Theological Reflections on Matthew 19:16–26
in Nurturing the Giving Ministry of Generation Z

Abstract: This study aims to reflect on Matthew 19:16–26 as a theological offer to foster the capacity of financial giving practices in spiritual ministry for Generation Z. This is to anticipate the theology of prosperity, which is often misused, and the selfish management of wealth. This theological reflection is essential to understand that Generation Z views spiritual growth separately from the practice of blessing. The impact is that Generation Z needs to care more to support funds in spiritual activities and services around them. The research method applied consists in a descriptive qualitative approach through constructive analysis of scientific discourse. With the use of this method, it is argued that Generation Z needs some basic theological reflection regarding using God’s blessings to give funds and treasures after the COVID-19 pandemic in support of spiritual activities around them.

Keywords: finance, generation Z, faith practice, spirituality, giving ministry

Introduction

Generation Z is facing serious financial problems from a young age. They aspire to have huge savings with a socialite lifestyle. However, this generation has not been able to build a full financial foundation after COVID-19. This situation inspires young people to be more careful in financial management. Data shows more than half of Generation Z members (54%) have saved more money since the pandemic began.\(^1\) The high cost of living, student debt, rising housing demand, and high inflation have put a strain on their minds and financial plans.\(^2\) Many of them are facing stress related

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\(^1\) Casey, “Social Issues.”

\(^2\) Sauer, “55% of Millenials.”
to savings, employment, renting an apartment, buying a house, and paying off debts after college. Another obvious implication is that a third of this generation has decided to move back in with their parents or guardians. The initial hypothesis is that some parts of Generation Z are more careful with their finances and limit themselves to ineffective spending. In fact, this generation tends to be self-centered and ignorant of those around them who need help.

On the other hand, churches and spiritual institutions require relatively large funds to manage their ministry activities. There is no exact amount of expenditure funds for each church because it depends on the program and the number of congregations. The greater the number of congregations, the more costs will be required in service activities. But explicitly, each church needs approximately 35% of financial funds for operational and maintenance, 10% for mission activities, 10% for social services and other activities, and 10% for savings. The remaining 35% is used for church staff salaries. Even Churches and Christian institutions cannot do spiritual ministry to the fullest due to lack of funds, not only in the existing traditional physical ministry but also in the media ministry needed in this digital era. All theologians, church leaders, and spiritual practitioners are responsible for teaching the truth of the Word to God’s people, including Generation Z, in the practice of faith in the ministry of sowing proper funds as a form of appropriate management of God’s blessings. This generation of young people should be prepared to become servants and supporters of church funds in the future so that giving is not constrained.

The urgency of this research is that if theological studies that reflect the ministry of giving funds as a form of supporting spiritual services around them are not taught and understood deeply, then Generation Z will not be burdened to keep the funds of all existing spiritual activities and services. Generation Z tends to view finances only for personal wealth and blessings. Meanwhile, the Word of God affirms the law of the use of blessings. There is bread to eat,

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3 EVERFI Content Team, “4 Points about Gen Z.”
4 Quick, “How Much Money.”
5 Walker, “8 Urgen Insights.”
but there is seed to sow (2 Cor 9:10–11). Naseri stated the position of Christians as recipients of the promised divine grace and blessings from God through Christ who are free from all forms of curses. Christians should not be afraid of being cursed, as they are fortified by salvation in Christ to be a blessed people. Blazer researched the spirituality of athletes who attributed their success to self-confidence, dedication to purpose, positive thinking, and divine blessings based on prosperity theology. They concluded the means of achieving health and wealth are at the fingertips of Christians. Meanwhile, this theology stands on the faulty logic of meritocracy by systematically ignoring inequality. Ben references the ministry actions of business people from Social Entrepreneurship Organisations. They focus on economic improvement and religious direction from a Christian perspective to continue holistic ministry in biblical and theological understanding. Sukono stated that the concept of the new man is a person who believes in the saving work of Christ. Being born again is not just a story about “I love Jesus” or just showing self-identity, but living as a biblical Christian at all times.

Research has yet to discuss building a foundation in the practice of giving for Generation Z in the digital era. This research conducts a theological study in reflecting the management of God’s blessings from Matt 19:16–26 to Generation Z in cultivating the practice of giving to support financially in spiritual activities around them in the digital era.

This research aims to reflect on the theological study of Matt 19:16–26 as an offer to grow the capacity of financial giving ministry for Generation Z. This research argues that spiritual ministry in the digital era can be organized well and consistently when Generation Z is burdened in supporting the funds of spiritual ministry around them. The construction is as follows: [1] True blessing management is that there is no separation of wealth for personal and spiritual life (v. 16–17). [2] Every believer manages the kingdom

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of heaven and uses wealth and possessions as opportunities to build spiritual ministries (v. 21). [3] Allowing the Holy Spirit to give wisdom in managing finances and sowing seed money for God’s work (v. 23–26).

**Method**

The method used is a descriptive qualitative approach with constructive analysis of scientific discourse. The primary data sources are the Bible, recent journals, and books related to Generation Z and the theology of managing God’s blessings, especially to understanding money and wealth to support the need for funds in spiritual ministry. Secondary sources came from websites, observations, and social media. The first step is to collect information and data on spiritual services, both physically traditional and through the media and the practices of Generation Z in the use of money and wealth as well as the tendency to give funds to spiritual services in their neighborhood. Then, this study conducted a theological study of Matt 19:16–26, which relates to wealth in spiritual ministry and provides reflections on the proper management of blessings, growing the ministry’s capacity to give funds, and keeping the focus of the heart on the growth of faith and not on wealth. The author explains the steps in managing wealth and possessions and the act of sowing funds following the reflections of this theological study. It is hoped that Generation Z will have a theological understanding of managing God’s blessings in line with the development of today’s physical and virtual ministries. So that Generation Z can grow in the practice of faith and become consistent financial supporters of the spiritual ministries around them.

1. Generation Z and the Biblical Understanding of Wealth

Some aspects that are wrong about wealth in the Church and believers are, first, that being rich is a sin. It must be spelled out precisely when the Bible affirms that every wealth received can be used as an instrument to serve God’s work and bless people (Jas 5:1–7). The second thing, saving money, shows the actions of someone
who lacks faith. The Bible points to saving as an act of good faith in anticipating urgent needs that may occur in the future (2 Cor 12:14; Jas 5:4). The third thing is the way of pursuing wealth that is not according to the Word. Examples include extortion acts, withholding workers’ rights or wages for services, or blocking aid to amass wealth (Ps 14:6; Prov 22:22–23). The fourth point is the false motivational basis for wealth. God’s purpose in blessings and riches is not to satisfy the flesh and the desires of the flesh. However, the primary purpose is to glorify and become a channel of God’s blessing (Jas 5:5).

Blessing theology is a biblical discussion of possessions and wealth in proper and responsible financial management. There are several important points to note, namely, that this topic is always uncomfortable for many people. Because wealth and material possessions have become “idols” from time to time, thus becoming a barrier to the spiritual growth of believers. Jesus himself said that man could not serve God and money simultaneously (Matt 6:24). This conversation also requires courage regarding tithing, offering, and generosity. Those who speak are required to set an example first. Every spiritual practitioner and God’s people must put their hope in God, not their money or possessions (1 Tim 6:17). They have built a culture of generosity by demonstrating quality and quantity in righteous gospel actions and practices (Gal 1:1–3). Comprehensive teaching is needed to invite them to respond to God’s grace by participating in God’s work (2 Cor 8:7). A critical emphasis is a concrete action in encouraging God’s people who are categorized as more affluent to do good and to be rich in good works, to be generous and ready to share, not to hoard treasures for themselves, “so that they can hold on to what truly lives.” (1 Tim 6:18–19).

Generation Z accounts for 27% of the world’s population and is a significant target for international products. This generation is crucial to the future of retail, with colossal purchasing power by 2026. This generation tends to be entrepreneurial, more trustworthy, and tolerant. They are also more realistic about work expectations and optimistic about the future, making them a key

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10 Meola, “Generation Z News.”
generation with high prospects of grasping digital jobs in all aspects of work in the digital age. Data shows that by 2025, Gen-Z workers will make up 27% of the labor force. Offers from tech companies are considered a “golden ticket” that promises high salaries and generous office perks.\textsuperscript{11} Gen-Z expresses their expectations progressively regarding being financially established and promising prospects in commerce, business, and enterprise. Gen-Z expresses their expectations progressively regarding being financially established and promising prospects in commerce, business, and enterprise.

The church itself struggles with funds to support spiritual activities from year to year. It is exacerbated by the post-pandemic economic conditions that have yet to recover and the difficult conditions of service in the digital era.\textsuperscript{12} Spiritual service activities must also be focused through virtual media with spiritual influencers, which requires relatively large funds. Church services or virtual media act as a shelter to stabilize mentally in this era of financial uncertainty for the younger generation. Emotional and social support in a turbulent world economic environment is essential to develop the relationship between Generation Z and the Church.\textsuperscript{13} Although 76% of Generation Z say they are religious,\textsuperscript{14} it is necessary to note that this generation is trained to “disassociate” their finances, wealth, and possessions due to Covid 19 and the financial disorder of the global economy.

2. Exposition of Matt 19:16–26

This story tells of a young man who came to the Lord Jesus. This man is described as a young man who was about 30–40 years old (Matt 19:22), a civil leader who was not from the synagogue or the religious authorities (Luke 18:18). This rich young man said that he had followed God’s commandments since childhood and came to ask the Lord Jesus on his knees (Matt 10:17). In terms of moral

\textsuperscript{11} Stahl, “How Gen-Z Is Bringing.”
\textsuperscript{12} Tetelepta – Gultom, “Kontekstual Sinergisitas,” 309–311.
\textsuperscript{13} Stavrianea – Kamenidou, “Generation Z and Religion,” 205, 207.
\textsuperscript{14} Francis – Hoefel, “True Gen,” 4.
ethics, he showed himself to be humble. He was different from the arrogant Pharisees and scribes who kept attacking Jesus at that time. This rich young man was indicative of the culture at the time of the Lord Jesus and the Jewish way of thinking, which expected him to enter heaven by doing the right things only (v. 18–19).

This young man approached Jesus and asked three sustained questions to justify his entry into the Eternal Kingdom. The first question was “what good deeds must I do to inherit eternal life?” (v. 16). This thought he gets and is in line with the Jewish faith that good actions earn the reward of the Kingdom of Heaven. This step for them was the “right way” to live forever. If one wanted to go to heaven, one had to do God’s commandments. That is, he must live without sin. It must be a perfect obedience (v. 17b). The second question is “Which commandments?” (Matt 19:18). Jesus pointed out five of the 10 commandments. This indicates that these five commandments are enough to make one’s life difficult and one needs to work hard at them. Yet the young man replied that “I have kept all these things; what more do I lack?” (Matt 19:20). But Jesus’ response to the phrase “what more do you lack?” is answered with “If you want to be perfect, go, sell all that you have and give to the poor, and you will have treasure in heaven; then come and follow me” (v. 21). The rich young ruler gently refused Jesus’ command. Based on the analysis, it can be understood that the young man’s refusal was due to his Jewish religious beliefs about wealth and Roman domination. As a result, the decision was considered natural to them and their contemporaries, and Jesus’ teaching was considered a novelty.\(^\text{15}\) One’s act of giving away possessions is not an absolute for eternal life. However, in this case, Jesus instructed that giving away possessions or finances is an essential indicator of being a complete disciple.

The blessings that man receives should teach man to live seeking God. It is not without reason that man must seek God to get blessings because blessings come from God, and God Himself is a blessing.\(^\text{16}\) Wealth alone can be spiritually harmful when used as an avenue

\(^{15}\) Kadang, “Kontras Pandangan,” 201–205.

\(^{16}\) Sukri – Babawat, “Berkat Tuhan,” 225, 239.
for mere profit. Uncontrolled wealth will distract people from God and the spiritual ministry being built. However, wealth can also be beneficial. It was especially true when Jesus met a wealthy young man looking for an opportunity to sow funds and wealth for the development of the Kingdom of God.17

3. The Concept of Wealth Management and Its Relationship to the Growth of Faith

Several snares of selfishness and self-centredness fail to understand the biblical stewardship of blessings. The first is the snare of worldliness. They try to get what they want in terms of wealth by worldly means, thus making their minds greedy (Eph 4:17–18). They live in the world’s filth and are far from fellowship with God (Luke 12:21). In fact, they are only focused on things that are not eternal (2 Cor 4:18). The second thing is the snare of the world’s greed. The value of the Kingdom of God is replaced with the standards of human thought and philosophy alone (Matt 6:33). Thirdly, when wealth is no longer a means to glorify God but becomes a carnal goal in living temporarily in this world (Luke 4:6; Matt 16:26). Fourthly, the wrong view of emphasizing that wealth is a standard that a person has high faith.

The author sees three erroneous concepts of separation in sowing finances and wealth to support God’s work. The first is the act of separating wealth between physical factors and spiritual things (v. 16). Not a few believers have the understanding that spiritual things only always talk about peace, the joy of the Holy Spirit (Rom 14:17; 15:13; 1 Thess 1:6). Or spiritual ministry is only related to the use of talents and skills that have nothing to do with the ministry of giving financial funds or possessions to sustain God’s work.

The second thing is the quality of motivation and calling in sowing wealth (v. 21). Generation Z has experienced a significant correction when comparing the quality and quantity of motivation in terms of giving to God’s work. Some of the triggers include anxiety and high inflation rates. One of Barna’s research shows that at least

18–35-year-olds (49%) experience anxiety and fear of failure. More than three in 10 say they often feel sad or depressed (39%) or lonely and isolated from others (34%). This data implies that a person’s inability to socialize can reduce their level of care for others or their surroundings. The Fidelity survey noted that 39% of those aged 18–35 plan to take a longer retirement and the phenomenon of not being able to save enough money in the next few years. In addition, there needs to be more biblical teaching on the importance of giving. They do not consider the practice of financial giving to be part of spiritual development or essential in daily life. Data shows that only 38% of young people practice religious life.

In the third part, the ministry of sowing for God’s work was separated between church practitioners and ordinary believers. There is a tendency for the practice of faith to be compartmentalized about wealth and possessions (v. 22–23). The Bible also states that where your treasure is, your heart is also (Matt 6:21; Luke 12:34). Another part of the scripture mentions that it is because of the pursuit of money that many people stray from the faith and enter into various unnecessary sufferings (1 Tim 6:10). When looking at the progress of the times, a new culture has begun to form that makes it easier for people to manifest their excesses in the media. Acts of hedonism and personal vanity are seen in expressions and ways of showing personal possessions and wealth. Simorangkir and Sumarno highlighted greed among believers and servants of God. They focus on the possession of wealth rather than its function. Miserly attitudes and hiding behind Bible verses, and living lux are the implications of acts of greed in the church service space. They can upload themselves in applications and media amid simple church services and activities. It is rare that the people of God show acts of faith in sowing funds and in prison ministry, orphanages, and other social services. They only see the capacity of wealth as related to the material possessions, the possessions that are stored,

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18 Kinnaman, “How Mental Health.”
19 Sauer, “55% of Millennials.”
and the wealth that is used exclusively for their circle (John 10:10b; 2 Cor 8:9; Rom 8:29).

Paul himself gave a stern warning to the church that spiritual things are always closely related to the quality of the sprinkling of the financial quantity that comes from God’s blessing (Gal 6:8). God calls priests to be dispensers of blessings so that the human family lives in abundance on the earth He created and blessed. Abundance is complete when the spiritual and the physical experience God’s blessings. Paul explicitly states that any form of spiritual service that builds one’s faith has full implications for the growth of the quality of the giving of possessions and wealth as a form of gratitude and joy from the congregation of God (1 Cor 9:11). Faith-awakened believers understand the mentality in facing real-life suffering. They believe to be the chosen people, behave holily and faithfully, and voluntarily endure suffering to avoid running away from Christ and the call of the gospel.

The growth of the early Church’s faith affected the quality of its financial giving practices. The early Church practiced love as a daily lifestyle. “All that they had was common property, and some of them sold their possessions and distributed them to all according to their needs” (Acts 2:44–45). It was a principle they adhered to at all times, and they were very considerate of the needs of others. The Church must instill values in its ministry, such as solidarity and support for weaker socio-economic groups. It will undoubtedly be a critical role model for Generation Z. Concrete actions such as these can open up essential paradigms for organizational practices that want to improve relationships and build trust by implementing practices such as donations. Often, Church funds and finances are charged only to offerings and tithes. However, the Church needs Generation Z’s active participation in financial matters. Mission agencies and unique assistance to build spiritual activities and services are no longer the main thing.

22 Mangiring, “Kajian Teologi,” 141, 152.
4. Design in Growing of Generation Z’s Giving Ministry

The first correct theological design of God’s blessings is that Generation Z should realize there is no difference in managing money and wealth in personal and spiritual life (v. 16–17). This verse implies that not everyone should renounce their possessions to be part of the initiation of the unrivaled promise of eschatological reward. However, as followers of Jesus who have given up their possessions to be used for the kingdom of God, they will all share in the eschatological rewards.²⁵ The Bible refers to seed and bread. Seed is something that must be sown, while bread is something that is used for physical life (2 Cor 9:10). The emphasis is on the seed, which is a picture of personal finances that must be sown because it will determine the multiplication and spiritual growth of a person. The Bible warns against the pursuit of money (1 Tim 6:10), the love of money that leads to sin, rebellion, and even disregard for religion (2 Tim 3:2), as well as the insatiable feeling of contentment and gratitude for wealth (Eccl 5:10). The quantity of “seed” to sow is something that should be the main ingredient to convey. Because almost every believer does not understand and does not have a specific standard of sowing funds that God favors, the act of sowing financial funds should be based on sincere love, with pure faith, as well as voluntary, honest, and joyful.²⁶ Susanto, Gultom, and Herman added that sowing and giving should be done in the best sowing capacity and not from leftovers. It can be done even when suffering. God blesses the more one, the more open the heart and desire to support the ministry and be a blessing to many.²⁷

The second design is that every member of Generation Z must be able to act as a trustworthy financial manager of the Kingdom of Heaven (v. 21). Wealth and possessions received are only entrusted by God. Because God Himself promises to take care of everyone who believes in Him (Matt 6:1–4, 25–34; 5:3). Luke 10:25–37 recounts the actions of a Samaritan who rescued the victim of a robbed Jew. He took him to the best place and handed over two denarii for

treatment. Christians should have the principles of generosity and humility. It is the main requirement for the mentality of the manager of the Kingdom of Heaven. His every action is not always measured by wealth and profit but by impact, influence, and equality of humanity. Milton and Dirk point out that humility can have the highest impact on follower engagement regardless of hierarchical position.²⁸ Generation Z is trained to be young leaders who can act as managers of the kingdom of Heaven with compassion. They sow with commitment, responsibility, and selflessness because they believe the Father in Heaven will repay according to their faith (Matt 6:4; 2 Cor 8:1–15).

The third thing is that Generation Z must understand the consequences of rejecting God’s commands. In this case, God desires people to manage their finances wisely to build His Kingdom (v. 23–26). It is challenging for a rich man to give all his possessions to God without allowing the Holy Spirit to work. Wealth provides a sense of sufficiency, but that makes them act like they do not seriously need God’s help (Rev 3:17; Luke 12:16–21). They start looking for ways to keep getting richer and eventually position money like a god (Matt 6:24; Luke 16:11, 13). When the physical eyes are focused on material wealth alone, it can shut down the spiritual sensitivity to sow seeds according to God’s will. Rhee examines how wealth can present Christians with unique challenges and opportunities. They can exhibit a high spiritual state and endure salvation by eliminating greed and cultivating virtue.²⁹ Generation Z must understand the dangers of wealth without God and wealth without love. The Bible shows Zacchaeus’s action, who returned four times what he had taken (Luke 19:1–10). The poor older woman could give the best offering of all she had (Mark 12:41–44). The scriptures also show a Caesarean centurion named Cornelius, who was not a Jew, using his wealth to sow blessings for the Jews (Acts 10:1–2).

Another example is that Lydia, a woman selling purple cloth from Thyatira, also actively supported Paul’s ministry with her sowing (Acts 16:13–14, 40). Even the humble Philippians worked together to help the church of God in Jerusalem (Phil 4:10–20).

²⁹ Rhee, “Philanthropy,” 6–11.
God’s truth leads one to be able to give beyond one’s means because of the encouragement of love and the work of the Holy Spirit.

Matthew 19:20 shows the selfishness of a wealthy young man who thinks that a perfect life does not involve serving to sow blessings to the poor. Two parts are worth paying attention to. The first is the personal ego, which assesses that he has obeyed the law to the maximum and has done nothing less. Few believers only emphasize spiritual values using talents, life experiences, or certain forms of expertise. But Jesus stated that this was a mistake. Perfect growth of faith will never occur when the human heart is tied to wealth and money. David noted that all wealth and possessions belong to God alone (1 Chr 29:12). Abraham in Gen 17–20, Jacob in Gen 30–31, Joseph in Gen 41, and King Jehoshaphat in 2 Chr 17:5 were chosen by God to be His servants and had the right to receive wealth and worldly possessions. However, in the writing of Matt 13:22 itself, it is stated that the truth of God’s Word in a person will be hampered in its growth because of worry and the deceitfulness of wealth.

The wealth that God desires is for believers to have treasure in Heaven (v. 21). God Himself will strengthen every Christian according to His glory and riches (Eph 3:16). Even in Phil 4:19, God will fulfill all needs and necessities according to His riches and glory. In 1 Tim 6:17, Paul warns rich people that when they are in this world, they do not boast and do not hope in wealth alone but rather in God, who provides opportunities for every believer to enjoy it. The example of believers in sowing blessings will influence the younger generation to follow the same thing.30 Jatmiko and Zega mention the principles of financial ethics in using wealth as capital to fulfill service goals with a sense of satisfaction and self-control and avoiding a materialistic lifestyle.31 Therefore, Generation Z needs influence and example. The most accessible influence comes from peers or close friends. Every recommendation from a friend tends to be authentic and sincere, which is essential for Generation Z. They don’t want to be seen as bandwagoning when supporting charities

but want to see a long-term impact. Generation Z prefers to be approached online rather than in person and feel empowered in their social activities by donating.\textsuperscript{32}

The second thing is that accurate service always requires a great sacrifice of wealth (v. 21). Tithes, mission offerings, and other sacrifices can often not support the implementation of existing stewardship. Generation Z is trained to have a burden and commitment by supporting services through investing personal funds. The straightforward narrative of Jesus’ command to this rich young man was to sell the possessions he had, give them to the poor, and then follow Him to become a disciple. But Jesus’ answer disappointed the affluent young leader. This thing can happen among Generation Z today. However, Generation Z must base their actions on the truth of the Bible that it is not how much money they give to God but their sincerity in always maintaining the quality of the seeds sown for the Kingdom of God. The Bible itself records how poor people often experience unfair treatment, but they are the ones who can realize the Kingdom of God in the world.\textsuperscript{33}

5. The Primacy of Christ Becomes the Standard for the Giving Ministry

Junihot emphasized four things in building young people’s spiritual education: [1] The centrality of the Bible in finding one’s identity and the role of learning in the church. Its primary mission is to grow people’s faith in God through Jesus Christ. [2] Understand the importance of Christ in all aspects of life. [3] They have the characteristics of being perfected in the image of God. [4] Allowing the Person of the Holy Spirit in the process of knowing Christ.\textsuperscript{34} Giving Ministry is inevitable for Generation Z Christians and requires a high commitment to supporting God’s work. This principle refers to not just giving money and wealth, but it must be accompanied by joy and peace. In Rom 2 and 4, God talks about the natural treasures

\textsuperscript{32} Konstantinou – Jones, “Investigating Gen Z Attitudes.”

\textsuperscript{33} Wainarisi, “Menelaah Persoalan,” 9.

\textsuperscript{34} Simanjuntak, “Belajar Sebagai,” 5, 11.
He brings to humanity through His generosity, patience, and open heart. God has a goal for humans to enter into repentance.

God wants to reveal His glorious riches to Generation Z. It is not worldly riches that God designed to be the glory of humans (Rom 9:23–24). In fact, in another passage, it is stated that it is in Him and through His blood that humans obtain redemption, the forgiveness of sins, according to the riches of His grace (Eph 1:7). From several verses of this holy book, a form of Christ’s priority which is the primary basis for the ministry of sowing blessings is

[1] That Generation Z realizes that God’s riches in forgiving people are more significant than the world’s treasures. Paul wrote about the depth of God’s unfathomable and glorious riches, wisdom, and knowledge (Rom 11:33). The call to salvation through Christ Jesus is a noble call that has made generation Z unique, valuable, and worthy before God (Eph 1:18b). God wanted to show them His riches in heaven. So that everyone is not attached to worldly wealth and possessions but directs himself, his thoughts, and desires to the proper knowledge of the grace of Christ that has been poured out (Eph 2:6–7).

[2] Generation Z uses God’s blessings to practice faith growth by sowing seeds. It means that the act of faith by voluntarily sowing seeds and giving blessings to others is essential and cannot be replaced (Luke 21:1–2; 2 Cor 8:2).

[3] Every Generation Z must be taught the provisions of Divine purpose for the future. Measurable action is needed to implement the maturity of their faith. If the quality of giving to God and sowing for fellow human beings is considered trivial, then the tendency to be arrogant and self-indulgent becomes more open (2 Cor 9:7).

[4] Generation Z is aware of the special privileges that God has given them. The life that God has given us with great finances, wealth, and talents is a divine opportunity to build the lives of other people in need (2 Cor 9:7).

[5] The main principle that needs to be upheld for this young generation is never to go into debt. God will reward every action of Generation Z in sowing and giving according to their time. Move from a dependency mentality to a mental capacity of abundance (2 Cor 9:6; 1 Kgs 17:12–14).
Conclusion

Generation Z does not understand the act of faith in giving ministry to support God’s ministry around them. Teaching about giving and financial sowing must be designed and adapted for this generation. The theological overview of Matt 19:16–26 reflects the act of faith in the practice of sowing voluntarily and responsibly based on Divine understanding. This action needs to be carried out continuously to support the service of God’s work both physically and through virtual media. This research enriches the treasures of theological knowledge regarding generation Z with a service concept that is simple but very useful and easy for them to carry out. The theological reflection of the verse above is first; that there is no difference in managing money and wealth between personal and spiritual life. All God’s blessings are used for the glory of the name of the Lord Jesus Christ. The second thing is that Generation Z also has full responsibility in the act of faith in giving as an anticipation of facing personal egoism. And the third thing is that the primacy of Christ remains the main value in the management of Biblical blessings. Generation Z must move from a mentality of only acquiring wealth to a mentality of abundance and sowing seeds to build the Kingdom of Heaven.

Teologiczna refleksja nad Mt 19,16–26 w rozwijaniu posługi dawania Pokolenia Z


Słowa kluczowe: finanse, pokolenie Z, praktyka wiary, duchowość, posługa dawania
Bibliography


