

The Effect of Accountability, Transparency, And Integrity of Church Leaders on Fraud Prevention in The Management of Church Funds

Wasswa Asaph Senoga
Bishop Tucker School of Theology, and Divinity,
Uganda Christian University, Mukono, Uganda

ABSTRACT

The purpose of this study is to explore the present practices of accountability, transparency, church leaders' integrity, and fraud prevention activities in handling church finances. The study was guided by agency theory, Stakeholders theory, and the Theory of Planned behavior. The positivist philosophy guided the selection of appropriate methodologies for this research. It adopted a survey research design with a quantitative approach to explore the relationship between the variables and test hypotheses. This study used primary data gathered from questionnaires issued to twelve church leaders in the central dioceses of the Church of Uganda. Cronbach's alpha was applied to test the reliability of the research instruments. A multiple regression model using SPSS version 20 was used to analyze the obtained data and test the hypotheses. The findings demonstrated that accountability, transparency, and Integrity of Church leaders have a substantial influence on the prevention of fraud in the administration of church money. Based on the findings, the church management should develop effective accountability, Transparency, and integrity system to attract potential donors and make church money management affordable.

Keywords: Accountability; Integrity; financial management; Transparency, Fraud prevention.

INTRODUCTION

It is essential for the efficient operation of all church activities that financial resources be effectively managed and reported. Although the church is a non-profit organization and its financial accounting objectives may differ from those of for-profit organizations, commercial accounting skills and experiences are transferrable to church management and vital to its operation. If the church's mission is to reach its fullest potential in the contemporary world, church funds must be managed efficiently.

Churches receive a lot of funds from donors for their gospel mission activities. Church funds can be donated in the form of tithes from members, offerings, pledges and dues, freewill offerings, gifts, and pledges for special projects like building and missionary initiatives. Support from church personnel is also a source of income for the church. Of recent, the church was involved in various investment activities through the operation of hospitals, bakeries, bookshops, rental houses, students' hostels, and schools up to the university level (Cui, Jo & Velasquez, (2019; Pein, Martin, Williams, McVeigh, Mason & Cheek, 2020).

According to Delany (2020), churches amass treasuries by renting their facilities and to some extent, by bequests and trust funds. Church enterprises, on the other hand, are non-profit sharing endeavors. Therefore, it is the responsibility of the church governing bodies to ensure good governance of these funds.

However, some criticism of church financial management argues that there are various issues with church collections and disbursements (Hankerson 2016; Hauriasi, Van-Peursem & Davey, 2016; Ekhomu, 2015; Gachoka, Aduda, Kaijage & Okiro, 2018; Thornhill & Madeline Ann Domino 2016; Ventura, 2010). First, the church members are ignorant of financial recordings. This is susceptible to flaws. Second, Christian

accounting specialists are few in churches. This scenario is connected to the openness and accountability that managers should apply while managing church assets since the possibility of fraud grows when processes are mismanaged and dishonest governance techniques are used. Lack of trust and confidence are prevalent concerns that contribute to the poor function of church organizations.

Churches have also been accused of bad governance due to a lack of church accounting standards (Awuku-Gyampoh & Asare, 2021; Pan, Blankley, Harris, & Lai, 2022). Furthermore, a lack of management education and expertise, as well as a lack of compliance behaviors (McIntosh & Curry, 2020).

While it is true that the church needs cash to advance the Gospel and fulfill the needs of its human resource, clergy, pastors, workers, and needy members, Allegations of financial wrongdoing leveled against church officials are prevalent (Thornhill & Madeline Ann Domino 2016; Treadwell, 2020). Greedy church leaders dupe and deceive their unwitting members into parting with their resources to profit themselves (Kirby, 2020). They are not forthcoming in their ministerial activities, particularly in the administration of Church funds.

In 2022, a churchwarden allegedly embezzled ten thousand shillings in church members' contributions, gifts, and tithes, according to a Ugandan newspaper. Bishop Kibuuka has been charged with severe torture of 14-year-old Othieno, who is accused of stealing church funds totaling ten thousand Uganda shillings. The Bishop summoned the victim and demanded his money, Shs10,000, which he allegedly stole. When the young guy did not return the purported money, the bishop thrashed him. [\[1\]](#)

In another account, the Catholic Bishop of the Soroti diocese threatened to remove all parish priests from the Lwala parish due to Christians' persistent stealing of church property. [\[2\]](#)

In the same manner, Bishop Tukei was convicted of stealing Church property, including land titles. The bishop was convicted on May 25, 2022, but his punishment was delayed until the validity of the land title held by Tukei could be determined. The property deed had been pledged as collateral for loans from Centenary Bank and Vision Fund. [\[3\]](#)

Archbishop Henry Luke Orombi, the bishop of the Diocese of Kampala, was equally distressed by the loss of church funds. A member of the congregation stole more than sh30 million from the finances of All Saints Cathedral in Kampala, Uganda, causing a financial crisis. Angry parishioners could not understand that certain church authorities, ostensibly in the spirit of forgiveness, wish to write off the sh33,978,584 and pardon the perpetrator. Michael Sekasala, the perpetrator, was an accountant. Sekasala, who acknowledges stealing the money, has prayed for forgiveness, claiming he is unable to return the cash. In a report to the annual general assembly of the church on October 17, the Reverend Canon Alfred Kweteisa said that the money was taken between January 2002 and August 2002. He said that Sekasala only reimbursed sh500,000. Kweteisa said that Sekasala, the former church accounts assistant, had sent a letter expressing his inability to refund the missing funds and pleading for pardon. The assembly that met on October 17 was furious with how the incident was handled. Carr Stanyer Sims & Co., the church's auditors, said in a report that Sekasala did not account for the money and other obligations. [\[4\]](#)

Another source claims that Christians from the West Ankole diocese have filed a lawsuit against Bishop Katonene for abuse of office. Christians took Bishop Katonene to court on allegations that he mismanaged diocesan project funds and committed abuses in his official capacity. [\[5\]](#)

Meanwhile, in Soroti Diocese, an Anglican bishop banned one of his senior priests with immediate effect for allegedly stealing Shs8 million from a Norwegian person. Ms. Rundi Randi, a Norwegian, is claimed to have been one of the Europeans behind the financing of several of the diocese's youth initiatives. He said that Rev Otekat and Ms. Randi were good friends and that she entrusted him with taking money from the

bank using her ATM Visa card on most occasions. [6]

To reduce the possibility of fraud, there is a significant need for good governance practices (Kamaliah, Marjuni, Mohamed, Mohd-Sanusi & Anugerah, 2018; Martins & Ventura Júnior, 2020; Taufik, 2019). Good governance practices entail leaders with integrity, an accountability system, and transparency. The church leaders could address these concerns if they implemented strong governance norms and procedures. A substantial portion of this mismanagement of church funds is due to a lack of accountability, and openness in church fund administration. Churches need sound financial management rules and procedures. Thus, accountability and transparent church fund

In accordance with the above issues, improper methods of managing church finances might lead to financial scandals. Adopting a solid governance standard is one option. As a result, in order to address all the aforementioned possible concerns, church organizations should implement governance principles that assure accountability. Moreover, transparency, accountability, and honesty of a leader are key aspects of church financial administration.

Though governance research has been conducted in general, specific studies on good governance techniques in churches remain occasional in the literature. As a result, further research on how strong governance may mitigate fraud in churches is required.

Previous research has revealed that assessing good governance practices can boost societal trust, minimize fraud, enhance institutional performance, and make accounting functions more effective.

The purpose of this study is to explore the present practices of accountability, transparency, church leaders' integrity, and fraud prevention activities in the church of the province of Uganda. To this end, this study investigates the link between good governance practices and fraud prevention in churches.

The outcomes of this study will give relevant and valuable information for the administration of churches and the Christian community in order to enhance their effectiveness in their individual churches. This endeavor, along with a greater knowledge of how to run churches more effectively, should be of considerable assistance to management and policymakers in the development of more precise systems and policies to enhance the financial management quality of churches.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Theoretical framework

Three theoretical frameworks informed the research, namely the agency, stakeholder theory, and the Theory of Planned Behavior. According to the agency hypothesis, a firm is governed by owners who hire agents. Consequently, there is a split between ownership and management. The stakeholder theory on the other side lends validity to the organization's accountability. The concept binds stakeholders to the fulfillment of organizational objectives.

Agency Theory

According to the agency theory, an organization has principals (church members) who entrust agents (church leaders) to administer the institution. This philosophy emphasizes the distinction between ownership and management (Naciti, Cesaroni & Pulejo, 2022; Vitolla, Raimo & Rubino, 2020). Shareholders (organizational owners) hire an agent and entrust him/her with the daily operation of the organization, resulting in the agency dilemma (Nyarugwe, Rudhumbu, Chinhara & Kurebwa, 2021; Onyekwere, Wesiah & Danbatta, 2019). The distinction between control and ownership indicates that agents

run firms on behalf of the owners (Löhde, Campopiano & Calabro, 2020). In this framework, church members entrust church leaders with the management of the church. The agency theory predicts that this system will produce conflict. In the context of the proposed research, conflict arises when church members perceive that the agents (church leaders) are not operating their church as expected. Church members are concerned with their performance, whereas church leaders are concerned with member growth. For example, the church would like its members' number to increase in their churches, whereas the church leaders will be implementing church policies.

According to the agency theory, the goal of good governance is to prevent the possibility of church management acting against the interests of church members. Some church administrators may protect their interests by providing incentives to themselves. As a result, the agency theory allows the researcher to investigate different church governance methods, which generate certain management issues and weaken accountability, openness, and integrity.

This theoretical framework investigated the forms, accountability, transparency, and disputes that develop between church congregation (owners) and institutional administrators in the six Central Dioceses of the Church of the Province of Uganda.

Stakeholder Theory

This management and ethics philosophy emphasizes morals and values in organization administration. Ian Mitroff's 1983 book "Stakeholders of the Organizational Mind" introduced the thesis. The research focuses on important stakeholders, notably church members, which are the owners, and paid church leaders, who operate the church. The study's emphasis on significant stakeholders supports this premise. Professional ethics or effective corporate governance requires all parties to be transparent, honest, and accountable.

Stakeholder governance according to expressed (Blok, 2019; Bittner, 2016; Bacq & Aguilera, 2022) is dependent on the recognition of interest groups that should be included in organizational management to provide a balanced system in which all essential interests are expressed. Financial management and administration of churches in Uganda include parties from many backgrounds, including church members, clergy, church treasurers, cashiers, and church secretaries.

The Stakeholder Theory offers a realistic, reasonable, operative, and moral approach to managing enterprises in a highly multifaceted world (Ramakrishnan, 2019; Salvioni, 2018; Valentinov & Hajdu, 2019). In this setting, both church members and church leaders should collaborate to achieve the church's aims. In this scenario, the church aims to uphold missional and church ideals while also promoting inclusiveness and moral principles. However, these objectives will not be met owing to disagreements among church members and church leaders.

This theoretical framework was utilized as a prism to observe the stakeholder's impediments to achieving accountability, Transparency, and church leaders' integrity objectives in the six Central Dioceses of the church of Uganda (COU). Employing the stakeholder theory, the researcher will interview the diocesan secretaries and diocesan treasurers who are significant stakeholders who are thought to be informed about accountability, Transparency, and church leaders' integrity concerns in churches.

The Theory of Planned Behavior

The theory of planned behavior asserts that an individual's perspective influences their actions. Interest in completing a behavior influences a person's actions in executing that behavior.

The individual's attitude toward behavior influences interest, while subjective standards and perceived

behavioral control influence conduct (Hasan & Suciarto, 2020).

According to Al-Mamary & Alraja (2022), it is assumed that a person's intention captures the motivational variables that impact behavior, which is represented by how hard a person intends to try to do the behavior. In addition, the theory of Planned Behavior postulates that the purpose is conceptually determined by three distinct factors: attitudes, subjective norms, and perceptions of behavioral control. In diverse behaviors and settings, the relative degrees of these three determinants can vary; therefore, its use may reveal that only attitudes influence a person's intention to conduct particular actions. Other situations, attitudes, and perceptions of behavioral control are adequate to explain the aim, or do all three have the same effect?

The Theory of Planned Behavior (TPB) is applicable to fraud prevention in explaining behavior. Every employee must be instilled with motivation from the inside through fostering greater accountability, transparency, and integrity in the work environment of the central dioceses of the church of Uganda.

Hypothesis Development

Fraud Prevention

A fraud prevention strategy is a collection of measures aimed at preventing or at least controlling fraud. This technique is implemented by managing the elements that contribute to the development of fraud via the establishment of circumstances that allow the identification and avoidance of fraud and encourage its prevention.

The fraud triangle hypothesis describes three components that are present in every instance of fraud: pressure, opportunity, and justification. Donald Cressey devised the fraud triangle technique. Financial pressure, prior poor behaviors that stay intact, occupational pressure, and personal pressure may all lead to fraud. In this scenario, an opportunity might be defined as a group of conditions that makes it conceivable to conduct fraud. Finally, rationalization is the effort to excuse fraudulent activity using defensible explanations that are not acceptable (Lilly, Durr, Grogan & Super 2021; Noller 2021).

Fraud prevention, according to Fernandhytia & Muslichah (2020) is an endeavor to increase public confidence in organizations by developing rules, processes, and procedures to prevent fraudulent activity from attaining corporate objectives. The risk of fraud can be reduced through a combination of preventive, and detection measures according to Albrecht (2012). Prevention is an endeavor to avert fraud from occurring. Deterrence according to Klimczak, Sison, Prats & Torres, (2022) is a strategy used to dispirit prospective offenders from engaging in fraudulent activities. Riney (2018) asserts that effectively combining prevention and detection strategies strengthens and hardens weak organizations against fraud. This is backed up by Fish, Self, Sargsyan, and McCullough (2021) and Peiris and Aruppala (2021), who state that prevention is the most cost-effective method of managing financial loss due to fraud. Thus, fraud prevention refers to the proactive approaches an organization takes to prevent the incidence of fraud (Thornton, 2022).

Additionally, according to Biegelman and Bartow (2006), fraud protection involves a set of rules that, when combined, minimize the risk of fraud and increase the possibility of recognizing any fraudulent behavior that may surface. Fraud detection, on the other hand, involves recognizing fraud activities as quickly as possible after it occurs, which is necessary when fraud cannot be avoided (Reddy, Iyengar, and Caytiles 2018). As a result, fraud detection raises people's perceived danger of being detected, discouraging individuals from participating in fraudulent behavior (Okoye & Ndah, 2019). As stated by (Thornton, 2022), fraud detection is crucial for fraud investigation and prevention since the length of time and technique used to catch fraud have a significant impact on the fraud's scope, hence aiding in the reduction of future fraud incidents. Effective fraud detection and prevention measures cannot be established and implemented in churches until the root causes of fraud are properly understood. Thus, Cressey's (1953) fraud triangle model

was established to help explicate why individuals commit fraud.

Accountability and fraud prevention

Accountability is an organization's commitment to stakeholders to disclose information about its performance in order to accomplish organizational objectives. Accountability, according to (Irvine 2005; Wardhani & Purnamasari 2021), is assuming or being given responsibility for resource usage and policy execution deemed required to fulfill the agreed-upon objectives stated in periodic reports.

There are two types of accountability, according to Reddick, Demir & Perlman (2020): vertical and horizontal. Vertical responsibility refers to the situation in which people answer for their choices to their superiors. Horizontal responsibility, on the other hand, refers to an organization's non-superior-subordinate commitment to the surrounding community.

The accountability concept, according to Tran, Nguyen & Hoang (2021), performs three functions: control, minimizing breaches of obligation, and improving job efficiency and effectiveness. Fraud may be identified only after a financial audit if there is a breach of obligation and authority. Through the accountability report, we may learn about the potential for any signs of fraud. The accountability report proves that the public resources were used in a manner that is both efficient and effective in order to achieve the predetermined objectives (Agyemang, O'Dwyer & Unerman, 2019; Goncharenko, 2019). Accountable handling of Church money reduces the potential for fraud (Suttington, 2018; Tetteh, Muda, Yawson, Sunu, and Ayamga 2021). Based on the above considerations, the initial hypothesis of this study is as follows:

H₁: Accountability has an influence on fraud prevention in the administration of Church finances.

Transparency and fraud prevention

Transparency in this context refers to the freedom to get true, dependable, and non-discriminatory information on organizational management and success. Transparency in church administration may be defined as public disclosure, which is the availability of information or facts about planning, implementation, oversight, and accountability available to all interested parties via electronic reporting.

Financial transparency is the main idea behind giving everyone full access to information about how an organization is run, including choices, execution, and repercussions (Dekker 2016; Jashari, and Pepaj 2018). Transparency policies and processes may be developed to improve the supervision of church finances (Akotia 2019; Mendoza Ovando, 2020; Mendoza Ovando, 2020). The availability of information enables congregations to monitor church governance in order to achieve the best outcomes while avoiding fraud. (Eze, 2021; Goodchild, 2016; Pan, Blankley, Harris & Lai, 2022). The second hypothesis, based on the concerns highlighted above, is as follows:

H₂: Transparency influences fraud prevention in church money administration.

Integrity and fraud prevention

Christian ethical standards and morals are built around its core beliefs and core values. It is expected that Christians have high moral principles and strive to uphold them. The researcher has discovered that people expect church leaders to operate with a high degree of integrity and they respect people who live up to their Christian ethics.

According to (Sharma, Agrawal, & Khandelwal, 2019; Sonmez Cakir & Adiguzel, 2020) the success and development of any society depend largely on the integrity of its leaders. Over the past decades, several studies have documented evidence of proven ethical behaviors in organizations and societies. According to

Tomasello, (2020), the consciousness of the importance of integrity may inspire workers to do their duties with honesty, and transparency.

Novitasari, Asbari, Wijayanti, Hyun, and Farhan, (2020) define integrity as an individual's or organization's standards, values, and attitudes. According to the writers, integrity is an attitude shown by deeds taken out of conscience. Integrity is shown when a person chooses to have a good attitude and intentionally fulfills his duty and obligation instead of for selfish gain.

Similarly, Roelofs, (2019) argues that an attitude of integrity always plays a significant role and has a wide influence on the development and formation of employee conduct at work. Moreover, people with integrity may significantly contribute to the achievement of organizational goals.

Moral refers to concepts of right and wrong action, attitude, duty, and ethics. Morality, according to Tomasello, (2020), is embodied in an individual's attitude and behaviors toward another. Selflessness is consistent with integrity. Individual attitudes and conduct are linked to integrity. Integrity is a criterion for evaluating all actions made as a foundation for public confidence (Samankova, Preisis & Prihodova, 2018). According to Manning (2020), integrity involves a person's adherence to the organization's guiding principles. The more a person adheres to ethical ideals, the more probable they are to accomplish beneficial things. Then given the integrity that employees possess, it is possible to avoid fraud in an organization. A person who lacks ethical thinking, on the other hand, is more likely to engage in harmful actions, such as accounting fraud (Fernandhytia& Muslichah, (2020).

A lack of morality and ethics by leaders in an organization will result in a lack of credibility. The current level of venality being witnessed in Uganda gives cause for alarm. Some of the culprits are Christians. The lack of integrity in leaders is responsible for diverting public funds and properties. Mathenge (2014) asserts that a lack of ethics and integrity among Kenyan police officers may expose them to corruption as opposed to a police officer who demonstrates integrity and is seen as trustworthy, competent, and professional. This will be unable to engage in fraudulent conduct as a result of the characteristics. Regarding the eradication of fraud, the church must implement initiatives to combat fraud by instilling integrity principles in their staff. Based on the foregoing information, this study's third hypothesis may be stated as follows:

H3: The Integrity of Church leaders has an effect on fraud prevention in the managing of Church finances.

Conceptual Framework

The administration of Church money is a serious issue that concerns the church community, particularly its efficiency and effectiveness. The lack of accountability and openness in the management of church funds allows administrators to misuse the funds (Alexander, 2019; Eze, 2021; McDonald, 2020). Moreover, manipulation or errors will arise fast if the leader's Integrity is lacking. The integrity of Church authorities in handling Church money is important because it may prevent risks and administrative mistakes. Integrity and accountability among church authorities are critical, especially in church financial management (Oderinde, 2020; Treadwell, 2020). A person of integrity is trustworthy, reliable, and capable of making wise judgments. Persons with high integrity are unlikely to commit fraud (Fernandhytia& Muslichah, 2020). Financial transparency and accountability are accounting standards-based principles of openness to the public about financial management for users and decision-makers, such as the Church. Transparency is a notion that assures that everyone has access to or freedom to receive information about the church, including policy knowledge (Suzor, West, Quodling, & York, (2019). This study's conceptual framework is described below.

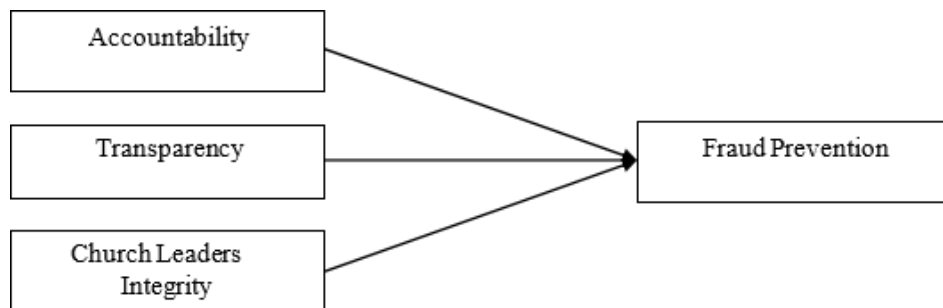


Figure 1. Conceptual Framework

METHODOLOGY

Research Philosophy

The positivist philosophy guided the selection of appropriate methodologies for this research.

Research Design

The study adopted a survey research design with a quantitative approach to explore the relationship between variables and test hypotheses.

Study and target population

All the twelve church leaders from the six Central dioceses of the Church of the Province of Uganda made up the research population.

Sampling techniques, and sample size

The sample was collected using a purposive sampling procedure that took particular factors into consideration. Respondents in this research were chosen based on their roles as Church administrators, especially, Diocesan secretaries, and Diocesan treasurers. Here referred to as Church leaders. Who were directly involved in the administration, financial planning, and controls of the dioceses.

Types of data, sources, and collection instruments

The data was acquired via field research, which consisted of visiting the subject of the study in the dioceses and distributing a questionnaire. The research collected primary data from respondents by having them complete a questionnaire including a series of questions. Questionnaires were directly delivered to the respondents between April and August 2022. The questionnaire was divided into four sections: demographic information, accountability, transparency, and integrity.

Variable Operationalization

The research proposed measuring one dependent variable and three independent factors. As the dependent variable, fraud prevention was the subject of the research. The three independent variables refer to accountability systems, transparency, and church leaders' integrity. The elements of the accountability system included: Developing a financial plan, Implementation, and funding of activities, financial performance evaluation, and financial reporting. Meanwhile, transparency in the churches was considered

whether: A Budget policy was announced, Budget documents are readily available and easily accessible, Accountability reporting on time, Accepted other people's recommendations, and a system of distributing information to the congregations in place. Finally, the leader's integrity assessed the effectiveness and awareness of its practices. The integrity of leaders was represented by the financial report being presented accurately, fraud of any kind being prevented, Job Commitment, Standardized financial report preparation, and Church leaders showing prudence. The independent variables consist of fourteen questions covering application, understanding, and effectiveness. Each variable was evaluated based on a five-point Likert scale (1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree Strongly, 5-Agree). The Likert scale was employed to evaluate attitudes, opinions, and perceptions of an individual, or a group of social phenomena.

Data analysis

The data analysis method used in this study was performed with the help of the Statistical Package for Social Sciences (IBM SPSS Statistics 20) computer program. The questionnaire data were examined using descriptive statistics, tests of data quality and assumptions, and hypothesis testing (Ghozali 2013). The data quality test is performed to determine the questionnaire's validity and dependability. The software calculations provided the researcher with tables detailing the study results. Regarding data analysis, the research employed percentages, correlation, and regression analysis to determine the effect of accountability, Transparency, and Integrity of church leaders on fraud prevention in the management of church funds. The findings of this study's testing of hypotheses by linear regression analysis are shown in Table 16.

RESEARCH RESULTS

This part of the research presents an objective examination of the primary findings of the investigation into the influence that Accountability, Transparency, and integrity on the part of church leaders have on the efficient administration of church finances. The many different analyses were evaluated thoroughly and described with the help of supporting tables. The responses to the questionnaires, followed by an analysis and a discussion, are as follows:

Reliability

Table 1: Reliability test results

| Construct | Cronbach's Alpha Values | Number of Items |
|--------------------------|--------------------------------|------------------------|
| Fraud Prevention | 0.755 | 5 |
| Accountability | 0.725 | 4 |
| Transparency | 0.750 | 5 |
| Church leaders integrity | 0.735 | 5 |

Source: Field data 2022

The reliability test findings for the accountability, transparency, Church leaders Integrity, and fraud prevention questionnaires indicate Cronbach's alpha range from 0.725 to 0.755. These results indicate values over 0.7. These findings show that the study questionnaire is reliable.

Participants' Description

Table 2 Participants' Description

| Gender | | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------|--------|-----------|---------|---------------|--------------------|
| Valid | Male | 11 | 91.7 | 91.7 | 91.7 |
| | Female | 1 | 8.3 | 8.3 | 100.0 |
| | Total | 12 | 100.0 | 100.0 | |

Source: Field data 2022

Twelve leaders from the central dioceses of the church of Uganda participated in this research. Eleven (92%) of the 12 responders were male, while 1 (2%) was female.

Table 3 Participants' age group

| Age group | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|--------------|-----------|---------|---------------|--------------------|
| Valid | 31-40 | 3 | 25.0 | 25.0 | 25.0 |
| | 41-50 | 2 | 16.7 | 16.7 | 41.7 |
| | 51 – 60 | 5 | 41.7 | 41.7 | 83.3 |
| | 61 and above | 2 | 16.7 | 16.7 | 100 |
| | Total | 12 | 100 | 100 | |

Source: Field data 2022

According to the table the age span from 31 to 40 years old at a rate of 25%, 41 to 50 years old at a rate of 16%, 51 to 60 years old at a rate of 42%, and 61 and above at a rate of 17%.

Table 4 Educational Attainment

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Diploma | 1 | 8.3 | 8.3 | 8.3 |
| | Bachelor's Degree | 5 | 41.7 | 41.7 | 50.0 |
| | Master's Degree | 6 | 50.0 | 50.0 | 100 |
| | Total | 12 | 100.0 | 100 | |

Source: Field data 2022

According to table 4 above, the educational background of the participants ranges from a diploma to a master's degree, revealing that 8% of the participants hold a diploma, 42% of the participants hold a bachelor's degree, and 50% of the participants hold a master's degree.

Table 5 Number of Years in the Position or Department

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------------|-----------|---------|---------------|--------------------|
| Valid | 5-8 | 7 | 58.3 | 58.3 | 58.3 |
| | 9-12 | 3 | 25.0 | 25.0 | 83.3 |
| | 13-16 | 1 | 8.3 | 8.3 | 91.7 |
| | 16 and above | 1 | 8.3 | 8.3 | 100 |
| | Total | 12 | 100.0 | 100 | |

Source: Field data 2022

In addition, the participants' job experience was taken into consideration. There were 7 or 58% of respondents with 5-8 years of service. The proportion of respondents with 9-12 years of service was 3 (25%). There was 1 or 8% of respondents with 13-16 years of service. Finally, there were 1 or (8%) of the participants with over 16 years of service.

Descriptive statistics for Fraud Prevention

The dependent variable in this study was fraud prevention, which was measured using a five-Likert scale. The constructs, which measured the variable, were antifraud programs, information openness among entities, the management of church funds that comply with policies and procedures, Church finances properly management, and Fraud awareness. The table revealed that the majority of respondents agreed that fraud awareness was successfully employed to prevent fraud in the church, with the highest mean score of 4.5 and a standard deviation of 0.522. This was followed by both the administration of church funds that conform to rules and procedures and Church finances being correctly managed, which both had a mean score of 3.917 and a standard deviation of 1.084. Anti-fraud procedures were also found to be successfully utilized, with a mean value of 3.833 and a standard deviation of 1.115. Information openness across entities was likewise successfully applied in this research, with a mean score of 3.667 and a standard deviation of 1.371.

Table 6 Mean and Standard Deviation for Fraud Prevention

| | Mean | Std. Deviation |
|---|--------------|----------------|
| Fraud Awareness | 4.500 | .5222 |
| The management of church funds that comply with policies and procedures | 3.917 | 1.084 |
| Church finances are properly management | 3.917 | 1.084 |
| Anti-fraud | 3.833 | 1.1145 |
| Information openness among entities | 3.667 | 1.371 |
| Overall | 3.967 | .762 |

Source: Field data 2022

Descriptive statistics for Accountability

The constructs that measured the variable were, developing a financial plan, Implementation, and funding of activities, financial performance evaluation, and financial reporting. According to the data in table 7, the majority of respondents felt that both financial performance review and financial reporting had the highest mean score of 3.917 and a standard deviation of 1.084. With a mean value of 3.833 and a standard deviation of 0.793, creating a financial plan was also shown to be successful. In this research, an accurate financial report received a mean score of 3.667 and a standard deviation of 1.115.

Overall, the findings with a means value of 3.833 and a standard deviation of 0.868 indicate that the majority of participants agree accountability substantially affects fraud prevention in the administration of church money in the central dioceses of the Church of Uganda province.

Table 7 Mean and Standard Deviation for Accountability

| | Mean | Std. Deviation |
|--|-------|----------------|
| Developing a financial plan | 3.833 | 1.115 |
| Implementation and funding of activities | 3.667 | 1.371 |
| Financial performance evaluation | 3.917 | 1.084 |
| Financial reporting | 3.917 | 1.084 |
| Overall | 3.833 | .868 |

Source: Field data 2022

Descriptive statistics for Transparency

The constructs, which measured the variable of transparency in the church, were whether: Budget policy was announced, whether the Budget document was readily available and easily accessible, whether Accountability reporting on time, accepted other people’s recommendations, and whether there is an information distribution system in place. Table 8 showed that the majority of respondents agreed that accepting other people’s recommendations was effectively used in church with the highest mean score of 4.0833 and a standard deviation of 0.792. Both timely accountability reporting and the presence of an information distribution system followed this since they both had a mean score of 3.9167 and a standard deviation of 1.084. It was also indicated that announcing Budget policy increases fraud prevention. It had a mean value of 3.833 and a standard deviation of 1.115. The availability and accessibility of budget documents were also effective at mitigating fraud in this study with a mean score of 3.667 with a standard deviation of 1.371.

Overall, the results with a means value of 3.833 and a standard deviation of 0.769 suggest the majority of the respondents approve that transparency with church finances effectively influences fraud prevention in the management of church funds in the central dioceses of the church of the province of Uganda.

Table 8 Mean and Standard Deviation for Transparency

| | Mean | Std. Deviation |
|--|--------------|----------------|
| Budget policy was announced. | 3.833 | 1.115 |
| Budget documents are readily available and easily accessible | 3.667 | 1.371 |
| Accountability reporting on time | 3.917 | 1.084 |
| Accepted other people’s recommendations | 4.083 | .793 |
| There is an information distribution system in place. | 3.917 | 1.084 |
| Overall | 3.833 | .7697 |

Source: Field data 2022

Descriptive statistics for Integrity

The constructs which measured the variable were, financial reports being presented accurately, fraud of any kind being prevented, Job commitment, standardized financial report preparation, and Church leaders showing prudence

Table 9 showed that most respondents agreed that Church leaders show prudence in church with the highest mean score of 4.5 and a standard deviation of 0.522. Job commitment was also seen to be effective with a mean value of 4.083 and a standard deviation of 0.791. This was followed by both fraud of any kind is prevented and standardized financial report preparation since they both had a mean score of 3.917 and a standard deviation of 1.084. The financial report being presented accurately was also effective in this study with a mean score of 3.667 with a standard deviation of 1.371.

Overall the results with a means value of 4.017 and a standard deviation of 0.716 suggest the majority of the respondents approve that the Integrity of Church leaders is effective at influencing fraud prevention in the management of church funds in the central dioceses of the church of the province of Uganda. Nevertheless, a standard deviation showed that the answers to these statements varied.

Table 9 Mean and Standard Deviation for Integrity of Church Leaders

| | Mean | Std. Deviation |
|---|--------------|----------------|
| The financial report was presented accurately | 3.667 | 1.371 |
| Fraud of any kind is prevented. | 3.917 | 1.084 |
| Job Commitment | 4.083 | .793 |
| standardized financial report preparation | 3.917 | 1.084 |
| Church leaders show prudence | 4.500 | .522 |
| Overall | 4.017 | .716 |

Source: Field data 2022

Correlation analysis

Table 10: Correlation analysis.

| | Fraud Prevention | Accountability | Transparency | Leader's Integrity |
|--------------------|--------------------|--------------------|--------------------|--------------------|
| Fraud Prevention | 1 | | | |
| Accountability | .994 ^{**} | 1 | | |
| Transparency | .966 ^{**} | .982 ^{**} | 1 | |
| Leader's Integrity | .948 ^{**} | .934 ^{**} | .948 ^{**} | 1 |

Source: Field data 2022

Table 10 shows Pearson correlation analyses. The results showed that the correlation values among the variables ranged from 0.934 to 0.994.

The Pearson correlation between accountability system and fraud prevention is found to be 0.994 which is strong and this particular correlation is statistically significant as we can see the significant value is less than 0.05 ($r = .994, < .001$). This shows that an increase in accountability would lead to higher fraud prevention.

The correlation between fraud prevention and transparency is found to be 0.966 which is strong and this particular correlation is statistically significant as we can see the significant value is less than 0.05 ($r = .966, < .001$). This shows that an increase in Transparency would lead to higher fraud prevention.

The correlation between fraud prevention and a leader's integrity system is found to be 0.948 which is strong and this particular correlation is statistically significant as we can see the significant value is less than 0.05 ($r = .948, < .001$). This shows that an increase in a Leader's Integrity would lead to higher fraud prevention.

Regression Analysis

Hypotheses in this study were tested using regression analysis with results shown in the tables that follow below.

Model Summary

The table below presents the regression **model summary** for the relationship between Fraud prevention and the predictor variables (Accountability, transparency, and Church leaders' integrity).

According to the findings, the R-coefficient is 0.999, which shows that the predictor variables have a high degree of positive association with fraud prevention in the Central Dioceses of the Church of the Province of Uganda.

The R-value indicates that the variables have a strong and significant association. The R-Square value of 0.998 indicates that the independent variables account for about 99.8% of the variation in the dependent variable, while the error term accounts for 0.2%. This demonstrates that the model is well fitting.

Thus, based on the findings, it is clear that holding other factors constant, Accountability, transparency, and leaders' integrity contribute to 99.8% of the church fraud prevention

| Model Summary | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .999 ^a | .998 | .998 | .03731 |

a. Predictors: (Constant), Church Leaders Integrity, Transparency, Accountability

The Anova

The Anova result reveals that the overall regression model is significant for the data, as shown by the Anova (F-statistic) value of 1526.79 and its associated probability value of .000, both of which were determined to be significant at the 5% level. The results, therefore, indicated that the model is statistically significant hence, the accountability systems, Transparency, and Leaders' integrity collectively have a significant effect on fraud prevention in the Central Dioceses of the Church of the Province of Uganda.

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|-------------|----------|-------------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 6.376 | 3 | 2.125 | 1526.791 | .000 ^b |
| | Residual | .011 | 8 | .001 | | |
| | Total | 6.387 | 11 | | | |

a. Dependent Variable: Fraud Prevention

b. Predictors: (Constant), Church Leaders Integrity, Transparency, Accountability

Multiple Regression Analysis

The researcher conducted a multiple regression analysis so as to test the influence of independent variables (Leaders' integrity, Accountability, and transparency) on Fraud prevention. The results are shown in the table.

| Coefficients ^a | | | | | | | | | |
|---------------------------|-----------------------------|------------|---------------------------|-------|--------|--------------|---------|-------|-------|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | | | |
| | B | Std. Error | Beta | | | Zero-order | Partial | Part | |
| 1 | (Constant) | .583 | .073 | | 7.994 | .000 | | | |
| | Accountability | 1.080 | .068 | 1.230 | 15.821 | .000 | .994 | .984 | .234 |
| | Transparency | .292 | .049 | .275 | 5.935 | .000 | .948 | .903 | .088 |
| | Church Leaders Integrity | -.497 | .086 | -.502 | -5.758 | .000 | .966 | -.898 | -.085 |

a. Dependent Variable: Fraud Prevention

Multiple Regression Analysis and Coefficient

The model $Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + E$ is used. Where by:

Y= dependent variable (Fraud Prevention)

B₀= Regression’s Constant

B_i (i= 0,1,2,3,.....n) = regression coefficients for each independent variable

X₁= Accountability

X₂= Transparency

X₃= Church Leaders Integrity

E= The model error variable

Assumption; – the multiple regression model is predicated on the assumption that the value of the dependent variable is normally distributed for any given value of the independent variable and that the variances for the dependent variable are the same for each of the independent variables.

Substituting into the equation

$$Y = .583 + 1.080 \times 1 + .292 \times 2 - .497 \times 3$$

Based on the results of the multiple regression equation, each of the variables explains that:

1. The results of the regression equation, the constant value of .583 and positive signs, meaning that the use of Accountability systems (X₁), transparency (X₂), and integrity of Leaders(X₃) is considered constant hence the value of fraud prevention in the management of church funds of 0.583
2. The regression coefficient of the accountability systems variable is 1.080 and has a positive sign, meaning that every increase in the value of accountability systems will increase the value of management of church funds by 1.080 assuming other free variables are constant. If the variable accountability systems increase, then the prevention of fraud in church fund management will increase. If the variable of accountability systems has a positive relationship with fraud prevention in the management of church funds. As a result, H₁ is encouraged, and transparency mechanisms are linked to fraud incidence prevention.
3. The regression coefficient of the transparency variable is 0.292 and has a positive sign, meaning that every increase in the value of transparency will increase the value of management of church funds by .292 assuming other free variables are constant. If the variable transparency increases, then the prevention of fraud in church fund management will increase. If the variable of transparency has a positive relationship with fraud prevention in the management of church funds. As a result, H₂ is encouraged, and transparency mechanisms are linked to fraud incidence prevention.
4. The regression coefficient of the Integrity of church leader’s variable is -0.497 and has a negative

sign, meaning that every increase in the value of Integrity of church leaders will decrease the value of management of church funds by -0.497 assuming other free variables are constant. If the variable Integrity of church leaders increases, then the fraud in church fund management will decrease. . It also demonstrates that leaders' Integrity is effective in curbing fraud issues. Thus, it rejects the third hypothesis, H3.

DISCUSSION

The effect of accountability on fraud prevention

The first hypothesis was that *Accountability has an influence on fraud prevention in the administration of Church finances.*

The table shows that the coefficient of accountability is 1.080, with a p-value=0.000. Since the p-value is less than 0.05, the hypothesis is supported by the study findings. The findings of testing the hypothesis indicate that accountability influences fraud prevention. This research confirms previous findings (Herawaty & Hernando, 2021; Tanui, Omare & Bitange, 2016; Tetteh, Muda, Yawson, Sunu & Ayamga, 2021) showing accountability has a good and substantial effect on fraud prevention. Administrators of the Church are held accountable for their administrative operations, planning, processes, and execution. Accountability is shown in the manner in which Church officials submit reports on execution, issues to be resolved, and the ultimate distribution of Church money. Church managers also made available to the public the information included in the accountability reports about the usage of Church finances.

The effect of transparency on fraud prevention

The second hypothesis was that *Transparency influences fraud prevention in church money administration.*

The table revealed that the coefficient of Transparency is .292, with a p-value=0.000. Since the p-value is less than 0.05, the hypothesis is supported by the study findings. The findings of testing the hypothesis indicate that transparency influences fraud prevention. According to (Adekunle, 2018; McDonald, 2020), transparency has a favorable and substantial effect on fraud prevention. Transparency is a vital aspect of church administrators' financial management duties. Encouraging Church members to engage in the Church financial plan discussion may achieve transparency. Transparency may also necessitate that Church authorities provide pertinent information on both financial and non-financial matters. Specifically, in issues pertaining to financial management, Church officials must be open.

The effect of church leader's integrity on fraud prevention

The third hypothesis was that *the Integrity of Church leaders has an effect on fraud prevention in the managing of Church finances.* The findings of testing the hypothesis indicated that the Integrity of Church leaders had a negative effect on fraud prevention. The findings align (with Kirby, 2020; Petra?cu & Tieanu, 2014; Wood & Wood 2014) who found that the integrity of church leaders positively influences fraud prevention. However, the findings of this research contradict those of (Eze, 2021; Tetteh, Muda, Yawson, Sunu, and Ayamga, (2021) as they indicate that the integrity of church leaders has a detrimental effect on fraud prevention. Being moral involves recognizing one's obligations and responsibilities. The more a person adherence to moral standards, the more probable it is that they will avoid deceptive acts that may affect a large number of others.

The findings of this study are supported by the theory of planned conduct, which asserts that an individual with a high level of integrity will prevent fraud from occurring; thus, integrity has a beneficial effect on fraud prevention.

In accordance with the aforementioned premise, a number of prior empirical research have demonstrated that the attitude of integrity has a substantial positive correlation with fraud prevention. As evidenced by studies undertaken by (Rifai & Mardijuwono, (2020) and (Sari, Yazid & Taqi, (2022), integrity has been shown to have considerable positive effects on fraud prevention.

CONCLUSION

The purpose of this study is to explore the present practices of accountability, transparency, church leaders' integrity, and fraud prevention activities in the church of the province of Uganda.

Results indicate that the accountability system had a substantial impact on the number of fraud incidences. Accountability may lessen the risk that fraud may occur. This conclusion is similar to (Sutington, 2018; Tetteh, Muda, Yawson, Sunu, and Ayamga 2021) which showed that an accountability structure is related to fraud prevention. Despite the fact that these studies were done in other geographical areas, the conclusions may be applicable to the church of Uganda as well, given that the church applies the same principles of governance.

The research reveals a substantial adverse association between a leader's honesty and the prevention of fraud. There may be fewer instances of fraud if the integrity of leaders is enhanced. This conclusion accords with the findings of the research done by (Tomasello (2020).

This research may provide theoretical and practical contributions to academics and practitioners. Theoretically, this research might bolster the prior conclusion on the effect of excellent governance standards on fraud occurrences, particularly in the church sector. This research demonstrates that the framework is pertinent and suitable for the church in Uganda. Organizations with accountability systems achieve greater organizational performance (Houdek, 2020; Puspasari & Suwardi, 2016; Rubasundram, 2015).

This research may give helpful information to the public on the efficacy and value of accountability, transparency, leader integrity, and fraud prevention in the church sector. This information may be used as a reference point for regulatory organizations and academics to establish relevant recommendations for identifying and combating financial fraud inside Ugandan churches. Based on the above explanation, it is possible to infer that accountability and openness influence fraud prevention in the administration of Church money. This implies that accountability and openness are required to avoid fraudulent activity in the management of Church money. The integrity of Church officials has much bearing on fraud prevention in the handling of Church money. This is because the degree of awareness influences integrity. As a result, a greater degree of moral awareness makes it more probable that a person would avoid fraudulent acts. Lowering one's degree of moral awareness, on the other hand, makes one more inclined to perpetrate a deception.

Although this study has achieved its objectives, some limitations are to be noted. One of these drawbacks is that this research relies on original data acquired through a questionnaire. As no mutual explanations were offered concerning the questions or comments, this allows for a perceived disagreement between the researcher and the responders.

RECOMMENDATIONS

Furthermore, respondents may provide responses that do not accurately represent the issue. Because the research only included 12 leaders from the central dioceses of the church of Uganda, the findings cannot be generalized. Future studies may include additional variables to offer a more accurate picture of the variables' influence on fraud. It is also suggested that future studies widen the sample coverage to reach a better degree of generality.

REFERENCES

1. Adekunle, F. S. (2018). *Examining the Role of Internal Control System, Church Leaders' Accountability and Transparency on Donors' Trust* (Doctoral dissertation, Northcentral University).
2. Agyei-Mensah, B. K. (2016). Accountability and internal control in religious organizations: a study of Methodist church Ghana. *African Journal of Accounting, Auditing, and Finance*, 5(2), 95-112.
3. Agyemang, G., O'Dwyer, B., & Unerman, J. (2019). NGO accountability: Retrospective and prospective academic contributions. *Accounting, Auditing & Accountability Journal*.
4. Akotia, Y. A. (2019). Financial Management of Churches in Ghana: A Case Study of Legon Interdenominational Church.
5. Alexander, P. I. (2019). State regulation of religion in Uganda: Fears and dilemmas of born-again churches. *Journal of African Studies and Development*, 11(6), 99-117.
6. Al-Mamary, Y. H. S., & Alraja, M. M. (2022). Understanding entrepreneurship intention and behavior in the light of TPB model from the digital entrepreneurship perspective. *International Journal of Information Management Data Insights*, 2(2), 100106.
7. Anuruddha, M. S., & Mahanamahewa, P. (2021). Influence the Quality of Accounting Information Systems and the Effectiveness of Internal Control on Public Financial Reporting Quality; an Empirical Study. *International Journal of Multidisciplinary Research and Analysis*, 4(2), 155-167.
8. Bacq, S., & Aguilera, R. V. (2022). Stakeholder governance for responsible innovation: A theory of value creation, appropriation, and distribution. *Journal of management studies*, 59(1), 29-60.
9. Blok, V. (2019). From participation to interruption: Toward an ethics of stakeholder engagement, participation, and partnership in corporate social responsibility and responsible innovation. In *International Handbook on Responsible Innovation*. Edward Elgar Publishing.
10. Campbell, H. A., & Vitullo, A. (2016). Assessing changes in the study of religious communities in digital religion studies. *Church, Communication and Culture*, 1(1), 73-89.
11. Chang, Y. T., Chen, H., Cheng, R. K., & Chi, W. (2019). The impact of internal audit attributes on the effectiveness of internal control over operations and compliance. *Journal of Contemporary Accounting & Economics*, 15(1), 1-19.
12. Cheng, Q., Goh, B. W., & Kim, J. B. (2018). Internal control and operational efficiency. *Contemporary accounting research*, 35(2), 1102-1139.
13. Dekker, S. (2016). *Just culture: Balancing safety and accountability*. CRC Press.
14. Dhar, B. K., Harymawan, I., & Sarkar, S. M. (2022). Impact of corporate social responsibility on financial expert CEOs' turnover in heavily polluting companies in Bangladesh. *Corporate Social Responsibility and Environmental Management*.
15. Dzomira, S. (2014). Internal controls and fraud schemes in not-for-profit organizations: A guide for good practice. *Research Journal of Finance and Accounting*, 5(2), 118-126.
16. Ekhomu, G. O. (2015). *The impact of financial literacy competencies in faith-based organizations: A multiple case study of independent churches in the Midwestern USA* (Doctoral dissertation, Capella University).
17. Eze, S. (2021). An Exploration of Internal Control Deficiencies and their Impact on Fraud in Local Churches in Nigeria.

18. Fernandhytia, F., & Muslichah, M. (2020). The effect of internal control, individual morality, and ethical value on accounting fraud tendency. *Media Ekonomi Dan Manajemen*, 35(1), 112-127.
19. Francis, L. J. (2016). *Exploring ordinary theology: Everyday Christian believing and the church*. Routledge.
20. Francis, S., & Imiete, B. U. (2018). Internal control system as a mechanism for effective fund management of universities in Bayelsa State, Nigeria. *Global Journal of Social Sciences*, 17, 77-91.
21. Gachoka, N., Aduda, J., Kaijage, E., & Okiro, K. (2018). The intervening effect of internal controls on the relationship between budgeting process and performance of churches in Kenya. *Journal of Finance and Investment Analysis*, 7(2), 53-79.
22. Goncharenko, G. (2019, January). The accountability of advocacy NGOs: insights from the online community of practice. In *Accounting Forum* (Vol. 43, No. 1, pp. 135-160). Routledge.
23. Goodchild, E. (2016). *Best corporate governance practices: financial accountability of selected churches in the Free State province* (Doctoral dissertation, University of the Free State).
24. Hankerson, B. S. (2016). *Empirical study of internal accounting controls used by churches and factors that relate to the level of those controls* (Doctoral dissertation, Capella University).
25. Hasan, H. N., & Suciarto, S. (2020). The influence of attitude, subjective norm, and perceived behavioral control towards organic food purchase intention. *Journal of Management and Business Environment (JMBE)*, 1(2), 132.
26. Hauriasi, A., Van-Peursem, K., & Davey, H. (2016). Budget processes in the Anglican Church of Melanesia: an emergent ethnic identity. *Accounting, Auditing & Accountability Journal*.
27. Herawaty, N., & Hernando, R. (2021). Analysis of Internal Control of Good Corporate Governance and Fraud Prevention (Study at the Regional Government of Jambi City). *Sriwijaya International Journal of Dynamic Economics and Business*, 4(2), 103-118.
28. Houdek, P. (2020). Fraud and Understanding the Moral Mind: Need for Implementation of Organizational Characteristics into Behavioral Ethics. *Science and Engineering Ethics*, 26(2), 691–707. <https://doi.org/10.1007/s11948-019-00117-z>
29. Hyndman, N., & McConville, D. (2018). Trust and accountability in UK charities: Exploring the virtuous circle. *The British Accounting Review*, 50(2), 227-237.
30. Irvine, H. (2005). Balancing money and mission in a local church budget. *Accounting, Auditing & Accountability Journal*.
31. Ives, C. D., & Kidwell, J. (2019). Religion and social values for sustainability. *Sustainability Science*, 14(5), 1355-1362.
32. Jamir, T. (2020). Empowering Laity to Engage in Pastoral Care Ministry: A Proposal for Capacity Building and Supervision for Larger Congregation with Special Reference to Kohima Ao Baptist Church, Nagaland, India.
33. Jashari, M., & Pepaj, I. (2018). The role of the principle of transparency and accountability in Public Administration. *Acta Universitatis Danubius. Administratio*, 10(1).
34. Johnson, T. M., Zurlo, G. A., & Hickman, A. W. (2015). Embezzlement in the global Christian community. *The Review of Faith & International Affairs*, 13(2), 74-84.
35. Kabuye, F., Kato, J., Akugizibwe, I., & Bugambiro, N. (2019). Internal control systems, working capital management, and financial performance of supermarkets. *Cogent Business & Management*.
36. Kirby, M. (2020). *A Qualitative Study on Internal Control Usage and Financial Accountability among Baptist Churches in North Georgia*. Liberty University.
37. Klimczak, K. M., Sison, A. J. G., Prats, M., & Torres, M. B. (2022). How to Deter Financial Misconduct if Crime Pays? *Journal of Business Ethics*, 179(1), 205-222.
38. Larson, D. R. (2017). Christianity. In *World religions for healthcare professionals* (pp. 171-188). Routledge.
39. Lasher, W. R. (2016). *Practical financial management*. Cengage Learning.
40. Lassou, P. J., Hopper, T., & Soobaroyen, T. (2021). Financial controls to control corruption in an African country: Insider experts within an enabling environment. *Financial Accountability & Management*

- , 37(2), 107-123.
41. Lilly, J., Durr, D., Grogan, A., & Super, J. F. (2021). Wells Fargo: Administrative evil and the pressure to conform. *Business Horizons*, 64(5), 587-597.
 42. Löhde, A. S. K., Campopiano, G., & Calabro, A. (2020). Beyond agency and stewardship theory: shareholder–manager relationships and governance structures in family firms. *Management Decision*.
 43. Masenya, M. J., & Booyse, J. J. (2016). A community needs responsive management training model: Re-envisioning management training for pastors of the International Assemblies of God Church. *VERBUM et Ecclesia*, 37(1), 1-9.
 44. McDonald, P. R. (2020). *The Implementation of Effective Internal Controls in the District Affiliated Churches of the Northern Missouri District Council of the Assemblies of God* (Doctoral dissertation, Assemblies of God Theological Seminary).
 45. McGrath, A. E. (2016). *Christian theology: An introduction*. John Wiley & Sons.
 46. Mendoza Ovando, C. (2020). What kind of transparency for the Church? Proposing operational transparency for processes, solutions and decisions in the Catholic Church. *Church, Communication and Culture*, 5(2), 210-234.
 47. Muhunyo, B. M., & Jagongo, A. O. (2018). Effect of internal control systems on the financial performance of public institutions of higher learning in Nairobi City County, Kenya. *International Academic Journal of Human Resource and Business Administration*, 3 (2): 273, 87.
 48. Naciti, V., Cesaroni, F., & Pulejo, L. (2022). Corporate governance and sustainability: A review of the existing literature. *Journal of Management and Governance*, 26(1), 55-74.
 49. Nalukenge, I., Nkundabanyanga, S. K., & Ntayi, J. M. (2018). Corporate governance, ethics, internal controls, and compliance with IFRS. *Journal of Financial Reporting and Accounting*.
 50. Nicolaides, A. (2021). Investigating the Holy Eucharist and the term ‘people of God’ according to the Eastern Orthodox Church. *Pharos Journal of Theology*, 102.
 51. Njobvu, E. N., Kaira, B., & Chowa, T. Financial Accountability and Internal Controls in Religious Organizations: A Case Study of Holy Spirit Catholic Parish.
 52. Noller, J. (2021). Rationalizing: Kant on Moral Self-Deception. *SATS*.
 53. Nortey, R. E. G. I. N. A. (2019). *Financial Management System of Churches: A Case Study of the Methodist Church Ghana, Tema Diocese* (Doctoral dissertation, University of Ghana).
 54. Novitasari, D., Asbari, M., Wijayanti, L. M., Hyun, C. C., & Farhan, M. (2020). The role of religiosity, leadership style, job satisfaction and organizational citizenship behavior mediation on woman teachers’ performance. *Solid State Technology*, 63(6), 2953-2967.
 55. Nyarugwe, R., Rudhumbu, N., Chinhara, H., & Kurebwa, J. (2021). Corporate governance practices and their effect on institutional management in church-run teachers church in Zimbabwe.
 56. Oderinde, O. (2020). Ethical Misconduct among Nigerian Church Leaders in the Context of one Timothy 3: 1-7. *Research on Humanities and Social Sciences*, 4, 27-32.
 57. O’Dwyer, B., & Boomsma, R. (2015). The co-construction of NGO accountability: Aligning imposed and felt accountability in NGO-funder accountability relationships. *Accounting, Auditing & Accountability Journal*.
 58. Onyekwere, S. C., Wesiah, S., & Danbatta, S. N. (2019). The relationship between board diversity and corporate financial performance: Empirical evidence from five selected commercial banks in Nigeria. *International Journal of Finance and Banking Research*, 5(4), 76-90.
 59. Pan, K., Blankley, A. I., Harris, R., & Lai, Z. (2022). Financial Fraud, Governance, and Survival in Congregations: An Empirical Assessment of Congregational Fraud in the United States Based on Cases Prosecuted by the US Department of Justice. *Journal of Leadership, Accountability & Ethics*, 19 (2).
 60. Petra?cu, D., & Tieanu, A. (2014). The role of internal audit in fraud prevention and detection. *Procedia Economics and Finance*, 16, 489-497.
 61. Pillay, J. (2017). The church as a transformation and change agent. *HTS: Theological Studies*, 73(3), 1-12.

62. Puspasari, N., & Suwardi, E. (2016). the Effect of Individual Morality and Internal Control on the Propensity To Commit Fraud: Evidence From Local Governments. *Journal of Indonesian Economy and Business*, 31(1), 208. <https://doi.org/10.22146/jieb.15291>
63. Rifai, M. H., & Mardijuwono, A. W. (2020). Relationship between auditor integrity and organizational commitment to fraud prevention. *Asian Journal of Accounting Research*, 5(2), 315-325.
64. Ramakrishnan, D. (2019). Theories of Stakeholder Management. Available at SSRN 3535087.
65. Reddick, C. G., Demir, T., & Perlman, B. (2020). Horizontal, vertical, and hybrid: An empirical look at the forms of accountability. *Administration & Society*, 52(9), 1410-1438.
66. Roberts, J. (1991). The possibilities of accountability. *Accounting, organizations and society*, 16(4), 355-368.
67. Rubasundram, G. A. (2015). Perceived “Tone From the Top” During A Fraud Transparency. *Procedia Economics and Finance*, 28(April), 102–106. [https://doi.org/10.1016/s2212-5671\(15\)01087-4](https://doi.org/10.1016/s2212-5671(15)01087-4)
68. Ruel, M. (2017). Christians as believers. In *Ritual and Religious Belief* (pp. 242-264). Routledge.
69. Rustiarini, N. W., Sutrisno, T., Nurkholis, N., & Andayani, W. (2019). Why people commit public procurement fraud? The fraud diamond view. *Journal of public procurement*.
70. Sari, Y., Yazid, H., & Taqi, M. . (2022). The Influence of Independency, Professionalism, and Integrity on Fraud Prevention with Leadership Style As Moderating Variable. *Journal of Applied Business, Taxation and Economics Research*, 1(6), 653–666. <https://doi.org/10.54408/jabter.v1i6.102>
71. Salvioni, D. M. (2018). Corporate governance, ownership and global markets. In *Competitive Business Management* (pp. 65-86). Routledge.
72. Sanusi, Z. M., Johari, R. J., Said, J., & Iskandar, T. (2015). The effects of internal control system, financial management, and accountability of NPOs: the perspective of mosques in Malaysia. *Procedia Economics and Finance*, 28, 156-162.
73. Sharma, A., Agrawal, R., & Khandelwal, U. (2019). Developing ethical leadership for business organizations: A conceptual model of its antecedents and consequences. *Leadership & Organization Development Journal*.
74. Sheikhi, R. A., Seyedin, H., Qanizadeh, G., & Jahangiri, K. (2021). Role of religious institutions in disaster risk management: A systematic review. *Disaster medicine and public health preparedness*, 15(2), 239-254.
75. Simon, E. (2021). The effect of internal control on organizational performance in the telecommunications industry in South-South and South-East Nigeria. *International Journal of Social Sciences*.
76. Sonmez Cakir, F., & Adiguzel, Z. (2020). Analysis of leader effectiveness in organization and knowledge sharing behavior on employees and organization. *Sage Open*, 10(1), 2158244020914634.
77. Suttington, J. (2018). Financial literacy and accountability within Black Baptist churches.
78. Suzor, N. P., West, S. M., Quodling, A., & York, J. (2019) What do we mean when we talk about transparency? Toward meaningful transparency in commercial content moderation. *International Journal of Communication*, 13, 18.
79. Tamvada, M. (2020). Corporate social responsibility and accountability: a new theoretical foundation for regulating CSR. *International Journal of Corporate Social Responsibility*, 5(1), 1-14.
80. Tanui, P. J., Omare, D., & Bitange, J. B. (2016). Internal control system for financial management in the church: A case of protestant churches in Eldoret Municipality, Kenya. *European Journal of Accounting, Auditing and Finance Research*, 4(6), 29-46.
81. Tetteh, L. A., Muda, P., Yawson, I. K., Sunu, P., & Ayamga, T. A. (2021). Accountability and internal control practices: a study of church fund management. *Academy of Accounting and Financial Studies Journal*, 25(6), 1-15.
82. Thornhill, R., & Madeline Ann Domino PhD, C. P. A. (2016). Passing the plate: A survey of internal controls in local churches. *The Journal of Theoretical Accounting Research*, 12(1), 25-53.
83. Tomasello, M. (2020). The moral psychology of obligation. *Behavioral and Brain Sciences*, 43.

84. Tran, Y. T., Nguyen, N. P., & Hoang, T. C. (2021). The role of accountability in determining the relationship between financial reporting quality and the performance of public organizations: Evidence from Vietnam. *Journal of Accounting and Public Policy*, 40(1), 106801.
85. Treadwell, G. W. (2020). Preventing church embezzlement in US protestant and catholic churches. *Journal of Business and Accounting*, 13(1), 190-201.
86. Treinta, F. T., Moura, L. F., Almeida Prado Cestari, J. M., Pinheiro de Lima, E., Deschamps, F., Gouvea da Costa, S. E., ... & Leite, L. R. (2020). Design and implementation factors for performance measurement in non-profit organizations: A literature review. *Frontiers in Psychology*, 11, 1799.
87. Turetken, O., Jethefer, S., & Ozkan, B. (2020). Internal audit effectiveness: operationalization and influencing factors. *Managerial Auditing Journal*, 35(2), 238-271.
88. Valentinov, V., & Hajdu, A. (2019). Integrating instrumental and normative stakeholder theories: a systems theory approach. *Journal of Organizational Change Management*.
89. Vitolla, F., Raimo, N., & Rubino, M. (2020). Board characteristics and integrated reporting quality: An agency theory perspective. *Corporate Social Responsibility and Environmental Management*, 27(2), 1152-1163.
90. Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effects of good governance and fraud prevention on performance of the zakat institutions in Indonesia: a Shar??ah forensic accounting perspective. *International Journal of Islamic and Middle Eastern Finance and Management*.
91. Wardhani, F. K., & Purnamasari, D. I. (2021). The impact of accountability, transparency, and morality of village apparatus on fraud prevention in the management of allocated village funds. *Journal of Business and Information Systems*, 3(2), 137-144.
92. Wood, L. I., & Wood, D. J. (2014). In God we trust: A case of church financial fraud. *Journal of Business Cases and Applications*, 11, 1.
93. Zietlow, J., Hankin, J. A., Seidner, A., & O'Brien, T. (2018). *Financial management for nonprofit organizations: policies and practices*. John Wiley & Sons.

Foot Notes

[1] <https://dailyexpress.co.ug/2022/08/25/bishop-kibuuka-charged-with-torture-of-14-yr-old-pupil-over-sh10000/>

[2] <https://www.independent.co.ug/bishop-threatens-to-withdraw-priests-from-kalaki-over-insecurity/>

[3] <https://ankoletimes.co.ug/2022/06/11/bishop-sentenced-for-theft-in-soroti/>

[4] https://www.newvision.co.ug/new_vision/news/1093598/fraud-hits-saints-cathedral

[5] <https://ugandaradionetwork.com/story/bishop-katonene-suid-over-abuse-of-office->

[6] <https://www.monitor.co.ug/uganda/news/national/soroti-bishop-fires-priest-over-shs8-million-theft-1755398>