

A Biblical Review of the "Bank Emok" Business Practiced by Believers

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ARTICLE INFO

Keywords: Bank Emok, Caritative Diakonia, Faith Dilemma, High-Interest Lending, Transformative Diakonia

Received : 21, December

Revised : 23, February

Accepted: 25, April

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ABSTRAK

This study examines the compatibility of this practice with biblical teachings and its implications for the spiritual lives of believers. Christian participation in this system creates moral dilemmas and damages the church's prophetic witness. Using a qualitative, library-based theological-normative approach, the research analyzes biblical texts, theological literature on usury and professional ethics, and empirical studies on Bank Emok. Findings indicate that high-interest lending directed at the poor contradicts Scripture's consistent emphasis on justice, compassion, and protection for the vulnerable (Exod. 22:25; Lev. 25:36-37; Luke 6:34-35). Through Watchman Nee's framework of occupational ethics, Bank Emok is classified as a "pure trader" enterprise that transfers rather than creates wealth rendering it theologically problematic for believers.

INTRODUCTION

In an era of increasing economic complexity, access to capital remains a primary barrier for low-income communities, particularly in areas where formal banking infrastructure is limited. This is precisely where Bank Emok fills a critical gap: satisfying urgent needs for cash, while simultaneously ensnaring borrowers in an unending cycle of debt.

The term "Bank Emok" originates from West Javanese culture, specifically from Sundanese-speaking communities, where the word *emok* literally means to sit cross-legged on the floor a cultural gesture reflecting intimacy, familiarity, and trust in social interaction. In the context of the informal economy, however, this "sitting together" has been transformed into an arena for financial transactions: a gathering place where borrowers meet weekly to take out new loans or repay old ones, in an atmosphere of apparent warmth that conceals profound structural burdens. The practice operates outside the formal banking system and lacks authorization from the Indonesian Financial Services Authority (OJK). Under Law No. 10 of 1998 on Banking, any entity providing interest-bearing loans must be registered as a financial institution. Accordingly, Bank Emok operations fall clearly within the category of illegal lending activities. Empirical research in Tanjung Village, Karawang Regency, confirms that the borrowing process requires only a national identity card, a family registration card, and a signature with no credit eligibility verification, collateral, or regulatory oversight making it highly susceptible to exploitation.

While formal financial institutions are strictly regulated to protect consumers, informal systems such as this represent a significant challenge to efforts to improve financial literacy and strengthen formal institutions. The community that should be protected is instead left trapped in a system designed to keep them dependent and perpetually indebted. Bank Emok also poses a serious dilemma for the Christian faith. The profit-driven logic of compounding interest stands in direct contradiction to the biblical values of love, justice, and compassion for one's neighbour. As reported in theological scholarship, Christian ethics demands economic practices grounded in distributive justice and solidarity. When believers themselves participate as Bank Emok operators, they risk seriously damaging their Christian witness, being perceived not as peacemakers but as oppressors. The urgency of this study, therefore, extends beyond economic analysis to the integrity of faith and the identity of believers within society.

Five interrelated problems arise from the Bank Emok phenomenon. First, mounting debt from high interest rates impoverishes borrowers and prevents them from escaping the debt trap. Empirical evidence confirms that informal high-interest lending is a chronic financial problem in rural areas, and that such practices drive poor households into debt cycles that are extremely difficult to break. Second, the practice exacerbates economic injustice, marginalizing small borrowers while providing large profits for lenders. Third, social tensions arise as communal relationships deteriorate through aggressive collection and group pressure dynamics. Fourth, spiritual conflict emerges because the practice potentially contradicts the biblical principles of love, justice, and mercy, with

Christian ethical scholarship explicitly rejecting compounding interest as a form of oppression. Fifth, the faith witness of believers is compromised when they become agents of economic exploitation toward their neighbours.

Two research questions form the theological foundation of this inquiry: first, what is the biblical perspective – particularly Christian professional ethics – on the practice of Bank Emok when conducted by believers? Second, what are the spiritual implications of this practice for the faith witness of those involved? The study aims to examine the compatibility of Bank Emok with biblical principles concerning usury, economic justice, and professional ethics, and to evaluate the spiritual consequences for the integrity and witness of believing practitioners. It is anticipated that the findings will provide normative and practical guidance for the church and congregation in responding to this complex economic reality.

LITERATURE REVIEW

Biblical Teachings on Lending and the Prohibition of Usury

Exegetical analysis of key Old Testament texts particularly Exodus 22:25 and Leviticus 25:36–37 – reveals an unambiguous prohibition against the charging of interest or usury. Lexical analysis of the Hebrew term *neshekh* (נִשְׁכָּה), literally meaning "a bite," indicates the exploitative and destructive nature of such interest. The historical context is one of subsistence loans granted to fellow covenant community members in poverty. This prohibition was not merely an economic regulation but a theological command designed to protect the vulnerable and preserve communal solidarity within the people of God.

The term "usury" carries strong negative connotations throughout Scripture, substantially embodied in the meaning of the Hebrew *neshekh*, which derives from a root meaning "to bite" conveying the image of interest as something not merely financial but extractive, unjustly taking advantage of the weak and vulnerable. The principle of economic justice is further reinforced through the distinction between loans to a "brother" (fellow Israelite) and to a "foreigner" (Deut. 23:19–20). This distinction is not ethnocentric but functionally economic: loans to foreigners were generally commercial and productive, while loans to fellow Israelites were charitable in nature, designed to help those in urgent need. The core of the prohibition on usury is thus to prevent profit derived from the suffering and misfortune of community members a principle that elevates social protection above personal wealth accumulation.

Wisdom literature, particularly Psalm 15:5 and Proverbs 28:8, elevates the issue of usury from the legal realm to that of personal ethics and spiritual character. Refraining from lending money at interest is portrayed as a defining quality of the righteous person who is worthy to dwell in the presence of the Lord. Research affirms that Israel was to remember they were God's covenant people; if the poor must borrow out of genuine need, interest was unwarranted, and if charged, it was to be returned before harm ensued.

The Old Testament does not prohibit interest universally but forbids the charging of interest (*neshekh*) on subsistence loans to fellow covenant members in poverty (Lev. 25:35–37; Deut. 23:19–20). Lending to "foreigners" (*nokri*) for commercial purposes was permitted. This demonstrates that the core prohibition targets exploitation, not interest per se. In the New Testament, Jesus does not explicitly prohibit interest, but elevates the ethical standard to "lend expecting nothing in return" (Luke 6:34–35) an invitation to replace transactional logic with the economy of love. In the context of structural poverty such as that surrounding Bank Emok, high-interest lending explicitly contradicts the biblical principles that protect the vulnerable.

In the New Testament, the principle of the prohibition on usury is elevated by Jesus in Luke 6:34–35 into a radical call to lend without expecting any return whatsoever. Verse 34 declares: "And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full." Here, Jesus does not merely prohibit interest (*tokos*) but shifts economic ethics from the domain of legality to that of spiritual motivation. As Lee explains, the phrase "what credit is that to you?" points to the quality of the reward received: if our actions do not surpass what "sinners" do giving only for the sake of return then such action does not reflect the divine character.

Biblical Principles of Professional Ethics

Watchman Nee classifies occupations into three categories. First, producers (farming, animal husbandry): those who increase the abundance of nature. Second, workers (craftspeople, physicians): those who add value through labor and skill. Third, pure traders (speculative commerce): those who merely transfer wealth from one party to another without adding value or abundance. Based on this framework, Bank Emok falls definitively into the third and lowest category that of "pure trader." The defining characteristic of this occupation is profit derived from the transfer, not the creation, of wealth. This classification places Bank Emok in a theologically problematic position for believers, as its fundamental principle contradicts the divine calling to be productive and to increase abundance.

Church Diaconal Ministry as an Alternative

Caritative diakonia describes how the church serves society, especially those facing difficulty. It assists the congregation by providing direct service, addressing social needs, and supporting mental well-being. Christopher and Harisantoso affirm that the church must practice diakonia toward all people, not merely its own members, including those of other faiths. Transformative diakonia is designed comprehensively as a "bridge toward self-sufficiency" through productive skills training and mentoring. Research reveals three forms of empowerment: (1) transformative theological education, (2) economic empowerment and quality education enhancement, and (3) the application of communicative rationality within the church. Transformative diakonia becomes more than mere charitable service. It is a broad missional bridge that unites the Gospel with justice, and churches practicing it demonstrate higher levels of social engagement and a significant impact on surrounding communities.

METHODOLOGY

This study employs a theological-normative library-based research approach. The qualitative, prescriptive, and normative methodology was chosen because it enables the researcher not only to describe the phenomenon but also to evaluate the extent to which the practice aligns with biblical ethical standards as the primary normative authority. The study is descriptive-analytical, focusing on the interpretation of theological literature, Christian ethics, and the socio-economic context of Bank Emok, with reference to a theological-normative approach that emphasizes the protection of the poor from economic exploitation.

Primary data derive from Scripture, while secondary data include theological works, professional ethics literature, and contemporary empirical studies on Bank Emok. Data collection involved thematic and concordance-based biblical study, particularly of key texts including Exodus 22:25, Leviticus 25:36–37, Psalm 15:5, Proverbs 28:8, and Luke 6:34–35. Regarding contextual Bank Emok data, this study did not collect primary data through interviews or fieldwork but rather conducted secondary analysis of recently published, academically verified empirical studies.

Three analytical techniques were employed. First, Historical-Grammatical Exegetical Analysis: examining the lexical and grammatical meaning of key terms in the original languages (Hebrew: *neshekh*, *tarbit*; Greek: *tokos*), followed by historical and canonical analysis to construct a coherent biblical theology of solidarity, economic justice, and protection of the poor. Second, Theological and Professional Ethics Literature Analysis: drawing on Nee's systematic classification of occupations as the primary framework, complemented by comparative analysis with Blomberg and Stott to strengthen and test Nee's framework. Third, Theological-Normative Evaluation: integrating the findings of literary and exegetical analysis into a normative evaluation of Bank Emok's business model with respect to its profit mechanism and social impact.

RESEARCH RESULT

Characteristics of Bank Emok

Bank Emok, frequently equated with the term "mobile bank" (*bank keliling*), is an informal financial institution operating in Indonesia that primarily provides lending services to communities, especially in rural areas. The term "emok" in Sundanese refers to a relaxed, informal sitting position, reflecting the operational style of this practice. It involves lending money directly to clients with requirements that are often more flexible than those of formal banks, making it significant for marginalized communities with limited access to formal banking services. Bank Emok services involve loans with high interest rates, often reaching 20–25% per month. Although providing easier access to funds, Bank Emok faces criticism regarding aggressive collection behavior and the risks imposed on customers trapped in debt cycles. Its role in the local economy is thus ambivalent: on one side, it provides capital access for those unable to obtain formal bank loans; on the other, it can worsen clients' financial condition.

Based on field findings in Tanjung Village, Karawang Regency, Bank Emok charges an interest rate of 25% on the principal, repaid over 50 weekly installments. For example, a loan of Rp5,000,000 is received net at approximately Rp4,750,000 after an initial deposit deduction, but the total repayment reaches Rp6,250,000 equivalent to an effective annual interest rate of approximately 260%. This figure vastly exceeds the interest rates charged by commercial banks (6–12% per year) and even the maximum rate allowed for OJK-registered fintech lenders (36% per year). Consequently, Bank Emok fails to meet national financial legal and ethical standards.

Biblical and Theological Evaluation

Exegetical results from Old Testament texts clearly show the prohibition on interest-taking. The classification of Bank Emok under Watchman Nee's professional ethics framework confirms that it functions as a "pure trader" occupation accumulating profit through the transfer of wealth from borrower to lender, without creating new value or productive output. This theological classification renders the practice fundamentally incompatible with the believer's calling to be productive and to pursue the common good.

Nee's theological framework shows strong convergence with evangelical social ethics, as articulated by John Stott (2006). Both agree that economic practices exploiting the vulnerable are fundamentally inconsistent with Christian faith. The primary point of convergence lies in the principle that the work of believers must reflect the justice and mercy of God. However, a divergence exists in the hermeneutical approach to Old Testament law. While Nee constructs universal occupational categories, theologians such as Craig L. Blomberg conduct more contextual analysis of the usury prohibition, emphasizing that the ban on *neshekh* was specifically targeted at subsistence loans to fellow covenant members in poverty, not commercial lending. This divergence raises the question of whether all forms of lending interest should be categorically rejected, or whether the ethical critique should focus specifically on exploitative interest in the context of poverty.

Nevertheless, convergence is found in the emphasis on motivation and spiritual character. Regardless of interpretive differences on the usury law, virtually all theological perspectives agree that the motivation behind a profession is crucial. Jesus' teaching in Luke 6:34–35 to lend without expecting return represents the highest ethical standard. Bank Emok, driven by the accumulation of personal profit while disregarding its destructive impact on borrowers, clearly contradicts the calling to imitate the generosity of God.

DISCUSSION

Spiritual Implications for Believing Practitioners

The involvement of believers in Bank Emok operations directly compromises their spiritual integrity and character of faith. This practice carries theological implications that damage communal fellowship (*koinonia*) within the church. From a missiological perspective, the most destructive consequence is on the church's witness (*martyria*) within society. Eschatologically, this enterprise carries spiritual consequences in the form of divine displeasure and potential divine judgment (Prov. 28:8). Believers who engage in such exploitation of their neighbours not only violate the letter of Scripture but actively contradict their identity as citizens of the Kingdom of God.

Church Response: Solidarity-Based Economics

The solutions proposed go beyond merely ceasing the practice. They require replacing it with an alternative economic model rooted in Gospel values. Old Testament economic principles are rooted in justice, compassion, and the restoration of human dignity (Lev. 19:9–10). The Jubilee Year (Lev. 25:8–55) functioned as a structural mechanism to prevent the accumulation of wealth and break the cycle of generational poverty. Old Testament economics were thus a direct manifestation of faith, not a neutral system.

Caritative *diakonia* in emergency situations may take the form of food support, healthcare, or economic assistance required for daily activities. Literature shows that the church's diaconal service not only addresses material problems but also teaches the congregation mutual support. Criteria for recipient identification include basic needs availability (food, healthcare, adequate housing), socio-economic conditions (income level, employment status, number of dependents), level of vulnerability (disability, status of women and children, refugees and disaster survivors), and comprehensive assessment procedures (surveys, interviews, collaboration with related institutions, and ongoing evaluation).

Transformative *diakonia* provides a bridge toward self-sufficiency through productive skills training and economic mentoring. Empirical evidence demonstrates the importance of adaptive and transformative pastoral service in confronting the challenges of poverty. Working in conjunction with theories of justice, transformative *diakonia* must not only help those in need but also advocate for justice for the marginalized. The church plays a vital role in protecting and empowering vulnerable groups.

CONCLUSIONS AND RECOMMENDATIONS

The Bank Emok practice conducted by some believers is incompatible with the theological calling of citizens of the Kingdom of God. Analysis of biblical texts demonstrates that high-interest lending, particularly when directed at economically distressed neighbors, contradicts the principles of justice, compassion, and solidarity. Biblical principles emphasize the intent of the heart and the social impact of financial transactions: the sin is not interest per se, but the injustice, greed, and absence of compassion that frequently accompany it.

The solution proposed is not merely to cease the practice but to replace it with an alternative economic model rooted in Gospel values. The church is called to be an agent of transformation through caritative and transformative diaconal ministry. In this context, the church is present to bring light including in responding to poverty through diaconal service. This is the form of integral faithfulness, wherein economic justice becomes an inseparable dimension of the proclamation of the Gospel.

ADVANCED RESEARCH

This study is limited by its library-based qualitative methodology and its focus on the Indonesian context. Empirical research—employing surveys or interviews with believing practitioners and former Bank Emok borrowers would significantly strengthen the findings with primary data. Future research may also explore the effectiveness of specific church-based diaconal programs in providing viable alternatives to informal high-interest lending, and expand comparative theological analysis across different denominations and cultural contexts within Indonesia and Southeast Asia..

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