



Prosperity Theology Goes Online: Will This Be a Fifth Great Awakening?

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We are entering the latest incarnation of the religious great awakenings in the United States. While e-commerce has been ubiquitous for decades, uniting e-commerce with a great electronic religious awakening is new to our millennia.

According to Statista.com, e-commerce revenue in the United States alone exceeded US\$767 billion in 2021 and is predicted to nearly double within five years. The two largest segments of customer-oriented e-commerce, the business-to-customer (B2C) (for example, Amazon) and customer-to-customer (C2C) (for example, eBay) segments, now account for 13% of total retail sales in the United States, while the trillion-dollar-plus business-to-business (B2B) market (for example, supply chain and raw materials) accounts for

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one-third of all merchant wholesale trade and 10% of retail trade.¹ E-commerce has been growing steadily since the 1990s, with the acceleration increased significantly due to the COVID-19 pandemic.

On the other hand, religious great awakenings have taken place in North America at irregular intervals since the early 1700s. Most historians seem to agree on three great awakenings: the first during colonial times, circa 1730–1740; the second during the early 1800s; and the third from roughly the Civil War to World War II. But some historians also claim a fourth great awakening that began in the 1960s associated with charismatic ministries; religious right positions on social issues such as lesbian, gay, bisexual, and transgender (LGBT) issues, creationism, abortion, and so on; and megachurches. This is the backdrop behind what may be the next wave: the fifth great awakening: digital and Internet-based.

UNDER THE BANNER OF FAITH

One way of measuring the affinity of the apparent disparate domains such as e-commerce and e-religion is by examining end-user license agreements (EULAs) and



privacy policies, for together they circumscribe the relationship between the service and users, customers, or practitioners. On this basis, one sees a striking similarity between the current wave of e-religion sites and traditional e-commerce.

For example, one of the pioneering sites, BibleGateway.com (Zondervan Corporation/Murdoch News Corporation), has a privacy policy barely distinguishable from other online services. Consider the following comparison (<https://www.biblegateway.com/legal/privacy/>):

“We also may obtain certain information through our Services by automated means, such as cookies (including HTTP, HTML5 and Flash cookies), web beacons, web server logs, JavaScript and similar technologies, including technologies designed to obtain information regarding your use of our Services. The information we obtain in this manner may include IP address, mobile device advertising ID, browser characteristics, device characteristics, operating system, language preferences, referring URLs, information on actions taken on our Services, and dates and times you access or use the Services. In connection with our mobile apps, we also may obtain your phone number and details about your mobile carrier.”

This is the wording that Google uses to accomplish much the same purpose (<https://policies.google.com/privacy?hl=en-US#infocollect>):

“The information we collect includes unique identifiers, browser type and settings, device type and settings, operating

system, mobile network information including carrier name and phone number, and application version number. We also collect information about the interaction of your apps, browsers, and devices with our services, including IP address, crash reports, system activity, and the date, time, and referrer URL of your request.... The activity information we collect may include: terms you search for, Videos you watch, Views and interactions with content and ads, Voice and audio information, Purchase activity, People with whom you communicate or share content, Activity on third-party sites and apps that use our services, Chrome browsing history you’ve synced with your Google Account.”

The invasive spirit seems the same. But how is this information to be used and shared? This is explained in the following sections of BibleGateway’s privacy policy:

- › “[We] supplement your personal information collected from you with additional information from publicly and commercially available sources, and/or information from Company affiliates and our business partners;
- › [We] associate your browser and/or device with other browsers or devices you use for the purpose of providing relevant and easier access to content, advertising across browsers and devices, and other operational/business purposes. [underscore added]
- › Through ... ad networks, we can track your online activities over time and across third-party websites and apps by obtaining information through automated means, as described above. The

networks use this information to show you advertisements on our Services or other third-party websites and apps that may be tailored to your individual interests.

- › [Data is shared with] our subsidiaries and affiliates, any of whom may use your personal information consistent with this Privacy Notice or for the subsidiary’s or the affiliate’s own purposes, including marketing purposes... [and] ... Service providers in the US and other jurisdictions who perform services on our behalf... [and] ... Our third party clients or business partners, such as publishers, advertising agencies and social media networks, for marketing purposes, such as targeted advertising.”

So, as the privacy policy makes clear, if you use this service, you’re not just the customer, you’re the product. Given the previous paragraphs, it is not surprising that BibleGateway.com servers do not respond to “do not track” HTTP commands from browsers, making it clear that tracking users is central to their business model.

And just who are these presumably faith-based “subsidiaries and affiliates”? A link is provided to a list that includes:

1. NewsCorp
2. Dow Jones
3. *The Wall Street Journal*
4. MarketWatch
5. HarperCollins
6. Realtor.com
7. REA Group
8. *The New York Post*.

Who could doubt the propriety and piety of sharing personally identifiable information with for-profit denominational affiliates like NewsCorp and Realtor.com? The giveaway is that

BibleGateway.com is owned by HarperCollins Christian Publishing, a division of HarperCollins Publishing, which is a subsidiary of NewsCorp, which is controlled by Rupert Murdoch, as are all of the other “subsidiaries and affiliates” on the list. Irrespective of any alleged religious motivation, the EULA reveals that BibleGateway.com behaves as if it is just another for-profit Internet-based marketing company but operates under the banner of faith.

So what are the faith-based benefits of using the BibleGateway.com e-commerce website? There are four: 1) a daily verse for your consideration, 2)

series-b-1-million-downloads-25-million-prayers/).

Hallow.com is a denominational, Catholic-centered service. According to the website, after considerable “prayer and discernment,” Jones determined that a US\$5/month price point for the premium model struck a reasonable balance between ecumenical mission and reward (“~20% discount to the standard secular meditation apps, but definitely still premium”). As Jones states on the website, “As we’ve seen from our data, folks are way way [sic] more likely to actually build a habit of prayer if they put some skin in

any discussion or the opportunity for public comment.⁴ The issues of fairness and objectivity were neither mentioned nor discussed at the FEC hearing. The potential for circumventing the spirit of federal election laws should not be overlooked.

The Pray.com EULA is a legal work of art, including specificities down to the rights of Pray.com to seek injunctive relief from its users, enumerate arbitration requirements and time limits for filing claims, restrict the jurisdiction for the resolution of any disputes to Los Angeles, and provide a warranty disclaimer derived from the software industry (<https://www.pray.com/terms-of-service>). Perhaps most onerous is the indemnification clause whereby Pray.com customers agree to “defend, indemnify, and hold Pray Parties harmless from and against all claims, damages, losses, costs, investigations, liabilities, judgments, fines, penalties settlements, interest, and expenses (including attorney’s fees) that directly or indirectly arise from or are related to any claim, suit, action, demand, or proceeding made or brought against any Pray Party...” The juxtaposition of indemnification clauses with religious messaging seems antithetical to me. According to Crunchbase.com, Pray.com raised US\$34 million in venture capital from 2016 to 2020 from investors like Science Inc., VMG Partners, and Kleiner Perkins.⁵

While Hallow.com does have a web presence, it delivers content primarily through a mobile app. As with other such services, it offers merch and supports online collaboratories. Their EULA is consistent with BibleGateway.com and Pray.com but with a few notable exceptions. For one, the text of personal journal entries or reflections and “specific session or listening activity [and] engagement with App functionality or posts to in-App groups” may be shared with service providers that specifically include 1) hosting, technology, and communication providers; 2) support and customer service vendors; 3) product fulfillment and delivery

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access to the BibleGateway.com blog, 3) access to a PDF study guide to scripture, and predictably, 4) links to the BibleGateway.com retail merchandise network. The daily verse is the primary freebie. After that, the website works pretty much the same as any online e-commerce outlet. One is compelled to ask whether the daily verse is marketing bait that masquerades as a public service.

VARIATIONS ON THE THEME

Where BibleGateway.com is primarily a B2C pass-through e-commerce website, other religious-themed websites use different business models. Hallow.com, for example, is subscription based. Membership allows subscribers to “create prayer groups with friends and family, download homilies and prayers, and keep a journal.”² Started by CEO Alex Jones with substantial cash infusions by venture capital funds General Catalyst, Contrary, and Susa Ventures, among others, Hallow.com claims to have raised in excess of US\$50 million in 2021 alone (<https://hallow.com/2021/11/03/>

the game and pay for it, thus helping us achieve our mission in a deeper way” (<https://hallow.com/2020/01/23/why-do-we-charge-for-hallow-plus/>). Hallow.com makes it clear that there must be a price to pay for prayer worthy of the name.

Pray.com is a registration-only fee-based service that provides faith-based content to users. Premium for-fee multimedia services include listening to James Earl Jones reading scripture to streaming daily bedtime stories. As of 20 May 2021, the Federal Election Commission (FEC) provided an advisory opinion that permits Pray.com to feature members of Congress who are candidates for federal office to offer “statements about prayer and other matters of faith” to users.³ The FEC opined that since such statements will be made on the Internet, they will not be considered electioneering, and since they will be made only on the Pray.com website, they will not be considered public. (The reasoning behind this opinion escapes me.) As the recorded ZOOM meeting reveals, this opinion was passed by the FEC without

providers; and 4) payment providers (<https://hallow.com/privacy-policy/>). I, for one, would be reluctant to share my most personal thoughts with my hosting, technology, and communication providers as I am prone to vilify my hosting, technology, and communication providers. According to Crunchbase, Hallow raised US\$55 million in venture funding up through November 2021 from sources that include Narya Capital and Peter Thiel.⁶

Like Hallow.com, Glorify-app.com is primarily a mobile platform. Unlike the services mentioned previously, Glorify-app.com allows the user to opt-out of a few data collection options, although there's not enough detail on the website to determine whether and to what degree opting out would accomplish anything. (For example, the website reports that you can opt out of functional data collection without specifying what "functional data collection" means.) Plus, there's the disclaimer that "Even if you opt-out, we may still collect and use non-Personal Information regarding your activities on our Sites and/or information from the advertisements on third party websites for noninterest based advertising purposes, such as to determine the effectiveness of the advertisements." But as effective as their data processing is, their "services do not have the capability to respond to "Do Not Track" signals received from various web browsers" (<https://glorify-app.com/privacy-policy/>). This seems to be a theme in this market. While their EULA provision for automatic data collection is consistent with the others, this is one unusual provision:

"You agree that Glorify is free to use the content of any communications submitted by you via the Services, including any ideas, inventions, concepts, techniques, or know-how disclosed therein, for any purpose including developing, manufacturing, and/or marketing goods or Services."

So before you share your latest intellectual property ideas on Glorify, remember to lawyer up. According to Finsmes.com, Glorify-app has raised US\$85 million as of September 2022.⁷

We include JW.org in our discussion for contrast. JW.org is the website of Jehovah's Witnesses, and the site is intended for proselytizing and providing information about the organization. Two things about this website are noteworthy. First, there is no merch for sale—no coffee cups, prayer shawls, books, nada—at least none that I could find. The resources linked to the website are free downloads. Second, their privacy statement is an anachronism in this venue:

"The data provided in your request or application is accessible to processors involved in the accomplishment of the purpose of data processing and/or to technical support specialists performing tasks related to the operation and maintenance of the technical system. We do not give your personal data to anyone else unless (1) it is necessary to do so in order to provide the service requested by you and we have made a full disclosure to you; (2) we have a good-faith belief that disclosure of such information is reasonably necessary to satisfy any applicable laws or regulations; (3) it is in response to a request from law enforcement authorities; or (4) it is needed to detect and prevent fraud for security or technical issues. By using this website, you consent to our disclosing your personal data to third parties for these purposes only. Any personal data you submit will not under any circumstances be sold, traded, or rented. (<https://www.jw.org/en/privacy-policy/global-policy-personal-data/>)"

So if you are interested in being one of the thousand score to be resurrected,

you can peruse this resource with apparently little fear of being turned into an online product. It appears that Jehovah's Witnesses EULA policies are as iconoclastic as their approach to fundraising and their core beliefs. Needless to say, they do not seek venture capital.

THE FAITH BUSINESS

Online faith-based content providers (FBCPs) are fairly well established at this point. Two of the resources discussed earlier are ranked as the top two "faith and belief" websites by Similarweb.com (<https://www.similarweb.com/top-websites/category/community-and-society/faith-and-beliefs/>). Two factors seem to be drawing the most attention from investigative reporters: the EULAs and privacy policies of these platforms that speak volumes about the underlying motivations and the profit potential of these resources as measured by the enthusiasm generated by investors.

Journalist Emily Baker-White's observations regarding EULAs and privacy policy are consistent with our own⁸:

"Pray.com, Hallow and Glorify have privacy policies that allow them to share user data with business partners for the purposes of targeted advertising and that give them "sole discretion" about when to disclose user information to governments, law enforcement officials, or other 'private parties'."

With occasional exceptions, the websites and social media platforms of the newer FBCPs seem to have taken on a for-profit, e-commerce character, much like other advertising-based, subscription, and freemium services with all their attendant risks. Except for the religious theme, if there's a marketing difference between the religion startups that we've discussed and Google, YouTube, Facebook, and Spotify, it's lost on me. For the most part, these services are structured just like other e-commerce offerings.

But the structure isn't the only similarity. The spate of investor enthusiasm puts an entirely new spin on faith-based investing. Traditional faith-based investing implied an alternative investment philosophy.^{9,10} But in the past decade or so, the meaning has expanded to include FBCPs. And there's apparently a widespread conviction that the profit potential is considerable. More than US\$175 million in venture funding in 2021 alone was invested in "religion apps."¹¹⁻¹³ That venture capital firms throw that much money at a startup craze indicates that the phenomenon is "trending."

We are observing the convergence of prosperity theology and e-commerce into what may become the fifth great awakening. Prosperity theology has been a staple of modern religion for centuries. After all, this is one of the complaints that Martin Luther had with the Vatican's indulgences that led him to the Diet of Worms and reformation in the sixteenth century. History has shown that there is usually no free lunch when it comes to dispensation and atonement. So where is this convergence headed? Does the future hold for electronic communion for digital denominations, favorite icons for wafers and wine, online baptisms, and electronic confirmations for believers? With the addition of sophisticated artificial intelligence algorithms, dynamic, interactive, and participatory online catechisms are possibilities. Would online ecumenical dialog be able to pass the Turing test? And what will the future backplane technologies be that deliver on such offerings? At this point, these are provocative but open questions. With the support of abundant venture capital, online platforms will be moving unhesitatingly toward initiatives that have significant revenue potential.

As we've seen, the online market for religious themes is following the e-commerce playbook in use for the past 30 years: experimentation to determine the potential of an online presence to gain an audience followed

by attempts to associate online presence with revenue streams. From the point of view of online presence and e-commerce, I look at current FBCP websites and apps as a modern counterpart to the Trojan Room Coffee Pot; early web cams that featured online aquariums, backyards, and hallways; and the sundry vanity websites of the 1990s. It is an interesting question to ask whether a more thorough study of these digital artifacts would have led to more accurate predictions of e-commerce success decades later. Some of these 1990s experiments led to successes like YouTube, Amazon, and Netflix. But others led to failures like Kozmo, PurchasePro, and Pets.com. The missive "not everything we can do is worth doing" comes to mind.

PROPHET PROFIT

By far, the most interesting question to me at this writing is: what do the venture capitalists see in FBCPs? What characteristics would instill such confidence? The following observations seem to be relevant to this question:

1. FBCPs are following the path charted by e-commerce over the past 30 years: initial experiments with "free" services to determine the potential of an online presence, followed by the identification of any lurking revenue streams.
2. Prosperity theology has firmly established itself in the U.S. economy. The backstory to the current interest in FBCP e-commerce is chronicled by Reverend Ike's pay-to-play Blessing Plan; Kenneth Hagin's sermon-on-tape media outlet; James Eugene Ewing's direct-mail ministry; Church by Mail; Oral Roberts' divine healing ministries and seed-faith campaigns; and so forth—each of which were examples of profitable commercializations of religious activities. Tent meetings, televangelism, faith

healing, revivalism, and the like have operated with similar business plans and appear to be the precursors to the online ministration under review.

There are lessons to be learned from this backstory on prophet profit. But which of these lessons will port over to FBCPs?

3. Social media platforms are ideal for creating, maintaining, and manipulating thought bubbles¹⁴ or the thought herds that exist within them. The Internet makes it possible to overcome geographical transparency and provide granular messaging—scalably and with dynamic involvement to an arbitrarily sized focus group.¹⁵
4. The recent experience with QAnon has demonstrated how online technologies, particularly social media, are very effective at reinforcing these thought bubbles, affinity groups, and tribes while defeating the impact of distracting or contradictory information sources.¹⁶ In the case of e-religion, will this capability transfer to proselytizing and profit? (QAnon has already been associated with a "great awakening" of its own; see <https://qanon41020.wordpress.com/>.)
5. E-commerce is inherently disintermediating when it displaces traditional brick-and-mortar outlets with online access to the same products. However, this disintermediation need not be predatory on a brick-and-mortar experience—it could be symbiotic. But some fundamental principles seem to account for the difference in effect.¹⁷ First, if the primary advantage of disintermediation is parsimony, convenience, economies of scale, or the novel use of a publicly accessible technology infrastructure, it is unlikely that formidable barriers to

effective competition can be created. If this principle holds true, FBCPs will have to work hard at product differentiation to retain their customer base. Second, an instance of symbiotic disintermediation can reach stability and maintain viability only if the value added is proprietary, inherently unique, difficult to replicate, or legally protected. It is unclear to me how the current crop of FBCPs could be able to maintain market share if online offerings from brick-and-mortar competition should arise. And it remains to be seen how the e-commerce profit motive will affect sharing revenues and tithes for churches.

6. To what extent will e-religion sites be able to take advantage of indirect revenue streams like pass-through (aka click-through) commissions; hosting services (for example, for revenue-generating external partners); customer rewards programs; offering alternative checkout options (for example, Amazon and Google) for commission; hawking and touting (for example, directing users to other partner for-profit sites for a fee); and so forth. These have proven to be strong revenue streams.
7. Will decentralization in the form of C2C business models evolve in this realm? Will there be economic potential for C2C environments akin to eBay and ShopBack or environments that use decentralized peer-to-peer media sharing protocols like BitTorrent? Such being the case, will the world experience religious message binging and flash crowds? It remains to be seen whether faith and trust are portable enough to be sustained in C2C.
8. To what extent will consumers push back at blatantly for-profit

religious platforms? While venture capitalists aren't worried at the moment, online religion doesn't seem to carry the same cachet as the brick-and-mortar counterpart. While it is true that the tithing funding model has ancient origins, so did indulgences. Perhaps there will be a future "council of Trent" on Skype to sort these things out. I am curious to see whether the venture capitalists will prove to be correct on this point.

9. Will the future hold a faith-based zaibatsu business model—that is, a vertically integrated, self-contained conglomerate built around a close-knit or "family" holding company? This might be the eventual structure that dominates FBCP sites as the current sites seem to be consistent with this model. At this time, it appears that the primary industry of these sites is merchandizing, advertising, and multimedia development and distribution. However, it wouldn't be much of a leap for the businesses to expand into for-profit product development; event management; community and political organization; and lobbying and so forth that make full use of the interactive and participatory nature of the Internet. After all, these activities have been associated with synergic organizations for centuries.
10. How effective would e-religion platforms be at proselytizing and support of evangelical, Pentecostal, and fundamentalist causes and movements?

Even without a crystal ball, we can see that these issues will influence the future of FBCPs. It isn't at all obvious to me whether FBCPs will be able to avoid becoming the latest residents of the proverbial startup cemetery or the latest thread in the fabric of future

e-commerce. Will the confidence expressed by the supportive venture capitalists prove to be justified? ■

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