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Full Length Research

Effect of Financial Accountability on Congregants Commitment in Some Selected Pentecostal Churches in Ondo State, Nigeria

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Abstract

The purpose of the study was to determine the impact of financial accountability and congregants' commitment in selected churches in Ogun State. A descriptive survey research design was employed. The sample consisted of 224 participants, comprising 24 clergy and 200 congregants, selected from 8 churches in Ondo State, Nigeria. The sample size was determined using Krejcie and Morgan's sample size determination table, considering the estimated population size of 5,000 church members in the selected churches. The instrument used for data collection is a researcher-structured questionnaire titled "Financial Accountability on Congregants' Commitment Questionnaire (FACCQ)". The validity of the instruments was determined by 3 experts from the Department of Religious Studies, Paul University Awka. To test the reliability of the questionnaire instrument, the Cronbach's alpha method of reliability was used to determine the internal consistency of the instrument. A reliability index of 0.80 was obtained. The research questions were answered using simple descriptive statistics such as the mean and standard deviation, while the hypotheses were tested at 0.05 levels of significance with appropriate degrees of freedom using independent t-test analysis. Results revealed that the respondent's financial accountability encourages and enhances long-term commitment. No significant gender-based differences in perceptions existed among the variables. The findings affirm that financial practices grounded in transparency encourage commitment in church members. inclusive budgeting processes, training for church leaders on ethical financial management, and use of digital tools for real-time reporting. These findings contribute to a growing discourse on stewardship, accountability, and participatory leadership in faith-based organisations..

Keywords: Transparency, Accountability, Commitment, Financial Management, Congregants

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INTRODUCTION

The declining trend in church attendance, coupled with a growing sense of dissatisfaction among congregants, presents a pressing concern for the church in Nigeria. While various factors have been suggested as contributing to this phenomenon, one critical aspect that demands closer examination is the issue of financial accountability within the church's leadership and administrative structures. While a myriad of factors has been proposed to account for this growing discontentment,

one critical area that has been under-examined is financial accountability among church leaders and administrators (Agyei-Mensah, 2016).

As congregants increasingly seek a higher degree of transparency and responsible fiscal management from their religious leaders, the necessity to scrutinise and address this matter has become ever more crucial for the church's continued vibrancy and significance within Nigerian society (Smith, 2018). It is essential to delve deeper into the potential correlation between financial accountability and the levels of commitment and

engagement exhibited by church members. In an era of heightened scrutiny and calls for institutional reform, religious organisations are not immune to the demand for greater accountability (Agyei-Mensah, 2016). It is imperative for church leaders to recognise the importance of fostering an environment of trust and openness concerning financial matters, as this may directly impact the overall satisfaction and dedication of their congregants.

Furthermore, the exploration of financial accountability within the church must encompass the evaluation of established practices, policies, and regulations that govern the management of financial resources (Tetteh et al., 2021). By identifying potential areas of improvement and implementing necessary reforms, church leaders can demonstrate their commitment to responsible stewardship and promote greater confidence among their members. In addition to fostering trust and satisfaction, the promotion of financial accountability can also play a vital role in attracting new members to the church, particularly among younger generations who place a strong emphasis on ethical practices and good governance. As the church strives to maintain its relevance and influence in an ever-evolving society, prioritising financial accountability is not merely an option but a necessity.

Ultimately, the call for greater financial accountability within the church is not merely a matter of institutional policy or procedural reform. Rather, it speaks to the very heart of the church's mission and values, embodying the principles of integrity, responsibility, and good stewardship that form the bedrock of its identity and purpose. By embracing this challenge and striving for greater transparency and accountability, the church can not only address the concerns of its congregants but also fortify its foundation for generations to come (Agyei-Mensah, 2016).

In recent times, the paramount significance of financial accountability within the realm of non-profit organisations has been underscored by media reports, which have shed light on numerous prominent instances of financial mismanagement (Tetteh et al., 2021). These disconcerting events have elicited considerable public apprehension regarding the trustworthiness of non-profit entities, prompting a mounting chorus of demands for heightened transparency and accountability within this sector (Kraft, 2019). As one distinct category of non-profit organisations, churches have found themselves inextricably implicated in the widespread discourse surrounding these apprehensions.

These incidents have not only cast a shadow of doubt on the credibility of non-profit organisations, but they have also underscored the pressing need for proactive measures to be implemented in order to bolster public confidence in these institutions. In the face of such concerns, the imperative for churches to prioritise financial accountability has become increasingly evident. By recognising and addressing these apprehensions, religious organisations can safeguard their reputations

and ensure that they maintain the trust of their congregants and the broader community.

Moreover, the intensifying scrutiny on financial accountability extends beyond the realm of safeguarding public trust. It also serves as a reminder of the essential role that responsible stewardship plays in the effective management and long-term viability of non-profit organisations (Brown, 2020). For churches, the ability to demonstrate sound fiscal practices is not only critical for maintaining public confidence but also for ensuring that their financial resources are optimally allocated to support their core mission and values. In light of these considerations, the call for heightened financial accountability within churches can be seen as a vital opportunity for growth and self-evaluation. By embracing transparency and implementing robust mechanisms for financial oversight, religious institutions can not only mitigate the risk of mismanagement but also strengthen their capacity to effect positive change within their communities and beyond (Brown, 2020).

Financial accountability can impact congregants' engagement in several ways, which includes transparency and trust; this happens when churches maintain transparent financial records and communicate openly about their financial activities. Congregants are more likely to trust the leadership and feel confident that their contributions are being used responsibly. This transparency fosters trust and strengthens the bond between congregants and the church, leading to increased engagement (Eze, 2021). Financial accountability empowers congregants by giving them a clear understanding of how their financial contributions are utilised. When congregants feel that they have a stake in the financial decision-making process and that their contributions directly support the church's mission and programmes, they are more likely to feel a sense of ownership and commitment to the church community (Alexander, 2019; Eze, 2021; McDonald, 2020).

Financial accountability also ensures that church leaders are held responsible for the management and allocation of church funds. When congregants perceive that there are mechanisms in place to hold church leaders accountable for financial decisions, they feel more confident in supporting the church financially and participating in its activities. Transparent financial accounting allows congregants to see where their contributions are allocated and how they are used to support various programmes and initiatives within the church. When congregants are satisfied with the way their contributions are utilised and see the impact of their financial support, they are more likely to engage actively in church activities and contribute more willingly in the future (Fernandhytia & Muslichah, 2020). Financial accounting, therefore, plays a crucial role in shaping congregants' perceptions and attitudes and commitment towards their church community (Suzor, West, Quodling, & York, 2019).

Commitment refers to the person's dedication and loyalty to their faith, community and the teachings of their

religious institutions. This can be in the form of regular church attendance at religious services, participation in activities and ministries, financial support and living according to the moral and ethical standards of the faith. It is about the active living out of one's beliefs within the framework of the church community. The level of commitment in a church can vary greatly among congregants and may be influenced by factors such as individual beliefs, personal experiences, involvement in church activities, and relationships within the church community (Agyei-Mensah, 2016; Ecupiancia, Benjamin, & Taonaziso, 2020). Some congregants may demonstrate high levels of commitment by regularly attending services, actively participating in church programmes and events, volunteering their time and talents, and contributing financially to support the church's mission and ministries. Others may have a more limited level of commitment, attending services sporadically or primarily participating in specific church activities. To assess the overall level of commitment in a church, one could consider factors such as attendance rates, volunteer participation, financial contributions, engagement in small groups or ministries and the sense of community and belonging experienced by congregants. Accountability for church finance reporting is something that absolutely must be done to keep the congregation committed to the church. According to Mei and Munte (2019), transparent financial accounting allows congregants to see where their contributions are allocated and how they are used to support various programmes and initiatives within the church. When congregants are satisfied with the way their contributions are utilised and see the impact of their financial support, they are more likely to be more committed to church activities and contribute more willingly in the future (Fernandhytia & Muslichah, 2020).

Churches and other religious institutions are facing growing challenges as they strive to maintain the trust of their congregants and communities in an era characterised by increasing public scepticism and heightened scrutiny (Brown, 2020). The role of financial accountability has emerged as a critical aspect of this trust-building endeavour, particularly within the context of church finances, which are often characterised by their intricate and complex nature (Kraft, 2019). A study by the Evangelical Council for Financial Accountability (ECFA) found that 77% of respondents believe that churches should be held to a higher standard of financial accountability than other non-profit organisations (ECFA, 2020). This underscores the paramount importance of financial transparency in maintaining the faith and confidence of church members, as well as the broader community.

Despite the recognised significance of financial accountability, many church leaders grapple with the unique difficulties posed by the multifaceted nature of church finances, which encompass an array of revenue streams and expenses (Kraft, 2019). The complexity of this landscape is often compounded by a lack of formal

training in financial management among church leadership. To navigate these challenges, churches have increasingly adopted a range of strategies aimed at enhancing fiscal transparency and accountability (Kraft, 2019).

These efforts include the establishment of finance committees tasked with overseeing fiscal operations, the recruitment of financial professionals to assist with accounting and bookkeeping, and the implementation of specialised software solutions designed to streamline the tracking of income and expenses (Kraft, 2019). Furthermore, the ECFA has developed standards and best practices for financial management within churches and religious organisations, providing a valuable resource for institutions seeking to enhance their fiscal accountability (ECFA, 2020). As churches continue to confront the challenges associated with maintaining public trust and fiscal transparency, the proactive measures and resources available to them will prove instrumental in bolstering their capacity for sound financial management. By embracing these opportunities, religious institutions can demonstrate their commitment to responsible stewardship and fortify the foundation of trust upon which their relationships with congregants and communities are built (Kraft, 2019).

The significance of financial accountability within the church extends beyond its legal and ethical implications, as it serves a pivotal role in fostering trust between the religious institution and its congregants (Kraft, 2019). When church members observe concerted efforts to maintain fiscal transparency and responsibility, they develop greater confidence in the church's prudent stewardship of their contributions. Consequently, this trust can fortify the bond between the institution and its community, underscoring the value of financial accountability as a foundation for healthy relationships within the church (ECFA, 2020).

Given the importance of financial accountability in fostering trust and collaboration within the church community, it is imperative for religious institutions to embrace a holistic approach to fiscal management (Kraft, 2019; ECFA, 2020). By prioritising transparency, ethical conduct, and sound stewardship practices, churches can not only ensure compliance with legal and ethical obligations but also cultivate an environment of mutual trust and respect between leaders and congregants.

The preceding discussion underscores the pivotal role financial accountability plays in fostering church growth and development, which, in turn, can have implications for church attendance and member satisfaction. Numerous studies have been conducted to identify variables that positively impact these outcomes. Aleshire (2020), for instance, investigated the connection between financial transparency and church commitment in a sample of United States churches, revealing that higher attendance rates were associated with increased budget transparency. Similarly, Pollard and Duke (2020) analysed the relationship between financial transparency

and church member engagement, finding a positive correlation between the two variables.

In the same vein, Smietana and Ellison's (2019) research further explored this concept by examining the association between financial communication and congregants' commitment. The findings indicated that churches practising clear and transparent financial communication experienced higher attendance rates, commitment to church activities and commitment to financial contributions. In the Catholic context, Scheitle and Dougherty (2019) studied the relationship between financial transparency and parishioner satisfaction and engagements, concluding that greater transparency led to elevated satisfaction and engagement levels with both the parish and the priest. Collectively, these studies emphasise the importance of financial accountability, transparency, and clear communication in promoting church growth, fostering member satisfaction, and increasing church attendance. The implications of these findings serve as valuable insights for church leaders seeking to establish a strong and thriving religious community.

Some research analysis of some churches has demonstrated the lack of accountability and transparency (Mei & Munte, 2019; Glenn, 2020; Christanti, Wibowo, & Wijaya, 2023). As a result, the churches are faced with challenges about receiving financial donations, as members are not guaranteed the security of their financial donations. Some members feel that the church cannot account for their contributions due to a lack of accountability (Mei & Munte, 2019). As a result, the church has observed a reduction in member contributions, which will affect the revenue generated. The church, of course, needs to generate revenue if it hopes to survive at all. Glenn (2020) stated that the church organisation is structured so that cash inflow is sourced from general offerings and tithes, fundraising, miscellaneous income and capital income campaigns to help in church administration. The main administration expenses include employee benefits, salaries and wages. Overhead expenses include professional expenses, equipment expenses, office expenses, utilities, insurance, physical plants, building services, and other miscellaneous expenses. Church activities such as worship, ministry, discipleship and evangelism are operational costs. The church also caters for liability payments involving capital asset purchases, liability payments, and tithes to parental church organisations. Most churches adopt a budgeting process with expenses. The budgeting process is expected to restore members' faith in the church leadership's ability to use contributions to promote the agenda. Nonetheless, it is important to establish the effectiveness or impact of accountability in cash inflow and revenues in the church. Creating open budget practices will necessitate changes in the church operations, as the church will have to incorporate new financial processes and procedures. Awuku Gyampoh and Asare (2021) and Pan, Blankley, Harris, and Lai (2022) reported that some churches have been accused

of bad governance due to a lack of church accounting standards. McIntosh and Curry (2020) stated that this is as a result of a lack of financial management education and expertise, as well as a lack of compliance behaviours. Granted that the church needs cash to advance the Gospel, but various allegations of financial wrongdoing levelled against church officials are prevalent. Some greedy church leaders dupe and deceive their unwitting members into parting with their resources to profit themselves (Kirby, 2020). This affects the church in their ministerial activities, particularly the congregant's participation in the church. This study is therefore important, as the church needs to demonstrate the effectiveness of financial accountability with cash inflow and revenues. The researcher therefore sought to investigate the impact of financial accountability on congregants' engagement and commitment in some selected churches in Ondo State, Nigeria.

Objective of the Study

The objective of the study was to assess the effect of financial accountability on congregants' commitment in some selected churches in Ondo State, Nigeria. Specifically, the study sought to:

1. Find out how proper fund management practices within churches impact congregants' commitment to financial contributions.
2. Determine to what extent congregants' perceptions of financial accountability predict their long-term commitment to a church community.
3. Find out to what extent perceived financial accountability influences congregants' commitment to their church community.

Research Questions

The following research questions were formulated to guide the study.

1. How do proper fund management practices within churches impact congregants' commitment to financial contributions?
2. To what extent do congregants' perceptions of financial accountability predict their long-term commitment to a church community?
3. To what extent does perceived financial accountability influence congregants' commitment to their church community?

Hypotheses

The following null hypotheses guided the study. They were tested at a 0.05 level of significance.

H01 There are no significant differences in the mean scores of male and female congregants on how proper fund management practices within churches impact congregants' commitment to financial contributions.

H02 There are no significant differences in the mean scores of male and female congregants on the extent to which congregants' perceptions of financial accountability predict their long-term commitment to a church community.

H03 There is no significant difference in the mean scores of male and female congregants on the extent to which perceived financial accountability influences congregants' commitment to their church community.

METHODOLOGY

The research design employed in this study was a descriptive survey research design. The study was conducted in Ondo State, Nigeria, focusing on selected churches from the four major Christian denominations – Catholic, Anglican, Pentecostal, and Evangelical. Ondo State. The estimated population size is approximately 5,000 church members from various denominations in Ondo State. The study's sample consisted of 224 participants, comprising 24 clergy and 200 congregants, selected from 8 churches in Ondo State, Nigeria. The churches represent 4 Christian denominations, with 2 churches from each denomination: Catholic, Anglican, Pentecostal, and Evangelical. A stratified random sampling technique will be employed to ensure representation across denominations and church sizes. Within each denomination, 2 churches will be randomly

selected, and then 3 clergy and 25 congregants will be randomly sampled from each church. This approach allows for proportional representation and mitigated potential biases, ensuring the sample accurately reflects the characteristics of the population. The sample size was determined using Krejcie and Morgan's sample size determination table, considering the estimated population size of 5,000 church members in the selected churches. The instrument used for data collection was a researcher-structured questionnaire titled "Effect of Financial Accountability on Congregants' Commitment Questionnaire". (IACCQ). The validity of the instruments was determined by 3 experts from the Department of Management, Faculty of Business Administration, Paul University Awka. The reliability of the instrument was determined using the Cronbach Alpha method of reliability; its purpose was to determine the internal consistency of the instrument. 20 copies of the samples of the questionnaire were administered to 20 church members that were not part of the sample. A reliability index of 0.82 was obtained. The research questions were answered using simple descriptive statistics such as the mean and standard deviation. While the hypotheses were tested at 0.05 levels of significance with appropriate degrees of freedom using independent t-test analysis. The hypotheses of no significant difference were retained if the p-value was greater than the 0.05 level of significance; otherwise, the null hypotheses were rejected.

RESULTS

Research Question One: To what extent do proper fund management practices within churches impact congregants' commitment to financial contributions?

Table 1: Proper Fund Management Practices Within Churches Impact Congregants' Commitment to Financial Contributions

S/N	Item Statement	N	Mean	Std. Deviation	Remarks
1	When the church manages funds properly, I am more likely to contribute financially.	224	3.21	.940	Agreed
2	Transparency in church fund management increases my trust and willingness to give.	224	3.14	.835	Agreed
3	I feel more committed to giving financially when the church has a clear budget and financial plan.	224	3.20	.738	Agreed
4	Proper fund management practices within the church make me feel confident in the church's financial decisions.	224	3.08	1.032	Agreed
5	When the church demonstrates responsible fund management, I am more likely to increase my financial contributions.	224	3.19	1.110	Agreed
	Grand Mean		3.16	0.931	Agreed

Table 1 shows that grand mean score is 3.16, showing that respondents expressed that proper fund management positively influences their willingness to contribute financially and builds confidence in church financial practices to a high extent. This indicates the significance of financial accountability in congregant's commitment to contribution.

Research Question Two: To what extent do congregants' perceptions of financial accountability predict their long-term commitment to a church community?

Table 2: Congregants' Perceptions of Financial Accountability Predict their Long-Term Commitment to a Church Community

S/N	Item Statement	N	Mean	Std. Deviation	Remarks
1	When I perceive the church as financially accountable, I am more likely to commit to the church long-term.	224	3.09	.964	Agreed
2	Financial accountability is an important factor in my decision to remain a member of the church.	224	3.14	1.023	Agreed
3	I am more likely to recommend the church to others when financial accountability is evident.	224	3.01	.970	Agreed
4	Perceived financial accountability increases my trust in church leadership and encourages my long-term commitment.	224	3.12	.976	Agreed
5	When the church demonstrates financial accountability, I feel a stronger sense of loyalty to the church community.	224	3.16	.962	Agreed
Grand Mean			3.10	0.978	Agreed

Data in Table 2 shows that the grand mean score is 3.10, which is above the benchmark mean at 2.20; this indicates that financial accountability significantly impacts members' trust, loyalty, and decisions to recommend the church to others to a great extent. By implication, it means that with proper financial accountability in the church, the

congregant will be committed to ensuring that the church grows both numerically and financially.

Research Question Seven: To what extent does perceived financial accountability influence congregants' commitment to their church community?

Table 3: Perceived Financial Accountability Influence Congregants' Commitment to Their Church Community

S/N	Item Statement	N	Mean	Std. Deviation	Remarks
1	Perceived financial accountability in the church increases my commitment to the community.	224	3.38	1.009	Agreed
2	When I perceive the church as financially accountable, I feel more connected to the community.	224	3.16	.955	Agreed
3	Financial accountability is essential for my ongoing commitment to the church community.	224	3.21	1.304	Agreed
4	The church's financial accountability practices directly impact my level of commitment.	224	3.13	1.285	Agreed
5	I am more likely to be actively involved in the church community when financial accountability is evident.	224	3.21	1.304	Agreed
Grand Mean			3.22	1.171	Agreed

Data in Table 3 shows that the grand mean value is 3.22, and it is greater than the benchmark mean of 2.5. This implies that financial accountability promotes deeper commitment and active involvement in church community activities to a high extent. Hence, the high standard deviation means that all the members are saying the same thing, thus giving validity to the result.

Hypothesis One

There is no significant difference in the mean scores of male and female congregants on how proper fund management practices within churches impact congregants' commitment to financial contributions.

Table 4: Significant difference in the mean scores of male and female congregants on how proper fund management practices within churches impact congregants' commitment to financial contributions

	Gender	N	Mean	Std. Deviation	t	df	p-values	Decision
HO1	Male	94	3.1085	.62745	1.059	222	.291	NS
	Female	130	3.2062	.71699				

Table 4 shows that t-tests showed no statistically significant gender differences because the p-values > 0.05. at 222 degrees of freedom. This indicates uniform perceptions among males and females on proper fund management practices within churches impact congregants' commitment to financial contributions.

Hypothesis Two: There is no significant difference in the mean scores of male and female congregants on the extent congregants' perceptions of financial accountability predict their long-term commitment to a church community.

Table 5: Significant Difference in the Mean Scores of Male and Female Congregants on the Extent Congregants' Perceptions of Financial Accountability predict their Long-Term Commitment to a Church Community

	Gender	N	Mean	Std. Deviation	t	df	p-values	Decision
HO2	Male	94	3.0574	.87184	-.691	222	.490	
	Female	130	3.1415	.91785				

Table 5 shows that t-tests showed no statistically significant gender difference because the p-values were > 0.05 at 222 degrees of freedom. This indicates uniform perceptions among males and females on perceptions of how financial accountability predicts their long-term commitment to a church community.

Hypothesis Three: There is no significant difference in the mean scores of male and female congregants regarding the extent to which perceived financial accountability influences their commitment to the church community. congregants regarding how perceived financial accountability affects their commitment to the church community.

Table 6: Significant difference in the mean scores of male and female congregants on the extent Perceived financial accountability effect congregants' commitment to their church community

	Gender	N	Mean	Std. Deviation	t	df	p-values	Decision
HO7	Male	94	3.1043	1.20741	-1.317	222	.189	
	Female	130	3.3015	1.02775				

Table 6 shows that t-tests showed no statistically significant gender differences because the p-values > 0.05. at 222 degrees of freedom. This indicates uniform perceptions among males and females; perceived financial accountability influences congregants' commitment to their church community.

DISCUSSION OF FINDINGS

The findings affirm that financial accountability in church finances plays critical roles in enhancing trust, financial giving, and community involvement. This supports the study of Smith and Jones (2024), who conducted a study on financial accountability and congregant commitment: exploring the relationship between perceptions of financial management and long-term church involvement. The author discovered that congregants' perceptions of financial accountability will positively predict their long-term commitment. Trust, transparency, and a sense of community showed a positive relationship with financial accountability and congregant commitment. These results support biblical

stewardship principles and align with modern organisational transparency theories. The findings of this study align with Lee and Evans (2023), who conducted a study on Financial Accountability and Congregant Emotional Connection: Exploring the Relationship between Perceived Financial Transparency and Sense of Belonging. The study discovered a significant positive correlation between perceived financial accountability and congregants' emotional connection to their church community. Congregants who perceived higher levels of financial transparency reported stronger emotional connections, feeling a deeper sense of belonging and commitment to their church.

Finding that financial accountability significantly impacts members' trust, loyalty, and decisions to recommend the church to others at a high extent corroborates the finding of Lee and Evans (2023), who investigated the relationship between financial accountability and congregant attendance frequency at worship services and found that financial accountability is essential for fostering trust, community, and a sense of belonging among congregants. Further findings showed no significant gender differences in the perception of

financial practices, indicating a uniform understanding of transparency and accountability across male and female respondents. This supports the universality of ethical financial expectations regardless of gender, as documented by Okonkwo and Uche (2017). Generally, the study revealed that financial accountability is a determinant of church members' commitment.

Conclusion

The study concludes that churches that embed transparency and accountability into their financial practices not only fulfil scriptural mandates of stewardship but also foster a stronger, more participatory, and loyal congregation. Embracing such principles positions the church as a trustworthy institution, capable of sustaining growth, unity, and long-term member commitment in today's complex socio-religious environment.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. Encourage anonymous feedback from members on financial practices to identify and correct potential trust gaps.
2. Strengthen collaboration with financial experts or auditors to ensure best practices in fund management and reporting.

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