



## Identifying Christian Values-Based Entrepreneurship Opportunities in Christian Education in the Digital Age

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### ABSTRACT

This study aims to identify Christian values-based entrepreneurship opportunities in Christian Religious Education (PAK) in the digital age. The approach used is qualitative with a conceptual paper method that emphasizes analysis, synthesis, and reflection on the sources of Christian theology, education, and modern entrepreneurship. The results of the study show that entrepreneurial opportunities in PAK can be developed through digital innovation, church-based community strengthening, social mission-based education, and the integration of faith values in the learning process. Entrepreneurship in this perspective is not only understood as an economic activity, but also as an expression of faith and a vocation within the framework of the missio Dei. This study resulted in a conceptual model of Faith-Context-Innovation (FCI) that integrates faith, context analysis, and innovation as a whole in developing Christian entrepreneurship in education.

## INTRODUCTION

Christian Religious Education (PAK) in the contemporary era is at a complex crossroads, where digital cultural changes have significantly changed the way young people learn, interact, and interpret faith. On the other hand, these developments are also accompanied by symptoms of a spirituality crisis characterized by a decrease in the depth of faith reflection and a decrease in authentic religious involvement. This condition is exacerbated by the challenge of the relevance of PAK which is often perceived as not fully able to answer the concrete problems of students' lives, such as identity, ethics, and the meaning of life in a plural and fast-paced society.

In this situation, there is a need to carry out a paradigm transformation in Christian Religious Education, including opening up space for an educational entrepreneurial approach. Entrepreneurship in this context is not understood narrowly as an economic activity, but as a creative and innovative framework of thinking that emphasizes the ability to read the needs of the times, design contextual solutions, and develop transformative learning methods. Thus, entrepreneurship in PAK can be understood as an approach that integrates faith, creativity, and the praxis of life, so that education not only transmits doctrine, but also presents a learning experience that is relevant and has a real impact.

Empirically, the challenges of entrepreneurship development in Indonesia still show relatively low numbers. Indonesia's entrepreneurship ratio is only around 3.47% of the total population (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2023), which is still lagging behind developed countries which can reach more than 10% (Global Entrepreneurship Monitor, 2022). This condition shows that the problem of entrepreneurship is not only an individual problem, but also a structural one related to culture, education, and the existing social system. In this context, this reality also has an impact on the development of entrepreneurship based on Christian values, especially in the realm of education and the church.

If analyzed further, the low level of entrepreneurship is caused by several factors. First, cultural factors that still tend to place the profession as workers rather than opportunity creators. Second, the educational factor that has not fully built an innovative mindset and the ability to solve problems systematically. Third, limited access to capital and financial literacy. Fourth, the phenomenon of entrepreneurship is "forced", not based on innovation and calling. From a theological-critical perspective, this condition can also be reinforced by spirituality that has not optimally encouraged creativity, so that faith is understood more ritualistically than as a force for social transformation.

In line with that, church ministry in Indonesia has also undergone significant transformation in responding to social, economic, and technological dynamics. The Church no longer only focuses on the spiritual aspect, but also begins to play a role in the economic empowerment of the congregation through a Christian values-based entrepreneurial approach (Yuli, & Esti Regina Boiliu, 2025). This shows that the economic and social dimensions of church ministry are increasingly integrated with the broader theological mission.

On the other hand, the digital era has brought a paradigm shift in entrepreneurship from capital ownership to mastery of knowledge, creativity, and digital networks. In the context of education, entrepreneurship is one of the important competencies of the 21st century. However, in the practice of Christian Religious Education, learning still tends to be normative and dogmatic, so it has not fully developed a contextual and applicative entrepreneurial mindset.

In addition, modern entrepreneurial literature is generally dominated by economic and psychological approaches that emphasize market rationality, innovation, and profit. This approach often does not accommodate the theological and spiritual dimensions that are important in shaping human motivation, ethics, and life orientation. As a result, there is an epistemological gap between profit-oriented economic logic and faith-oriented logic of vocation (*vocatio*), meaning, and service.

Although various studies have discussed entrepreneurship from a Christian perspective as well as digital entrepreneurship, studies that specifically identify opportunities for Christian values-based entrepreneurship in the context of Christian Religious Education (PAK) are still limited. Most research tends to focus on the theological aspects of entrepreneurship or the implementation of social entrepreneurship in general, but has not systematically mapped the forms of opportunities that can be developed in PAK practice in the digital age. Therefore, a conceptual model is needed that not only explains the relationship between faith and entrepreneurship, but is also able to identify and classify entrepreneurial opportunities in a contextual, systematic, and applicative manner in Christian Religious Education.

Based on these conditions, an integrative approach is needed that is able to bridge Christian faith, entrepreneurship, and the context of the digital era systematically. Therefore, this research is directed to answer two main questions, namely: (1) how is the epistemological construction of the concept of entrepreneurial opportunities in the perspective of Christian theology, and (2) how the model of identifying entrepreneurial opportunities based on faith values can be formulated in the context of Christian Religious Education in the digital era.

The purpose of this study is to develop an integrative conceptual model that is able to enrich the study of Christian Religious Education while contributing to the development of entrepreneurial theories based on Christian spirituality. Thus, this research is expected to be not only theoretical, but also provide practical implications in the development of education that is transformative, contextual, and relevant to the challenges of the times.

## **METHODS**

This study uses a qualitative approach with conceptual-reflective design (conceptual paper) that focuses on the development of theoretical models through the analysis and synthesis of the literature. This approach was chosen because it allows for an in-depth study of the integration of Christian theology, Christian Religious Education (PAK), and entrepreneurship.

Theologically, this study uses biblical reflection and Christian theology based on Aquinas (1947), Grudem (2003), Volf (2001), McGrath (2019), Poythress (2014), Murphy (1995), Peacocke (1993), Polkinghorne (2005), and Zwier (2021) to understand the concepts of faith, calling, and God's providence. Philosophically, this study examines the concept of opportunity and rationality through the perspective of Hacking (2006) and its integration with the theological view of order and uncertainty. Entrepreneurially, this study uses the theories of Schumpeter (1934), Drucker (1985), Hisrich et al. (2017), Shane & Venkataraman (2000), and Nambisan (2017), as well as the integration of faith in work and business based on Keller & Alsdorf (2012) and Grudem (2003). In the context of Christian Religious Education, this study refers to Boehlke (2011), Homrighausen & Enklaar (2012), Groome (2010), and Telaumbanua (2018) and Boiliu & Siahaan (2021).

The data were analyzed through three stages, hermeneutical-theological analysis, critical-conceptual analysis, and integrative synthesis, to produce a conceptual model of Christian values-based entrepreneurial opportunities in PAK.

## **RESULTS AND DISCUSSION**

### ***Reconstructing the Concept of Opportunity in the Perspective of Christian Theology as a Foundation for Entrepreneurship***

The concept of chance in modern scientific discourse is generally understood as a representation of the uncertainties, coincidences, and randomness inherent in reality. Since the development of probability theory in the 17th century, the world has increasingly been perceived as a system that runs on

the basis of statistical laws and random mechanisms. This perspective gradually led to the emergence of a secular view that interpreted reality as something independent of divine intervention (Hacking, 2006).

In this framework, opportunity is often interpreted as an indicator of Allah's absence in the dynamics of the world. However, Christian theology offers a more comprehensive reading by placing the concept of opportunity within the framework of *the doctrine of divine providence, i.e. the belief that God actively maintains, sustains, and directs all creation toward His purpose* (Poythress, 2014). The biblical basis for this understanding can be found in Proverbs 16:33 which states that "Lots are cast in the lap, but every decision is from the Lord." This verse confirms that even seemingly random events remain within the sovereignty of God. Moreover, Ephesians 1:11 affirms that God is the One who "works in all things according to the decree of his will," so that no aspect of reality is outside of divine providence. This understanding is an important theological foundation in identifying opportunities for Christian value-based entrepreneurship in Christian Religious Education in the digital era.

In the classical theological tradition, particularly through the thought of Thomas Aquinas, what is referred to as "coincidence" has never been understood as a reality that stands alone outside the sovereignty of God. Aquinas asserted that seemingly random events are in fact the result of the confluence of secondary causes (*causae secundae*) that remain within the scope of God's will as the primary cause (*prima causa*) (Aquinas, 1947, I, q. 22, a. 2; I, q. 103, a. 6). Thus, divine providence does not negate the role of natural causes, but instead integrates them into a directed and meaningful order of creation (Davies, 2014; Clarke, 2001). This perspective is also in harmony with the Bible's testimony of God's comprehensive providence, as affirmed in Matthew 10:29-30 that not a sparrow falls to the earth apart from the Father's will, not even the very head of man is all numbered. This shows that the world is not mechanistic, but participatory in a dynamic divine plan.

Based on this framework, opportunity does not have an independent ontological status, but rather reflects the epistemological limitations of humans in understanding the complexity of reality. Randomness is not a sign of the absence of God, but is a consequence of the limitations of human knowledge of the very broad and complex order of creation (Poythress, 2014). Therefore, opportunity is more accurately understood as an epistemic rather than an ontological category, an understanding that is also reflected in Ecclesiastes 9:11 which illustrates that from a human perspective life often appears to be influenced by "time and fate," although in essence it remains within the sphere of God's sovereignty. This view is in line with philosophical reflections on the development of the concept of probability in the history of modern thought (Hacking, 2006) and makes a significant conceptual contribution to the theological reconstruction of the concept of chance.

The development of modern science, especially in the fields of quantum physics and evolutionary biology, has further enriched the discourse on randomness as part of the structure of reality. Heisenberg's uncertainty principle is often interpreted as evidence that reality is indeterministic, raising significant theological questions about the relationship between randomness and God's sovereignty (Polkinghorne, 2005; McGrath, 2019). In the context of biological evolution, the role of random mutations also challenges traditional understandings of divine providence and demands deeper theological reflection (Ayala, 2007).

In response to this challenge, John Polkinghorne (2005) offers an integrative approach by asserting that uncertainty in science does not negate the role of God, but rather opens up space for divine action that is not deterministic. Randomness is understood as a part of the freedom of creation that allows God to work persuasively without negating the laws of nature. In line with that, McGrath (2019) affirms that Christian theology has the capacity to integrate deterministic and contingent dimensions within the framework of dynamic divine providence, so that the world is not understood as a closed mechanistic system, but rather as a reality full of

theological meaning. Awareness of man's limitations in understanding the future is also affirmed in James 4:13–15, which reminds us that all planning must be done with an attitude of dependence on God's will: *"If the Lord wills, we will live and do this and that."*

The reconstruction of the concept of opportunity in the perspective of Christian theology also demands an approach that is able to avoid the two extremes of thought that often arise in academic discourse. On the one hand, rigid theological determinism has the potential to negate human freedom and historical dynamics, so that God is perceived as the mechanistic controller of every event. On the other hand, secular randomness views reality as the result of chance without divine meaning and purpose, which ultimately leads to the secularization of the understanding of the world. Therefore, constructive reconstruction needs to place opportunities in the creative tension between God's sovereignty, creative freedom, and human epistemological limitations (McGrath, 2019; Polkinghorne, 2005). In this framework, opportunity can be understood as one of the instruments of divine providence that allows order and freedom to run simultaneously (Poythress, 2014; Murphy, 1995). This perspective is also in line with Romans 8:28 which affirms that God works in all things to bring good to those who love Him, so that opportunities in entrepreneurship can be understood as part of a call of faith and social responsibility.

Furthermore, this reconstruction opens up space for a deeper theological interpretation of the meaning of uncertainty in human life. Uncertainty is no longer seen as a threat to faith, but rather as a spiritual space that invites trust in divine providence. Thus, opportunity can be understood as a theological language that expresses the mystery of God's work that transcends human rationality. Torrijos-Castrillejo (2021) affirms that human contingencies and freedom are integral parts of God's providence, so that seemingly unexpected events remain within the horizon of divine meaning. Zwier (2021) also points out that the Christian tradition has a long history of reflecting on the relationship between

randomness and providence without necessarily eliminating either of them.

The implications of this reconstruction are significant, especially in the context of Christian Religious Education. The integration of faith and science becomes even more possible when opportunities are no longer seen as a threat to religious beliefs, but as a means of understanding God's work in the world. This understanding helps build a mature spirituality in the face of life's uncertainties while encouraging the development of a critical and reflective epistemology of faith. In the context of education, this theological foundation also supports the development of entrepreneurship based on Christian values, such as integrity, responsibility, creativity, and service to others (Boehlke, 2011; Homrighausen & Enklaar, 2012).

Overall, the reconstruction of the concept of chance from the perspective of Christian theology confirms that randomness does not negate God's sovereignty, but rather becomes part of the way God works in creation. Opportunity is not a symbol of disorder or the absence of divine meaning, but an expression of the limitations of human knowledge as well as a space for the dynamic manifestation of God's providence. This approach allows for a constructive dialogue between theology and science and provides a solid conceptual foundation for the development of Christian values-based entrepreneurship in Christian Religious Education in the digital age.

### ***Integration of Faith and Entrepreneurship: A Theoretical Framework***

The concept of entrepreneurship in contemporary scientific studies is no longer understood narrowly as the activity of establishing and managing a business, but as a framework of thinking and acting that is oriented towards innovation, problem-solving, and value creation in various life contexts, including education. This perspective places entrepreneurship as a transformative praxis that allows individuals and communities to respond to social change creatively and adaptively. Joseph A. Schumpeter (1934)

emphasized that the essence of entrepreneurship lies in the innovative ability that produces *creative destruction*, which is the process of renewal that replaces old patterns with a more relevant approach. In line with that, Peter F. Drucker (1985) views entrepreneurship as a systematic practice that focuses on the identification and utilization of opportunities, while Stevenson and Jarillo (1990) emphasize that entrepreneurship is the ability to pursue opportunities without being limited by the resources currently possessed. Thus, entrepreneurship can be understood as a dynamic paradigm that integrates creativity, courage to take risks, and sensitivity to people's needs.

The main dimensions of entrepreneurship include innovation, *opportunity recognition*, *risk-taking*, *problem solving*, and *value creation*. Innovation emphasizes the importance of continuous renewal in products, processes, and ways of thinking, so that individuals are not trapped in stagnant patterns and are able to create new combinations that drive economic and social change (Schumpeter, 1934). Identifying opportunities reflects the ability to recognize and pursue emerging potential in the midst of resource limitations, which is the essence of entrepreneurial behavior (Shane & Venkataraman, 2000).

Furthermore, risk-taking shows the courage to act in uncertain situations, but it is still based on rational considerations and mature strategies (Hisrich, Peters, & Shepherd, 2017). The problem-solving aspect places entrepreneurship as an active response to real problems faced by society, resulting in innovative and applicable solutions. Meanwhile, value creation affirms that the main goal of entrepreneurship is not only limited to economic gain, but also includes sustainable social and cultural benefits for the wider community (Nambisan, 2017). In this context, entrepreneurship can be understood as a transformative praxis that integrates creativity, courage, and social responsibility, thus becoming a strategic means to bring meaningful change to human life.

The integration of the Christian faith into the framework of entrepreneurship provides a theological dimension that enriches that understanding. From the perspective of Christian theology, entrepreneurial activity is not simply seen as an economic endeavor, but as part of a divine vocation and a form of *stewardship* over God's creation. The concept of *imago Dei* in Genesis 1:27–28 affirms that humans are created in the image and likeness of God, thus having the creative capacity to responsibly create, manage, and develop the world's potential. In addition, the cultural mandate in Genesis 2:15 emphasizes man's responsibility to "cultivate and maintain" the earth, which provides the theological basis for entrepreneurial activity as a form of participation in God's work of creation. This understanding is emphasized by Colossians 3:23 which teaches that every work should be done wholeheartedly as for God, so that economic activity acquires a deep spiritual meaning. Timothy Keller (2012) states that human work, including entrepreneurship, is a means to participate in God's work in the world, while Miroslav Volf (2001) affirms that human work is an expression of faith that brings about social transformation. In line with that, Wayne Grudem (2003) emphasized that business activities based on Christian values can be a means to glorify God and serve others.

In the social context, the integration of faith and entrepreneurship is also closely related to the concept of social *entrepreneurship*, which is entrepreneurial activities that are oriented towards creating positive social impacts. Dees (1998) asserts that social entrepreneurship focuses on the creation of sustainable social value through innovative and transformative approaches. This perspective is very relevant to the mission of Christian Religious Education which not only aims to transfer knowledge, but also shape the character and spirituality of learners. Thomas H. Groome (2010) emphasized that Christian education is a transformational process that integrates faith with the reality of life, while Boehlke (2011) shows that Christian Religious Education has a strategic role in shaping individuals who are able to make a real

contribution to society. Thus, entrepreneurship based on Christian values can be an effective means of realizing transformative and service-oriented education.

The relevance of the integration of faith and entrepreneurship is increasingly evident in the context of the digital era marked by the rapid development of information technology. Digital transformation opens up new spaces for the emergence of various innovative opportunities, such as digital platform-based entrepreneurship, creative economy, and technology-based service development. Nambisan (2017) emphasized that digital entrepreneurship not only changes the way businesses are run, but also expands access to value creation and social collaboration. In this context, Christian Religious Education has an important role in equipping students with digital literacy that is not only technical, but also ethical and spiritual. The integration of Christian values such as integrity, responsibility, justice, and love is the moral foundation in using technology wisely and oriented towards the common welfare.

The implications of this theoretical framework for Christian Education are significant. The integration of faith and entrepreneurship allows the formation of students who not only have innovative and adaptive competencies, but also have Christian character and high social sensitivity. Education is no longer understood solely as a process of knowledge transfer, but as a means of empowerment that prepares students to become agents of transformation in society. Thus, entrepreneurship based on Christian values becomes a strategic vehicle to develop creativity, strengthen spirituality, and encourage real contributions to sustainable social and economic development.

Overall, the integration of faith and entrepreneurship within the theoretical framework affirms that entrepreneurship is not only an economic activity, but also a theological vocation rooted in the concepts of *imago Dei*, *stewardship*, and *vocation*. This approach allows for the formation of synergies between innovation, spiritual values, and social responsibility, resulting in an entrepreneurial model

that is not only profit-oriented, but also on the transformation of human life. In the context of Christian Education in the digital era, this framework provides a solid conceptual foundation for the development of students who are creative, have integrity, and are able to bring meaningful change to society.

### ***Opportunities in Community and Social Entrepreneurship***

Entrepreneurial opportunities in the community realm and social entrepreneurship in Christian Religious Education (PAK) can be understood as a strategic effort to transform faith from just a personal belief to a social praxis that has a real impact. In this context, the small group-based faith-learning community serves as a dialogical and participatory formation space, where individuals not only receive teachings, but also share life experiences, build critical reflection, and live Christian values collectively. This approach is in line with the understanding that Christian Religious Education has a transformative role in shaping character and encouraging students' social involvement (Telaumbanua, 2018).

In contemporary developments, especially in the digital era, entrepreneurial opportunities based on Christian values in Christian Religious Education (PAK) are increasingly wide open and can be identified in several concrete forms. First, faith-based digital entrepreneurship opportunities, namely the development of Christian spiritual and educational content through digital platforms such as YouTube, podcasts, daily devotional applications, online Bible classes, and monetization of educational content that is still based on Christian values. Second, church-based creative economy opportunities, such as the development of congregational MSME products (handicrafts, culinary, spiritual products), church-based digital marketing, and entrepreneurship training for congregation members through church programs. Third, the opportunity for faith-based edutech startups, namely the development of a technology-based PAK learning platform that integrates

theology materials, character building, and digital entrepreneurship for students. Fourth, Christian social entrepreneurship opportunities, which focus on community empowerment through skills training programs, church-based poverty alleviation, and social mission-based entrepreneurship programs (*missio Dei*).

These four forms of opportunities show that entrepreneurship in PAK is not only theoretical, but has a praxis dimension that can be developed in real terms in the context of digital and faith communities. Therefore, the church and Christian educational institutions are called not only to be spaces for spiritual formation, but also to be an ecosystem of economic and social empowerment based on the values of the Kingdom of God.

Furthermore, church-based empowerment programs open opportunities to integrate spirituality with social action through skills training, economic assistance, and community advocacy, so that the church is present as a contextual transformation agent. The role of the church as a center for community empowerment has been widely discussed in the Indonesian context, where the church not only functions as a spiritual institution, but also as a driving force for the social and economic well-being of the congregation (Boiliu & Siahaan, 2021). Thus, social entrepreneurship is an effective means to increase economic independence while strengthening the witness of faith in the community.

Meanwhile, social mission-based education emphasizes that the faith learning process must be directed towards active involvement in answering humanitarian problems such as poverty, injustice, and environmental crises. This approach affirms that the Christian faith does not stop at the cognitive and ritual dimensions, but is manifested in tangible actions that present the values of love, justice, and service. From the perspective of social entrepreneurship, sustainable social value creation is at the core of entrepreneurial activities that are oriented towards community welfare (Pratono & Sutanti, 2016). Therefore, social entrepreneurship in PAK is a bridge that connects theological reflection with sustainable social change.

One of the main theological foundations of this approach is the concept of *missio Dei* (God's mission), which affirms that God Himself works in the world to bring about restoration and salvation, and that the church is called to take part in that mission actively and contextually. This understanding encourages the church to not only focus on liturgical ministry, but also engage in tangible social transformation. In addition, this approach is also in line with the theology of praxis popularized by Gustavo Gutiérrez, which emphasizes that faith must be embodied in concrete actions to liberate and empower those who experience injustice (Gutiérrez, 1986).

In a broader context, the concept of diakonia (service) in the church emphasizes that service to others is an authentic expression of faith, not just an additional activity. Lesslie Newbigin's thinking is also relevant, as he emphasizes that the Gospel must be presented contextually in people's lives, not just in the liturgical space. On the other hand, transformational theology highlights that salvation is not only spiritual-individual, but also includes social and cultural renewal (Newbigin, 2014).

In the digital era, social entrepreneurship opportunities in PAK are increasingly wide open. The use of technology allows the development of various innovative initiatives, such as online church-based entrepreneurship training, marketing of congregational MSME products through digital platforms, social fundraising (*crowdfunding*), and the development of educational content that strengthens faith and community empowerment. This technology integration expands the reach of church ministry while increasing the effectiveness of community empowerment programs.

The implications of this approach for Christian Religious Education are significant. First, students are formed to become agents of social transformation who have sensitivity to the needs of society. Second, the church is strengthened as a center for community empowerment that has a real impact on social welfare. Third, the integration of faith and social entrepreneurship helps build a spirituality that is contextual and relevant to the

challenges of the times. Thus, social entrepreneurship is not only an educational strategy, but also a means of realizing a living and impactful faith.

Overall, the opportunities for entrepreneurship in the community and social entrepreneurship in Christian Religious Education affirm that the Christian faith is incarcerated present, engaged, and brings about real change in the lives of people and society. This approach connects theological reflection with social praxis, so that PAK not only serves as a means of transmitting the teachings of faith, but also as a transformative force that brings love, justice, and peace in a sustainable manner.

### ***Conceptual Model Formulation: Faith–Context–Innovation***

As the main conceptual contribution to this study, an integrative model called Faith–Context–Innovation (FCI) was formulated which was built as an interdisciplinary synthesis between Christian theology, Christian Religious Education (PAK), and entrepreneurship. This model departs from the understanding that entrepreneurship in the context of PAK cannot be reduced only as an economic or technical activity, but rather as a process of faith formation that is transformative and life-changing. In this perspective, entrepreneurship is understood as a praxis space where faith, social reality, and innovative actions interact dynamically with each other (Groome, 2011; Keller, 2012; Volf, 2001).

The first dimension is *Faith* which serves as the normative-theological foundation in the whole entrepreneurial process. The Christian faith is a source of values, ethics, and action orientations that shape the outlook on work and entrepreneurship as a divine vocation and a form of *stewardship* over life. In this perspective, entrepreneurship is not solely directed at the accumulation of profits, but on the responsibility to bring kindness to others as an expression of love (Grudem, 2003; Keller, 2012). Thus, faith acts as a moral compass that guides every entrepreneurial decision within the framework of God's call (Boehlke, 2011).

The second dimension is *Context* which emphasizes the importance of reading social reality critically, reflectively, and sensitively to the needs of society. Entrepreneurial opportunities are not understood as something that arises randomly, but rather is found through the ability to read the signs of the times (*signa temporum*), such as social changes, economic disparities, digital transformation, and the real needs of students and the church community. In this case, entrepreneurship departs from the ability to recognize opportunities (*opportunity recognition*) in the midst of limitations and uncertainties (Shane & Venkataraman, 2000), while at the same time understanding that social reality always contains a dimension of disorder that needs to be interpreted critically (Hacking, 2006). Thus, the context becomes a hermeneutic space where reality is interpreted theologically as well as socially to find relevant and meaningful opportunities.

The third dimension is *Innovation* which focuses on the ability to transform faith reflection and context analysis into concrete and impactful creative actions. Innovation within this framework is not only interpreted as the creation of new products or the use of digital technology, but also as a process of systematic renewal in the way of thinking, acting, and creating value for society (Drucker, 1985; Schumpeter, 1934). In the context of digital entrepreneurship, innovation also includes the use of technology to expand social and economic impacts more broadly and inclusively (Nambisan, 2017; Hisrich et al., 2017). Thus, faith does not stop at the level of reflection, but is manifested in transformative real action.

These three dimensions do not stand alone, but form an integrative cycle that interacts with each other. Faith provides direction and value, Context provides a space to read reality as well as a tool to identify opportunities, while Innovation is a form of actualization of creative and transformative actions. Thus, the FCI model is not only conceptual, but also practical as an instrument of identification of entrepreneurial opportunities, where educators and learners can systematically discover, analyze, and

develop opportunities based on Christian values in the context of education and social life.

In its identification function, this model works through three operational stages: first, Faith is used to assess the ethical and spiritual suitability of an entrepreneurial activity with Christian values such as love, integrity, and service; second, Context is used to analyze social realities, digital culture, community needs, and educational challenges to find potential areas of opportunity; Third, Innovation is used to transform the results of faith and context readings into tangible forms of entrepreneurship such as digital products, educational services, or social empowerment programs.

This integration is in line with an educational approach that emphasizes reflective praxis in the formation of faith (Groome, 2011), as well as a dialogue between faith and the realities of the modern world (McGrath, 2019; Polkinghorne, 2005). Thus, the FCI model confirms that the identification of entrepreneurial opportunities in Christian Religious Education is a holistic process that systematically combines spirituality, social analysis, and creativity of action.

Overall, the Faith–Context–Innovation (FCI) model provides a conceptual framework as well as an analytical instrument that not only bridges faith and entrepreneurship, but also enriches the practice of Christian Religious Education in the digital age. This model affirms that Christian values-based entrepreneurship is a reflective, contextual, and innovative process that produces individuals who are not only technically competent, but also spiritually mature and socially responsible.

### ***Pedagogical Implications and Relevance in the Digital Era of Christian Religious Education***

The conceptual implications of the *Faith–Context–Innovation* (FCI) model in Christian Religious Education (PAK) demand a paradigm shift in learning from an approach oriented to a doctrine-oriented approach to an approach that emphasizes praxic transformation. In this perspective, PAK is no longer understood solely as a process of theological knowledge transfer, but rather as a space for faith

formation that integrates cognitive, affective, and practical aspects simultaneously in the lives of students (Homrighausen & Enklaar, 2012; Boehlke, 2011). Thus, PAK learning is directed at the ability of students to internalize the Christian faith and manifest it in real, contextual actions, including in the realm of entrepreneurship and social life.

This paradigm transformation has direct implications for the role of educators in the learning process. Teachers no longer only function as *instructional transmitters*, but also as *reflective practitioners* who are able to integrate theological reflection with social reality (Sitompul, 2016). Furthermore, teachers in the context of the FCI model also play the role of *spiritual-entrepreneur mentors*, namely companions who guide students in the process of recognizing opportunities, understanding the context, and developing innovative actions rooted in the values of the Christian faith (Hadi, 2018). This role requires pedagogical and spiritual competencies that are able to bridge faith, knowledge, and action in an integrative manner.

At the level of pedagogical implementation, learning approaches relevant to this model include *problem-based learning*, *project-based learning*, and *reflective theological inquiry*. These three approaches allow learners to actively engage in experiential learning processes, contextual analysis, and theological reflection (Siregar & Nara, 2015). Thus, the learning process is not only conceptual, but also forms practical skills in responding to real problems creatively and responsibly.

The relevance of the FCI model is increasingly significant in the context of the digital era marked by the acceleration of technological transformation, information disclosure, and changes in social interaction patterns. The digital era presents wide opportunities for the development of technology-based entrepreneurship, creative economy, and social innovation in education (Sihombing, 2020). However, this development also brings serious challenges in the form of potential value commercialization, ethical disorientation, and

the reduction of spirituality to mere digital commodities (Nainggolan, 2019).

In that context, the FCI model serves as an integrative framework that balances digital innovation and the authenticity of the Christian faith. Through the *dimension of Faith*, this model maintains the foundation of Christian values and ethics; through *Context*, this model emphasizes the importance of critical reading of digital social dynamics; and through *Innovation*, this model encourages creative transformation that is relevant to technological developments (Kurniawan, 2017; Nambisan, 2017). Thus, digital entrepreneurship in PAK's perspective is not only understood as a technology-based economic activity, but also as an expression of faith that is transformative, contextual, and serviceable.

Overall, the integration between the pedagogical implications and relevance of the digital age in the FCI model shows that Christian Religious Education has a strategic role in shaping a generation that is not only digitally competent and entrepreneurial, but also spiritually, ethically, and socially mature. Thus, PAK contributes to shaping an educational ecosystem that is adaptive to the changing times without losing the foundation of an authentic and transformative Christian faith.

## CONCLUSION

This study confirms that entrepreneurship in Christian Religious Education cannot be understood narrowly as an economic activity, but as a transformative praxis of faith in the context of the digital age. Through a theological reconstruction of the concept of opportunity, this study shows that opportunity is not just the result of uncertainty, but part of God's providence that can be responded to creatively through entrepreneurial actions.

The integration between Christian theology, entrepreneurial theory, and digital contexts results in a conceptual model of Faith–Context–Innovation (FCI). This model places faith as a normative basis, context as a space for reading reality, and innovation as a form of creative actualization. These three form a dynamic unity that allows Christian Religious

Education to play a role as a space for the formation of creative, reflective, and transformative generations.

Thus, entrepreneurship based on Christian values in PAK contributes not only to the development of economic competence, but also to the formation of faith character and social service. This confirms that Christian Religious Education in the digital era has a strategic role in presenting a social transformation rooted in faith and oriented towards *missio Dei*.

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