

# **The Influence Of Spirituality And Competency Towards Financial Accountability (An Empirical Study In The Christian Church)**

<sup>1</sup>Jannes Samuel Elfronzo Abhimaël Panggabean, <sup>2</sup>Baldric Siregar,

<sup>3</sup>Djoko Susanto, <sup>4</sup>Alfredo Dos Santos

<sup>1,2,3</sup>Stie Ykpn Business School, <sup>4</sup>Universidade Dili

---

## **Abstract**

*This research aims to find empirical evidence of the influence of spirituality and competency on the financial accountability of Christian church. Using survey method, data was obtained by distributing questionnaires to treasurers and financial managers in Christian churches in Yogyakarta. The main finding of this research is that spirituality influences financial accountability, while competency does not influence financial accountability. This research can be a reference for churches and other religious institutions to pay attention to human resources factors in practices of financial management and accountability. The novelty of this research is that it emphasizes a different aspect of research, namely human resource factors and was conducted in several churches across denominations and cultures.*

**Keywords:** *Spirituality, competency, financial accountability, church, steward*

Date of Submission: 29-10-2023

Date of Acceptance: 09-11-2023

---

## **I. INTRODUCTION**

Church is a public sector organization that requires various resources to achieve its goals and support its services, including financial resources. Related to financial resources, the church needs to report its financial condition periodically as a form of transparency, so the congregation's trust to church as an organization still maintained (Munte & Dongoran, 2019). Moreover, church is a religious institution with a high moral standard, so the values of honesty, transparency, and accountability are highly prioritized. However, in fact, there are several problems related to church accountability, such as ineffective control, fraud, lack of accounting knowledge, over relied on volunteers who sometimes do not have the qualifications or abilities in accounting, and practice a poor accounting method (Oti & Asuquo, 2016).

In recent years, there have been reports some case related to the problem in practicing church accountability. In November 2015, a pastor and founder of a church in Singapore and five or his colleagues were sentenced to eight years in prison for embezzling donations to churches worth more than 35 SGD. In July 2016, a priest in Canada is being sued for embezzling 400 thousand USD of congregational money and use it for gambling. In June 2021, a former cashier at a church in Bali was named as a suspect and detained for alleged embezzlement of 289 million Rupiah church's fund. These facts indicate that there are still problems in the practice of church financial accountability caused by human resource factors.

There are several things related to human resource factors that can be related to the problem of financial accountability practices in church, including spirituality and competency. Spirituality is a level of understanding of a person about the ultimate reality behind life and death, the self (physical and non-physical), the universe and meaning & purpose of life (Kaur & Singh, 2016). Indonesian Dictionary defines spirituality as a source of motivation and emotion for individual pursuits related to one's relationship with God. Spirituality is one of the interesting things to discuss in public sector accounting's research. Considering that the main goal of public sector organizations is to realize the general welfare, spirituality is an important element that must exist in managers, because spirituality can prevent fraud in the financial management of public sector organizations (Hafidhah & Herli, 2019).

Human resource competency is a variable that is often used in public sector accounting's research. Competency can be defined as knowledge, abilities, and attitudes of a person that enable him/her to achieve a good performance according to their role (Kaur & Singh, 2016). A competent person will be able to apply their knowledge, control uncertainty, and be able to work properly.

Research on the topic of church accounting has been performed several times, but is still limited to certain themes, including explanations regarding inadequate accounting and financial management practices and weak internal controls, explanations regarding accounting practices, financial management, and proper internal controls, and examine the differences between the secular and non-secular aspects that need to be considered in accounting

research (Rixon et al., 2014). Likewise, research in Indonesia is dominated by descriptive and ethnographic research. This research emphasizes a different aspect of study, namely human resources as a steward who acts as a manager and person in charge of church finances. In addition, this research was conducted in several churches across denominations and cultures so that is expected to provide support for the generalization of research results.

## **II. LITERATURE REVIEW**

### **Stewardship Theory**

Stewardship theory is a development of agency theory. Based on this theory, managers who take on the role of stewards do not act opportunistically, but try to maximize the interests of shareholders (Donaldson & Davis, 1991). Manager affiliates their self as a steward who can be entrusted by doing work optimally and professionally. For this reason, managers will make personal sacrifices, act honestly, and diligently (Keay, 2017). Managers have a strong sense of ownership of every success in the organization, so they will value intrinsic rewards, such as reciprocal relationships, more than economic rewards. Stewardship theory views that intrinsic factors, such as religiosity, spirituality, culture, or a combination of various values are a source of motivation for stewards to perform a good performance (Panggabean & Hariwibowo, 2021).

Stewardship theory can be viewed from two perspectives, namely non-religious and religious perspectives. From a non-religious perspective, stewardship theory describes the company's accountability to stakeholders to maintain and increase company value, while from a religious perspective, stewardship theory inspires humans to safeguard and care for all of God's creation. Therefore, stewards need to control themselves to take advantage of natural resources and each other, and limit themselves from profit motives (McCuddy & Pirie, 2007).

### **Church Accounting**

Church accounting is the practice of accounting in churches as a form of responsibility accounting, where records are kept properly to ensure the correctness and accuracy of financial event in church (Oti & Asuquo, 2016). Church accounting is not significantly different from the practice of accounting in other non-profit organizations, which is mostly a type of fund accounting. In simple terms, fund accounting can be defined as a system for recording funds/money collected for certain final purposes (Popovic-Avric et al., 2014). Basically, church fund accounting includes recording of transactions, income, and expenses. The income aspects of church come from donations and offerings from congregations, while the expenditure aspect includes operational costs, construction and maintenance costs, charity costs, and costs for implementing program/service.

The discussion regarding the application of accounting in the church cannot be separated from the dichotomy of 'sacred' and 'secular'. This dichotomy places church as a sacred religious institution, so that financial resources are seen as an offering to God. Thus, accountability for the use of financial resources to the congregation is considered not required (Panggabean & Hariwibowo, 2021). Therefore, using point of view of this dichotomy, accounting is seen as something secular which is not appropriate to be implemented in the religious institution (Shaharuddin & Sulaiman, 2015).

Another problem related to accounting and accountability practices in church is the too high level of trust in church finance managers, as well as the too high freedom that they have (Treadwell, 2020). This has potential to increase the opportunity for fraud to occur. In fact, the human resources aspect is one of the crucial problems in church accountability practices. Churches often rely on volunteers to carry out church accounting, but the human resources used are often inadequately competent in accounting (Irvine, 2005; Oti & Asuquo, 2016).

As the estuary of accounting practices and as an effort to maintain the trust of the congregation, church needs to prepare financial reports as a form of accountability. In fact, the financial statements of each church may be different from others. This is influenced by the denominational background and considering an approach that is easy for the congregation to understand (Rixon et al., 2014). Generally, church financial statement contains details of income from various income items, details of expenditure to various expenditure items, and financial position.

## **III. HYPOTESIS**

Stewardship theory reveals that the motivation of stewards in carrying out their roles is to realize collective interests. Intrinsic elements, one of which is spirituality, is the main source of creativity and innovation. Even though stewardship theory emphasizes empowerment rather than control, management accountability remains an urgency, because accountability will guarantee management credibility (Keay, 2017).

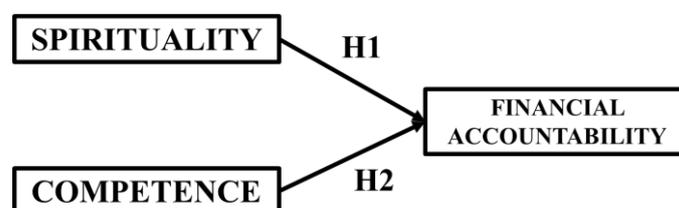
Kaur & Singh (2016) examine the effect of spirituality to job satisfaction and prove that spirituality has a positive effect on job satisfaction. Purnamawati & Adnyani (2019) examine the effect of spirituality to the successful management of village funds. This research show that spirituality has a positive effect on the successful management of village funds. They argued that spirituality is able to increase transparency and accountability in the management of village funds. For this reason, the first hypothesis is formulated as follows:

**Hypothesis 1: Spirituality has a positive effect on financial accountability**

Stewardship theory reveals that stewards affiliate themselves as parties who can be trusted to work optimally and professionally (Keay, 2017). Professionalism and success in work can be achieved if stewards have adequate competency. Financial accountability is a crucial aspect for church, because transparency is absolute to maintain the trust of the congregation (Munte & Dongoran, 2019). Therefore, competent parties are needed in the practice of church financial accountability.

Pujanira & Taman (2017) examine the influence of human resource competency on the quality of regional government financial statement and prove that human resource competency has a positive effect on the quality of local government financial statement. Saputra et al. (2022) examines the influence of human resource competency on fraud prevention. The result show that human resource competency has a positive effect on fraud prevention, both directly or moderated by the morality variable. Therefore, the second hypothesis is formulated as follows:

**Hypothesis 2: Competency has a positive effect on financial accountability**



**Figure 1**  
Research Model

**IV. RESEARCH METHOD**

**Data and Sample**

This research was conducted at Christian churches in Yogyakarta, Indonesia, in the denomination of episcopal and presbyterian. Episcopal and presbyterian denomination churches generally have a structured line of authority that places an emphasis on control and uniformity (Duncan et al., 1999). The selection of this subject was based on the results of research conducted by Duncan et al. (1999) who revealed that accounting controls in both church denominations are regulated in detail and being a concern for the church.

The data in this study were obtained from distributing questionnaires to respondents who were selected using the purposive sampling method, with the following criteria: (1) Respondent is a party involved in the management and accountability of church funds, (2) Respondent is not a substitute or temporary servant, (3) Respondent must be a general treasurer or the treasurer of the section that has organized activities using church funds at least once and has reported the use of funds until this research was conducted. The questionnaire consists of 4 parts, namely the respondent’s personal data, statements that indicate the spirituality variable (SPI), statements that indicate the competency variable (COM), and statements that indicate financial accountability variable (FNA). Each part was measured using 4 Likert Scale. The distribution of the questionnaire was held from November 2022 to February 2023. This is because the authors have to wait for permission to be granted from the church concerned. These permits were obtained at different times, because each church has different mechanism.

**Variable and Operational Definition**

Dependent variable is financial accountability (FNA). Wicaksono (2015) defines accountability within the scope of public sector organizations as an organizational effort to outline explanations for actions taken to all stakeholders who have political rights to obtain accountability and carry out evaluations, as well as a medium that guides organizations to increase effectiveness and efficiency. Financial accountability is a form of institutional responsibility in using and managing owned financial resources carefully, economically, and effectively (Silvia & Ansar, 2011).

Accountability can be classified into two types, namely vertical and horizontal accountability. Vertical accountability is accountability that is conveyed to parties with higher authority, while horizontal accountability is accountability that is conveyed to stakeholders or resource donors. In the context of this research, vertical financial accountability is a form of accountability to God which is realized by managing church finances openly and transparently, while horizontal financial accountability is accountability to the congregation or donors which is realized in the form of periodic financial reports (Sukmawati et al., 2016). The context used in this research is horizontal financial accountability. The measurement of financial accountability variables was developed from Oti & Asuquo (2016) and Kalangi et al. (2016) and measured using four Likert scales (strongly disagree-strongly agree). There are three indicators used, i.e. (1) recording and documentation, (2) reporting of funds, and (3) benefits of financial reporting.

The first independent variable is spirituality (SPI). Spirituality is a general value meaning that is owned by everyone without being limited to meaning based on a particular religion (Hafidhah & Herli, 2019). The operational definition of spirituality in this research is used the definition by Krishnakumar & Neck (2002), namely the measure of level of understanding about the ultimate reality behind life and death, the self (physical and non-physical), the universe and meaning and purpose of life. Krishnakumar & Neck (2002) revealed that there are three general views related to spirituality, namely the intrinsic-origin view, the religious view, and the existential view. The origin-intrinsic view sees spirituality as a philosophy or understanding that originates from within a person. The religious view sees spirituality as referring to the understanding of a particular religion. The existential view sees spirituality as an action to interpret wholeness values in oneself and see things in more detail to be able to find fundamental truths (Hafidhah & Herli, 2019).

The view of spirituality that will be used in this research is the existential view. The measurement of the spirituality variable refers to Parsian & Dunning (2009) and is measured using four Likert scale (strongly disagree-strongly agree). There are four indicators used, i.e. (1) self-awareness, (2) spiritual needs, (3) the importance of spirituality in life, and (4) spiritual practice.

The second independent variable is competency (COM). Gebreyesus et al. (2022) define competency as an individual's ability to carry out work appropriately based on their level of education, professional experience, and commitment to organizational development. Kaur & Singh (2016) define competency as a person's skills, knowledge, and attitudes that enable their self to produce superior performance in accordance with his role. The authors combine these two statements as an operational definition of the competency variable, so that competency is interpreted as a person's ability and quality to carry out a responsibility or authority given to their self with superior performance, based on skills, abilities, level of education, and experience.

The measurement of this variable was developed from Saputra et al. (2022) and measured using four Likert scale (strongly disagree-strongly agree). There are two indicators used, i.e. (1) knowledge and (2) abilities.

## V. RESULT

In the process of distributing the questionnaires, the authors collaborated with 11 churches of the episcopal and presbyterian denominations located in Yogyakarta. Furthermore, the results obtained were 59 respondents who participated in this research, dominated by female. Respondents were dominated by treasures aged 36-45 years. The educational background of respondents is dominated by education other than economics.

### Multiple Regression Test

Based on the results of the simultaneous test (F test), it appears that the significance value is 0.000. This value is less than the alpha used in this study, which is 0.05. This indicates that spirituality and competency simultaneously influence financial accountability, so that the model is fit or meets goodness of fit.

**Table 1**  
Result of simultaneously test (F test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	264.044	2	132.022	21.324	0.000
	Residual	346.702	56	6.191		
	Total	610.746	58			

The t statistical test is carried out to prove the influence of each independent variable on the dependent variable. Based on the test results, it appears that the significance value of the SPI variable is 0.000. This value is less than alpha 0.05, so it can be concluded that the first hypothesis is accepted, meaning that spirituality has an effect on financial accountability. However, it was found that the significance value of the COM variable was 0.144. This value is greater than alpha 0.05, so it can be concluded that the second hypothesis is not accepted, meaning that competency has no effect on financial accountability.

**Table 2**  
Result of t statistical test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.194	3.129		3.897	0.000
	SPI	0.434	0.096	0.543	4.525	0.000
	COM	0.181	0.122	0.178	1.483	0.144

From the t test results presented in table 2 above, the following equation can be obtained:

$$FNA = 12,194 + 0,434 SPI + 0,181 COM$$

## VI. DISCUSSION

This research shows that financial accountability is an inseparable part of Christian church. This is evidenced by the respondents' responses which had the highest mean on several statements regarding Christian church accountability. Based on respondents' responses, churches/service units are required to prepare accountability reports and submit them in a timely manner to the relevant parties, such as general treasurer and audit board. These results are in line with Oti & Asuquo (2016) which states that the financial reports generally prepared by church stewards are income and expense accountability reports. The audit process is also a stage that is applied to most churches.

This research also shows an indication that accounting practices within the scope of the church have received good acceptance. Previously, Booth (1993), Duncan et al. (1998), and Shaharuddin & Sulaiman (2015) revealed that there is a concept that makes accounting practices in religious institutions a matter of debate, namely the concept of sacred and secular. This dichotomy places accounting as a secular activity, so it is deemed inappropriate to be applied simultaneously with sacred activities in religious institutions (Shaharuddin & Sulaiman, 2015). This assumption was not found in this study. 68% of respondents feel the usefulness of financial reports in making decision and 73% of respondents agree that financial reporting can minimize opportunities for fraud. This data is an indicator that stewards and congregations are no longer debating sacred and secular concepts in the application of accounting in churches, because stewards and congregations feel the benefits of financial accountability. Financial accountability will encourage stakeholders to be willing to support church services through funding (Kalangi et al., 2016)

### **The Influence of Spirituality towards Financial Accountability**

Based on statistical test that explained above, the results show that spirituality has an effect on financial accountability of Christian church. This means that the higher or better a person's spiritual level will encourage the realization of good financial accountability in the institution. This finding is in line with Purnamawati & Adnyani (2019) which show that spirituality has a positive effect on the successful of management of village funds as well as Saputra et al. (2022) which shows that spirituality has a positive effect on fraud prevention.

However, the dimensions of spirituality used in this research are different from the research of Purnamawati & Adnyani (2019) and Saputra et al. (2022). The spirituality variable in their research refers to spirituality in a religious perspective, while this study uses the dimension of existential spirituality.

Kaur & Singh (2016) suggest that there are various positive values in a person with a high level of spirituality. Some of these values can be related to the steward's role in financial accountability, such as wisdom, independence, courage, firmness, tenacity, honesty, and self-control. That is, spirituality forms positive values in stewards that move them to wisely avoid fraud. One of the efforts to avoid fraud is through honest and transparent financial accountability.

Spirituality has a basis that is in line with the main value of stewardship, namely truth. In stewardship theory, it is stated that stewards will act by upholding the values of truth to achieve communal interests, prosperity, and growth. These actions are based on intrinsic motivation, one of which can come from spiritual values. The central element in stewardship theory is trust (Keay, 2017). Trust can be earned through good relations with various parties. This good relationship is one element of spirituality. In this study, the results obtained that steward realized the importance of maintaining good relations with various parties, especially congregations. In the context of the steward's duties as manager and person in charge of church finances, good relations will be maintained when the steward is able to communicate the results of their work. This communication is realized in the form of financial reports, which are part of the financial accountability process.

### **The Influence of Competency towards Financial Accountability**

Based on statistical test that explained above, the results show that competency has no effect on financial accountability. This conclusion is not in line with Purnamawati & Adnyani (2019) and Saputra et al. (2022). However, these results are in line with Kalangi et al. (2016).

If examined from the data in the descriptive statistics, it appears that the number of respondents with an educational background in the economic science is less than respondents who do not have an educational background in economic, so competency in terms of educational background in finance or economic was inadequate. This condition is emphasized by an average score of only 3.07 for the statement in questionnaire that indicate respondents have the skills according to their position as treasurer.

In fact, suitability between educational background, technical understanding, and skills related to duties as treasurer are not the main prerequisites for someone being elected as treasurer in church. Stewards who carry out duties as treasurer generally selected based on their willingness (Irvine, 2005; Oti & Asuquo, 2016). However, this is not considered as a problem, because the essence of financial accountability in the church is to recording and reporting transactions of expenditure and receipt of funds. This is considered as a simple task, which can be

understood in a short period of time, so it only requires training and assistance. Therefore, stewards do not only rely on conceptual understanding obtained through formal education.

To deal with this condition, the church took various efforts. Panggabean & Hariwibowo (2021) reveal that there is a culture of collaboration that allows a treasurer to learn from the previous treasurer. This effort is intended to instil principles related to financial management and accountability patterns. Kalangi et al. (2016) revealed that there is a continue training and socialization related to the management and accountability of church finances. Some churches also recruit employees who specifically handle finance. In addition to carrying out their duties in finance, this employee is also expected to be able to provide technical guidance to the treasurers in each service unit.

Those efforts made by church are in line with the values of stewardship theory. The culture of collaboration is one of the important points in stewardship theory which emphasizes collectivity. A culture of collaboration brings openness to the financial management process, also fosters a critical climate in organization, where the parties involved are willing to raise criticism and accept criticism (Panggabean & Hariwibowo, 2021). This is a manifestation of the control needed in the financial accountability process to encourage transparency. Efforts made by the church through training and socialization are also in line with stewardship theory. This is an indirectly process of internalizing organizational values within stewards, thereby fostering a sense of belonging to organization. In the end, stewards will act for the benefit of organization.

## VII. CONCLUSION

This research examines the relationship between humans and accounting in religious institutions. Based on the results, spirituality influences financial accountability, while competency does not influence financial accountability. There are limitations to this research, namely the availability of respondents to be involved, resulting in a limited number of respondents. It is hoped that the results of this research can be a reference for churches and other religious institutions to pay attention to efforts to increase the capacity and capability of human resources who are entrusted with the role of managing and responsible for finances.

## REFERENCES

- [1]. Agyei-Mensah, B. K. (2016). Accountability And Internal Control In Religious Organisations: A Study Of Methodist Church Ghana. *African J. Accounting, Auditing And Finance*, 5(2), 95–112. <http://www.ifac.org/.../Files/Downloads/A017-2010-Iaasb-Handbook-Isa->
- [2]. Donaldson, L., & Davis, J. H. (1991). Stewardship Theory Or Agency Theory: CEO Governance And Shareholder Returns. *Australian Journal Of Management*, 16(1), 49–64. <https://doi.org/10.1177/031289629101600103>
- [3]. Duncan, J. B., Flesher, D. L., & Stocks, M. H. (1999). Internal Control Systems In US Churches An Examination Of The Effects Of Church Size And Denomination On Systems Of Internal Control. *Auditing & Accountability Journal*, 12(2), 951–3574.
- [4]. Geer, B. W., Maher, J. K., & Cole, M. T. (2008). Managing Nonprofit Organizations: The Importance Of Transformational Leadership And Commitment To Operating Standards For Nonprofit Accountability. *Public Performance & Management Review*, 32(1), 51–75. <https://doi.org/10.2753/Pmr1530-9576320103>
- [5]. Hafidhah, H., & Herli, M. (2019). Are Spiritual Management And Accountability Able To Improve Village Financial Management For The Better? Case In Sumenep Regency, Indonesia. *Kne Social Sciences*, 3(11), 399–416. <https://doi.org/10.18502/Kss.V3i11.4023>
- [6]. Irvine, H. (2005). Balancing Money And Mission In A Local Church Budget. *Accounting, Auditing And Accountability Journal*, 18(2), 211–237. <https://doi.org/10.1108/09513570510588733>
- [7]. Jacobs, K. (2005). The Sacred And The Secular: Examining The Role Of Accounting In The Religious Context. *Accounting, Auditing And Accountability Journal*, 18(2), 189–210. <https://doi.org/10.1108/09513570510588724>
- [8]. Kalangi, M. M., Nangoi, G. B., & Kalangi, L. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Pelaksanaan Pelaporan Pertanggungjawaban Dana Gereja Masehi Injili Di Minahasa (GMIM) Kota Manado. *Jurnal Riset Akuntansi Dan Auditing "Goodwill"*, 7(1), 1–14. <https://doi.org/https://doi.org/10.35800/Jjs.V7i1.12736>
- [9]. Kambey, A. N. (2021). Church Accounting Concepts With The Understanding Of God's Kingdom. *International Journal Of Religious And Cultural Studies*, 3(1). <https://doi.org/10.34199/Ijracs.2021.04.03>
- [10]. Kaur, S., & Singh, S. (2016). Exploring Relationship Among Spiritual Quotient, Personal Competency And Job Satisfaction Of Employees An Empirical Study. *Journal Of Management Research*, 16(4), 187–200.
- [11]. Keay, A. (2017). Stewardship Theory: Is Board Accountability Necessary? *International Journal Of Law And Management*, 59(6), 1292–1314. <https://doi.org/https://doi.org/10.1108/IJLMA-11-2016-0118>
- [12]. Kluvers, R. (2001). Budgeting In Catholic Parishes: An Exploratory Study. *Financial Accountability & Management*, 17(1), 41–58.
- [13]. Krishnakumar, S., & Neck, C. P. (2002). The "What", "Why" And "How" Of Spirituality In The Workplace. *Journal Of Managerial Psychology*, 17(3), 153–164. <https://doi.org/10.1108/02683940210423060>
- [14]. Manguma, V., Randa, F., & Askikamo Palalangan, C. (2019). Mengungkap Praktik Akuntabilitas Dalam Organisasi Gereja Toraja Jemaat Tallunglipu. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 4(2), 165–173. <http://journal.undiknas.ac.id/index.php/Akuntansi/>
- [15]. Mccuddy, M. K., & Pirie, W. L. (2007). Spirituality, Stewardship, And Financial Decision-Making: Toward A Theory Of Intertemporal Stewardship. *Managerial Finance*, 33(12), 957–969. <https://doi.org/10.1108/03074350710831738>
- [16]. Munte, H. M., & Dongoran, D. (2019). Impact Of Transparency And Accountability Of Church Financial Reporting On The Interest Of Members' Church Giving Donations To Church. SSRN. <https://doi.org/https://dx.doi.org/10.2139/ssrn.3439838>
- [17]. Oti, P. A., & Asuquo. (2016). Framework Of Church Accounting In Nigeria: Pragmatic Examination Of The Problems, Prospects And Financial Implications Of Proliferation Of Churches. *Journal Of Marketing And Consumer Research*, 27, 7–21. [www.liste.org](http://www.liste.org)
- [18]. Rixon, D., & Faseruk, A. (2012). Secular Tools And Sacred Goals: A Case Study Of How Anglican Priests Are Embracing Management Accounting And Strategic Planning. *Journal Of Business Diversity*, 12(1), 19–32.

- [19]. Rixon, D., Rois, J., & Faseruk, A. (2014). The Seven Deadly Sins Of Church Accounting. *Journal Of Business Diversity*, 14(1), 9–17.
- [20]. Shahrudin, S. B., & Sulaiman, M. B. (2015). Financial Disclosure And Budgetary Practices Of Religious Organization: A Study Of Qaryah Mosques In Kuala Terengganu. *Gadjah Mada International Journal Of Business*, 17(1), 83–101. [Http://Journal.Ugm.Ac.Id/Gamaijb](http://Journal.Ugm.Ac.Id/Gamaijb)
- [21]. Silvia, J., & Ansar, M. (2011). Akuntabilitas Dalam Perspektif Gereja Protestan (Studi Fenomenologis Pada Gereja Protestan Indonesia Donggala Jemaat Palu). *Simposium Nasional Akuntansi XIV*, 1–25.
- [22]. Skorková, Z. (2016). Competency Models In Public Sector. *Procedia - Social And Behavioral Sciences*, 230, 226–234. [Https://Doi.Org/10.1016/J.Sbspro.2016.09.029](https://doi.org/10.1016/j.sbspro.2016.09.029)
- [23]. Sukmawati, F., Pujiningsih, S., & Laily, N. (2016). Akuntabilitas Gereja Dalam Perspektif Alkitabiah Dan Stewardship Theory. *Jurnal Akuntansi Aktual*, 3(4), 301–310.
- [24]. Treadwell, G. W. (2020). Preventing Church Embezzlement In US Protestant And Catholic Churches. *Journal Of Business And Accounting*, 13(1), 190–201.
- [25]. Van Puyvelde, S., Caers, R., Du Bois, C., & Jegers, M. (2012). The Governance Of Nonprofit Organizations: Integrating Agency Theory With Stakeholder And Stewardship Theories. *Nonprofit And Voluntary Sector Quarterly*, 41(3), 431–451. [Https://Doi.Org/10.1177/0899764011409757](https://doi.org/10.1177/0899764011409757)
- [26]. Wicaksono, K. W. (2015). Akuntabilitas Organisasi Sektor Publik. *Jurnal Kebijakan & Administrasi Publik*, 19(1), 17–26.
- [27]. Yahanpath, N., Pacheco, P., & Burns, E. A. (2018). Discussing A Balanced Scorecard For One Local Independent New Zealand Church. *Journal Of Management, Spirituality And Religion*, 15(1), 1–19. [Https://Doi.Org/10.1080/14766086.2017.1338612](https://doi.org/10.1080/14766086.2017.1338612)