

PERSPECTIVE OF THE COMMUNITY ON TECHNOLOGY-BASED TRANSPARENCY IN FINANCIAL REPORT OF THE TORAJA CHURCH SION ANUTAPURA CONGREGATION, PALU CITY**PERSPEKTIF JEMAAT TERHADAP TRANSPARANSI BERBASIS TEKNOLOGI ATAS LAPORAN KEUANGAN GEREJA TORAJA JEMAAT SION ANUTAPURA, KOTA PALU****Katresya Jezyca Timang¹, Femilia Zahra²**Universitas Tadulako^{1,2}katresyajezycatimang@gmail.com¹, femilia.zahra@untad.ac.id²**Corresponding Author***ABSTRACT**

The purpose of this research is to understand the congregation's opinion on technological transparency in the presentation of financial reports at the Toraja Church Sion Anutapura Congregation in the city of Palu. The descriptive qualitative method with triangulation techniques—interviews, observations, and documentation—was used. The research results show that one important aspect in building trust between the congregation and the church management is honesty. The use of technology is considered to increase congregation participation and facilitate access to financial reports in PDF format via WhatsApp. By conveying information in a structured and open manner, the congregation becomes more engaged in church life. The church has addressed the issue of digital literacy, especially among elderly congregants, by providing reports in both print and digital formats. This research also shows that technology-based transparency can enhance accountability and strengthen the relationship between the management and the congregation. Therefore, the financial information system used in church governance should be expanded with this technology.

Keywords: transparency, technology, financial reports**ABSTRAK**

Tujuan dari penelitian ini adalah untuk memahami pendapat jemaat tentang transparansi teknologi dalam penyajian laporan keuangan di Jemaat Gereja Toraja Sion Anutapura di kota Palu. Metode kualitatif deskriptif dengan teknik triangulasi—wawancara, observasi, dan dokumentasi—digunakan. Hasil penelitian menunjukkan bahwa salah satu aspek penting dalam membangun kepercayaan antara jemaat dan pengelola gereja adalah kejujuran. Penggunaan teknologi dianggap dapat meningkatkan partisipasi jemaat dan memfasilitasi akses ke laporan keuangan dalam format PDF melalui WhatsApp. Dengan menyampaikan informasi secara terstruktur dan terbuka, jemaat menjadi lebih terlibat dalam kehidupan gereja. Gereja telah menangani masalah literasi digital, terutama di kalangan jemaat yang lebih tua, dengan menyediakan laporan dalam format cetak dan digital. Penelitian ini juga menunjukkan bahwa transparansi berbasis teknologi dapat meningkatkan akuntabilitas dan memperkuat hubungan antara manajemen dan jemaat. Oleh karena itu, sistem informasi keuangan yang digunakan dalam tata kelola gereja harus diperluas dengan teknologi ini.

Kata Kunci: transparansi, teknologi, laporan keuangan**1. INTRODUCTION**

Transparency is the extent to which an organization provides open, accurate, and accessible information to the public, and strives to involve them in the decision-making process (Rawlins, 2008). In the current era of digital transformation, information transparency has become a primary necessity in various fields, including the financial management of religious organizations. The church, as a non-profit institution that relies on the participation of its congregation, has a moral and ethical responsibility to disclose financial information openly. This is not only important for building the congregation's trust but also for demonstrating the church's integrity and accountability in managing the congregation's funds.

The Toraja Church Sion Anutapura Congregation in the city of Palu is located in an urban environment with good access to technology. The church has been using technology to deliver financial reports to its congregation in recent years. They use social media platforms, WhatsApp groups, and digital announcement boards. However, the adoption of this technology does not automatically guarantee ideal transparency. On the contrary, how society perceives this financial information transparency is an important indicator that needs further study. There are differing opinions among the congregation about how the church's financial reports can be accessed, understood, and trusted amid the wave of digitalization, which makes this phenomenon interesting to study. Some congregation members consider the reports provided to be too general or even not detailed enough, while others are satisfied with the information given. This situation raises an important question: how does the community view technology-based financial transparency?

Not only the issue of delivering technical reports, but church financial transparency is also related to social and psychological aspects such as trust, active participation, and participation in decision-making. Family values, solidarity, and respect for church authority influence the way the congregation views transparency and accountability in religious communities such as the Toraja Church. In general, the demand for good organizational governance has increased in religious institutions. The church hopes to demonstrate a transparent and responsible way of managing funds. Technology-based transparency becomes a strategic solution in meeting these expectations, but it also brings new challenges, such as uneven digital literacy among the congregation and limitations in understanding financial reports.

The scientific study "Church Members' Perspectives on Accountability and Transparency of Financial Reports at GKII Tiberias Sintang" (2023) shows that most congregation members appreciate the church's efforts to use technology. However, the research only focused on the type and frequency of information delivery, and has not delved deeper into how the congregation perceives transparency within their social and cultural context. Furthermore, previous studies have been more descriptive and have not extensively explored the dynamics of congregational perceptions qualitatively, particularly how their experiences, expectations, and values shape their views on financial transparency. This is where the gap that this research aims to bridge lies, namely by deeply exploring the perspectives of the congregation through a qualitative approach.

A study by Sitorus (2020) and Lumentut (2021) emphasizes that financial information transparency is not only related to the technical reporting process but also how the congregation—or information recipients—interpret, receive, and respond to that information. In the social context of the Christian community in Central Sulawesi, the values of togetherness and mutual cooperation shape the relationship between the church and its congregation. Therefore, the understanding of transparency cannot be separated from the social relations that have been formed between the church leaders and the congregation. This study will enhance our understanding of how cultural context and local principles influence the congregation's perception of financial reporting. Therefore, this research aims to examine how the congregation of the Toraja Church Sion Anutapura views the transparency of technology-based financial reports. The focus of this research is not only on the material or distribution methods but also on the subjective experiences of congregation members when receiving and evaluating information.

This research is expected to help develop financial transparency practices within the church environment, particularly in the digital world. The results can also assist church administrators in creating more inclusive and participatory financial communication strategies, and can help academics expand the literature on technology-based governance of religious institutions.

Finally, the aim of this study is to encourage the congregation and church leaders to critically consider the importance of financial information transparency as part of their moral responsibility and shared service within the body of Christ. This research seeks to place the voices of the congregation as the main subject in the transformation process in an effort to make the church clearer, more accountable, and relevant to contemporary developments.

2. LITERATURE REVIEW

2.1. Theory of Transparency and Accountability in the Financial Management of Religious Organizations

Two main principles in financial management are transparency and accountability, especially for non-profit religious institutions. Transparency is when financial information is provided honestly, completely, and is easily accessible to all parties, especially the congregation, who are the main source of the church's funds. However, accountability refers to the obligation of fund managers to report and account for the use of funds in a professional and ethical manner (Christanti et al., 2023a).

A study conducted by Nabitha et al. (2024) found that churches that implement financial transparency have greater congregational trust compared to less transparent churches. This result reinforces the idea that transparency is an administrative obligation and the foundation of the relationship between the church and its congregation. Additionally, research by Glory Lautan et al. (2023) found that accountable church financial management enhances the effectiveness of fund utilization. Accountable management enables the planning and implementation of religious and social programs effectively in accordance with the needs and vision of the church's ministry.

Church leaders play a very important role in building a transparent and accountable culture. According to Zadorozhnyi et al. (2021), moral and honest leadership can reduce the likelihood of financial fraud in the church environment. In such situations, leaders bear the moral and administrative responsibility to maintain the community's trust in religious institutions.

Furthermore, research has shown the importance of the principle of transparency in the financial management of religious organizations (Pabubung, 2021), which found that open financial reporting can enhance productivity and governance efficiency in the public sector. These principles can be applied within the church, which is actually a public entity with spiritual, social, and administrative characteristics. Therefore, the theory of transparency and accountability is used as the basis for this research to understand how the church can build and maintain the trust of its congregation through financial information openness, particularly by using technology-based media.

2.2. Theory of Technology-Based Accounting Information Systems

The development of information technology has encouraged various organizations, including churches, to implement digital-based accounting information systems to improve the efficiency and accuracy of financial reporting. This system allows for faster transaction recording, more timely reporting, and broader and easier access to information by congregants or other stakeholders (Pratiwi et al., 2022). According to Uma & Gunasilan (2021), the digital era has changed the way non-profit organizations and governments manage finances. Technology-based accounting information systems accelerate administrative processes and provide stakeholders with greater opportunities to participate in evaluation and oversight processes.

Digitalization also has good benefits. A study (Jin et al., 2021) found that the application of technology in church financial systems can enhance transparency and improve the ethics of financial management. Digital reporting systems enable more accurate tracking of funds while reducing the likelihood of misuse and policy changes.

A study by (Natsir et al., 2023) also adds that the integration of technology in church accounting helps reduce creative accounting practices that are prone to deviations. Technology enables the implementation of systems that are more objective, traceable, and accurate in presenting financial information. Furthermore, Christanti et al. (2023b) support the use of technology in church financial reports. They found that the congregation found it easier to understand the financial reports after using a technology-based accounting information system. It is important to improve the financial literacy of the congregation, especially in the digital era, so that digital financial information can be accessed and viewed easily.

As a result, this research uses technology-based accounting information system theory to examine how the application of information technology can enhance transparency and accountability in church financial management. It is expected that by integrating this theory with the empirical context in the church environment, this research will provide an in-depth understanding of the challenges and opportunities of applying technology in church governance.

3. METHODS

The purpose of this research is to gain an in-depth understanding of the congregation's opinions on technological transparency in the church's financial reports. Therefore, this research uses a descriptive qualitative approach. This method was chosen because it can reveal the meaning, perception, and interpretation of the topic contextually without using numerical measurements or hypothesis testing (Creswell & Poth, 2018). Describing social reality based on the experiences and views of participants is the main focus of this approach.

The research was conducted at the Toraja Church Sion Anutapura Congregation in the city of Palu. The use of financial reporting technology such as projectors during worship, WhatsApp groups, and digital files prompted the selection of this location. This condition allows for a qualitative investigation into how technology affects the congregation's perception of financial information transparency. In this context, it is very important to pay attention to how the relationship between church administrators and the congregation in terms of accountability is changing.

The purpose of triangulation, which is a combination of participatory observation, documentation, and in-depth interviews, is to enhance data validity through the comparison of various sources and methods (Patton, 2002). Researchers can directly observe how information is conveyed through observation, while interviews are used to understand how subjects perceive and comprehend digital financial reporting techniques. Documentation is used to ensure that field practices and written evidence are aligned.

Information that was purposely selected was interviewed using a semi-structured method. Those considered to understand and be involved in financial reporting are pastors, treasurers, and congregation members of various ages and educational backgrounds. By using this method, the researchers can explore the informants' open stories, allowing for in-depth discussions. During the qualitative data analysis process, all interviews are recorded and transcribed.

Attending weekly worship and other church activities is evidence of participation. The researcher observed the congregation's verbal and non-verbal responses and noted how financial reports were sent through digital tools. Each field note is processed into an observational narrative that supports the primary data from the interviews to reveal the social context and direct interactions that are not always apparent in the interviews.

Supporting documents are collected to support the results and ensure data validity. Congregational newsletters and files are included in the documents reviewed. The analysis of this document is conducted to evaluate the extent to which the church consistently applies technological transparency. Documentation is an important source for evaluating the sustainability of transparency practices and the consistency between implementation and

discourse. Data analysis consists of three steps: data reduction, data presentation, and conclusion drawing or verification. This process is based on the interactive analysis model developed by Miles and Huberman (2014). Data is reduced by selecting important data, organizing categories, and grouping themes. Thematic descriptive stories are used to convey the data, and conclusions are drawn gradually using triangulation and in-depth contextual interpretation of the research.

To ensure the credibility and validity of the data, this research uses triangulation of techniques and sources, as well as member checking. The results of observations, documentation, and interviews are compared to perform triangulation. To ensure the accuracy of meaning, member checks ask informants to confirm the initial interpretation results of the researcher (Creswell & Poth, 2018). To ensure that the research findings truly reflect the subjects' perspectives, this step is important in qualitative research.

4. RESULTS AND DISCUSSIONS

4.1. Transparency in the Management of Religious Organizations

In religious organizations, transparency is an important component that reflects the principles of honesty, integrity, and the moral responsibility of the management towards the congregation. In the context of the church, financial transparency is a key indicator of good church governance. "Transparency is very important because it builds the congregation's trust in the management of church funds... this openness reflects the church's moral responsibility," said Pastor Ria Allokendek. According to this quote, the clarity of financial reports is not just a technical necessity but also part of moral and spiritual objectives.

Transparency is an important way to strengthen the relationship between the congregation and the management. The congregation will feel valued because their contributions are recognized and managed professionally when financial reports are presented openly and are easy to understand. This aligns with the research by Miles and Huberman (2014), which states that social trust within an organization is built through sustained accountability. Transparency in this situation is part of a shared culture of trust that supports the congregation's commitment to church service. It's more than just a numerical report.

"If the financial reports are presented clearly and transparently, the congregation will feel more comfortable and confident that their funds are being used for the right purposes," said informant Mrs. MB. This shows that consistent financial communication builds community trust. Prejudice and distrust often arise due to a lack of information or clarity from management. Therefore, transparency helps prevent internal conflicts within the church. Participation is an important component of transparency. The congregation is encouraged to more actively support church activities and services after knowing the sources of funding used by the church. Transparency allows people to participate not only in presentation but also in oversight and evaluation; Sister AN stated, "With technology, reports can be presented in a more accessible manner. this not only increases trust but also encourages active participation from the congregation."

Furthermore, this research shows the impact of openness to financial information on the strengthening of spirituality. There is a relationship between the technical aspects of administration and the emotional and spiritual dimensions of congregational life, as explained by informant Mrs. MB, "Technology-based financial transparency can strengthen spirituality and a sense of togetherness within the congregation." Openness brings peace and confidence to the congregation that the church is managed honestly and responsibly.

"Transparency also helps prevent the misuse of funds and makes financial management more accountable," said Mrs. M during an interview with the church treasurer. This statement shows transparency as an internal control system and maintains trust. This system ensures that funds are used correctly and avoids deviations. Moreover, because they feel morally supervised by the congregation, the church administrators are more careful when

making financial decisions.

Overall, the findings of this study support the theory that transparency is the foundation of the accountability system for religious institutions. Openness in financial reporting is a moral and spiritual responsibility beyond just a means of communication. The church, as an institution of trust, has an administrative and ethical duty to manage the congregation's offerings. Transparency can be a tool that strengthens the relationship between the congregation and the management while also improving the quality of service if applied correctly.

4.2. Technology-Based Accounting Information System

Technology-based accounting information systems are important tools in supporting transparency and efficiency in church financial management. Technology enables the automatic recording of transactions, the systematic preparation of reports, and the rapid and widespread distribution of information (Hall, 2011). In the context of this research, the use of WhatsApp and PDF files serves as a concrete example of how digital media is used to disseminate financial reports practically and efficiently to the congregation.

"The report is prepared using Excel and then shared in PDF format to the WhatsApp group... this speeds up the recording process and minimizes errors," said the treasurer, Mrs. M. This shows that incorporating technology into the church's accounting information system enhances speed, accuracy, and accessibility. A more organized and accountable digital accounting system can begin with the use of simple programs like Excel.

In addition, technology-based information systems allow the congregation to be active overseers in today's digital era. People who are familiar with the congregation say that they prefer to check reports in digital form because they can access them anytime. "I can view the church bulletin online when I am absent from worship," said Sister AN. This statement shows that technology can overcome the constraints of physical presence and make it easier to obtain financial information.

Technology also shapes real-time financial reporting systems. With an integrated system, you can see income and expenses periodically without having to wait until the end of the month or the end of the year. This provides clarity while avoiding data accumulation that could lead to errors or misuse. "We are developing a digital offering system with QRIS so that the congregation can give without having to carry cash," said Mrs. M. This step shows that the church is beginning to take steps towards comprehensive digital transformation.

However, the use of technology still faces problems. The uneven level of digital literacy is one of the main obstacles. "Many administrators and elderly congregation members still struggle to adapt to the digital system," said Mrs. M. Therefore, in order for all parties to understand this new system, training and support are necessary. If not managed properly, technology can isolate people who are not familiar with digital devices.

In the use of technology for church finances, data security is also very important. Digital financial data must be protected from changes, leaks, and illegal access. "Technology also allows for security features that can protect financial data from potential misuse," said Pastor Ria. The church must use systems with encryption and limited access rights based on user authority.

The Toraja Church of Sion Anutapura Congregation has seen positive results from the implementation of a digital financial information system, although it is still in the early stages. The congregation gained greater trust, the management became more transparent, and the reporting process became faster. This supports Hall's (2011) claim that technology-based accounting information systems can help non-profit organizations, including religious organizations, manage their finances better.

Based on the results and discussions above, it can be concluded that the use of technology for church financial reporting is a necessity. The church is able to improve the

quality of governance and the trust of the congregation through systematic, participatory, and transparent management. Technology enables the congregation to be more active and aware in church life, in addition to speeding up work processes.

Considered an effective way to convey church financial information quickly and efficiently is the use of simple technology like WhatsApp. Most informants said that the weekly financial reports sent in PDF format to the WhatsApp group are very helpful, especially for congregants who do not attend worship. One informant said, "I can still know the church's financial information even if I can't make it to worship, because the reports are sent to the WhatsApp group." This shows how digital technology can overcome limitations in access to information. According to Proverbs 27:23, "Be diligent to know the state of your flocks, and attend to your herds," this principle of openness is in harmony. This shows how important it is to manage carefully, including the congregation's finances.

The research results show that technology-based transparency not only accelerates access to information but also serves as an effective monitoring tool to prevent the misuse of church funds. According to the informant, the congregation can directly oversee the use of funds by creating reports that are neatly and systematically organized and shared periodically. One informant said, "The congregation will certainly become more trusting, and the management will also be more careful if everything is open and recorded." In this situation, technology serves as a tool to maintain integrity. According to Luke 16:10, "Whoever is faithful in very little is also faithful in much." As a result, loyalty and responsibility are important in management, including church finances.

When the financial reports became more transparent and flexible, the congregation's participation also increased. "If I can see the data myself, I feel more trusted and feel like I am also taking care of the church," said one of the young informants. This shows that having easily accessible information increases the sense of ownership and active involvement in church life. Transparency is not just about reporting; it is a process that encourages people to unite and hold each other accountable. This is in line with what is written in 1 Corinthians 4:2, which states, "Moreover, it is required in stewards that one be found faithful." This shows that trust is built through good and honest actions.

However, there are still issues in implementing the digital system, especially for older community members who are not yet accustomed to using technology. Informants said that some congregants face difficulties in accessing digital reports because they have limited devices or do not understand technology well. Therefore, the church took a wise action by distributing the report in both formats—print and digital. The church demonstrates that they value the principle of inclusivity in service through this strategy. "Strive for what is good for everyone," says Romans 12:17. This ensures that all congregants have equal access to financial information, which is a universal value of the church.

Finally, the Toraja Church Sion Anutapura Congregation has used technology for financial reporting, demonstrating that the church has the ability to build a more modern, open, and engaged organizational culture. Technology helps the church report its finances more accurately and strengthens the relationship between the management and the congregation. This is part of a testimony of faith and not just a type of good management. "For we aim at what is honorable not only in the Lord's sight but also in the sight of man," says 2 Corinthians 8:21. In the management of church finances, transparency is a way of serving that demonstrates honesty, integrity, and love within the community of believers.

5. CONCLUSION

This study found that technology-based transparency in church financial reports is crucial for enhancing trust, engagement, and accountability among the congregation. Most informants said that the openness of financial data presented through digital media such as WhatsApp and PDF is very accessible and understandable. Technology strengthens the

relationship between the management and the congregation by providing technical aids. Recording, compiling, and disseminating reports is also more accurate and effective using digital information systems. Because they feel involved in the church's financial management process, the congregation is more engaged. Transparency is not just a form of administrative obligation; it is part of the morality and ethics of service. As a result, technology plays a strategic role in building an accountable and inclusive church.

One of the results of this research is an increased understanding of the importance of transparency in the management of religious organizations in the modern era. The results of this research provide church administrators with a clear picture of the congregation's perceptions and how technology can be used to enhance transparency. This research reinforces that engagement and open access to information are very important for the congregation. On the academic side, this research helps study the accountability of religious institutions and the use of information systems for financial reporting. This research can serve as a theoretical and practical reference for improving better church governance if the informants' firsthand experiences are documented. This study also shows that the principles of Christian faith can be realized through open and honest administrative practices. Therefore, the benefits of this research touch on practical, ethical, and theological aspects.

Research shows that the church must continue to work on a digital financial reporting system that is easy to use and understand for the entire congregation. Additionally, the church should provide training to the management and congregation, especially those who are not yet familiar with technology, to prevent disparities in access to information. Financial reports should also be sent periodically, both digitally and in print. To make reporting more integrated, the church can consider using a simple application or a web-based financial management system. Collaboration with independent auditors is also important for larger churches to enhance accountability. The church must practice transparency as an administrative duty and assist the congregation. Open, honest, and two-way communication will strengthen solidarity in service.

The next recommendation is directed at religious institutions at the classic and synod levels to more broadly adopt policies that support the digitization of financial reports. Technology-based financial reporting and information systems can be a strategic step in promoting good governance practices in religious organizations. So that all local churches can implement consistent financial transparency, clear guidelines and ongoing instructions are needed. The synod can also actively participate in facilitating theological and technical training to understand the principles of accountability as part of the responsibility of faith. The church is not only spiritually relevant but also technologically and professionally adept in resource management. To face current challenges and enhance public trust in church institutions, this step is very important. Digital transformation in financial management must be accompanied by a transformation of values and service culture.

This research aims to encourage the Toraja Church Sion Anutapura Congregation and other churches to continue developing a financial reporting system that is transparent, accountable, and able to adapt to technological advancements. The researcher hopes that the church can become a model in the use of technology for moral purposes, such as strengthening services and relationships with the congregation. The researcher also hopes that the results of this study can be applied in daily life. The church will be increasingly trusted and supported by the congregation with honest and transparent financial management. In addition, an additional hope is that people begin to realize that transparency is part of the testimony of faith and responsibility to God. A church that is financially open is a church that is faithful in both small and large matters (Luke 16:10). May this culture of openness continue to grow and become a collective strength.

In the end, it is hoped that this research will make a significant contribution to building healthier, clearer, and more contemporary church governance practices. Although the

researchers are aware that the scope and number of research informants are still limited, these results can serve as a foundation for further research that includes more subjects. The researchers also invite everyone, including church leaders and congregants, to collaborate and build a culture of accountability through wise use of technology and open communication. May this research inspire the church to manage its finances responsibly and lovingly for the glory of God and the growth of His people. The church can face the challenges of the times while maintaining the true values of Christianity. God bless the church's ministry and all its congregation members.

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