

Financial Transparency And Accountability In The Church: A Biblical Review And Its Implementation At Gepsultra Church, Efrata Anduonohu Congregation

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Abstract

This study aims to examine the practices of financial transparency and accountability at the Gepsultra Church, Efrata Anduonohu Congregation, from a biblical perspective. This research employed a qualitative approach with a case study design. Data were gathered through in-depth interviews with the Chair of the Church Council, Treasurer, Secretary, council members, and congregation members, as well as observations of financial management practices and document analysis. The results reveal that the church has implemented transparency mechanisms through weekly, quarterly, and annual financial reporting. Financial accountability is manifested in three dimensions: accountability to God as the owner of all resources, accountability to the congregation as donors, and accountability to the synod as the denominational body. However, several gaps remain, including non-digitized recording systems, limited independent external audits, and low congregational participation in financial oversight. The study concludes that there is a need to harmonize biblical stewardship principles with modern financial management practices.

Keywords: Financial Transparency, Accountability, Stewardship, Church



INTRODUCTION

The church, as a spiritual institution that manages financial resources from congregational offerings and donations, bears a tremendous responsibility to ensure that such funds are managed transparently and accountably. Congregational trust in the church is built not only through spiritual ministry, but also through honest, open, and responsible financial management. Financial transparency and accountability in the church is an issue that is increasingly attracting attention in the context of the modern church. Various cases of misappropriation of church funds that have emerged around the world have shaken public confidence in the integrity of religious institutions. This situation calls for an in-depth study of how a local church implements the principles of financial transparency and accountability in practice, and whether those practices are in line with the values taught by the Bible. Hermanto, Suhendri, and Iriani (2021), in their research on GPDI Gloria Church in Malang, found that although the church had applied the principles of transparency, implementation was still relatively simple, particularly with regard to financial record-keeping. Similar findings were reported by Panggabean and Hariwibowo (2021), who showed that cultural factors and local values play an important role in shaping financial accountability practices in Christian churches in Indonesia.

Gepsultra Church (Protestant Church in Southeast Sulawesi), Efrata Anduonohu Congregation, is a local congregation with interesting financial management dynamics that are worthy of study. As part of the Gepsultra Synod, this congregation is subject to synodal regulations while also having autonomy in financial management at the congregational level. The fundamental question that arises is: how are financial transparency and accountability implemented in this congregation, and does that implementation genuinely reflect biblical principles of faithful stewardship?

This research is important for several reasons. First, there remains a lack of studies that specifically examine financial transparency and accountability in local churches in Southeast Sulawesi. Second, there is a need to map church financial management practices against the theological foundations that should underpin them. Third, the findings are expected to provide practical contributions toward improving financial governance at Gepsultra Church Efrata Anduonohu Congregation and similar churches.

The research questions are: (1) What forms does financial transparency take at Gepsultra Church Efrata Anduonohu Congregation? (2) What forms of financial accountability are applied, including the dimension of accountability to God? (3) To what extent do these practices align with biblical principles of resource management and responsible stewardship?



LITERATURE REVIEW

A. Transparency and Accountability in a Biblical Perspective

The Bible consistently teaches that all wealth belongs to God (Psalm 24:1). This principle forms the primary theological foundation for understanding church financial management. Human beings are merely stewards entrusted to manage God's resources faithfully and responsibly. Sukmawati, Pujiningsih, and Laily (2016), in their qualitative research on church accountability from biblical and stewardship theory perspectives, affirm that vertical accountability to God is the core of healthy church financial management, in which church administrators position themselves as stewards who will one day account for that trust before God.

The biblical concept of stewardship is most clearly illustrated in the Parable of the Talents (Matthew 25:14-30), where Jesus depicts servants entrusted with their master's resources. The servant who was irresponsible was considered not merely lazy, but also unfaithful. This principle has direct implications for church financial management: administrators are obligated to account for every resource entrusted by the congregation. Patty and Irianto (2013), in their study on church tithe accountability, affirm that all financial resources managed by the church fundamentally belong to God, making the concept of stewardship an indispensable moral framework for church financial governance.

In the Old Testament, the practice of transparent financial reporting was already applied in the construction of the Tabernacle. Moses provided a detailed accounting of all the offerings received (Exodus 38:21-31). A similar pattern of transparency appears in the renovation of the Temple under Joash (2 Kings 12:1-16). These patterns demonstrate that financial accountability is not merely a modern concept but is rooted in the biblical tradition of faith.

The Apostle Paul, in 2 Corinthians 8:20-21, demonstrates deep concern for transparency in the management of offerings: "We are taking this precaution so no one will find fault with the way we are handling this generous gift. We are careful to be honorable before the Lord, but we also want everyone else to know we are honorable." This statement reflects the dual dimension of accountability: vertical to God and horizontal to fellow human beings.

The Concept of Financial Accountability in Religious Organizations

Accountability in the context of religious organizations is more complex than in business organizations. Randa, Triyuwono, Ludigdo, and Sukoharsono (2011), in their ethnographic study on spiritual accountability in a locally inculturated Catholic Church, found that accountability in religious organizations cannot be understood solely in measurable physical dimensions but



encompasses a vertical relationship between the individual and God, expressed through loyalty in carrying out religious activities, willingness to sacrifice for the continuation of the church, and selfless service. This finding affirms that church accountability has a spiritual dimension that distinguishes it from that of ordinary non-profit organizations.

Dewi, Atmadja, and Adiputra (2015), in their study on the concept of financial accountability in the New Apostolic Church in Indonesia, identified three dimensions of accountability in religious organizations. First, vertical accountability to God, meaning every financial decision must align with God's will. Second, horizontal accountability to the congregation as donors, expressed through honest and transparent reporting. Third, external accountability to the community and civil authorities, reflecting the church's social responsibility as a public institution.

Financial transparency in religious institutions, according to Hermanto, Suhendri, and Iriani (2021), encompasses openness of financial information accessible to congregation members, accurate and timely financial reporting, and oversight mechanisms involving congregational representation. Research on GPDI Gloria Church Malang shows that the application of transparency, though still relatively simple, has successfully built congregational trust in the church administration.

Standards of Church Financial Management

Churches in Indonesia, including Gepsultra, manage their finances with reference to a combination of synodal or denominational provisions and generally accepted accounting principles. Gepsultra Synod regulations govern financial management mechanisms at the congregational level, including reporting obligations to the Church Council and the synod. An adequate internal control system forms the foundation for genuine financial transparency and accountability. Panggabean and Hariwibowo (2021) found that values of mutual cooperation and openness in local culture, applied through joint meetings, constitute a stronger form of social capital for fostering church financial accountability than merely referring to formal accounting standards.

RESEARCH METHOD

This study uses a qualitative approach with a case study design (Yin, 2018). This approach was chosen because the study aims to gain an in-depth understanding of financial transparency and accountability in the specific context of the Gepsultra Church Efrata Anduonohu Congregation.



The case study approach allows the researcher to capture the complexity and contextuality of the phenomenon under study.

Research subjects consist of the core church administrators, including the Chair of the Church Council, Treasurer, Secretary, Church Council members, and several active congregation members. Informants were purposively selected, taking into account their direct involvement in managing or overseeing church finances.

Data collection was conducted through three techniques. First, in-depth interviews with key informants. Second, observation of Church Council meetings and the financial reporting process. Third, document analysis of church financial reports, meeting minutes, and internal financial management regulations. Data analysis used the interactive model of Miles, Huberman, and Saldana (2014), encompassing data condensation, data presentation, and conclusion drawing/verification. Data validity was ensured through source triangulation, method triangulation, and member checking.

RESULTS AND DISCUSSION

Forms of Financial Transparency

The study found that Gepsultra Church Efrata Anduonohu Congregation has implemented various financial transparency mechanisms, albeit at varying levels and quality. The following forms of transparency were identified in the study.

Weekly Announcement of Offering Receipts

One of the most routine forms of transparency is the announcement of offering receipts every Sunday. The treasurer or designated officer announces the amount of offerings received to the entire congregation after the service. This practice constitutes a form of real-time transparency that provides direct information to the congregation and is a custom that has been in place for some time.

"Every week, we always announce how much the offering was, both regular and special offerings. We think this is important so the congregation knows their money has been received and properly recorded. It is also our way of honoring the trust the congregation places in the church."

This practice of weekly financial announcements is an important indicator of financial transparency in religious organizations. Hermanto, Suhendri, and Iriani (2021), in their research on GPDI Gloria Church Malang, found that posting weekly financial reports on the church bulletin



board and including them in the worship program booklet are effective and appreciated forms of transparency. This is consistent with the principle in 2 Corinthians 8:20-21, where Paul emphasizes the importance of ensuring that the management of offering funds is conducted openly so as to leave no room for negative accusations from any party. Weekly offering announcements are not merely an administrative procedure; they are an expression of the church administrators' ethical commitment to being transparent before the congregation.

Periodic Financial Reports to the Church Council

In addition to weekly reporting, the church submits periodic financial reports to the Church Council. These reports include detailed receipts from various sources and expenditures for various ministry needs. The Church Council functions as an oversight body that receives and evaluates these financial reports.

"We prepare financial reports every three months to be presented to the Church Council. We show all income and expenditures in detail. Council members may ask questions, and we are ready to explain each line item. Nothing is hidden from the council."

This quarterly reporting mechanism to the Church Council is a common and important practice in the financial governance of Protestant churches in Indonesia. Silvia and Ansar (2011), in a phenomenological study on accountability at the Donggala Indonesian Protestant Church Manunggal Palu Congregation, found that financial accountability mechanisms to the council constitute a concrete form of horizontal accountability to internal stakeholders. In this context, the Church Council functions not only as a recipient of reports but also as a representative of all congregation members, who have the right to know and evaluate how donated funds are used. The administrators' readiness to explain each expenditure item, as revealed in the interview excerpt above, reflects a spirit of responsible stewardship consistent with the principle in 1 Corinthians 4:2: "Now it is required that those who have been given a trust must prove faithful." The annual report is presented at the Church Assembly, the highest forum at the congregational level. In this forum, congregation members present have the opportunity to ask questions and provide feedback regarding financial management. This process is an important form of public accountability in church governance.

"Every year, we hold the obligatory Church Assembly. There, the full-year financial report is read aloud and discussed together. Congregation members present can ask questions directly if anything is unclear or requires clarification. We are very open to all questions because we are confident that our financial management has been conducted correctly."



The Church Assembly, as an annual accountability forum, is consistent with the findings of Kema et al. (2025) in their research on accountability and transparency of financial reports at Toraja Mamasa Church Getsemani Sipatuo Congregation, which shows that the annual assembly forum is the main mechanism of public accountability in Protestant denominational churches in Indonesia. The church administrators' openness in answering questions in that forum also aligns with the spirit demonstrated by Moses in providing a detailed account of every item of offering use in the construction of the Tabernacle (Exodus 38:21-31), where transparency is not merely a formal obligation but an expression of integrity and respect for the trust given by the community.

Openness of Access to Financial Documents

Another aspect of transparency is the administrators' willingness to provide access to information for congregation members who need it. In principle, church administrators state that they are open to requests for financial information from congregation members.

"If congregation members want to see the financial report in more detail, we do not hide anything. They can come directly to the treasurer and ask for an explanation. However, we admit that there is currently no system that makes the report accessible to all congregation members at any time without having to come in person."

The above statement reveals an important condition: the transparency practiced is still reactive rather than proactive. Financial information is more readily available to those who actively ask than it is to all congregation members. A similar condition was found by Widyasari et al. (2021, cited in Hermanto et al., 2021), which revealed that many church community members do not yet understand financial transparency because information is not presented proactively in the budgeting process. This situation needs improvement so that the transparency achieved truly empowers the entire congregation. As affirmed in 2 Corinthians 8:21, church administrators should not merely be willing to provide information when asked, but should actively ensure that all interested parties have access to the financial information they need.

Forms of Financial Accountability

Financial accountability at Gepsultra Church Efrata Anduonohu Congregation can be analyzed in three main dimensions: accountability to God, accountability to the congregation, and accountability to the synod. These three dimensions form a comprehensive framework of responsibility in church financial management.



Accountability to God

The most fundamental and theologically nuanced dimension of accountability is accountability to God. This is a dimension that cannot be measured empirically, as in financial reports, but is reflected in the motivation, attitude, and thinking of church administrators when managing finances.

"For us, the most important thing is the awareness that every penny we manage belongs to God. The congregation offers to God, not to us as administrators. That is why we always pray first before making important financial decisions, so that we do not misuse the trust that God and the congregation have placed in us."

This statement from the church administrators reflects a strong theological awareness of being stewards of God's property. Sukmawati, Pujiningsih, and Laily (2016), in their research on church accountability from a biblical and stewardship theory perspective, found that church administrators who possess this awareness tend to make vertical accountability to God their primary motivation for acting honestly and responsibly. This is far more effective than formal oversight mechanisms alone, because the motivation is intrinsic and spiritual. Randa, Triyuwono, Ludigdo, and Sukoharsono (2011), in their ethnographic study, found something similar: spiritual accountability in church organizations reflects the individual's relationship with God, expressed in loyalty to carrying out duties honestly and responsibly, even when no one is physically watching. This awareness is fully consistent with biblical teaching in Matthew 25:14-30 about the faithful steward, and 1 Corinthians 4:2, which affirms that what is primarily required of God's servants is that they prove faithful.

"We are aware that one day we must give an account not only to the council or congregation, but also to God Himself. Before God, nothing is hidden. That is why we strive not only to produce reports that are correct on paper, but also correct in our hearts and our daily actions."

The conviction that the ultimate accountability is to God is a very strong ethical foundation for church financial management. Hermanto, Suhendri, and Iriani (2021), in their research on GPDI Gloria Church Malang, found that all the treasurers interviewed stated they had performed their duties with full responsibility based on the conviction that all things will be recompensed by God,



so they feared committing sin through dishonesty. That research also affirmed that, in the concept of accountability of religious organizations, accountability to God cannot be rendered in a physical form visible to humans, but is reflected in the commitment to act honestly and responsibly in every aspect of financial management. This conviction aligns with the principle in Psalm 24:1, affirming that the earth is the Lord's and everything in it, so all church financial management is essentially the management of God's property.

Accountability to God is also expressed concretely through: (a) the practice of prayer before important financial decisions as a form of spiritual consultation; (b) the use of funds consistent with the church's mission and vision for evangelism and social ministry; and (c) a firm rejection of using church funds for the personal interests of administrators. This dimension is the spiritual foundation that gives meaning to all other transparency and accountability practices.

Accountability to the Congregation

Accountability to the congregation is expressed through the periodic reporting mechanisms described above, as well as through decision-making processes that involve congregational representation through the Church Council. The church budget is prepared by administrators and then discussed and approved by the Church Council before implementation.

"Before we run any program involving significant funds, we always discuss it first at the Church Council and obtain approval. No major financial decision is made unilaterally by the treasurer or even the pastor. All decisions are collective and involve the council as the congregation's representative."

This collective decision-making mechanism is an important manifestation of the church's horizontal accountability to the congregation. Dewi, Atmadja, and Adiputra (2015), in their research on the concept of financial accountability in the New Apostolic Church, affirm that the involvement of congregational representation in financial decision-making is a key component of effective horizontal accountability. Panggabean and Hariwibowo (2021) also found that the value of mutual cooperation expressed through open meetings and collective decision-making constitutes strong social capital in building a culture of accountability in Christian churches. This reflects the biblical principle of collective responsibility in leadership, as seen in how the elders of the early church made decisions together (Acts 15:22-29).

However, the study also identified a serious limitation in accountability to the



congregation: low participation of congregation members in the forums where financial reports are presented, particularly the Church Assembly. Many congregation members do not attend, or attend but do not raise critical questions about financial management.

"Honestly, not many congregation members actively ask about church finances. Perhaps they already fully trust the administrators, or perhaps they do not fully understand the financial reports we present. We have presented the reports, but whether all congregation members truly understand what we are reporting and are able to provide meaningful oversight is still a challenge for us."

This challenge of low congregational participation and financial literacy is a recurring phenomenon across various studies on church financial accountability in Indonesia. Hermanto, Suhendri, and Iriani (2021) noted a similar situation in their research, where congregation members tend to be passive in overseeing church finances and fully entrust their confidence to the administrators without adequate verification. This condition shows that transparency alone is insufficient to ensure effective accountability. Systematic efforts are also needed to improve congregational financial literacy so that members can participate meaningfully in financial oversight. Furthermore, Panggabean and Hariwibowo (2021) emphasize that principles and traditional values internalized by all community members provide a stronger foundation for achieving financial accountability than merely relying on accounting standards or formal regulatory provisions.

Accountability to the Synod

As part of the Gepsultra Synod, Efrata Anduonohu Congregation has accountability obligations to the synod institution. This is expressed through periodic financial reporting to the synod and the payment of contributions in accordance with applicable regulations. This mechanism creates an important layer of external oversight.

"We are required to submit financial reports to the synod every year in accordance with applicable regulations. This is one good discipline for us, because we must ensure that our financial reports are well organized and can be accounted for not only to the congregation itself but also to the synod as a larger institution."



The obligation to report to the synod is an important form of external accountability in the church's denominational governance system. Dewi, Atmadja, and Adiputra (2015) affirm that the accountability mechanism to the denominational body or synod provides an external standard that encourages improvements in the quality of financial management at the congregational level, as congregations must meet reporting requirements set by a higher authority. In addition, this obligation creates a culture of discipline in financial recording and reporting, as revealed in the interview excerpt above. This is consistent with the principle in Romans 13:1 that every person is to be in subjection to the governing authorities, which in the church context can be understood as compliance with the denominational structure as an expression of the order and accountability pleasing to God.

Gap Analysis and Challenges

Although various transparency and accountability practices have been implemented, the study identifies several gaps requiring serious attention.

First, the financial recording system is still largely manual and has not been fully digitized. This increases the risk of recording errors and limits access to financial information.

"We still largely use manual ledgers for recording. Some Excel is already being used, but not all transactions are recorded in an integrated digital system. This makes the reporting process take longer, and there is a risk of data inconsistency between one record and another."

This limitation in financial recording systems is a commonly found challenge in local churches in Indonesia. Kema et al. (2025), in their research on the Toraja Mamasa Church Getsemani Sipatuo Congregation, found that the recording system, which is still simple and does not yet adhere to applicable standard guidelines, is the main obstacle to achieving optimal financial transparency and accountability. Meanwhile, Purba, Tarigan, and Tarigan (2023) recommend a comprehensive church financial reporting model to promote transparency and accountability, including the standardization of recording and reporting systems in accordance with applicable accounting principles for non-profit entities. Armstrong (1989, cited in Sari et al., 2018) explicitly identified weaknesses in internal control as one of the main issues in church financial accountability, alongside embezzlement of funds, lack of accounting knowledge, and over-dependence on individuals or volunteers.



Second, there is no truly independent external audit. Church financial examinations are generally conducted internally by the Church Council, which can raise questions about the objectivity and independence of the assessments. Third, financial communication to the congregation remains limited to formal forums and has not yet been optimally utilized in modern communication media.

"We do not yet have an effective way to convey financial reports to congregation members who were not present at the assembly. Going forward, we need to make use of media such as WhatsApp groups or other digital platforms, but a clear policy is needed about what information can be shared broadly and what the appropriate format is."

This challenge of financial communication through digital media is a relevant issue in the age of modern communication. The need to reach congregation members who do not attend formal forums through digital media is an increasingly pressing transparency requirement. However, this must be accompanied by clear policies governing the church's public information, including the level of confidentiality for certain information and the appropriate presentation format to ensure it is easily understood by all segments of the congregation. This aligns with the spirit of 2 Corinthians 8:21, which holds that those who manage church funds must strive for what is honorable not only before God but also before people, and, in a modern context, can be interpreted as using all available means to ensure that financial information is accessible to all stakeholders.

Harmonization of Practice with Biblical Principles

Referring to the biblical review and the presented similar research, the practices of financial transparency and accountability at Gepsultra Church, Efrata Anduonohu Congregation demonstrate a genuine effort to implement biblical stewardship principles. The awareness that all wealth belongs to God and that administrators are stewards who must account for that trust is reflected in how the church administrators view and carry out their duties.

As exemplified by Moses in the reporting of the Tabernacle's construction (Exodus 38:21-31), biblical transparency is not merely about providing information when asked, but about proactively and comprehensively reporting the use of every entrusted resource. Sukmawati, Pujiningsih, and Laily (2016) affirm that a church that genuinely implements biblical principles and stewardship theory will not only meet formal reporting obligations but will actively create a culture



of transparency that permeates every aspect of financial management.

Paul's principle in 2 Corinthians 8:21 that those who manage funds must strive for what is honorable "not only in the sight of God, but also in the sight of men" implies that the standard of transparency must go beyond merely fulfilling formal requirements. The combination of deep theological awareness and a modern financial management system is the expression of responsible stewardship before God and human beings. Randa, Triuwono, Ludigdo, and Sukoharsono (2011), in their ethnographic study, conclude that spiritual accountability rooted in authentically lived religious values constitutes a more solid foundation for the integrity of a church organization than merely formal reporting mechanisms.

CONCLUSION

This study found that Gepsultra Church Efrata Anduonohu Congregation has implemented basic practices of financial transparency and accountability encompassing weekly financial reporting to the congregation, periodic reports to the Church Council, and annual reports at the Church Assembly. These practices reflect the church administrators' commitment to responsible financial management.

From a theological perspective, the church administrators have a strong awareness of accountability to God as the deepest and most foundational dimension of church financial management. The awareness that they are stewards of God's property serves as a spiritual motivation that drives honesty and integrity in management. This finding is consistent with the research results of Sukmawati, Pujiningsih, and Laily (2016) and Randa et al. (2011), which affirm that spiritual accountability is a unique dimension of religious organizations not possessed by secular non-profit organizations and serves as the foundation for all other accountability practices.

Nevertheless, the study identifies areas requiring improvement: (1) modernization of the financial recording system through comprehensive digitization; (2) increased proactivity in conveying financial information to all congregation members; (3) establishment of a more independent and objective audit mechanism; and (4) improvement of congregational financial literacy so that congregation-based oversight can function effectively.

The primary recommendation of this study is that Gepsultra Church Efrata Anduonohu Congregation needs to develop an integrated, easily accessible financial information system; increase the frequency and quality of financial communication to the congregation through various media; and establish an independent congregational audit committee. These steps will bring the church's financial transparency and accountability practices into closer alignment with



biblical principles that emphasize honesty, openness, and faithful stewardship before God and fellow human beings.

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