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Financial Accountability and Transparency in Religious Non-Profit Organizations: Evidence from GMIT Imanuel Beumopu Church

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ABSTRACT

Financial accountability and transparency are increasingly recognized as critical dimensions of good governance in religious non-profit organizations, yet empirical evidence from church-based institutions in developing countries remains limited. This study aims to examine the implementation of financial accountability and transparency in the financial management of GMIT Imanuel Beumopu Church, Kupang City, Indonesia. A qualitative case study approach was employed using observations, semi-structured interviews, and document analysis involving key church stakeholders. Data were analyzed using the interactive model of Miles and Huberman, including data reduction, data display, and conclusion drawing, while source triangulation ensured the credibility of the findings. The findings indicate that financial accountability has been implemented through participatory budgeting, systematic transaction recording, periodic financial reporting, and internal supervision. Financial transparency is reflected in the regular communication of financial information to congregation members, fostering trust and participation. However, financial reporting remains constrained by manual bookkeeping, reliance on spreadsheet applications, and limited access to detailed financial information. This study contributes empirical evidence on financial governance in an Indonesian Protestant church, highlighting the importance of strengthening accounting competencies, adopting standardized non-profit accounting practices, and implementing digital financial management systems to enhance accountability, transparency, and sustainable financial governance.

1 | Introduction

Religious organizations worldwide manage substantial financial resources derived from voluntary contributions, making accountability and transparency increasingly important issues in non-profit governance (Tomalin, 2018). To sustain these roles, churches depend largely on financial resources entrusted by congregation members through offerings, tithes, donations, and other voluntary contributions (Tetteh et al., 2021). Unlike business organizations that generate revenue through commercial activities, churches operate on public trust. Consequently, the way financial resources are managed becomes an important indicator of organizational integrity and credibility. As expectations for

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good governance continues to expand across both public and non-profit sectors, religious organizations are increasingly required to demonstrate that the resources entrusted to them are managed responsibly and transparently (Basri et al., 2016).

Accountability and transparency have therefore become fundamental principles of financial governance in non-profit organizations (Thrassou et al., 2024). Accountability reflects the responsibility of organizational leaders to explain and justify how financial resources are planned, utilized, and reported, while transparency emphasizes the openness of financial information to stakeholders. These two principles are closely interconnected because transparent reporting enables accountability to be assessed, whereas accountability reinforces stakeholders' confidence in organizational governance. Within churches, where financial contributions are motivated by faith and trust rather than contractual obligations, maintaining these principles is essential for preserving the confidence of congregation members and ensuring the sustainability of church ministries (Christanti et al., 2023).

From the perspective of Stewardship Theory, church leaders are expected to manage entrusted resources responsibly because they act as stewards of congregational assets rather than owners of organizational resources (Davis et al., 2018). Stewardship Theory suggests that organizational leaders are intrinsically motivated to act in the collective interests of stakeholders by demonstrating responsible resource management, accountability, and ethical decision-making. In the context of religious organizations, these principles imply that transparent financial management is not merely an administrative obligation but also a moral and fiduciary responsibility that reinforces congregational trust. However, the extent to which these stewardship principles are translated into everyday financial management practices remains an empirical question.

Although awareness of good governance has increased considerably, many religious organizations continue to encounter practical challenges in implementing accountable financial management. Limited accounting knowledge among church administrators (Simangunsong & Metekohy, 2019), reliance on manual bookkeeping systems (Tetteh et al., 2021), and the absence of comprehensive financial reporting frequently reduce the quality of financial governance (Amoako & Jnr., 2025). In many churches, financial information is communicated verbally during worship services without providing detailed written reports that can be reviewed by congregation members. While such practices may reflect long-established organizational traditions, they often restrict transparency and reduce opportunities for meaningful public oversight.

Previous studies have produced inconsistent findings regarding accountability and transparency in religious organizations. Parker (2002) reported that financial management in a church organization was generally implemented in accordance with established governance mechanisms through participatory budgeting and routine financial reporting. Likewise, Njobvu et al. (2020) found that financial reporting practices in a Catholic church had largely complied with non-profit accounting requirements, despite adjustments to internal diocesan regulations. In contrast, Guo et al. (2016) demonstrated that weak internal controls, limited accounting competence, and inadequate segregation of duties constrained the effectiveness of financial accountability. These contrasting findings suggest that financial governance practices differ substantially across churches and are influenced by organizational capacity, management systems, and institutional culture.

Although previous studies have examined accounting compliance and internal controls in religious organizations, little is known about how accountability and transparency are translated into day-to-day financial management practices within local protestant church operating under limited institutional capacity. Existing studies have mainly focused on accounting compliance or internal control systems (Guo et al., 2016; Mensah, 2016), while relatively little attention has been given to understanding how accountability and transparency are practiced in everyday financial management within local congregations. Moreover, only a few studies have examined both the supporting and constraining factors influencing these governance principles from the perspectives of church administrators and congregation members. This limitation leaves an important gap in understanding how financial governance is implemented in religious organizations operating under limited financial and human resource capacities.

GMIT (*Gereja Masehi Injili Timor*) Imanuel Beumopu Church provides an appropriate context for addressing this gap. Initial observations indicate that financial information is primarily communicated through weekly church announcements, whereas detailed written financial reports are not routinely made available to congregation members. Financial records are still maintained manually using cash books and spreadsheet applications, and financial disclosures generally present only aggregate figures without detailed explanations regarding sources of revenue or expenditure allocations. Although these practices have supported routine church operations, they may reduce financial transparency and limit congregation members' ability to evaluate how entrusted resources are managed.

This study examines the implementation of accountability and transparency in the financial management of GMIT Imanuel Beumopu Church and identifies the factors that facilitate and constrain these practices. Using a qualitative descriptive approach, it explores financial management processes, including planning, recording, supervision, reporting, and public disclosure, through evidence gathered from church leaders, financial administrators, and congregation members. The study contributes to the literature by providing empirical evidence from a Protestant church in Eastern Indonesia, a context that remains underrepresented in international accounting research. Beyond assessing compliance with accounting procedures, it offers a broader understanding of how accountability and transparency are translated into everyday financial management practices. The findings also provide practical insights for strengthening financial governance in religious organizations by promoting more comprehensive financial reporting, wider adoption of non-profit accounting standards, and greater transparency in communicating financial information to congregation members.

2 | Method

2.1 | Research Design

This study adopted a qualitative descriptive approach with a case study design. The qualitative approach was selected to obtain an in-depth understanding of the implementation of accountability and transparency in church financial management. The case study design enabled the researchers to explore financial management practices within their real-life organizational context and to identify the factors influencing accountability and transparency. This approach also facilitated a comprehensive examination of financial governance processes from the perspectives of multiple stakeholders within the church.

2.2 | Research Site

The research was conducted at protestant church, GMIT Imanuel Beumopu Church, located in Lasiana Village, Kelapa Lima District, Kupang City, East Nusa Tenggara, Indonesia. The church was selected because it represents a religious non-profit organization that manages financial resources derived primarily from congregational offerings and donations.

2.3 | Research Participants

The study involved purposively selected informants who possessed adequate knowledge of the church's financial management practices. The key informants included the Chairperson of the Church Council, the Church Treasurer, and congregation members who were directly involved in or familiar with financial management activities. Their diverse roles enabled the researchers to obtain comprehensive perspectives on the implementation of financial accountability and transparency within the church.

2.4 | Data Collection

Data were collected using three techniques: observation, semi-structured interviews, and documentation. Observation was conducted to understand financial management practices and organizational activities. Semi-structured interviews were undertaken to obtain detailed information regarding accountability and transparency in financial management. Documentation involved examining financial reports, budgeting documents, administrative records, and other supporting documents to verify the information obtained from interviews and observations. The interviews were conducted orally in Indonesian to facilitate participants' responses. Because the study is reported in English, all verbatim quotations were translated into English by the researchers. The translated excerpts were carefully checked against the original transcripts to ensure semantic equivalence and preserve the intended meaning of participants' statements.

2.5 | Data Analysis

The collected data were analyzed using the interactive model developed by (Miles & Huberman, 2018). The analysis consisted of three stages: data reduction, data display, and conclusion drawing. Data reduction involved selecting and organizing relevant information according to the research objectives. The organized data were then presented systematically to facilitate interpretation. Finally, conclusions were drawn through continuous verification of the findings.

2.6 | Trustworthiness

To ensure the credibility of the findings, the study applied data triangulation by comparing information obtained from multiple sources and data collection techniques. Interview results were cross-checked with observations and documentary evidence to enhance the validity and reliability of the research findings.

3 | Results and Discussion

This section discusses the findings on financial accountability and transparency in the financial management of GMIT Imanuel Beumopu. The discussion is organized into three interrelated themes: (1) the implementation of financial accountability, (2) the implementation of financial transparency, and (3) the factors influencing both accountability and transparency within the church's financial governance. The findings are interpreted using Stewardship Theory and Good Governance Theory and are compared with relevant empirical studies on financial governance in non-profit and faith-based organizations.

3.1 | Accountability in Church Financial Management

The findings indicate that financial accountability at GMIT Imanuel Beumopu has been implemented through an integrated financial management process encompassing planning, budgeting, transaction recording, financial reporting, and internal supervision. These practices demonstrate the church's commitment to managing financial resources entrusted by congregation members responsibly and in accordance with organizational objectives. Financial planning constitutes the foundation of this accountability process, with the annual budget being developed through participatory discussions involving church leaders and ministry commissions. Previous financial performance serves as the primary basis for determining budget priorities and resource allocation for the subsequent fiscal period. As explained by the Chairperson of the Church Council:

> The planning process for the preparation of the RAPBG is carried out based on the needs of church services and looking at the realization of the previous year's budget, then discussed together in the congregation assembly session.

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Moderator of the Church Council GMIT Beumopu

This statement indicates that financial planning is conducted systematically through a participatory process involving church management. Such a mechanism reflects one of the essential characteristics of accountability, whereby financial decisions are made collectively and are guided by previously evaluated financial performance rather than individual preferences (Kim et al., 2022). Participatory budgeting also promotes organizational responsibility by ensuring that financial resources are allocated according to ministry priorities and congregational needs (Sharma & Frost, 2023). The implementation of financial accountability is further reflected in the recording of financial transactions. The Church Treasurer explained that all financial receipts and expenditures are documented regularly using both manual records and spreadsheet applications:

> Each acceptance of offerings is calculated with the officer after the service is completed and then recorded in the cash book according to the type of receipt.

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Moderator of the Church Council GMIT Beumopu

The use of cash books and spreadsheet applications indicates that the church has established basic financial recording procedures that enable transactions to be documented systematically and provide supporting evidence for financial reporting. However, the continued reliance on manual bookkeeping suggests that financial management has not yet adopted an integrated accounting system capable of producing comprehensive financial statements in accordance with non-profit accounting standards. Financial reporting further reinforces accountability through the periodic disclosure of financial information to church leaders and congregation members. Weekly announcements during worship services present information on total offerings received and expenditures incurred, demonstrating the church's commitment to transparency and its responsibility to stakeholders in managing entrusted financial resources. In addition, internal supervision strengthens the overall accountability system by ensuring that financial management processes remain compliant with established procedures and organizational regulations.

> Supervision is carried out periodically through the examination of financial statements and evaluation of the use of funds in each service activity.

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The findings indicate that financial accountability at GMIT Imanuel Beumopu has been institutionalized through structured financial planning, systematic transaction recording, periodic financial reporting, internal monitoring, and supervisory mechanisms that ensure compliance with approved budgets and church regulations while minimizing the risk of financial mismanagement through regular review of financial activities before accountability reports are finalized. These practices are consistent with Stewardship Theory, which posits that organizational leaders act as stewards who prioritize collective interests and responsibly manage entrusted resources (Twesigye et al., 2025). In the context of church organizations, accountability therefore extends beyond administrative responsibility to reflect an ethical commitment to maintaining the trust of congregation members. These findings are also broadly aligned with previous studies on financial governance in religious organizations. Tetteh et al. (2021) highlighted that structured budgeting and routine financial reporting strengthen accountability in church administration, while Sadriwala et al. (2026) demonstrated that systematic financial reporting enhances stakeholder trust and organizational legitimacy. Nevertheless, the present study also supports Mathuva et al. (2025) who identified limited accounting competence and continued reliance on manual bookkeeping as persistent barriers to stronger accountability in faith-based organizations. Consequently, although financial accountability practices at GMIT Imanuel Beumopu are functioning adequately, improvements in accounting capacity, financial reporting quality, and the adoption of non-profit accounting standards are essential to reinforce financial governance and sustain public trust.

3.2 | Transparency in Church Financial Management

Transparency is a fundamental component of financial governance because it enables stakeholders to access relevant information regarding the management of organizational resources. The findings indicate that GMIT Imanuel Beumopu has made efforts to implement financial transparency by regularly communicating financial information to congregation members. Financial reports are delivered during worship services and church meetings, allowing members to receive updates on the church's financial condition and the implementation of ministry programs. According to the Chairperson of the Church Council, financial information is routinely communicated as part of the church's responsibility to the congregation:

> Every week the treasurer submits a report on the receipt of offerings, while a more complete financial report is submitted in the congregational assembly and at the congregation meeting according to the schedule that has been set.
>
> Rev. Any Dikarti Sapay-Mella, S.Th.
> *Moderator of the Church Council GMIT Beumopu*

This statement demonstrates that the church has established a mechanism for communicating financial information to both church leaders and congregation members. The routine disclosure of financial information reflects an organizational commitment to openness and serves as an important means of maintaining public trust. Regular financial communication also reduces information asymmetry between church administrators and stakeholders by ensuring that congregation members receive updates regarding the management of church finances.

However, the findings reveal that the level of transparency remains limited. Financial information presented to the congregation generally consists of aggregate figures for weekly offerings and expenditures, while detailed written reports explaining budget realization, expenditure classifications, and cash balances are not routinely distributed. Consequently, congregation members have limited opportunities to evaluate the effectiveness of financial management beyond the information announced during worship services. This condition is reflected in the perception of one congregation member, who stated:

> In my opinion, the church is open in submitting financial statements, but the reports announced are still general. It would be good if the congregation could also see more detailed reports so that the use of church funds could be understood more clearly.
>
> Rev. Any Dikarti Sapay-Mella, S.Th.
> *Moderator of the Church Council GMIT Beumopu*

The interview illustrates that transparency is recognized by congregation members, yet there is also an expectation for broader access to financial information. Rather than questioning the integrity of church management, the respondent emphasized the need for more comprehensive financial disclosure. This finding suggests that transparency is not solely determined by whether information is communicated, but also by the completeness, accessibility, and clarity of that information. The Church Treasurer also explained that the preparation of financial reports is still carried out using manual records supported by spreadsheet applications:

> All transactions are recorded in the cash book, then summarized using Microsoft Excel before being submitted to the Congregational Assembly as an accountability report.
>
> Rev. Any Dikarti Sapay-Mella, S.Th.
> *Moderator of the Church Council GMIT Beumopu*

Although this recording system has enabled the church to maintain financial documentation, it also creates practical limitations in producing comprehensive financial reports. Manual bookkeeping requires considerable administrative effort and reduces the efficiency of report preparation. As a result, financial disclosures tend to focus on essential financial information rather than providing complete reports that comply with non-profit accounting standards. From the perspective of Good Governance Theory, transparency requires organizations to provide information that is timely, reliable, understandable, and easily accessible to stakeholders (Suharto et al., 2026). Transparency therefore extends beyond routine reporting and includes the availability of sufficient financial information to support stakeholder participation in organizational oversight. In religious organizations, where financial resources originate from voluntary contributions, transparent financial reporting strengthens organizational legitimacy and reinforces the trust that congregation members place in church leadership.

The findings of this study are consistent with previous research emphasizing the importance of transparency in strengthening accountability within non-profit organizations. Iskandar et al. (2025) argued that comprehensive financial disclosure enhances stakeholder confidence and organizational credibility, while Simangunsong & Metekohy (2019) found that regular communication of financial information fosters stronger relationships between church management and congregation members. At the same time, Njobvu et al. (2020) identified limited accounting competence, manual financial systems, and the absence of standardized reporting as major obstacles to achieving effective financial transparency in religious organizations. The results indicate that although GMIT Imanuel Beumopu has demonstrated a commitment to transparency through regular communication of financial information to congregation members, its transparency remains largely procedural rather than comprehensive. Expanding access to written financial reports, improving the quality of financial disclosures, and gradually adopting digital financial management systems would enhance transparency, encourage greater stakeholder participation, and reinforce public trust in the church's financial governance.

3.3 | Factors Influencing Accountability and Transparency in Church Financial Management

The findings indicate that the implementation of accountability and transparency in the financial management of GMIT Imanuel Beumopu Church is shaped by both enabling and constraining factors. The most prominent enabling factor is the existence of participatory governance through collective decision-making and internal supervision. Financial decisions are not made solely by the treasurer but are discussed during the Church Council (*Majelis Jemaat*) meetings, allowing church leaders to jointly evaluate the allocation and use of financial resources. This collaborative governance mechanism is reinforced by the supervisory role of the Board for Pastoral Advisory and Oversight (BP3J), which regularly reviews financial reports, verifies supporting transaction documents, and evaluates budget implementation before financial reports are formally accepted.

> BP3J conducts regular supervision of the church's financial management. Supervision is carried out by examining the financial statements prepared by the treasurer, matching the receipts and expenditure data with available proof of transactions, and ensuring that the use of funds is in accordance with the budget and the church's ministry program. The results of the audit were then discussed with the Congregational Assembly as a form of accountability and evaluation of financial management.
>
> Yusuf R. A. Kekado, S.Sos., M.H.
> *Chairman of BP3J GMIT Imanuel Beumopu*

The findings suggest that accountability is strengthened not only through formal reporting procedures but also through continuous internal oversight that promotes shared responsibility and minimizes the risk of financial mismanagement. Such practices reflect stewardship principles in non-profit organizations, where financial resources are managed collectively on behalf of stakeholders rather than by individual decision-makers. Pearson & Sutherland (2017) argument that organizational accountability depends on capable leadership and collective acceptance of accountability mechanisms. Regular discussions within the Church Council create mutual monitoring among church leaders, while periodic supervision by BP3J strengthens procedural accountability through systematic verification of financial evidence. This finding is also consistent with Saptadi et al. (2024) that accountability requires adequate procedures, internal control systems, and reliable information management. Unlike many previous studies that focus primarily on compliance with accounting standards, this study demonstrates that accountability within religious organizations is substantially influenced by participatory governance and institutionalized internal oversight (Ratnasari et al., 2023). In this context, accountability emerges as a social and organizational process in which transparency is reinforced through continuous interaction among church leaders rather than merely through the production of financial reports.

Another important enabling factor is the active participation of congregation members through regular offerings and involvement in church activities. Congregational participation contributes not only to the sustainability of church finances but also to the legitimacy of financial accountability (Tetteh et al., 2021). Because financial resources originate from voluntary contributions, church leaders recognize a moral obligation to report their use responsibly and transparently. This finding extends stakeholder theory by demonstrating that stakeholders in faith-based organizations serve not only as financial contributors but also as moral supervisors who encourage responsible stewardship (Ewest & Weeks, 2018). Consequently, accountability within churches is driven simultaneously by organizational governance structures and by the trust relationship established between church leaders and congregation members.

Despite these strengths, the study also identifies several constraints that limit the effectiveness of accountability and transparency practices. *First*, the limited accounting competence of financial administrators. Interviews revealed that church treasurers possess insufficient knowledge of non-profit financial reporting standards, particularly ISAK 35, resulting in financial reports that remain limited to cash receipts and disbursements rather than presenting comprehensive financial statements. Consequently, important reporting components such as the statement of financial position, statement of activities, cash flow statement, and notes to the financial statements are not yet prepared. This finding supports Sanga & Hajanirina (2023) that human resource capacity is a critical determinant of financial reporting quality, and is consistent with Balfour et al. (2021), who identified limited accounting competence as a major obstacle to accountability and internal control in church organizations. The findings therefore indicate that accountability in religious organizations depends not only on ethical commitment but also on the availability of adequate accounting knowledge and technical expertise.

Second, constraint relates to the continued use of manual bookkeeping systems. Financial transactions are recorded manually in cash books, making report preparation more time-consuming and increasing the likelihood of recording errors. Although this practice does not necessarily reduce financial integrity, it limits the efficiency, timeliness, and accessibility of financial information. From the perspective of transparency, delayed reporting weakens the provision of relevant information required for timely decision-making. The findings therefore support the transparency framework proposed by Darmawan, (2023) timeliness as an essential dimension of transparent financial reporting. Likewise, Heeks (2017) argue that effective accountability requires information systems capable of supporting organizational processes. The adoption of simple accounting software or cloud-based financial management systems could therefore improve reporting efficiency while strengthening documentation and audit trails.

Lastly, constraint concerns the limited financial literacy of congregation members. Although financial reports are publicly presented during worship services, the information is often communicated only briefly, reducing the congregation's ability to fully understand how church resources are allocated. As a result, transparency is achieved in terms of information disclosure but not necessarily in terms of information comprehension. This distinction is important because transparency becomes meaningful only when stakeholders are able to interpret and evaluate the information provided. Consistent with Situmorang et al. (2024), public participation depends on the extent to which financial information is understandable and accessible. Limited financial literacy therefore weakens bottom-up accountability, as congregation members are less able to perform effective oversight of financial management (Dheghu et al., 2026). These findings suggest that strengthening accountability in churches requires not only improved reporting quality but also communication strategies that enhance financial literacy, enabling congregation members to actively participate in governance and reinforce organizational trust.

4 | Conclusion

This study concludes that the implementation of financial accountability and transparency at GMIT Imanuel Beumopu generally reflects the fundamental principles of good financial governance in religious non-profit organizations. Accountability is demonstrated through systematic financial planning, participatory budgeting, transaction recording, periodic financial reporting, and internal supervision conducted by church management and Board for Pastoral Advisory and Oversight (BP3J). Similarly, transparency is implemented through the routine communication of financial information to congregation members during worship services and church meetings. However, the findings reveal that financial reporting remains relatively simple, relying primarily on manual bookkeeping and spreadsheet applications, while detailed written financial reports are not yet routinely accessible to all congregation members. Consequently, although accountability and transparency have been practiced, their implementation has not yet fully met the standards of comprehensive financial governance.

The findings contribute to the literature by providing empirical evidence on financial governance within a Protestant church in Eastern Indonesia, a context that remains underrepresented in accounting research. The study supports Stewardship Theory by demonstrating that church leaders perform their responsibilities as stewards entrusted with managing financial resources on behalf of the congregation. In addition, the findings reinforce the principles of Good Governance, highlighting that accountability and transparency are strengthened through participatory budgeting, internal supervision, and regular financial communication. From a practical perspective, the study suggests that churches and other faith-based organizations should enhance the accounting competence of financial administrators, adopt standardized non-profit accounting practices, improve the quality and accessibility of financial reporting, and gradually implement digital financial management systems to strengthen governance and maintain stakeholder trust.

This study is limited to a single case study at GMIT Imanuel Beumopu; therefore, the findings cannot be generalized to all religious organizations with different governance structures and institutional characteristics. Furthermore, the study relies primarily on qualitative evidence obtained through interviews, observations, and documentary analysis. Future research is encouraged to employ comparative case studies across different churches or religious organizations, or to adopt mixed-methods approaches to examine the relationship between financial accountability, transparency, organizational trust, and governance effectiveness. Such studies would provide broader empirical evidence and contribute to the development of more effective financial governance practices in faith-based non-profit organizations.

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