

Toward a divine economic system: Understanding exchanges in a religious consumption field

Marketing Theory

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Abstract

Marketing theory on exchanges is dominated by market/nonmarket exchanges and their hybrid versions. However, unlike these relatively more secular exchanges, little is known about religious exchanges or “gifts-to-gods” in marketing theory, in spite of evidence to indicate its overwhelming presence around the world. Using the context of a Pentecostal consumption field, this article examines three forms of religious exchanges—exchange with the church (institution), exchange among church members (communal pooling), and exchange with God (sacred) and how they influence the consumption of religion in this context. Instead of market/nonmarket economic systems, the article advances a divine economic system—a system of exchanges governed by divine agents (gods, spirits, saints), which centralizes and legitimizes these religious exchanges. This article extends marketing theory on exchanges, reciprocity, and the consumption and marketization of religion.

Keywords

Exchange, hybrid exchange, Pentecostalism, reciprocity, religion, religious exchange

Introduction

The central tenet of marketing as an academic discipline is exchange (Bagozzi, 1975). Since the Enlightenment, an increasingly disenchanted Western society has slowly shed its belief in the spiritual and religious, leading many in the academy to be concerned with those exchanges that sit outside religious spaces, notably economic (market) exchange (Bagozzi, 1975; Taylor, 2007). Recent work in marketing has demonstrated interest in social exchange, focusing mostly on what Gregory (1980) label as “gifts-to-men,” such as gift exchange (Giesler, 2006; Sherry Jr, 1983), sharing (Belk, 2010), and mutuality (Arnould and Rose, 2016). More recently, researchers have challenged the market/social exchange dichotomy, suggesting instead that many exchanges are

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neither one nor the other, but rather a hybrid of both (Scaraboto, 2015). Religious exchange, however, has been overlooked, in spite of evidence to indicate its overwhelming presence around the world.

Here, I use the term religious exchange to more broadly denote all forms of contemporary human exchanges in a religious structure (McAlexander et al., 2014), during a religious practice (Moufahim, 2013) or with a religious deity (Appau et al., 2020). Religion is a consumption field—a social space where people compete for and demonstrate their relative positions through consumption (McAlexander et al., 2014), and in this consumption field, religion (and spirituality) is consumed as a service or value. Indeed, there has been a recent acceleration in research on the consumption of religion and spirituality (Husemann and Eckhardt, 2019; Rinallo et al., 2013). But these studies privilege the market and its ability to facilitate religious or spirituality experiences, usually overlooking the exchanges that facilitate the consumption of religion and the religious consumption field therein. When it comes to the payment of monies in religious contexts, even when we admit that the boundary between the sacred and the profane is eroding, usually, marketing research problematizes the commercialization of the sacred, suggesting that religious and market exchanges are (expected to be) antithetical (O’Guinn and Belk, 1989). For example, the Pentecostal’s movement’s promise of material wealth to members for their monetary donations has been criticized as “economic imperialism” (Bonsu and Belk, 2010) and a “neoliberal enterprise” (Comaroff and Comaroff, 2000). A notable exception is Moufahim’s (2013) study of gift giving practices among Islamic pilgrims, noting gifts they share with other pilgrims and those they bring back to relatives. But by framing all the exchanges as gifts, Moufahim (2013) overlooked the other forms of exchanges occurring at the pilgrimage site, including those between the pilgrims and the producers of the pilgrimage site and the sellers of the gifts they bought, as well as the exchanges between the sellers and the producers of pilgrimage site.

Marketing research, therefore, does not interrogate how different forms of exchanges occur in religious consumption fields and how they may facilitate or inhibit the consumption of religion. This research attempts to address this gap by posing the research question: how do (religious) exchanges occur and influence consumption in a religious context or consumption field? Addressing this research question is important because although we know relatively much about (secular) market, nonmarket, and hybrid exchanges, we know little about religious exchanges in marketing theory. Yet, the majority of the world’s population still practices institutional religion and spends billions of dollars in religious consumption fields. According to Giving USA, Americans donated over US\$120 billion to religious organizations in 2016. Muslims make compulsory (zakat) and voluntary (Sadaqa) monetary payments (Moufahim, 2013). The Muslim Charity Forum estimates that each year Muslims give about £100 million to charities in Britain alone.

Using a Pentecostal consumption field and the context of a Pentecostal church, Redeemed Baptist Church in Ghana, I address the above research question. First, I unpack three forms of religious exchanges: exchange with the church (institution), exchange among church members (community), and exchange with God (sacred). I examine the nature, purpose, orientation, and reciprocity of each form of exchange, noting their distinctiveness as well as hybrid manifestations of the other forms of exchange. The findings from this research make contributions to knowledge about exchanges in marketing theory by (1) showing how religious exchanges extends on existing forms of (hybrid) exchanges, (2) showing that in the exchange with God, the burden of reciprocity is always borne by the human agent, and (3) unveiling a divine economic system that centralizes and legitimates these religious exchanges, thus extending what we know about market/nonmarket economic systems.

Toward hybridity: Exchange systems in marketing theory

Marketing theory on exchange suggests two dominant exchange systems: social exchange and market exchange. Researchers often contrast market exchange (typified by commercial exchange) with social exchange (typified by gift exchange and sharing) to explain their distinctiveness and dichotomous contrast; one is best understood through differentiation with the other. Market exchange is understood to be more impersonal, formal, and is supported by market economic systems (Belk, 2010; Eckhardt and Bardhi, 2016). Market exchange has logics of competition and self-interest with an orientation toward a balanced reciprocity, which protects and perpetuates the individual's separate economic interests (Sahlins, 1972; Scaraboto, 2015). Ideologically, market exchange is more utilitarian (Marcoux, 2009). Social exchange, on the other hand, is more personal, informal, and is supported by nonmarket relational systems located in group norms of family, kinship, and community ties (Belk, 2010; Eckhardt and Bardhi, 2016). The exchange logics of social exchange tend toward inclusion and mutuality, with an orientation toward a generalized reciprocity—where no immediate and/or direct return is expected—that sustain communal relational ties through a complex network of social debts and gratitude (Arnould and Rose, 2016; Giesler, 2006). Ideologically, social exchange is more anti-utilitarian (Marcoux, 2009).

Some research has, however, challenged this market–social exchange dichotomy, identifying traces of prototypical social exchange elements in market exchange and vice versa (Eckhardt and Bardhi, 2016; Scaraboto, 2015). For example, Price and Arnould (1999) provide evidence of commercial friendships between service providers and customers that blurs the boundary between the impersonality of market exchange and the sociality of social exchanges. Consumers at the Burning Man festival also rely on many market exchange practices to stage their utopian social exchange practices at the festival (Kozinets, 2002). Similar instances of the blurred lines between the market–social exchange dichotomy have been noted in research on collaborative consumption like ridesharing (Bardhi and Eckhardt, 2012) and freecycling (Arsel and Dobscha, 2011).

Building on the blurred boundaries of market–social exchange, researchers have converged on the idea of hybrid exchange systems that exhibit characteristics of both market and social exchange and involve market and nonmarket economies and logics, across different exchange contexts (Price and Belk, 2016). For example, Scaraboto (2015) unpacks the hybrid exchange system that exists in geocaching where players marry prototypical gift exchange practices with transactional practices. The emergence of the so-called sharing economy has also been depicted as a hybrid exchange system that is both social and transactional in orientation with varying degrees of either in different sharing economy contexts (Botsman and Rogers, 2010; Eckhardt and Bardhi, 2016). Some research suggests that hybridity enables people to realize the value of market and social exchanges all at once by giving them the best of both worlds. For example, geocaching members use commercial exchange to sell geocaching coins, gift giving to provide membership to new people, and sharing to give communal access to meals during events (Scaraboto, 2015). The contrasting logics of hybrid exchanges can, however, be competitive and create conflict but can be resolved through compromise or privileging one over the other (Giesler, 2006; Scaraboto, 2015).

But all these exchange systems can be fruitfully theorized as secular (hybrid) exchange systems and logics that are limited to the hybridity of market/social exchanges. We do not know if religious exchange would encompass the same type of hybridity, given that religious exchanges usually involve exchanges between human and divine/nonhuman agents—a different hybridity—which has not been theorized in the marketing literature yet. The anthropology literature, however, offer us some ideas about religious exchanges, which I discuss next.

Religious exchanges

Among the first group of beings with whom men must have made contracts were the spirits of the dead and the gods . . . With them (the gods) it was most necessary to exchange, and with them it was most dangerous not to exchange. Yet, conversely, it was with them it was easiest and safest to exchange. (Mauss, 2002)

As the above quote from Marcel Mauss suggests, from the beginning of time, exchanges have extended into the religious realm where humans offer gifts to the gods and spirits (as well as their human agents) in exchange for various material and nonmaterial returns (Hubert and Mauss, 1981). These religious exchanges were commonly known as “sacrifices,” with animals as the principal vehicles for such expiation, even though human sacrifices were not uncommon at some point in history (Burkert, 1983). In small-scale tribal societies, rituals of sacrifice and offering to the gods, spirits, priests, and the community were common to mark rites of passage, seasons, and even during mundane practices such as before eating a meal (Douglas, 2003; Turner, 1969).

Unlike their ancestors, contemporary adherents to religion do not typically sacrifice animals and slaves to the gods and spirits in exchange for wealth, health, protection, and forgiveness. As a reflection of modern economic systems, adherents pay money and consumer objects to religious deities, institutions, and agents of religious deities, but toward the same ends as their ancestors (Miller, 2004). Visits and/or pilgrimages to religious institutions and places like temples, monasteries, shrines, and pilgrimage historically and presently enable religious exchange as people pay offerings, perform sacrificial rituals, experience transformations, or purchase religious objects and relics for their consumption or as gifts (Husemann and Eckhardt, 2019; Miller, 2004; Moufahim, 2013). Beyond monetary payments, religious exchanges can include asceticism (e.g. fasting, not drinking) and positive actions (e.g. volunteering) (Belk et al., 1989; Miller, 2004).

Religious exchanges have, however, been given less attention in marketing theory for two reasons. First, until recently, the academy was less interested in religion as a consumption field, even though research acknowledged the influence of religiosity and religious themes on consumer behavior in the marketplace (Engelland, 2014; Muniz Jr and Schau, 2005). There has, however, been a recent and growing interest in the consumption of spirituality (Husemann and Eckhardt, 2019) and the marketing of religion (Carrette et al., 2005). These studies, however, focus on the blurred lines between the sacred and the profane (O’Guinn and Belk, 1989), increasing marketization of religion (McAlexander et al., 2014), the emerging marketplaces of spirituality (Rinallo et al., 2013), and the practices and value of consuming religion and spirituality (Appau et al., 2020). They do not fully examine the nature, purpose, and processes of religious exchange practices within these religious or spirituality consumption fields.

Another reason for the little interest in religious exchanges has to do with the assumption that religion belongs in the realm of the social (nonmarket), even though research suggests that religion is being diluted by the market. For example, McAlexander et al. (2014) suggest that marketization is undermining the socializing control of some religious institutions over their members. This argument assumes religion and the market have ever been separate. Thus, although we are aware that monies change hands often times in religious settings and that many religious institutions are very wealthy, we are often more drawn to (and critique) the traces of market exchanges in religion (see e.g. Bonsu and Belk, 2010; Miller, 2004). For example, the Islamic pillar of zakat requires believers to pay about 2.5% of income to the poor, those in debt, recent converts to Islam or to the cause of God (*Allah*) (Moufahim, 2013). Does the zakat constitute a market or social exchange or a

hybrid of both? Is it an exchange with God or an exchange with the recipients of the zakat? Or is it an exchange between the giver and recipient but mediated by God? Does paying zakat influence one's field capital in an Islamic consumption field? By focusing on marketization, we overlook or inadvertently refuse to accept the historical and present commingling presence of different forms of exchange practices and logics in religion. We therefore miss the opportunity to understand the mutually reinforcing influence of these different exchanges on the consumption of religious services. Importantly, we overlook what the hybridity of religious exchange—between humans and the divine—may portend for marketing theory about the dichotomy of market/social exchange and the hybridity betwixt and between.

The goal of this article is to address this gap using the context of a Pentecostal church in Ghana, unpacking different forms of religious exchanges in this context, their hybridity, interdependence, and the divine economic system that centralize and legitimize them. Next, I present the research methods used in this research, followed by the Findings and a Discussion of the contribution of this research.

Methodology

Context: Pentecostalism

Pentecostalism is a neo-Evangelical Christian movement that emphasizes personal spiritual relationships with God through the Holy Spirit (Martin, 2002). Although there are many manifestations of Pentecostalism globally—including Charismatic movements that grew out of Catholic and Protestant churches—most Pentecostal churches have shared beliefs and doctrines. Pentecostalism emphasizes spiritual gifts like healing, glossolalia, and prophecies that are received through baptism of the Holy Spirit of God, dramatic worship styles, charismatic leadership and sermons, and a materialistic doctrine of prosperity for all believers (Gifford, 2004)

Pentecostalism traces its roots to the Azusa Street Revival (1906–1915) in Los Angeles, where Rev. William Seymour, an African American preacher, led series of revivalist meetings characterized by ecstatic experiences and testimonies of healing and experiencing the spirit of God (Anderson, 2013). The name *Pentecostal* derives from the Christian day of Pentecost when the Holy Spirit first filled the apostles in Jerusalem as depicted in the Book of Acts in the Bible (Anderson, 2013). Rev. Seymour's ministry was based on the premise that speaking in tongues, miracles, and the experience of the Holy Spirit did not die with the Apostolic Age, which was the dominant theological thesis at the time (Robeck, 2006). Rev. Seymour's ministry and revival sessions at Azusa Street was a demonstration of this charismatic renewal, and although he met initial rejections from the religious structure of the time, testimonies of people experiencing the Holy Spirit and speaking in tongues spread and he began to gather a huge following (Robeck, 2006).

From its inception, Pentecostalism advanced as a deterritorialized and decentralized religious movement where anyone with the gift of the Holy Spirit could further spread the Pentecostal gospel (Martin, 2002). After the Azusa Street revival ended, the many participants who engaged in this spiritual experience spread the movement through the United States and abroad. "A religion made to travel" (Cox, 2009), Pentecostalism has spread globally with unbridled ease. A religious movement born at the margins of the major religious denominations at the time, Pentecostalism can be fruitfully understood as a post-structural movement that spread with no leader or central structure, willingly adapting to local conditions and speaking to local situations everywhere it went (Appau and Awaworyi Churchill, 2019). With more than a thousand denominations and independent churches,

Pentecostalism is now the fastest growing religious movement in the world with an estimated 560 million members spread across every continent of the globe (Pulitzer Center, 2019).

Data collection and analysis

Data collection for this research was based on an ethnographic approach. Data collection was done at Redeemed Baptist Church (hereafter, RBC), a small Pentecostal church located in central Ghana with some 200 members, many of whom are poor. This is a close-knit community where “everyone knows everyone.” I identified RBC through a personal contact at a Christian radio station who was familiar with ministers who delivered sermons on the radio. I met with the leadership of the church, explained my research project, shared the consent forms, interview questions, and ethics clearance with them. After some deliberation where they sought clarifications, they gave me their consent to proceed with my research.

Data collection involved five months of participant observation and interviews, from August to December 2014. I attended and participated in all Sunday church services during the 5-month period. The data collection process was iterative. I first began with participant observation of church services and social life. Everyone in the church was aware that I was observing them, and the pastor had announced to the church that I was there for research and would be doing observations and interviews. I conducted some initial open-ended interviews exploring life before and after becoming a Pentecostal, their livelihood and family life, and the meaning of their monetary giving in church. During this initial data collection, I found that the church had many different monetary donation funds that members paid. Informants struggled to easily recall all of these funds in interviews so I designed cards with images of all the donation funds that informants could sort into piles and use to talk about their donation practices within each fund.

Informants recruited for the interviews were mostly poor church members who had little to no formal education and had very low-income jobs. Their incomes are irregular with average weekly incomes less than 50 cedis.¹ Some of them are unemployed and have no sources of income of their own. Details of informants are presented in Table 1; all names are pseudonyms. The church pastor helped identify seven initial informants who had the greatest economic hardship. Using this initial pool of informants, I used a snowballing technique to identify more informants for interviews. As I developed rapport among the small congregation, I was able to personally recruit other church members for interviews. Interviews were held in the homes of informants, where they were able to comfortably talk about their donation habits. Overall 28 in-depth interviews were held with 20 informants. Interviews were conducted in the local language of informants, in which I am fluent. Interviews ranged from 2 hours to 4 hours and were audio-recorded. Audio-recorded interviews were translated and transcribed by a professional market research agency and I double-checked them for accuracy.

Data collected also included audio-recorded church service proceedings (with permission), church documents, photographs, and field notes. I recorded church service proceedings because I wanted to capture church service discourse which provides the social script for members. I also kept field notes from participant observation. Overall, data collected included 661 (single-spaced) pages of transcribed interviews and church service recording, and field notes. All these data were used in the data analysis, which followed the iterative hermeneutical approach proposed by Thompson (1997).

I used the NVivo 12 software (QSR International) to organize the data and support initial intra-textual coding. I then went back and forth between data and theory, generating more theoretically

Table 1. Informants.

Pseudonym	Age	Gender	Marital status	Occupation	Role in church
Rev. Odei	50	Male	Married	Pastor	Pastor
Baaba	42	Female	Married	Pastor's wife	Leader
Edinam	38	Female	Married	Petty trader	Member
Effah	44	Male	Married	Petty trader	Leader
Joe	49	Male	Married	Petty trader	Member
Esi	52	Female	Widowed	Petty trader	Member
Mintah	39	Male	Married	Petty trader	Member
Lydia	47	Female	Divorced	Petty trader	Member
Freeman	32	Male	Married	Electrician	Member
Ernest	54	Male	Married	Storekeeper	Leader
Betty	33	Female	Divorced	Storekeeper	Singer
Asantewaa	36	Female	Married	Unemployed	Member
Amoah	46	Male	Married	Tailor	Teacher
Theo	48	Male	Married	Driver	Leader
Joana	38	Female	Divorced	Petty trader	Member
Abena	42	Female	Married	Unemployed	Member
Kukua	48	Female	Married	Petty trader	Member
Louis	70	Male	Married	Unemployed	Member
Julia	23	Female	Single	Nurse	Member
Jennifer	61	Female	Married	Teacher	Member

driven intertextual coding that guided my interpretation. Although I am a practicing protestant, I was raised both as a Catholic in my childhood and later as a Pentecostal. My own religious background and academic training enabled me to be more reflexive in my analysis and interpretation of informants' experiences and narratives. The research project was approved by a University Human Ethics Committee. Next, I present my findings on the forms of religious exchanges at RBC. There were other forms of religious exchanges in RBC; however, here, I focus on the exchanges involving monetary payments. Table 2 presents the summary of the different exchanges, and although I note each of the funds at RBC that fall within each, I use an exemplar (denoted by "*" in Table 2) in unpacking each of these exchanges.

Findings

Exchange with the church

Nature and purpose of exchange. The first group of payments that I observed at RBC consisted of exchanges that were between the individual members and the church as an institution. This group of payments largely mimicked market exchanges due to their transactional nature, utilitarian purpose, individuation of the exchange parties, and balanced reciprocity (Belk, 2010). They include the building fund and bus fund collected quarterly for the maintenance of the church building and the church bus. But the monetary payment that most typified this exchange type was the offertory, which the church called "collection."

Collected at every church service (on Wednesday, Friday, and Sunday), members understood the foundational role and purpose of the offering for the church as payment for the church's

Table 2. Forms of religious exchanges at RBC.

	Exchange with the church	Exchange among members	Exchange with god
Evidence at RBC	*Offertory Bus fund Building fund	*Welfare fund Emergency dues Fellowship dues	*Tithe Harvest Thanksgiving Offering
Exchange partner	Institution	Group	God
Mimics	Market exchange	Social exchange	Sacred exchange
Reciprocity	Balanced	Generalized	Unbalanced
Orientation	Utilitarian	Mutuality	Sacrifice
Relational descriptor	They (Othering)	We (Community)	I (Individualism)
Source of value	Church service	Social safety net	Blessings
Enforcement agent	Church public	Church institution	Church institution
Enforcement process	Sacralization Peer pressure	Sacralization Exclusion	Sacralization

RBC: Redeemed Baptist Church.

*Represents exemplary fund discussed in "Findings."

services. Joe (M, 49) notes that "it is the church's main source of income . . . *they* use it for the administration of the church, such as paying the pastor, paying electricity and water bills, and other things." Asantewaa (F, 36) also notes that "*they* also use the collection to pay the singers and instrumentalists (church band)." Joe and Asantewaa both appreciate that the church incurs costs such as bills and salaries for the pastor to deliver the service that the members consume. Even if the church's stated orientation is not for profit, informants understand that they are paying for the church's service with their offertory. They understand that it is a transaction and their reasons for paying the offertory is utilitarian.

Informants also suggest an impersonality of the exchange here by "othering" the church institution, referring to the church as "they" (italicized)—a separate entity. In addition, the church leadership provides a financial statement at the end of every year disclosing offertory revenue and expenses. The offertory therefore concretizes the church as a service-delivering institution on one hand and the members as the consumers of that service on the other hand.

Payment process. Although the offertory is voluntary and people can pay any amount that they want, the process used to collect the money functions to exclude those who are unable to pay from consuming the church service. Accompanied by upbeat music from the choir, the process of collection requires members to walk or dance to put their monies in a bowl at the front, between the congregation seats and the pulpit. They are guided by an usher to move row by row, and seat by seat, starting from the back rows to the front. The process makes it very conspicuous if someone is unable to pay and stays in their seat as Abena explains:

But the way they do it, even the Pastor can tell that you didn't get up, the one sitting behind you knows you didn't get up and the one sitting beside you also knows you didn't get up so the person won't go to church . . . Because it's done openly, the person will be forced . . . to do it even if he or she doesn't have the money. [Abena, F, 42]

This process practically adopts the church public as a controlling mechanism of social surveillance and social pressure for members to pay the offertory. And this social pressure simply “makes you feel uncomfortable” [Freeman, M, 32] such that you have no choice than to get up to go and pay. To experiment, I even tried to sit down during one such offertory collection.

When I lifted my eyes, I could feel the eyes of everyone on the opposite rows staring at me. I was not sure if it was real or I was imagining it, but I felt so uncomfortable as those in front of me also left their seats, leaving me more exposed. I was not sure what hit me, but before I knew it, I was on my way to go and pay my offertory. When I returned to my seat, I still felt tense. (Field notes, November 9, 2014)

This discomfort that Freeman notes, and which I felt, can actually be a source of embarrassment that causes many members like Freeman and Abena not to come to church when they don't have an offertory. Louis (M, 70) confesses,

I have come to church and young boys and girls at the age of 24 years are all giving offertory but a 70-year-old like me will be sitting down and can't give offertory, then I won't even come and be embarrassed.

In a Ghanaian culture where age is a source of status, Louis' inability to pay offertory in the presence of younger people will be a dent in his status (or symbolic capital) and so he chooses not to attend church if he does not have the money to pay offertory.

Thus, in practice, the offertory functions as an entry or admission fee that members need to pay for, and to access the church service, a hint of balanced reciprocity that gives it a commercial exchange character. Members' deliberate absence from church when they don't have the offertory money can be interpreted as successful marketplace exclusion by the church based on demand and ability to pay or as a form of resistance by these members against the market orientation of the offertory (Appau et al., 2015).

The offertory is not unique to RBC because in most churches around the world, offertory is a common payment, although the process of payment differs. Even in other religions, there are temples that cannot be entered without some item of offering to be given to the deity or to the priests (Miller, 2004). They are not compulsory in principle, but in practice, it is uncommon that people elect not to pay.

Traces of nonmarket exchange. Despite its function largely as a market exchange, the offertory process at Redeemed Church has a social logic that emulates the principle of “from each according to ability to all for our needs” as people can pay any amount based on ability and the collective receipts pay for the commensal production and consumption of the church service. Like the building and bus funds, members do not get any material returns for their offertory payment but giving to this fund enables them to produce and be part of the religious community. Also, the offertory process also relies on the peer pressure of church public to enforce payment and exclude free riders.

In addition, there is a sacred element as Lydia (F, 47) explains: “I feel very bad when I don't have money to pay the offertory. I don't like that at all because the Bible says we shouldn't go to the house of God empty handed.” To Lydia, the church is not just a service-providing institution but also a sacred place of worship. This Biblical allusion that she makes is a common pronouncement that the pastor or church MC often repeats before offertories are collected, making it also an exchange with God. To mark this sacredness of the offertory further, prayers are always

offered after the monies are collected to sanctify the money, rid it of its profane character and sacralize it as an object of oblation to God. Regardless, the exchange with the church largely maintains the separate identities of the members and the church institution, even if it has some solidary and sacred traces.

Exchange among church members

Nature and function. Another form of exchange at RBC consisted of exchanges among church members based on a model of pooling and redistribution of money, from each according to ability to each according to need (Sahlins, 1972). These included the Men and Women Fellowship funds pooled by the men and women's group through monthly payments and paid out to their members who give birth or are getting married. It also included the Emergency fund which was pooled by all church members and given to members who suffered a fire disaster to their homes or shops. Although the Emergency fund was rather ad hoc, due to common events of fires in Ghana, I observed two cases of the emergency fund during fieldwork.

The fund that typified this form of exchange, and which I will focus on here, is the Welfare fund. As the name suggests, Welfare funds are pooled by members to "help the poor and orphaned children in the church" (Esi, F, 52) and "support the sick" (Effah, F, 44). For example, Esi was given 250 cedis to help roof her house when her husband died before completing their new home. Kukua received 400 cedis to help with her daughter's hospital bills. Edinam also received 200 cedis to help with her rent. In addition, members who are getting married receive 100 cedis each to help with the wedding costs. Freeman offers his own experience as an example: "When I got married, because I was always paying and making sure I never owed, I was given 100 cedis. So, that is how I have benefited from the Welfare fund."

Like the other exchanges among the church members, the Welfare fund could be understood as a network of reciprocity "of us, by us, for us." It largely mimicked a social exchange, serving as a form of communal insurance and social safety net for the members. Its mode of pooling and redistribution of money was based on a generalized reciprocity and its orientation was toward mutuality (Arnould and Rose, 2016) as Louis explains:

With the welfare fund, *we* have to be our brother's keeper; each and every person has to be his brother's keeper. Welfare is like *susu* (savings); it's like contribution- I contribute, you contribute and the next time, it will be your turn to receive the contribution. It's a good idea because we have to take it so that when something happens to me, *we* wouldn't now have to be looking for a loan elsewhere to assist. (Louis, M, 70)

Unlike the exchange with the church institution, this was an exchange among the members as a group. Notice here that Louis uses "we" (instead of "they") when describing the welfare fund, suggesting that the exchange among members was inclusive, personal, and guided by a communal ethos.

Pooling and redistribution. The payment process for the Welfare fund was straightforward. Members were required to pay 1 cedi monthly to the Welfare fund, which was then recorded in the members' individual Welfare fund book, which they kept, and also in the Welfare fund central record book, which was kept by the Welfare Chairman. Ernest was the Welfare Chairman and had been elected by the members themselves to serve as the administrator of the funds. In small scale societies, chiefs or heads of households usually performed this role of managing the redistribution

of pooled resources (Graeber, 2011; Sahlins, 1972). Thus, what was contributed by each member was predetermined by the Welfare Chairman based on his discretion of members' abilities.

With the exception of contributions to weddings, which was predetermined, all other cases for which the Welfare fund paid monies to members was determined by Ernest, the Welfare Chairman, in consultation with the Rev Odei, the church pastor. And as he explains below, he ensures that Welfare support to members is kept confidential not to overburden the funds with demands.

It's not all the time we share some of the things with the members because if someone hears that we have helped you, he will feel that we have to help him too. We can't stand in front of the congregation and say: "Whoever has a problem should come to us for help." Can we shoulder the problems if we do that? But if we assess your situation and realize it's too heavy, then we solve it for you. [Ernest, M, 54]

This strategy for controlling the redistribution of the funds potentially could create the perception among some members that the Welfare fund was not managed transparently. By masking what problems qualified for welfare support, it also made it ambiguous to members if a problem they had could benefit from Welfare support. However, Ernest argued that this strategy was necessitated from experience:

One member was admitted at the hospital and even had to undergo surgery. We went to visit her at the hospital but because we didn't have money left in the Welfare account, we couldn't give her any money to support her at the time. She was very angry and said the church didn't do anything for her when she was sick, so she stopped the church. [Ernest, M, 54]

Ernest's decision to control the disbursement of the Welfare funds is to ensure that funds are always available to support members when they are sick to prevent future loss of members who may feel aggrieved because they did not benefit from the pool when they really needed it. Considering the size of the church and the small monthly contributions, it was understandable that not controlling demand would be unsustainable for the Welfare pool of funds. Still what counted as "too heavy" a need and therefore elicited support from the Welfare fund remained at the discretion of the Welfare Chairman.

In addition, like this member who left the church, people exit networks of reciprocity when they perceive that the net gain from the network is negative (Offer, 2012). For similar reasons, Abena stopped paying her Welfare dues as she explains:

I have been paying Welfare dues for many years, but I have never benefited from it. Even if I need help right now and I compare the money I will get our Welfare fund by the number of payments I've made, it won't be up to what I have contributed. If I was saving all that money at the bank, I would be better off than what I will get from our Welfare contributions, so I have stopped paying. [Abena, F, 42]

Abena therefore made the decision to exit the communal pooling because she found no value from it. Instead, she considers using the market to build a personal safety net at the bank. Marcoux (2009) also found that consumers can choose to escape the gift economy to the market economy. But unlike Marcoux's (2009) informants who exited the gift economy to escape the burden of its lingering debts, Abena is escaping the communal pool here to the market because she expects to gain more value from the market than the Welfare communal pool.

Payment to the Welfare fund is voluntary but in principle, members who do not make contributions to the Welfare funds are also excluded from benefiting from the fund. Most informants

agreed that this was fair and right, except Joe and Betty. They both explained that so long as a member pays offertory to the church, then it is not right for the member to be refused help in times of need because they do not pay Welfare dues. Although some informants did not pay regularly, all informants, including Joe and Betty, agreed that it would be beneficial to them to keep up with their payments.

There was no incidence that I noted during fieldwork where a member who did not pay Welfare dues requested help and was refused payment. There were, however, two incidents where two members getting married were forced to pay their outstanding Welfare dues before being paid the 100 cedis benefit. Ernest explained that “on humanitarian grounds, it is better to make people pay what they owe so we help them than to refuse them help when they are in need because we are all members of the church.”

Traces of nonsocial exchange. Although the exchange among members largely reflected a social exchange of pooling and redistribution, we also notice traces of market and sacred exchanges. On one hand, the ethos of “being your brother’s keeper” is a Biblical and Christian moral theme, which gives the pooling a sacred purpose. Freeman poignantly remarks: “If you don’t do it for your brother, then you didn’t do it for God.” On the other hand, the clerical recording of payments and the impersonal arbitrator role of the Welfare chairman bring a commercial character to the exchange. Like a market exchange, paying Welfare dues is a form of savings or investment toward guaranteed future material returns, and those who do not pay are refused the value of the social safety net and communal insurance that the fund offers. With that same market logic, Abena was very calculating in her decision to stop paying Welfare dues because she was not getting value for her payment.

Exchange with god

Nature and purpose. The last form of exchange at RBC constitutes an exchange between individual members and God. They constitute what Gregory (1980) labels as “gifts-to-god.” Like other forms of sacred exchanges such as tribal animal sacrifices, these payments are based on building and maintaining an exchange relationship with the divine agent. The orientation of this exchange is (religious) sacrifice as members give of themselves in exchange for a favor from God (Hubert and Mauss, 1981). The exchange relationship is unbalanced as God is perpetually the superior agent in this relationship and can demand payment from believers.

At RBC, this included the annual *Harvest* (*aforebo*: means sacrifice), which is a voluntary payment given by members every December as an appreciative oblation to God for his year-long protection as well as to secure God’s protection for the coming year. There was also the Thanksgiving Offering, which members voluntarily paid when they have experiences that they attribute to God such as safe childbirth (Betty) or surviving a motor accident (Joe and Theo).

The payment, which typifies exchange with God at RBC, is the tithe. A common payment in many Christian churches, the tithe is one tenth of a person’s income that is paid to the church. Although the historical function of the tithe was to support the church and clergy, and members at Redeemed know that tithe monies are used for the same purposes as the offertory, informants all believe that tithe is demanded by and paid to God. Julia (F, 23) says “God says we should pay tithe . . . so give *I* always pay him the little that is due him.” The tithe as a demanded payment from God is Biblical and therefore beyond question as Jennifer explains:

The Bible says we should pay our tithe according to Malachi 3:10, so that is why *I* give it. The Bible has said it so I can't challenge it; it is from the Bible. So, I can't tell you what I think about it. [Jennifer, F, 61]

First, notice the emphasis of *I* (instead of "they" or "we") by both informants when describing the responsibility for tithe payment, showing that tithing is based on a personal, rather than communal or institutional exchange relationship with God. Also, the scripture in Malachi that Jennifer and many other informants refer to was read every Sunday during church service before tithe payment and is particularly revealing about this exchange with God. It reads:

Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?'" "In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." (Malachi 3:8–10)

This scripture is given a literal translation and members accept this interpretation. Informants note that those who do not pay or even underpay their tithe "have also stolen from God" (Freeman), "are cheating God" (Edinam) and can cause God to therefore "punish you for stealing money from him" (Kukua). The assumption here is that the one tenth portion of the person's income is God's private possession, is sacred to God, and therefore must be set aside. To fail to honor this exchange with God is dangerous as Maus (1925/1990) notes because it can bring "curses" and "punishment" such as "your business does not go on well (Joana), "the devil can meddle in your finances" (Kukua), and "you will lose the money without knowing how" (Ernest).

In addition, members believe that "it is God who helps you to work and make money in the first place, so it is wrong for you not to pay him his share" (Betty). Thus, the member's income is itself a gift from God, and tithe payment is simply a return gift to appreciate God's initial gift of income. This is similar to the Maori forest sacrifice, which led to Mauss (2002) thesis on the spirit of the gift. Marshall Sahlins (1972) argues that the sacrifice of animal parts to the forest was necessitated by the Maori belief that the game that is caught from the forest is first produced by the (*hau* or spirits of the) forest. The sacrifices made to the forest simply constitute an obligation to reciprocate, just as you would expect that if you gave a gift to someone and the person benefits from it, the receiver then has an obligation to make some return gift to you as an appreciation for your initial gift. Failure to reciprocate is not just "dangerous," it is also wrong. Like the traditional Maori, my Pentecostal informants, therefore, bear a perpetual moral obligation to reciprocate their income with gifts to God. In gift exchanges among humans, theoretically, the receiver bears the obligation of reciprocity (Sherry Jr, 1983). In religious exchanges with God, like tithing and the Maori forest sacrifice, the obligation to reciprocate is always borne by the human agent. It is an unbalanced reciprocity.

Rites of payment. The process of tithe payment consists of a sacred rite that underscores its solemnity and sacredness. The sequence of the tithe payment that I observed at RBC do not vary much from those of religious sacrifice in small-scale societies elaborated by Hubert and Mauss (1981). Sequences of the rites involve prayers to mark the start of the rite; exuberant exhortations to members to give to precipitate blessings; pious movement of money from hand into "collection bowls"; solemn accompanying music; and elaborate prayers that mark the closure of the donation ritual.

Prayers by the pastor at the start of the ritual is necessary to purify the congregants offering the money and to purify the money from its profane nature, ridding it—and all other monies owned by the

giver—of any evil magic that may have contaminated it from its circulation in the secular marketplace (Lindhardt, 2009). Religious exchange rites such as these also constitute an instance of exchange where another human agent is necessarily required to serve as an intermediary in the sacred hierarchical boundary of humans and God. Although research suggests that money may be too profane to be offered as gifts (Belk and Wallendorf, 1990), here, money is the object offered as a gift to God.

But the payment is clerically recorded in a tithe book that each member owns, and they put their money in the tithe book when they drop it off into the collection bowl. Unlike the offertory process, members proceed to pay their tithe in no particular order. After the solemn rites of collecting the tithe, the church finance team then collects the bowl, takes the money out, records payments in their own central tithe book, and returns the tithe book to their owner.

The value of blessings. As objects of sacrifice in this exchange with God, monies given as tithe are considered as destroyed. This may explain why Bonsu and Belk (2010) found that their Pentecostal informants did not care what their tithes were used for. Beyond Bonsu and Belk (2010)'s argument, here, I examine the value the Pentecostal informants instead seek for their sacrificed money. The value that members seek from their exchange with God are “blessings,” an emic term that can be understood as an undeserved favor from the divine that materializes beneficially in the person's life.

The pastor, whose role is both evidence and reason for the hierarchy and boundaries of the exchange rites, is the intermediary between the secular desires of members for blessings and the tenets of the sacred (Hubert and Mauss, 1981). For example, during one church service I attended at RBC, the pastor after collecting tithe payment in a similar rite sequence as depicted above then led prayers on behalf of the members to request various forms of blessings for the members. The prayer, uttered in charismatic entreat, is below:

Lord, we thank you this morning. You are great and mighty, and your word tells us that silver and gold are yours. You could ask us for all our monies if you want but because you want us to be happy, you have asked us to bring only our tithes to your house, and it is our prayer that because we have done what you want us to do, let your blessings be upon us [Congregation respond with a loud Amen]. Lord, open major doors of opportunities for your children—be it an opportunity to travel (abroad), whether looking forward to receiving some money from you, whoever is owed for a long time, because of what they have done today, do it for them, in the Name of Jesus Christ, Amen. [Congregation responds with a louder Amen and applause].

(Church Service Recording, September 14, 2014)

The content of this prayer details an interested gift where the monies paid as tithe are charged with entreaties for different blessings. The pastor notes that all wealth including the members' income are gifts from God and implores God to acknowledge the member's tithe as a return gift with “blessings.” Like money, blessings are fungible and can be spent on whatever needs the person has. In the prayer above, the pastor offering the prayer very knowingly customizes his entreaties to his members' needs. Mintah had been trying to travel to Europe for many years for greener pastures but has not had success with foreign embassies. Some members who are petty traders had told me in interviews that customers owed them for items bought on credit but had

yet to pay and this was causing cash flow problems for their business. For these members, the prayer was well-tailored to their desires, seeking to precipitate desired blessings for their giving.

The Pentecostal prosperity doctrine advances that God blesses people with material success in the marketplace when they make monetary payments to God (church) (Bowler, 2015; Maxwell, 1998). The prosperity gospel is prominent at RBC and unsurprisingly, many informants truly believed that their tithing did result in their desired blessings manifesting in the marketplace. Joana, a petty trader who sells pastries, provides her own evidence:

Due to my consistency in paying my tithes, I don't struggle with my business. The very days I think I'm really suffering, those are the days people will just call from nowhere with an intention of bringing me money they owe me or making orders for some of my pastries. Also, whenever I bake, I get people to buy . . . I used to not pay tithe and now that I pay my tithe regularly, I know the difference so as for my tithe I don't joke with it. (Joana, F, 38)

The Pentecostal prosperity gospel advances that sacrificial giving in church must be accompanied by effort in the market where the promises of wealth as blessings for their giving will be reaped (Haynes, 2012; Hladky, 2012). Other informants like Betty, Amoah, Jennifer, and Theo all testify to enjoying gains from the marketplace due to the blessings from their tithe payments in church. Joe, a petty trader who sells watches, even notes that "I notice that every Monday after I pay my tithe on Sunday, people really patronize my watches." By paying their monies in church and (seeking to) reaping the benefits from the marketplace, these Pentecostal informants blur any supposed boundary between God/church and the marketplace (Appau and Awaworyi Churchill, 2019). To the economist, the market is God; to the Pentecostal, God is (in) the market.

But members did not find manifestations of their blessings just in the marketplace. They located it wherever their faith dictated. Faith is a religious concept of nonrational belief that can be employed in the form of chimerical agency (St. James et al., 2011) toward sustaining hope and action toward a desired end. For example, Ernest believed that his tithe payment helped him to secure a highly coveted piece of land in a prime location. Even though the mayor of the town was willing to pay more for it, the owner still decided to sell the land to Ernest. For informants, their children doing well in school (Freeman), being alive everyday (Amoah), being in good health or not falling sick (Louis), and even finding lost money (Joana) are all evidence of God's blessings from tithe payment.

Pentecostals have a "radical openness" to experiencing God's surprises (Smith, 2010), and reflexively locate their "blessings" from their exchange with God in any positive experience, even if it is not what they sought from their (return gift) to God. But by constantly seeking and finding God's blessings, they also reinforce their perpetual obligation to reciprocate God's blessings with continuous tithe payment. Due to the unbalanced nature of this exchange relationship, informants are therefore always dependent on God, and consequently the church, which could derail informants' own agency. In turn, this deepens their exchange relationship with God because "a divinity that constantly makes demands of you creates a far more engaged presence than the one that does not" (Miller, 2016).

Traces of nonsacred exchanges. Exchanges with God at RBC are largely sacred exchanges. But these exchanges still manifest traces of exchange with the church. Although tithing is based on an exchange relationship with God, members sometimes manifest a very transactional motive as if they were paying money in exchange for blessings. In addition, the church clerically records tithe

payment and keeps a record of it, an institutional control that suggests that it is also an exchange with the church. Mintah shares this view, querying that “if the tithe is money that I am paying to God out of my heart, why are you recording it?” For this reason, he considers the tithe in the same bracket as the offertory, noting, “I pay tithe, but I don’t worry myself with it. If I go to church and I have money, I put some in the book for them but if I don’t have money on me, I give offertory.” By considering the tithe and offertory as substitutable, Mintah discounts the tithe as a sacred exchange with God due to the church’s institutional surveillance of its payments through their clerical records.

Still, all other informants accepted that the tithe and other exchanges with God are sacred and differ from their exchange with the church and among themselves. Joana captures this best when she says, “I can owe Welfare dues and the others because those ones don’t go to God, but it is God who instituted tithe.”

Discussion

The objective of this research was to examine how religious exchanges occur. Using the consumption field of Pentecostal Christianity and the context of RBC, I have unpacked three forms of religious exchanges, noting the nature, purpose, orientation, value, and enforcement of these exchanges (see Table 2). On the premise that religious exchanges are prevalent and continue to inform the lives of many people around the world, I argued that understanding how religious exchanges occur is important to marketing theory. In that regard, this article makes several contributions to marketing theory on exchanges, the consumption of religion, and the marketization of religion. I discuss these next.

Toward a divine economic system

Eckhardt and Bardhi (2016) examined the market/nonmarket economic systems that structure and frame most market and social exchanges. Religious exchanges such as the forms at RBC do not fit in either of these economic systems perfectly, nor in the hybridity betwixt and between them. Rather, what is apparent in this context of religious exchanges is a, hitherto unconsidered, divine economic system, which is a system of exchanges centered on and legitimized by divine agents—God, gods, spirits, saints.

At RBC, I discuss three forms of exchange (with the church, among members, and with God) which are hybrid because each manifest traces of the other forms of exchange. But beyond their individual hybridity, they are all umbilically tied together in this Pentecostal consumption field as a single economic system of exchange governed by the Pentecostal God, who is the reason for the congregation’s existence in the first place. This divine economic system (illustrated in Figure 1) legitimizes and coagulates all the forms of exchanges at RBC together under the hegemonic hand of the Pentecostal God (the divine in this context) in a way that is similar to but different from the central role of the market and social norms in market and nonmarket economic systems. Although each form of exchange appears independent, all three are interdependent, influence, and are influenced by each other, making the divine economic system at RBC a system of exchanges.

First, the exchange with the church establishes the church as a religious institution, which produces religious and spiritual services that members consume. The church is therefore a formal representation as “the house of God” as Abena noted and sources its legitimacy from the divine. The divine (at the center) is the primary reason why believers go to religious places of worship. But the exchange with the church is also shaped by the exchange with the sacred (the Pentecostal God

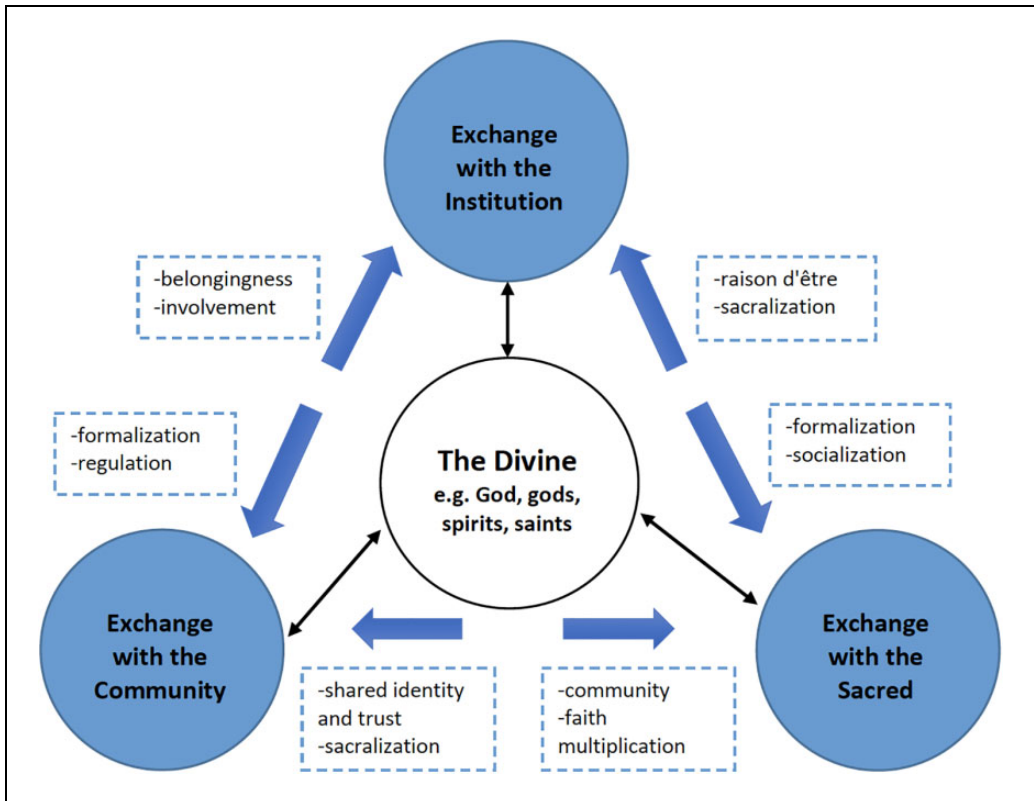


Figure 1. The divine economic system of religious exchanges at RBC. RBC: Redeemed Baptist Church.

in this context), as people come to the church institution as a place of worship to build and grow their relationship with God. Exchange with the church is also shaped by exchange among the church members (religious community), which creates a network of reciprocity leading to a sense of belongingness in the church institution. This could explain Joe and Betty's insistence that even if a member does not pay Welfare dues, the church should still support the member because the person pays offertory. Exchange among the church members facilitates member involvement in the church institution, can be instrumental in retaining members in the church, or make their exit much more difficult (McAlexander et al., 2014). For example, the member who left the church because the Welfare fund did not support her when she was sick shows how the church institution is umbilically tied with the church as a community of reciprocal networks.

The exchange among the church members in the divine economic system of RBC is also legitimated by the divine "to be your brother's keeper." In the same vein, exchange among members at RBC is shaped by the exchange with God. Recall Freeman's belief that "if you don't do it for your brother, then you didn't do it for God." Moreover, the shared exchange relationship with God provides the shared identity and trust needed to build and sustain the communal pooling and redistribution of resources. The exchange with the community is also shaped by the exchange with the church, which provides the formal space for the exchange with the community to exist and function, as well as, provide the formal administration of the pooling and redistribution of money.

Finally, the exchange with God (the sacred) in the RBC divine economic system self-evidently legitimizes and is legitimized by the Pentecostal God who is also the divine in this context. The Pentecostal God is similar to the Catholic God in many respects but is perceived to be more involved in the material well-being and lived experience of believers (Smith, 2010). In some other religious context, the supernatural or sacred agent in a sacred exchange (e.g. burning incense to a Catholic saint) may be different from the divine agent (e.g. Catholic trinity) that legitimize the exchange. In RBC, however, the supernatural agent in members' exchange with the sacred and the divine agent that legitimize its divine economic system are the same Pentecostal God. The exchange with the sacred is made possible by the exchange with the church institution, which provides the sacred space and priests, performs the exchange rites, and socializes members in their exchange relationship with God. The exchange among the church members also shapes the exchange with God. The strong communal ties that emerge from exchange among church members solidifies the individual's faith in the blessings that result from exchange with God through the internal multiplication of shared practices, mimicking, and normativity (Campbell, 1988; Ozanne and Appau, 2019).

In summary, what is evident at RBC is an economic system of three interdependent forms of exchange, which are also hybrid of each other to some extent. While the exchange with the sacred is essentially sacred because it is a direct exchange with a supernatural (nonhuman) agent, the other two forms of exchanges are more profane because they constitute exchanges with/among humans. Still, all are legitimized by the divine that centralize this economic system of religious exchanges. I denote this as a divine economic system of exchanges not because the system itself is divine but because it is centralized and legitimized by the divine, rather than by the market or by social norms. The notion of the divine economic system, therefore, extends prior knowledge of the market/nonmarket economic system dichotomy (Eckhardt and Bardhi, 2016).

Rethinking the marketization of religion

The research on the marketization of religion assumes that it is the market economy that is taking over religion due to the hegemonic control of the market in contemporary neoliberal consumer culture (Carrette et al., 2005; Kozinets, 2002). However, this assumption is steeped in a secularist perspective that privileges the market (economic system). For example, research on the consumption of religion focuses on consumer's quest for transcendence in the market and through market offerings (Husemann and Eckhardt, 2019). Similarly, Eckhardt and Bardhi's (2016) suggestion that exchanges are underlined by *market* and *nonmarket* economic systems privileges the "market" as the bases of discriminating economic systems. We must, however, seriously indulge Ozanne and Appau's (2019) advice to reflexively consider that some consumers (of religion and spirituality) may operate in an alternative metaphysical reality that does not always conform to our secularist market-centered assumptions.

We must therefore reflexively reconsider if for consumers of religion it is the market that takes primacy over religion, or it is the divine (and their religiosity) that takes primacy over the market. For the Pentecostal members in the RBC divine economic system, I argue that it is the latter, and I have shown how their faith in blessings translates to the market. Similarly, Pentecostal and evangelical pastors consider their adoption of marketing practices, mass and social media, televangelism, and market terminologies to promote their churches as a co-optation of the market in God's business, and not the other way around (Appau and Awaworyi Churchill, 2019; Bowler, 2015; Maxwell, 1998). Turkish Muslims who center their religious faith and relationship with God in their boycott of Western brands (Izberk-Bilgin, 2012) underlie the primacy of the divine for

them over the market. In other words, for these people, an economic system that privileges the divine—a divine economic system—supersedes and subsumes the market economy and all other exchange systems.

While it is true that the overt hegemony of (institutional) religion in all aspects of life during the Middle Ages has dissipated over time in the West, research has highlighted how religion continues to subtly and openly influence consumption (in) and the market, even in the West (Botez et al., 2020; Mittelstaedt, 2002; Taylor, 2007). What, therefore, appears to be a silent takeover of religion by the market (Carrette et al., 2005) could possibly be the enduring pervasiveness of a divine economic system in the market, which manifests dynamically across time and space. But in many non-Western contexts like Ghana where religion has never been separated from other spheres of life, institutional religion remains omnipresent in the market and consumption (Appiah, 1993; Appau and Bonsu, 2020). In addition to the marketization of religion, can we then also speak of the “religionization” of the market? Perhaps, the point is not that the market is taking over religion or religion is taking over the market. They have always coexisted and commingled, and either taking primacy is a matter of context. While marketers usually privilege the market’s appropriation of religion in the West, in this research, the more religious Ghanaian Pentecostals privilege religion and engage the market and its logics as a subset within (and along) their various religious exchanges. If future research is to equally privilege the divine economic system and its complexity, there is certainly more to the consumption of religion and its marketization that we can understand.

Hybridity and reciprocity in exchanges

Research often assumes that religious exchanges are homogenous social exchanges, which are then critically examined through the lens of marketization. Instead, this research shows that religious exchanges are heterogenous, and within one context can consist of multiple forms of exchange, which are also complex. Past research suggests hybrid marketing exchanges are those that marry social and market exchanges (Scaraboto, 2015). This research shows that hybrid exchanges can include institutional (market-like), communal (social-like), and sacred forms of exchange. In this context, money also has a hybrid instrumental and terminal economic purpose, which manifest in three distinct forms. When exchanging with the church, money is transformed into material artefacts and service for members’ consumption (e.g. the offertory and bus fund). When exchanged with others, instead, money remains cashable money (e.g. the welfare fund). Last, when exchanging with God, money is destroyed, sacrificed (e.g. tithe).

This research also extends what we know about reciprocity by showing that in the exchange with God, the obligation of reciprocity is always borne by the human agent. Marketing research often focuses on the dichotomy of balanced/generalized reciprocity, suggesting that the obligation of either reciprocity is borne by the recipient of exchange value (Marcoux, 2009). This is because marketing research mostly studies exchanges among humans (individuals, groups, and institutions) where it is assumed that the exchange parties are equal prior to the exchange (Graeber, 2011). In the exchange with God such as at RBC and the Maori forest sacrifice, the relationship is unbalanced at birth and remains so perpetually. The human remains dependent on the divine, and under the assumption that the divine is always giving, the human must always reciprocate the divine’s gift with a return gift. This unbalanced and unilateral reciprocity also characterizes primordial debts (Graeber, 2011).

Conclusion

In this research, I unpack the institutional, communal, and sacred forms of exchange that influence members to pay for church services, enjoy a social safety net, and acquire “blessings” that they spend in the marketplace and in their lives, all from within a Pentecostal consumption field. But the insights from this research, being limited to (monetary) religious exchanges in the context of one form of institutional religion, is just the beginning and further work could examine how (non-monetary) religious exchanges take place in other contexts. While we can draw similar insights of a divine economic system in other institutional religions like Catholicism or Islam, the insights may differ depending on the specific divine agents that are called upon as exchange partners. Moreover, in this research, religion and spirituality are conflated because our informants consume spirituality within their Pentecostal religion. But many people now consume spirituality outside institutional religion and exchanges in these contexts might be characterized by very different dynamics. Research that studies groups of different social classes, locations, and even polytheist religions can offer more insights. Future research can, therefore, further examine spirituality movements, other religious groups, and religious consumption fields to unearth other forms of exchanges and possible manifestations of the divine economic system.

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Note

1. The cedi is the national currency of Ghana. For comparison, 1 cedi is equivalent to US\$0.17, £0.14, and €0.16.

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