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Serving God and Mammon in Matthew 6:24 as an Ethical Response to the Menace of Materialism Among Christians in Nigeria

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Abstract

Human greed leads them to pursue worldly material blessings at the expense of moral and spiritual values. There is a wrong philosophy of money in society, which holds that money answers everything in society, and is polluting some Christians to compromise the biblical standard. The paper is analytical: the author employs content analysis from a Christian ethical perspective to draw moral lessons from the text, combining a literature review and biblical analysis to carry out the study. Matthew 6:24 serves as a reminder to evaluate one's loyalties, urging individuals to serve God with their whole hearts rather than allowing material wealth to dominate their lives. The paper identifies three major ethical issues in the text: conflict between material authority and the divine, ultimate loyalty, and the consequences of choice. The menace of Materialism among Christians in Nigeria is worldly-minded Christianity; seeking prosperity over salvation; honouring Mammon more than God, and the decline of Christian moral values. The paper proposes an ethical response to the menace of materialism from a Christian perspective, which includes: ultimate loyalty to God; vibrant spiritual devotion; true Christianity produces true spiritual wealth; and serving God, not money. The paper concludes that the authority of the Bible should be maintained on all matters related to the acquisition of material possessions.

Keywords: Christians; Mammon; Materialism; Nigeria; Serving God

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INTRODUCTION

God provides physical and material blessings for humans to enjoy. God makes provision for man, whom He created in His image, and His provision for man includes gold, aromatic resin, precious stones, onyx and many such things. In fact, in Nigeria, the land is rich in minerals and fertile indeed with flowing waters. He put all of them at humans' disposal. The Bible clearly reveals that every part of the material world comes from the loving hand of the Creator, who calls it into being out of nothing and declares it very good. They are for humans' sustenance and blessings. However, human greed leads them to pursue worldly material blessings at the expense of moral and spiritual values. There are Christians who amass wealth to the point of incurring debt and putting themselves in a problem.

There are Christians who have died and have left behind an enormous property, and what they left behind becomes a problem for the family and society. This is evident in abandoned houses, desolate houses and landed properties that are busy in society. There is a wrong philosophy of money, which holds that money answers everything in society, and is polluting some Christians to compromise the biblical standard. The paper is analytical, and the author employs content analysis from a Christian ethical perspective and draws moral lessons from the text. The paper combines a literature review and biblical analysis to carry out the study. Thus, the paper examines the concept of materialism; biblical perspectives on materialism; serving God and Mammon in Matthew 6:24; the menace of materialism among Christians in Nigeria; and ethical response to the menace of materialism.

Concept of Materialism

Materialism is a philosophical and economic concept that prioritises the acquisition and pursuit of material possessions and wealth over spiritual, moral or intellectual values. It states that the accumulation of money and physical goods is essential for happiness and fulfilment. In a more general sense, materialism can refer to a mindset that equates personal worth and success with one's material possessions or financial status. In a socio-cultural context, materialism can manifest as the belief that one's happiness and social status are closely linked to consumerism and a constant desire for more wealth and possessions. This perspective often leads individuals to focus on acquiring more goods and wealth, sometimes at the expense of relationships, moral values, and the overall well-being of their spiritual lives.

In contrast, many philosophical and religious teachings encourage individuals to seek fulfilment through spiritual growth, relationships, and ethical living rather than through material accumulation. The popular idea that it is money, not God, that makes the world go round is derived from the more basic meaning of materialism. It implies that money is the basic engine of human action and that the end of life is to buy goods. On this view, money is supposed to supply human values, but in fact it represents them. Money cannot buy joy, life and other things that are paramount to life. Half of economic activity in the home, state, education, and other sectors functions based on gifts or bribes (Storkey, 1995:575 and Scott, 2014:13).

Biblical Perspectives of Materialism

True wealth, according to Biblical injunction, is more of a spiritual undertaking than anything material. From Genesis to Revelation, the Bible's view of heavenly wealth remains constant. Christ in several analogies spoke about the vanity and banality of material possessions; about the stupidity in putting one's faith in such perishable items that cannot stand the test of time;

about the foolishness in chasing after transient things that will not guarantee us a future of limitless enjoyment (Luke 12:15; 16:19-31; 18:22) (Collins, 1992:354).

The Garden of Eden clearly shows the emptiness of material wealth compared to its spiritual value. God created man in His image and likeness, equipping him with all that was required to make his life on this earthly plain successful and fulfilling (Gen 1:26-27; 29,30; 2:8,9) (Osborne, 1991:19). Man was spiritually empowered by the Almighty God to the extent that nothing was impossible for him to achieve. He was free from all the challenges associated with earthly pursuits (Genesis 1:28-30). That was before he fell from his exalted heights (Collins, 1992:354).

When man disobeyed his maker by siding with the rebellious "sun of the morning," Lucifer, in his rebellion against the Most High God, he instantly became poverty-stricken. He fell from the pinnacle of his first estate into the depths of penury, pain, fear, anxiety, hopelessness, helplessness, and death. In his former station, he had all he needed at his finger tips, while in his decadent state, he had to struggle to make a living; now had to scratch a living out of an earth that had been created for his enjoyment; now had to work hard to bring out those things that were initially meant for his enjoyment (Meyer, 2006:32 and Rick, 2013:39**)**. From the biblical account, there is difference between possession of wealth and love of wealth (I Tim. 6:9-10). The love of wealth is attached to temptation and other evils, which are inimical to Christian life. Possession of wealth is not sinful, but the mode of possession and wrong attitudes to possession are sins against God. Thus, there is no moral ground to justify materialism as it destroys the relationships between God and humans.

Serving God and Mammon in Matthew 6:24

Matthew 6: 24 "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

The teaching in Matthew 6:24 is highly relevant to the discourse on materialism, serving as a guiding principle for Christians to assess their priorities, live authentically in line with their values, and foster a culture that prioritises spiritual wealth over material gain. Matthew 6:24 serves as a reminder to evaluate one's loyalties, urging individuals to serve God with their whole hearts rather than allowing material wealth to dominate their lives. The relevance of "Serving God and Mammon" in Matthew 6:24 to the issue of materialism is significant, especially in a contemporary Nigerian context where the pursuit of wealth and possessions often overshadows spiritual values. This famous teaching comes from Matthew 6:24 in the Bible, spoken by Jesus during the Sermon on the Mount. France (1985:72) and Marbaniang (2018: 4) affirm that the phrase "Serving God and Mammon" in Matthew 6:24 highlights a fundamental choice that individuals must make regarding their priorities and loyalties. In this context, Mammon is an ancient word meaning money, wealth, material possessions, or greed and the pursuit of money. Thus, Jesus emphasises that one cannot serve both God and Mammon equally; doing so would lead to divided loyalties.

Ethical Analysis of the Text

This section provides a content analysis of the text from the Christian ethical perspective and three moral issues were brought out from the text.

Conflict of Material Authority with the Divine: The conflict of material authority with the divine, as articulated in Matthew 6:24, highlights the inherent tension between pursuing

worldly wealth and the commitment to spiritual values and allegiance to God. The verse states, "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other." This metaphorical statement underscores the idea that the pursuit of material wealth (often referred to as "Mammon") can become a competing master in a person's life, rivalling God. Philips (2001:32) and Scott (2014:13) state that the verse illustrates that God represents spiritual authority, while Mammon symbolises material wealth and the temptations that accompany it. Choosing to serve God means prioritising spiritual values over the pursuit of material possessions. Thus, Jesus personifies Mammon as a rival power or false god. You either use money as a tool to do good, or you let the pursuit of money control your life as a master. You cannot give your ultimate loyalty to both.

***Ultimate Loyalty**:* Ultimate loyalty refers to the unwavering commitment and allegiance one has to God. It implies a deep sense of fidelity and faithfulness that withstands challenges, temptations, or competing interests. This type of loyalty often prioritises the chosen person or cause, even in the face of difficult circumstances or pressure to conform to external influences. The teaching suggests that individuals must determine where their ultimate allegiance lies. One cannot genuinely commit to both God and the relentless pursuit of wealth, as these two paths often lead to conflicting goals and values.

***Consequences of Choice**:* The passage warns of the consequences of choosing material pursuits over spiritual devotion. When wealth becomes the primary focus, it can lead to greed, moral compromise, and a distorted sense of value. The decision of individuals regarding the choice of Mammon is destructive, and Jesus warns his disciples against such choices (France, 1985: 72 and Marbaniang, 2018:4). The choice people make in response to the choice of serving Mammon has profound implications on the spiritual lives, relationships, and overall well-being of people. The call is to be mindful of how to respond to crises, ensuring that choices reflect values and faith, even amid challenges.

Menace of Materialism among Christians in Nigeria

Materialism has significant moral and spiritual effects on a person's quality of life. It is noted that the seductive doctrines of some contemporary prosperity churches have largely coloured the Bible's connotations of true wealth. In Nigeria, harsh economic conditions have made life a survival-of-the-fittest struggle, which makes some people vulnerable to resorting to wrong means of acquiring material possessions. The specific menace of materialism among the Christians is discussed below:

***Worldly-Minded Christianity**:* To some people, Christianity is no longer about salvation, holiness, righteousness, love, forgiveness, tolerance, patience, meekness, humility, and other heavenly virtues, but about what one can grab and enjoy on this earthly plane. Attending some church services, inadequate attention is given to the future joys of heavenly bliss, as fake gospel ministers focus more on earthly prosperity, in their congregations and make more money from the tithes, offerings and donations of their ignorant, and miracle-seeking disciples (Obuseh, 2014:4). This is quite unfortunate, for when the supposed shepherds deviate from the biblical standard and focus on material possessions. This calls for greater concern, as it compromises the church's mission and vision.

***Seeking Prosperity over Salvation**:* Prosperity gospel messages have created a very materialistic generation which believes that everything centres on money and the pleasures of the world. It should be noted that a greater percentage of the people who professed to be Christians are compromising their faith in Jesus Christ because of worldly pressure. These

individuals are worshipers of Mammon, who, in their quest for money, power, reverence, fame, and connections, have relegated the love of God to the world.

Fulfilling Desire of the Flesh*: In* their selfish cravings after material wealth, some Christians have sold their souls to the Devil (1 Timothy 6:10). Some of today's Christians engage in the most contemptible enterprises in their desperate quests to "make it". An undue desire for material possessions can distract individuals from their ultimate purpose, leading to spiritual bankruptcy even as they may appear prosperous on the outside. For some Christians, especially in places like Nigeria, this obsession with material wealth can dilute their faith and encourage a lifestyle that prioritises financial success over righteous living. The desire for wealth can become so consuming that it overshadows devotion to God, leading to ethical compromises and a departure from the teachings of Scripture.

Honouring Mamon more than God: A critical ethical concern arises when church ministers prioritise financial gain over spiritual leadership. The most annoying part of the issue is the shameless way some church ministers honour money over God in their practices. When Christians prioritise the pursuit of wealth and material goods over their relationship with God, they risk allowing these possessions to define their values, identity, and purpose. Similarly, when material gain becomes the ultimate goal, overshadowing the deeper spiritual truths that Jesus taught, honouring Mammon as God comes to bear. The danger lies in the belief that financial success equates to divine favour, leading some to compromise their moral standards and biblical teachings in the quest for prosperity. Honouring Mammon more than God can manifest when the emphasis on acquiring luxury goods, prioritising financial success, and demonstrating social status through wealth is above relationships with God. This often creates a culture where the struggles and needs of others are overlooked, as individuals become more focused on their own material accumulation.

Faloore (2009:4) asserts that a visit to some churches will be a heartbreaking experience for some gospel ministers who overemphasise money during the worship of God. There are church leaders who do not practice what they preach. While condemning evil, they also support it because of their self-interest, because of money. Hence, some church leaders are actually agents of Satan sent to corrupt the body of Christ and disrupt the moral standards of society.

Declining of Christian Moral Values*:* Some Church leaders, who are supposed to be the earthly shepherds of the flock, have, through their conduct, helped in promoting the wrong notions about true wealth. The lifestyles of some pastors have contributed to the unethical acquisition of wealth among some contemporary Christians. They equate the biblical kingdom of God with mere material possessions. Papp (2014:6) affirms that when members of a congregation see their pastor driving choice wonders-on-wheels, in customised private jets, living in castles, putting on designer attires, at the expense of the gospel, there is a tendency for Christians to be confused and compromise the biblical standard.

Inadequate Consciousness of Heaven*:* There are Christians who attend church, but they have lost consciousness of heaven. They come to church as a routine and religious obligations, and not to worship God in spirit and in truth. According to Fatokun (2021:25) and Kline (1973:7), some people attend church out of obligation, but their participation lacks real purpose and meaning. This is why some people who call themselves Christians still feel spiritually empty and unfulfilled, even though they may have many material possessions. Thus, there are gospel ministers who have not been meticulous in preaching messages about heaven and the expected moral standards to inherit the kingdom of God. This brings inadequate consciousness about heaven among some Christians, which is inimical to their spiritual life.

Ethical Response to the Menace of Materialism

The complete reliability and authority of Scripture in all matters of faith and practice are indispensable in the life of Christians, as God is transcendent and personal. Man is sinful but can be saved through personal faith. This is the theological expression with which Christians are most familiar and most comfortable. Land (2010) affirms that orthodox Christianity must continue a social as well as evangelistic emphasis. The entire Bible should be related to the whole man and society's ills. Since God is both love and justice, evangelicals can be no less (25). Biblical principles from Matthew 6:4 are analysed from the text to address the menace of materialism among Christians in Nigeria.

Giving Priority to Divine Authority over Material Possessions

Matthew 6:26 serves as a powerful reminder that prioritising divine authority over material possessions fosters a life rooted in trust, gratitude, and faithfulness to God. By serving God wholeheartedly, individuals can find true peace and purpose, effectively countering the allure of materialism that seeks to divert focus from what genuinely matters. The text offers a profound reminder of the significance of divine provision and the futility of excessive worry about material needs. The verse states, "Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?" This scriptural insight encourages Christians to shift their focus from the relentless pursuit of material possessions to the understanding that God, as a benevolent provider, is more than capable of meeting their needs.

In the context of serving God versus Mammon, this verse challenges the prevailing materialistic mindset that often grips the hearts of individuals, particularly within contemporary society. The relentless chase after wealth, status, and possessions can lead to a form of bondage where individuals prioritise material gains over spiritual and moral obligations. This sentiment reflects the essence of serving Mammon - where one's values become entwined with the pursuit of riches, resulting in a neglect of one's relationship with God and ethical responsibilities.

An important ethical response to the menace of materialism is to prioritise divine authority over material possessions and worldly interests. Christian ethics recognises God as the ultimate source of authority for human conduct. Material possessions are legitimate when they are acquired and used responsibly, but they should never become the supreme standard by which Christians determine their values, choices, and relationships. Jesus teaches that human beings should “seek first the kingdom of God and his righteousness” (Matt. 6:33). This implies that obedience to God must take precedence over the pursuit of wealth, status, comfort, and social recognition.

The Christian should therefore evaluate economic decisions according to biblical principles such as honesty, justice, generosity, contentment, and concern for others. Foster (2018) states that Christian simplicity involves freedom from excessive attachment to possessions and a reorientation of life toward God. The above position challenges the belief that material abundance is the ultimate evidence of success or divine favour. Instead, Christians are encouraged to understand possessions as resources entrusted to them by God and to use them in ways that honour God and promote the well-being of others (79-80). The true church of Jesus Christ must return to the Bible's strict teachings on what constitutes true wealth and Christians’ attitudes toward material possessions.

Ultimate Loyalty to God

God requires Christians to make God their supreme commitment. Materialism becomes ethically dangerous because money, possessions, career, influence, and social status receive the loyalty that belongs to God alone. Jesus explicitly states, "No one can serve two masters," and concludes that one cannot serve both God and Mammon (Matt. 6:24). The issue is therefore not merely the possession of money, but the position money occupies in a person's heart and decision-making. Christian ethical living demands that believers continually examine what controls their desires and decisions. Paul warns Timothy that the love of money can lead people into temptation and harmful desires (1 Tim. 6:9–10). Therefore, Christians should cultivate contentment and recognise that their ultimate identity and security are found in God rather than in material accumulation. Ultimate loyalty to God also means refusing to compromise Christian principles for financial gain. Such loyalty enables believers in Christ Jesus to resist greed, dishonesty, exploitation, and the undue pursuit of wealth.

Vibrant Spiritual Devotion to God

Matthew 6:24 presents a profound dilemma faced by many Christians: the choice between serving God and serving Mammon (material wealth). This verse states that no one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. This statement encapsulates the essence of spiritual devotion in a world increasingly driven by materialism. The conflict between God and Mammon states a critical aspect of spiritual devotion. At its core, serving God requires a commitment that may often stand in opposition to the pursuit of wealth. When individuals prioritise financial gain above spiritual well-being, they risk allowing materialism to dictate their values and actions. The call to serve God wholeheartedly emphasises the necessity of aligning one's life with divine principles rather than the fleeting allure of material possessions.

True spiritual wealth transcends the temporary satisfaction that material possessions provide. In contrast to the worldly understanding of success, which often equates it with the accumulation of wealth, biblical teachings assert that true richness comes from a relationship with God. This relationship fosters virtues such as generosity, love, compassion, and humility. To cultivate a genuine devotion to God while resisting the compromise with materialism, Christians are encouraged to engage in regular prayer, meditation on the word of God, fasting, obedience, and worship. Spiritual devotion redirects the heart from excessive concern with possessions toward communion with God and faithful Christian living. Foster (2018:15-17) states that spiritual disciplines contribute to Christian spiritual growth.

The paper argues that spiritual devotion should not be understood merely as participation in religious activities. It involves the transformation of one's desires, priorities, attitudes, and conduct. A spiritually devoted Christian learns to value God's kingdom above worldly accumulation and to practice generosity, humility, gratitude, and contentment. Vibrant spiritual devotion to God provides an ethical foundation for resisting materialism by continually directing the believer's heart toward God.

True Christianity Produces True Spiritual Wealth

Matthew 6:24 presents a profound challenge for Christians, emphasising the impossibility of serving both God and Mammon (money or material wealth). This biblical passage invites believers to reflect on their priorities and true sources of wealth. In a society increasingly influenced by materialism, understanding this scriptural truth becomes vital for authentic

Christian living. True spiritual wealth, as outlined in Christian teachings, is not measured by material accumulation but by a relationship with God and the values that stem from that relationship. Believers are called to cultivate virtues such as love, compassion, and generosity, which build a more profound kind of wealth - one that endures beyond earthly existence. By serving God wholeheartedly and prioritising spiritual over material pursuits, believers enrich their lives and the lives of others, ultimately reflecting the heart of their faith. In embracing this truth, Christians in Nigeria and beyond can resist the tide of materialism and cultivate a rich, fulfilling spiritual life grounded in God's eternal promises.

The kind of wealth that produces the fruits of love, patience, charity, tolerance, forgiveness, obedience, meekness and many such is found in Jesus Christ. Any church where these spiritual fruits are in short supply is not a good assembly for the heavenly-minded children of God. As true children of God, there is a need to avoid empty pursuits that satisfy sinful appetites. The Bible affirms that "man must not live by bread alone, but by every word that comes from the mouth of God (Matthew 4:4). When Christians listen to the commandments of God about moral conduct, they will accordingly reap abundant wealth both here on earth and in heaven.

Serving God and Not Mammon (Money)

Christian ethics requires believers to serve God rather than make money their master. Jesus' statement that "you cannot serve God and mammon" establishes a fundamental distinction between using money as a resource and being controlled by it (Matt. 6:24). Money itself is not presented as inherently evil; rather, the misuse of money and the love of wealth can be spiritually destructive. The ethical responsibility of Christians is therefore to place money under God's authority and employ it responsibly for legitimate needs, ministry, generosity, and the welfare of others.

Serving God rather than money demands that honesty replace deceit, generosity replace greed, and contentment replace uncontrolled accumulation. Christian stewardship understands possessions as resources to be managed faithfully rather than as objects that determine one's worth. Foster's (2018:82) discussion of simplicity emphasises freedom from the excessive attachment to possessions and a life ordered toward God's purposes. Thus, the proper ethical position is not necessarily rejection of material possessions but submission of material possessions to God's purposes.

CONCLUSION

Human greed drives people to chase after material wealth, often ignoring moral and spiritual values. There is a mistaken belief in society that money can solve all problems, which is leading some Christians to ignore biblical teachings. Matthew 6:24 teaches Christians to examine their priorities and live according to their beliefs. It emphasises the importance of serving God wholeheartedly instead of letting money and material possessions control their lives. This teaching encourages a mindset that values spiritual wealth over material gain. The paper identifies three major ethical issues in the text: conflict between material authority and the divine, ultimate loyalty, and the consequences of choice. The menace of materialism among Christians in Nigeria is worldly-minded Christianity, seeking prosperity over salvation, fulfilling the desires of the flesh, honouring Mammon more than God, the decline of Christian moral values, and an inadequate consciousness of heaven. The paper proposes an ethical response to the menace of materialism from a Christian perspective, which includes: giving

priority to divine authority over material things; ultimate loyalty to God; vibrant spiritual devotion to God; true Christianity produces true spiritual wealth; serving God and not money.

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