The Transaction Paradigm

Broadly speaking, there are two paradigms under which people operate when relating to each other. They are very different and produce entirely different types of motivation. One is the Transaction Paradigm. The other is the Love Paradigm.

When people conduct business, they operate under the Transaction Paradigm. Each brings something to exchange with the other. Each person examines the other person’s goods and when they agree, they exchange them. This is called a transaction. Each person gives something and receives something of roughly equal value.

Sometimes, one person produces goods or services before the other person is able to pay for them. In this case, there is a period of time when one person owes the other person for the goods or services already provided. Until the debt is paid, there is an imbalance, which produces an unpleasant tension that must be resolved. The Transaction Paradigm motivates the debtor to pay the debt.

This is an appropriate paradigm for business relationships. The longer the debt goes unpaid, the more acute the tension becomes. In most places, the paradigm gains strength from laws that enforce it. If the debtor goes too long without paying, he will have to deal with the authorities and may even end up in prison.

The Transaction Paradigm also applies to other, non-business, relationships. When someone borrows something or asks a favor from someone else, there is often the expectation that the item or favor will be returned. Until it is, there is an imbalance. Though less tangible, this expression of the Transaction Paradigm is very much a part of our daily lives.

The Love Paradigm is radically different. When people relate under the Love Paradigm, they do not expect to get something from the other. They come only to give. When you love someone, you seek his or her best. Your love for them causes you to have a personal interest in their well-being.

Under the Love Paradigm, there are no debtors. Love given is never love owed. If one person gives something good to the other with the expectation that the other will repay, that person is really relating under the Transaction Paradigm. This is not necessarily wrong, but it is pure manipulation to disguise the Transaction Paradigm by pretending to be acting out of Love. “I love you and sacrifice to make you happy. If you loved me, you would try to make me happy too.”

Unlike the Transaction Paradigm, the Love Paradigm can be unilateral. One person may love the other without the other loving in return. This is usually the case for parents and their young children. Because of their love, the parents have a strong interest in the child’s well-being long before the child ever understands that the parents are more than just food machines.

When it comes to the believer’s relationship with God, few would argue that we are in the Love Paradigm. God loved us while we were his enemies. Jesus paid for our sins without requiring
our works. But it is interesting to note how often Christians speak of our relationship with God as if we are really operating under the Transaction Paradigm.

The words of this popular praise song by Scott Underwood provide a subtle example…

Holiness, Holiness is what I long for,
Holiness is what I need,
Holiness, Holiness is what you want from me…

This is the Transaction Paradigm. The singer has something God wants. Apparently, it’s something the singer owes God. It’s as if God is saying, “I have done so much for you. Now you must do something for me. Be holy!” An imbalance must be resolved. God paid a high price on our behalf, now He’s waiting for us to make good on our part of the deal.

There is no doubt that God wants us to be holy. But, Holiness is a gift from God to us, not the other way around. Simply changing “from” to “for” changes the song’s paradigm and corrects the error. “Holiness is what you want for me.” God does not demand holiness merely for His own sake. He wants us to enjoy the rich pleasures of righteousness. This is because He loves us. Holiness is not something we can give Him. It is something only He can give us. And he gives it to us for our mutual happiness.

Under the Transaction Paradigm, two people are separated by a boundary. This “Transactional Boundary” divides the property and interests of each person. This boundary is like a line dividing two columns of an account ledger. When a Transaction occurs, something valuable is exchanged from each side. Under the Love Paradigm, there is no boundary. There is no ledger. Listen to the Apostle Paul’s words in his letter to the Ephesians.

“In this same way, husbands ought to love their wives as their own bodies. He who loves his wife loves himself. After all, no one ever hated his own body, but he feeds and cares for it, just as Christ does the church -- for we are members of his body.” Ephesians 5:28-30

The man is to love his wife as he loves himself. She is part of him and he is part of her. Just as a man cannot be in debt to himself, a man and wife cannot be in debt to each other. This is not to say that the husband cannot give to his wife. He can. And when he does, he is really giving to himself as well. Under the Love Paradigm, he has a personal interest in her happiness. Paul goes on to say that it is the same between Christ and His Church.

Unfortunately, many Christian husbands and wives live with an alienating separation of interests, a Transactional Boundary between them. They each do their share and expect the other to do theirs in return. These marriages look more like business arrangements, than bonds of Love. Each keeps track of the ledger and complains when things are out of balance. “I should be able to go out tonight, you just went out with your friends last week… I bought you that new car, I should be able to get a new set of golf clubs”

Even more unfortunate is the way some Christian Leaders motivate believers. “Jesus walked all the way to Calvary to die for you. What did you do for Him last week?” This is a serious doctrinal error. It cheapens and distorts the true nature of our relationship with the Lord. It is an attempt to manipulate behavior by disguising the Transaction Paradigm with Love. Like a wolf
that separates the sheep from the shepherd, this teaching isolates the Christian from the Lord by establishing a Transactional Boundary.

Once the separation is established in the Christian’s mind, the teaching generates an unpleasant sense of guilt. The Christian’s only hope for relief is to do all he can to pay back the debt. It’s important to point out that this is not the debt of sin. No evangelical teacher could get away with that. This is the Christian’s debt, sometimes called “the debt of gratitude.” Much of what comes from the pulpit can be described as God’s installment plan for the Christian. You can never pay it back completely, but as long as you pay a little every day, you can enjoy temporary relief.

This is a horrible distortion of the Gospel. It was from this burden that Christ died to save us. We do not owe Christ anything because we are his bride. It was His desire to die for us, so we could become His. Our life is His life. The riches of His grace are ours because we are His. We are no longer alienated from Him by any boundary.

This was not always the case. Before Christ rescued us, we were under the Transaction Paradigm. We were separated from God and there was an enormous imbalance. There was no way we could repay the debt. This was the debt of sin. But, when Christ died for us, He did not simply balance the books. He moved us into a different paradigm. He removed all boundaries and made us his bride.

It is a tragedy that so many in the Church grind away each day trying to relieve their sense of guilt before God. The weight of their debt is tiresome. Some believe the way to overcome the unpleasant tension is to become a missionary, commit to reading their Bible, or to perform some extraordinary act of service. But, this is only a temporary fix. When compared to the price God paid for us, no human, working for all eternity, could ever do enough to cause the scales to move even slightly. Under the Transaction Paradigm, there is no permanent relief.

Those trying to repay God become bitter when they come in contact with others who don’t feel the same obligation. Often, pride creeps in and they become convinced that the others are not really committed. Like Martha, they build a case in their minds against the others. But they have no case before God. The relief they desperately long for is already theirs. But they have missed it along the way.

Praise God, Who has rescued us from this burden. He delights in heaping blessing upon blessing on us with no expectation of repayment. He has pulled us out of the mire and made us His children. He has clothed us with royal robes that we may be properly dressed to appear in His presence. What joy comes to the one who understands that his salvation is complete. The gospel is almost too good to be true. But it is true.

Some may complain that this sounds like cheap grace. “If we don’t owe God anything, what is left to motivate us to be holy?” The question is not new and actually appears in the New Testament. It is the question raised by the first five chapters of the book of Romans where Paul delivers the most comprehensive teaching on the Gospel in the entire New Testament. Paul asks, “Are we to continue in sin that grace might increase?” Without going into Paul’s answer, it is enough to point out that he does not appeal to our debt to God. Instead, he appeals to our union with Christ.