THE ONTOLOGICAL MEANING OF MONEY AND ITS RELATION TO THE HUMAN HEART IN THE LIGHT OF SCRIPTURE

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Abstract

Money is an important part of human life and cannot be understood solely through its economic functions. This article examines the ontological meaning of money by beginning with the Hebrew word *kesef* (■■■■■■), meaning “silver” and, in certain contexts, “money,” and the Japanese word *gink*■ (■■), meaning “bank.” The kanji ■ (*gin*), meaning “silver,” offers a lexical point of comparison with *kesef*, although the two words belong to different linguistic traditions. Through a literature-based and biblical-theological reading of Matthew 6:21, Matthew 6:24, Luke 21:1–4, and 1 Timothy 6:6–19, the article argues that money is both an economic instrument and part of human social relations and moral responsibility. A bank can facilitate the management of money, but it does not determine the ultimate purpose for which money is used. In the light of Scripture, the fundamental issue is not merely how much money a person possesses, but the orientation of the heart that shapes how money is acquired, managed, and used.

Keywords

ontology of money; kesef; gink■; human heart; Mammon; moral responsibility; Scripture.

1. Introduction

Money is an essential part of human life. It enables people to meet basic needs, support education, engage in economic activity, and assist those in difficulty. Yet money can also become a source of conflict, injustice, greed, and attachment that diminishes inner freedom.

Money therefore cannot be understood adequately only as a medium of exchange, a unit of account, or a store of value. The ontological question is more fundamental: is money merely an economic instrument, or does a person’s relationship with money also reveal how that person understands the self, other people, and God?

The ontological meaning of money in this article refers to the place and significance money has in human life as a means of meeting needs, expressing choices, fulfilling responsibilities, and shaping social and spiritual relationships. Money itself has no consciousness or will; its concrete significance is related to the purposes, decisions, values, and actions of those who use it.

Jesus says:

> “For where your treasure is, there your heart will be also.” (Matthew 6:21)

This saying connects treasure with the direction of human attention, trust, and deepest commitment. The comparison between the Hebrew word *kesef* and the Japanese word *gink*■ does not suggest a shared etymology. Rather, it helps examine money from concrete transactions in the biblical world to modern financial institutions.

2. Research Method

This article employs a qualitative approach combining literature review, limited lexical analysis, and biblical-theological interpretation. It considers the lexical meanings of *kesef* and *gink*■, reads biblical passages about wealth, Mammon, generosity, and responsibility in context, and then develops a philosophical-theological synthesis concerning money, the human heart, and social responsibility. The study is conceptual and interpretive; its philosophical conclusions are not treated as direct dictionary meanings of the words examined.

3. Kesef (■■■■■■): Silver and Money in the Biblical Context

The Hebrew word ■■■■■■ (*kesef*) primarily means “silver” and is also used for money in several biblical contexts. In Genesis 23:16, Abraham weighs silver to pay for the land that will serve as Sarah’s burial place. The episode presents silver as a means of payment within a transaction involving agreement, ownership, and responsibility toward another person.

Economically, money functions as a medium of exchange, a unit of account, and a store of value. Ontologically, the question becomes: what place does money occupy in human life, and what ends does it serve? Money can support families, education, health care, and humanitarian aid; it can also be used to exploit others. Its instrumental function must therefore be distinguished from the moral significance of its use.

4. Gink■ (■■): Banking and the Management of Money in Modern Life

In Japanese, ■■ is read *gink*■ and means “bank.” It consists of ■ (*gin*, “silver”) and ■ (*k*■, an element in this compound whose meaning depends on context). A literal gloss such as “silver institution” is not the functional definition of a modern bank. In contemporary usage, a bank is a financial institution that may accept deposits, provide loans, and facilitate payments.

The kanji ■ (“silver”) can be compared lexically with *kesef*, which also means silver. However, the words belong to different linguistic traditions, and their shared association with silver does not establish a direct etymological relationship.

The movement from weighed silver in ancient transactions to account balances and electronic records in modern systems illustrates changes in the form and management of money. Yet the questions of how wealth is acquired, stored, and used remain. A bank is not money itself; it is an institution that provides financial services. Human judgment and fair rules remain essential to determining the purposes and uses of money.

5. The Human Heart and Treasure: Matthew 6:21

Jesus says:

> “For where your treasure is, there your heart will be also.” (Matthew 6:21)

In Matthew 6:19–24, this saying belongs to a discussion of treasures on earth and in heaven, inner orientation, and the impossibility of serving two masters.

In biblical language, the heart involves more than feelings; it also concerns the will, thought, judgment, and deepest orientation of a person. A bank account records some of a person’s assets, but its balance cannot by itself reveal the owner’s inner life. Great wealth does not automatically prove greed, just as poverty does not automatically prove purity of heart.

The more fundamental questions are how money is acquired, what purposes guide its management, and

whether its use takes responsibility toward others into account. Matthew 6:21 invites people to examine the relationship between treasure and the direction of life, not to judge the heart by an account balance.

6. Mammon: When a Means Becomes an End

Jesus declares:

> "You cannot serve God and Mammon." (Matthew 6:24)

In this context, Mammon represents wealth when it is treated as a power demanding a person's allegiance.

This warning does not mean that owning money, saving, working, or using banking services is incompatible with spiritual life. The problem arises when wealth becomes the ultimate goal and displaces truth, justice, and moral responsibility. To use money is to keep it in the position of a means; to serve money is to allow wealth to govern the direction of one's life.

A bank may be used to store income, pay expenses, manage education funds, or support productive activity. A bank should not simply be equated with Mammon. The theological category of Mammon becomes relevant when wealth is treated as the master of human life.

7. The Poor Widow: The Meaning of Giving Beyond Its Amount

In Luke 21:1–4, Jesus notices a poor widow who contributes two small coins. He says:

> "Truly I tell you, this poor widow has put in more than all of them." (Luke 21:3)

Jesus' evaluation is not based on nominal amount alone. The moral meaning of a gift also involves the giver's circumstances, sacrifice, and orientation. Yet this story should not be used to justify the exploitation of poor people or to demand that anyone surrender all the resources needed for life. It should be read alongside Luke 20:45–47, which criticizes scribes who devour widows' houses.

The story invites reflection on sincerity and trust while also calling attention to social conditions that burden vulnerable people. The meaning of a gift is not determined only by the amount of a bank transfer or donation; responsibility and respect for human dignity matter as well.

8. Love of Money and Inner Freedom

First Timothy 6:10 warns:

> "For the love of money is a root of all kinds of evil." (1 Timothy 6:10)

The text warns against the love of money; it does not claim that money as an object directly causes every evil.

Attachment to money can lead people to measure success solely by accumulated wealth, ignore the needs of others, or justify dishonest actions. By contrast, 1 Timothy 6:17–19 urges the rich not to set their hope on uncertain riches but on God, and to do good, be generous, and share freely.

Saving, planning expenditure, preparing for the future, and fulfilling financial obligations can be responsible practices. Inner freedom does not mean having no money; it means not allowing money to become the supreme ruler of one's will and moral decisions.

9. Money as a Means of Responsibility and Solidarity

Money can help provide for families, fund education, care for the sick, pay workers fairly, assist disaster victims, and support social initiatives. This is consistent with 1 John 3:17, which connects God's love with a willingness to respond to a brother or sister in need.

Love may be expressed through money, but it can also be expressed through presence, time, effort, knowledge, and accompaniment. At an institutional level, financial responsibility requires transparency and accountability. Funds entrusted to a person or organization should be managed honestly, according to their stated purpose, and in a way that can be accounted for.

Banking systems can help record and manage money, but efficiency does not replace the obligation to act justly. Money takes on human significance when it is used to sustain life and support the common good.

10. Ontological Synthesis: From Kesef through Gink■ to the Human Heart

The ontological meaning of money can be considered through four dimensions. **First, instrumental:** money meets needs and enables economic activity, while banks provide financial services. **Second, relational:** money affects relationships with family, workers, society, and those in need. **Third, moral:** acquiring and using money involves honesty, justice, and responsibility. **Fourth, spiritual:** a person's relationship with wealth raises questions of trust and allegiance.

The conceptual sequence may be expressed as: **■■■■■■ (*kesef*) → money → ■■ (*gink*■) → financial management → moral responsibility → the orientation of the human heart before God.** This is not an etymological relationship or a direct historical sequence. It is a line of reflection from money in the biblical context, through modern financial institutions, to questions about the purposes for which money is used.

The fundamental questions are not only how much money one possesses, but what it is used for, whom it serves, and which values guide its use.

11. Conclusion

The ontological meaning of money extends beyond its economic functions. *Kesef* (■■■■■■) provides a lexical starting point for understanding silver and money in the biblical context, while *gink*■ (■■) shows how the kanji ■ ("silver") appears in the Japanese term for a modern financial institution. This comparison is lexical and conceptual, not a claim of direct etymological connection.

Matthew 6:21 connects treasure with the orientation of the heart; Matthew 6:24 warns against making wealth a master; Luke 21:1–4 shows that the value of a gift cannot be measured by amount alone; and 1 Timothy 6 warns against attachment to money while encouraging generosity.

A bank can help manage financial resources, but neither the existence of a bank account nor the size of its balance automatically determines a person's moral worth. What matters is how money is acquired, managed, and used within the full scope of human responsibility. Money finds its proper place when it becomes a means of sustaining life, supporting justice, fulfilling obligations, and expressing love of neighbor.

Thus, reflection from *kesef* to *gink*■ returns to Jesus' teaching about treasure and the heart. The essential question is not only where money is kept or how much is owned, but what purpose it serves and what values guide its use. In the light of Scripture, money should not replace God as the center of human life; it should remain a means of sustaining life and respecting the dignity of others.

References

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