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# INTERROGATING THE CONCEPT OF "SUBTLE ATHEISM" AND THE DEIFICATION OF WEALTH IN MODERN CAPITALIST CULTURES

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#### **Abstract**

This paper examines the quiet rise of what can be called subtle atheism not the loud or defiant rejection of God, but an almost unnoticed disbelief that creeps into our society. It shows up not in words, but in habits and values that make God seem unnecessary in a world driven by modern capitalism. In many societies today, wealth has taken on a sacred glow. It is no longer just a means to live, but something closer to an object of worship, promising identity, security and even a sense of salvation. The paper argues that in our obsession with money, success and social status, we have effectively turned "gold" into a god. Economic achievement now often serves as the new moral compass, shaping what people see as good, meaningful and worthy of respect. Although churches, mosques and temples still stand, their moral influence is increasingly overshadowed by the market's demands. Profit has become the measure of value and time itself has been reduced to a commodity. The paper reflects on how capitalist societies manage to speak the language of faith while living by the principles of materialism, celebrating spirituality on the surface but practicing disbelief in daily life. Adopting analytical method, the paper questions the so-called "neutrality" of capitalist systems, arguing that they carry their own moral and spiritual assumptions. In the end, the paper calls for a reconsideration of what truly matters inviting us to think about meaning, value, and human flourishing in ways that go beyond the narrow confines of money and market success.

**Keywords**: Subtle Atheism, Capitalism, Wealth Deification, Modern Secularism, Consumer Culture.

#### Introduction

In an age defined by market economies and global consumerism, the sacred is increasingly displaced by the secular, not through open denial, but through silent neglect. Contemporary capitalist societies exhibit a form of what scholars call *subtle atheism* i.e. a practical unbelief where God is not denied but deemed unnecessary in everyday decision-making and identity formation. Unlike classical atheism, which involves an explicit intellectual rejection of the divine, subtle atheism thrives in societies where economic performance and material success have become the core values, effectively marginalizing transcendental concerns.<sup>1</sup> The pursuit of wealth has evolved beyond mere survival or comfort; it now serves as a cultural narrative that offers purpose, security and a sense of worth. In many societies, especially in the Global North and increasingly in developing economies, individuals are conditioned to derive meaning from their economic achievements rather than spiritual or communal commitments.<sup>2</sup> As a result, wealth takes on quasi-religious qualities; it becomes not only a goal but a measure of virtue, a source of hope and a promise of salvation. This transformation reflects what Benjamin calls the "religion of capitalism," where market forces are revered and obeyed with a faith-like devotion.<sup>3</sup>

This paper contends that modern capitalist culture has not simply become secular but has engaged in a quiet theological shift: the deification of wealth. Here, "gold" is not merely currency, it is symbolically sacred. The rituals of productivity, the sermons of motivational capitalism and the temples of commerce echo religious forms, yet they serve a godless structure. The ideological systems that govern modern life encourage individuals to live *as if* God does not matter or exist, even when they profess belief. Such a mode of existence reflects what Vattimo terms "secular faith," wherein religious identity is retained, but its ontological and ethical demands are vacated.<sup>4</sup> This overview sets the stage for a critical inquiry into how capitalist ideologies imperceptibly encourage a functional atheism while replacing wealth in place of the divine. Through philosophical, sociological and theological analysis, the paper aims to expose the spiritual and the philosophical implications of a world where money has become the measure of all things.

## The Concept of Subtle Atheism: From Belief to Practical Indifference

The concept of *subtle atheism* refers to a form of practical disbelief that does not arise from philosophical denial of the existence of God but from a lived indifference to the divine in everyday life. Unlike explicit atheism, which openly challenges or rejects religious belief systems, subtle atheism manifests in societies and individuals who may profess belief in God but whose lives are ordered as if God is irrelevant. This phenomenon is particularly prevalent in modern capitalist cultures, where the pursuit of wealth, personal success, and self-optimization becomes the central axis around which meaning and value revolve. As such, subtle atheism represents not a crisis of belief, but a redirection of existential commitment away from the sacred toward the material. Charles Taylor provides a foundational framework for understanding this transformation. In *A Secular Age*, he argues that the modern era is not defined by the disappearance of religion but by a "shift in the conditions

<sup>&</sup>lt;sup>1</sup> Taylor, C. (2007). A Secular Age. Harvard University Press, p. 25.

<sup>&</sup>lt;sup>2</sup> Bellah, R. N., Madsen, R., Sullivan, W. M., Swidler, A., & Tipton, S. M. (2008). *Habits of the Heart: Individualism and Commitment in American Life*. University of California Press, p. 53.

<sup>&</sup>lt;sup>3</sup> Benjamin, W. (1996). "Capitalism as Religion," in *Selected Writings, Volume 1: 1913–1926*, ed. Marcus Bullock and Michael W. Jennings. Harvard University Press, p. 288.

<sup>&</sup>lt;sup>4</sup>Vattimo, G. (2002). *After Christianity*. Columbia University Press, p. 35.

of belief".<sup>5</sup> Belief in God is now one option among many, and often a less plausible one. However, Taylor notes a more insidious form of secularism: one in which religious faith is maintained in name but evacuated of its existential force.<sup>6</sup> Subtle atheism, then, is not about ceasing to believe in God, but about living as though God no longer matters. The divine becomes an abstract idea rather than a guiding presence.

This shift is particularly evident in the increasing individualization and privatization of belief. Religious faith, once embedded in communal structures and ritual life, is now largely interiorized and separated from public identity and economic behavior. Gianni Vattimo refers to this as the condition of "secular faith," where religious symbols persist but no longer command genuine obedience or moral orientation.<sup>7</sup> People may continue to participate in religious rituals, attend services and even invoke divine names, yet the ultimate values that shape their decisions i.e. career success, financial independence and self-expression are entirely secular in nature. This disconnect between belief and practice reveals itself in what Smith & Denton term "moralistic therapeutic deism". 8 In this model, God is seen not as a demanding sovereign or a moral legislator, but as a cosmic therapist called upon only in moments of personal crisis. Outside those moments, God is functionally absent. Life continues under the implicit assumption that human autonomy, not divine will, is the proper foundation for action. The result is a religious culture that is nominally theistic but practically atheistic. Subtle atheism is thus deeply tied to the sociocultural and economic structures of modern life. In capitalist societies, the logic of the market replaces the logic of transcendence. Time is monetized, success is quantified and relationships are instrumentalized. Wealth becomes not only a goal but a moral indicator those who have more are seen as smarter, more disciplined, even more "blessed." Walter Benjamin described this transformation as the emergence of capitalism as a religion: "Capitalism is a purely cultic religion, perhaps the most extreme that ever existed". In this view, the market assumes the role of an invisible god whose laws must be obeyed, whose blessings are material and whose rituals are found in productivity, consumption and constant selfimprovement.

The rise of subtle atheism also coincides with the growing dominance of instrumental rationality the idea that knowledge and action should be geared toward efficiency, utility and measurable outcomes. Max Weber's concept of the "disenchantment of the world" captures this perfectly. In a disenchanted world, mystery, wonder and the sacred are subordinated to calculation and control. The divine is no longer needed to explain the universe or guide behavior; science, technology, and economics provide sufficient tools. What remains is a functional atheism: people may still "believe" in God, but they no longer need God for meaning, morality or hope. The existential danger of subtle atheism lies in its invisibility. It does not confront religion but dilutes it. It does not argue against belief but renders it redundant. As such, it is far more pervasive and resilient than explicit atheism. It thrives in environments where religion is tolerated but kept at the margins of life where faith

<sup>&</sup>lt;sup>5</sup> Taylor, C. (2007). A Secular Age. Harvard University Press, p. 3.

<sup>&</sup>lt;sup>6</sup> *Ibid*, p. 25

<sup>&</sup>lt;sup>7</sup> Vattimo, p. 35

<sup>&</sup>lt;sup>8</sup> Smith, C., & Denton, M. L. (2005). *Soul Searching: The Religious and Spiritual Lives of American Teenagers*. Oxford University Press, p.118.

<sup>&</sup>lt;sup>9</sup> Benjamin, W. (1996). "Capitalism as Religion," in *Selected Writings, Volume 1: 1913–1926*, ed. Marcus Bullock and Michael W. Jennings. Harvard University Press, p. 288.

<sup>&</sup>lt;sup>10</sup> Weber, M. (2002). *The Protestant Ethic and the Spirit of Capitalism*. Routledge. (Original work published 1905), p. 30.

becomes a weekend affair, while the rest of life is governed by secular goals. This creates a dissonance between professed values and practiced values, leading to what Paul Tillich might call "idolatry" the elevation of finite things (like wealth or success) to the status of ultimate concern. Evidently, subtle atheism represents a significant philosophical and cultural phenomenon in modern life. It reflects the profound ways in which belief systems adapt or erode under the pressures of modernity, capitalism, and individualism. By displacing God not through denial but through neglect, subtle atheism calls into question the authenticity of religious life in contemporary society. It urges a critical reassessment of what it means to believe, and whether belief without embodiment is belief at all.

## Wealth as a Pseudo-Religious Construct in Capitalist Culture

The transformation of wealth from a means of survival into a symbol of definitive meaning is one of the most profound shifts in the ideological structure of modern capitalist societies. In many ways, wealth has become a pseudo-religious construct revered, pursued and trusted with the kind of devotion traditionally reserved for the divine. This cultural development lies at the heart of subtle atheism, wherein the sacred is not outright rejected but replaced by secular substitutes. Wealth, in this context, functions as a "functional deity": promising security, offering purpose and bestowing status. The result is a society that retains religious forms and rituals but reorients them around economic success rather than spiritual transcendence. Walter Benjamin's prescient analysis of capitalism as a religion provides a compelling starting point. In his fragment *Capitalism as Religion*, Benjamin argues that capitalism "is a purely cultic religion, perhaps the most extreme that ever existed" Unlike traditional religions which offer redemption or forgiveness, capitalism offers no atonement but only perpetual participation in the rituals of productivity and consumption. The capitalist cult is driven by ceaseless accumulation and the valorization of work as an end in itself. In this religion, wealth is not just a resource but the ultimate moral good.

This sacralization of wealth becomes especially visible when one examines the moral connotations attached to financial success. In capitalist societies, those who achieve material prosperity are often viewed as intelligent, disciplined, or even *blessed*. This logic underpins the rise of prosperity theology, particularly in neo-Pentecostal and evangelical contexts, where economic gain is interpreted as a sign of divine favor. As Kate Bowler observes in her study of the prosperity gospel, many believers "equate spiritual vitality with material success".<sup>13</sup> This spiritual-economic equivalence blurs the line between faith and finance, allowing capitalism to infiltrate the very spaces that once stood apart from it. Furthermore, capitalist culture has developed its own rituals, myths and icons, not unlike those of traditional religions. Shopping malls resemble temples; motivational speakers take on the role of preachers; and tech billionaires are lionized as modern-day saints and prophets. Advertising replaces liturgy by crafting narratives of salvation through consumption. These rituals create meaning and structure in people's lives, often filling the void left by declining participation in organized religion. As Vincent Miller notes, in a consumerist society, "material culture becomes the medium through which people express and negotiate their

<sup>12</sup> Benjamin, W. (1996). "Capitalism as Religion," in *Selected Writings, Volume 1: 1913–1926*, ed. Marcus Bullock and Michael W. Jennings. Harvard University Press, p. 288

<sup>&</sup>lt;sup>11</sup> Tillich, P. (1957). Dynamics of Faith. Harper & Row, p. 12.

<sup>&</sup>lt;sup>13</sup> Bowler, K. (2013). Blessed: A History of the American Prosperity Gospel. Oxford University Press, p. 6.

beliefs and values". <sup>14</sup> In such a world, the language of spirituality is co-opted to serve the goals of the market.

The commodification of spirituality is another dimension of this pseudo-religious turn. Practices such as *yoga*, mindfulness and meditation once deeply embedded in religious traditions are now often stripped of their ethical and metaphysical contexts and marketed as tools for personal success and stress management. This "spirituality lite," as some critics describe it, is aligned not with transcendence but with optimization. Zygmunt Bauman characterizes this trend as part of "liquid modernity," where nothing is solid or enduring not even faith and all values are repackaged for utility and convenience. In such a context, wealth becomes the only stable and universally affirmed symbol of success. The shift toward wealth as a religious construct is also evident in how society disciplines the poor. Rather than being viewed as victims of structural injustice, the economically disadvantaged are often seen as morally deficient lazy, irresponsible or cursed. This judgment echoes a kind of inverse theology, in which poverty is read as evidence of sin or failure. The late David Graeber notes how indebtedness, especially in neoliberal economies, carries a moral stigma that is quasi-religious in nature: to owe is to have failed, not just economically, but spiritually and ethically. Thus, wealth is not only a reward but a signal of worthiness.

In the long run, the deification of wealth signals a reorientation of modern life's ultimate concern. In his classic work *Dynamics of Faith*, Paul Tillich defines religion as that which serves as a person's "ultimate concern" the thing around which all other values are organized.<sup>17</sup> In capitalist societies, wealth has increasingly assumed that role. It dictates educational choices, career paths, social affiliations, and even ethical decisions. When wealth becomes the axis of meaning, then by Tillich's definition, it has become a god. Thus, the construction of wealth as a pseudo-religious entity is central to understanding subtle atheism in capitalist cultures. It reveals how secular societies maintain the *structure* of religion rituals, symbols, devotions but redirect them toward material ends. This transformation does not require people to stop believing in God; it only requires them to believe more deeply in money. In doing so, the sacred is not destroyed it is commodified, sold, and replaced.

## The Role of Media and Market Institutions in Shaping Moral and Existential Values

In modern capitalist societies, media and market institutions play a central role not only in shaping economic behavior but also in constructing moral and existential frameworks. These systems have evolved from platforms of information and commerce into powerful agents of value formation redefining what it means to live well, succeed, and belong. Through persistent messaging, persuasive aesthetics, and cultural repetition, media and markets subtly normalize a worldview in which personal worth is tied to productivity, visibility, and consumption. Within this matrix, traditional religious or spiritual values are not necessarily denied, but they are reframed or sidelined. The result is a moral landscape defined not by transcendental ideals, but by market rationality a foundational feature of subtle atheism. Mass media, particularly in its digital forms, serves as a primary mechanism through which capitalist values are disseminated and sacralized. Advertising, for instance, functions as a

<sup>&</sup>lt;sup>14</sup> Miller, V. J. (2004). Consuming Religion: Christian Faith and Practice in a Consumer Culture. Continuum, p. 56.

<sup>&</sup>lt;sup>15</sup> Bauman, Z. (2000). Liquid Modernity. Polity Press, p. 23.

<sup>&</sup>lt;sup>16</sup> Graeber, D. (2011). Debt: The First 5,000 Years. Melville House, p. 14.

<sup>&</sup>lt;sup>17</sup> Tillich, P. (1957). Dynamics of Faith. Harper & Row, p. 1.

form of moral storytelling.<sup>18</sup> Rather than promoting mere products, advertisements offer visions of the good life: happiness through ownership, confidence through beauty, fulfillment through experiences. As Jean Baudrillard argues, commodities are no longer valued for their utility but for their symbolic meanings; consumers are seduced not by function, but by lifestyle.<sup>19</sup> Through endless repetition of such messages, media instills a form of catechesis one that teaches viewers to associate success, happiness and even identity with material accumulation.

Social media intensifies this process by encouraging users to perform curated versions of their lives in accordance with prevailing market values. Platforms like *Instagram* and TikTok elevate influencers whose content is designed to attract brands, followers and financial sponsorships.<sup>20</sup> In this context, existence becomes performative and success becomes visible what matters is not who you are, but how well you can monetize your image. This culture of self-branding has profound existential implications. As Sherry Turkle notes, individuals begin to internalize the market gaze, constantly assessing themselves through the lens of visibility, desirability, and profitability.<sup>21</sup> Life becomes a marketplace of impressions and moral worth is measured by digital engagement rather than ethical integrity. Market institutions corporations, brands and consumer industries also contribute to the moral and existential architecture of contemporary life. These entities have not merely sold products; they have positioned themselves as purveyors of meaning. Major companies now engage in social activism, environmental campaigns and even spiritual branding. Nike promotes empowerment; Apple sponsors creativity; Starbucks offers "third space" community. This phenomenon, often described as brand spirituality, allows market institutions to co-opt values traditionally grounded in religious or communal life.<sup>22</sup> Consumers are no longer just buying coffee or sneakers they are participating in rituals of identity and belonging. Moreover, these corporations increasingly influence ethical discourse by promoting corporate social responsibility (CSR) and sustainability narratives. While such practices can lead to positive outcomes, they also risk reducing morality to a public relations strategy. Naomi Klein criticizes this development in No Logo, where she describes how brands replace civic responsibility and public institutions with market-based solutions.<sup>23</sup> In such contexts, ethics are no longer anchored in philosophical or theological foundations but in reputational management and shareholder interests. The result is a form of instrumental morality i.e. what is good is what is profitable or socially palatable.

The educational system and workplace also reinforce these market-driven values. From early schooling, students are trained not in contemplation or critical thinking but in performance, metrics and competitiveness. University programs increasingly emphasize "marketability," steering students toward lucrative fields while deemphasizing the humanities, philosophy or theology. In the workplace, success is tied to measurable output and identity is often consumed by one's career. As Byung-Chul Han argues in *The Burnout Society*, this overemphasis on self-optimization and productivity fosters a culture of

<sup>&</sup>lt;sup>18</sup> Stephen, Emmanuel & Fasiku, Gbenga Cornelius (2025). "The Media, Truth and the Ethics of Public Opinion in the Age of Propaganda" in *Aquino Journal of Philosophy*. Vol. 5 (1), p. 80

<sup>&</sup>lt;sup>19</sup> Baudrillard, J. (1998). *The Consumer Society: Myths and Structures*. Sage Publications, p. 78.

<sup>&</sup>lt;sup>20</sup> Fasiku, Gbenga Cornelius and Muhammed, Fatima (2025). "The Dignity in Labour and Social Media Influencer Culture: Implication for Work Ethic and Socio-Economic Aspirations" in *Ochendo: An African Journal of Innovation Studies*, vol. 6(1), p. 108.

<sup>&</sup>lt;sup>21</sup> Turkle, S. (2011). Alone Together: Why We Expect More from Technology and Less from Each Other. Basic Books, p. 153.

<sup>&</sup>lt;sup>22</sup> Einstein, M. (2008). Brands of Faith: Marketing Religion in a Commercial Age. Routledge.

<sup>&</sup>lt;sup>23</sup> Klein, N. (2000). No Logo: Taking Aim at the Brand Bullies. Picador, p. 73.

exhaustion, anxiety, and existential emptiness.<sup>24</sup> In such an environment, traditional religious virtues humility, patience, compassion are viewed as inefficiencies rather than strengths.

This integration of media and market institutions into the moral life of individuals effectively sidelines the need for divine authority or sacred purpose. Subtle atheism emerges not because people stop believing in God, but because they are no longer *formed* by traditions that orient life around God. Instead, individuals are "discipled" by algorithms, corporate ethics and media narratives that shape their sense of the good without reference to transcendence. James K. A. Smith refers to these forces as "secular liturgies" practices and spaces that shape desire and imagination in ways that rival traditional religious formation. Shopping malls, *Instagram* feeds, corporate mission statements they all tell us who we are and what we are for. Convincingly, media and market institutions are not neutral infrastructures but formative environments. They catechize, moralize, and sacralize constructing a moral order centered on consumption, performance and visibility. In doing so, they become unwitting priests of a secular creed. The subtle atheism they promote is not an ideology, but a lifestyle; one that replaces sacred meaning with market values, rendering God unnecessary not by argument, but by design.

## Implications for Religious Identity, Social Justice and Human Flourishing

The rise of subtle atheism and the cultural deification of wealth have broad implications, not only for individual belief but also for collective religious identity, the pursuit of social justice and the broader question of what it means to flourish as a human being in our world today. As capitalist logics reshape values and aspirations, traditional religious ideals such as compassion, sacrifice, community and transcendence are gradually eclipsed by metrics of success, personal gain and social comparison. This paradigm shift poses a serious challenge to religious communities and ethical traditions that seek to ground human dignity in something beyond economic value. One of the most immediate consequences is the hollowing out of religious identity. In many societies, religion remains a powerful cultural force, but its substantive influence on ethics, behavior and worldview has weakened. Charles Taylor describes this as the transition from a "naive" to a "reflective" religious age, where belief is no longer the default setting but one option among many.<sup>26</sup> For many individuals, especially in urban capitalist societies, religion becomes a private, symbolic affiliation rather than a comprehensive framework for life. This form of nominal religiosity, where one claims belief in God but lives according to the demands of the market, reflects the essence of subtle atheism. Faith is retained, but it is unanchored deprived of its authority to challenge, critique, or inspire transformation.

This erosion of genuine religious commitment weakens the moral imagination that once fueled movements for social justice. Religious traditions have historically been foundational in advocating for the poor, the oppressed and the marginalized. Figures like Martin Luther King Jr., Desmond Tutu, and Dorothy Day exemplify how faith can motivate resistance to systemic injustice. However, as capitalist values become hegemonic, justice itself risks being commodified. Philanthropy is increasingly driven by corporate branding and tax incentives rather than a theological ethic of solidarity or sacrifice. Even within religious institutions, the adoption of business models can distort mission into marketing. As Cornel

<sup>&</sup>lt;sup>24</sup> Han, B.-C. (2015). *The Burnout Society*. Stanford University Press, p. 9.

<sup>&</sup>lt;sup>25</sup> Smith, J. K. A. (2009). Desiring the Kingdom: Worship, Worldview, and Cultural Formation. Baker Academic, p. 25.

<sup>&</sup>lt;sup>26</sup> Taylor, C. (2007). A Secular Age. Harvard University Press, p. 13

West warns, when Christianity becomes comfortable with empire and capitalism, it loses its prophetic edge and becomes "too easily accommodated to the status quo".27 The marketdriven worldview also distorts our understanding of human flourishing. Whereas many religious and philosophical traditions define flourishing in terms of virtue, communion and spiritual growth, contemporary culture increasingly defines it in terms of productivity, wealth, and personal achievement.<sup>28</sup> This reduction of the human to an economic agent undermines holistic well-being. As Wendell Berry argues, "people are treated as consumers first and human beings second". 29 Such a view strips life of mystery, vocation and moral depth key elements that foster a rich and enduring sense of purpose. Moreover, the displacement of the sacred by economic logic leads to what Viktor Frankl described as an existential vacuum a state of inner emptiness born from the loss of ultimate meaning.30 When wealth and status fail to satisfy the deeper longings of the soul, individuals often experience alienation, anxiety and despair. In spite of the unprecedented material prosperity in some societies, the rates of depression, loneliness and suicide have risen suggesting that economic success does not equate to existential fulfillment. This psychological cost of subtle atheism is rarely acknowledged in public discourse, which remains fixated on external markers of success.

Religious communities thus face a dual challenge: to resist the logic of commodification and to reclaim a robust vision of the human person. This means reasserting the centrality of grace over merit, community over competition and sacrifice over self-interest. As Miroslav Volf notes, faith must not only offer private comfort but also a counter-narrative to the dominant culture a "vision of the good life that resists the idolatries of the age". 31 Such a vision demands practices that form character, cultivate solidarity and orient desires toward the transcendent. At the same time, the critique of subtle atheism must avoid nostalgia or moralism. The goal is not to lament secularization or vilify wealth, but to diagnose the spiritual condition of a culture where God has become functionally irrelevant. The challenge is to articulate and embody alternative forms of life where the sacred is not confined to rituals, but integrated into work, politics, economics and relationships. This requires a return to formative practices what James K. A. Smith calls "thick liturgies" that shape not only beliefs, but loves. 32 Only when people are formed by a vision of life that transcends profit can they resist the temptations of subtle atheism and embrace a more humane and holy form of flourishing. In sum, the dominance of subtle atheism and the sacralization of wealth compromise the integrity of religious identity, weaken commitments to social justice, and distort the vision of what it means to be fully human. Yet within this spiritual crisis lies an opportunity: to reimagine a society where value is not reduced to economic worth, and where faith once again becomes a living, disruptive, and transformative force.

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<sup>&</sup>lt;sup>27</sup> West, C. (2004). Democracy Matters: Winning the Fight against Imperialism. Penguin Books, p. 23.

<sup>&</sup>lt;sup>28</sup> Fasiku, Gbenga Cornelius and Ichaba, Ameh Amos (2022). "Aristotle's Concept of Human Flourishing: Implication for Post-Truth Value Perspective Materialism" in *NAJOP: NASARA Journal of Philosophy*, vol. 7(2), p. 45.

<sup>&</sup>lt;sup>29</sup> Berry, W. (2010). What Matters? Economics for a Renewed Commonwealth. Counterpoint Press, p. 45.

<sup>&</sup>lt;sup>30</sup> Frankl, V. E. (2006). *Man's Search for Meaning*. Beacon Press, p. 112.

<sup>&</sup>lt;sup>31</sup> Volf, M. (2002). A Public Faith: How Followers of Christ Should Serve the Common Good. Brazos Press, p. 59.

<sup>&</sup>lt;sup>32</sup> Smith, J. K. A. (2009). *Desiring the Kingdom: Worship, Worldview, and Cultural Formation*. Baker Academic, p. 38.

#### Conclusion

The phenomenon of subtle atheism reflects a profound reconfiguration of belief and value in contemporary capitalist cultures. It is not a militant rejection of God, but a quiet displacement one where religious language and affiliation may persist, yet the rhythms of life, the aims of existence and the moral compass are governed by secular, market-driven logics. The rise of this form of atheism marks a transition from overt ideological conflicts about God's existence to a more pervasive, invisible shift: a culture that simply lives as if God does not matter. At the heart of this transformation is the deification of wealth, wherein money assumes the role traditionally occupied by the sacred. It promises not only comfort and power but also identity, meaning, and even redemption. Capitalist societies no longer merely use wealth as a tool; they revere it, constructing entire moral and existential frameworks around accumulation and visibility. As demonstrated in this research, media and market institutions function as formative forces shaping desires, ethics, and perceptions of what a good life entails. These systems offer a secular catechesis, discipling individuals not in faith, but in consumerism, self-branding and economic rationality.

The implications of this shift are both spiritual and social. On a personal level, the privatization and dilution of religious identity make it difficult for faith to function as a transformative or prophetic force. On a societal level, the commodification of justice, ethics and human dignity leads to distorted visions of flourishing, where success is measured in profit margins and likes, rather than compassion, sacrifice, or communal well-being. Even religious institutions are not immune to this influence, often adapting their practices and messages to fit into the prevailing capitalist mold. Yet, this crisis of meaning and moral coherence also opens a space for critique, reflection, and renewal. Recognizing the reality of subtle atheism is the first step toward resisting its effects. Religious and philosophical traditions must recover their radical edge, offering compelling counter-narratives that place human dignity above market value and spiritual depth above surface-level success. This involves not only reclaiming language and doctrine, but reconstituting the practices what James K. A. Smith calls "liturgies of desire" that shape what people truly love and pursue.<sup>33</sup> This paper has shown that the secularization of society through subtle atheism is not an inevitable process, but a cultural construction one that can be challenged and transformed. In a world where wealth masquerades as god, the recovery of authentic religious imagination, ethical clarity and communal resistance may be the most radical acts of faith.

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<sup>&</sup>lt;sup>33</sup> *Ibid*, p.26.

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