What Is It to Believe on the Lord Jesus Christ?

By Luke Miner

Editor’s Note: Luke Miner writes at Scripturalism.com, where this article first appeared. It has been slightly edited.

Introduction

What is saving faith? In Acts 16, Luke recounts the immediate question of a jail-guard after he realizes that his prisoners, Paul and Silas, are evangelists from God. The Philippian jailer says, “What must I do to be saved?” It is hard to overstate the significance of this question. When God brings a person to the point where he understands that he is under the wrath of God for his sins, or that his life is meaningless without God, or when God’s Spirit convicts a man of his own incompetence at guiding his own life and he casts himself in despair at the feet of God, he wants to know how to be saved.

In Acts 16, Paul does not direct the jailer to send a check to his ministry. Paul does not tell him to attend church on Sunday or to keep the commandments or to be good. He says something that seems hard to understand; something that ministers have studied deeply, and theologians have written about for years, often coming to divergent conclusions. What did he say? “Believe on the Lord Jesus Christ and you will be saved” (Acts 16:31).

The Biblical phrases “believe in Jesus,” “believe on the Lord Jesus,” “believe in his name,” “believe him” etc. are obviously meant to give us the Biblical answer to the guard’s question, yet it still seems difficult to comprehend exactly what this means. One approach used by many theologians is to provide a list of the fundamentals, saying that what counts as “belief in Jesus” is belief in the items on this fundamentals list. As I see it, one embarrassment to this approach is that many of these lists are not essentially the same, and it is hard to come up with plausible reasons to exclude this or that item of Biblical teaching from the list. Interestingly, when one finds creedal lists in Scripture (1 Corinthians 15:3-8 and Romans 10:9 for example) they seem to lack some important fundamentals of what is normally called “the Gospel” and, again, even the Biblical lists often consist of different sets of Biblical propositions. All this seems much too complicated. Are we to think that when Jesus used the phrase “whoever believes in me has eternal life,” he really meant to communicate that “whoever believes this 10-point list of statements has eternal life”? If so, where is the list in Scripture? Would God bury the answer to such an important question so deep in the Scriptures, that few can uncover it? Probably not. The first part of this article aims to cast light on the important facets of the question – the things that need to be considered to answer the question. It will do so by summarizing some of the relevant material written by the great thinkers of the past.

The second part is a brief section on definitions that serves to sharpen the question and avoid pitfalls. The third and final part lays open the Scriptural data and allows it to answer the questions raised in the first part of the article. The goal is a concise answer to the question: What is it to believe in Jesus?

J. Gresham Machen had a fierce desire to see believers equipped to answer this question. He wrote:

The preachers of the present time allude to the importance of becoming a Christian, but they seldom seem to make the matter the subject of express exposition; they leave the people with a vague impression to the effect that being a Christian is a good thing, but this impression is difficult to translate into action because definite directions are absent.
These preachers speak about faith, but they do not tell what faith is.\(^1\)

Machen also wrote: “The question, ‘What is Faith?’ which forms the subject of the following discussion may seem to some persons impertinent and unnecessary.”\(^2\) That’s right. Although many confusing and mutually contradictory answers are provided, and although this results in muddle-headedness, anxiety, bad doctrine, and perhaps even damnable heresy, many believers either do not take these facts to heart, or they do not see that such facts justify a close consideration of this matter. Machen writes:

There are those who shrink from a consideration of these great questions of principle; there are those who…believe that the Church should return to its former policy of politely ignoring or taking for granted the central things of the Christian faith. But with such persons I, for my part, cannot possibly bring myself to agree.\(^3\)

A Brief History of Faith

The two umbrella-issues, under which all the other issues fit, are (1) what is the nature of faith (i.e. what is faith)? and (2) what distinguishes saving faith from faith in general? One important point to keep in mind is that there is no Scriptural distinction between the terms “belief” and “faith.” Throughout the ages, people have used phrases like “believe on faith” or “believe by faith,” and although both terms are found in most English Bible translations, they translate the exact same Greek word. Since a person can’t faith something, they believe it, so “belief” is the word of choice when translating the verbal form. This is not to say that such phrases as “believe on faith” are meaningless. Instead, they should be regarded as later evolutions which cannot be read back into the Scripture. Lastly, to simplify the discussion, I have employed phrases such as “S believes P” to express the idea that “a given person or subject believes a given statement.” S and P are used when it doesn’t matter what subject (S) or what proposition (P) is under discussion. Also, the term “proposition” in these discussions does not mean something that is proposed (such as a thesis or hypothesis). A “proposition” is a “statement,” the meaning of a declarative sentence.

Early Church and Middle Ages

Tertullian (around 200 AD) spoke of faith as believing on authority rather than by personal investigation or knowledge.\(^4\) Believing on authority means believing something because a person said so, as opposed to investigating whether the person is right or not. In his Anti-Pelagian writings, Augustine said, “…belief itself is nothing else than to think with assent.”\(^5\) To think with assent means simply to think that something is true. Here, we have two distinct approaches which continue to surface throughout history. Augustine says that faith is thinking with assent. Thus, if I think of a proposition, and I think it is true, this means I believe it (i.e. I have faith in that proposition). For Augustine saving faith is belief in the Gospel (i.e. thinking the Gospel with assent), and it is irrelevant for Augustine, whether this belief is based on reason or on authority. But for Tertullian, one must not only think that the Gospel is true, he must base his belief in the Gospel on the authority of God, not on any reasons. Here, the first key issue comes into focus: Is saving faith the kind of belief that is based on authority as opposed to reason?

Thomas Aquinas, following Tertullian, thought that faith is belief that is based on authority and not on reasons. For Thomas, what a person accepts by reason is called knowledge, and what a person accepts on authority is called faith. One cannot both know and believe P. This gives rise to another important issue in the discussion of faith in general, not just saving faith: What is the relation between faith and knowledge? Can we know and believe the same thing? Aquinas also defends the doctrine of “implicit faith,” which for him includes the idea that a person can accept the teaching of the church without necessarily knowing what it is that the church teaches. This points out another important issue of whether a person needs to understand something to believe it.

Reformed Theologians

John Calvin, on the other hand, ridiculed the Roman Catholic Church for their doctrine of “implicit faith” and espoused “explicit faith.”

Is it faith – to understand nothing? … Faith consists not in ignorance but in knowledge… by this knowledge [of Christ’s propitiation], I say, not by the submission of our understanding, we obtain an entrance into the kingdom of Heaven…the apostle [in Romans 10:10]…intimates that it is not enough to believe implicitly without understanding or even
Here, we see that Calvin disagreed with Aquinas on implicit faith and on the relation of faith and knowledge. Of saving faith, Calvin said, “We shall have a full definition of faith if we say that it is a firm and sure knowledge of the divine favor toward us, which, founded on the truth of a free promise in Christ, and revealed to our minds, and sealed to our hearts, by the Holy Spirit.” Although many would say that this looks more like a definition of assurance, and not a definition of saving faith, two things should be noted. First, Calvin clearly affirms the idea that a person can know the same thing that he believes. Second, he suggests that the object of saving faith is Biblical truth (i.e., propositions taught in Scripture). This brings to light another important issue: What is the object of saving faith? Does saving faith have, as its object, a person, some propositions, or both? Calvin, in criticizing the Roman Catholic view of faith says, “They insist that faith is an assent, with which any despiser of God may receive whatever is delivered by Scripture.” It is not clear whether Calvin means to deny that saving faith is a mere “acceptance” of a proposition or if he means to deny that believing P is the same as simply thinking P is true. But is faith simply thinking something is true, as Augustine said, or does it contain an additional part?

Following Calvin, many other reformed writers disparage the idea that saving faith is “mere assent.” Puritan Thomas Manton said, “Bare assent to the articles of religion doth not infer true faith.” Manton, following Philip Melanchthon, thought that saving faith consisted in 3 parts: notitia, assensus, and fiducia. Notitia traditionally corresponds to knowledge or understanding. Assensus refers to assenting to the truth of what is understood. Fiducia is puzzling, however. As many authors have noted, fiducia is simply the Latin word for “faith.” The traditional threefold distinction seems to define faith as understanding, assent, and faith, which is unproductive since one cannot include the term defined in the definition. However, what should be noticed here is that this threefold distinction means to say that faith is something distinct from mere understanding with assent. Many English-speaking theologians have used this threefold distinction and have variously described what they take to be the extra element in faith under the title of fiducia, whether that be commitment, obedience, repentance, resting, trust, transformation, etc.

For John Owen, “all faith is an assent upon testimony, and divine faith is an assent upon a divine testimony.” Here we see a view similar to that which I attributed to Tertullian above. For Owen, saving faith is the kind of belief that is based on authority.

Charles Hodge wrote that faith is “that state of mind in which a man receives and relies upon a thing as true.” He connects faith with trust by saying, “To regard a thing as true, is to regard it as worthy of trust,” and continues with the previous quotation from Augustine, “To believe is nothing else than to think with assent.” Two things are notable here. First, Hodge makes Biblical “faith,” “belief,” and “trust” refer to essentially the same thing as one another. In certain cases, this seems right. For if Aaron tells Tim that he’ll be coming for dinner, and if Tim believes this statement, this is essentially the same as Tim trusting Aaron’s statement or having faith in it. Second, Hodge seems to be saying that saving faith is simply regarding something as true, namely the Gospel. On page 90, Hodge also emphasizes that saving faith is “not a mere intellectual exercise” and he also quotes Calvin’s Institutes III, ii, 8 saying, “the heart rather than the brains, and the affections rather than the intelligence.” Here, Hodge and Calvin might be speaking metaphorically, but today these distinctions are taken literally by many believers. Can a man literally believe a certain proposition with his mind but disbelieve the same exact proposition with his heart? In 1746, Jonathan Edwards wrote Religious Affections and argued against this kind of faculty psychology, making the point that affections (such as love, joy, etc.) should not be thought to proceed from different faculties such as mind, heart, soul, spirit, emotions, and other such “parts.” Edwards thought that man was a unified mind, and that “the will” was simply the actions of the mind, and that the “affections” were the more vigorous and intense actions which the will performs (the actions of liking, disliking, being joyful, etc.). All other “faculties” which people talk about are either identical with the mind or will or they are identical with some “part” of them. Today, however, it is more natural for people to accept faculty psychology, drawing distinctions between what one believes with his head (his intellect) and what he believes with his heart (his emotions and desires). One theologian has suggested that this is due to the influence of Freudian ideas, which raises another important issue: Is belief a unified act of a person or can certain parts of a person believe while other parts of the same person don’t? Does a person need to literally

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7 Institutes, III, ii, 6-7.
8 Institutes, III, ii, 8.
9 Thomas Manton, An Exposition of the Epistle of James, 240.
11 Charles Hodge, Systematic Theologt, Volume III, 1873, 43.
believe with his mind and his heart, or is this basically a metaphor for believing as a unified person?

Contemporary Deep-Diving
Machen thought that the Scriptures do not provide a full analysis of what it means to believe something. The Scriptures are not a psychology or philosophy textbook. Nevertheless, Machen wrote: “Undoubtedly such a [philosophical] treatment of the subject [of belief] would be highly useful and instructive; but unfortunately I am not competent to undertake it.”\textsuperscript{12} What Machen did not know is that Anglo-America was about to undergo a philosophical revolution in which the subject of “belief” would receive such a rigorous and thorough treatment in both Christian and secular universities as had never been seen in the history of Western thought.

Dispositional vs. Occurrent
Is a person aware of his beliefs? Do you believe that $5 \times 13$ is $65$? If so, when was the last time you were aware of this belief? Maybe in high school? Probably, you are not aware of most of your beliefs. Simply put, your occurrent beliefs are the ones that you are consciously aware of. Your dispositional beliefs are the ones that you do not have in mind. This distinction will be applied to the discussion of saving faith in future subsections.

Implicit vs. Explicit Beliefs
If Vasily believes that Jesus was in the grave for 3 days, it seems natural to say that Vasily also believes that Jesus was in the grave for less than 4 days, and also that he was in the grave for less than 5 days, and also that he was in the grave for less than 12 days. Each of these seems to be a belief which Vasily holds about Jesus, yet Vasily has probably never possessed the occurrent belief that Jesus was in the grave less than 56 days. The way this is commonly expressed is to say that Vasily possesses implicit beliefs such as that Jesus was in the grave less than 56 days because of his explicit belief that Jesus was in the grave for 3 days. Here is one way this could affect our doctrine of saving faith. If Vasily’s friend Sergei tells him that he’s finally realized that he is a depraved sinner, Vasily might conclude that Sergei was not a believer before he realized this (since Vasily might believe that a person needs to believe he is a depraved sinner before he can be saved). However, Tino might point out to him that Sergei had believed that there is no one good except God for at least a year. Here, Tino might try to argue that Sergei believed that he was a depraved sinner implicitly because he already had the explicit belief that nobody is good but God. It’s just that Sergei had not actually become aware of this belief until just before he told Vasily. Maybe this type of plausibility should cause us to guard against overly formalizing exactly what a person must be able to say he believes for us to call him a believer.

Belief without Conscious Endorsement
Last year, I memorized the text of John 1–5. As a result, I sometimes possessed detailed conscious beliefs about Jesus’ activities. I even formed the belief that when Jesus met the Samaritan woman at the well, he did so at about the 6th hour (John 4:6). However, I’ve since lost my ability to quote John 4 in perfect detail. In fact, there are times when I am totally unable to remember at what hour Jesus spoke to the Samaritan woman, whether he was in Jerusalem before or after he spoke to her, and whether the disciples were indignant at Jesus for speaking to her. At those times when I can’t recall, do I have any beliefs about such things? In my thinking, the answer is no, since a forgotten belief ceases to be a belief. But this seems problematic for certain reasons too hard to discuss here.

This relates to saving faith in multiple ways, such as, I might wonder if it is possible for me to forget some of the beliefs through which I was saved at first. Then I might not rightly be called a “believer” since I have forgotten those beliefs which made me a “believer” in the first place.

De Re vs. De Dicto
In Genesis 38:15, Judah saw a woman with her face covered and “he thought she was a prostitute, for she had covered her face” (i.e. he formed the belief that she was a prostitute). However, as it turned out, the woman was Tamar, his daughter in law. Judah would have sincerely denied the statement: Tamar is a prostitute, yet the Scriptures teach that he had the belief, the woman with the covered face is a prostitute. Does Judah believe that his daughter in law is a prostitute? It seems that there is a sense in which he believes it and a sense in which he doesn’t. This is typically referred to as the distinction between de re and de dicto beliefs. Judah holds a de re belief that the woman with the covered face, who happens to be Tamar, is a prostitute but he does not hold the de dicto belief that Tamar is a prostitute. A simplistic way of explaining the distinction is that a de re belief is a belief in a proposition whose subject is obscure while a de dicto belief is belief in a proposition whose subject is clearly identified. This relates to saving faith because, while Aaron might believe that Premillenialists are ignoramuses, if it just so happens that God is a Premillenialist, we might wonder if Aaron believes that God is an ignoramus. Ostensibly, no one who believes that God is an ignoramus has saving faith, so it might be

\textsuperscript{12} Machen, What Is Faith? 44.
tempting to conclude that Aaron doesn’t have saving faith. However, based on this discussion it would be wrong to conclude that Aaron does not have saving faith since he believes that God is an ignoramus only in a *de re*

sense, but not in a *de dicto* sense.

**Degree of Belief**

Aaron believes that the Apostle Peter was crucified upside down, that his wife is at home, and that he is currently eating a lobster tail. The first belief he realizes is based on controversial historical evidence. The second he takes for granted, but he recognizes that she could have gone to the store or walked outside to take out the trash. The third belief he regards as nearly certain. Therefore, he is most confident in the third belief, a little less confident in the second, and even less confident in the first belief. This suggests that beliefs have degrees of strength. Some have characterized belief P as thinking P is more probable than not-P. Thus, Aaron believes that his wife is currently at home if he thinks that it is more probable that his wife is at home than not.

This model seems a bit disturbing when applied to Christian belief. Does my belief that Jesus died for my sins simply mean that I think that it’s more probable that Jesus died for my sins than that he didn’t die for them? The problem could be remedied by suggesting that I think the probability is 100%, but this isn’t right either. Occasionally, I find myself in a situation where I doubt the Bible. Yet there are other times when I have no doubts. This suggests that the strength of my belief in the Bible varies day by day. For this reason, and others, I tentatively suggest that belief P isn’t equivalent to belief P being more probable than not.

However, I think it is quite obvious that beliefs can be characterized as strong and weak and that our beliefs vary in strength throughout time. Given this, is there a certain strength that has to accompany belief in Jesus? The Scriptures talk of being assured of salvation. For assurance, John tells us, “And by this we know that we have come to know him, if we keep his commandments” (*1 John* 2:3). Consequently, when we see fruit in our lives, our belief that we are saved becomes stronger. *Romans* 8:16 says, “The Spirit himself bears witness with our spirit that we are children of God.” Presumably, when the Spirit is doing this, our belief that we are children of God gains strength. On the other hand, believers often find themselves doubting their salvation and doubting the truth of the Bible. This isn’t always the same as unbelief. It can also be characterized as weak belief. The doctrine of eternal security leads me to expect that a believer, though he may doubt the Christian faith at times when he has weak belief, will never lose his faith entirely.

**Acceptance vs. Belief**

Mike has been told that the Scriptures are true, and his parents have explained that he will be disciplined accordingly if he does not follow them. There may be a sense in which Mike might accept that the Scriptures are true while not holding the belief that the Scriptures are true. In such a case, Mike accepts the Scriptures to avoid being disciplined and to make his life easier, and he might even say that he believes that they are true, but it is possible that he does not actually think they are true. Another example is a scientist who accepts a certain theory on which to base his research. Since scientific theories are always being revised, it is reasonable and practical for a scientist to accept a theory and behave as if he thought it were true (*i.e.* base his research on it), while being undecided or even doubtful about the truth of the theory.

The reason this is important to a discussion of saving belief is that Mike needs to know that a person is saved through belief in God’s Word not through acceptance of it. One may behave as if the Scriptures are true, without thinking they actually are true. I think it is the latter which saves.

**Voluntarism vs. Involuntarism**

Are beliefs formed voluntarily? Do we have basic voluntary control over our beliefs? This is an important question, because when we say, “Tim should believe P,” we seem assume that Tim gets to choose what he believes. However, this is not so obvious. For if Tim asks me to try to believe that my wife does not exist, it seems that I can’t make myself believe it, no matter how hard I try. This seems to be true of most of our beliefs. The view that people can’t choose their beliefs is called Doxastic Involuntarism. The opposite view is Doxastic Voluntarism. To Tim’s example about trying to believe that my wife doesn’t exist, the voluntarist could say that the reason I can’t believe that my wife doesn’t exist is because I don’t want to fool myself, and it’s my desire not to fool myself that is involuntary, not the belief.

The Scriptures command us to believe certain things. Jesus often said, “repent and believe.” If beliefs are involuntary, why would Jesus command people to believe? Because of this, it seems to me that voluntarism is probably more consistent with the Biblical teachings than is involuntarism.

**Atomism vs. Holism**

The next distinction is about the object of belief (*i.e.* the thing believed). If Tim’s friend Rex believes that Jesus died for his sins, Tim might be concerned about whether Rex’s belief, “Jesus died for my sins” is the same as his own belief, “Jesus died for my sins.” The reason Tim has
cause for concern is that Rex thinks of Jesus as a created man who has risen to God-hood, whereas Tim thinks of Jesus as the eternal 2nd person of the Trinity. This gives rise to the distinction between Holism and Atomism about belief. If Tim thinks that Rex’s belief that Jesus died for his sins is the same belief which he himself holds, Tim is an Atomist about belief. If, instead, Tim says that Rex’s belief can’t possibly be the same as his own because Rex’s other beliefs affect the content of the belief in question (“Jesus died for my sins”), then Tim is a Holist about belief. Holism is the view that a person’s network of beliefs determines the content of any given belief. Atomism denies this.

At first, Holism seems to me to be the most plausible choice for the Christian, but certain difficulties arise if we take this view. Assuming that most Christians do not hold exactly the same beliefs about God, the Holist would need to concede that two Christians who believe: “God created the Earth” would actually not possess exactly the same belief, since their concepts of “God” differ ever-so-slightly from one another. Worse yet, assuming Christians vary in their level of understanding of the Bible, Holism demands that no two Christians who believe “the Bible is true” actually possess the same belief since the content of this belief is effected by the person’s beliefs about what the Bible teaches. Such are some of the consequences we must accept.

On Definitions
In the past, I have been misled on the definition of saving faith simply because I held some awful presuppositions about definitions in general. The ensuing discussion should help clear our minds of such presuppositions before we interpret the Biblical texts.

Definitions are probably just as powerful as they are deceptive. Frankly, if we fail to keep simple definitions in mind for the key terms in a discussion, it is likely that we won’t know what we’re talking about – and this is the cause of most theological disagreements of which I am aware. Definitions are powerful because they help us and others know what we’re talking about. They are also helpful because, if a person clearly and simply defines his terms, he can see through a great many fruitless discussions. A “merely verbal dispute” is a dispute which may be resolved simply by clarifying the meanings of the main terms in the dispute. For example, if Calum (British) and Rick (American) are arguing about whether a football is round or oblong, they are having a merely verbal dispute that arises because Calum and Rick disagree about the meaning of one of the key terms, namely, “football.” In merely verbal disputes, nobody is right or wrong. Calum uses the term “football” to mean one thing and Rick uses the term to mean another thing. For Calum, footballs are round simply because he uses the term to describe a certain kind of round ball. For Rick, footballs are oblong simply because he uses the term to describe a certain kind of oblong ball.

Because of the uselessness of arguing about the meanings of words, Paul tells Timothy to “charge them before God not to quarrel about words, which does no good, but only ruins the hearers” (2 Timothy 2:14). This is not to negate what was said before about the importance of definitions. Rather, it tells us that definitions are vital communication tools, but there are no “true definitions.” The meaning of the term “dog” is simply whatever people mean when they use the term. When Calum tells Rick that footballs are spherical, if Rick wants to understand him, it is unproductive for him to correct Calum’s definition of football. He simply needs to understand what Calum means by the term “football,” so that he can understand Calum’s statement. In the same way, when Jesus says, “repent and believe,” we must try to understand what Jesus means by these terms. We are not to try and find some fact about what the words “repent” and “believe” mean and then impose it on the Scripture. The meanings of these terms (and any terms) are determined by the intentions of the speaker. This is why Bible translators stress the idea that the context determines the correct translation of a passage. When we argue about what terms “really mean,” we engage in disputes which are merely verbal. The proper question is: What does the person mean by a given term?

Given this, when we ask the question: What is Biblical saving faith? we are really asking: What does the Scripture mean when it talks about saving faith? The way a lexicon derives the definition of a term is by examining many uses of this term. We will follow this pattern for Biblical saving faith by looking at a sample of Biblical passages, and trying to derive as precise a definition as possible.

A Biblical Definition of Belief in Jesus
The two all-important questions of this discussion are: (1) What is the nature of faith? (i.e. what is it to believe something?), and (2) What is the object of saving faith? (i.e. what must a person believe to be saved?) Of course, it is possible that the Biblical authors use the term “belief” differently from one another. Paul consistently uses the term “justified” differently than James uses the term. However, since this is not a doctoral thesis, I will simplify by examining John’s use of the term, and I will leave to the reader’s judgment the question of whether his usage is representative of the Scriptures as a whole.
**John 1:12** – But as many as received him, to them he gave the right to become children of God, to those who believe in his name.

**John 1:49-50a** – Nathanael said to him, “Rabbi, you are the Son of God! You are the King of Israel!” Jesus answered and said to him, “Because I said to you, ‘I saw you under the fig tree,’ do you believe?”

**John 2:22** – Therefore when he had risen from the dead, his disciples remembered that he had said this to them, and they believed the Scripture and the word which Jesus had said.

**John 3:11-12** – Most assuredly, I say to you, we speak what we know and testify what we have seen, and you do not receive our witness. If I have told you of earthly things and you do not believe, how will you believe if I tell you heavenly things?

**John 3:16** – For God so loved the world that he gave his only begotten Son, that whoever believes in him should not perish but have everlasting life.

**John 3:36** – He who believes in the Son has everlasting life; and he who does not believe the Son shall not see life, but the wrath of God abides on him.

**John 4:21** – Jesus said to her, “Woman, believe me, the hour is coming when you will neither on this mountain, nor in Jerusalem, worship the Father.”

**John 4:39-42** – And many of the Samaritans of that city believed in him because of the woman who testified…. And many more believed because of his own word. Then they said to the woman, “Now we believe, not because of what you said, for we ourselves have heard him, and we know that this is indeed the Christ, the Savior of the world.

**John 4:50b** – So the man believed the word that Jesus spoke to him, and went his way.

**John 5:24** – Most assuredly, I say to you, he who hears my word and believes in him who sent me has everlasting life…. 

**John 5:38** – But you do not have his word abiding in you, because whom he sent, him you do not believe.

**John 5:46-47** – For if you believed Moses, you would believe me; for he wrote about me. But if you do not believe his writings, how will you believe my words?

**John 6:63b-65** – The words that I speak to you are spirit, and they are life. But there are some of you who do not believe.” … And he said, “Therefore I have said to you that no one can come to me unless it is granted to him by my Father.”

**John 6:68-69** – But Simon Peter answered him, “Lord, to whom shall we go? You have the words of eternal life. Also we have come to believe and know that you are the Christ, the Son of the living God.”

**John 8:24** – Therefore I said to you that you will die in your sins; for if you do not believe that I am he, you will die in your sins.

**John 9:18** – But the Jews did not believe concerning him, that he had been blind and received his sight, until they called the parents of him who had received his sight.

**John 10:38b** – that you may know and believe that the Father is in me and I am in him.

**John 12:37b-38a** – they did not believe in him [Jesus], that the word of Isaiah the prophet might be fulfilled, which he spoke: “Lord, who has believed our report?”

**John 20:29** – Jesus said to him, “Thomas, because you have seen me, you have believed. Blessed are those who have not seen and yet have believed.”

1 John 5:4 – For whatever is born of God overcomes the world. And this is the victory that has overcome the world—our faith.

Some other indispensable passages are:

**Romans 3:25-26** – whom God set forth as a propitiation by his blood, through faith, … that he might be just and the justifier of the one who has faith in Jesus.

**Hebrews 11:1** – Now faith is the substance of things hoped for, the evidence of things not seen.

**Hebrews 11:6** – But without faith it is impossible to please him, for he who comes to God must believe that he is, and that he is a rewarder of those who diligently seek him.

The purpose of this list is not to fully exegete these passages but to give the reader the opportunity to develop an idea of what the Scriptures mean when they talk about belief and belief that saves. Instead of developing a definition of “belief in Jesus” and imposing it on the Scriptures, we will develop this definition from the Scriptures. Given Hebrews 11:1, some people might wonder: What’s all the hullabaloo? Doesn’t Hebrews 11:1 define faith for us? I don’t think so; at least not in any full sense. As John MacArthur, John Calvin, and many others have pointed out, this is not a definition of faith but a description of a certain aspect of faith. This is rather fortunate because if it were a definition of faith it would be very hard to understand and it wouldn’t apply to John’s usage of the term faith (this can be shown by substituting the definition for “faith” in the above-quoted passages).

Now, we will look again at the various issues brought up in part one of this article, and we will see if any definite answers can be derived from the passages quoted above.
Belief and Knowledge
Can a person know and believe the same thing? Again, it depends on what we mean by knowledge and belief. However, according to John’s usage, the Samaritans both believed and knew that Jesus was the Savior. John 8:38 and John 6:68-69, quoted above, are also very clear examples that affirm that faith about something doesn’t cease once we know it. Biblical passages which teach this are abundant as can be seen from a search of “believe and know” in any online concordance. One can both believe P and know P at the same time.

Belief and Faith
Is faith different from belief? Again, it depends on what we mean by faith and belief. As discussed earlier, these are not two different concepts in Greek but one (“faith” and “belief” are just alternate translations of the Greek word πιστiς). That these are interchangeable concepts is suggested by the fact that Bible translations will commonly use “faith” in place of “belief” or “have faith” in place of “believe.” Moreover, it can be seen from the passages quoted above that we are saved through a kind of “faith” and that we are saved through belief in Jesus; suggesting that these are simply different ways of explaining the same thing.

Belief and Commitment
Some have suggested that belief includes commitment in addition to simply thinking that something is true. Does belief include commitment? It depends on what we mean by belief. The Scriptural passages above discuss many different beliefs, some are accompanied with commitment and some are not. In John 9:18, the Jewish leaders didn’t believe that the healed man in front of them had been born blind until his parents testified to it. It is hard to see how believing that a person was born blind involves any kind of commitment. Scripture clearly teaches that belief in Jesus produces the fruit of a life committed to Christ; so much so as to make commitment a test of saving faith. Jesus said that if anyone comes after him he must take up his cross daily (Luke 9:23). Thus, we see from the Scriptures that beliefs about ordinary facts don’t always produce commitment, but belief in Jesus’ words does produce commitment. Therefore, the best Biblical explanation is that commitment is not part of belief in Jesus, but it is a necessary result of belief in Jesus. There are at least two possible reasons for this. First, the Holy Spirit produces commitment in believers. Second, believing Jesus’ word may, itself, produce this kind of commitment. For if we believe that Jesus is God and knows what is best for us, and that he wants us to refrain from stealing, for example, we may automatically commit ourselves to not stealing (even though we can, and sometimes do, go back on this commitment). Belief in Jesus does not include commitment, but it results in commitment.

Belief and Repentance
Does belief include repentance? According to Thayer’s Greek Lexicon, the Greek word for repentance means “a change of mind.” Therefore, changing one’s beliefs is an act of repentance. Jesus’ frequent command to “repent and believe” uses two words to describe aspects of the same mental event just as the phrase “turn around and face me” describes two aspects of the same physical event. When we come to believe in Jesus, we are changing our mind, so repentance describes this change. However, repentance is not part of what it means to believe because repentance describes the change in belief, not the belief itself.

Belief “in” vs. Belief “that”
One of the most difficult things we must do in trying to derive a definition of saving faith is recognize when we are in the presence of metaphorical language. Beliefs cannot be literally “in” anything. When we say that Jesus was “in” the tax collector’s house, we literally mean that his body spatially resided within the boundaries of the house. To believe “in” Jesus cannot plausibly be interpreted literally, so we can be sure it is a metaphor. For what is it a metaphor? Again, the Scripture helps us. In John 3:16, we see that belief in Jesus brings eternal life. In John 6:63-65, we see that Jesus seems to equate believing his Word with coming to the Father (which brings eternal life). John 12:37-38 is clearer in saying that believing in Christ is believing Jesus’ Word, which in this verse is the same as the words of Isaiah. Given this Scriptural data, we can see that believing “in” Jesus is a metaphor for believing “that” Jesus’ words are true.

Belief on Authority vs. Belief on Reasons
As seen in the previous discussion on the history of faith, many theologians have thought that faith must be based purely on authority and not on reasons. John, however, does not use this distinction. In John 20:29 (quoted above), Jesus speaks of faith that is based on seeing and faith that is based on authority. When people talk about believing something on faith as opposed to believing it because of reasons, they are using the term “faith” differently than Scripture uses it, so they should not impose the authority versus reason distinction upon the idea of Biblical saving faith.

Person or Propositions
Some have suggested, and many of the great existentialists have insisted, that belief in a person is fundamentally different than belief that a proposition is
true. One hint that this is not the case is the use of the preposition “in.” This tells us that we are in the presence of a metaphor. As one theologian has pointed out, when you say that you believe in your money-manager, you are saying that you believe “that” he will manage your money with skill and honesty. If your husband promises to provide for your family, and if you respond, “I believe in you,” you are saying “I believe ‘that’ you will provide for us.” In the same way, belief “in” Jesus is essentially belief “that” what he has said in his Word is true.

Faith and Saving Faith
Is saving faith a part of faith in general, or is it essentially different? As seen in the passages quoted above, Jesus frequently talks about belief in God that brings salvation (see John 3:16) and belief in general (see John 9:18) using the same Greek verb. This suggests the Scriptures are best understood as saying that the difference between saving faith and ordinary faith is the “object” of that faith. Believing that the blind man was healed (John 9:18) or that God is One (James 2:19) doesn’t save. Believing in Jesus saves. What distinguishes general belief from saving belief is the thing believed. Saving faith is faith which has a certain object.

The Object
What does a person need to believe to be saved? This is the question of the “object” of saving faith. The Scriptures above which use belief in a non-metaphorical sense indicate that the object of belief is always a statement or proposition. As discussed above, the non-metaphorical passages use “believe that” as opposed to “believe on” or “believe in.” Belief that Jesus’ words are true brings eternal life, but which words of Jesus need to be believed before we are saved? Surely even the most mature Christian has not yet learned all of Jesus’ teachings. Here, there are many different views, but they fall into two main categories. First, there are people who think that a person is justified only when he has believed a certain set of propositions, and this set is the same for all people in all times (let us call this uniformity). Second, there are those who think that people may be justified through belief in different combinations of propositions (let us call this combinationism). So, these combinationists think that God might justify Tim after he believes certain things, but might not justify Mike until he believes other things, and that God might have justified Abraham through belief in a set of propositions different than Mike’s or Tim’s.

For purposes of this discussion, we must assume that God’s Word is clear and consistent about what a person needs to believe to be saved. Therefore, if one passage says that we can be saved by believing a certain set of propositions and another passage says that we may be saved through believing another set, it would follow that the Scriptures teach combinationism. If, on the other hand, the Scriptures always give the same list of saving propositions, then it would suggest that the Scriptures teach uniformity. If this is right, we can conclude Scriptures clearly teach combinationism because the Scriptures do not always give the same list. Romans 10:9 gives two propositions: Jesus is Lord and God raised Jesus from the dead. First Corinthians 15:1-8 gives approximately 11 propositions including the proposition that Jesus appeared to 500 witnesses after his resurrection; a proposition not found in any other lists. One might be able to squirm and try to get these two passages to say the same thing, but I don’t think this can be done without doing violence to the intended meaning of the Scriptures. I think the answer is so simple that one might wonder about the need for such a long paper.

Most Scriptures that teach us how to be saved simply say that a person must believe in Jesus to be saved. For every Scripture that gives a list of saving propositions, there are five that say something to the effect that we may be saved if we “believe Jesus,” “believe in Jesus,” “believe my word,” “receive my word,” “come to me,” etc. As I see it, the Scripture only leaves room for one answer. The object of saving faith is the Word of God. We are saved through thinking that God’s words are true. If I believe in the Sacramento Bee, it means that I believe that the news they report is generally true. If I believe in my barber, it means that I believe that he will cut my hair properly. Therefore, belief in Jesus or belief in God naturally means belief that what he says is true and that he will fulfill his promises. Which ones? This depends on what we know about Jesus. If I am a new believer, it is possible that I don’t yet understand Jesus’ claim to be God so I certainly cannot believe it yet. When some people turn to Jesus, they already know a lot about him. When the thief on the cross turned to Jesus, he might not have known much, if anything, about justification, the deity of Christ, the Trinity, and soteriology.

One might object that this reduces saving faith to “mere Christianity” or four spiritual laws. The opposite is true. Instead of evangelizing with a list of fundamentals, we must declare as much of the counsel of God as possible, because we do not know exactly how many or which details the Spirit will cause a person to believe at the time of salvation. Most Christians are saved without even understanding the doctrine of the Trinity, let alone believing it. However, it is possible that a seasoned Jehovah’s Witness who has been arguing against the Trinity for years must come to believe the doctrine before he is saved. The Scriptures do not tell us which of God’s words a given person must believe before justification.
They just tell us that salvation is through belief in God’s words (i.e. Biblical propositions).

**The Definition**
If I have rightly answered the two key questions of this study (what faith is and what object of saving faith is), the foundation is laid for answering the question: What is it to believe on the Lord Jesus Christ? To believe a statement is to think that it is true. Belief on Jesus is a metaphor for believing the things that he says. Therefore, saving faith consists only in thinking that God’s words are true.

**Conclusions**
As has been argued above, belief in Jesus means believing His words (or his message). It is thinking God’s Word is true. The Scriptures teach that this is the sole means through which people can be saved. But how can they believe if they do not know Jesus’ message? And how do we choose which truths to teach them first? Paul invokes the concept of “the Gospel.” The Gospel is the good news about Jesus. The Gospel is a summary of the key elements of God’s Word. It is not an exact list of the propositions one must believe to be saved. Paul describes the Gospel in a few verses in 1 Corinthians 15:1-8. He describes it in many words in the verses and chapters following Romans 1:16-17. At my church, we frequently describe it in the words of “The Gospel Song”:

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Holy God in love became  
Perfect man to bear my shame  
On the cross he took my sin  
By his death I live again
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By calling this the Gospel, we do not mean that this is all a person needs to believe to be saved. Rather, this is about as sufficient a summary of God’s glorious Word as can be put into four rhyming lines, and such a summary is a wonderful reminder and a useful guide.