans' life, fostering life given by God. On the other hand, Christians are also aware with our fallen nature, that there is a possibility of missing the point in any good effort that we are trying to do. Further as human beings, are we going to develop holistically if education is reduced by totally virtual learning? These are some questions that we need to keep thinking and discussing.

UPH, especially Teachers College, is grateful that we can host the first International Conference of Christian Education, especially inviting best panelist speakers to inspire us. We hope that through the ICCE event, there will be a forum for us, educators and practitioners of Christian education, to discuss the opportunity and challenges of doing our mission in the midst of such rapid technological advances. We also hope that this event will encourage us that amid various challenges that exist, God is faithful in sustaining us thus giving us hope to embrace the opportunities that are wide open to further our service to provide a quality, holistic, and transformational education.

Finally, enjoy the conference, Lord Jesus bless you.

**Dr. (Hon.) Jonathan L. Parapak, M.Eng.Sc.**

## Welcome from the Dean of Faculty of Education, UPH



Today what is happening in the classroom is different from practices before the pandemic. Changes will continue to occur, especially with the advancement of digital technology, which will become increasingly sophisticated. The interaction of education with technology is inevitable. As Christian educators, we embrace digital technology development. We believe students as the Image of God, and the purpose of educating them is to see them flourish with creativity and innovation for the development of human civilization. However, every technological development that brings about good changes may unwittingly change something essential. For example, now we cannot escape from digital technology. It is ubiquitous; from communication, working, shopping, and many more, all are on the digital platform. It has changed the way we interact with one another. To what extent has it changed us? How can Christian education embrace but also be aware of these?

That is the background of the International Conference on Christian Education with the theme, Christian Education in Digital Technology Era: Challenges and Opportunities. Christian educators must continue discussing this topic to carry out our mission faithfully. Continuously we need to learn and relearn to prepare our students well and be ready to embrace their future as disciples of Christ.

UPH Teachers College is very grateful for the cooperation with various parties, ACSI Indonesia and Australia, and Bandung Theological College, which made this first international conference possible. Likewise, we are blessed with the plenary speakers who are experts in their fields and will share their research and insights. We hope that all the presenters and participants will benefit most from this event. The committee has worked very hard to prepare for this event and we hope that by the end of the conference, the conversation will not stop. Let us continue strengthening Christian education in Indonesia through this forum, and we will meet again at the following conferences.

In the end, as our God has led all the preparation for this conference to take place, let His wisdom guide our conversation! All praise and glory be to God alone!  
God bless.

**Oh Yen Nie, S.E., M.Ed.**

## Welcome from the Head of Bandung Theological Seminary



The ever-evolving world is a part of the Cultural Mandate or the Creation Mandate, which is revealed in Genesis 1:28. Therefore, we should respond to the development of digital technology critically and positively for Christian education in various contexts.

We are grateful for the first International Conference on Christian Education (ICCE) today, June 4, 2022, as the result of the collaboration between the Faculty of Education UPH, ACSI Indonesia, ACSI Australia, Indonesian Christian Education Council, and Bandung Theological Seminary (STTB), to study the opportunities and the challenges of Christian education in digital era, by involving the experts from within and outside the country as the speakers.

Thank you, especially for the willingness of Mr. David Smith (from Calvin University, US), Mr. Darren Iselin (from ACSI Australia), and Mr. Agus Susanto (from ACSI Indonesia), as the speakers, and for all the committee from the Faculty of Education UPH who has been working hard to prepare this conference.

Hopefully, all the opportunities and the challenges in Christian education in the digital era that are studied through this conference will equip fellow educators with more comprehensive and sharper insights from the biblical point of view, so that the purpose of Christian education which is to produce Christian leaders who have a good spirituality, high competence, and strong dedication, can be more realized through this conference.

Welcome to this conference. God bless you!

**Sutrisna Harjanto, Ph.D.**

## Welcome from the ACSI Indonesia National Director



Dear ICCE presenters and participants.

The development of digital technology is rapidly changing the order of human life—which is also developing so swiftly as well. There are those who agree and follow the speed of development, accept it for granted, and even get involved in the development. Still, not a few are also indifferent to it, disagree and refuse to use digital technology for all kinds of reasons that are indeed or are made in accordance with their choice of decision. In addition, there are those who try to be neutral ("wise"), by looking at digital technology such as a double-edged sword or fire which can be used either for good or evil purposes. We have already seen practical examples of these two possible uses of digital technology everywhere.

What about us as Christians? Specifically Christian educators? The term of Christian educator, this can be viewed narrowly or broadly. In a narrow sense, some categorize Christian educators as those who work as teachers or lecturers. But we can also see it from a broad sense, that Christian educators are anyone who has the responsibility to educate, direct, and give vision to other people or the surrounding community. And this means that all Christians are actually educators, because Christians are followers of Christ, and Christ has assigned a role to us, Christians, as salt and light of the world. This means that we as Christians must be a flavor for the world and be a statement of God's truth to the world as well.

I represent Christian schools and Christian educators who are members of the ACSI Indonesia organization. I herewith also welcome all the speakers and participants of 2022 International Conference on Christian Education. This conference is organized by Universitas Pelita Harapan in collaboration with several Christian education organizations including ACSI. I hope that this conference can continue in the future and there will be more Christian educational organizations including churches, and synods, to be able to collaborate, like what is stated by ACSI's motto: Stronger Together, for us to be strong together, as one body of Christ. Let's salt the world more and bring light to the world. I hope that through this ICCE more and more people who work as Christian educators will grow and more Christians in general will be more aware of their calling and will realize that we are all educators, tasters, and proclaimers of God's truth, who need to be equipped and strengthened at all times. Especially through the theme of the 2022 ICCE: "Challenges and Opportunities for Christian Education in Digital Technology Era."

Finally, congratulations to UPH for initiating the first ICCE in 2022. Let us be those who wait on the Lord so that we may gain new strength, like an eagle that soars with the power of its wings, we run and do not become listless, we walk and do not grow weary (Isaiah 40:31).

Thank you, God bless us all.

**Agus Susanto, Ph.D.**

## Welcome from the Chairman of the 1<sup>st</sup> ICCE UPH 2022 Committee



Shalom Aleichem, gratitude be to our Lord Jesus Christ, because of His love and favor, we can gather in this conference. It is such an honor for me to welcome you to the 1<sup>st</sup> International Conference on Christian Education (ICCE) UPH 2022, with the main topic, “Christian Education in Digital Technology Era: Challenges and Opportunities.”

The rapid development of science and technology in today’s digital technology era encourages the emergence of various educational innovations based on learning technology, making it easier for educators and students to access multiple educational contents. This is marked by the ease of obtaining access to information and internet connection speeds. The Covid-19 pandemic has increasingly encouraged the emergence of various forms of digital learning media globally. This unavoidable pandemic requires school administrators’, education providers, educators, and students to be able to adapt to changes in learning patterns from face-to-face learning to online learning. An education system that combines digital technology with the learning process will open opportunities and challenges as real implications of the transformation and paradigm shift of education in the digital technology era, including Christian education in it. Therefore, the 1<sup>st</sup> ICCE UPH 2022 aims to 1) Explain the implementation of digital technology in learning and its implications for students' faith formation; 2) Discuss digital technology development in learning and its implications and influence on the way we communicate and relate to others in Christian educational context an excellent, holistic, and transformational; 3) Enrich understanding to Christian educators regarding the calling response to teach in digital technology era by looking at the opportunities and challenges.

For organizing the 1<sup>st</sup> ICCE UPH 2022, allow me, as the chairman of the organizing committee, to express my deep gratitude and appreciation to the Keynoted Speakers, Mr. David I. Smith, Ph.D. (Professor from Calvin University, USA), Mr. Darren Iselin, Ph.D. (Director of Research and Innovation Christians School Australia), and Mr. Agus Susanto, Ph.D. (ACSI Indonesia Director) for each conference material presented. We also express our gratitude and most profound appreciation to the Advisory Boards and the organizing partner, Mr. Dr. (Hon). Jonathan L. Parapak, M.Eng.Sc. (UPH Rector), Mr. Sutrisna Harjanto, S.Si., M.Div., Ph.D. (Chairman of Bandung Theological Seminary), Mr. Agus Susanto, Ph.D. (Director of ACSI Indonesia), Mrs. Sandra Scott (Executive Officer of International Partnerships and Service Christian Schools Australia) and Mr. Marks Spencer (Director of Public Policy Christian Schools Australia). Likewise, we would like to express our gratitude and most profound appreciation to the Supervisory Board, Mrs. Oh Yen Nie, S.E., M.Ed. (Dean of the Faculty of Education, UPH) and Mrs. Sarinah Lo, Ph.D. (Senior lecturer of Bandung Theological Seminary) and to the Steering Committee Mr. Dr. Budi Wibawanta, S.Sos., M.Si. (Vice Dean of the Faculty of Education, UPH) and Prof. Dr. Niko Sudibjo, S.Psi., M.A. (Department Chair of Educational Technology, Faculty of Education, UPH). Expressions of gratitude and highest appreciation are

conveyed to the entire organizing committee team, who have worked tirelessly to prepare for this conference so that it can be organized successfully. We also express our gratitude and appreciation to the presenters who have shared articles and published works in the form of proceedings and the participants who have involved in this conference.

Finally, we hope through the organizing of the 1<sup>st</sup> ICCE UPH 2022, as educators and leaders of Christian educational institutions, we can collaborate to do concrete works in the area where God has entrusted us in responding to the opportunities and challenges in the digital technology. We will appreciate constructive suggestions and criticisms to improve the quality of future conferences. To God be the Glory.

*For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them. - Ephesians 2:10 (ESV)*

**Immanuel Adhitya Wulanata Chirmastianto, S.E., M.Pd.**

# Online Shopping Decisions Towards Consumptive Behavior in A Christian Perspective: Case Study Cohort 2019 Economic Education and Primary Teacher Education

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## Abstract

The pandemic situation that limits going out of the house and technological advances provide opportunities for the presence of online shopping, this is also experienced by students of one of the universities in Tangerang class of 2019 Economic Education and Primary Teacher Education. In their daily lives these students do online shopping, as teenagers they have not generated income but depend on parents, meaning their purchasing power is limited and should not be consumptive because this is not in accordance with the Christian perspective. It's not that they should not shop online, but being self-aware as students with limited purchasing power is a wise attitude and according to the Christian perspective they have learned so far. The purpose of this study was to find out the online shopping decisions of students of the class of 2019 Economic Education and Primary Teacher Education against their consumptive behavior in Christian perspective. The research method uses quantitative descriptive statistics with purposive sample types of 90 people. The results showed that students of the cohort 2019 Economic Education and Primary Teacher Education are still at a reasonable level in online shopping, not consumptive, they shop online to meet their needs.

**Keywords:** Online Shopping, Consumptive Behavior, Christian Perspective, College Cohort 2019 Economic Education, College Students Of 2019 Primary Teacher Education.

## 1. Introduction

Limitations due to the large-scale social restrictions in pandemic situations have resulted in work and school activities being carried out at home (Modjo, 2020). This makes it also limited to go out of the house to shop, but this is not a barrier for consumers who will shop, the number of Indonesians who shop online in Indonesia reaches 123.5 million people accessing online stores and personal businesses (Sakina, 2021). The progress of the era is motivated by the development of technology from traditional to digital systems, making sales and purchase transactions shift from what was previously real to virtual (Danuri, 2019).

Ease of access for shopping due to advanced technology, the number of online stores and the shorter distribution, causing competitive prices, which are cheaper than real stores. (Putri, 2021), because there are no limitations in space and time for online shopping (Ratnasari, 2019). Online shopping makes it easy for consumers by providing a variety of products, online shopping can also be done anywhere by simply using internet access via a

mobile phone or computer/laptop (Pangeran, Hermansyur, & Muller, 2022).

Online shopping is also done by students who are fairly accustomed to using internet technology according to (Andika, Masithoh, Kholiq, Nisa, & Rohmah, 2021) because it has become the demands of the times. Accordingly students Faculty of Education, cohort 2019 Economic Education and Primary Teacher Education at one of the universities in Tangerang also do online shopping, The student is a teenager average 18-21 years old (Monks, Knoers, & Hadinoto, 1999) provides a limitation of the age of adolescents between 12-21 years with details, 12-15 years old of early adolescence, 15-18 years old of middle adolescence, and 18-21 late adolescence. In this age range, adolescents are trying to find their identity, more concerned with their role in the group than developing moral values brought from the family that have been taught by their parents and lived since childhood (Monks et al., 1999). In addition, this age range is also classified as Z generation (Gen Z / born year 1995-2010) who are the first generation from an early age exposed to technology, such as computers, cell phones, internet networks, and even social media applications (Firmadhina & Krisnani, 2021). Young people in this age range use social media as reference to get various information, and have a significant influence on the behavior of teenagers (Firmadhina & Krisnani, 2021). This condition is also supported by the presence of various product promotions that can be easily accessed through social media.

Teenagers are given a large selection of products accompanied by adequate explanations to attract their interest in using these products to improve their lifestyle, even though the product is not an important and urgent need to be fulfilled. Finally, teenagers are stuck with a consumptive lifestyle, namely teenagers use their money to buy various goods or objects in accordance with their wishes for self-pleasure and not to fulfill their needs. (Anggraini & Santhoso, 2017). The higher a person's hedonic lifestyle, the higher his consumptive behavior (Anggraini & Santhoso, 2017). Further (Anggraini & Santhoso, 2017) said that a person's lifestyle will show his interests, activities, and opinions in interacting with the environment.

### **1.1. Research Gap**

(Kawaf & Tagg, 2012) in their research on online shopping suggested that there is a need for emotional stimulation related to the online environment. In research (Katawetawaraks & Wang, 2011) find some obstacles in online shop / online shopping, such as insecurity in payments, products that are different from the desired, technology problems and others. Online shopping research findings from (Shergill & Chen, 2005) is about their online shopping experience i.e. the safety, reliability and service of online shopping sites. From the existing research above regarding online shopping, no one has discussed the relationship between online shopping and adolescent consumptive behavior related to consumptive behavior from a Christian perspective.



## **1.2. Research Question**

After looking at the background and existing research gaps, the authors formulate the problem, namely: How are the online shopping decisions of the cohort 2019 Economic Education and Primary Teacher Education students on their consumptive behavior from a Christian perspective? The purpose of this research is to find out the online shopping decisions of cohort 2019 Economic Education and Primary Teacher Education students on their consumptive behavior from a Christian perspective. This research is useful for students because they can reflect on online shopping decisions on consumptive behavior in a Christian perspective.

## **2. Literature Review**

The theory in this study contains theories from marketing, such as consumer behavior, decisions to shop online, in addition to theories regarding psychology related to consumptive behavior and theological theories from Christian perspective regarding consumptive behavior.

Online shopping by (Kurniawan & Ashadi, 2018), namely a process of buying products or services via the internet. In connection with online shopping is online marketing (Kotler et al., 2011) which means through the internet to market products or services and build relationships with consumers.

Consumer behavior of the conclusion (Sangadji & Sopiah, 2013) are actions taken by consumers to achieve and fulfill their needs both in the use, consumption, and disposal of goods and services, including the decision processes that precede and follow. Consumer behavior is reflected in consumer actions when consuming or making purchase decisions.

Consumers in making decisions to shop online go through several stages according to (Karimi, Holland, & Papamichail, 2018) "Context setting; Initial exploration; Cognitive exploration; Review and refinement; and Final choice." While there are 5 parts when consumers decide to buy online, namely "demand confirmation › information search › evaluation of choice › purchase decision › post-purchase evaluation." (Liang & Qin, 2018) describe these five parts is the time the consumer feels a need, begins to assess the product needed until finally decides to buy.

(Rachmadani, 2021), "suatu tindakan memuaskan diri untuk memenuhi kebutuhan membeli barang tanpa ada pertimbangan atau berpikir panjang" [explain that consumptive behavior is an act of satisfying oneself to fulfill the need to buy goods without any consideration or thought]. Besides that (Subagio, 2019) describes consumptive behavior, namely someone who always wants to buy the desired product to fulfill his desire. So it can be concluded that consumptive behavior is an act of fulfilling desires by buying products without thinking long to satisfy themselves.

## **3. Research Method**

The research method is quantitative descriptive research type Iskandar, (2013) that is study to provide description of the phenomenon or social phenomenon under study by describing the value of the independent variable, either one or more variables. One way of reporting the results of this method is to use quantitative measures such as mean, percentage, etc. In this study, the percentage size is used, the results are then described

and related to the theory.

Time: April 2022

Population: college student of Economic Education and Primary Teacher Education Cohort 2019

N=85 sample= 70 (Krejcie & Morgan, 1970), In this study, the number of samples was 20 students Economic Education and 69 college student Primary Teacher Education So the total is 89 people, but 81 people stated that they shop online. The sampling technique is purposive sampling according to (Iskandar, 2013) whose characteristics are related to the characteristics of a particular population.

### Data Processing

The data is taken in the form of primary data using a questionnaire (Iskandar, 2013) “merupakan penelitian untuk memberi uraian mengenai fenomena atau gejala sosial yang diteliti dengan mendeskripsikan tentang nilai variabel mandiri, baik satu variabel atau lebih” [is a study to provide a description of the phenomenon or social phenomenon under study by describing the value of the independent variable, either one or more variables]. A set of questions that are arranged logically, systematically about the concept that explains the variables under study. The questionnaire was validated by expert validators and language validators. The results of the data from the questionnaire were processed descriptively.

## 4. Results and Discussion

Data obtained from questionnaires then processed by making percentages and described.

**Table 1.** kinds of products purchased online

Food	27
Daily needs (soap, toothbrush, etc.)	29
Other	25
Total	81

Table 1 shows the types of products that are often purchased online, namely daily necessities (soap, toothbrush, shampoo, laundry soap, etc.) as many as 29 out of 81 respondents =  $(29/81) \times 100\% = 35,8\%$ , food is the second choice of product after daily necessities purchased online  $(27/81) \times 100\% = 33,33\%$  and the rest products other than daily necessities and food are purchased online =  $(25/81) \times 100\% = 30,86\%$ .

**Table 2.** Quantity on shopping online

1 time week	16
2-3 times week	14
once in 2 weeks	8
once a month	43
total	81

The quantity or how often respondents shop online can be seen from the results of table 4 and the most respondents say that they shop online once a month, namely  $(43/81) \times 100\% = 53,09\%$ , 16 responden =  $(16/81) \times 100\% = 19,75\%$  stated that online shopping once a week and 14 respondents =  $(14/81) \times 100\% = 17,28\%$  shop online 2-3 times a week.

**Table 3.** kinds of purchased is priority

Respondents who answer "yes"	43
Respondents who answer "no"	38
Total	81

Table 3 shows a slight difference between respondents who bought essential goods  $(43/81) \times 100\% = 53,86\%$  and non-priority items  $(38/81) \times 100\% = 46,91\%$ .

**Table 4.** Motivation to buy goods to follow trend

Respondents who answer "yes"	19
Respondents who answer "no"	62
Total	81

In table 4, 62 respondents stated that their motivation when shopping online did not follow the trend =  $(62/81) \times 100\% = 76,5\%$

**Table 5.** Shopping online because interesting promotion of product

Respondents who answer "yes"	54
Respondents who answer "no"	27
Total	81

Table 5, A total of 54 respondents =  $(54/81) \times 100\% = 66,67\%$  In the opinion of online shopping because they are interested in product promotion, more respondents say that online shopping is because they are not interested in product promotion =  $(27/81) \times 100\% = 33,33\%$

**Table 6.** Buying desired product online shop by delaying another needs

Respondents who answer "yes"	7
Respondents who answer "no"	74
Total	81

Regarding priorities, it can be seen in table 6, students buy products online with priority without delaying buying other needs, namely  $(74/81) \times 100\% = 91,4\%$ .

**Table 7.** Buying products of online shop to improve appearance or image as student

Respondents who answer "yes"	30
Respondents who answer "no"	51
Total	81

In Table 7, respondents answered that they did not buy products at the online shop only to improve their appearance or image as students as many as 51 people =  $(51/81) \times 100\% = 62,97\%$  , but there are 30 respondents =  $(30/81) \times 100\% = 37,03\%$  those who answered yes they bought products at online shops to improve their appearance or image as students.

**Table 8.** Buying certain products in the online shop, that they are not called out of dated

Respondents who answer "yes"	13
Respondents who answer "no"	68
Total	81

Table 8 shows that there are 68 respondents =  $(68/81) \times 100\% = 83,95$  who said no to the statement of buying certain products at the online shop so as not to be called outdated, but there were 13 respondents =  $(13/81) \times 100\% = 16,05\%$  those who answered yes, that they bought certain products at online shops so as not to be called outdated.

**Table 9.** Happy to show products purchased at the online shop to colleagues

Respondents who answer "yes"	25
Respondents who answer "no"	56
Total	81

Table 9 shows that respondents who answered were happy to show the products they bought to their friends  $(25/81) \times 100\% = 30,86\%$ , and  $(56/81) \times 100\% = 69,14$  answered not happy to show the purchased product to colleagues in the neighborhood.

**Table 10.** Always consider financial factors before buying products at an online shop

Respondents who answer "yes"	81
Respondents who answer "no"	0
Total	81

Table 10 Shows that all respondents  $(81/81) \times 100\% = 100\%$  always consider financial factors before buying online shop products.

**Table 11.** Shopping at online shop fulfills desiring for trending products

Respondents who answer "yes"	52
Respondents who answer "no"	29
Total	81

Table 11, shows that respondents answered  $64,19\%$   $(52/81) \times 100\% = 64,19\%$  shopping at an online shop fulfills the desire for trending products and  $35,81\%$   $(29/81) \times 100\% = 35,81\%$

answer does not fulfill the desire of a trending product.

**Table 12.** Excessive use of money for buying goods as desired or trending goods according to the principles of the Christian faith that are believed

Respondents who answer "yes"	3
Respondents who answer "no"	78
Total	81

Table 12, shows that 3, 70%  $(3/81) \times 100\% = 3.70\%$  answer the use of excessive money to buy goods as desired or trending goods according to the principles of the Christian faith that are believed, dan 96, 30%  $= (78/81) \times 100\%$  answer the use of excessive money to buy trending goods that are not in accordance with the principles of the Christian faith that are believed.

**Table 13.** Always think about the positive or negative impacts of shopping online to fulfill desires

Respondents who answer "yes"	75
Respondents who answer "no"	6
Total	81

Table 13 shows that 92,59%  $(75/81) \times 100\%$  respondents always think about the positive or negative impacts of shopping online to fulfill their desires, and only 7, 41%  $(6/81) \times 100\%$  those who answered did not always think about the positive or negative impacts of shopping online to fulfill their desires.

**Table 14.** Willing to set aside pocket money for buying certain items/objects to improve appearance as Christian in the digital era through online shopping

Respondents who answer "yes"	49
Respondents who answer "no"	32
Total	81

Table 14, shows that 60,49 %  $= (49/81) \times 100\%$  who are willing to set aside pocket money to buy certain items / objects to improve their appearance as Christians in the digital age through online shopping, and 39,51%  $(32/81) \times 100\%$  respondents answered that they are not willing to set aside pocket money to buy certain items/objects to improve their appearance as Christians in the digital age through online shopping.

**Table 15.** As Christian, we always set financial priorities to response the presence of digital technology in online shopping

Respondents who answer "yes"	66
Respondents who answer "no"	15
Total	81

Table 15, shows that 81,48%  $(66/81) \times 100\%$  respondents answered that as Christians they always set financial priorities in response to the presence of digital technology in online

shopping, and 18,51% (15/81)X100% Answering that as a Christian, you don't always set financial priorities in response to the presence of digital technology in online shopping.

**Table 16.** Often tempted to fulfill desires rather than needs

Respondents who answer "yes"	41
Respondents who answer "no"	40
Total	81

Table 16, shows 50,62% respondents answered that they are often tempted to fulfill wants rather than needs, and 49,38% (40/81)X100% Respondents answered that they were not tempted to fulfill wants rather than needs.

### Discussion

The results showed that respondents' decisions to shop online with types of daily necessities products were 35.8% followed by 33.3% food, this shows that most of the products purchased are primary needs which according to (Achmada & Sadewo, 2014) not a pattern of consumptive behavior. Likewise, the decision of the respondents to shop online as much as 53.09% once a month is an indication that they are indeed shopping to meet their needs, not consumptive. The motivation for online shopping from respondents is not only to follow trends, depicting them as not consumptive because the goods purchased are daily necessities.

Most respondents understand the meaning of ownership of an item not to be exhibited as a form of increasing their identity in front of their friends or their environment, but to use it according to its purpose. It is important for every Christian to interpret ownership of goods to glorify God, such as increasing creativity, effectiveness in work. Ownership of goods is not aimed at having fun and showing achievement as the goal of life (Alex, Stanley., Mary, 2019).

Quite a number of respondents claimed to be tempted to fulfill desires rather than needs, 50, 62% and 49.38% admitted that they were not tempted to fulfill desires rather than needs, this shows that the influence of promotion of goods from various online shopping applications affects respondents to shop to fulfill their desires. Respondents are not good enough in determining the priority scale to meet needs rather than desires, and have not been able to control desires. Christians should be able to control their desires based on the Christian faith. Every human being has a desire as gift from God to carry out His will in his life. Every human desire has been polluted by sin. Therefore all desires should be led by the Holy Spirit. That is why every believer must consider carefully the priority in shopping online to fulfill their needs.

The development of this technology has entered all aspects of human life, including shopping activities. Everything can be done with the help of technology so that it is more practical and efficient. Christians must have self-control related to technological developments in this shopping. This mastery will help every Christian to have various

considerations before deciding to buy goods. The principle of self-control (desire) must always be a concern for every Christian, namely a life led by the Spirit (Galatians 5:16). Even Paul emphasized that every Christian must put to death everything that is worldly (Colossians 3:5). Because they have been saved in Christ, every Christian is not the same as the world (Romans 12:2), and always lives a holy life in all aspects of his life, including controlling his desires (Wright & Carreon, 2017).

Considerations for online shopping decisions show that respondents are careful enough to use the money they have, and only use the money to buy things that are needed. Financial management is very important in teaching the Christian faith. This financial management is a spiritual practice for every Christian to grow in faith in God (Fritschel, 2018). Every Christian cannot be separated from interacting with the world with all the tempting offers through the development of digital technology, such as shopping online. Christians have the ability to manage, or manage personal finances responsibly so that they are in accordance with the principles of the Christian faith (Carter, 2001). The identity of every Christian lies not in the ability to fulfill certain desires or possessions, but the identity of every Christian only in Christ (Fritschel, 2018). Every believer needs to be careful not to be used by desires (money, goods) that can destroy a good (Carter, 2001).

## 5. Conclusion

This research shows that students of Economics Education and Primary Teacher Education cohort 2019 are quite active in following the development of digital technology, especially to meet personal needs through online shopping. Online shopping decisions are still within normal limits because they still consider needs and financial factors, including positive and negative impacts, so they are not categorized as consumptive. This is also supported by the attitude of respondents who understand that excessive use of money to fulfill desires is not in accordance with the principles of the Christian faith.

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