

Accountability and Internal Control of Religious Organizations (Study on GKP Immanuel Tabanan)

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Abstract

Religious organizations require accountability practices in managing their funds. These accountability practices are reinforced through the implementation of internal controls. The discovery of fraud in religious organizations shows that their internal controls are weak and their management lacks accountability. This research focuses on GKP Immanuel Tabanan, aiming to understand the implementation of accountability and internal controls in managing acquired funds. The method used in this research is a descriptive qualitative approach, involving the collection of primary data through in-depth interviews, observations, and documentation. Data validity is tested using triangulation techniques. The research shows that accountability at GKP Immanuel Tabanan has been effective. This is evident from the assignment of tasks and responsibilities to the church administrators, clear procedures in the selection of church administrators, and the church treasurer's role in overseeing all cash expenditures. Furthermore, the church has also implemented a code of ethics. The implementation of the internal control system has been effective. Procedures for cash receipts and disbursements have been established. Steps to mitigate risks are in place. Each cash expenditure requires authorization from the relevant authorities. Information regarding the church's financial reports is presented openly and accessible to the congregation, and internal audits are being conducted. The church has also implemented a code of ethics. The implementation of the internal control system has been effective. Procedures for cash receipts and disbursements have been established. Steps to mitigate risks are in place. Each cash expenditure requires authorization from the relevant authorities. Information regarding the church's financial reports is presented openly and accessible to the congregation, and internal audits are being conducted. The church has also implemented a code of ethics. The implementation of the internal control system has been effective. Procedures for cash receipts and disbursements have been established. Steps to mitigate risks are in place. Each cash expenditure requires authorization from the relevant authorities. Information regarding the church's financial reports is presented openly and accessible to the congregation, and internal audits are being conducted.

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INTRODUCTION

Currently, the use of accounting knowledge is not limited to profit-oriented organizations, but has also penetrated into the scope of religious organizations. Religious organizations are now utilizing the knowledge of accounting to manage funds in their activities. In this case, accounting has an important role in preparing financial reports, overseeing expenses, and monitoring the financial health of an organization. The resulting financial reports are used as a form of organizational accountability. The definition of accountability refers to the obligation of the organization to take responsibility for the results of performance and actions that have been carried out to the authorities to hold accountable (Martini, 2019). The concept of accountability can also be interpreted as the way an organization is responsible for the resources it manages (Pramesti et al., 2018).

Religious organizations show accountability through reports that prove that the management of funds has been carried out in accordance with the goals of the organization. Implementation of accountability can run smoothly if it is accompanied by internal control over the activities carried out. The Internal Control System

is a planning strategy and operational procedures within an organization that aims to protect assets, provide accurate and reliable information, improve organizational performance, and encourage adherence to established policies.(Wibowo and Kristanto, 2017)The internal control system is an ongoing process implemented within the organization to manage risk and ensure accountability(RP Sari et al., 2020). In the context of religious organizations, internal control is a framework designed to ensure that organizational activities are carried out effectively, efficiently and in accordance with applicable regulations.

The church is a religious organization. The main funding for the church is obtained through offerings from the congregation. Within the church organization,Accountability process has two dimensions, namely vertical accountability and horizontal accountability(M. Sari et al., 2018). Vertical accountability refers to accountability directed to those with higher authority. In an ecclesiastical context, vertical responsibility is focused on the Lord Jesus Christ as the Head of the Church. On the other hand, horizontal accountability refers to accountability to the community, in this case the congregation and donors. Therefore, it is important for the church to compile and present an accountability report regarding the management of funds that have been given by the congregation. Like any other organization, the church also faces various problems. One of the problems that often arises in the context of church organizations is financial problems.

The view that the church as a social organization causes obstacles in the implementation of accountability practices.The emergence of resistance to the application of accounting among church members is made possible by the existence of sacralization made to increase the power of church members (Muller, 2015).The church is seen as sacred, making the congregation believe that church officials can manage funds properly(Wibowo and Kristanto, 2017). The view that individuals who are involved in church activities are religious people causes the congregation to give full responsibility in managing funds to the church management.In fact, the level of individual religiosity does not guarantee integrity at all, as is the case with ordinary individuals(Hofmann et al., 2014). This statement is reinforced by a number of cases of fraud that have been recorded within the scope of the church and carried out by church officials.

Several cases of fraud that occurred in the church environment, including, namely, embezzlement of land compensation funds committed by Pastors at the Indonesian Faithful Christian Church.Funds that should have been used for the church were instead used for personal gain without the congregation's knowledge(Chornelius, 2019).Another case was also found at GPIB Maranatha Denpasar, where a former church cashier was involved in embezzling congregation funds of 280 million rupiah(Amurwonegoro, 2021). The occurrence of cases of fraud in the church environment indicates the low effectiveness of the internal control system and the lack of accountability from church officials. It appears that in some cases, the motivation for personal gain still influences the actions of church officials.This contradicts stewardship theory, which demands that church officials as stewards should be more concerned with group or organizational gain than individual gain(Christian, 2019).

GKPB Immanuel Tabanan is a church under the auspices of the GKPB Synod. In carrying out its ministry, GKPB Immanuel Tabanan accepts offerings from congregations and donors. The management of these funds is reported by the church management on a weekly basis through financial reports, as well as annually at the annual church meeting which is held at the beginning of the year. In this meeting, church officials provide reports and evaluation of the programs that have been implemented. Financial reporting sessions at church meetings are a major concern for the congregation at GKPB Immanuel Tabanan. The congregation often questions the financial aspects of the church, especially regarding the management of the deposit or down payment. Congregations feel that the process of accountability for escrow funds takes quite a long time, even up to 1-2 months. Besides that, the congregation also wanted to know more about the allocation of funds for certain programs, which were considered to have never been explained before. The congregation's doubts, which are reflected in the questions, show that trust in the performance of church officials still needs to be improved.

Several studies have been conducted regarding the issue of accountability and internal control in religious organizations. One of them is research conducted byTjungadi and Rahadian, (2020). The results of this study indicated that there were weaknesses in the internal control system and a lack of accountability in the financial reporting process within the Toraja ABC Church. Another research conducted bySenga and Kristianti, (2019)also gives a similar picture. The findings from this study indicate that internal control in religious

organizations in Salatiga City still needs to be improved, especially in monitoring and controlling organizational assets, as well as in managing operational activities.

The main objective of this research is to provide an understanding of how GKPB Immanuel Tabanan can implement accountability and internal control in fund management in its activities. This research is expected to help the GKPB Immanuel Tabanan congregation to find out the implementation of accountability and internal control that has been carried out by church officials. In addition, this research can also provide suggestions and input for policy makers at GKPB Immanuel Tabanan in carrying out the implementation of accountability and internal control systems.

LITERATURE REVIEWS

Stewardship Theory

Stewardship theory describes the interaction between a steward and a principal. A steward will seek to match the interests of the principal with a greater focus on community (Subramanian, 2018). The basis for stewardship theory stems from philosophical assumptions about human nature. Stewardship theory describes stewards as managers of organizational resources, not as owners. Therefore, in managing these resources, managers must develop policies and activities that are transparent and accountable. The concept of stewardship theory in an ecclesiastical context can be illustrated through the full management of responsibility for every gift given by God (Kaomaneng et al., 2022). In the organizational structure of the church, church officials act as stewards while the congregation acts as the principal.

METHODOLOGY

This study applies a descriptive qualitative methodological approach. Qualitative research method with a descriptive approach is an approach that provides a detailed description of the situation of the object being studied (Sugiyono, 2018). A qualitative approach to research involves collecting data from various sources. The resource persons consisted of Pastors, Treasurers 1 and 2, and members of the Treasury Supervisory Board (TEA). Data was collected through the process of interviews, observation, and documentation. The data analysis process takes place throughout the data collection stage and continues after the data collection stage is completed. This concept is explained by Miles and Huberman in (Hamzah, 2019), which explains that data analysis involves three simultaneous activities: data reduction, data presentation, and drawing conclusions or verification. To ensure the validity of the data, this study uses triangulation techniques. Triangulation is an approach that combines various data collection techniques and data sources (Sugiyono, 2018). In this study, the triangulation techniques applied included method triangulation and data source triangulation.

ANALYSIS AND DISCUSSION

Implementation of Accountability at GKPB Immanuel Tabanan

Implementation of accountability at GKPB Immanuel Tabanan is carried out by providing accountability reports to the congregation and the authorities regarding programs and management of funds that have been implemented. GKPB Treasurer Immanuel Tabanan provides three financial reports, namely weekly, monthly and annual financial reports. Weekly and annual financial reports are addressed to the GKPB Immanuel Tabanan congregation. Weekly financial reports contain information on the receipt and disbursement of funds for one week and are presented in financial statements. As for the annual financial report, it will be submitted through the church meeting.

Monthly financial reports are given to the GKPB Synod as a form of accountability related to the Joint Service Responsibility Fund (DTJPB). DTJPB is a regular contribution from every church under the auspices of the GKPB Synod. The amount of DTJPB that must be deposited each month is 29% of the church's total monthly revenue. In addition to DTJPB, it is also mandatory to deposit funds of 5% each of the monthly income for sowing reaper services and fostering orphanages. The church is required to deposit these funds before the 10th of each month. However, unfortunately, sometimes there are delays in the process of depositing funds by the treasurer of GKPB Immanuel Tabanan, which is caused by the busyness faced by the treasurer. Based on interviews conducted with treasurer 2 it can be seen that:

"... Of every offering that comes in, we must spend 39% which we will deposit at the beginning of each month to the Synod. So everyone wants Sunday offerings, Sunday services, sector worship offerings, or

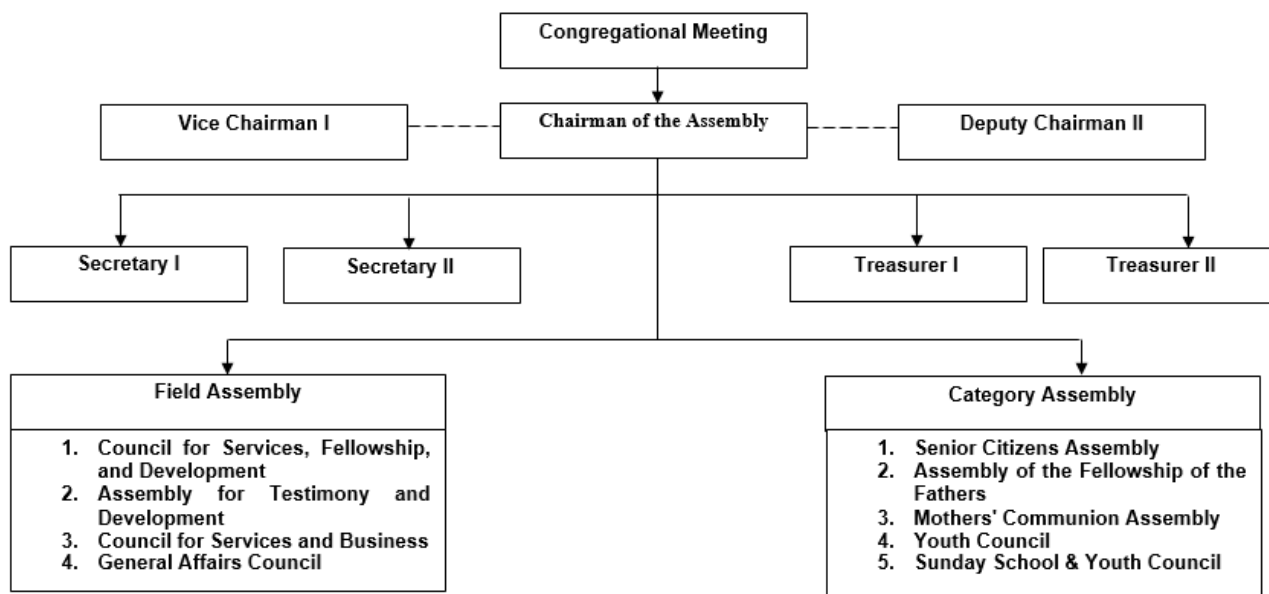
any offerings, even if we have to spend 39% of the offerings personally. Because 29% goes to the Synod, 5% sow reap, 5% PAW. That's what we have to do, eh, it's our responsibility as a branch for the parent."

Stewardship theory focuses on the moral and ethical responsibility of individuals or organizations in managing the resources entrusted to them. The implementation of stewardship theory can be seen in the church's efforts to provide accurate and transparent financial reports to the congregation and the authorities. Weekly, monthly and annual financial reports are important tools in providing accountability. In addition, regular contributions through the Joint Service Responsibility Fund (DTJPB) also reflect responsibility in managing the entrusted funds properly and in accordance with service objectives.

Assignment of Tasks

GKPB Immanuel Tabanan has an organizational structure led by a Chairman of the Assembly who also acts as a Pastor. The organizational structure of this church involves the Chairman of the Council, Deputy Chair 1, Deputy Chair 2, Secretary 1, Secretary 2, Treasurer 1, and Treasurer 2 who act as the Daily Management of the Congregational Assembly (PHMJ). In addition to the daily committee, there are also divisional and category assembly groups. In determining the duties and responsibilities of church officials, the Pastor who also serves as Chair of the Council considers the talents and abilities of individual members, especially in the context of ministry. The Pastor added that the elected assembly members also received briefing from the Pastor and the Ministry of Fellowship and Development (Deptubin) of the GKPB Synod regarding their responsibilities as church administrators. The aim is to ensure understanding and effective execution of duties by assembly members. Based on the interviews conducted with the Pastor, it can be seen that:

"... Before they were ordained, there was provision. The first is from the local priest, so that they understand what is the task of the elder, what is the task of the evangelist, what is the task of the deacon, right? Then in terms of the organization of the fields as well, the Pastor also provides debriefing, so they also understand, right? So after that there was also a debriefing from the Synod Deptubin. So the Synod eee Deptubin will come to equip them after that and then they will be ordained. So when they just joined the assembly they must have understood their respective duties"



Picture 1. GKPB Immanuel Tabanan Organizational Structure

In the context of church financial management, GKPB Immanuel Tabanan has two treasurers. Treasurer 1 is responsible for preparing financial reports and overseeing incoming and outgoing cash. Meanwhile, treasurer 2 is in charge of managing technical aspects, such as receiving funds, spending, paying contributions, and other practical tasks directly related to managing church finances. Apart from being responsible for financial management, the treasurer also has an important role in keeping track of the inventory of objects owned by the church. However, due to time constraints between the treasurer and members of the general assembly, attempts to detail the inventory could not be thoroughly examined by the treasurer. Based on interviews with treasurer 1, it can be seen that:

"Eee, so far we haven't reached for inventory. We haven't reached it because what do we still need? In our process, we have to cooperate with the general assembly eee assembly for all inventory. In terms of records, we have received it from various fields such as CrewActive, from the general assembly, the data has been received by the aunt, but the time between the general assembly and the aunt is not yet right for joint checking. The data has been received but the checking has not been done. Hopefully it can be done this year"

Financial report documents that have been made by the treasurer will be examined by the Treasury Examination Agency. The TEA is tasked with conducting audits, supervising and providing advice regarding the management of church finances. When conducting an audit, TEA will refer to the financial data that has been made by the treasurer, then will examine it carefully. TEA will verify the financial statements and the supporting evidence. Based on interviews conducted with TEA members, it can be seen that:

"In the TEA, the main task is temporarily just to check the church's finances, right... Yes, usually the treasurer has already made a plan within 1 year, right? So, from there it will be seen later, after this the realization is the same as the expenses and income. And from there we check. If it fits fine, but if for example there is something too much, please press it like that. We're just giving suggestions though..."

The process of electing church officials at GKPB Immanuel Tabanan has reflected the application of stewardship theory. The training and education provided to church administrators reflects that the church is responsible for increasing understanding of the duties and responsibilities of each administrator. In addition, the management of church finances, which involves two treasurers, reflects an effort to manage funds in a responsible manner. To maintain transparency in financial management, an independent body was formed. This agency is tasked with conducting audits and providing input on the management of church finances.

Capability Suitability

The duties and responsibilities of the Assembly are determined by the Pastor and elected members of the Assembly. This process takes into account the talents and abilities possessed by members of the Assembly to ensure that in carrying out their services, elected members of the Assembly can carry it out with full dedication and without coercion. Thus, as stewards, they are able to give priority to service interests rather than personal interests. The determination of candidates for members of the Assembly is based on the criteria set by the GKPB Synod. Based on the interviews conducted with the Pastor, it is known that:

"... So it is we who determine (the task of the Assembly). I am with the elected members of the assembly. So the system is that when the assembly elections are over, they have been elected, they have been ordained eee sorry before being ordained I will sit with them right. Then together with the 24 new assemblies, it was in this meeting that we ourselves decided..."

Performance Measures

The existence of performance measurement indicators can monitor the achievement of goals, measure individual performance, and carry out objective assessments to improve organizational quality and effectiveness (Meriani and Wenny, 2018). In this context, the treasurer plays an important role in carrying out the controlling function of church expenses. This aims to ensure that every expenditure is planned in harmony with church goals, and is carried out with good transparency and accountability. The offerings given by the congregation are not only used for internal church services, but also for external church services. In order to maintain transparency and accountability in the management of church funds, the church treasurer periodically presents service-related expenditure reports through financial reports which are published every week. This practice aims to ensure that each congregation member obtains a detailed understanding of how church funds are used. Based on the interviews conducted with the Pastor, it can be seen that:

"...the funds we get here are based on collections or offerings from the congregation, whether it's Sunday offerings, household offerings, eee tithes, thanksgiving, and other offerings, it's like that. Sometimes there are also, uhm, thank goodness, special donations from outside are also sometimes available. So, we use it, it's clear what it's used for, it's called service to the Church here, right? But not only in the Church here, sometimes they also use services to MPUK, contributions are made, then there is the Ministry Team, um, sometimes there are also donations out there, for example natural disasters and so on. This means that the offerings we use are indeed for all services wherever God wants us to give, so it's not just for Immanuel, but also internally and externally as well. And all these services will have a report later. A

report from the treasurer so it's all clear to see. Every service, especially in terms of offerings, we must give it to the right place"

The implementation of stewardship theory can be seen in the management of church funds at GKPB Immanuel Tabanan. In this context, performance measures are used to evaluate the efficiency of the allocation of funds obtained from congregations and donors. The church treasurer also has an important role in overseeing every church expenditure to ensure that each expenditure is in line with the church's ministry goals. All income received from the congregation and donors is not only used for internal church services, but is also used for external services. Where all activities related to the use of church funds will be reported through weekly financial reports.

Application of the Code of Ethics

In carrying out service activities, GKPB Immanuel Tabanan always refers to the guidelines set by the GKPB Synod. The GKPB Synod applies code of ethics guidelines through a counseling process on the policy of protecting others, which is better known as the safe guarding policy (SGP). The application of this policy is in line with stewardship theory, which emphasizes the importance of transparent and accountable policies in resource management. The code of ethics included in the Safe Guarding Guidebook comprehensively describes various aspects related to norms of behavior and responsibility that are in line with Christian principles as the basis for every individual who represents GKPB in service tasks. One of the main objectives of the SGP is to prevent the practice of abuse of power within the church ministry environment. Therefore, every GKPB representative is required to respect and adhere to high standards in terms of accountability, efficiency, competence, integrity and transparency. (GKPB Daily Synod Assembly, 2022).

Internal Control at GKPB Immanuel Tabanan

Internal control is an important element in managing church finances. With internal control, it is able to support the practice of church accountability in managing its finances to become more transparent. As a social entity, the church has a moral responsibility in maintaining the trust of the congregation. Through an effective internal control system, the church can avoid potential financial abuse and ensure that all funds are spent on church services. The existence of internal controls also helps in maintaining the quality of financial information. This is in accordance with stewardship theory, where internal control can help maintain transparency in financial management and help prevent misuse of funds.

Control Environment

The control environment is closely related to several procedures, which include procedures for receiving and disbursing cash. In an effort to maintain the continuity and effectiveness of these procedures, church organizations have implemented a series of procedures that are binding for all church officials, which are listed as follows:

1. Procedure for receiving sectoral and categorical offerings

Treasurer 2 receives offerings from sector and categorical administrators. But before that, the treasurer will recalculate the number of offerings received. If the number of offerings is appropriate, treasurer 2 will provide proof of cash in. Evidence of cash in consists of 2 colors, namely blue and yellow. The blue proof will be given to the sectoral and categorical treasurer as a receipt, while the yellow proof will be in the archives held by the church treasurer. In the procedure for receiving offerings from sectors and categories, there is no segregation of duties between the party receiving cash and the party keeping records. Based on the results of interviews with treasurer 1 it can be seen that:

"Who receives cash and records? There isn't any. So for example, there is a deposit, for example, from the treasurer of the Hosanna sector. We have several sectors. For example, in the Hosanna sector, there is a household service every Wednesday, and Thursday, the treasurer for the Hosanna sector comes to the Church, eee, to deposit it with treasurer 2. There, treasurer 2 is in front of the treasurer for the Hosanna sector, counting the money received. Then it was recorded on the receipt of cash in that ee had received Rp. For example Rp. 200,000, - right? So then it was written in the incoming cash, the Rp. 200,000 was calculated in front of the Hosana sector treasurer. If it is correct, the money is Rp. 200,000, - ask for the depositor's signature in the column for depositor, Hosana sector treasurer. In the column for receiving treasurer 2's signature, that's the process"

2. Procedure for receiving Sunday worship offerings

The Sunday worship offerings are counted by the assembly serving as a collector (P4) and recorded by the assembly serving as the offering officer (P3). P4 will count the offerings according to the color of the collection bag and count the offering envelopes contained in the construction boxes and baskets. After finishing counting, P4 will inform P3 of the number of offerings. P3 will record the number of offerings based on the items on the offering form. Then, the form and offering money will be submitted to the church treasurer who was on duty at that time.

3. Cash disbursement procedure

All cash disbursements at GKPB Immanuel Tabanan use red cash out evidence. For cash disbursements, authorization by an authorized party is required, unless the disbursement includes routine disbursements. The treasurer of 1 church explained that disbursement of funds under IDR 500,000 required authorization from the Pastor and treasurer. However, expenditures in excess of IDR 500,000 must be discussed in an assembly meeting held at the beginning of each month. In an urgent situation where spending exceeds IDR 500,000, authorization is required from the Daily Management of the Congregational Assembly (PHMJ). With regard to the authorization of cash disbursements, treasurer 1 states the following:

“... For those who are already operational, there is no authorization routine. That's straightforward, for example, if we are in the Immanuel Tabanan congregation, if the church is already operational, we will immediately give petty cash to the administration. We will give one million petty cash to the administration, later the administration will be the one who will carry out the routine expenses of the church. But outside of the operations that I said earlier, if someone needs it, for example, if it's under IDR 500,000, treasurer 2 can immediately execute it, coordinating with treasurer 1 and the priest like that. If it's over Rp. 500,000, - we will communicate the urgent one. So the authorization is for the priest, PHMJ, and treasurer.”

The implementation of the concept of stewardship is clearly reflected in the process of receiving and disbursing church funds. In the process of receiving funds, steps such as recalculating offerings and providing proof of cash in reflect the commitment of the church organization to maintain accuracy and transparency in the management of funds provided by congregations. Not only focusing on managing incoming funds, but cash disbursement procedures also illustrate GKPB Immanuel Tabanan's seriousness in protecting and caring for their financial resources. By requiring authorization from the authorities before making expenditures, the church is demonstrating it is trying to avoid potential misuse of the funds they manage.

Risk Assessment

In the context of church financial management, church treasurers often face various risks. One of the risks that often arises is the delay in compiling financial reports due to time constraints faced by treasurers 1 and 2. To overcome this risk, treasurer 1 must allocate more time to prepare financial reports. The process of compiling this report is carried out by treasurer 1 by utilizing a computer application, namely Microsoft Excel. As a security measure, treasurer 1 periodically saves copies of data that have been made on the computer and also saves them in the form of files on external storage devices, such as flash drives.

The risks involved in managing church finances do not only occur during the financial report preparation stage, but also during the audit process. When the audit process is carried out by the TEA, it is not uncommon for recording errors to occur, especially regarding the recording of offerings, which are usually caused by human error. TEA understands that there are errors of this kind considering that there are various types of offerings managed by GKPB Immanuel Tabanan. However, to avoid the repetition of this error, TEA provides a solution by creating a new presentation form. This action reflects the principle of prudent management and responsibility for the assets entrusted to them, which is the essence of stewardship theory. In connection with the risks faced in financial audits,

“...It's just that sometimes the biggest problem is the offering. Because there are so many offerings. There is a thanksgiving offering, a tithe offering. So, most often it happens that the wrong post is entered between one of them. Thanksgiving offerings go into the tithe. Thanksgiving is one, well, most often there. So now I create a new form. So every offering that comes in goes directly to the post. Which tithe, which thanksgiving offering. So it's easier. Because previously the mistakes were just there and there”.

Control Activities

GKPB Immanuel Tabanan has committed to continuously improving its internal control system to ensure reliability and effectiveness in managing church finances. One of the corrective measures implemented is to change the procedures for receiving and disbursing funds. In the previous period, the process of receiving and disbursing funds was carried out without the support of adequate proof of transactions. Funds are received only based on envelopes submitted by sector and category, without having accurate deposit documentation. Meanwhile, the recording of disbursement of funds was also not carried out properly, so discrepancies often occurred in the financial statements. Recognizing that there are weaknesses in the internal control system regarding cash receipts and disbursements. The new period treasurer takes action to make proof of cash in and evidence of cash out which is accompanied by a proof number. This effort is intended to make transaction documentation clearer and more orderly. Evidence of incoming and outgoing cash is kept by the church treasurer in a safe. But unfortunately, the number of proof of cash in and cash out provided by the treasurer is still written manually and creates loopholes in the church's internal control. Based on interviews conducted with treasurer 2, it can be seen that: the cash-in and cash-out proof numbers provided by the treasurer were still written down manually and created loopholes in the church's internal control. Based on interviews conducted with treasurer 2, it can be seen that: the cash-in and cash-out proof numbers provided by the treasurer were still written down manually and created loopholes in the church's internal control. Based on interviews conducted with treasurer 2, it can be seen that:

“... In the era before we became treasurers, there were no notes like this {points to the blue note on the treasurer's desk}, income was only in envelopes. So all data entry is in envelopes. So from the youth, the envelopes were snapped, with PWDK, PBKW, the elderly, all of those were in envelopes... that's why there were so many discrepancies yesterday...”

The actions taken by GKPB church treasurer Immanuel Tabanan reflect their determination to better implement stewardship principles. They not only seek to manage funds in a transparent manner, but also ensure that an improved internal control system will help maintain the accuracy and reliability of financial reporting. This is in line with the main principle of stewardship theory, namely the responsibility to maintain, protect and increase the value of the assets that have been entrusted to them by the congregation.

Picture 2. Proof of Cash In

Picture 3. Proof of Cash Out

Information and Communication

Internal control related to information and communication at GKPB Immanuel Tabanan is an important element in maintaining financial transparency and accountability within the church. Financial reports at GKPB Immanuel Tabanan are provided with accessibility that is open to all congregations. In an effort to ensure that financial information is easily accessible to all congregations, a Google Drive link has been provided by the Assembly. In order to ensure the accuracy of recording church financial information, active participation from all congregations is required in monitoring every cash receipt and disbursement transaction in financial statements. The congregation not only has a supervisory role, but also given the opportunity to provide input and suggestions in efforts to improve the church's financial management system. In this context, it is hoped that the congregation will establish productive communication with the Council or the Pastor as a channel for proposals that can improve the management of church funds.

In order to maintain order in storage, all transaction documents are neatly arranged by the treasurer and placed in a safe and glass cabinet located in the church office. Through the implementation of this policy, it is hoped that transparency in the management of church finances can be carried out optimally. This is in accordance with the theory of stewardship, namely that these valuable documents are guarded and only authorized parties have access. It also shows efforts to maintain the security and accuracy of financial data. The results of interviews conducted with treasurer 1 show that:

"Eee, documents, documentation is not just anyone who can access it because they are all important documents, well they are valuable so not everyone can borrow them, see them. We, as the treasurer, keep the document neatly and cannot be accessed by anyone except the treasurer. For records and financial reports can be accessed by everyone. We are open, everything is possible. As for the data report, please don't close it, we will open everything up. But for the physical documents, notes, sorry we can't give them"

Monitoring

In order to maintain the quality of the church's financial reports, the Treasury Examination Agency (TEA) will carry out an internal audit with the treasurer every four months (quarter). If there are findings in the audit process, the TEA will ask the treasurer to address these problems beforehand. The findings from the TEA will be given by the treasurer to other members of the Assembly through an Assembly meeting. As for the findings as a whole, TEA will present them at the church meeting. The internal audit carried out by the TEA aims to verify that the church's financial management has been carried out properly and in accordance with the rules set by the GKPB Synod. Based on interviews conducted with treasurer 2, it can be seen that:

"... so after we audit a report will appear from the TEA which will be signed by all, Pastor, TEA, treasurer. it is addressed to eee if for example the first quarter is April, the second quarter is May, June, July, August, the third quarter is December. Now, in April, August, December, if we have issued it at an assembly meeting, we will automatically announce it immediately, our treasurer will announce it and the TEA itself will announce it at the church meeting. ..."

In carrying out the audit process, TEA focuses on two main things. First, the TEA will identify errors that have arisen in the management of church finances and look for the root of the problem. Second, the TEA will provide improvements to the systems that have been implemented in managing church finances. This improvement effort is aimed at increasing efficiency and effectiveness in the implementation of church financial management, with the aim of preventing the repeat of the same mistakes in the future. In all contexts, internal audit practices and corrective actions taken by TEA, reflect the implementation of stewardship theory in church financial management. From the results of interviews conducted by TEA it is known that the main focus of the internal audit at GKPB Immanuel Tabanan is:

"Yes, both (finding errors and fixing the system) yes. The problem is how to manage it so that the reporting is even better. If there is a problem, we will solve it together. It's easier, because if the reporting is good, it's automatic, we'll check it, it's also easier. So the problem is easier to find and the solution is found quickly."

Regarding the main focus in conducting audits, Treasurer 1 stated that:

"System, if there is more or less to the system. So if for example there is a discovery, do they fix the system like that. They immediately provide a solution".

Treasurer 2 also added that:

“More focused on fixing the financial system or finding fault? To be honest, there are both. Ifte Rani said that looking for mistakes is there, looking for mistakes is there, if you fix it, there is also. Because we understand that TEA people are systematic, right? They teach us how to properly manage in terms of receiving money coming in or spending money that has to go out.”

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The implementation of the concept of accountability at GKPb Immanuel Tabanan has been running effectively. Evidenced by the determination of duties and responsibilities for church administrators based on the talents of each administrator. The existence of clear procedures in selecting church officials reflects the principles of accountability and transparency. In an effort to measure the efficiency of the use of church funds, control by church treasurers of cash disbursements is used to ensure that funds are used in accordance with ministry objectives. This is in line with stewardship theory, where the controlling function performed by the treasurer is applied to maintain the use of organizational resources. The code of ethics governing various aspects of church service has also been implemented by GKPb Immanuel Tabanan.

The implementation of the internal control system at GKPb Immanuel Tabanan has been running effectively. The Church has implemented procedures to control cash receipts and disbursements. This is done as an effort to overcome potential conflicts of interest and ensure that church officials carry out their duties according to predetermined standards. There are efforts to minimize risks, especially in the management of church funds, to help reduce the risk of conflicts of interest between church officials and congregations. Every expenditure of funds at GKPb Immanuel Tabanan must obtain approval from the Pastor as Chair of the Assembly. This action is taken to ensure that the use of church funds is in line with ministry objectives and to prevent possible abusive behavior. Information regarding the church's financial reports is presented openly and is easily accessible to the congregation through the publication of weekly financial reports. This aims to enable the congregation to co-monitor the use of church funds. In an effort to maintain the quality and accuracy of financial reports, the treasurer and the Treasury Supervisory Agency (TEA) regularly conduct quarterly internal audits.

Recommendations

It is recommended that the treasurer of GKPb Immanuel Tabanan be able to make an inventory schedule of goods with the general field assembly which is carried out periodically so that accountability for the inventory of goods can be recorded accurately. In addition, the treasurer should also be able to arrange the time to complete the monthly financial report to ensure that the monthly accountability report can be sent to the GKPb Synod according to the set deadline. For GKPb Immanuel Tabanan church management, it is recommended that proof of cash in and cash out is accompanied by a printed document number to strengthen internal control and prevent potential fraud in the management of church finances.

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