

**Strategi Pastoral Konseling dalam Membangun Frugal Living bagi
Pekerja Muda di Jemaat GMIM Karmel Pinokalan Wilayah Bitung
Lima**

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ABSTRAK

Penelitian ini bertujuan untuk mendeskripsikan faktor-faktor yang mendorong gaya hidup konsumtif di kalangan pekerja muda serta menganalisis strategi pastoral konseling dalam membentuk pola hidup frugal living. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif dan dilaksanakan di jemaat GMIM Karmel Pinokalan Wilayah Bitung Lima pada tahun 2025. Data dikumpulkan melalui observasi partisipatif, wawancara mendalam, dan studi dokumentasi. Hasil analisis dan interpretasi data menunjukkan bahwa: (1) gaya hidup konsumtif di kalangan pekerja muda dipengaruhi oleh media sosial dan tekanan sosial, kemudahan akses konsumsi, pola asuh permisif dan rendahnya literasi keuangan, self reward; (2) strategi pastoral konseling yang diterapkan meliputi tiga tahap yaitu encounter, engagement, dan disengagement, yang berfokus pada pendekatan spiritual, reflektif, dan edukatif berdasarkan nilai-nilai Alkitabiah; (3) pastoral konseling berperan penting dalam membangun kesadaran rohani pekerja muda terhadap pengelolaan keuangan yang bertanggung jawab, serta menanamkan nilai kesederhanaan dan rasa syukur sebagai pola hidup. Berdasarkan temuan tersebut, disarankan agar gereja, khususnya di lingkungan GMIM, mengembangkan strategi pemberdayaan jemaat yang kontekstual seperti pembinaan keuangan Kristen, komunitas reflektif frugal living, sebagai bagian integral dari pelayanan kategorial kepada pekerja muda.

Kata Kunci: *Frugal living, gaya hidup konsumtif, pastoral konseling.*

***Pastoral Counseling Strategies in Developing Frugal Living Among
Young Workers at GMIM Karmel Pinokalan Congregation Bitung Lima
Region***

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ABSTRACT

This study aims to describe the factors that drive a consumptive lifestyle among young workers and to analyze pastoral counseling strategies in shaping a frugal living pattern. This research employs a qualitative approach with a descriptive method and was conducted at the GMIM Karmel Pinokalan congregation in the Bitung Lima Region in 2025. Data were collected through participatory observation, in-depth interviews, and document analysis. The analysis and interpretation of the data reveal that: (1) the consumptive lifestyle among young workers is influenced by social media and social pressure, ease of access to consumption, permissive parenting, low financial literacy, and the habit of self-rewarding; (2) the applied pastoral counseling strategy consists of three stages encounter, engagement, and disengagement focusing on spiritual, reflective, and educative approaches based on biblical values; (3) pastoral counseling plays a crucial role in building young workers' spiritual awareness regarding responsible financial management and instilling the values of simplicity and gratitude as a way of life. Based on these findings, it is recommended that the church, particularly within the GMIM context, develop contextual congregational empowerment strategies such as Christian financial education and reflective frugal living communities as an integral part of categorical ministry to young workers.

Keywords: *Frugal living, consumptive lifestyle, pastoral counseling.*