

Tithes, Offerings, and Challenges: Elements of Neo-Pentecostalism in the process of financializing faith

Dízimos, ofertas e desafios: Elementos do neopentecostalismo no processo de financeirização da fé

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Abstract

Purpose: To understand how tithes, offerings and challenges - liturgical elements of neo-Pentecostal worship - can be used to boost consumption in a process that involves the financialization of faith in Brazil.

Design/methodology/approach: Data collection was based on interpretive and qualitative research paradigms, initially focusing on observation. It also employed ethnographic characteristics, using field diaries and in-depth interviews with believers.

Research, Practical & Social implications: The article sought to highlight some examples of standard practices in the segment and activities that reinforce the use of religious elements to encourage consumption, thus highlighting the association between money, consumption and faith in the Brazilian context. The study also reveals that the combination of tithes, offerings and challenges, applied obstinately and constantly, are catalyzing elements in pastors' speeches to inspire credibility, influence and dissuade the faithful to consume.

Originality/value: The article contributes by shedding light on the relationship between consumption and faith and how the religious experience is transformed into a consumer good.

Keywords: Consumption; Religion; Religious Discourse; Neo-Pentecostalism; Mercantilization.

Resumo

Objetivo: Entender como os dízimos, as ofertas e os desafios - elementos litúrgicos do culto neopentecostal - podem ser usados para impulsionar o consumo em um processo que envolve a financeirização da fé no Brasil.

Método/abordagem: A coleta de dados foi realizada com base nos paradigmas de pesquisa interpretativa e qualitativa, concentrando-se inicialmente na observação. Também empregou características etnográficas, usando diários de campo e entrevistas em profundidade com fiéis.

Contribuições teóricas/práticas/sociais: O artigo procurou destacar alguns exemplos de práticas padrão no segmento e atividades que reforçam o uso de elementos religiosos para incentivar o consumo, destacando assim a associação entre dinheiro, consumo e fé no contexto brasileiro. O estudo também revela que a combinação de dízimos, ofertas e desafios, aplicados de forma obstinada e constante, configuram-se como elementos catalisadores nos discursos dos pastores para inspirar credibilidade, influenciar e dissuadir os fiéis ao consumo.

Originalidade/relevância: O artigo contribui ao jogar luz sobre as relações entre consumo e fé e na forma como acontece a transformação da experiência religiosa em um bem de consumo.

Palavras-chave: Consumo; Religião; Discurso Religioso; Neopentecostalismo; Mercantilização.

Introduction

Religion as an inducer of consumption habits has been the interest of several studies in the academic field. The international literature about the theme, although not necessarily abundant, encompasses several examples of seminal research on the subject (O'guinn; Belk, 1989; Belk; Wallendorf; Sherry, 1989; Cox, 1995; Minkler; Cosgel, 2004; Kramer, 2005; Haynes, 2012), in addition to covering profuse contemporary works (Dolbec; Castilhos; Fonseca; Trez, 2022; Waller; Casidy, 2021; Agarwala; Mishra; Singh 2018; Rauf; Prasad; Ahmed, 2018; Mathras et al., 2016; Mcalexander et al, 2014; Rinallo; Linda; Maclaran, 2012) whose themes add to the growing interest of researchers on the subject, thus seeking to clarify certain associations in the field of religion and the sphere of consumption.

When analyzing the Brazilian religious context, the emergence of the neo-Pentecostal movement can be noted, which already exceeds 25 million believers in the country according to IBGE (2010). Considered the third wave of Pentecostalism (Freston, 1993), this Christian strand emerges as both a religious and social phenomenon whose characteristics go beyond the original, i.e., the Christian movement that started in 1906 in the city of Los Angeles in the United States.

In addition to incorporating certain elements from Pentecostalism, such as the emphasis on supernatural

intervention and divine healing, neo-Pentecostalism distinguishes itself from the original due to its *sui generis* characteristics, like the massive adoption of the means of communication in the propagation of evangelistic message, the unrestricted acceptance of the principles of Prosperity Theology, that is, a current in which money plays a central and omnipresent role in the liturgy (Silva, 2006), and the belief that tithes and offerings constitute mechanisms that lead the believer to prosperity.

Meanwhile, especially in the celebrations that take place within the neo-Pentecostal sphere, some aspects are even more outstanding. Despite the spectacularization of faith, the consumption of symbolic goods (Almeida, 2016), the financialization (Mariano, 2014; Oliveira, 2017), and the copious offer of magical services available for and aligned with the believer's demand (Mariano, 2011), one verifies that certain elements of neo-Pentecostal service are used in the liturgy of celebrations in an intentional and peremptory way to instigate behaviors and attitudes in the believers who wish to consume material goods.

Among these elements, we highlight the combination of *tithes*, *offerings*, and *challenges* (amount of money that is demanded from the believer, usually linked to some element derived from the bible as a special contribution for a specific purpose), i.e., a triad present in neo-Pentecostal celebrations that express the association between con-

sumption and divinity. Such a combination has been used by several religious leaders and/or pastors to inspire credibility, influencing and dissuading the believer in the disposition for consumption.

Furthermore, the existing associations in ritualistic practice and in the way of organizing themselves are nothing new, evidencing the connection between marketing and faith, the use of marketing techniques, as well as the alignment of churches to certain practices arising from modern capitalism, especially considering the idea of individual progress, entrepreneurship, well-being, prosperity, and consumer desires. In this scenario, Prosperity Theology, the theological current that advocates financial donation as an investment (Freston, 1993), offers the conceptual and theological apparatus that paves and sacralizes the mercantile practices promoted by pastors with neo-Pentecostal believers.

Therefore, several works that have focused on the association between faith and money in the neo-Pentecostal context assert the relevance of this theme. As an example, we can mention the study by Veliq (2019), which contrasts the idea of tithing in the biblical sense with the purely financial approach employed by neo-Pentecostal churches. Other mentions on the subject can be found in Lima (2007), whose research relates tithing and the contributions of believers from a particular neo-Pentecostal church to the fact that they feel they are partners with God in their

businesses. In the same way, Oro (2001) emphasizes that, according to neo-Pentecostalism, money is the mediating element that provides the individual with exclusive access to the supernatural, a logic in which the amount of money offered is proportional to what one gets (Oro, 2001). Likewise, Silveira Neto (2014) reinforces this combination by looking at the *challenge* carried out by a very expressive neo-Pentecostal institution in Brazil, analyzing the process of symbolic exchanges, the conquest of wealth and material goods through sacrifices and financial donations made in the name of faith. Cintra (2024) discusses the following issues: the economization of the sacred translated into commercialization and the use of advertising language; the emancipation of the religious subject from the social solidarity typical of religious gatherings; and the sacrifice of the subject for the organization coupled with accountability for personal failure. Rodrigues et al. (2022) investigated consumption's influence and how consumers adhere to products and services within evangelical churches.

In other words, *tithes*, *offerings*, and *challenges* in the neo-Pentecostal context, as demonstrated in the aforementioned works, clash with traditional theology and supplant the social and religious idea of being just a contribution or an ancient Christian practice (Veliq, 2019) to become driving elements for the promotion of consumption, materialism, and the idea of prosperity.

By considering the aspects previously mentioned, our study aims to understand how tithes, offerings, and challenges - liturgical elements of the neo-Pentecostal cult - can be used to boost consumption in a process that involves the financialization of faith in Brazil. to clarify this type of association present in the interconnection of faith and consumption in the neo-Pentecostal segment.

Therefore, researching the association between money and faith considering the connection with the world of consumption aims to contribute to the literature and to research on consumption since this is a fertile field whose possibilities include a wide range of thematic options, considering clippings that encompass cultural, religious, and gender aspects. We consider consumption as a relational dimension, in which the connection between society and the individual is established, permeated by processes of formation and construction of identities, rituals, symbology, experiential context, and social communication.

In short, considering the aforementioned intertwining, understanding how the combination of *tithes*, *offerings*, and *challenges* present in neo-Pentecostal celebrations express the association between consumption and faith becomes significant both for studies in the field of management and marketing, as well as for related areas.

Literature Review

The Brazilian neo-Pentecostalism

The Brazilian neo-Pentecostalism derives from the American, which is a branch of the historical Protestantism that began in 1901 and whose emphasis is on the supernatural experience of the believer, speaking in tongues (glossolalia), and divine healing, thus constituting a movement that has influenced the political, economic, and religious scenario of several Latin American countries, as well as in Africa and Asia (Pew Research, 2014). It differs from the original precisely because of the unrestricted emphasis on the principles of Prosperity Theology, on the overestimation of financial contributions by believers to the church (especially concerning *tithes* and *offerings*), and the doctrine of spiritual warfare.

Even though in Brazil, where neo-Pentecostalism has considerable representation and is present in several known religious institutions, some works have focused on the theme to understand in-depth adjacent phenomena of this religious aspect, considering that this segment presents relevant characteristics of the progressive accommodation of religious people and their denominations to society and consumer culture (Mariano, 2014) in the same way that it seems to promote a variant of religion-based consumption (Bronsztein, 2014), associating temple and market (Campos, 1997), money, and faith.

Moreover, the several neo-Pentecostal denominations are also known for being organized under the logic of a business network, thus contemplating not only audiovisual vehicles, such as newspapers, radios, and magazines (which would be theoretically at the service of propagating the gospel message), but also printers, publishers, record companies, streaming services, and banks.

Prosperity theology – The theological ideology that sacralizes mercantile practices in the neo-Pentecostal context

Prosperity theology is a theological current whose premises are based on the legitimacy of the believer to live a good life on earth, here and now, seeking positive results, fortune, progress, and wealth through divine favor (Campos, 1997). Spread in the country mainly through the Universal Church of the Kingdom of God (Freston, 1993), this theological strand preaches financial prosperity as primacy in the life of the Christian, configuring itself as a direct manifestation of the divine will with those who use faith as a form to achieve blessings and material wealth.

Created in the United States in the 1940s, where it was also known as Positive Confession, Faith Movement, among others, the Prosperity Theology only became popular in the 1970s, bringing together teachings and beliefs about the power of healing, wealth as a result of the Christian's faithfulness, the

power of faith, as well as coping with poverty, which was seen as a curse in the life of the believer (Mariano, 2014).

One of the highlights of such theology is its special attention to the believer's relationship with *tithes* and *offerings*. Linked to the liturgy of the worship, either in the Reformed Christian Theology or in Pentecostalism, these elements constitute a way for the believer to express their gratitude to God and contribute to the operational support of the congregation (Mariano, 2014). In Prosperity Theology, *tithes* and *offerings* are the exchange currency with the divine, in a spiritual bargain for financial miracles, in which God is the one who owes the believer.

Tithes, offerings, and challenges – Brief contextualization of these elements in the neo-Pentecostal Scenario

The tithe is the contribution that the believers make to the church and which, as a rule, corresponds to one-tenth of the income obtained through work. It is also necessary to point out that tithing is not an exclusive prerogative of the neo-Pentecostal church, being a common practice in several other Christian churches, although in the neo-Pentecostalism such element is *overemphasized*. Offerings are characterized by donations, usually spontaneous, without a previously established value; they can come from a voluntary and direct act of the believer to express

gratitude or as a contribution to a certain purpose. In neo-Pentecostalism, however, requests for offerings appear in special meetings and are almost always linked to incentives for believers to donate a specific amount stipulated by the pastor.

Challenges (or campaigns), in turn, are dynamics carried out by a religious institution, usually linked to some symbolic and narrative item derived from the bible, in which participants need to fulfill a specific task. The believer needs to contribute financially with an amount of money in addition to the tithe and offerings that they commonly make during the religious devotional practices – this is the challenging act per se, as it promotes material detachment and total and exclusive dependence on the divine.

The most daring challenges are formatted and operated by the religious institution and usually have a specific objective such as paying for an installment for a new business that the church has acquired (a radio station, a show on TV, or the construction of new headquarters, for instance). Considering the believer's perspective, the challenges represent an opportunity to provide for the fulfillment of demands and desires linked to the material world, mainly consumption and prosperity.

The financialization process of neo-Pentecostal faith

How large Brazilian neo-Pentecostal churches instrumentalize faith, transforming it into a profitable product and using it in a combined way of marketing instruments related to certain elements inherent in religious services, is an aspect that shows that such segment operates under the dual aegis of the sacred and the stimulus to consumption. Following a commercial logic, many neo-Pentecostal groups are configured as large business conglomerates, exceeding the physical structure once concentrated only in temples, thus adding radio and TV networks, publishers, newspapers, record companies, banks, communication portals, and even political parties (Oro; Romera, 2005; Cerqueira, 2021).

Paegle (2013), inspired by the work *The McDonaldization of society* by the American sociologist George Ritzer, identifies in the neo-Pentecostalism what he called the McDonaldization of faith, a process by which the religious institution deliberately employs managerial elements in its expansion that resemble the same employed by the American multinational. In this way, it is possible to identify an organized system of work in which efficiency, calculability, predictability, control, globalization, and media processes associated with the expansion of faith and the sacred are present in a professionalized way. In addition to the thriving evangelical consumer market, one notices the robust structure for shows, large events, concentrations of faith, and political representation (Mariano,

2008; Machado; Burity, 2014), as well as the use of contemporary liturgy in the services, focused on solving the problems of the moment, which seems to embrace the believers more adequately.

Furthermore, as pointed out by Maranhão Filho (2012), the supply and fulfillment of the needs that these organizations use to win over new consumers-believers have been managed innovatively, even making use of methods hitherto unorthodox in the segment, such as guerrilla marketing. In this approach, large neo-Pentecostal churches spread their ideas and sell their goods in a process by which the researcher called holy war marketing, in which religious organizations make use of the spectacularization and mediatisation of faith, suggesting the consumer to get to know and purchase products that are already available in stores adjacent to temples or websites; some products even contemplate the body image of the religious leaders.

Therefore, given the examples cited herein, we can infer that the financialization of the neo-Pentecostal faith also permeates the use of *tithes*, *offerings*, and *challenges* insofar as these elements are used by religious institutions to give rise to consumption desires among believers. In this way, *tithes*, *offers*, and *challenges* are used as a trigger for accessing consumer goods, thus showing that faith in the neo-Pentecostal sphere can be associated with marketing assumptions.

Method

This work followed the interpretivism research paradigm (Burrell; Morgan, 1979) and has a qualitative research approach (Denzin; Lincoln, 2006). Undertaken in two stages and carried out by one of the authors of this article, the present research involved data collection, which focused initially on observation and contained ethnographic characteristics. In the next phase, in-depth interviews were carried out.

Participant observation was carried out in a neo-Pentecostal church in the city of Belo Horizonte, one of the largest Brazilian metropolises. Among the various services offered in the church's schedule, the service *Nação dos 318* was selected as a research object, since this celebration focuses on disseminating to the participants the divine strategies for improving their financial life.

In selecting this object of analysis, we considered as relevant criteria the fact that the church chosen was characterized as a neo-Pentecostal religious denomination, with a certain prominence in the city and its surroundings, with a constant presence of believers, as well as having some celebration that externalizes, in some way, the relationship between culture, consumption, and faith. We, therefore, chose a neo-Pentecostal church that receives a considerable number of worshippers and whose large temple is lo-

cated in the central region of Belo Horizonte. Ten faithful were interviewed, whose profile can be seen in Table 1.

Table 1 – Profile of the Interviewees

Identification	Age	Profession
Interview 01	46	Pedagogue
Interview 02	46	Sales assistant
Interview 03	38	No formal employment
Interview 04	53	Marble worker
Interview 05	22	Nursing student
Interview 06	34	Graphics and advertising dealer
Interview 07	45	Has a decorating studio
Interview 08	45	Electronics and cell phone shopkeeper
Interview 09	42	Construction worker
Interview 10	55	Poultry farmer

Source: Elaborated by the authors

Therefore, using the field diary tool derived from the ethnographic method, 37 pages were recorded containing various notes from the 11 celebrations visited.

The in-depth interviews were conducted face-to-face, based on a semi-structured script that included aspects arising from the preliminary analysis of information originating from the field diary (Bauer; Gaskell, 2002). From 10 in-depth interviews, all the transcribed material totaled 6 hours, 1 minute, and 31 seconds of recorded content. Predominantly male and contemplating males and females between 22 and 55 years old, the profile of the interviewees was composed of freelancers,

some with technical or university degrees, students, and self-employed workers, in addition to two participants who claimed to be entrepreneurs operating in different segments. All mentioned taking part in the service *Nação dos 318* in search of better financial life, as well as desires for prosperity and acquisition of material goods.

The French Discourse Analysis (FDA) was used to analyze and interpret the results, since this approach aims to understand language, making sense as a symbolic work, and as part of the general social work, constitutive of man and his history (Orlandi, 1999).

We believe that the triad of ethos, logos and pathos offers a rich

contribution to the analysis of the phenomenon. To do this, we used the analysis structure proposed by Galinari (2014), who recommends organizing the research corpus by juxtaposing the means of persuasion. Therefore, first we dedicated ourselves to describing the ethos in order to interpret the visions of a set of socio-discursive representations about the enunciator under analysis (the pastors celebrating the “Culto Nação dos 318”, who represent themselves, but above all the religious discourse of the church). We then analyzed the logos as the domain of the production of the discourse uttered by these pastors, ending with the pathos, the sphere in which we observe the reactions and feelings provoked in the audience (faithful), looking for the joint action of ethos and logos, which materializes in adherence to the cause and in the reproduction of these discourses (ethos and logos).

Therefore, we use the elements *ethos*, *pathos*, and *logos* from the Aristotelian model of persuasion and we stretch them according to the proposition found in Galinari (2014), which advocates the juxtaposition of these elements organized in a triple dimension or angles of the same discourse, thus

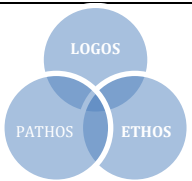
providing the interpretation, inferences, and speculation of possible effects. In this way, interspersing *ethos*, *pathos*, and *logos* fully encompasses various dimensions of language that are capable of influencing vocabulary, modulations, rhythm, tone, voice disposition, among others (Galinari, 2014). In our analysis, *ethos*, *pathos*, and *logos* are intertwined and often appear with functions and meanings that transcend the primary core meaning found in the Aristotelian proposition.

In our analysis, these elements appear arranged as follows:

- a) *ethos* encompasses the manifestation of traits, modes of behavior, character, body, and vocal dimension,
- b) *logos* constitutes the domain that carries and explains the essence of the pastor’s speech in the services;
- c) *pathos* encompasses the reactions and emotions of these speeches with the target audience to verify how these instances merge, contribute, and collaborate for the spectator’s experience and empathy.

Table 2 summarizes the main stages of data analysis.

Table 2 – Profile of the Interviewees

1ST STAGE OF ANALYSIS	
French Discourse Analysis (FDA)	This approach aims to understand language, giving meaning as a symbolic work, and as part of the general social work, constitutive of man and his history (Orlandi, 1999).
2ST STAGE OF ANALYSIS	
	Juxtaposition of the elements ethos, pathos and logos organized in a triple dimension or angles of the same discourse, thus providing interpretation, inferences and speculation of possible effects (Galinari, 2014).
<p>Ethos - This encompasses the set of socio-discursive representations of the collective of pastors celebrating the Cult of the Nation of 318 (CN318), together with the perception that the public (the faithful, participants, etc.) construct about these individuals. It portrays the manifestation of the traits, modes of behavior, character, body, and vocal dimension of this collectivity, to demonstrate how these elements are interconnected in the process of inspiring credibility, influence and the willingness to persuade.</p> <p>Logos - This goes beyond demonstrating the logical testimony of what has been said. It is expressed through terminology, lexical choice, words, adjectives, terms, words, expressions and statements. It is the domain that carries and makes explicit the essence of the speeches made by the pastors in the services of the Nation of 318 (CN318). It includes speeches, statements, declarations, affirmations, as well as other discursive elements verified during the observation process and recorded in the field diary. These are the elements that demonstrate and highlight the appropriation of neoliberal interdiscourses, whose characteristics refer to the promotion of mercantile practices associated with faith, prosperity, consumption, materialism, etc.</p> <p>Pathos - This involves analyzing the reactions and emotions that are provoked in the audience as a result of the speeches made by the celebrants of the Cult of the Nation of 318 (CN318), in order to verify how these instances of discourse merge, contribute and collaborate with each other for the spectator's experience and empathy.</p>	

Source: Elaborated by the authors

Data and Analysis

The neo-Pentecostal ethos – image, character, and body in favor of consumption

The enunciating character of the service *Nação dos 318* comprises the set of psychic characteristics expressed by attitude, posture, or behavior. In this way, these juxtaposed elements give rise to a persuasive discourse to give the impression that the speaker is worthy of faith (Aristóteles, 2015). Therefore, we expand the *ethos* into three facets, namely *character*, *body*, and *vocal dimension* to contemplate an integral perspective of analysis of such discourse component.

The *character* portrayed here is constituted by a mosaic of constitutive images of the pastor's *ethos*. The attitudes, postures, and behaviors illustrate and exemplify the socio-discursive image built in society about these individuals, thus composing how they present themselves in front of the audience, in the exercise of persuading and convincing (Leite, 2008; Mesquita, 2007).

When we consider the *body* and the *vocal dimension*, i.e., the other two elements that compose the *ethos*, some occurrences should be mentioned. During the process of observation, we could verify that most of the pastors who led the celebrations presented themselves before the audience dressed in suits, usually well-cut, in primary colors such

as navy blue and black or a little more sober, such as gray.

In general, the pastors would also use a few visible accessories, mostly watches and wedding bands, avoiding visible signs of wealth. Although they dress soberly, there is an apparent concern with the look, since the pastors present themselves in a neat and aesthetically aligned way, which expresses a connotation of harmony and organization with the environment in which they work. The haircut is not something that attracts attention, nor is it a standardized model or something that characterizes an Iurdian pastor.

In the vocal dimension, we could observe the presence of certain elements of humor, although used sparingly. The pastors smile at the audience, sometimes tell funny anecdotes to illustrate the lecture or propose a challenge, comment on the clothes of a participant when he/she goes up to the altar to share a testimony, draw attention when the audience applause come in the wrong time, and request a “goodbye to the pastor” at the end of the service.

However, in contrast with such measured posture, in the opening prayers performed for the opening of the service, the pastors constantly employ a shouting tone, which is usually shrill, perhaps to summon the audience and announce that the celebration has begun, or even to awaken the audience that sometimes waits in the temple for

the celebration to begin. The pastors seemed to want to energize people with their heavy voices, in a prophetic tone of order, demanding for good things to happen and for evil to come out.

A moment of prayer begins. The pastor stresses that the world is going through a very bad time, of chaos, collapse, and economic and health crisis. He calls for the hands of the people present to be possessed of authority and power. And the prayer continues, with the pastor expelling the problems from different areas of people's lives: ... there is no progress in the financial life, you who work in this store in this company, you can leave now, you who are holding that contract, that company... everything that is getting in the way, preventing progress, the development of that person... a setback, an anchor... **throw your hands back and scream get out!** (Field diary, July 5, 2021, emphasis added).

Having understood the implications of the *ethos* extended into its three components, we now proceed to analyze the *logos* of the pastors of the service *Nação dos 318*.

The neo-Pentecostal logos as a driver of consumption

In addition to the commercialization of the religious discourse, how pastors use *tithes*, *offerings*, and *challenges* in their discourses as a catalytic

mechanism that will enable the believer to access or acquire the desired consumer goods deserves to be highlighted. Firstly, one of the most relevant occurrences that we observed in the celebrations of *Nação dos 318* when it came to *tithes* was the persistent motivation for people to contribute financially with increasing amounts. In many of the prayers and clamors made by the believers, the logic present in the speeches was so that people could earn more money, thus having an increase in their income and, consequently, contributing even more with tithes on the "altar".

high, strong tithes, lots, packages, millionaire bank transfers (...)... next week there will be glorious tithes in there, as proof that the Lord has blessed this Nation! (...) My Father! May next week provide me with this joy, to bring in high tithes, and great values on this altar, to honor your name! (Field diary, July 12 and 19, 2021, emphasis added).

The idea exposed in the pastor's prayer that people will bring "high, strong tithes, lots, packages, millionaire bank transfers" presupposes the financial progress of the believers, that is, a prosperous life for these people to effectively make contributions to these parameters. In this way, it is possible to conclude that this petition approaches precisely the central objective of the service, which contemplates the divine guidance for the financial life, the search for material success, prosperity, and economic overcoming; these are

important values in the capitalist system. On the other hand, it is important to point out that this is also the desire of the people who are there: the search for a better, more prosperous life that will allow them access to material goods and the consumer market.

We add that, among the magical-religious services offered by this institution and, despite that prosperity, the search for material success, and economic overcoming are ubiquitous items in the services offered, in the service *Nação dos 318* we highlight the blatant stimulus to consumption that pastors try to foist on the believers, selling a vision of life based on the “profane” material goods of capitalism, but which will result in more sacred contributions to the church. Furthermore, giving “high, strong tithes, lots, packages, millionaire bank transfers” seems to provide the believer with a special status, since the implicit logic allows us to intuit that if the believer contributes a lot, it is because he/she has a lot.

Still regarding the tithe, another relevant aspect in the celebrations of the service *Nação dos 318* is the fact that it has the magical power to bring blessings to those who, although participating in the service, are not tithers. In several celebrations we attended, pastors often mentioned the practice of certain people withholding the tithe, an act considered by the church as a lack of faith or rebellion.

... Not touching the tithe is very important. When you break the pact

you have no strength, no movement, you lose aggressiveness and then you lose your vision of faith. You must strengthen your pact (Field journal, May 10, 2021, emphasis added).

From the expressions above, it is also possible to identify that being a tither – i.e., not breaking the “pact” – guarantees the believer a certain dynamism in their actions, since they start to act with a bolder posture, with a “vision of faith”, aggressiveness, and movement. The use of these last two terms (aggressiveness and movement) can easily be connected and attributed to the context of business strategy, thus evidencing, once again, a certain alignment of the Iurdian discourse with the commercial context.

The *offerings*, as mentioned at the beginning of this topic, in the service *Nação dos 318* almost always appear linked to a specific contribution amount stipulated by the pastor, although in some celebrations we attended we also observed the stimulus for spontaneous donations.

God will bless you so much that you will be able to donate **1 million at the altar** (Field diary, May 10, 2021, emphasis added).

...first, you have to be strong at the altar, touch your heart **and bring an offering of 318**...bring a strong offering... and beyond...! (Field diary, May 24, 2021, emphasis added).

The expressions present in the speech above denote that, in addition to being financially quantified, it is also possible to observe that the offering in the service *Nação dos 318* encompasses certain peculiar contours without, however, any constraint on the part of the pastors during the petition. The offering, conditioned to an intervention of the divine in the life of the believer, can materialize even in exorbitant amounts (“1 million at the altar”). When submitting an offer of this amount “at the altar”, it is assumed that the believer responsible for this act has equivalent income that can guarantee or ensure the contribution.

Finally, *challenges* and campaigns are like special resources to access the blessings and require from the believers donations of considerable amounts, far beyond the *tithes* and *offerings*, elements considered an obligation of the Christian. The pastors’ appeal in the celebrations of the service *Nação dos 318* usually demands the delivery of goods and financial resources in an act of proof of faith or total dependence on the divine. Mariano (2014), in his work on neo-Pentecostalism, highlighted that challenges usually require a bold demonstration of faith from the believer. This implies that the believer must take risks that he/she would not normally take, making high donations to the religious institution, such as goods, jewelry, the month’s salary, savings, a car, a house, etc. The believer should also have no doubts about the result of such activity, after all, this is an

act in which God himself is being challenged and whose logic transcends *tithes* and *offerings*, since God becomes a hostage, challenged and obliged to keep His word, bestowing the believer with blessings superior or proportionate to the financial sacrifice made. In the celebrations we participated in, we could observe the occurrence of some of these characteristics, above all, the request for the believers to be able to empty their pockets, in an excessive act of faith and total dependence:

Don’t hold back, you will empty yourself... take everything you own and empty yourself... if you have the guts to do it... to deny yourself... God changes your life today (...), you who are here tonight... who say: these words have touched me... I have something that doesn’t solve my problems... come here in front and solve this problem here and now... use your credit card or else take it and put it in your hand... do it now... (Field diary, July 12, 2021, emphasis added).

Furthermore, it is also possible to verify that the occurrence of the expression *hold back*, used at the beginning of this discourse, encompasses two different meanings. The first refers to the behavior of someone who excels in politeness, discretion, or modesty, which would denote someone who, for some reason, does not feel comfortable contributing financially; hence, the need for a more incisive call on the part of the pastor, that is, a challenge. In the second

sense, which is more connected to what is emphasized by the pastor, holding back refers to the financial sphere of the believer's life, expressing the idea of savings, since it is assumed that the individual must have something of value reserved, kept for a specific time and that can be used to solve a specific problem in an act of "financial emptying".

Still, regarding the role of *challenges*, it is emphasized that the change in the believer's life is conditioned to the financial donation, resulting from God's action, who is impelled to fulfill his word almost immediately ("God changes your life today"). The altar (or pulpit), which is the place where pastors celebrate the sacraments and deliver sermons in the Protestant context, within the scope of the service *Nação dos 318* encompasses symbolic functions in addition to religious elements, an occurrence similar to what we observe when we discuss about *tithes* and *offerings*. The altar thus corresponds to a sacred window in which payments (contributions) and receipts (blessings, results) are made ("come here in front and solve this problem here and now"), a place where the believer commits his/her financial reserves to obtain material blessings.

... if you are here and say: the money I have, little or a lot... be it 20 reais, 30, 40, 90, 100 reais that I have in my account, 300, 400, 1,000, 2, 3, 7 thousand! It doesn't solve my life... so **take it and put it on the altar! But don't come up here like**

that, you give me one part and the other stays with you... you can't do it like that... I have to be very honest with you... this is not going to work... the secret is to empty yourself! (...) if there is total surrender, if you surrender, fast, God comes in! God already changes your life! (Field diary, July 12, 2021, emphasis added).

Thus, the excerpt above reinforces the occurrence of some characteristics already mentioned, above all, the quantification of the contribution, the centrality of money in the discourse (SILVA, 2008), the altar as a central figure in which the believer makes a "down payment" to receive blessings, the "emptying" and the totality of donations, as well as the timeliness ("surrender, fast, God comes in! God already changes your life!").

The neo-Pentecostal pathos – reactions that extend the desire for consumption

In this section, we will present excerpts extracted from interviews we conducted with believers and participants of the service *Nação dos 318*. The purpose is to demonstrate how the discourses of pastors about *tithes*, *offerings*, and *challenges* filled with impulses to encourage consumption, materialism, and the idea of prosperity reverberate with the interviewees, thus evidencing the association between consumption and faith.

First, we highlight the centrality of money as an aspect that denotes the assimilation of pastoral *logos* by the interviewees, an outstanding characteristic of the neo-Pentecostal movement, as already mentioned by Silva (2006). Just like in the pastors' discourse, money appears in the statements of the interviewees, occupying a prominent role in the narrative of various religious experiences. If in the pastoral *logos* money emerges holding the thematic supremacy in the services and occupying a considerable part of the liturgy, the absorption of this discourse by the believer seems to occur not only as a mechanism of exchange in transactions with God in the search for material blessings but also for the legitimation of this as an important component that must be guided in the services, in addition to appearing as an investment linked to the idea of sacrifice:

(01) Yes, it does encourage! It's because, even if we have little Money, **the Nação ends up showing us that we can do Much more**, we can make that little become a lot, right? To multiply. (Interviewee 05, emphasis added).

(02) it is to make people have an attitude and to put themselves out there, to give up, because that's what we need, everyone has a financial problem, **then people don't want to talk about money, but they have to talk about money, this is a**

problem for most people, everybody has a problem... (Interviewee 07, emphasis added)

In excerpts (01) and (02), the role of money and its importance in celebrations are highlighted by the interviewees' testimonies. It is interesting to observe that, especially in excerpt (01), one can infer the existence of a certain pedagogical appeal of the service Nação dos 318, since, according to the interviewee's perspective, "the Nação ends up showing us that we can do much more, we can make that little become a lot". The notion of money that multiplies or the little that becomes a lot is intrinsically linked to investments, savings, and capital multiplication. It is also noted that the interviewee used the word "encourage", a word whose etymology carries the sense of pressing, pushing towards a certain end.

In excerpt (02), expressions related to entrepreneurial behavior appear ("make people have an attitude and to put themselves out there, to give up"); however, the interviewee's statement emphasizes how important it is to talk about money since money "is a problem for most people". When asked about what they have learned in the service Nação dos 318, money again appears as a central element of the narrative, here linked to the idea of sacrifice to achieve some benefit ("that's what we need"). The interviewees also demonstrate that they are aware of the objective of the service Nação dos 318, thus revealing their aspirations and

which path they intend to take to achieve what they want:

(03) **to make the financial sacrifice** so that God can answer us and give us what we need. (Interviewee 07, emphasis added)

In this way, considering the excerpts that contain the statements of the interviewees, it is possible to confirm the relevance attributed to money in the celebrations of the service *Nação dos 318*, and this characteristic is configured as a notorious position inherent in neo-Pentecostalism, since, as mentioned by Oro (2001), many churches explicitly took an interest in money, even giving it positive meanings.

It is possible to observe how people see the propositions made by pastors about *tithes*, *offerings*, and *challenges*, reverberating in their speeches and testimonies echoes that reinforce these elements as a catalyst mechanism (trigger) of access to consumer goods. In the same way, as in the pastor's speech, the reflection that we found in the believers' discourse about *tithes*, *offerings*, and *challenges* are based on expectations of exchange, coated with magical powers, expressing convictions of persistence and fidelity, in addition to emphasizing the religious experiences through the service *Nação dos 318*.

(04) Offerings like this, I always do it, right? So, it's a way to show appreciation [...] and the tithe is what? **Tithing is all we have in this life**, right? It's money, money, without

money I can't drink water, I can't... I have shoes on here because **God gave me the money to buy them**. (Interviewee 05, emphasis added).

In excerpt (04), the interviewee explains her opinion about the role of *offerings* and *tithes*. Initially, she reveals the regularity in the practice of giving offerings ("I always do it") as a current habit, probably linked to the frequency and participation in the service *Nação dos 318*. Next, the opinion on tithes expresses that this contribution is something of considerable importance, since "tithing is all we have in this life". The report goes on to mention that tithing is money and reinforces the importance of this element so that people can acquire goods, even if they are primary ("without money I can't drink water")

The effectiveness of tithes, offerings, and challenges is highlighted in another statement by the same person interviewed, thus explaining a certain alignment with what is manifested in the sermons:

(05) ... I have participated in a vote like this, which is tremendous, you know? **God challenges us**, right? Which is the vow Holy Bonfire of Israel, and this is the vow I made with all my heart and **God gave it back to me with all his heart**, you know? **God gave me back everything I put on the altar**. And He is providing me with everything I asked for every day, He proves every day that He is giving me back what I asked

for. (Interviewee 05, emphasis added).

It is curious to observe that in the discursive fragment (05), the interviewee exposes her vision, revealing an aspect that until then was different from that recommended by the pastors about the *challenges*. The concept of challenge presupposes that the believer “calls God’s attention” to gain access to a special blessing, usually materialized as in financial life. *Challenges*, as a rule, require a bold demonstration of faith from the believer, in which he/she takes risks that he/she would not normally take, making costly donations to the religious institution (Mariano, 2014). However, the expression “God challenges us” indicates an inversion of the concept of the believer concerning the idea of the proposed challenges, in which the believer originally is the one who challenges God, diving into a demonstration of faith and material detachment.

Still on the role of *challenges*, in the discursive fragment (06), another interviewee reinforces its relevance as a religious practice and discipline, emphasizing that the guidance comes directly from the pastor, although the participant does not commit to effectively participating in all the challenges that are proposed to him:

(06) Oh, the pastor says it, right? **Give me your tithe, I give him my tithe**, I give an offering and the tithe (...) The pastor tells us... the challenge, there are many challenges, or

I take part in some challenges, not in others, you see? (...) But that is just me, I don’t stop because I made the pact, so I won’t stop, I’ll go all the way. (Interviewee 10, emphasis added).

However, it is possible to observe the existence of elements that denote the persistence and commitment of the believer, since this emphasizes how important it is to continue until the end of the challenge. This occurrence is in line with Mariano (2014) when mentioning, in the context of challenges, that the believer should have no doubts about the result of such an initiative, considering that this is an act in which the individual defies God himself, who, in return, bestow blessings superior or proportionate to the financial sacrifice made. This same relationship also seems to occur when it comes to tithes, in which the interviewees reveal not only the expectation for a successful exchange transaction but also the desire to receive much more:

(07) (...) you will take 100 out of 1,000, that’s nothing. You’ll get your own. **God will give you much more**, see? God will give you much more than that. (Interviewee 10, emphasis added).

The fragment (07) shows that the interviewee counts his contribution percentage based on the logic that, although 10% may seem little, the retribution resulting from the financial sacrifice made is very rewarding (“God will

give you much more”). The interviewee even repeats the statement (“God will give you much more than that”), reiterating trust and faith in the divine intervention in favor of the desired goal.

Another interesting point to be highlighted and that appears associated with the idea of *tithing* refers to the existence of a certain enchantment that seems to be in it, which would be able to unlock or mobilize an action, providing the material world with the necessary movement for things to effectively occur. Thus, statement (08) explains that this enchantment seems justified, thus confirming Oro’s (2001) research, which assures that many neo-Pentecostal institutions not only openly took an interest in money but also attributed positive meanings to it (Gold, 2001):

(08) ... Regarding the offering I think it’s the same opinion I have regarding the tithe. **There is magic indeed**, so it’s pointless... (inaudible), **it seems that when you give your tithe, things flow**. (Interviewee 9, emphasis added).

It is relevant to note in the fragment (08) that the interviewee uses the noun “magic” to qualify the consequences arising from the act of tithing. For him, it is as if there was a certain fascination, and enchantment in the sense that something is handled in such a way as to generate a certain result, which under natural circumstances could not be obtained. Still on this process, the interviewee emphasizes that “when your tithe, things flow”. The act

of flowing, according to a quick dictionary lookup, reminds us of the idea of abundance, of something that emanates or flows without measures or restrictions. In other words, it is possible to affirm that the expected result of this transaction is also abundant.

The different speeches seem to lead to the conclusion that the pathos then brought the reaction that these speeches provoke among the participants of the CN318 (audience), as well as portraying the willingness of the faithful to respond in some way to the calls of the celebrants. The testimonies collected during the interviews show that the speeches of the CN318 celebrants resonate with their audience, making sense in the lives of those who attend the celebration. As evidence of these repercussions, certain participants pointed out not only concerns and ambitions for personal wealth and consumer desires, but also aspirations that go beyond those originally proclaimed by the pastors from the pulpit.

Final Considerations

Rescuing the purpose of understanding how consumption driven by tithes, offers and challenges occur in neo-Pentecostal celebrations, this work sought to highlight some examples of common practices existing in the segment and activities that reinforce the use of religious elements to promote

consumption, thus highlighting the association between money, consumption, and faith in Brazil.

In this sense, some points can be highlighted, such as advances in the literature that articulate consumption and religion. Firstly, the Brazilian neo-Pentecostal successfully associates faith and money, grouping elements derived from the market and the capitalist system to the religious message and the liturgical artifacts of the services. Thus, by employing mercantile strategies in celebrations, with the aim of recruiting new believers, and expanding religious, financial, and also political power, the large neo-Pentecostal faith holdings emphasize even more the possible associations between the sacred and the market, interconnecting faith and consumption. The combination of tithes, offerings, and challenges, an omnipresent triad in neo-Pentecostal celebrations, has been applied in an obstinate and constant way, being emphatically present in the pastors' speeches to inspire credibility, influence and dissuade the believer in the disposition for the consumption.

Secondly, it is noted that the discourses propagated in these celebrations not only reinforce the neoliberal ideology of individual progress, entrepreneurial behavior, and the idea of prosperity, but they also find theological justifications in approaches such as that of Prosperity Theology, a religious current that paved the way for neo-Pentecostal mercantile practices.

We understand that the service *Nação dos 318*, a celebration whose objective is to work on certain aspects of the financial life of the believer, provides not only a moment for them to think about how to better plan strategies for their lives and businesses, but is also an opportunity for pastors to encourage consumption desires. *Tithes, offerings, and challenges*, liturgical elements of the neo-Pentecostal service, are configured as catalysts for this process, since they are used in an oversized way, in a logic in which the believers are encouraged to donate not necessarily because they are happy with God, or because they want to contribute to the maintenance of the church's structure, but because it will enable them to obtain - in an equation of cause and effect - consumer goods (blessings) like any citizen in a capitalist society.

We believe that the research has made significant contributions to the fields of study involved since the association between faith and consumption in the neo-Pentecostal segment in Brazil is still a little-explored topic, especially from the perspective of Culture Consumer Theory (CCT), whose cultural symbolic approach is predominant. The theoretical framework served as a basis for understanding the phenomenon being researched to clarify the main issues that emerged in the field and help draw up the interview script. Although it includes various authors from the social sciences, there is a convergence of themes and paradigms in the approach

to the phenomenon with classic marketing and consumer authors. The data collection techniques employed during the ethnographic methodological journey, namely participant observation, in-depth interviews, and documentary research, provided a robust research corpus broken down during the data analysis stage using the Ethos, Logos, and Pathos triad, located in French discourse analysis.

As a limitation, we realized that the voices included in the interviews were limited to the expressions of the faithful and participants in the celebrations of the CN318. At the beginning of the fieldwork stage, we tried to make some contacts to see if it was possible to interview someone in the leadership, in other words, someone responsible for leading the celebrations, so as to also include the view of those who coordinate the scene. However, we were unsuccessful. In addition to the initial distrust expressed by some of the people we approached, who were linked to the church's internal activities, we didn't see any willingness to collaborate on my part. As such, this work does not need the celebrant's view.

As a suggestion for future studies, a comparison could be made between celebrations whose specific focus is the financial life of the faithful. By comparing the services of the leading institutions representing the sector, it would be possible to see the similarities and differences and the marketing strategies used in the celebrations that encourage the consumption of faith.

There are also opportunities linked to financial education since pastors often act as coaches in the services, sharing tips on how the faithful should save and invest their money in a free association between the concepts of Christian stewardship and the financial market.

There is also room to investigate the relationship between faith and conspicuous consumption. In the field, we witnessed several believers who made a point of illustrating their testimonies by highlighting the acquisition of houses in overpriced gated communities, international trips, and imported cars. This occurrence may have been derived from the pastoral discourse since Universal encourages this type of attitude, including through songs that are performed during the celebrations.

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