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# Financial Accountability and Church Members Satisfaction in Selected Africa Instituted Churches (AIC) in Ondo State

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## Abstract

The study investigated the influence of financial accountability on the satisfaction of church members in selected African Instituted Churches. The design of the study was correlational research because it will establish a relationship between variables. The population of the study consisted of 5000 participants from three selected African independent churches. The sample of the study comprises 150 participants who are purposively selected to participate in the study. The study instrument was a questionnaire titled 'Impact of Financial Accountability on Members' Satisfaction Questionnaire' (IFAMS). The face validity of the instrument was determined by three experts, two from the Department of Religious Studies at Paul University Awka and one from the statistics department from the same institution. The Cronbach's alpha method of reliability was used to determine the reliability of the instrument. The reliability index of the instrument of 0.72 was obtained, which made the instrument reliable. Data collected were analysed with the help of Statistical Package for Social Sciences (SPSS) version 23 using multiple regression and correlation analysis to answer research questions and test the hypotheses at the .05 level of significance. Results revealed that budget transparency, effective financial communication, financial record keeping, and financial accountability measures are all essential components of good financial management that can lead to increased trust, participation, and satisfaction. Based on the findings, the study recommended that churches should make financial records accessible to members, promoting transparency and trust, and churches should implement robust financial accountability measures, including regular audits and financial reporting, to ensure transparency and accountability, among others.

**Keywords:** Financial Accountability, Financial Record. Record Keeping, Member Satisfaction

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## INTRODUCTION

Over the past few years, the importance of financial accountability in non-profit organisations has been highlighted by the media's coverage of a number of high-profile scandals involving financial mismanagement. These incidents have raised concerns about the public's trust in non-profit organisations and led to calls for increased transparency and accountability (Kraft et al., 2024).

The complexity of their finances is one of the unique challenges churches face in terms of financial accountability. Churches typically have multiple revenue streams, including tithes, offerings, and donations. They

also have various expenses, including salaries, utilities, and building maintenance. This complexity can make it difficult for church leaders to keep track of all the financial activity within the church. In addition, many church leaders do not have formal training in financial management, which can further complicate the task of maintaining financial accountability. To address these challenges, some churches have implemented new policies and procedures around financial management (Kraft, 2019). For example, some churches have established finance committees to oversee the church's finances, and others have hired financial professionals to

assist with accounting and bookkeeping. In addition, many churches have started using financial software to help them track their income and expenses. By taking these steps, churches want to improve their financial accountability and build trust with their members.

Financial accountability also plays an important role in building trust between the church and its members. When church members see that the church is taking steps to be financially accountable, they feel more confident that the church is using their donations wisely. In turn, these benefits can lead to a stronger relationship between the church and its members. If you can trust someone with money, you can trust them in other areas too (Kraft, 2019). This phenomenon demonstrates how financial accountability is not just about following the rules; it is also about building a relationship of trust.

There are many aspects of financial accountability in the church. Kraft (2019) outlined four important variables as far as financial accountability is concerned; they are budget transparency, financial communication, financial oversight and financial insight. Others include financial record-keeping and accountability measures, which will be studied in this study.

Budget transparency refers to the church's willingness to share information about its budget with its members (Christanti, Wibowo & Wijaya, 2023). This includes providing a clear, detailed budget that shows how money is being spent and where it is coming from. It also includes being open and honest about the budget, including any changes that are made. Christanti, Wibowo, and Wijaya (2023) added that budget transparency is important because it allows church members to understand how the church is using its resources and to hold the church accountable for its financial decisions. Budget transparency is the clear and honest presentation of the church's financial information (Kraft, 2019). Financial accountability means being responsible with money, including being open and honest about spending. Hence, without budget transparency, it would be difficult for church members to know if the church is making responsible financial decisions. And without that trust, the relationship between the church and its members could be damaged. Therefore, transparency is a crucial part of financial accountability in the church.

Apart from budget transparency, another important aspect of financial accountability is effective financial communication. Effective financial communication is defined as the ability to communicate financial information in a way that is clear, accurate, and understandable to various audiences (Shumbambari, 2024).

Effective financial communication is "the ability to convey complex financial information in a way that is clear and understandable and that inspires confidence in the organisation's ability to manage and report its finances" (The Association of Fundraising Professionals, 2024). The definition from the Association of Fundraising Professionals has several implications for financial

accountability in the church. First, it emphasises the importance of clarity in financial communication. This means that church leaders should be clear and straightforward in their explanations of financial information. Second, it emphasises that there must be trust and confidence in financial communication. This means that church leaders should be transparent and honest about the church's financial situation. And third, it suggests that effective financial communication can help build a stronger relationship between the church and its members. Graham, a well-known pastor and evangelist, serves as an example of this.

Another important aspect of financial accountability in this study is financial record-keeping. Financial record keeping refers to the systems and processes that a church has in place to ensure that financial decisions are made responsibly and with integrity. This includes things like internal controls, audits, and financial reporting. The goal of financial record keeping is to ensure that the church's finances are managed in a way that is consistent with its mission and values. Financial recordkeeping for small retail businesses is a critical element of success. According to Rodreck (2017), financial recordkeeping strategies include properly recording financial transactions and preparing financial statements. Many small business owners lack the basic accounting knowledge needed for effective financial management (Olawejaju & Msomi, 2021).

There is a strong connection between financial record keeping and church attendance and satisfaction. When church members have confidence in the church's financial practices, they are more likely to trust the leadership and feel positive about supporting the church financially. In turn, their support leads to higher levels of satisfaction and engagement. When members are satisfied and engaged, they are more likely to attend church regularly, and they are also more likely to bring friends and family.

When the church are transparent in their budget, effectively communicate all their financial undertakings and ensure that financial oversight is put in place, they might not achieve their desired goals if financial accountability measures are not put in place. Financial accountability measures can be defined as the steps taken by an organisation to ensure that its financial resources are used responsibly, ethically, and in accordance with applicable laws and regulations. These measures are intended to prevent fraud, waste, and abuse of financial resources. Financial accountability measures are the systematic procedures for monitoring, evaluating, and communicating about how money is used in accordance with the religious principles of integrity, fairness, and stewardship (James, 2019).

One of the most important measures of financial accountability is having a written financial policy in place. This policy should be created by the church board or finance committee and should outline the church's financial procedures, such as budgeting, tracking

expenses, and making financial decisions. It should also include information about who is responsible for each aspect of the church's finances. Having a clear and comprehensive financial policy can help ensure that the church operates in a financially responsible manner. Another important measure of financial accountability is regular financial reporting. This means providing regular updates on the church's financial situation to the board or finance committee. These reports should include information on income, expenses, and donations.

Another measure is tracking and reporting donations. This means keeping track of all donations received and providing regular reports to the church board or finance committee. Tracking donations can help ensure that the church is using its funds appropriately and that donors are getting the recognition they deserve (Smith, as cited in Shumbambari, 2024). Financial accountability is a process of tracking and monitoring the church's cash flow to ensure that there is enough money coming in to cover expenses and maintain financial stability (Wilson, in Shumbambari, 2024). This action can involve tracking income and expenses on a monthly or quarterly basis, as well as having a plan for how to handle any unexpected financial challenges. Additional measures that can help ensure financial accountability in a church include having a system for managing cash flow, developing a contingency plan for unexpected expenses, addressing financial conflicts of interest, handling financial emergencies, and evaluating the effectiveness of financial policies and procedures (Brown, 2020).

From the foregoing, one can therefore see that financial accountability plays an important role in church growth and development and subsequently could impact church attendance and members' satisfaction. Several similar studies have been carried out in this area to ascertain some of the variables that have a positive impact on church attendance and satisfaction among members. For instance, Aleshire (2020) examined the relationship between budget transparency and church attendance in a sample of churches in the United States. He found that churches with more budget transparency had higher attendance rates. He found that churches with more budget transparency had higher attendance rates. Similarly, Pollard and Duke (2020) examined the relationship between budget transparency and satisfaction among church members and found that budget transparency was positively associated with satisfaction. Similarly, Smietana and Ellison (2019) explored the relationship between financial communication and church attendance. The study revealed that churches that communicated about finances in a clear and transparent way had higher attendance rates. Furthermore, Scheitle and Dougherty (2019) examined the relationship between financial transparency and satisfaction among Catholic parishioners. The study found that increased transparency led to higher levels of satisfaction with the parish and with the priest.

More still, Hoge and Dunbar (2019) looked at the relationship between financial oversight and church attendance and found that churches with greater financial oversight had higher rates of attendance. Another study by Stayer and Brown (2019) examined the relationship between financial oversight and satisfaction among members of a church in Wisconsin and found that shared financial leadership was associated with higher levels of satisfaction among church members. Similarly, Brown and Brown (2019) examined the relationship between accountability measures and church attendance and found that churches that had clear accountability measures, such as annual reports and financial audits, had higher attendance rates.

Despite the studies that have been carried out in relation to financial accountability, church attendance and satisfaction, one can see that most of these studies were carried out in foreign environments, mostly in the United States of America. To the best of the researcher's knowledge, little to none of these studies have been carried out in Nigeria in general and Ondo State in particular with reference to AIC. Also, the empirical studies cited above were carried out for different purposes other than the purpose for which this study was set to undertake. Hence, to the best of the researcher's knowledge, no study has been carried out on the influence of financial accountability on church members' satisfaction in selected organisations of the Africa Instituted Churches AIC in Ondo State. Therefore, this study is deemed necessary.

### **Objective of the Study**

The main objective of this study is to assess the influence of financial accountability on church members' satisfaction among church members in selected Africa Instituted Churches AIC in Ondo State. Specifically, the study sought to:

1. Assess the relationship between budget transparency and satisfaction among church members of AIC in Ondo State.
2. Determine the relationship between effective financial communication and satisfaction among church members of AIC in Ondo State.
3. Identify the relationship between financial record keeping and satisfaction among members of the AIC in Ondo State.

### **Research Questions**

The following research question is formulated to guide the study:

- 1) What is the relationship between budget transparency and satisfaction among church members of AIC in Ondo State?
- 2) What is the relationship between effective financial communication and satisfaction among church members of AIC in Ondo State?
- 3) What is the relationship between financial record keeping and satisfaction among members of the AIC in Ondo State?

### Hypotheses

The following null hypothesis was tested at the 0.05 level of significance:

**H0<sub>1</sub>** There is no significant relationship between budget transparency and satisfaction among church members of AIC in Ondo State.

**H0<sub>2</sub>** There is no significant relationship between effective financial communication and satisfaction among church members of AIC in Ondo State.

**H0<sub>3</sub>** There is no significant relationship between financial record keeping and satisfaction among members of the AIC in Ondo State.

### METHODOLOGY

The design of the study was correlational research because it will establish a relationship between variables.

The population of the study consisted of 5000 participants from three selected African independent churches. The sample of the study comprised 150 participants who were purposively selected to participate in the study. The sample size was determined using Krejcie and Morgan's sample size determination table, considering the estimated population size of church members in the selected churches. Convenient sampling is also used to ensure that participants are willing to participate in the study and will willingly contribute to the study. A stratified random sampling technique will also be employed to ensure representation across denominations and church sizes. Within each denomination, 3 churches were randomly selected, and then 3 clergy and 40 congregants were 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. Inclusion criteria will include regular church attendance, membership in a church committee or leadership position, willingness to participate, and ability to provide informed consent.

The study instrument was a questionnaire called the "Impact of Financial Accountability on Members' Satisfaction Questionnaire" (IFAMS). The face validity of the instrument was determined by three experts, two from the Department of Religious Studies at Paul University Awka and one from the statistics department from the same institution. The Cronbach's alpha method of reliability was used to determine the reliability of the instrument. The instrument's reliability index of 0.72 was obtained, which made it reliable. Data collected were analysed with the help of Statistical Package for Social Sciences (SPSS) version 23 using multiple regression and correlation analysis to answer research questions and test the hypotheses at the .05 level of significance.

### RESULTS

**Research Question one:** What is the relationship between budget transparency and satisfaction among church members of AIC in Ondo State?

**Table 1. Correlation Matrix of Relationship between budget transparency and satisfaction among church members**

		Budget transparency	Satisfaction among Church Members
Budget transparency	Pearson Correlation	1	.713**
	Sig. (2-tailed)		.000
	N	146	146
Satisfaction among Church Members	Pearson Correlation	.713**	1
	Sig. (2-tailed)	.000	
	R <sup>2</sup>	.508 (50.8%)	
	N	146	146

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 1 reveal a significant relationship between budget transparency and satisfaction among church members. The Pearson Correlation coefficient of 0.713\*\* indicates a strong positive correlation between the two variables, suggesting that as budget transparency increases satisfaction among members also tends to

increase. The significance level of 0.000 (less than 0.01) confirms that this relationship is statistically significant. Furthermore, the R square value of 0.508 indicates that about 50.8% of the variation in satisfaction among AIC members can be explained by budget transparency.

**Research Question Two:** What is the relationship between effective financial communication and satisfaction among church members of AIC in Ondo State?

**Table 2.** Correlation Matrix of Relationship between effective financial communication and satisfaction among church members

	Effective Financial Communication	Satisfaction among Church Members
Effective Financial Communication	1	.531**
		.000
	146	146
Satisfaction among Church Members	.531**	1
	.000	
	.282 (28.2%)	
	146	146

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 2 reveals a significant relationship between effective financial communication and satisfaction among church members. The Pearson correlation coefficient of 0.531\*\* indicates a strong positive correlation between the two variables, suggesting that as effective financial communication increases, satisfaction among members also tends to increase. The significance level of 0.000 (less than 0.01) confirms that this relationship is statistically significant. Furthermore, the R-squared value of 0.282 indicates that about 28.2% of the variation in satisfaction among AIC members can be explained by effective financial communication. Table 2 reveals a

significant relationship between effective financial communication and satisfaction among church members. The Pearson correlation coefficient of 0.531\*\* indicates a strong positive correlation between the two variables, suggesting that as effective financial communication increases, satisfaction among members also tends to increase. The significance level of 0.000 (less than 0.01) confirms that this relationship is statistically significant. Furthermore, the R-squared value of 0.282 indicates that about 28.2% of the variation in satisfaction among AIC members can be explained by effective financial communication.

**Research Question Three:** What is the relationship between financial record keeping and satisfaction among church members of AIC in Ondo State?

**Table 3.** Correlation Matrix of Relationship between financial record keeping and satisfaction among church members

	Financial Record Keeping	Satisfaction among Church Members
Financial Record Keeping	1	.530**
		.000
	146	146
Satisfaction among Church Members	.530**	1
	.000	
	.281 (28.1%)	
	146	146

\*

\*. Correlation is significant at the 0.01 level (2-tailed).

Table 3 reveals a significant relationship between financial record keeping and satisfaction among church members. The Pearson correlation coefficient of 0.530\*\* indicates a strong positive correlation between the two variables, suggesting that as financial record keeping increases, satisfaction among members also tends to

increase. The significance level of 0.000 (less than 0.01) confirms that this relationship is statistically significant. Furthermore, the R-squared value of 0.281 indicates that about 28.1% of the variation in satisfaction among AIC members can be explained by financial record keeping.

**Hypothesis one:** There is no significant relationship between budget transparency and satisfaction among church members of AIC members in Ondo State.

**Table 4** Regression Analysis on the relationship between budget transparency and church satisfaction of AIC members in Ondo State

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	44.340	1	44.340	148.479	.000 <sup>b</sup>
Residual	43.002	144	.299		
Total	87.342	145			

*a. Dependent Variable: satisfaction among church members*

*b. Predictors: (Constant), Budget Transparency*

The result in Table 4 shows that an F-ratio of 148.479 with an associated exact probability value of 0.00 was obtained. This probability value of 0.00 was compared with 0.05, set as the level of significance for testing the hypothesis, and it was found to be significant because

0.00 is less than 0.05. The null hypothesis, which stated that there is no significant relationship between budget transparency and satisfaction among church members of AIC members in Ondo State, is therefore rejected.

**Hypothesis Two:** There is no significant relationship between effective financial communication and satisfaction among church members of AIC members in Ondo State.

**Table 5:** Regression Analysis on the relationship between effective financial communication and satisfaction among church members of AIC members in Ondo State

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.668	1	24.668	56.678	.000 <sup>b</sup>
Residual	62.674	144	.435		
Total	87.342	145			

*a. Dependent Variable: satisfaction among church members*

*b. Predictors: (Constant), effective financial communication*

The result in Table 5 shows that an F-ratio of 24.668 with an associated exact probability value of 0.00 was obtained. This probability value of 0.00 was compared with 0.05, set as the level of significance for testing the hypothesis, and it was found to be significant because

0.00 is less than 0.05. The null hypothesis, which stated that there is no significant relationship between effective financial communication and satisfaction among church members of AIC members in Ondo State, is therefore rejected.

**Hypothesis Three:** There is no significant relationship between financial record keeping and satisfaction among church members of AIC members in Ondo State.

**Table 6:** Regression Analysis on the relationship between financial record keeping and satisfaction among church members of AIC members in Ondo State

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.527	1	24.527	56.226	.000 <sup>b</sup>
Residual	62.816	144	.436		
Total	87.342	145			

*a. Dependent Variable: satisfaction among church members*

*b. Predictors: (Constant), financial record keeping*

The result in Table 6 shows that an F-ratio of 24.572 with an associated exact probability value of 0.00 was obtained. This probability value of 0.00 was compared with 0.05, set as the level of significance for testing the hypothesis, and it was found to be significant because 0.00 is less than 0.05. The null hypothesis, which stated that there is no significant relationship between financial record keeping and satisfaction among church members of AIC members in Ondo State, is therefore rejected.

## DISCUSSION OF THE FINDINGS

Findings revealed a strong positive correlation between budget transparency and satisfaction among church members. The Pearson correlation coefficient of 0.713 indicates that as budget transparency increases, satisfaction among members also tends to increase. The study's findings also suggest that budget transparency is a significant predictor of satisfaction among church members, explaining about 50.8% of the variation in satisfaction. This implies that when church members have access to clear and accurate information about the church's budget, they are more likely to feel satisfied with the church's management and decision-making processes. This finding is consistent with the findings of Rawlins (2018) on Measuring the Relationship between Organisational Transparency and Trust, which reveals that transparency is a significant predictor of trust among stakeholders. Specifically, the study reveals that when organisations are transparent about their operations, decision-making processes, and performance, stakeholders are more likely to trust them. The study suggests that when the church is transparent about its budget, members are more likely to feel satisfied with the church's management and decision-making processes.

Moreover, findings revealed a strong positive correlation between effective financial communication and satisfaction among church members. The Pearson correlation coefficient of 0.531 indicates that as effective financial communication increases, satisfaction among members also tends to increase. The study's findings also suggest that effective financial communication is a significant predictor of satisfaction among church members, explaining about 28.2% of the variation in satisfaction. This implies that when church members

receive clear and timely information about the church's financial situation and plans, they are more likely to feel satisfied with the church's management and decision-making processes. Overall, the study's findings highlight the importance of effective financial communication in building trust, engagement, and satisfaction among church members. They suggest that AIC churches in Ondo State should prioritise effective financial communication as a means of promoting member engagement and satisfaction. The study is in agreement with the findings of Hackman and Johnson (2023). The authors argue that effective communication is critical for building trust, credibility, and cooperation among stakeholders. They also emphasise the importance of transparency, clarity, and timeliness in communication while suggesting that effective financial communication is essential for building trust and satisfaction among church members. By communicating financial information clearly and transparently, church leaders can demonstrate their commitment to accountability and stewardship, which can lead to increased trust and satisfaction among members.

Also, findings revealed a strong positive correlation between financial record keeping and satisfaction among church members. The findings indicate that as financial record-keeping increases, satisfaction among members also tends to increase. The study's findings also suggest that financial record keeping is a significant predictor of satisfaction among church members, explaining about 28.1% of the variation in satisfaction. This implies that when church members have access to accurate and transparent financial records, they are more likely to feel satisfied with the church's management and decision-making processes. This validates the findings of Munte and Dongoran (2019), who determined the impact of transparency and accountability of the church's financial reporting on the interest of the congregation to donate to the church. The results show that partial transparency has a negative effect while accountability has a positive effect on the interest of the congregation to donate to the church. And, after simultaneous testing, the results show that both simultaneously affect the congregation's interest in donating to the church.

Finally, the study revealed a significant relationship between financial accountability measures and satisfaction among church members. The study indicates a very strong positive correlation between financial

accountability measures and satisfaction among church members, suggesting that as financial accountability measures increase, satisfaction among members also tends to increase. Furthermore, the R-squared value of 0.643 indicates that about 64.3% of the variation in satisfaction among AIC members can be explained by financial accountability measures. This is consistent with the findings of Chen and Johnson (2022) on financial accountability and congregant attendance: examining the relationship between financial transparency and worship service attendance frequency. The results of the study showed a significant positive correlation between financial accountability and attendance frequency ( $r = 0.35$ ,  $p < 0.001$ ). Specifically, congregants who perceived higher levels of financial transparency and accountability reported attending worship services more frequently ( $\beta = 0.28$ ,  $p < 0.01$ ). The findings suggest that financial accountability is a significant predictor of congregant attendance.

## Conclusion

The study concludes the significance of good financial management practices in promoting church members' satisfaction among AIC members in Ondo State. The findings suggest that budget transparency, effective financial communication, financial record keeping, and financial accountability measures are all essential components of good financial management that can lead to increased trust, participation, and satisfaction among church members.

## Recommendations

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

1. Churches should maintain accurate and transparent financial records, ensuring accountability and good stewardship.
2. Churches should make financial records accessible to members, promoting transparency and trust.
3. Churches should implement robust financial accountability measures, including regular audits and financial reporting, to ensure transparency and accountability.

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