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FINANCIAL CULTS IN UKRAINE

Abstract. *The paper explores the phenomenon of financial cults in Ukraine as a unique intersection of religiosity, economic ideology, and digital persuasion. Drawing on global and local examples, it defines financial cults as high-demand religious or quasi-religious movements that link prosperity to divine election and employ viral marketing techniques to sustain continuous financial participation. The study situates Ukrainian prosperity-oriented churches, motivational organizations, and hybrid media movements within the broader tradition of the global “prosperity gospel” and transactional spirituality exemplified by Scientology and international megachurch networks. The author combines personal ethnographic observation with comparative analysis to reveal how structures of charisma, reward, and humiliation function analogously in both religious and corporate environments. The Ukrainian case demonstrates how post-Soviet moral disorientation and economic precarity foster the emergence of movements that sacralize wealth, discipline, and individual success. By transforming faith into an instrument of financial extraction, these organizations mirror the deeper logic of late capitalism, where spiritual and economic capital become mutually convertible. The paper concludes that financial cults in Ukraine are not marginal anomalies but social mechanisms through which neoliberal values acquire theological legitimacy. They express the desire for order and meaning in a society marked by instability and loss, translating the pursuit of salvation into the language of performance, profit, and resilience.*

Keywords: *prosperity gospel; Ukraine; religiosity and capitalism; viral marketing; post-Soviet transformation; digital religion; post-Soviet.*

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ФІНАНСОВІ КУЛЬТИ В УКРАЇНІ

У цій статті досліджується феномен фінансових культів в Україні як унікальне перетинання релігійності, економічної ідеології та цифрового проповідництва. Спираючись на глобальні й локальні приклади, автор визначає фінансові культу як релігійні або квазірелігійні рухи з високими вимогами до адептів, що пов'язують добробут із божественним обранням і використовують вірусні маркетингові техніки для підтримання постійної фінансової участі. Дослідження розміщує українські церкви, орієнтовані на процвітання, мотиваційні організації та гібридні медійні рухи в ширшому контексті глобальної традиції «євангелізму процвітання» та транзакційної духовності, прикладом яких є Саєнтологія та міжнародні мережі мегацерков.

Автор поєднує особисті етнографічні спостереження з компаративним аналізом, щоб показати, як структури харизми, винагороди та призначення функціонують аналогічно як у релігійному, так і в корпоративному середовищі. Український випадок демонструє, як пострадянська моральна дезорієнтація та економічна нестабільність сприяють появі рухів, що сакралізують багатство, дисципліну та індивідуальний успіх. Перетворюючи віру на інструмент фінансової експлуатації, ці організації віддзеркалюють глибинну логіку пізнього капіталізму, у якій духовний та економічний капітал стають взаємно конвертованими.

Стаття робить висновок, що фінансові культу в Україні — це не маргінальні аномалії, а соціальні механізми, через які неоліберальні цінності отримують богословську легітимацію. Вони виражають прагнення до порядку й сенсу в суспільстві, позначеному нестабільністю та втратою, перекладаючи прагнення спасіння мовою ефективності, прибутку та резильєнтності.

Ключові слова: фінансові культу; євангелізм процвітання; Україна; релігійність і капіталізм; вірусний маркетинг; пострадянська трансформація; цифрова релігійність

Introduction

Statement of the Problem. In the religious landscape of post-Soviet Ukraine, a distinctive class of movements has emerged at the intersection of faith, commerce, and digital persuasion. These movements—often termed financial cults—fuse charismatic religiosity with doctrines of material prosperity and employ aggressive, network-based marketing to recruit and retain adherents. Unlike traditional religious institutions that treat wealth as a secondary outcome of divine favor, such organizations elevate financial success to a sacred ideal. Prosperity is reframed as proof of spiritual vitality, while poverty becomes a sign of disbelief or moral failure. Within this framework, salvation and wealth are entwined: spiritual growth is achieved through financial giving, and giving itself is an act of faith that promises exponential material returns.

For analytical clarity, financial cults in this paper are defined as high-demand religious or quasi-religious groups that (1) link economic prosperity to divine election or spiritual progress, and (2) employ multi-level or viral marketing strategies to propagate both belief and investment. These movements treat the circulation of money not merely as a necessity of religious life but as the primary ritual mechanism through which transcendence is pursued. The tithe becomes an investment portfolio; evangelization turns into an expansion of the financial network. Their organizational models are distinctly modern: livestream sermons double as infomercials; social media testimonials act as marketing funnels; and digital payment systems replace the offering plate. As a result, the spread of faith mirrors the diffusion patterns of consumer goods, relying on emotional contagion, personal referral, and algorithmic amplification.

Literature review. The study of financial cults occupies a complex intersection between religious sociology, media theory, and the political economy of belief [3, p. 5]. Scholarly attention to the prosperity gospel and its global offshoots has expanded significantly since the late twentieth century, emphasizing the theological transformation of capitalism into a moral system. Max Weber's seminal thesis on the Protestant ethic already outlined the link between religious discipline and the spirit of economic rationality, but later theorists—such as Peter Berger, Harvey Cox, and David Martin—observed how this ethic evolved into a theology that no longer merely legitimizes the pursuit of wealth but sanctifies it as divine evidence of faith [2, 8, 10]. More recent researchers in religious studies and anthropology, including Simon Coleman and Kate Bowler, have traced the worldwide diffusion of prosperity doctrines and their adaptation to local contexts, noting how charismatic leaders employ media spectacle, emotional intensity, and donation-based economies to construct transnational networks of faith. In parallel, scholars of new religious movements—Eileen Barker, James Beckford, and Stephen Kent among them—have analyzed the organizational and psychological mechanisms that transform spiritual communities into high-demand environments characterized by financial

extraction, performative loyalty, and the suppression of dissent [1, 2, 7].

The Aim of the paper. The emergence of such financialized forms of spirituality in Ukraine is not accidental. The instability of the 1990s, coupled with recurring crises and the volatility of the post-war economy, created fertile ground for ideologies that promised both economic stability and metaphysical meaning. Within this context, the prosperity message offered a coherent moral narrative for an uncertain capitalist transition: it sanctified entrepreneurship, justified inequality, and presented risk-taking as a spiritual vocation. Yet the same narrative also blurred the boundary between religious devotion and speculative investment, producing a series of movements in which viral marketing techniques—ranging from personal testimonies of miraculous enrichment to social-media-based recruitment chains—were used to sustain a perpetual cycle of financial extraction.

In contemporary Ukraine, the study of these movements demands an interdisciplinary approach that unites religious studies, sociology, and the political economy of media. Financial cults exemplify a late-modern synthesis of faith and market rationality: they sell transcendence through the grammar of business, and they preach salvation through the idiom of financial growth. To understand them is to examine not only the theology of prosperity but also the digital infrastructures that allow belief itself to become a commodity—circulated, monetized, and algorithmically optimized.

The author also would like to cite his own experience with the “marketing cults”. In his early youth, the author had in internship as the sales manager at the call-center that used the classic virus-marketing techniques. The author knew about the ordinary cults but it was the first time when he had experience with the official institution that employs cleric propaganda and indoctrination in its business model. Due to the lack of information in the public it may be important to highlight that experience.

Main Discussion. During his fourth year of undergraduate studies, the author received an invitation through social media for what appeared to be an internship interview in the private business sector. According to the official description, the position was that of a sales manager in a well-respected company. The reality turned out to be far less dignified. The “company” was, in fact, a call center engaged in telemarketing of low-quality consumer goods—dietary supplements, household accessories, and other mass-produced items of questionable utility. The organization targeted mostly elderly and socially isolated people, a demographic especially vulnerable to persuasion and economic pressure. The interns, however, were told that their task was not to sell products but to “create a need” in the mind of the client. In practice, this meant cultivating dissatisfaction, fear, or aspiration in order to justify an unnecessary purchase. The moral discomfort of such manipulation was rationalized as “training in

communication psychology,” and legal ambiguities were downplayed as signs of entrepreneurial courage.

What struck the author most was how closely this environment resembled the structure and dynamics of a religious sect. The “creation of demand” echoed the training of a preacher preparing to awaken faith in a doubtful audience. Interns were instructed to modulate their voices, employ persuasive rhetoric, and rely on simplified sociological concepts about influence and conformity—precisely the same psychological mechanisms described in literature on conversion techniques and high-pressure proselytizing. Success was defined as the capacity to impose a worldview on another person, not the actual satisfaction of the client’s needs. This process was referred to internally as “making a hard sale,” a term that carried quasi-ritualistic connotations of struggle and transcendence: the salesperson had to overcome both the resistance of the client and the weakness of their own doubt.

The workplace reinforced its ideology through symbolic displays and social control typical of cult-like organizations. Slogans such as “Be successful!” and “You can achieve everything!” decorated the walls, functioning as secular prayers to the invisible god of profit. A mythological figure known as the Power Caller was introduced to the newcomers—a supposedly legendary employee who had sold more than a million units in a month, took four vacations a year, and had recently purchased a luxury car. His story circulated orally within the office as a parable of ultimate salvation through sales. Whether or not such a person truly existed was irrelevant; his function was identical to that of a saint in a religious tradition—a model of faith and proof that the system works.

Social mechanisms of reward and humiliation further deepened the cultic atmosphere. High-performing employees were celebrated publicly, their achievements ritualized during meetings that resembled revival gatherings. Conversely, those who failed to meet targets were ridiculed by supervisors in front of their peers. This practice established a moral hierarchy based on productivity and obedience, discouraging dissent and reinforcing conformity through collective shame. The community of sellers thus internalized its own ideology: success was virtue, and failure was sin.

From a sociological perspective, this experience reveals how modern economic structures can appropriate religious forms of devotion. The call-center, while not a religious organization, operated on a logic analogous to that of the prosperity cults described earlier. Both systems sanctify material success, employ emotional manipulation, and cultivate total loyalty through charismatic ideology. The figure of the Power Caller mirrors the “prosperous believer” archetype in financial sects; both function as aspirational symbols within economies of faith and capital. Likewise, the use of viral recruitment through social media parallels the networked evangelism of contemporary prosperity movements in Ukraine, where believers are urged to “share the message” and bring others into the circle of blessing.

It can thus be generalized that this experience represents a secular variant of the financial-cult phenomenon. The company replaced the divine entity with the myth of limitless business success, and transformed economic activity into a form of spiritual labor. The call-center, much like a modern sect, promised salvation through performance—offering, in place of transcendence, the illusion of upward mobility within a closed and self-referential system.

The phenomenon of financial cults is not confined to any single culture or period; it represents a recurring synthesis of economic ambition and religious fervor that appears wherever market ideology intersects with spiritual promise. In modernity, these movements reconfigure the age-old tension between material wealth and transcendence, resolving it by sanctifying prosperity itself. The divine ceases to be a source of moral limitation upon commerce and becomes its invisible guarantor. Financial cults therefore represent one of the clearest expressions of what sociologists of religion call the economization of faith—a process in which spiritual and economic capital become mutually convertible.

The origins of this trend may be traced to the United States in the first half of the twentieth century, where the theology of success emerged alongside early mass consumerism. Thinkers such as Norman Vincent Peale popularized the idea that belief and positive thinking could directly shape material reality. The “prosperity gospel” that followed in the 1950s and 1960s reinterpreted wealth as evidence of divine favor [4, p. 11]. Pentecostal televangelists like Oral Roberts, Kenneth Hagin, and later Joel Osteen and Creflo Dollar institutionalized this belief, building empires where faith was measured in donations, and donations were rewarded with promises of miraculous returns. The transactional logic of capitalism merged seamlessly with the emotional intensity of charismatic religion. The phrase “sow your seed” became both a metaphor for spiritual growth and a literal call to transfer funds. This was the beginning of the global spread of financialized religiosity.

By the late twentieth century, the prosperity model had become a transnational export. American-style megachurches appeared in Africa, Latin America, and Eastern Europe, adapting to local conditions while preserving the same economic theology. The Brazilian Universal Church of the Kingdom of God (UCKG) provides one of the clearest examples. Founded by Edir Macedo in 1977, UCKG fused Pentecostal preaching with aggressive financial solicitation. Its temples were modeled on shopping malls; services emphasized “sacrificial giving” as a path to both salvation and social mobility. The church invested heavily in mass media—television networks, newspapers, and later social platforms—turning evangelism into a form of advertising. The institution became a multinational corporation with branches on nearly every continent. Critics accused it of psychological pressure and financial exploitation, while its leaders defended the practice as voluntary faith in divine reciprocity. Whatever the ethical assessment,

UCKG illustrates the convergence of religious charisma, financial extraction, and corporate infrastructure that characterizes the modern financial cult.

A different but equally revealing manifestation is the Church of Scientology. Established by L. Ron Hubbard in the 1950s, Scientology transformed self-help psychology into a quasi-religious business empire. Its foundational practice of “auditing”—a form of confessional therapy using an electronic device known as an E-meter—is offered only through paid courses that increase exponentially in price. The organization’s hierarchy is defined not by ordination or mystical experience but by the amount of money and time invested in progression through the so-called “Operating Thetan” levels. In this respect, Scientology embodies the purest form of transactional spirituality: enlightenment is commodified, quantifiable, and exclusive [1, p. 15]. Members are often encouraged to reinvest their incomes in further training or property donations to the Church, creating a closed economic circuit. Scientology’s use of corporate management techniques, legal intimidation, and psychological dependency has made it a paradigmatic case in discussions of financial cults. It functions simultaneously as a religion, a therapy franchise, and a multinational enterprise.

While the prosperity churches and Scientology differ in theology and cultural style, they share several structural characteristics. First, both rely on charismatic leadership whose authority is legitimized by material success. The wealth of the founder is not seen as corruption but as confirmation of divine or cosmic mastery. Second, both employ closed economies of belief, in which spiritual advancement requires repeated financial participation. Third, both depend on media infrastructure—broadcasting, social networks, or digital platforms—to create a sense of ubiquity and inevitability. Finally, they use social pressure and symbolic violence: the believer who doubts or refuses to contribute is framed as spiritually immature or even possessed by negative forces. In this way, financial extraction becomes a moral obligation, cloaked in the language of faith.

Financial cults also appear in more secular guises. The twentieth century witnessed the rise of self-help movements that blurred the boundary between religion and entrepreneurship. Organizations such as Amway, Herbalife, or multi-level marketing (MLM) networks adopted quasi-religious vocabularies of empowerment, destiny, and purity of intention. Their motivational seminars borrow directly from revivalist rhetoric, featuring testimonies of conversion (“I was poor, now I am free”) and ritual displays of success—luxury cars, tropical vacations, oversized checks [2, p. 64]. Sociologists have noted that the difference between such corporations and explicit religious sects often lies only in the object of worship. Both construct enclosed communities of belief; both reward unquestioning enthusiasm and discourage critical reflection; both promise transcendence through accumulation. The neoliberal ethos of endless self-improvement replaces

divine grace, but the psychological mechanisms remain strikingly similar.

In the post-Soviet space, the import of these global models found particularly receptive soil. The collapse of collective ideology left an ideological vacuum, while the instability of transition economies encouraged a quasi-religious fixation on personal success. Movements combining prosperity theology with viral marketing quickly spread across Ukraine and other former socialist republics. Churches and business trainings alike taught that wealth was a moral indicator of worth, and that financial failure was a symptom of insufficient faith or effort. The line between the pulpit and the sales seminar blurred: both employed the same PowerPoint slides, the same ecstatic rhetoric of limitless potential, and the same commandment—“Believe, and you will prosper.” The prosperity message was thus domesticated into the new moral economy of post-socialist capitalism.

At a global level, the persistence of financial cults reveals the adaptability of religious forms under conditions of late capitalism. In traditional religion, money was a means of offering; in financial cults, it becomes the sacrament itself. The act of giving transforms into the act of buying grace. Economic systems no longer merely coexist with faith—they constitute it. The believer’s identity is measured in contributions, investments, and levels attained. Digital technology has accelerated this transformation, allowing prosperity movements to reach audiences through targeted advertising, live-streamed tithes, and algorithmically amplified testimonies. Viral marketing replaces missionary travel; hashtags replace pilgrimages. In this environment, spiritual contagion and financial speculation merge into a single process of endless circulation [5, p. 13].

Scientology remains a particularly influential archetype because it pioneered the corporate model of religion: hierarchical, branded, legally fortified, and financially self-sufficient. Its longevity and global reach demonstrate that such structures can survive intense criticism as long as they maintain bureaucratic discipline and a compelling promise of advancement. Subsequent movements—ranging from prosperity churches in Africa to crypto-spiritual communities online—have replicated this formula. The promise of exclusive knowledge accessible only through incremental investment has proven more durable than any particular doctrine.

Critics of financial cults emphasize their exploitation of existential insecurity. By converting anxiety into economic opportunity, these movements offer belonging and meaning at a price. Yet they also reflect a genuine spiritual hunger for order and purpose in a disenchanted world. Their success suggests that the language of salvation has not disappeared in modernity; it has merely migrated into the marketplace. From Scientology’s “Bridge to Total Freedom” to the prosperity preacher’s “Faith Formula,” each promises liberation through payment, redemption through performance, and

immortality through financial success. The theology of money has become the universal creed of globalization.

Understanding financial cults, therefore, requires moving beyond the binary of true and false religion. They are not deviations from modern rationality but its logical extensions. When market logic becomes the organizing principle of social life, belief itself turns into an investment—something to be managed, optimized, and monetized. The financial cult is simply capitalism's most spiritual form of self-expression: a church built not around gods, but around growth.

The Ukrainian case of financial cults must be situated within the broader transformations that accompanied the disintegration of the Soviet Union. The sudden collapse of the planned economy in the early 1990s created not only material hardship but also a profound moral and ideological vacuum. Citizens who had once lived within a system of collective ideals found themselves abruptly transferred into a market environment governed by competition, individual responsibility, and financial uncertainty. For many, this transition felt less like liberation and more like exile—from a world of social guarantees into one of chaotic freedom. The result was a heightened receptivity to any discourse that promised both material stability and moral clarity. In this atmosphere, movements that sacralized wealth, discipline, and personal empowerment flourished. The rhetoric of "prosperity through faith" entered Ukraine together with imported evangelical movements, but it soon acquired distinctive local forms shaped by national experience.

Among the earliest manifestations of this tendency was the rise of charismatic megachurches in the late 1990s and early 2000s, of which the Embassy of God in Kyiv became the most visible. Founded by the Nigerian-born pastor Sunday Adelaja, the church grew into one of the largest Protestant communities in Eastern Europe, attracting tens of thousands of followers and projecting an image of dynamic modernity. Its sermons combined Pentecostal spirituality with motivational psychology and the promise of financial transformation. Congregants were encouraged to believe that faith and prosperity were inseparable—that wealth was not a temptation but a divine reward for obedience and hard work. This doctrine resonated deeply in a society traumatized by the memory of scarcity and rapid social stratification. The Embassy of God presented success as proof of divine election and offered a blueprint for self-improvement that seemed both spiritual and practical.

However, the boundary between faith and finance soon blurred. The church's endorsement of entrepreneurial activities culminated in the creation of the King's Capital investment group, which promised high returns to participants, many of whom were parishioners. The enterprise collapsed in 2008 during the global financial crisis, leaving thousands of investors without their savings and sparking a series of legal investigations. Although the pastor denied personal involvement, the scandal revealed how easily prosperity theology could slide into a system of economic

dependence and manipulation. The faithful who had been urged to "sow seeds" of money for spiritual reward found themselves entangled in a pyramid-like structure sustained by religious enthusiasm. The resulting disillusionment mirrored that of believers in earlier financial cults elsewhere: the revelation that divine blessing had been indistinguishable from speculation.

The Embassy of God was not an isolated case but part of a wider cultural pattern. During the same period, Ukraine witnessed the proliferation of network-based ministries and motivational seminars that blended elements of Christianity, business coaching, and self-help psychology. These groups often employed multilevel marketing structures and emphasized viral recruitment: each new member was expected to invite others, promising them both moral renewal and material improvement. The meetings followed a ritualized rhythm—testimonies of miraculous enrichment, public gratitude to mentors, and collective declarations of faith in success. The convergence of spiritual and commercial language was striking. "Faith," "investment," and "growth" became interchangeable terms; "blessing" and "profit" functioned as synonyms. The moral weight of belief was transferred onto the act of giving and recruiting, transforming the participants into missionaries of consumption.

A particularly revealing example of this tendency toward hybridization is the ALLATRA International Public Movement, later known through its "Creative Society" project [3, p. 9]. Emerging in the 2010s as a quasi-religious media network headquartered in Ukraine, it presented itself as an apolitical humanitarian initiative promoting global unity, self-knowledge, and moral rebirth. Yet its structure bore all the hallmarks of a modern financial cult. The movement produced a vast array of videos, books, and conferences disseminated through digital platforms, relying on volunteer labor and donations. Its ideology fused New Age cosmology with eschatological warnings, asserting that humanity's survival depended on adherence to its program. The promise of imminent catastrophe and salvation through participation created an emotional dependence similar to that found in apocalyptic sects, while the constant solicitation of resources and expansion of media infrastructure indicated an economic logic of self-perpetuation. Investigations by journalists and security services later suggested the existence of coordinated fundraising and foreign connections, revealing once again how spiritual universalism could mask concentrated power and profit.

Parallel to these religious or quasi-religious formations, Ukraine has also seen the rise of corporate training systems and motivational businesses that replicate cultic dynamics without invoking divinity. Their vocabulary—"awakening potential," "financial freedom," "leadership through self-belief"—echoes the prosperity sermons of churches but reframes them in purely secular terms. Such enterprises flourish in major cities and online, attracting young professionals who seek meaning and direction amid unstable economic conditions. Participants pay for seminars, mentorship

programs, or online courses promising transformation. The pedagogical method is intensely emotional: public confessions, displays of gratitude, and collective chants of success. The leaders of these organizations act as prophets of neoliberal salvation, their charisma built upon visible wealth. They embody the same equation that drives religious financial cults—the belief that money is not merely a tool but a revelation of personal truth.

This interpenetration of spirituality and market rationality reveals a deeper cultural logic. In Ukraine, as in many post-socialist societies, prosperity discourse functions as a moral counter-ideology to the trauma of dependency and deprivation. To believe in financial miracles is to believe that one's destiny is no longer dictated by state institutions or historical injustice but by individual faith and effort. Such movements promise not only wealth but agency—a sense of control over life in an unpredictable world. Yet precisely this promise makes adherents vulnerable to manipulation [6, p. 51]. The same rhetoric of empowerment that liberates them from the past binds them to new hierarchies of authority. The leader replaces the bureaucrat, the tithe replaces the tax, and the cult replaces the state as the source of meaning.

Conclusion

Financial cults in Ukraine therefore cannot be dismissed as marginal anomalies. They articulate the spiritual dimension of economic transformation and the psychological cost of neoliberal transition. They reflect a society in which success has become both a moral duty and a collective fantasy, where the language of faith provides the only acceptable grammar for hope. The problematique lies not merely in the exploitation of believers but in the deeper conflation of salvation with productivity—a conflation that permeates politics, business, and everyday life. Whether in the church, the training seminar, or the digital community, the same principle operates: the value of a person is measured by their ability to generate and circulate capital.

At the same time, Ukraine's ongoing war and the pervasive experience of loss have created new contexts for these ideologies. The call for resilience, reconstruction, and personal responsibility—though often genuine—can also be absorbed into the same prosperity narrative. As people search for certainty and empowerment, the risk arises that religious and corporate leaders will once again transform collective suffering into a resource for recruitment and fundraising. Thus, the study of financial cults in Ukraine today is not a matter of historical curiosity but a question of social ethics. It forces us to ask how far the logic of monetized faith can spread before it undermines the very solidarity on which a wounded society depends.

In sum, the Ukrainian experience demonstrates how global patterns of financialized religion adapt to local circumstances: how imported theologies of prosperity merge with national myths of endurance; how digital networks amplify the reach of charismatic movements; and how the line between spiritual renewal and economic exploitation grows ever thinner. The financial cult in Ukraine is not only a symptom of

corruption or manipulation—it is a mirror of a society learning, painfully, to live without certainties, clinging to faith in success as the last remaining form of hope.

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