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This study explores how theological ethics can enrich business ethics education, using the biblical injunction in Luke 16:9—“make to yourselves friends of the mammon of unrighteousness”—as a framework for teaching capital stewardship. In Nigeria, business ethics has long struggled with challenges such as corruption, greed, and corporate scandals, which weaken both economic progress and public trust. Traditional business education often prioritizes technical competence and profit maximization while neglecting moral formation. As a result, many graduates remain vulnerable to covetousness and unethical practices. This paper argues that theological ethics—especially the principle of stewardship—offers a transformative approach to reorient business education toward accountability, integrity, and social responsibility. By presenting wealth as a divine trust, students can begin to view profit not merely as personal gain but as a tool to promote justice, fairness, and sustainable development. The study also acknowledges the challenges of embedding theological perspectives in secular curricula, including resistance from curriculum designers, the misuse of prosperity theology, and concerns about inclusivity in Nigeria’s religiously plural society.

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# Incorporating “Making to Yourselves Friends of the Mammon of Unrighteousness” into Business Ethics Education: A Theological Ethical Perspective on Teaching Capital Stewardship

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## ABSTRACT

*This study explores how theological ethics can enrich business ethics education, using the biblical injunction in Luke 16:9—“make to yourselves friends of the mammon of unrighteousness”—as a framework for teaching capital stewardship. In Nigeria, business ethics has long struggled with challenges such as corruption, greed, and corporate scandals, which weaken both economic progress and public trust. Traditional business education often prioritizes technical competence and profit maximization while neglecting moral formation. As a result, many graduates remain vulnerable to covetousness and unethical practices. This paper argues that theological ethics—especially the principle of stewardship—offers a transformative approach to reorient business education toward accountability, integrity, and social responsibility. By presenting wealth as a divine trust, students can begin to view profit not merely as personal gain but as a tool to promote justice, fairness, and sustainable development. The study also acknowledges the challenges of embedding theological perspectives in secular curricula, including resistance from curriculum designers, the misuse of prosperity theology, and concerns about inclusivity in Nigeria’s religiously plural society. Despite these obstacles, the research contends that integrating stewardship into business curricula can foster ethical leadership, reduce materialism, and promote transparency in economic management. The paper concludes by recommending curriculum reforms, interdisciplinary teaching, and policy support that align theological insights with*

*professional standards. In doing so, it envisions a generation of business leaders who pursue wealth with responsibility, transforming resources into instruments for communal well-being.*

**Keywords:** stewardship, integrity, accountability, mammon of unrighteousness, business ethics.

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## I. INTRODUCTION

Business ethics in education has become a pressing concern in Nigeria and globally due to the rising incidences of corruption, greed, and corporate scandals that undermine sustainable development. Business education, by its nature, seeks to instill values of integrity, accountability, and responsible management of resources. However, the current realities show that many graduates often replicate the culture of covetousness and unethical practices within industries, which reveals a disconnect between ethical instruction and professional conduct (Adeoye, Oladimeji, & Akinubi, 2023; Momoh et al., 2025). A theological perspective offers an alternative framework, especially through the biblical reference in Luke 16:9: “make to yourselves friends of the mammon of unrighteousness”. This passage suggests that wealth, although morally neutral, becomes valuable when used responsibly for godly stewardship and service to others (Jesutunwase, 2024). Integrating such teachings into business

ethics education allows students to recognize that capital stewardship is not about worshipping money but rather about channeling it toward socially responsible ends. The problem, therefore, lies in the widening gap between business education's focus on profit maximization and the moral necessity of teaching stewardship, which this study seeks to address by proposing a theological-ethical approach.

The biblical injunction on the "mammon of unrighteousness" provides a vital point of reflection on how material resources should be managed ethically. Nigerian society, for instance, has been plagued by materialism among youth and professionals alike, where wealth accumulation is often pursued without regard for moral responsibility (Ukeachusim, 2022). Business students who are the future managers, entrepreneurs, and leaders are at risk of absorbing this culture of mammonism unless education redefines wealth as a tool for stewardship. As Ujata and Ujata (2024) argue, Christian ethical teaching remains critical in curbing moral decadence by emphasizing virtues such as honesty, self-control, and social responsibility. Business ethics education must, therefore, go beyond codes of corporate conduct to incorporate a theological grounding that reminds learners that wealth is transient and should serve the community rather than individual greed (Igboin, 2021). When students are exposed to such teachings, they are better equipped to see profit not as an end in itself but as a means to advance justice, reduce corruption, and uplift society, aligning with the broader goals of good governance and moral economy (Anwuluorah & Okafor-Udah, 2015).

The integration of this theological-ethical principle into business ethics education has significant implications for capital stewardship and long-term societal development. For one, it addresses the challenge of corporate egoism and unethical banking practices that prioritize profit over customer trust, a challenge evident in the Nigerian financial sector (Adisa et al., 2025; Acha & Agu, 2016). Teaching students to interpret Luke 16:9 as a call to channel wealth toward responsible purposes instills a consciousness of

accountability to both God and society. Moreover, ethics rooted in stewardship principles can transform entrepreneurial orientation, where young graduates pursue wealth not for ostentation but for community development and youth empowerment (Okeke, n.d.). Such a transformation helps reduce corporate scandals and the culture of corruption by training professionals who understand that capital must be stewarded for common good, not self-enrichment (Momoh et al., 2025). Thus, by integrating biblical ethics into business curricula, business education can produce leaders who balance profit-making with service, ensuring that wealth creation aligns with justice, morality, and sustainable social impact

## II. CONCEPTUAL REVIEW

### *2.1 Concept of Business Ethics Education*

Business ethics education is concerned with teaching individuals the moral principles and standards that guide decision-making in business contexts. It emphasizes integrity, accountability, fairness, and responsibility in both individual and corporate actions. In Nigeria, the importance of business ethics education is underscored by recurring cases of corporate scandals, financial malpractice, and leadership failures that have eroded public trust (Momoh et al., 2025; Adeoye, Oladimeji, & Akinnubi, 2023). Business ethics education, therefore, aims to prepare students and professionals to critically examine business practices and evaluate them against ethical principles that safeguard societal welfare. In practice, this involves exposing learners to the ethical dimensions of finance, marketing, and management, as seen in studies that reveal the need for honesty and fairness in banking services (Acha & Agu, 2016). Moreover, ethics education seeks to counteract the dominance of corporate egoism, where profit-maximization often overshadows corporate responsibility (Adisa et al., 2025). By integrating moral education into business curricula, students are encouraged to view business not merely as a profit-making endeavor but as a platform for serving society. This shift is essential in contexts such as Nigeria, where corruption and covetousness often

undermine the credibility of professionals and institutions.

## *2.2 Understanding Mammon of Unrighteousness in Biblical Context*

The phrase “mammon of unrighteousness,” as found in Luke 16:9, reflects the biblical caution regarding wealth and its ethical use. Mammon, in this context, represents material wealth or possessions that can easily lead individuals into corruption when not stewarded responsibly. Scholars note that the pursuit of wealth without moral restraint often fuels greed, corruption, and societal decay (Jesutunwase, 2024; Igboin, 2021). For Nigerian youths, the dangers of materialism are evident in the growing culture of covetousness and misplaced priorities, where wealth is idolized over character and responsibility (Ukeachusim, 2022). The concept does not condemn money itself but warns against allowing material resources to dictate values and choices. Instead, the biblical injunction highlights the potential of wealth to serve as a tool for social responsibility when managed ethically. By making “friends” with mammon, believers are reminded to use resources in ways that promote justice, fairness, and compassion rather than exploitation or selfish gain. In business education, understanding this biblical concept allows learners to approach wealth with a balanced view—seeing it as a necessary resource for commerce but recognizing its limitations and the moral risks it poses if detached from ethical stewardship.\

## *2.3 Theological Ethical Interpretations of Capital Stewardship*

Theological ethics provides a framework for interpreting wealth as a divine trust that demands accountability. Capital stewardship emphasizes that wealth should not be hoarded or misused but rather employed for purposes that advance societal well-being, reduce inequality, and glorify God. In the Nigerian context, Christian ethical teaching plays a vital role in promoting this perspective, as it addresses moral decadence and encourages responsible leadership in both public and private life (Ujata & Ujata, 2024). Theological interpretations stress that stewardship requires

both personal integrity and systemic reforms, particularly in societies struggling with corruption and poor governance (Anwuluorah & Okafor-Udah, 2015; Igboin, 2021). Within business education, capital stewardship can be taught as a counter to the prevailing profit-centered mindset by instilling values of honesty, accountability, and community service. For instance, Okeke (n.d.) notes that integrating Christian ethics into entrepreneurship education can equip youths to pursue wealth creation in ways that prioritize social impact and sustainability. Such teaching aligns with biblical stewardship principles, reminding students that wealth is transient and must be managed responsibly. Ultimately, theological ethical interpretations of stewardship position business ethics education as a platform not just for professional success but also for fostering moral leaders who can combat corruption and promote justice in society.

Eyo (2019) noted, the parable demonstrates that faithful resource management leads to societal advancement, while negligence or misuse results in loss and judgment. Similarly, Chukwuma-Offor (2018) emphasizes accountability as a central ethical value drawn from the parable, reminding leaders and professionals that stewardship is measured by transparency and productivity. Within business education, teaching stewardship as a biblical mandate equips students with the understanding that ethical practice is inseparable from professional competence. Okoye (2019) further argues that ethical culture in accounting and business education is essential to counter corruption and mismanagement, reflecting the biblical demand for faithful stewardship. Thus, stewardship as a biblical mandate provides not only a theological basis for managing wealth but also a framework for integrating moral responsibility into the training of future business leaders.

Wealth in Christian theology is never portrayed as inherently evil but as a resource that must be directed toward service and justice. Theological ethics insists that wealth becomes meaningful when it uplifts others and fosters social well-being. Gana (2014) underscores that ethical



instruction in business education should train students to see wealth as a tool for serving humanity rather than for selfish aggrandizement. In the same vein, Edet (2024) observes that workplace ethics grounded in service-oriented values enhances the competitiveness of graduates by aligning professional practice with global demands for social responsibility. This interpretation is consistent with biblical teachings where wealth is tied to love for neighbor, generosity, and justice for the marginalized. In Nigeria's context, where economic disparities and corruption persist, teaching wealth as a tool for justice challenges students to rethink business beyond profit motives. It equips them with a moral compass to deploy financial resources in ways that reduce inequality and strengthen community development. Therefore, integrating the service dimension of wealth into business ethics education shapes learners to become agents of social transformation.

While stewardship and service are emphasized, theological ethics also acknowledges the dilemmas inherent in wealth accumulation and use. Wealth carries the temptation of greed, corruption, and exploitation, particularly in societies where material success is idolized. Nwabuo and Aluko (2024) point out that weak ethical orientation among educators and professionals often reinforces these challenges, as students are not adequately exposed to moral frameworks that address the misuse of wealth. Eyo (2019) observes that the failure of economic management in Nigeria often stems not from lack of resources but from poor ethical stewardship. These dilemmas require deliberate teaching that prepares students to balance the pursuit of profit with moral obligations. Business education can bridge this gap by embedding theological perspectives that emphasize integrity, accountability, and restraint in financial practices. As Chukwuma-Offor (2018) argues, the parable of the talents cautions against hoarding or wasteful indulgence, calling instead for resource use that benefits society. Consequently, acknowledging the ethical dilemmas of wealth compels educators and professionals to reframe capital stewardship as a

calling that requires wisdom, responsibility, and a deep sense of justice.

**Business Ethics Education and the Teaching of Stewardship** Current approaches to business ethics education emphasize instilling moral values and professional responsibility in students to prepare them for ethical decision-making in the workplace. In Nigeria, this has become particularly important as corruption and unethical practices undermine economic growth and public trust. Gana (2014) observes that business ethics education is positioned as a remedy for producing globally competitive workers who can balance competence with integrity. Similarly, Okoye (2019) stresses that integrating ethical culture in accounting and business curricula is essential in combating professional misconduct, especially in financial management. However, many ethics courses remain theoretical, with limited emphasis on stewardship as a holistic moral practice. Eyo (2019) highlights that biblical parables such as the talents point to stewardship as both accountability and productivity, a concept that business education must adopt to bridge gaps between profit-making and social responsibility. By aligning ethical education with principles of stewardship, learners are trained not only to excel in their professions but also to uphold accountability in managing financial and material resources.

Integrating theological ethics into business curricula provides a richer moral framework for shaping responsible leaders. Ifeanchio (2022) argues that stewardship, as emphasized in 1 Corinthians 4:1, involves being entrusted with responsibilities that must be faithfully discharged, a principle applicable in business management. Similarly, Adesina (2025) stresses that Christian ethics teaches wealth should serve communal well-being, not selfish indulgence, reinforcing stewardship as a moral duty. Business ethics education can, therefore, benefit from theological perspectives that anchor wealth management in accountability to God and society. Chukwuma-Offor (2018) emphasizes accountability as central to ethical conduct in public service, which is

directly transferable to business contexts. This approach not only combats unethical practices but also develops a moral consciousness that resists the temptations of greed, exploitation, and corruption. Integrating theological ethics within business curricula thus equips students to critically evaluate business decisions in light of both professional standards and higher moral obligations. It ensures that future professionals recognize wealth as a trust, fostering integrity and service-oriented leadership.

A practical way to operationalize this integration is through case studies that apply biblical teachings, such as “mammon of unrighteousness” (Luke 16:9), to business decisions. Inyaregh (2024) explains that biblical warnings against the “rich fool” underscore the futility of wealth accumulation without responsibility to others, a lesson vital for ethical business training. Omatseye (2019) similarly highlights that biblical narratives such as Elijah and the widow of Zarephath reveal that ethical wealth use involves sacrifice, care for the vulnerable, and faithfulness in scarcity. Case study methods allow students to analyze real-world dilemmas—such as corruption, mismanagement, or corporate exploitation—through the lens of stewardship. They learn how wealth, while susceptible to misuse, can be harnessed for justice, service, and social transformation. Adesina (2025) reiterates that Christian ethics reframes wealth not as an idol but as an instrument for building community. By engaging students in theological reflections on business cases, ethics education becomes less abstract and more transformative, producing graduates who can balance profit with moral responsibility. This practical application makes the teaching of stewardship a living ethic, shaping business professionals who can navigate the complexities of wealth with wisdom and accountability.

#### *2.4 Implications of the Biblical Principle for Business Education*

One major implication of the biblical principle for business education is the promotion of honesty, accountability, and integrity in financial dealings. The parable of the talents (Matthew 25:14–30;

Luke 19:11–27) emphasizes accountability as an ethical duty, showing that individuals will give an account of how they managed resources entrusted to them (Eyo, 2019; Chukwuma-Offor, 2018). For business students, this biblical ethic translates into financial integrity and transparency in professional practice, countering the culture of corruption prevalent in many Nigerian institutions. Okoye (2019) argues that accounting and business education must deliberately cultivate an ethical culture that prioritizes accountability to rebuild trust in professional and corporate environments. Similarly, Acha and Agu (2016) show that the ethical dimension of banking services depends on honesty in marketing and customer relationships, which must be emphasized in business curricula. However, widespread leadership failures and covetousness in Nigeria’s educational and corporate systems undermine these values (Adeoye, Oladimeji, & Akinnubi, 2023). Theological ethics reminds students that dishonesty and greed carry both spiritual and societal consequences (Jesutunwase, 2024). Business ethics education, when informed by biblical stewardship principles, fosters graduates who practice integrity, resist exploitation, and commit to transparency in financial dealings. In this sense, business education becomes a moral enterprise that not only produces skilled professionals but also instills values critical to sustainable economic growth and trust-building in society.

Another implication is that capital stewardship must be understood as responsibility toward God, society, and self. The biblical command to be stewards of wealth (1 Corinthians 4:1) requires recognizing that resources are divine trusts to be used responsibly (Iféanacho, 2022). Adesina (2025) stresses that Christian ethics demands wealth be directed toward communal service rather than selfish accumulation, an ethic particularly relevant in Nigeria where materialism and mammonism are rampant (Ukeachusim, 2022; Jesutunwase, 2024). This principle has implications for how business education frames wealth: students must learn to see money not merely as capital to be multiplied but as a resource to advance social justice and human

flourishing. For instance, Inyaregh (2024) contrasts the biblical “rich fool” with responsible stewards, warning that self-centered wealth accumulation is both spiritually and socially destructive. Similarly, Omatseye (2019) draws lessons from Elijah and the widow of Zarephath, noting that ethical use of resources involves generosity and meeting communal needs even in scarcity. Business education can adopt this ethic by teaching that profit-making should balance personal benefit with contributions to societal good. By emphasizing stewardship, students are prepared to see themselves as accountable to God, responsible to society, and disciplined in self-management. This holistic approach challenges the corporate egoism identified by Adisa et al. (2025) and replaces it with servant leadership rooted in ethical responsibility.

Finally, business education must develop students’ awareness of ethical wealth management and its social impact. Wealth, while necessary for development, carries inherent ethical dilemmas that require moral discernment. Igboin (2021) highlights the “moral economy of corruption,” where wealth is often used to perpetuate inequality and injustice, pointing to the need for moral frameworks that guide its ethical use. Gana (2014) and Edet (2024) argue that business ethics education can enhance global competitiveness by preparing graduates who prioritize workplace ethics and social responsibility alongside technical skills. Integrating biblical teachings such as Luke 16:9 (“make to yourselves friends of the mammon of unrighteousness”) helps students recognize that wealth, though susceptible to corruption, can be redirected to create social impact when used wisely. Ujata and Ujata (2024) maintain that Christian ethical teaching curbs moral decadence by encouraging service, generosity, and justice, values that counteract greed and self-centeredness. Developing this awareness through case studies and practical applications in the classroom ensures that graduates understand the broader implications of their financial and managerial decisions. They learn that ethical wealth management involves prioritizing social impact, supporting community development, and ensuring fairness in economic transactions

(Nwabufo & Aluko, 2024). Ultimately, by embedding stewardship principles in curricula, business education equips students to become leaders who pursue profit with purpose, integrate ethics with enterprise, and transform wealth into a tool for sustainable development and social well-being.

## 2.5 Challenges in Integrating Theological Ethics into Business Ethics Education

A major challenge in integrating theological ethics into business ethics education lies in the tension between secular and religious perspectives in education. In Nigeria, business education is often positioned within a secular framework that prioritizes technical and global market relevance, with limited room for religious perspectives (Amobi, 2020). Advocates of secularism argue that introducing theology into business ethics may compromise academic neutrality and alienate students from diverse religious or non-religious backgrounds (Mepaiyeda & Oyedele, 2024). Yet, theological ethics emphasizes values such as honesty, integrity, and stewardship, which are also vital for business sustainability (Agbo, Sabo, & Nuhu, 2024). This overlap suggests that rather than being in conflict, theological and secular ethics can be complementary. However, in practice, curriculum designers often struggle to balance these perspectives due to Nigeria’s religiously plural context, where privileging Christian ethics may be perceived as excluding Islamic or traditional values (Michael, 2022). The result is resistance to embedding theological ethics, as policymakers often prioritize neutrality to avoid sectarian conflict. Still, scholars argue that excluding theology leaves a moral vacuum in business ethics education, producing graduates who are technically skilled but ethically deficient (Ugwuozor, 2022). Thus, the challenge is not the irrelevance of theological ethics but the difficulty of mainstreaming it in a multi-religious, secular educational system without creating tension or bias.

Another challenge concerns the misinterpretation or misuse of biblical concepts in business contexts, particularly with respect to wealth and prosperity. Prosperity theology, which equates



divine blessing with material wealth, has gained traction in parts of Nigerian Christianity and risks distorting the theological message of stewardship (Atoi, 2022). This has led to situations where students and professionals wrongly perceive wealth accumulation as an unqualified moral good, disregarding biblical cautions against greed and the ethical responsibility of wealth (Ugochukwu, Ofondu, & Egwuonwu, 2023). For instance, the parable of the talents emphasizes accountability and productivity, not reckless profit-seeking, yet in popular teaching it is often reduced to a justification for unrestrained financial ambition (Ndubuwa, 2018). Such misinterpretations can undermine the credibility of theological ethics in business education by fostering attitudes of entitlement rather than responsibility. Furthermore, Atoi and Ajiji (2024) highlight that religious education in Nigeria sometimes lacks depth, leaving students vulnerable to shallow or exploitative teachings on wealth. Business students exposed to distorted theological perspectives may internalize unethical models of capital use, believing these to be spiritually sanctioned. This misalignment complicates efforts to integrate theology meaningfully, since educators must navigate correcting misconceptions while also respecting students' pre-existing faith commitments. Without careful framing, theological ethics risks being dismissed as irrelevant or even dangerous in business settings, further discouraging its systematic inclusion in business curricula.

Resistance from stakeholders and curriculum designers represents a significant barrier to integrating theological ethics into business ethics education. Curriculum planners, often influenced by international standards, focus on producing graduates who can compete in a globalized economy, leading to skepticism about incorporating theological frameworks (Amobi, 2020; Ugwuozor, 2022). Stakeholders in industry may view such integration as impractical, arguing that profitability and efficiency—not theological reflection—drive business success (Okolie, 2012). Moreover, resistance also comes from within educational institutions, where some administrators and lecturers fear that teaching

theological ethics could provoke controversy or politicization, especially in Nigeria's fragile socio-religious climate (Mepaiyeda & Oyedele, 2024). Michael (2022) notes that even in explicitly religious courses like Christian Religious Studies, challenges of funding, teacher training, and relevance make it difficult to deliver content effectively, suggesting that the hurdles in business education would be even greater. Additionally, curriculum designers sometimes prioritize short-term employability skills over long-term ethical formation, leaving little space for theological integration (Agbo, Sabo, & Nuhu, 2024). This pragmatic focus limits the potential for deeper moral reflection. Nonetheless, excluding theological ethics deprives business education of a robust moral compass capable of shaping leaders who resist corruption and exploitation. As Ndubuwa (2018) observes, theology provides insights into long-term investment and ethical sustainability, perspectives sorely needed in Nigeria's fragile economy. Overcoming resistance requires dialogue among educators, policymakers, and industry leaders to demonstrate that theological ethics does not undermine but strengthens business education by grounding technical skills in enduring moral values.

### III. CONCLUSION

The integration of theological ethics into business ethics education offers a unique and transformative approach to addressing the moral challenges that characterize Nigeria's business and educational environment. Theological principles such as stewardship, accountability, and service provide a foundation for re-orienting business students toward values that transcend profit maximization. By emphasizing the biblical call to manage resources responsibly, students are reminded that wealth is not inherently evil but must be directed toward justice, integrity, and the common good. This perspective bridges the gap between technical competence and moral responsibility, ensuring that future professionals do not merely excel in business practices but also embody honesty, fairness, and compassion. Ultimately, stewardship emerges as a bridge between wealth and righteousness, demonstrating

that financial success is most meaningful when aligned with ethical and spiritual responsibility. The theological-ethical approach therefore enriches business ethics education, equipping students with both the intellectual and moral capacity to resist corruption, challenge corporate egoism, and transform wealth into a tool for sustainable societal development.

## RECOMMENDATIONS

Based on the insights gathered, a few key strategies can strengthen the role of theological ethics in business education:

1. Curriculum Design : Business courses should deliberately weave in biblical ethics—highlighting themes like stewardship, accountability, and integrity. Practical tools such as case studies, reflective essays, and applied projects can help students connect these theological principles to real-world business challenges.
2. Interdisciplinary Teaching: Collaboration between theology and business education departments should be encouraged. This joint effort allows students to gain both theological depth and practical business skills, preparing them for ethical leadership in diverse contexts.
3. Policy Recommendations: Faith-based institutions: Should strengthen the integration of theology and business ethics as part of their unique mission. Secular institutions: Can adopt universal values rooted in biblical ethics—such as honesty and responsibility—while still maintaining inclusivity and respect for diverse beliefs.
4. Support from Professional Bodies and Regulators: Industry regulators and professional associations should back these initiatives by making ethics training—drawing from both secular and theological insights—a requirement. This ensures graduates are not only competent professionals but also morally grounded leaders.

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