
THE 4S CONCEPTUAL MODEL BASED ON HERMENEUTICS AND EXEGESIS OF PROVERBS 30:24–28: IMPLICATIONS FOR CONTEMPORARY CHRISTIAN FINANCIAL STEWARDSHIP

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Abstract

Amid growing concerns over financial illiteracy and the declining integration of spiritual values in modern Christian economic life, this study constructs a conceptual model of Christian personal financial stewardship based on a symbolic exegesis of Proverbs 30:24–28. The passage presents four small creatures—the ant, rock hyrax, locust, and lizard—commended for their wisdom. These animals are interpreted as archetypes that embody key principles of financial stewardship. The study aims to develop a biblically grounded and theologically relevant framework for personal financial ethics in the Christian context. Utilizing a qualitative-reflective approach within practical theology, the research employs grammatical-historical exegesis in conjunction with symbolic-narrative hermeneutics, informed by the works of Osborne, Ricoeur, and Vanhoozer. The findings reveal four theological pillars: Sense Strategy (ant), which emphasizes financial awareness of seasonal rhythms; Shield Stewardship (rock hyrax), which promotes ethical and moral safeguarding; System Discipline (locust), which represents internal financial order; and Shift Scaling (lizard), symbolizing adaptive and incremental growth. These dimensions are synthesized into the 4S Conceptual Model and aligned with modern financial theories such as the Life-Cycle Hypothesis, Precautionary Saving, Behavioral Finance, and Adaptive Financial Resilience. The model offers a transformative framework that bridges biblical wisdom and contemporary financial practice. Its implications extend to discipleship, church education, marketplace ministries, and the spiritual formation of financial life.

Keywords: Biblical Financial Stewardship; Symbolic Exegesis; Practical Theology; Proverbs 30:24–28; 4S Conceptual Mode

INTRODUCTION

Amid the increasingly complex dynamics of the global economy, personal financial management has emerged as a multidimensional issue involving spiritual, moral, and social dimensions (Brown & Spence, 2018; Rudnycky, 2011; Sanjaya, 2024; Spence & Brown, 2018). Christians, both as individuals and as church communities, face pressures from a consumerist lifestyle, the expansion of uncontrolled digital debt, and a lack of faith-based financial literacy (Susanto & Baskoro, 2025). A study by Barna Group (2021) revealed that over 74% of church members in the United States experience acute financial stress, yet only 17% receive consistent Scripture-based financial guidance. Likewise, King (2021) notes that most churches lack a systematic framework for integrating faith and financial management in their congregations. These findings confirm that the crisis of financial spirituality is not merely a managerial issue, but a theological concern that requires a deeper, text-based approach. In recent decades, Christian figures such as Larry Burkett (1993), Howard Dayton (2006), Dave Ramsey (2012), and Randy Alcorn (2011) have introduced financial principles emphasizing simplicity, debt freedom, budgeting discipline, and a generous spirit. However, their approaches are generally thematic-devotional, lacking expositional foundations rooted in a specific biblical text unit (Aroge & Mobolaji, n.d.; Lovelace, 2020; Mawikere & Sambeta, 2024; Mustakim, 2011; Prihanto, 2022). This creates an epistemological gap between the symbolic values in Scripture and the reflective-pastoral praxis of financial life (Locke, Shelton, & Smith, 2021; Tolbert, 2023). There is a growing need for a model that is not only ethical but also theological and expositional, capable of bridging biblical structure with a conceptual financial management framework that resonates with contemporary believers (Lase et al., 2024; Purba & Boiliu, 2025; Ta'birampo et al., 2023; Takaredas, 2024; Yuesti, 2013). One biblical text rich in symbolic meaning yet underutilized in financial theological discourse is Proverbs 30:24–28. In this passage, the sage presents four small creatures—the ant, rock hyrax, locust, and lizard—as beings of "exceeding wisdom." The animal symbolism here follows a numerical pattern characteristic of Hebrew wisdom literature, which, as noted by commentators such as Waltke (2004), Fox (2009), and Longman III (2006), conveys moral and structural messages through implicit parallelism. This research constructs an interpretive framework for these creatures using a symbolic-narrative hermeneutic approach as developed by Ricoeur (1976) and further expanded by Vanhoozer (2005), who views the biblical text as a theological drama and symbols as triggers of reflective praxis.

The 4S Conceptual Model developed in this study comprises four main pillars derived directly from the symbolism of the four small creatures in Proverbs 30: Sense Strategy, Shield Stewardship, System Discipline, and Shift Scaling (Bradley, 2020; Canton, 2021; Chen, 1975; Dunlop, 2019; Eom et al., 2021; Gutsche, 2019; Lee, 2019; Rodenhäuser & Mutasa, 2024). Each pillar represents a spiritual and financial character trait essential to Christian personal financial stewardship. This model builds upon and deepens a previous study by Wibiksono (2020), which explored biblical dimensions of financial debt from a thematic perspective, now transformed into a symbolic approach grounded in numerical and structural exegesis. Methodologically, this research adopts a reflective-narrative approach within the framework of practical

theology, as outlined by Osmer (2008), encompassing description, interpretation, normative reflection, and strategic action. The academic contribution of this article is expressed across three layers (Citaristi, 2022; Kenneth Watkin & CD, 2016; Monshipouri, 2024; Rodenhäuser & Mutasa, 2024; Sadique & Naskar, 2022). First, epistemologically, it presents a theological financial model derived from a single explicit biblical text unit, rather than from thematic accumulation. Second, methodologically, it demonstrates that symbolic interpretation can be systematically constructed into a relevant and applicable conceptual model. Third, axiologically, the 4S Model offers a concrete contribution in shaping Christian financial character that is wise, disciplined, and growing in divine wisdom. The main research question guiding this study is: How can Proverbs 30:24–28, through the symbolism of four wise creatures, be interpreted hermeneutically and constructed into a conceptual model of Christian personal financial stewardship that is applicable, spiritual, and relevant for today's believers? The objective of this study is to formulate a theological model capable of addressing the crisis of financial spirituality by rooting itself in the biblical text and reflective symbolic values. The academic significance of this article lies in expanding the horizon of text-based practical theology and developing a contextual framework for congregational financial discipleship. The 4S Model is expected to serve as a reflective, normative, and applicative foundation for churches, marketplace communities, educational institutions, and Christian researchers in building a financial literacy system that is not only functional but also theologically grounded and spiritually transformative. This article is structured according to the IMRAD format, encompassing the background, hermeneutical-exegetical methodology, findings and discussion based on the symbolism of Proverbs 30, and concludes with the model's contributions and implementation recommendations for the church and Christian society (Boer, 2021; Dörmann & Rodenhäuser, 2017; Kelley, 2013; Schmitt, 2017; Solis, 2021; Weiss, 2018).

Kim and Hanna (2019) explored the relationship between spirituality and financial behavior among Christian households, concluding that religious values positively influence debt control and saving habits. However, their study did not root its analysis in the exegesis of a specific biblical text. Morgan (2020) emphasized the importance of narrative-based approaches in faith-oriented financial education, but limited his focus to testimonial and devotional narratives without a formal theological structure. While both studies affirm the relevance of faith in financial life, they fall short in developing a systematic, text-based theological model. The novelty of the present study lies in its construction of the 4S Conceptual Model derived explicitly from the symbolic structure of Proverbs 30:24–28 through a symbolic-narrative hermeneutic approach. By drawing on a specific biblical pericope and integrating theological drama with financial principles, this study bridges the gap between spiritual symbolism and practical stewardship, offering a unique framework that is both theological and applicable to contemporary Christian financial life.

This study aims to formulate a theological conceptual model rooted in biblical symbolism to address the spiritual crisis in Christian personal finance. By interpreting Proverbs 30:24–28

through symbolic exegesis, the research constructs the 4S Model—Sense Strategy, Shield Stewardship, System Discipline, and Shift Scaling—as pillars of Christian financial character. The significance of this research lies in expanding the scope of text-based practical theology and offering a normative and reflective framework for Christian financial discipleship. The model is intended to serve churches, Christian educators, marketplace ministries, and researchers in developing a spiritually grounded, ethically sound, and practically transformative approach to financial literacy and stewardship.

MATERIALS AND METHODS

This study was conducted within the discipline of practical theology using a qualitative-descriptive approach, focusing on the extraction of symbolic meaning from the text of Proverbs 30:24–28 as the foundation for formulating a model of Christian personal financial stewardship. Given that the research object is a biblical text characterized by parallelism and narrative symbols, the chosen method integrates grammatical-historical exegesis and symbolic-narrative hermeneutics. This approach enables a systematic and profound understanding of the text and facilitates its application within the contemporary context of faith-based praxis. Proverbs 30:24–28 was deliberately selected for its presentation of four small creatures described as “exceedingly wise” despite their physical weakness. The symbols of the ant, rock hyrax, locust, and lizard contain profound spiritual and ethical values and offer space for theological-conceptual construction rooted in Hebrew wisdom. This text exhibits consistent numerical patterns, symbolically rich diction, and parallel structures implying progressive interrelations among the creatures. The symbolic meanings embedded in these literary descriptions cannot be fully captured through literal reading; they require a symbolic approach that opens space for reflective and applicative engagement. Aligned with the thought of Paul Ricoeur (1976), biblical symbols are understood to contain a surplus of meaning, layers of significance that extend beyond literal form and invite moral and spiritual participation from the reader. In this context, the study also utilizes the hermeneutical frameworks of Osborne (2006) and Thiselton (2009) to maintain a balance between linguistic validity and symbolic exploration. Moreover, Vanhoozer’s (2005) canonical-dramatic approach to Scripture supports the narrative reading of the four small creatures in Proverbs 30. The analysis also incorporates numerical structures found in wisdom sayings, particularly as contextualized in Asian hermeneutics, as explored by Pattianakotta and Pattianakotta (2024), thereby broadening the interpretive horizon in a cross-cultural theological frame.

The study analyzes the original Hebrew text using the critical edition of *Biblia Hebraica Stuttgartensia* (BHS) as the textual base. The exegetical process includes analysis of word forms, syntactic structure, and patterns of parallelism. Emphasis is placed on key Hebrew terms describing the actions and traits of the creatures in Proverbs 30:24–28, such as נְחָלִים (ants), שְׂפָנִים (rock hyraxes), אַרְצָה (locusts), and שִׂטְחִית (lizards). Each word is grammatically examined to uncover the theological intention within the narrative, including verbs like יִכְנֹנוּ (“they prepare”), which denotes proactive, structured, and systematic action. Following the grammatical exegesis, the next step involves symbolic interpretation through narrative

hermeneutics. This study contends that the creatures in the text do not merely represent zoological facts but convey symbolic messages about spiritual and managerial patterns of life. The ant is interpreted as a symbol of planning and seasonal awareness; the rock hyrax represents protection in weakness; the locust reflects collective discipline without external authority; and the lizard symbolizes adaptability and growth in adverse conditions. These four are not read through speculative allegory but through a narrative-symbolic lens that remains verifiable within the internal structure of the text and the broader tradition of Hebrew wisdom literature. The symbolic interpretations were then transformed into four pillars of the 4S Conceptual Model, each containing both spiritual and managerial functions. The ant forms the basis of Sense Strategy, representing awareness of time and long-term financial planning. The rock hyrax becomes a symbol of Shield Stewardship, emphasizing asset protection, simplicity, and risk mitigation. The locust yields System Discipline, highlighting internal financial order, budget management, and structured decision-making. The lizard generates the pillar of Shift Scaling, signifying progressive growth and adaptation toward higher financial levels. This model is not abstractly constructed but derived through narrative and reflective transposition from the symbolic structures embedded in Scripture. The theological and epistemological validity of the model is ensured through three layers of verification. First, the exegesis is grounded in the original Hebrew text (BHS) and reinforced by academic commentaries from Waltke (2004), Fox (2009), and Longman III (2006). Second, the transformation process from symbol to model follows a traceable, structured pathway from the literary and symbolic framework of the text, avoiding arbitrary speculation. Third, the interpretation aligns with Christian financial spirituality and is anchored in reflective theological literature, including Osmer's (2008) four-fold practical theology method: description, interpretation, normative reflection, and strategic action. Supporting literature is drawn from verified sources, including Scopus-indexed journals, WoS, and reputable academic publishers to maintain scholarly credibility and integrity.

This study was non-empirical and did not include quantitative techniques, field surveys, or statistical generalizations. The scope was limited to the theological dimension of personal financial stewardship among Christian believers. It did not address church institutional finance, macroeconomic policy, or fiscal systems. The primary focus is to develop a conceptual and normative contribution to Christian financial spirituality that is deeply rooted in the biblical text.

RESULTS AND DISCUSSION

The Ant (Proverbs 30:25) – The Pillar of Sense Strategy

The first creature mentioned in Proverbs 30:25 is the ant. The verse states: "*Ants are creatures of little strength, yet they store up their food in the summer.*" This verse was chosen as the foundational unit due to its strong symbolic and theological structure. The primary focus of the exegesis lies in two key Hebrew elements: נְמָלִים (*nemālīm*) and וַיִּכְּנוּ (*wayyākhīnû*). The term *nemālīm* is a feminine plural noun

indicating a collective community that operates synergistically without formal authority. Meanwhile, the verb *wayyākhînu*, a waw-imperfect form of the root יָד (*kun*), morphologically conveys repeated, structured, and anticipatory action. Linguistic analysis of the plural feminine form provides insight into the ant as a social entity driven by internal rhythmic awareness rather than external pressures or commands. The verbal structure used in the context of “summer” (*ba-qayits*) suggests strategic timing—action taken during a season of opportunity. In Hebrew wisdom literature, “summer” often functions not merely as meteorological time, but as a spiritual metaphor for divine timing, grace, and preparation prior to adversity. Through symbolic hermeneutics, the ant is not merely a representation of diligence but a spiritual figure of stewardship characterized by seasonal discernment and internal discipline. The ant works not out of compulsion but from an awareness of time and responsibility. This symbol provides a corrective to consumerist and impulsive lifestyles that disregard divine rhythms. Thus, the ant becomes a model for managerial spirituality that does not depend on external systems but lives out of internalized wisdom. As Blomberg (1999) affirms, the Hebrew wisdom tradition upholds a moral equilibrium between poverty and wealth as reflections of integrity and diligence. The ant represents wise accumulation, not for excess, but for preparedness.

This symbol represents the first pillar of the 4S Conceptual Model: Sense Strategy. This pillar emphasizes that Christian financial stewardship must begin with time sensitivity and strategic foresight. Strategy here is not merely a technical function of budgeting but a spiritual discipline rooted in discerning life seasons permitted by God. Sense Strategy is not about what to do, but when and why to act—because true planning begins with vision, not reaction. In practical terms, this principle encompasses monthly budgeting, long-term goal setting, and cultivating the discipline to delay gratification for improved financial outcomes. The pillar also encourages awareness of life transitions—entering marriage, raising children, preparing for retirement—and responding to them with intentional planning. Underneath these practices lies a spirituality that recognizes financial management as an act of worship, not merely economics. Sense Strategy thus becomes the structural foundation of the entire 4S Model. It sets the conceptual and spiritual direction for the remaining three pillars. Without time sensitivity, protection becomes misaligned, systems lose rhythm, and growth lacks trajectory. By grounding the model in the wisdom of the ant, this study affirms that financial wisdom does not begin with strength or wealth, but with the courage to act according to God’s appointed season.

**Table 1. Practical Applications of the Sense Strategy Pillar
(Symbol: Ant – Proverbs 30:25)**

Financial Aspect	Symbolic Meaning from the Ant	Practical Strategy in Financial Stewardship
Sensitivity to Life Seasons	Ants work in summer before crisis comes – a symbol of acting before needs arise	Identify life phases (student, early career, family formation, pre-retirement) and

		align financial strategies with life transitions and spiritual readiness
Anticipatory Financial Planning	Ants store beforehand, not after the crisis	Create medium-term (3–5 years) and long-term (10+ years) financial plans based on life callings and seasons, not just economic pressure
Priority Setting by Season	Future-focused rather than reactive consumption	Allocate budgets for children’s education, retirement funds, and spiritual investments based on seasonal priorities
Managing Seasonal Income	Ants save harvests during abundance, not during need	Allocate bonuses, festive allowances, or project income into savings and investments, not spontaneous consumption
Integrating Spirituality into Financial Vision	Ant discipline reflects divine order and wisdom in creation	Frame financial vision as part of life calling and daily worship; treat long-term financial goals as a spiritual responsibility

This principle aligns closely with the Life-Cycle Hypothesis (LCH) developed by Modigliani and Brumberg (1954), which posits that individuals rationally plan their consumption and savings over their life cycle: borrowing in youth, saving in productive years, and dis-saving in old age. The symbolic notion of “seasons of life” in Proverbs 30:25 is thus not merely theological—it resonates with a fundamental financial model emphasizing long-range vision and intentional planning. This integration confirms that wise stewardship must account for life stages both systematically and spiritually.

The Rock Hyrax (Proverbs 30:26) – The Pillar of Shield Stewardship

The second creature highlighted in Proverbs 30:26 is the rock hyrax. The verse reads: *“Hyraxes are creatures of little power, yet they make their home in the crags.”* The Hebrew word used is שְׁפָנִים (*shefanim*), referring to small herbivorous animals native to the Ancient Near East, resembling marmots or conies. Zoologically, these animals possess minimal biological defense systems—they have no claws, fangs, or horns—and are easily preyed upon. However, their strength lies not in physical prowess but in the wisdom of their location: they make their home in the rock, not in soft soil or open fields. This structure conveys a potent theological message in the context of wisdom literature. A linguistic exegesis of the phrase בֵּיתוֹ בַּסֵּלֶעַ יֵשֶׁב (“he sets his home in the rock”) reveals a verbal structure denoting deliberate and strategic action. The hyrax does not simply “hide” reactively, but proactively “establishes” its dwelling in a high, solid, and secure place. In Hebrew tradition, the rock symbolizes divine refuge, unwavering strength, and wisdom-rooted foundation. This choice of location is not driven by instinct, but by an awareness of one’s vulnerability. In symbolic-narrative hermeneutics, the rock hyrax is not to be pitied for its weakness but celebrated for its wisdom in seeking protection. It represents a steward who understands limitations, recognizes potential threats, and proactively builds a life system that is shielded, not

by might, but by foresight. Spiritually, it reflects a form of protective wisdom that relies on divine foundations: morally, financially, and existentially. Theologically, such a figure is not strong in themselves but wise enough to be covered by something stronger. As Lephoko (2024) critiques the failures of prosperity theology in cultivating such protection, the hyrax becomes a symbol of ethical responsibility and risk mitigation in an uncertain world.

This symbolic insight is transformed into the second pillar of the 4S Conceptual Model: Shield Stewardship. This pillar emerges from the spirit of protection, not in the sense of withdrawal, but of building structures that can withstand pressure, threat, and uncertainty. Shield Stewardship teaches that Christian financial spirituality is not only about growth but about sustainability and moral security. Practically, this principle calls for the establishment of emergency funds, modest living, and morally sound financial decisions that avoid excessive consumption or predatory debt. Within a faith-based system, protection is not limited to financial capital but extends to the heart (against greed), the soul (against confusion), and the body (against regrettable decisions). Actions include setting aside 3–6 months of household expenses in reserve, imposing personal spending limits, and embracing a minimalist lifestyle rooted in Christian values. Spiritually, Shield Stewardship means laying one's life on the "rock"—that is, the truth of God's Word and unshakable values. This also includes fostering a spiritual community for mutual support, both emotionally and materially. The rock hyrax reminds us that not everyone has great strength, but anyone can seek great protection. In the structural logic of the 4S Model, this pillar functions as a stabilizer and guardian. It reinforces the directional wisdom of Sense Strategy, supports the system of discipline embodied by the locust, and ensures that the growth symbolized by the lizard does not collapse for lack of foundation. Shield Stewardship is not merely an accessory—it is the safeguard of holistic financial spirituality.

**Table 2. Practical Applications of the Shield Stewardship Pillar
(Symbol: Rock Hyrax – Proverbs 30:26)**

Financial Aspect	Symbolic Meaning from the Rock Hyrax	Practical Strategy in Financial Stewardship
Emergency Fund as Fortress	The hyrax shelters in the rock out of self-awareness	Allocate 10–20% of income to build 6–12 months of essential living expenses
Frugal-Defensive Lifestyle	The hyrax avoids open fields; it lives within limits and has risk awareness	Limit consumption, resist lifestyle inflation, and embrace Christian frugality
Financial Risk Protection	Survival is due not to strength but to wise location	Obtain basic insurance (health, life), prepare a will, and develop asset protection strategies
Anticipation of External Crisis	The hyrax embodies caution, not fear	Regularly conduct personal risk analysis; prepare fallback plans for job loss, illness, or disaster

Moral and Spiritual Protection	It's not just about money, but taking the right position before God	Avoid unethical financial practices, reject consumer debt, and resist materialism with a missional lifestyle
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This principle is supported by Precautionary Saving Theory, which suggests that individuals save not only for future consumption but also to guard against uncertainty. Lugilde et al. (2017) demonstrate that saving behavior is often motivated by risk aversion and preparedness. Theologically, saving is not an expression of fear, but of moral responsibility in the face of human limitation.

The Locust (Proverbs 30:27) – The Pillar of System Discipline

The third creature mentioned in Proverbs 30:27 is the locust. The verse declares: *“Locusts have no king, yet they advance together in ranks.”* The Hebrew term used is אֲרֵבָה (*arbeh*), referring to a collective insect species that moves in massive, coordinated swarms. Notably, this verse does not emphasize the locust’s destructive potential, as in prophetic literature, but instead highlights its structural harmony and order despite the absence of centralized leadership. Linguistic analysis of the phrase וַיֵּצֵא חֲצוּץ (vayetze chatsuts) suggests a pattern of synchronized and disciplined movement. The clause *“have no king”* (חֵלֶךְ לָהֶם אֵין) is not merely a biological observation but carries theological resonance: order does not always require imposed authority. This highlights a wisdom principle in Hebrew literature—namely, that internalized structure can create outward discipline. Through symbolic-narrative hermeneutics, the locust is a representation of systemic discipline and rhythmic obedience that emerges not from external coercion but from cultivated inner patterns. It symbolizes a steward who develops consistent financial behavior, lives by a structured budget, and exercises self-governance in economic decisions without needing constant oversight. The image refutes the myth that discipline must come from external enforcement. Rather, it affirms that true order arises from the daily formation of small habits sustained in faith.

This insight is transformed into the third pillar of the 4S Conceptual Model: System Discipline. This pillar affirms that healthy financial management requires not only strategy (as in the ant) or protection (as in the hyrax), but also the formation of an internal system of discipline. It recognizes that vision and safeguards will fail without sustained operational consistency. Practically, System Discipline is embodied in financial recordkeeping, budget planning, expenditure limits, and routine evaluations. For Christians, discipline is not merely a moral quality but a spiritual rhythm—an act of faithfulness in small things. A person practicing System Discipline maintains a household ledger, conducts regular spending reviews, imposes spending boundaries, and cultivates restraint against financial impulsiveness. This pillar also includes habit formation, such as automatic saving, envelope budgeting, and monthly reviews of progress toward financial goals. These practices are not reactive but proactive and

deeply rooted in faith values. They require no external king or supervisor—only internalized conviction and order. Within the 4S framework, System Discipline serves as the operational backbone. If Sense Strategy gives direction, and Shield Stewardship offers protection, then System Discipline is the engine that drives consistency. The locust is a silent metaphor of powerful structure. Therefore, financial discipline is not merely a matter of personal behavior but an embodiment of spiritual maturity expressed through consistent order.

**Table 3. Practical Applications of the System Discipline Pillar
(Symbol: Locust – Proverbs 30:27)**

Financial Aspect	Symbolic Meaning from the Locust	Practical Strategy in Financial Stewardship
Financial Recordkeeping	Locusts march in formation without oversight	Track income and expenses daily, weekly, and monthly using digital apps or physical ledgers
Budget Allocation by Category	Disciplined despite lack of a command structure – internalized order	Divide income into fixed categories: 10–20% savings, 50–60% necessities, 10% giving, 10% education, 10% contingency
Monthly Financial Review	Collective rhythm – life governed by measured routines	Conduct household or small business audits at month’s end to evaluate leaks or deviations from financial targets
Consistent Financial Habits	Locusts act systemically, not reactively	Establish habits such as automated saving, shopping with lists, resisting impulse purchases, consistent giving, and investing
Automated Financial Systems	Locust systems operate independently of external command	Activate auto-debits for savings and investments, set digital reminders for bills and reviews to support disciplined behavior

The symbolic image of the locust, despite lacking a king, yet moving in coordinated order, resonates with the Behavioral Life-Cycle Hypothesis (BLC) proposed by Shefrin and Thaler (1988). This theory posits that individuals practice “mental accounting” and require internal systems of control to curb financial impulsiveness. Financial discipline, then, is not just a matter of habit—it is the product of intentional system design. As such, financial order is not only a matter of practical ethics but a reflection of structured spiritual formation.

The Lizard (Proverbs 30:28) – The Pillar of Shift Scaling

The fourth and final creature referenced in Proverbs 30:24–28 is the lizard. The Hebrew term used is *סַמָּמִית* (*sāmāmîṭ*), which refers to a small, fragile reptile whose precise zoological classification is uncertain. However, within the context of wisdom literature, this creature represents something seemingly insignificant yet surprisingly

capable. The verse reads: *“The lizard you can catch with your hand, yet it is found in kings’ palaces.”* This paradox of vulnerability alongside elevation forms the theological and symbolic heart of the text. Linguistic analysis of the term *sāmāmîṭ*, a feminine singular noun, points to a creature that is subtle, delicate, and easily overlooked. The phrase *יָדָיו יִשָּׁשׁ* (“it can be seized by the hands”) implies not only physical weakness but accessibility, even dispensability. However, the second clause, *“yet it is found in royal palaces,”* turns the narrative sharply: this fragile being somehow occupies the highest of places. In the wisdom tradition, palaces symbolize spheres of influence, access, and elevation—places that are not merely physical but representative of status, favor, and transformational impact. Through symbolic hermeneutics, the lizard becomes a metaphor for adaptive growth and quiet transformation. It climbs not by strength but by tenacity. It enters spaces not by force but by consistency. It endures, adjusts, and advances until it is present in places far beyond its presumed capacity. Spiritually, the lizard embodies a form of financial and personal resilience—one that climbs upward not through sudden leaps but through gradual shifts and persistent faithfulness.

This insight is transformed into the fourth pillar of the 4S Conceptual Model: Shift Scaling. This pillar teaches that genuine financial change does not occur through instant breakthroughs but through progressive, adaptive growth. In the context of Christian personal finance, it refers to capacity development, skill enhancement, and stepwise maturity. The lizard was not born in the palace, but it got there. It did not overpower systems—it moved within them. It grew in silence. Its transformation was not disruptive, but deep. Practically, this principle involves incremental skill-building, vocational upskilling, and transitioning from micro to small-medium enterprise development. It also includes diversifying income streams in ethical ways and making long-term investments in education and sustainability. Shift Scaling emphasizes the importance of long-term vision and patient progress. Financial maturity is not only about overcoming poverty, but about increasing one’s redemptive capacity. In theological terms, growth is not measured by speed but by rootedness.

This pillar also resonates spiritually with the formation of character and faith through small, consistent disciplines. The lizard does not leap—it adheres, climbs, and endures. It corrects the prosperity theology myth that growth must be explosive and immediate. Instead, it affirms a theology of gradual increase grounded in spiritual fidelity. As Alcorn (2011) underscores, faithful financial decisions are not aimed at worldly gain but eternal purpose. The lizard teaches that sacred elevation comes through patient obedience. In the 4S Model, Shift Scaling plays the role of vertical progression. It builds upon the direction of Sense Strategy, the security of Shield Stewardship, and the operational consistency of System Discipline. Without the lizard, the system remains safe but stagnant. With it, the model acquires momentum for movement, access, and expansion. It is not driven by worldly ambition, but by the steady transformation of godly resilience. Shift Scaling invites the believer to rise, not by striving, but by stewarding.

**Table 4. Practical Applications of the Shift Scaling Pillar
(Symbol: Lizard – Proverbs 30:28)**

Financial Aspect	Symbolic Meaning from the Lizard	Practical Strategy in Financial Stewardship
Gradual Capacity Growth	Easily caught, yet reaches the palace, symbol of spiritual elevation	Develop financial and vocational skills: take certifications, enroll in courses, and build literacy consistently
Diversified Income Streams	The lizard enters many places – a symbol of adaptability	Add side incomes: rentals, digital products, mentoring, freelance work, while upholding integrity and divine calling
Incremental and Wise Investment	Not by strength, but consistency	Invest consistently in small amounts: gold, mutual funds, ethical crowdfunding, faith-aligned equities
Adaptation to Economic Change	Small but thrives in elite environments	Adjust strategies during crisis: shift budgets, pivot business, upgrade income, reassess portfolio
Spiritual Transformation through Financial Growth	Lizard's journey is not just spatial, but meaningful	Let financial elevation reflect spiritual growth: reject greed, expand impact, align with God's mission

The symbolic image of the lizard—fragile yet present in places of power—correlates with the principle of Adaptive Financial Resilience, which teaches that individuals must develop the capacity to grow despite volatility. Hong et al. (2022) argue that financial resilience is not merely the ability to endure, but to ascend through adaptive strategies. The pillar of Shift Scaling affirms that Christian financial stewardship is not static, but dynamic. It leads not only to survival but to service.

Integration of the Four Pillars into the 4S Conceptual Model

The four small creatures described in Proverbs 30:24–28—the ant, rock hyrax, locust, and lizard—are not merely isolated metaphors. They form a cohesive narrative construction of wisdom. Through grammatical-historical exegesis and symbolic-narrative hermeneutics, this study has demonstrated that each creature represents a distinct strategic principle in Christian personal financial stewardship, which is synthesized into what we call the 4S Conceptual Model. The ant illustrates Sense Strategy—the spiritual sensitivity to timing, vision, and preparation. The rock hyrax reflects Shield Stewardship—moral and financial protection rooted in an awareness of vulnerability. The locust embodies System Discipline—internalized, repeatable structures that govern daily financial management without external compulsion. The lizard symbolizes Shift Scaling—adaptive and incremental growth into spaces of higher capacity and kingdom influence. When viewed collectively, these four pillars form an integrative system of financial spirituality. Sense Strategy sets direction. Shield

Stewardship provides protection. System Discipline ensures daily consistency. Shift Scaling drives forward progression. Each element is not only theologically rooted in the biblical text but also reinforced by verified financial theories: Life-Cycle Hypothesis, Precautionary Saving, Behavioral Finance, and Adaptive Resilience. This synthesis ensures that the model is both exegetically faithful and practically viable. The model affirms that financial stewardship is not merely about money management but about spiritual maturity, ethical living, and kingdom-oriented growth. It challenges both secular and religious paradigms that either overemphasize wealth or neglect its formative potential. Rooted in the wisdom literature of Scripture, the 4S Model becomes a transformational framework for believers, communities, and institutions seeking a redemptive approach to economic life.

Table 5. Summary of the 4S Conceptual Model Based on Proverbs 30:24–28

Creature	Hebrew Term	Verse Reference	Pillar of the Model	Theological-Symbolic Meaning	Strategic Financial Focus	Supporting Theory
Ant	נְמָלִים (<i>nemālīm</i>)	Proverbs 30:25	Sense Strategy	Sensitivity to life seasons, collective discipline, and proactive preparation	Long-term planning, seasonal budgeting, and vision-based finance	Life-Cycle Hypothesis (Modigliani & Brumberg, 1954)
Rock Hyrax	שְׁפָנִים (<i>shefanim</i>)	Proverbs 30:26	Shield Stewardship	Wisdom in weakness; proactive protection; moral anchoring	Emergency savings, frugality, and ethical restraint	Precautionary Saving Theory (Lugilde et al., 2017)
Locust	אַרְבֵּה (<i>arbeh</i>)	Proverbs 30:27	System Discipline	Collective order without external authority; habitual structure	Cashflow systems, budget categories, and habit reinforcement	Behavioral Life-Cycle Hypothesis (Shefrin & Thaler, 1988)
Lizard	שָׂמָמִית (<i>sāmāmîṭ</i>)	Proverbs 30:28	Shift Scaling	Vulnerability paired with elevation: adaptive transformation	Skill growth, ethical side income, and long-term investment	Adaptive Financial Resilience (Hong et al., 2022)

Together, these pillars demonstrate that Proverbs 30:24-28 is more than a poetic list of creatures. It contains a deeply embedded structure of theological wisdom that, when interpreted symbolically and applied reflectively, can be transformed

into a robust and actionable framework for Christian financial discipleship. The 4S Model is integrative: it blends theological depth with strategic clarity. It is progressive: designed to grow with the individual across life stages. And it is pastoral: adaptable for church education, spiritual formation, and marketplace ministry. The four creatures thus become not only illustrations of wisdom but also archetypes of financial transformation.

CONCLUSION

This study has developed the 4S Conceptual Model of Christian personal financial stewardship based on a symbolic-narrative exegesis of Proverbs 30:24–28, offering a unique theological framework grounded in Scripture and applicable to contemporary financial life. By interpreting the symbolic wisdom of the ant, rock hyrax, locust, and lizard, the model articulates four financial character traits—Sense Strategy, Shield Stewardship, System Discipline, and Shift Scaling—that serve as spiritual and practical pillars for Christian financial ethics. The research affirms that theology can move beyond abstract moralism to offer structured and transformative paradigms for economic decision-making. It also contributes methodologically by demonstrating that symbolic biblical texts, when examined through grammatical-historical and narrative hermeneutics, can yield coherent and doctrinally rich frameworks applicable to lived realities. As a contribution to theology and practical ministry, the model provides valuable resources for congregational discipleship, Christian education, marketplace ministries, and further academic inquiry. Future research is encouraged to empirically validate the model through field studies in diverse church and educational settings, explore its adaptability across cultural contexts, and expand its application to areas such as investment ethics, digital financial behavior, and intergenerational stewardship formation. Such extensions will enhance the model's impact and ensure its relevance for shaping spiritually resilient and economically responsible Christian communities in a complex financial world.

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