

The Current State of Korean Churches in the Era of COVID-19 : Focusing on Worship, Accounting, and Finance

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<요약>

[Purpose] This study utilizes data from an online survey conducted among church members and pastors affiliated with major Protestant denominations in South Korea during the COVID-19 pandemic. It examines the realities experienced by Korean churches in the midst of the pandemic and proposes practical strategies for responding to future non-face-to-face crisis situations.

[Design/Methodology] This study employed a combination of literature review and survey research as its primary research methods. Specifically, it analyzed three sets of online survey data collected from church members and pastors affiliated with major Protestant denominations in South Korea during the COVID-19 pandemic.

[Findings] First, the Korean church should demonstrate outstanding crisis management capabilities, serving as a source of comfort and support for Korean society while contributing to the development of a healthier society and nation in the face of future crises. Second, the Korean church should continue to conduct research on its post-COVID-19 future and establish clear directions for its ongoing development. Third, the Korean church should develop more effective and meaningful strategies for managing and utilizing its financial and accounting resources in order to support its mission and ministry more efficiently.

[Research Implications] At this critical juncture, it has become increasingly evident that the priorities identified by pastors for the future of the Korean church—namely, establishing a sound theology of worship and strengthening believers' everyday faith—should no longer be limited to church sanctuaries or private prayer. Instead, these vital aspects of Christian worship and discipleship should also be intentionally fostered and expanded through online platforms.

<Key words> Pandemic, Uncontact, Korean Church, Worship, Accounting and Finance

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I . Introduction

1. Raising the Issues

The outbreak of COVID-19 in 2020 which struck the whole world has not only devastated our daily lives but also brought about the unprecedented era. World Health Organization (“WHO”) declared COVID-19 a pandemic, the highest warning level for infectious disease where the entire world is under the threat of the widespread disease¹⁾, as the virus spread even faster than SARS in 2003, H1N1 virus in 2009, and MERS in 2015. The crisis is as massive as one brought by Spanish Flu which resulted in 50 million to 100 million losses of lives in 1918 and 1919. WHO announced in November 2021 that since the appearance of the omicron mutation of COVID-19, the cumulative number of COVID-19 cases reached 130 million, and the death surpassed 500,000. Abdi Mahamud, infection prevention control specialist at WHO, said, “In the age of effective vaccines, half of a million people dying, it is really something and is beyond tragic.”²⁾

Many Christians are engulfed by negative emotions as they view COVID-19 as God’s judgment. It is because in the Old Testament, plagues (Haboob) frequently appears as the judgments by God. That is why the primary meaning of the Hebrew word Haboob is ‘God’s judgment’(Kim Ji-Hoon 2021). However, COVID-19 is not just God’s dreadful judgment. Rather, God’s purpose is to eventually bring Christians back to God’s arms through COVID-19. The pandemic has paralyzed our daily lives giving no time for preparation, and Korean Church was no exception. When COVID-19 first spread around the world, churches in Korea adopted the new and changed format of the worship that people have all been offering. They made online worship services as people were unable to meet at church, which leads from ‘Uncontact’ to ‘On contact’(Kang Jun-Min 2021). With a sharp decrease in the number of church members who go to service since 2020, the churches are grappling with adverse circumstance to go back to normal days before COVID-19. Whether they could get back on track is drawing attention. Fortunately, the churches could protect themselves from massive cluster infection in the early stage by single-mindedly following preventive guidelines provided by the Government and related

1) As of February 9, 2022, 0:49 (International Standard Time), the international real-time statistics site, Worldometer, counted 400,291,360 confirmed cases of COVID-19 worldwide. It has been over a month since the number of confirmed cases exceeded 400 million on January 6, 2022. The cumulative toll on deceased was 5,781,088.

2) Abid Mahamud, infection prevention control specialist of WHO, said “In the age of effective vaccines, half of a million people dying, it is really something and is beyond tragic.”

departments.

On the other hand, COVID-19 cases are still increasing, centering around the countries in Southern hemisphere, where the spread of the virus started relatively late compared to the Northern hemisphere.³⁾ Although there is no concrete link between COVID-19 and temperature but still it is hardly likely that COVID-19 will subside soon. Also, many project that it is highly likely to see resurgence of COVID-19 as it is difficult to distinguish between the symptoms of seasonal flu such as cold, pneumonia, respiratory diseases and influenza, and COVID-19 when they overlap each other. Some even concern that in the worst case scenario, the third pandemic will emerge after omicron. Before Korea was hit by COVID-19, uncontact culture was limited to distribution and consumption market of the Korean society. COVID-19 has expanded the uncontact culture ranging from distribution, religion, culture, education, business, work, travel to healthcare in years 2020 and 2021. Considering the fact that uncontact culture will spread further with COVID-19 in year 2022, how Korean churches respond to stern transformation of the world will determine the future; whether Christianity grows or perishes. One good example of the spread of uncontact culture would be the emergence of new type of bank, KakaoBank in 2017. KakaoBank has no offline channel and only operates online. Within just 1 year since its launch, it gathered 6.8 million users and the number grew to 15.44 million and 17.4 million at the end of 2020 and of third quarter of 2019, respectively. It implies that 39.5% of the 44 million people who can open a bank account in Korea is using KakaoBank. This clearly shows how rapidly Korean society is entering the uncontact society.

2. Research Methodology and Scope

This study shows the current conditions of Korean churches in the midst of COVID-19 era, referring to the online research conducted on the church members and pastors of major religious bodies, by conducting literature research method and survey method among various social science research methods. At the same time, it suggests ways to surmount the current uncontact emergencies for the sake of the triumph over the global pandemic. This study focuses on analyzing the following survey questions from online survey data. Below seven questions can be distinguished in three groups; Questions A and B are related to Christian's evaluation on worship during the COVID-19 era, Questions C and D are related to Christian's evaluation on their church leaders (pastors, elders, etc.), and Questions E, F, and G are related to the financial status of the

3) As of February 9, 2022, the number of cumulative confirmed cases by country was the highest in the United States with 78,535,242, followed by India (42,409,052), Brazil (26,776,620), France (20,804,372), and the United Kingdom (17,932,803) followed. The cumulative number of deaths was highest in the United States (932,233), Brazil (633,894), India (505,308), Russia (336,721), and Mexico (309,752).

Korean Church.

Research Question A: (To those who worshiped online/on TV/at home) How was it like to worship at home not visiting church?

Research Question B: (To those who worshiped online/on TV/at home) How did you change your thought about holy Sabbath?

Research Question C: How long do you think it will take for all the church members to get back to church as they did before the outbreak of COVID-19?

Research Question D: What do you think is the most important issue that Korean churches should focus on considering the current COVID-19 crisis?

Research Question E: (To ministers) Was there a change in the amount of offerings collected due to COVID-19?

Research Question F: (To ministers) How does your church receive offerings via account transfer?

Research Question G: If your church became cash-strapped, what area will you restructure first?

II. Worship of Korean Churches in the COVID-19 Era

1. The Growth Process of Korean Churches

In 1884, a Protestant church was established in Gyeonggi-do Song, and in 1890, 11 missionaries went to Korea. About five years later, in 1895, the number of church members increased to 582. After that, the Union Theological Seminary was first built in 1905, and after that, even under the Japanese imperial rule, there were trials such as visiting shrines, but the Korean church developed a strong evangelistic movement and achieved remarkable growth. On August 15, 1945, 36 years of Japanese imperial rule ended. On the other hand, after that, there were many difficulties such as the division of the Korean church and the outbreak of the June 25th War. He prepared and promoted the evangelistic movement. In 1980, the "80 World Evangelization Assembly" was held, and the world missionary work continued.

I am grateful to God that the Korean church has achieved such rapid growth. At the same time, however, there were many problems, among which the extreme division of the church was a serious problem. COVID-19, which first emerged in China in December 2019 and spread around the world, has caused nearly 600 million confirmed cases and 6 million casualties worldwide, but is still far from over. The decline of religion after the 18C Lisbon earthquake is a great lesson for the church today. In Roman times and Fests of the past, the Church responded to the sacrificial

devotion of Christians to the sick and the difficult neighbors. However, social disasters like this all over the world make people realize that Christianity has given the right meaning to COVID-19 and that the church has not played a role of social responsibility to overcome COVID-19. I felt a great disappointment and rather turned them away from the church.

Since the early days of Christianity, Korean churches have made many contributions to Korean society, sharing life-and-death remission with difficult neighbors. Specifically, her major achievements include the beginning of the women's liberation movement, the youth movement, and the equality movement. The Sassil Church should continually pursue spiritual growth. However, what is conspicuously lacking in Korean churches is sociality, or social responsibility. However, people disappoint and ignore churches that do not fulfill their social responsibilities. During the past COVID-19 period, individual churches also went through very difficult times and felt threatened to the point of existence, but nevertheless, churches still have a social, i.e. public responsibility to society must be fulfilled. That is why the church exists here.

2. Pastoral Conditions of Korean Churches

During the early 2020, Centering around the city of Daegu, COVID-19 has spread in South Korea at an alarming pace. The Governor of Gyeonggi Province at that time warned that to those who go to service not complying with disinfection guidelines, the right to indemnity would be claimed.⁴⁾ Korean Church “K” that has been 93 years since its establishment, is one of the churches that put offline worship on hold and shifted to online worship early on. The elders gathered at Kakao Talk chat rooms to discuss the response measures for COVID-19. They carefully monitored the development of COVID-19 cases through news over the week, and made swift decisions on turning to online worship and online church school, closing church cafeteria, and choosing leaders to be in charge of COVID-19 response. In addition, in recognition of the importance of online ministry, Church “K” created Online Ministry Committee to carry out diverse ministry online. In the meantime, Church “P” held Drive-in⁵⁾Worship at a large parking lot to actively join preventive measures and maintain the value of church at the same time. It was possible because Church “P”’s parking lot can serve about 300 cars at once. Specifically, Church “P” secured voice channel mobilizing 5 FM radio frequencies. Church members parked their cars maintaining distances and listened to the voice of the minister in their own cars. Such Drive-in Worship was unfamiliar to many, but as other churches enumerated the method, it has emerged as

4) It is the right of a person who has paid off his/her debts for another person to claim repayment from another joint or principal debtor.

5) Drive-in Worship refers to a type of worship where church members gather at a parking lot and worship in their own cars using government approved FM radio frequency. Risk of infection is low since all people are separated in their own cars.

an alternative in emergency situation.

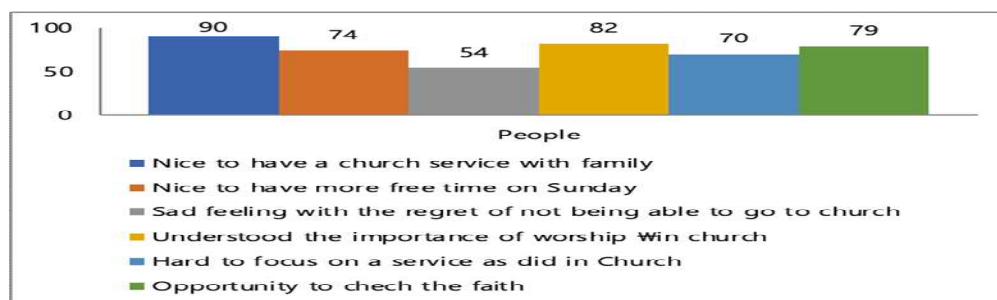
However, underground churches and dependent churches, which lacked human and material resources compared to middle and large churches, had to face COVID-19 without any preparation. This is an example of the Church “S”, which used to worship in the basement of a shopping mall in Ilsan, Gyeonggi Province, recently purchased a church building in other region of Gyeonggi Province and relocated the church. Even though the church finally purchased its own church building after many twists and turns it had to face the sorrow of the dependent church because the situation was not much different from when it paid monthly rent due to the financial burden of paying interest on bank loans every month by month. In the situation where online worship is recommended, small churches such as the S Church, which did not have proper broadcasting equipment, could not give up on offline worship, so they continued offline worship by keeping quarantine rules while restricting access of other church members.

3. Church Members' View on Worship in the COVID-19 Era

In the early April, a Christian organization⁶⁾ published a report on ‘Influence of COVID-19 on Korean churches.’ It drew much attention from the Christians for it was the first research report on online worship of Korean churches.

1) Review on Online Worship of Church Members who worshiped Online / on Television / at home

To the Question A - How was it like to worship at home not visiting church? - the respondents answered as <Figure 1>.



Source: General Assembly of the Presbyterian Church of Korea. 2020. p.123.

<Figure 1> Opinions on Online Worship of Church Members who worshiped online / on Television / at Home

6) The Korean National Association of Christian Pastors and Christianity Media Forum of Korea conducted an online survey of 1,000 Protestants on ‘The Impact of COVID-19 on Korean Churches’ from April 2, 2020 to April 6, 2020, and reported the result.

Some showed positive responses such as 'It was nice to worship with family members'(90%), 'I liked online worship because I could save time'(74%), and 'I could look back on my religious belief'(79%). 'I felt sorry for not being able to go to church'(54%), 'I realized how precious worshipping in church was'(82%), and 'It was more difficult to concentrate compared to offline worship'(70%) were negative responses.

2) Opinions on Holy Sabbath of on-site Worship Participants

On-site worship participants responded as shown in <Figure 2> to the question of what they came to think about keeping the Sabbath (Question B). Responses were divided in 'Sunday worship should be held in the church in a weekly basis considering the concept of keeping Sabbath' (41%) and 'It can be replaced by online worship or home worship' (55%).



Source: General Assembly of the Presbyterian Church of Korea. 2020. p.124.
<Figure 2> Opinions on Holy Sabbath (on-site Worship Participants)

However, more than half of the people thought that they did not have to hold Sunday worship at church. It should be interpreted that the church members did not change their minds, but they realized the importance of on-site worship at church on weekdays by worshipping online.

4. Pastors Evaluation of Worship in the COVID-19 Era

An emergency survey⁷⁾ on COVID-19 was conducted on 1,135 Korean pastors at the nation's leading Presbyterian Church in May on how they view the type and the overall service as they undergo COVID-19.

- 1) Estimated number of attendances of church members and expected recovery period from the decline

7) The Presbyterian Church of Korea requested NCOM Research to conduct a survey of 1,135 pastors in charge of the General Assembly of the Presbyterian Church of Korea on pastoral state and projections in the era of COVID-19. The survey was conducted for 5 days from May 28, 2020 to June 1, 2020.

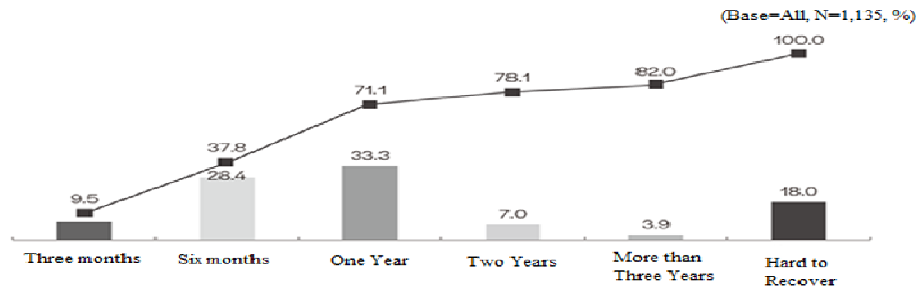
The pastors viewed the number of church members after the end of COVID-19, as shown in <Table 1>.

<Table 1> Estimation of attendant church members

Classification		Number of Cases	Expected to decline	No change expected	Expected to grow	Not sure	Sum
Size of Church (Attendance of older adults)	Below 29	(481)	38.0	48.9	6.1	7.0	100.0
	30-99	(351)	48.4	46.3	3.0	2.3	100.0
	100-499	(226)	67.3	22.0	6.8	3.9	100.0
	Over 500	(77)	70.1	20.7	6.9	2.3	100.0
	Total	(1,135)					

Source: General Assembly of the Prebyterian Church of Korea. 2020. p.191.

On the other hand, as shown in <Figure 3>, to the Question C that asks how long it would take to recover from the decrease in attendance, one-third of the respondents answered it would take 'one year' (33.3%) and 28.4% answered 'six months'. 18.0% said 'it is unlikely to recover'.

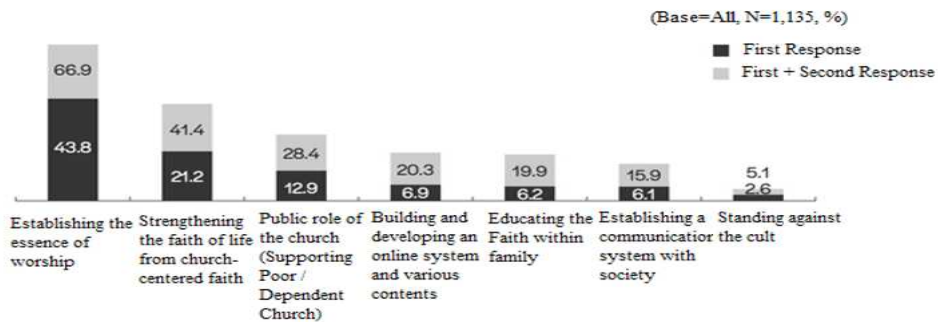


Source: General Assembly of the Prebyterian Church of Korea. 2020. p.201.

<Figure 3> Estimated period of recovery from the decrease in attendance

2) Areas that Korean Churches must focus on after experiencing COVID-19

Despite the difficulties of the COVID-19 crisis, there are some areas that the Korean church should pay attention to (Question D).



Source: General Assembly of the Prebyterian Church of Korea. 2020. p.204.

<Figure 4> Areas that the Korean church must be interested in while experiencing COVID-19

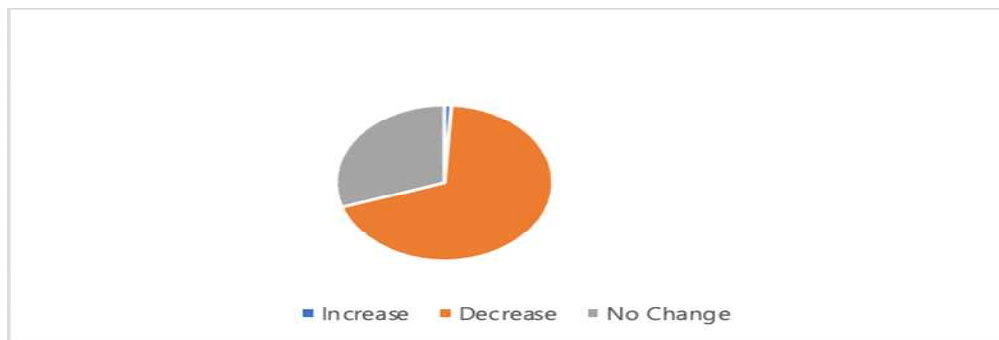
As shown in <Figure 4>, pastors responded that the number one topic that the Korean church should be most focused on based on what they felt during the COVID-19 crisis was ‘establishment of the essence of worship’ (43.8%) ‘Shifting to strengthening the faith of life from church-centered faith’ (21.2%), ‘the public role of the church’ (12.9%), and ‘building an online system and developing various contents’ (6.9%) followed.

III. Accounting of Korean Churches in the COVID-19 Era

1. Accounting and Finance Status of Korean Churches

1) Changes in Church offering due to COVID-19

According to the survey on the changes in church offering due to COVID-19 (Question E), the percentage of the respondents answered that donations to churches decreased, remained, unchanged and increased, was 68.8%, 30.1%, and 1.0% respectively, as shown in below <Figure 5> (General Assembly of the Prebyterian Church of Korea 2020 p.156.).



Source: General Assembly of the Prebyterian Church of Korea. 2020. p.156.

<Figure 5> Changes in Financial Status (Base = All, N = 1,135, %)

Based on the specific analysis on church offering fluctuation from March to early April by type of Sunday worship and whether the church is dependent or independent, the percentage of decrease in offering was relatively higher in cases of combining offline and online worship (73.3%) and online worship (75.0%). On the other hand, it is notable that the percentage of the respondents who responded that there was ‘no change’ in donations was relatively high in churches where on-site worship (64.9%) and home worship (67.4%) took place. Meanwhile, the

decline in donations of dependent churches (72.4%) was relatively higher than that of independent churches (66.6%).

<Table 2> Changes in Church offerings

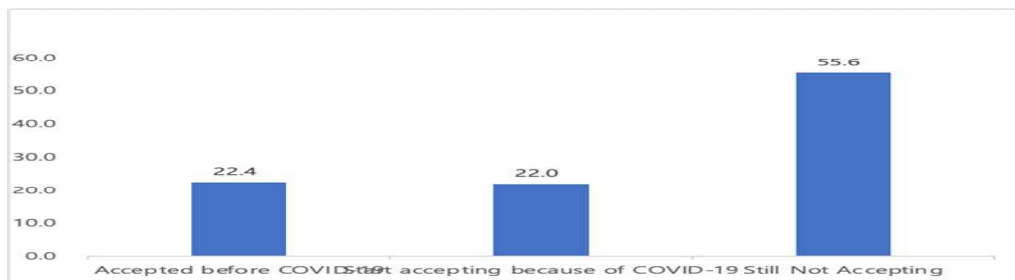
Classification		Number of Cases	Decreased	No change	Increased	Sum
Worship method from March to early April	Off-line Worship	(460)	64.9	34.1	1.0	100.0
	Off+Online Worship	(242)	73.3	26.2	0.5	100.0
	Online Worship	(220)	75.0	23.9	1.1	100.0
	Home worship	(153)	67.4	30.7	1.9	100.0
	Total	(1,075)*				
Dependent/ Independent	Independent Church	(690)	66.6	32.8	0.6	100.0
	Dependent Church	(445)	72.4	26.0	1.6	100.0
	Total	(1,135)				

* 60 Churches did not respond to the survey.

Source: General Assembly of the Presbyterian Church of Korea. 2020. p.204.

2) Church offering via Account Transfer

The survey on using account transfer in collecting church donations (Questions F) found that 55.6% of the respondents answered that they were not using account transfer method before and after the outbreak of COVID-19, maintaining its original method of collecting offerings, as shown in below <Figure 6>. On the other hand, 22.4% answered they have been using such method since before the outbreak of the disease, and 22.0% answered they have started using account transfer due to COVID-19. (General Assembly of the Presbyterian Church of Korea 2020 p.154.).



Source: General Assembly of the Presbyterian Church of Korea. 2020. p.154.

<Figure 6> Whether Churches accept the offering via Account Transfer (Base = All, N = 1,135, %)

In the meantime, looking at the specific data by age group and size of region according to <Table 3>, among the pastors aged below 49, 35.3% answered they have been using account transfer before COVID-19 which marked the highest among the age cohorts. Among those in their 60s or above, 61.2% answered they have not been using the method. Moreover, the percentage of those who answered that they have been collecting donations via account transfer before

COVID-19 were higher in the churches in Seoul and metropolitan areas with 30.2%. The percentage of those who answered that they have not been using account transfer was high in countryside and town areas marking 73.2%.

<Table 3> Operation of Church offering via Account Transfer

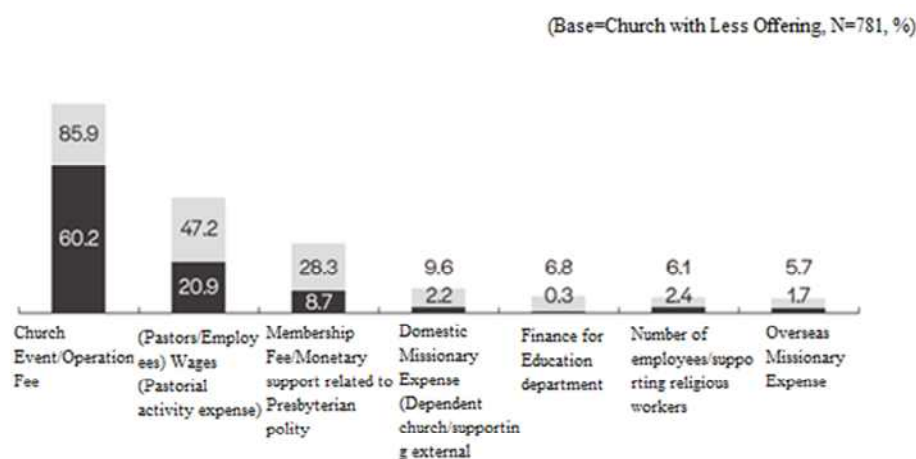
Classification		Number of Cases	Have been using it before the COVID-19	Started to use it due to COVID-19	Not using it before and after COVID-19	Sum
Age	Below 49	(143)	35.3	23.5	41.2	100.0
	50s	(551)	21.6	23.6	54.8	100.0
	60s and above	(441)	19.3	19.5	61.2	100.0
	Total	(1,135)				
Size of region	Metropolis	(388)	30.2	31.0	38.8	100.0
	Small and medium sized cities	(318)	24.5	23.3	52.2	100.0
	Countryside/Towns	(428)	13.9	12.9	73.2	100.0
	Total	(1,134)*				

* 1 Church did not respond to the survey.

Source: General Assembly of the Presbyterian Church of Korea. 2020. p.204.

3) Priorities for Restructuring Church Finance System

In the survey of priorities for restructuring church finance system (Question G), the answers were shown as in <Figure 7>.



Source: General Assembly of the Presbyterian Church of Korea. 2020. p.165.

<Figure 7> Priorities for Restructuring Church Finance System

The first was ‘event and operation cost’ with 60.2%, followed by ‘wages for ministers and employees’ with 20.9%, ‘financial assistance for synod⁸⁾and Presbyterian polity’ with 8.7%, and

other Christian officials with 2.4%. Based on the result, pastors of Korean churches mostly thought maintenance cost should be reduced, and since cost for home and abroad missionary work and education was relatively low, these items were thought to be last to reduce. In the meantime, looking at the survey result by age, church size, and whether the church is dependent or independent, many of the young pastors below the age of 49 answered they would reduce the spending on ‘event and operation’ (69.0%). The percentage of the pastors in their 50s and 60s and above answered they would cut the ‘wages’ was 21.7% and 20.5% respectively. In addition, as in <Table 4>, in independent churches with more than 500 church members, 78.5% answered they would reduce ‘event and maintenance cost’. Churches with 29 or below church members and dependent churches had relatively high percentage in prioritizing ‘wage’ cut with 32.7% and 30.6% respectively.

<Table 4> Priorities for restructuring church finance system (Cash-strapped churches) - First priority

Classification		Number of Cases	Church event/Maintenance cost	(Ministers/Employees) Wage (Pastoral Activities)	Financial assistance to Synod and presbytery	Other Christian Officials	Domestic Missionary Work (Dependent Church/Assistance to external institutions)	Overseas Missionary work	Education cost	Others	Sum
Age	Below 49	(107)	69.0	18.9	4.9		1.3	2.9	0.0	1.6	100.0
	50s	(388)	58.1	21.7	10.3	2.1	1.5	1.3	0.2	4.9	100.0
	60s and above	(286)	59.9	20.5	7.8	3.3	3.4	1.9	0.6	2.6	100.0
	Total	(781)*									
Size of Church (Attendance of older adults)	Below 29	(481)	53.5	32.7	6.8	0.4	2.2	1.7	0.0	2.6	100.0
	30-99	(351)	58.8	21.0	10.3	2.7	2.5	1.7	1.0	2.1	100.0
	100-499	(226)	67.6	5.6	11.6	5.8	1.9	1.1	0.0	6.5	100.0
	500 and above	(77)	78.5	2.7	4.7	2.7	1.6	3.5	0.0	6.3	100.0
	Total	(1,135)									
Dependent/Independent	Independent	(460)	64.0	14.1	9.4	3.9	2.0	2.0	0.5	4.1	100.0
	Dependent	(322)	54.8	30.6	7.7	0.4	2.3	1.3	0.0	2.9	100.0
	Total	(782)*									

* Difference between total number of churches and 1,135, entire sample size, is the number of churches not responded to the survey.

Source: General Assembly of the Presbyterian Church of Korea. 2020. p.166.

2. The Advent of an Accounting Crisis

The COVID-19 crisis has prompted a financial crisis of Korean churches due to reduction of donations. Korean churches are expected to face a financial crisis. In the next five years, financial crisis will hit almost every Korean church. And the Korean church’s financial crisis will begin with the collapse of the church members’ assets. (Choi Yoon-Sik and Choi Hyun-Sik 2020 p.38.).

- 8) It is the fee paid by lower body to upper body, which are paid by the church to the Presbyterian polity, then from the Presbyterian polity to the general assembly. The amount is determined in accordance with congregation

The church members have four main assets: cash, stocks, cryptocurrency, and real estate. If the church members' assets fall apart, church donations will also decrease, and such the decrease in donations immediately leads to a contraction in the church's finances. In the event of a crisis in the church's finances, the number of pastors, the cost of evangelism and missionary work, and the ministry of Sunday schools will be reduced. Meanwhile, regarding church real estate, countless Korean churches have acted senselessly at a time of rising real estate prices until now. The church was built with debts ranging from several billion won to hundreds of billions won borrowed mainly from financial institutions.

The debt of Korean churches is estimated to exceed 10 to 12 trillion won, and the annual interest alone is estimated to exceed almost 500 to 600 billion won. (Choi Yoon-Sik and Choi Hyun-Sik 2020 p.38.). Although the situation is extremely serious, the construction of the Korean church has continued since 2010. A more serious problem is that church buildings on the verge of bankruptcy are being sold to heresy or other religions⁹⁾. The problem is that this situation is only the beginning and in the next five to ten years, similar cases could increase exponentially. After all, it is no exaggeration to say that the Korean church has already entered a period of decline, not a brief pause in growth. Therefore, church members should cry to God about this phenomenon, and if Korean churches do not exert their bone-crushing efforts and just remain as the same, along with general decrease in new-born¹⁰⁾, the current 10 million Christian population could be drastically reduced to 4 million, or 3 million, by 2050~60. Then perhaps Sunday school attendants can be reduced to around 100,000. (Choi Yoon-Sik 2017 p.39.).

It is highly likely that many Korean churches will be on the verge of bankruptcy in the future if the assets of the church begin to collapse. If so, many believers who have not overcome the burden will leave the church. When church finances fall and the saints begin to leave, churches will become common to absorb and merge¹¹⁾ with each other to avoid bankruptcy. As such, the Korean church could face a major financial crisis in the future. Moreover, whenever new issues, such as the necessity of the introduction of double entry bookkeeping¹²⁾ in church accounting in order to increase the transparency of church finance¹³⁾, triggered by the implementation of income

9) Heresy refers to a belief or theory that go against authentic theory. According to the meaning of its Chinese characters, it means that the end is different. In other words, it refers to a doctrine, idea, and belief that is far from the authentic theory of the conventional religion.

10) The birth rate of South Korea as of 2019 is 0.92.

11) Statutory merger is a method of a company's merger in which one of the merged parties survives and another vanishes and is absorbed into the surviving company.

12) Double-entry bookkeeping is a method of recording transactions where for every business transaction, an entry is recorded in at least two accounts as a debit or credit.

13) The accounting of the church is characterized by financially supporting and promoting the service of the Lord Jesus and activities of the Lord's church.

tax burden on ministers in 2018, arise, it will make church finances more difficult. Thus, the financial crisis of the Korean church is in line with the financial crisis of the church members.

3. Enhancing Transparency in Accounting and Finance

There are three major improvements needed in the accounting of Korean churches. First, the church accounting information is not transparently disclosed. In fact, the purpose of church accounting is to transparently provide information to church members, and it is not an exaggeration to say that all church members are participating in the accounting and finance management of the church. Thus, although the church's accounting information should be transparent to its congregation, a few churches are still providing such information to only a few of the church's officials, leaving room for various misunderstandings from other church members. Second, there is no systematic church accounting system and accounting audit system¹⁴⁾, thus transparency of accounting information is required for the efficient management of the church. There is no accounting system or audit system at all in individual churches, and even though if there are systems, it is difficult to expect that church members would effectively use accounting information as they often remain at the level of single-entry bookkeeping.¹⁵⁾ Third, the infrequent accounting reporting to church members is not sufficient enough to solve the questions of the church members if churches prepare a rough accounting report only once a year. Still individual churches are satisfied with publishing accounting reports once a year. It is recommended for churches to correct the problem through the overhaul of the overall accounting system.

IV. Future Direction of Korean Churches

1. Overcoming the Online Dilemma

1) Changes in Koreans' perception of the uncontact services

The results of a recent survey on the use of uncontact services have been released.¹⁶⁾The

14) Accounting audit refers to the work of accurately judging whether the contents of accounting records or financial statements are correct.

15) Unlike double-entry bookkeeping, it is common not to record on the principle of balance average of transactions in single-entry bookkeeping.

16) Korea Research has conducted online survey of 1,000 men and women nationwide aged above 18 from

survey was conducted on several types of uncontact services and experiences of using them, whether the respondents were willing to use them in the future, and whether they view these uncontact services positive or negative. As shown in <Table 5>, among the types of uncontact services, those who had future use intent for ‘online religious activities’ were overwhelmingly higher (46%) than those who had previous experience (18%), and also for ‘online lectures,’ future use intent was higher (72%) than actual experiences (43%). In addition, for uncontact ‘online religious activities,’ those who viewed such trend a ‘positive change’ (53%) was much higher than those who viewed it ‘negative’ (10%). For ‘online lectures,’ those who answered ‘positive’ (63%) were more than 10 times higher than those who responded ‘negative’ (6%). These trends were not seen before the COVID-19 incident, but the COVID-19 incident has changed our minds, and Korean church members are expected to adapt well to uncontact religious activities.

<Table 5> Uncontact Service Experiences vs. Internet for Future Use vs. Evaluation

(%)

Classification	Service Experience	Intent for Future Use	Positive (rate)	Negative (rate)
1. Drive shopping	32	74	69	6
2. Online Lecture	43	72	63	6
3. Online Library	34	70	63	5
4. Telemedicine	6	64	51	12
5. Work from Home/ Remote working	14	57	64	5
6. Online Concert, Online Exhibition	14	53	50	12
7. Online Recruit Interview	4	48	52	10
8. Online Religious Activity	18	46	53	10
9. Online Gathering	11	46	38	18
10. Online Family Occasion	4	44	37	22

Source: Korea Research. 2020. p.128.

2) Uncontact Culture and Korean Churches

Where is Korean churches heading to amid rapid changes in social trends as shown in <Table 5>? Unfortunately, it is impossible to go back to the time before the COVID-19 crisis. Now we have to adapt to the new civilization. The problem lies in the inherent incompatibility between religious and new uncontact cultures. In fact, uncontact culture basically has a horizontal and highly interactive¹⁷⁾structure. On the contrary, traditionally Korean churches used to have vertical and unilateral culture. Therefore, if this problem is not resolved, the Korean church may not be able to respond properly to the new civilization and face great difficulties. The first problem we would face is the online dilemma. As shown in <Table 5> above, Koreans have shown three

May 8, 2020 to May 11, 2020 on ‘Post COVID-19 (COVID-19 and Shift toward Uncontact, Digital Society)’.

17) Ability to deliver one’s own thoughts and intentions to others.

times higher rate of future use of online religious activities, and more than half of them (53%) have positive evaluations of such online religious activities. These online findings now confirm the shift of trend toward online worship in Korean churches. However, small churches with elderly pastors have difficulty operating online worships due to financial problems caused by the reduction of donations and lack of expertise managing online worships.

Now, the Korean churches are expected to face an "online dilemma" from the second half of 2020 due to COVID-19. This is because if church worships online, church members will likely worship online instead of attending church, and if they do not, church members will likely go to other churches that provide online worship. However, online worship is not the opponent of offline worship. In fact, online worship is one of the tools for the church to accomplish its purpose, just like offline worship, and is essential service considering the future of the church. (Kevin Lee 2021 p.225.). Thus, we will be able to imagine and strategize the worship services available online, without any limits. Online worship and ministry will be an example of what the church in future will show after COVID-19. (Kevin Lee 2021 p.213.).

2. Korean Churches, Born to Overcome Crisis

1) Challenges Korean Churches are faced with in the New Normal Age

New Normal refers to the global economic order of new uncertainties that came after IMF financial crisis of Korea in 2008, and it represents time when low growth becomes a structural routine. New Normal also means that things that were previously thought to be abnormal have now turned into normal phenomena, and that the exception has eventually changed to generalities, raising uncertainty. Now in the New Normal era, where everything has become uncertain and unstable, it seems unlikely that Korean society will return to its original state. In addition, when COVID-19 subsides, it will end up in the "third place" instead of the original one, and the "third place" will be characterized by a mixture of real world and the virtual world, and on-line and off-line.

In the future, the Korean church after COVID-19 should address the following challenges: Specifically, the government should strengthen the public ecclesiology¹⁸⁾ and public nature¹⁹⁾ of the Korean church, enhance the Korean church's ability to communicate and empathize with society²⁰⁾,

18) Public ecclesiology refers to the concept of universal church that confesses the confession of faith professed by the apostles.

19) Public nature refers to a characteristic that pertains to all members of society in general, not to one individual or group.

20) There are several elements that churches should take into account. It is that the big reason for losing

and take fundamental measures to eradicate heresy groups. In addition, more effort should be put to adapt to the digital age, such as online communication and online worship, and at the same time, it is required that churches will actively support and raise small churches and independent churches. Above all, fundamental measures are needed to form and maintain healthy spirituality for individual members of the church. Meanwhile, amid the social atmosphere and uncontact daily life, the spirit of community is bound to fall qualitatively and quantitatively, so efforts are now needed more than ever to revitalize the small-group ministry that can naturally engage in each other's lives. After COVID-19 pandemic outbreak, most of Christians are having hard times due to the loss, farewell, and financial difficulties. In order to relieve the anger, understand the hardships of these people and sympathize with the same pain and wounds, small group meetings, rather than a formal meeting, is essential. (Kim Ji-Hoon 2021 p.125.). In addition, we believe that it is necessary to develop a way for Korean churches to communicate with administrative authorities including the government, and to establish a system with the local community to respond to hardships of people, even though COVID-19 pandemic is still in threat.

2) Korean Churches, born to overcome crisis

Historically, Korean churches have always been in crisis. Korean church was born out of crisis, grew out of crisis, and expanded out of crisis. So was the epidemic. For example, two fatal plagues in the early Roman period, or the Black Death in the sixteenth century and the Middle Ages, causes so many deaths that it shook the very existence of nations and empires each time they occurred. Systems were incapacitated, and values and worldviews are flipped upside down. Church could not escape its aftermath. However, surprisingly, church did not disappear, rather it was able to build up the basis for the revival of faith and spiritual renewal during these periods. (Lee Sang-Hoon 2021 p.331.). Korean churches are capable of overcoming the crisis well. In other words, to this day, Korean churches have overcome crises with intercessory prayers, taking care of the neighbors in need with compassion at every difficult juncture of society. Of course, some churches, pastors, and saints' misconducts have reduced the social credibility of the Korean church²¹⁾, but Korean churches still have strong faith in protecting gospel truth and making sacrifices for the nation and the people.

credibility from the society is reluctant to help and volunteer for the society. To be sure, compared to other religions except for Catholic churches, Christian churches are relatively active in enhancing social welfare. However, considering the abundant human, material, facilitative resources, it is hard to say that Christian churches are making enough efforts in volunteering and enhancing social welfare. 86.5% of the resources goes into church operation and merely 2.3% goes into volunteering for society. Since churches are financially abundant, more resources should be allocated for the sake of society.

21) The most credible religions was reported to be Catholic, followed by Buddhism and Christianity, with the percentage of 45%, 27.4%, and 25.8%, respectively.

During the COVID-19 crisis, Korean churches have learned the need for solidarity and close communication to overcome the crisis. Now, Korean churches urgently need to establish theological and response guidelines on how to worship soundly in the emergencies. It is time for the Korean churches to set an example as mature Christians for Korean society and the churches worldwide through swift solidarity and communication in the face of the COVID-19 crisis.

3) The Church needs to be reset

COVID-19 is leading the Korean church to become aware of God's shaking. Therefore, now is the time to renew the Korean church. That is, it is time to reset everything a new. Korean churches should no longer try to follow the success methods of the past, and must end the methods that were effective in the past. Thus now we have to start all over again. In that sense, now is the time to part with the past. If we think about it, the issues are, how many ministries so far have been people-centered rather than God-centered, how much energy and resources have been used to create programs, how much efforts are put to gather a large number of people, and how churches use their power and finance to build large and splendid buildings. In such Korean churches, COVID-19 raised an alarm for Christian spirituality, which was consumeristic and pursued only comfort. Now we have discovered what is really important and what the church community must pursue. In the end, what we have to pursue to the end is simple. Only the most essential remains, such as Jesus Christ and the gospel, community and worship, the Word and prayer, evangelism and mission, etc. Now we have to press the reset button for a fresh start instead of the recovery mode to go back to the old state we are familiar with. In other words, it is time to return to the original state for the start to the future. (Lee Sang-Hoon 2021 pp.333~334.).

3. Pursuing Transparency in Church Accounting

Due to the financial crisis of the Korean churches triggered by COVID-19, church accounting needs more transparency in the future, and the following three improvements are required to pursue transparency. First, church accounting information should be disclosed transparently. Since the purpose of church accounting is to provide church members with financial information of church, and the entire church members are involved in accounting and finance management, the church's accounting information should be transparently disclosed to the church members. Second, it is necessary to prepare an organized church accounting system and an accounting audit system. Transparency in accounting information is required for the efficient management, which allows for the right and rational decision-making of church members who use of accounting information. Third, the number of accounting reports to the church members should be increased, not reporting

roughly once a year, as it is now. The overall accounting department needs to be reorganized to swiftly respond to the church members' questions.

V. Conclusion

As of February 8, 2022, the cumulative number of confirmed cases worldwide has surpassed 400 million due to the spread of the highly contagious COVID-19 omicron mutation. Since the advent of Omicron, the number of deaths worldwide has exceeded 500,000. Korean society is now in the midst of the COVID-19 crisis, basic income²²⁾ crisis, crisis of retirement, loneliness, distrust, and the crisis of politics. But crises are ensued by opportunities. These crises will paradoxically present opportunity for Christianity. Therefore, the Korean church should seize this opportunity well. From now on, Korean churches should overcome this COVID-19 crisis with enhancing crisis management ability and create a healthier society and nation by comforting and embracing Korean society. Also, Korean Churches should study the future of Korean churches in the post COVID-19 era and present a new direction to move forward. Of course, there is a difference between pastoral theory and on-site ministry, but the Korean church, which is being called for a major paradigm shift, will have to wisely surmount the COVID-19 crisis with no more interruption of worships. On the other hand, churches need to come up with ways to use church finances more efficiently and meaningfully. In other words, churches should serve its public role of being 'Light and Salt for the soul', serve people who are vulnerable and community, and pray for the reunification of Korea and missionary with much more attention. As shown in the survey results, 'the establishment of the essence of worship' and 'the strengthening of the faith of saints,' which have been raised as areas that Korean churches should focus in the future, should be held in not only the church's sanctum and prayer rooms, but also through online platforms.

“본 논문은 사단법인 가족기업학회 연구윤리규정을 준수하였음을 확인함.”

22) The concept of basic income is to provide the income for all people, regardless of the presence or absence of property or labor, individually and unconditionally. It first appeared in Thomas More's novel, "Utopia".

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코로나-19 시대 한국교회의 현장 -예배 현황과 회계재정 실태를 중심으로-

서정우*

〈요 약〉

[연구목적] 본 연구는 COVID-19 사태를 맞이하여 한국의 대형 교단에서 교인 및 목회자들을 대상으로 온라인 조사한 자료를 인용하여 COVID-19 사태를 맞이한 한국 교회의 실태를 보여주며, 동시에 앞으로 비대면 위기상황을 극복해가는 방향을 제안함으로써 세계적인 팬데믹 사태를 공유하여 이겨 나가자는데 본 연구의 의의를 두고자 한다.

[연구방법] 본 연구는 여러 사회과학연구 방법 중 문헌적 연구방법과 설문자료를 인용하는 방법으로 연구하였다. 그리하여 COVID-19 사태를 맞이하여 한국의 대형교단에서 교인들과 목회자들을 대상으로 실시한 세 가지 종류의 온라인 조사한 자료를 인용하여 COVID-19 사태를 맞이한 한국교회의 현장을 보여주며, 동시에 앞으로 비대면 위기상황을 극복해가는 방향을 제시하였다.

[연구결과] 첫째, 앞으로 한국교회는 어느 사회적 주체보다도 뛰어난 위기관리 능력으로 잘 헤쳐나가 든든히 서가면서 한국사회를 위로하고 품으면서 보다 건강한 사회와 국가를 만들어 나가야만 한다. 둘째, 한국교회는 여러 곳에서 COVID-19 이후의 한국교회에 대해 연구하고, 앞으로 나아갈 방향을 제시해야 한다. 물론 목회이론과 현장 목회의 사이에는 온도 차이가 있지만, 패러다임의 대 전환을 요구받고 있는 한국교회는 앞으로 슬기롭게 COVID-19의 위기를 이겨내고 더 이상의 중단 없는 예배를 드려야 할 것이다. 셋째, 교회 회계재정을 보다 더 효율적으로 그리고 의미 있게 사용할 방법을 마련해야 할 것이다.

[연구의 시사점] 목회자들이 앞으로 한국교회가 관심을 가져야 할 부분으로 제기된 ‘예배 본질의 정립’과 ‘성도들의 생활신앙 강화’가 더 이상 교회의 성진과 기도의 골방에서만 이뤄지는 것이 아니라, 온라인 플랫폼을 통해서도 활발하게 이루어져야 한다는 필요성이 제기되는 시점이다.

<주제어> 팬데믹, 비대면, 한국교회, 예배 현장, 회계 재정

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