



Integration of Christian Theology and Accounting Ethics in Service-Oriented Church Financial Governance

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ABSTRACT

This study explores the integration of Christian theology, ethics, and service values in shaping faith-based business and financial practices within the Huria Kristen Indonesia (HKI) Church of Lubuklinggau. The research highlights the significance of spirituality in financial governance, where faith serves as a moral compass for transparency, accountability, and stewardship. The study aims to analyze how theological principles and ethical accounting practices can create a holistic financial system that reflects both professionalism and spiritual responsibility. Using a qualitative case study approach, data were collected through in-depth interviews, participatory observations, and document analysis involving church leaders, financial administrators, and active congregants. Thematic analysis was employed to interpret the integration of faith and ethics in financial decision-making. Findings reveal that HKI has successfully internalized theological and ethical values in its financial management, supported by strong leadership, transparent reporting, and communal participation. The integration of faith-based ethics fosters a culture of honesty, stewardship, and service, positioning the church as a model of moral and financial integrity. Theoretically, this research contributes to the concept of servant financial governance, while practically, it strengthens faith-oriented financial systems that inspire trust and sustainability in religious institutions

INTRODUCTION

In the modern era marked by economic globalization and technological advancement, business practices and financial management face serious challenges in upholding moral and spiritual values. The misuse of public funds, corruption, and weak transparency and accountability within social institutions indicate a widespread ethical crisis across sectors, including religious institutions. In this context, the role of the church as a spiritual institution with a moral responsibility to society is crucial. The church serves not only as a place of worship but also as a manager of financial resources that must be carried out with the principles of responsibility, justice, and honesty, which is a concrete manifestation of the application of Christian faith values in church financial management (Adewale & Oyewole, 2021; Saputra et al., 2025). These principles embody the values of the Christian faith, positioning humans as stewards of God over all the blessings and resources He has given.

The Indonesian Christian Church (HKI) in Lubuklinggau City is a religious institution committed to integrating theological and ethical values in its financial management. This moral approach to managing service and operational funds is a concrete manifestation of the application of Christian faith principles in professional and equitable governance (Ronda, 2025). In practice, this church emphasizes transparency and accountability, which is carried out through an open reporting system and participatory oversight involving both servants and congregations as part of a shared responsibility (Saputra et al., 2025). Moral principles such as integrity and commitment provide a spiritual foundation that guides all financial activities to align with Christian service values and to respond to the increasing public demand for transparency from religious institutions (Mtula et al., 2025).

LITERATURE RIVIEW

Nationally, the issue of transparency and accountability of religious institutions is gaining increasing attention, particularly following the emergence of various cases of fund misuse that have eroded public trust in spiritual institutions. In the Indonesian context, several studies have shown that church finances managed without a strong accountability system can impact the moral credibility of spiritual institutions (Christanti & Wibowo, 2023). On the other hand, developments in financial technology and the digitalization of reporting offer new opportunities for churches to increase transparency and efficiency in managing funds (Sembiring, 2024). An ethical and spiritual approach that integrates Christian theology and accounting ethics aims to restore public trust and strengthen the church's social responsibility. The Indonesian Christian Church (HKI) in Lubuklinggau City is an example of an institution that has begun implementing balanced, faith-based, and technology-based financial practices, emphasizing the importance of integrating professionalism and spirituality in the church's economic services (Mandey et al., 2025).

The main problem this study addresses is how to integrate Christian theological values and ethical accounting principles into church business and financial practices, and how their application strengthens transparency, accountability, and service orientation in the Indonesian Christian Church (HKI)

in Lubuklinggau City. This study also seeks to understand in depth the implementation of spirituality and moral responsibility in the church's financial system, grounded in Christian faith. The analysis of the integration of theology and ethics in the context of business and finance has become an essential focus in modern academic literature. This approach emphasizes that Christian faith values can serve as moral guidelines for financial practices and organizational management, thereby fostering ethical and sustainable governance (McPhail & Cordery, 2019). In the context of religious institutions, implementing faith-based accountability has been shown to strengthen transparency and reduce the potential for misuse of funds, as a study of religious institutions in Africa found (Njoku et al., 2020). Further research shows that integrating spiritual values into financial reporting can increase public trust in religious organizations that adopt it (Owusu, 2017). In addition, the application of biblical principles in modern financial governance is considered relevant for building synergy between spirituality and professionalism, especially in facing the challenges of economic globalization (Uwagaba, 2025).

Furthermore, the concept of servant leadership, or leadership rooted in service, humility, and love for others, is an essential foundation for building an ethical organizational culture within the church. This principle emphasizes that true leaders serve, not those who are served, and aligns with the example of Jesus Christ, who placed service at the heart of leadership (Ronda, 2025). In the context of church finance, this leadership model has the potential to create a system that integrates transparency and responsibility into spirituality and the worship of God (Brown & Van Duzer, 2021). However, various studies show that the application of spiritual leadership principles often faces structural obstacles and a lack of managerial competence in managing church funds and assets professionally (Ferdinand & Adewale, 2023). Therefore, an approach that integrates spirituality, professionalism, and modern governance based on faith values is needed to realize accountability and public trust in religious institutions.

This study aims to analyze and explain how integrating Christian theological values and accounting ethics can create service-oriented church business and financial practices. The novelty of this research lies in its systemic approach, which combines theological, ethical, and financial management dimensions within a single conceptual framework called servant financial governance, a financial governance system based on God's service and stewardship. This approach emphasizes not only administrative efficiency but also spiritual awareness in every financial decision-making process. Theoretically, this research enriches academic discourse in the fields of practical theology and ethical accounting by offering an integrative perspective on the relationship between faith and professionalism. The research findings are expected to serve as a model for developing a sustainable church financial system grounded in Christian faith values. In practice, the results of this research provide a tangible contribution to churches and other religious institutions by strengthening their financial governance through the application of the

principles of transparency, accountability, and service. Churches that integrate faith values into their financial systems not only improve their congregations' trust but also serve as moral role models for the wider community. Thus, this research confirms the high relevance of the Christian faith in shaping ethical, professional, and God-glorifying business and financial practices.

METHODOLOGY

Research Design

This research uses a qualitative approach with a case study design. This design was chosen because it can provide an in-depth understanding of the integration of theology, ethics, and service in church financial management at the Huria Kristen Indonesia Church (HKI) in Lubuklinggau City. The qualitative case study allows researchers to explore the spiritual meanings, values, and practices that underlie Christian faith-based financial governance. This approach also aligns with the research objective, which is to contextually understand how theological values and accounting ethics are applied in the church's economic system and how this affects transparency, accountability, and service orientation. This approach focuses on interpreting participants' experiences and beliefs through the lens of Christian faith, making it relevant to the study of practical theology and church business ethics.

Research Location and Participants

The research was conducted at the Huria Kristen Indonesia (HKI) Church in Lubuklinggau City, South Sumatra, which was purposively selected because it has an active, organized, and open church financial system for academic evaluation. This church represents a religious institution that strives to integrate faith and professionalism in its fund management practices. Research participants were selected using a purposive sampling technique, with the following criteria: (1) church administrators or servants directly involved in financial management (treasurer, council, or financial commission); (2) pastors or spiritual leaders who understand the principles of theology of service and accounting ethics; and (3) congregations who actively participate in the church's financial and social service activities. The number of participants, 10, was considered adequate because it reached data saturation, where the information obtained began to repeat itself and did not yield new data.

Data Collection Techniques

Data were collected through three main techniques: in-depth interviews, participant observation, and document analysis.

- a. In-depth interview: A semi-structured questionnaire was administered to explore participants' perspectives, experiences, and spiritual values regarding church financial management. Questions focused on theological aspects, ethics, transparency, and ministry responsibility.
- b. Participatory observation is conducted by attending church financial meetings, weekly services, and socio-economic activities to understand the context of real-world practices in applying ethics and theology to fund management.
- c. Documentation study includes analysis of church financial reports, minutes of council meetings, and internal financial administration guidelines.

To ensure data validity, source and technique triangulation was used, comparing information from various participants and data collection methods. Furthermore, member checking was conducted, where interview results were reconfirmed with participants to ensure the researcher's interpretation was accurate.

Research Procedures

The research was conducted in several systematic stages: (1) the preparation stage, including obtaining permission from church leaders and developing interview guidelines; (2) the field data collection stage for two months through direct observation and scheduled interviews; (3) the data transcription and organization stage using a narrative format; (4) the data analysis and theological interpretation stage; and (5) the validation and preparation of the final report. The researcher served as the primary instrument, actively exploring meaning, maintaining objectivity through self-reflection, and upholding research ethics by respecting participants' privacy and anonymity.

Data Analysis Techniques

Data analysis was conducted using a thematic analysis approach based on the Miles and Huberman (2014) model, which includes three main stages: data reduction, data presentation, and conclusion drawing/verification. The reduction stage involved grouping interview and observation results into central themes, such as theological values, accounting ethics, and service practices. The data presentation stage was carried out by creating a matrix of relationships between themes to understand the interaction patterns between faith and financial governance. The final stage was drawing conclusions that linked the field findings to practical theological theory and the concept of faith-based accounting. To maintain validity, this study used four criteria from Lincoln and Guba (1985): credibility, transferability, dependability, and confirmability. Data analysis was assisted by NVivo 12 Plus software, which was used to systematically code and map themes.

RESULT AND DISCUSSION

Integration of Theological, Ethical and Service Values in Christian Faith-Based Business and Financial Practices

The integration of Christian theology, accounting ethics, and service orientation in business and financial practices is an essential foundation for realizing governance with integrity and a focus on spiritual values. In the context of the Indonesian Christian Church (HKI) in Lubuklinggau City, the application of faith principles extends beyond worship to permeate financial management, accounting transparency, and the church's social responsibility towards the congregation and society. To understand the extent to which these values are internalized, measurements are conducted through three main dimensions: service orientation in business and finance, accounting ethics as a moral and spiritual practice, and the theological dimension of service in industry. Each dimension is visualized in the following spider chart.

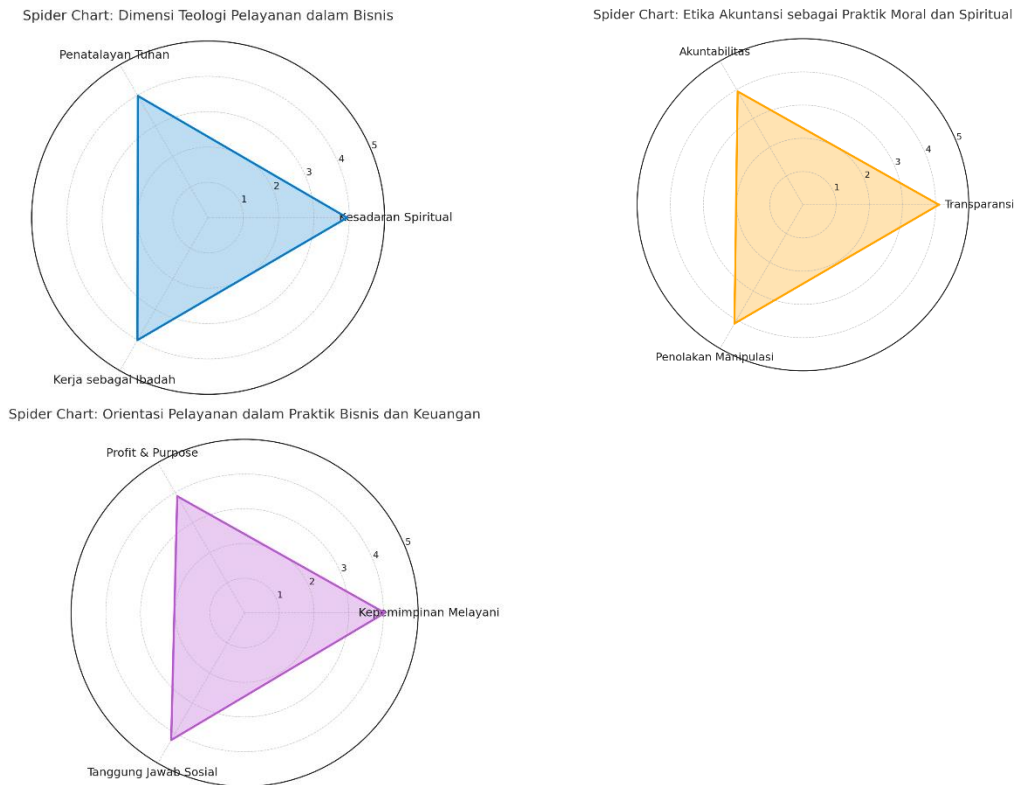


Figure 1. Integration of Theological, Ethical and Service Values in Christian Faith-Based Church Business and Financial Practices

The research results show that the Indonesian Christian Church (HKI) in Lubuklinggau City has implemented a financial management system that integrates Christian theological values, accounting ethics, and a service orientation. Data from interviews, observations, and documentation indicate consistency between faith principles and administrative practices across all church financial activities. Based on the results of the spider chart analysis, the average score for the three main dimensions of service, ethics, and theology ranges from 4.0 to 4.3 on a scale of 5. This indicates that the level of application of spiritual values in church financial governance is excellent. In the service dimension, three leading indicators: servant leadership (score 4.0), profit and purpose (score 3.9), and social responsibility (score 4.2) indicate that the church places finances as part of its service mission, not merely an administrative aspect. The pastor and church council stated that the management of church funds is carried out with a spiritual awareness that every financial decision is a form of devotion to God. One participant's statement illustrates this: "We do not consider money as belonging to the church, but as entrusted by God to serve the congregation."

In the accounting ethics dimension, the values of transparency (4.1), accountability (4.0), and rejection of manipulation (4.1) indicate that the church's financial system has functioned ethically and responsibly. Based on observations, the church's financial report is presented openly at quarterly congregational meetings and displayed on the church noticeboard. Every expenditure of funds must be approved by at least two parties: the treasurer and the council

chairperson, to ensure collective accountability. This system reflects the application of Christian moral principles of honesty and fairness in resource management. Meanwhile, in the dimension of theology of service, the indicators of spiritual awareness (score 4.0), work as worship (score 4.1), and stewardship of God (score 4.1) indicate that all church economic activities are understood as a form of prayer to God. Church servants stated that financial management work is not only administrative but also part of the spirituality of service. Economic activities such as collecting offerings, preparing reports, and the congregation's socio-economic activities are carried out with a spirit of serving God through others.

Field findings indicate that the HKI Church in Lubuklinggau City has successfully established synergy between theology and accounting ethics within a service framework. Servant leadership is key in shaping an organizational culture oriented toward integrity and moral responsibility. With an average score of 4.1, it can be concluded that a service orientation has been deeply rooted in church financial practices. Church leaders view fund management not as a matter of authority, but rather as a spiritual responsibility to serve God and the congregation. Open transparency strengthens congregational trust and fosters a strong sense of participation. From an ethical perspective, applying the principles of accountability and openness establishes a multi-layered oversight system, thereby minimizing the potential for misuse of funds. This demonstrates that the church is not only committed to internal moral values but also applies professional standards in financial management (Ronda, 2025). The integration of spiritual values with accounting ethics provides a clear moral direction for every financial decision, making church finances a means of service and a witness of faith (Suharto & Simanjuntak, 2022).

From a theological perspective, the concept of stewardship serves as the moral foundation for all church economic activities. The realization that everything comes from God encourages church ministers to use resources responsibly. The principle of work as worship reinforces the value that financial management is a form of service to God, not merely an administrative activity. These results demonstrate that faith can be an effective ethical system in shaping the governance of religious organizations. Theoretically, this study strengthens the concept of faith-based accounting and develops a new model called servant financial governance. This model emphasizes that ideal financial governance is based not only on administrative regulations but also on a spirit of service, spiritual awareness, and social responsibility. Values such as love, integrity, and justice, as taught in Christian theology, serve as moral guidelines for all church financial activities.

In practice, the application of theological and ethical values has been shown to increase congregational trust in the church institution. Transparent financial reports strengthen a sense of belonging among congregation members, while a faith-based oversight system reduces the potential for misappropriation of funds. Furthermore, the church has developed congregational economic activities, such as service cooperatives and ethical entrepreneurship training, based on the

principle of profit-for-service. This demonstrates that the church functions not only as a spiritual institution but also as an agent of socio-economic transformation. The results of this study align with several recent studies highlighting the relationship between faith, ethics, and church financial governance. Congregational perceptions of church financial transparency are influenced by the extent to which the Institution implements faith-based accountability principles (Christanti & Wibowo, 2023). The implementation of transparent financial reporting based on a biblical perspective also strengthens the congregation’s trust in religious institutions (Sembiring, 2024). In addition, integrating spirituality with the principles of good governance is vital to establishing an ethical and professional financial management system in the Indonesian church environment (Lasut et al., 2024; Randa, 2020). Furthermore, applying theological values such as integrity, care, and excellence in church governance can strengthen the church’s role as a model of public ethics, one that is just and service-oriented (Mulyono, 2025).

SWOT

The financial management of the Indonesian Christian Church (HKI) in Lubuklinggau City is influenced by various internal factors that reflect its strengths and weaknesses. This analysis was conducted to assess the extent to which Christian faith values, ethics, and management systems contribute to transparent and accountable church financial governance.

a. Internal Factors

The following table presents the results of an internal factor analysis of the strengths and weaknesses in the financial management of the Indonesian Christian Church (HKI) in Lubuklinggau City. This analysis aims to assess the extent to which the church’s internal capabilities support the application of theological and ethical values in church accounting practices. Strengths indicate key opportunities to promote financial transparency and integrity, while weaknesses highlight areas that still need improvement to enhance the effectiveness of a Christian faith-based financial system.

Table 1. Internal SWOT Factors

No	Internal Factors	Weight	Rating	Score (Weight x Rating)
Strengths				
1	The existence of strong Christian theological values in the management of church finances	0.15	4	0.60
2	Spiritual leadership that emphasizes integrity and transparency in accounting	0.10	4	0.40
3	The commitment of the congregation and church	0.12	3	0.36

	servants to the ethical principles of service			
4	The existence of a consistent but straightforward financial recording system	0.08	3	0.24
Total Power (S)		0.45		1.60
Weaknesses				
5	Lack of accounting experts who understand Christian theology	0.10	2	0.20
6	Lack of Christian faith-based business ethics training	0.12	2	0.24
7	Lack of professional documentation of church accounting systems	0.08	3	0.24
8	Internal financial supervision is not optimal	0.10	2	0.20
9	Dependence on specific individuals in financial administration	0.15	2	0.30
Number of Weaknesses (W)		0.55		1.18

Based on the table above, the total strengths (S) score was 1.60, and the weaknesses (W) score was 1.18. These values indicate that the church has more strengths than weaknesses. The main strengths lie in strong theological values and spiritual leadership that emphasize integrity and transparency, while the main weaknesses are the lack of accounting experts who understand Christian theology and the minimal training in faith-based business ethics. Overall, internal factors show potential to support the integration of theology and ethics into church financial practices.

b. External Factors

External factors describe environmental conditions outside the church that can influence the successful application of theological values and accounting ethics in church financial practices. This analysis identifies opportunities to be exploited and threats to anticipate in maintaining the integrity and effectiveness of the Indonesian Christian Church (HKI) in Lubuklinggau City's financial management.

Table 2. SWOT External Factors

No	External Factors	Weight	Rating	Score (Weight x Rating)
Opportunities				
1	Government and religious institutions support for church financial transparency	0.12	4	0.48
2	Increasing congregational awareness of the importance of financial ethics and accountability	0.10	4	0.40
3	Availability of digital accounting technology for religious institutions	0.08	3	0.24
4	Inter-church collaboration in Christian business ethics and accounting training	0.10	3	0.30
5	There is support from Christian theological and accounting educational institutions	0.10	3	0.30
Number of Opportunities (O)		0.50		1.72
Threats				
6	Corruption practices and misuse of funds in other religious institutions that reduce public trust	0.10	3	0.30
7	Economic developments that put pressure on church service and operational funds	0.10	2	0.20
8	Lack of public understanding of faith-based business ethics	0.08	2	0.16
9	Changes in fiscal policy or regulations that impact the transparency of non-profit organizations	0.12	2	0.24
10	The challenges of modernization have the potential to shift spiritual values in business practices.	0.10	3	0.30
Number of Threats (T)		0.50		1.20

Based on the table above, the total opportunity score (O) of 1.72 indicates strong external support, particularly from the government and religious institutions, as well as increasing congregational awareness of financial ethics and accountability. Meanwhile, the total threat score (T) of 1.20 indicates the risk of misuse of funds in other religious institutions, economic pressures, and modernization challenges that could shift spiritual values. Overall, external factors provide a conducive environment for strengthening transparent, ethical, and Christian-based church financial governance.

c. IFAS and EFAS

The Internal Factor Analysis Summary (IFAS) and External Factor Analysis Summary (EFAS) analyses were used to determine the strategic position of the Indonesian Christian Church (HKI) in Lubuklinggau City based on identified strengths, weaknesses, opportunities, and threats. These values help determine the strategic direction of the church’s financial management development, grounded in Christian theology and ethics.

Table 3. IFAS and EFAS

Internal Factor Attractive Score (IFAS)		External Factor Attractive Score (EFAS)	
Total Strength Score (S)	1.60	Total Chance Score (O)	1.72
Total Weakness Score (W)	1.18	Total Threat Score (T)	1.20
S - W	+0.42	O - T	+0.52

Based on the calculation results, the S-W = +0.42 and O-T = +0.52 values indicate that the HKI Church has strong internal strengths and external opportunities, placing it in Quadrant I (Aggressive). This position confirms that the church is well-positioned to proactively develop a Christian faith-based financial system by leveraging internal strengths to expand external opportunities through collaboration, transparency, and ethical innovation in financial services.

d. SWOT Diagram

A SWOT quadrant diagram was used to map the strategic position of the Indonesian Christian Church (HKI) in Lubuklinggau City based on internal (IFAS) and external (EFAS) factor analyses. This diagram shows the relationships between internal strengths and weaknesses and external opportunities and threats, enabling the determination of the church’s future development strategy.

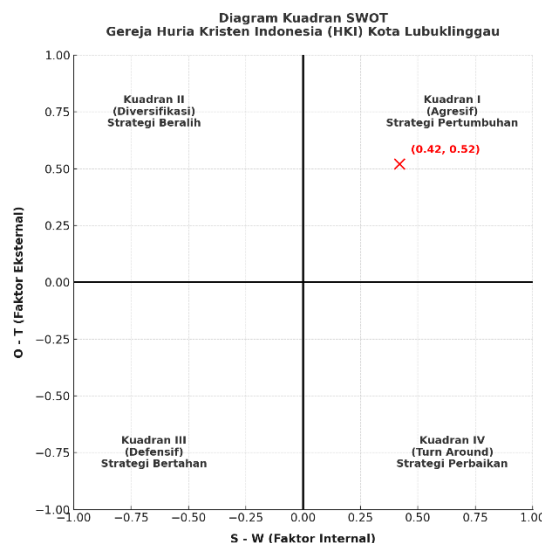


Figure 2. SWOT Diagram

Based on the coordinate points ($S-W = +0.42$, $O-T = +0.52$), the HKI Church is in Quadrant I (Aggressive). This indicates that the church has significant strengths and opportunities, so the most appropriate strategy is a growth strategy, namely maximizing theological strengths and accounting ethics to expand services, increase financial transparency, and strengthen collaboration and innovation grounded in Christian faith values.

CONCLUSION AND RECOMMENDATIONS

Reccomendation

a. Strengthening the Church's Financial System Based on Theology and Technology (Growth through Digital Faith Integration)

The strategy of strengthening the church's financial system through theology and technology, or growth through digital faith integration, is an aggressive step aimed at improving the financial governance of the Indonesian Christian Church (HKI) in Lubuklinggau City in the increasingly digital era. This strategy stems from the realization that church financial management is not merely administrative but also a form of service and spiritual responsibility before God. Therefore, the implementation of a transparent, accountable, and efficient financial system must be based on a solid theological foundation and supported by the latest information technology. In this context, theological values such as integrity, honesty, stewardship, and responsibility serve as the main foundations for designing a financial system that aligns faith and professionalism. The first strategic step is to build a digital church accounting system based on the Christian faith. This system is designed not only to record income and expenditures but also to serve as a means of transparency accessible to the congregation. Through this digital system, every church member can see how offerings and service funds are actually used to support spiritual and social activities. This transparency not only strengthens financial accountability but also fosters the congregation's trust in the church's management as responsible servants of God. In the long term, this system will create an open, fair, and faith-based financial culture.

Second, the church needs to develop a biblically based financial procedures manual that includes operational guidelines for recording, reporting, monitoring, and disbursing funds. This manual serves as an ethical and spiritual guideline, affirming that every financial transaction is an act of worship and service to God, not merely a matter of worldly administration. Principles such as "being faithful in what is least" (Luke 16:10) can serve as a moral basis for every financial decision. In this way, the church's financial system will not only comply with accounting standards. Still, it will also be rooted in the truth of God's Word, which emphasizes integrity and responsibility in all aspects of life. The following strategic step is to conduct regular training for treasurers, councils, and church administrators on technology-based and spiritual financial management. This training is essential so that every church servant can manage funds efficiently and accountably, utilizing digital technology as a tool for transparent ministry (Deniswara et al., 2023). The introduction of accounting software and secure

digital systems can strengthen church financial governance while instilling faith values in decision-making (Sembiring, 2024). In addition, strengthening service ethics through spiritual and moral education for church administrators is vital to preventing the misuse of funds (Muskanan et al., 2019). The implementation of a faith-based and technology-based financial training system has also been proven to increase professionalism and responsibility in service (Ahmar & Simbolon, 2024). Ultimately, a church that can adapt to digital technology without abandoning the principles of Christian faith can become a superior model of public ethics in the digital age (Halik & Halik, 2021).

b. Development of Human Resources for Church Financial Services (Growth Through Capacity Building)

The human resource development strategy for church financial services (growth through capacity building) is an aggressive step aimed at improving the quality and professionalism of financial servants so they can manage funds responsibly, ethically, and in accordance with the principles of the Christian faith. The Indonesian Christian Church (HKI) in Lubuklinggau City recognizes that spiritual strength needs to be balanced with adequate technical capacity and professional ethics. In the modern context, church financial management cannot rely solely on personal trust; it must be based on a measurable competency system grounded in the theology of service. Therefore, developing superior human resources with integrity is a top priority so that church financial governance is not only transparent and efficient but also reflects the spiritual values lived by each servant. The first step is to establish strategic collaboration with Christian theological and accounting educational institutions to train treasurers, councils, and church financial administrators. This collaboration aims to create synergy between theological scholarship that emphasizes the value of service and accounting that prioritizes accuracy and accountability. Through integrated training, participants can understand that financial management is not merely an administrative activity, but part of the spiritual responsibility as God's stewards of church resources. Training materials should integrate principles of faith and morality with technical skills, such as financial reporting, internal auditing, and ethical financial decision-making.

Furthermore, the church needs to establish an internal training center that serves as a platform for ongoing development in service ethics and faith-based financial accountability. This training center serves not only as a place to transfer knowledge but also as an arena for developing the character of humble, honest, and responsible financial stewards. Within the training center, the church can hold mentoring programs and workshops that emphasize the importance of spirituality in financial management. Furthermore, the training center can serve as a means for theological reflection on how money and service are interconnected in the church's mission. With this platform, the church not only builds systems but also develops individuals capable of consistently maintaining the integrity of its service.

The third step is to establish an internal "Christian Ethical Accounting" certification program that serves as a moral and professional standard for all

church finance staff. This certification affirms that anyone managing church finances must meet two key requirements: technical competence and spiritual integrity. The certification process can include an accounting knowledge test, a case study of ministry ethics, and an evaluation of character and spiritual commitment. With this certification, the church has a mechanism for formally recognizing the abilities and moral responsibility of financial stewards (Bayton, 2020). This program can also serve as a basis for more objective job placement and promotion, thereby strengthening the professionalism and credibility of the Institution (Lo, 2020).

The impact of implementing this strategy is significant. By increasing human resource capacity, the church will have professional, virtuous, and spiritually aware church finance cadres in every financial decision. They will not only be able to use modern accounting systems but also make every financial action a form of worship and service. In the long term, this strategy will strengthen the congregation's trust in the management of church funds, improve operational efficiency, and establish the HKI Church as a model of professional, sustainable faith-based financial governance (Nursiani & Fanggidae, 2019). Thus, developing human resources for financial services is not merely a technical program, but a theological calling to demonstrate faithfulness, responsibility, and service that glorifies God through the management of His resources.

c. Expansion of Collaboration and Partnerships Across Churches and Religious Institutions (Growth through Collaborative Ministry)

The strategy of expanding collaboration and partnerships across churches and religious institutions (growth through collaborative ministry) is an aggressive step designed to develop service networks, strengthen institutional capacity, and enhance the reputation of the Indonesian Christian Church (HKI) in Lubuklinggau City as a model of Christian faith-based financial governance. In the modern context, the church's challenges lie not only in internal management but also in its ability to build constructive, productive external relationships. Cross-church collaboration and partnerships with various religious institutions, governments, and social organizations are key strategies in strengthening the legitimacy, credibility, and sustainability of church financial services. Through this collaboration, Christian theological values such as love, honesty, service, and responsibility can be concretely realized in the broader social order. The first step in this strategy is to initiate an inter-church collaboration forum focused on faith-based business and financial ethics. This forum serves to exchange knowledge, experiences, and best practices among churches regarding financial transparency and accountability. In this forum, each church can share experiences on how Christian theological principles are applied in the management of ministry funds and church economic activities. Moreover, this forum can serve as a space for theological discussion, enriching understanding of the way church financial management is a form of worship and stewardship of God's blessings. Through this collaboration, churches not only learn from one another but also build spiritual solidarity that strengthens the witness of the Christian faith in the public sphere.

The second step is to collaborate with local governments, religious institutions, and social organizations to develop an accountable, transparent, and participatory church financial model. This partnership is crucial because the church, as a religious institution, shapes public morality and social ethics. By collaborating with local governments, the church can contribute to strengthening the governance of non-profit social institutions with integrity. Collaboration with theological educational institutions and Christian universities can produce applied research in faith-based church accounting. At the same time, partnerships with social organizations can expand the impact of church financial services to the poor, orphans, and marginalized communities. This cross-sector synergy demonstrates that the church is not an exclusive entity but rather part of a social system actively creating prosperity and justice. The third step is to publicly publish the church's annual financial report as a form of public testimony to the church's integrity and service. This publication can be done through internal church media, congregational bulletins, or easily accessible digital platforms. Such transparency has two significant benefits: first, it strengthens the congregation's trust in church officials; second, it serves as a moral example for other religious institutions to manage ministry funds ethically and professionally (Sembiring, 2024). Financial reports accompanied by service narratives also serve as a tool for faith testimony, showing that every fund managed by the church is used to expand God's love to others (Christian et al., 2023).

The impact of implementing this collaborative strategy is transformative. The HKI Church will be recognized not only as an institution with a strong, transparent financial system but also as a role model in church financial governance grounded in the values of faith, ethics, and service (Andriana et al., 2023). The church's position at the regional and national levels will increasingly be taken into account, as it has demonstrated synergy between spirituality and professionalism (Christian et al., 2023). Moreover, collaboration across churches and religious institutions will expand the influence of IPR's social and spiritual services, making the church an active agent of transformation that builds public integrity through real testimony in the management of God's resources (Senoga, 2023). Thus, this collaborative expansion strategy becomes a concrete manifestation of the church's mission to bring God's kingdom into being through ethical, transparent, and serving social and economic practices.

d. Christian Faith-Based Social-Economic Service Innovation (Growth Through Faith-Based Social Enterprise)

The strategy of innovative socio-economic services based on Christian faith (growth through faith-based social enterprise) is an aggressive step that emphasizes the church as an agent of social transformation, focusing not only on spiritual aspects but also on the economic empowerment of the congregation and community. The Huria Kristen Indonesia Church (HKI) of Lubuklinggau City understands that the mission of Christian service does not end with liturgical activities but must also address the economic needs of the congregation as an integral part of holistic well-being. From a Christian theological perspective,

every financial activity is part of worship and stewardship of God's blessings. Therefore, the development of faith-based socio-economic services is a concrete manifestation of the application of Biblical values, such as hard work, justice, solidarity, and love, in daily life. The first step in this strategy is to develop a social enterprise unit focused on empowering the congregation and the surrounding community, grounded in the principle of profit-for-service. This church-based social enterprise unit is designed not solely to seek financial profit, but to create a real social impact. For example, the church can establish business units, such as a religious shop, church printing services, or local craft production, that are professionally managed by the congregation. A portion of the profits from these business units can be allocated to support church social programs such as educational scholarships, financial assistance for underprivileged families, and community service activities. Thus, every economic activity undertaken by the church not only generates profit but also strengthens the spirit of love and solidarity among the congregation.

The second step is to encourage congregational economic activity through the formation of church cooperatives, ethical entrepreneurship training, and the development of faith-based service markets. The church can act as a facilitator, connecting congregations with business potential to resources and a broader market. Establishing a church cooperative, for example, can provide a platform for congregations to learn to save and invest together, and to manage finances in accordance with principles of justice and social responsibility. Meanwhile, ethical entrepreneurship training aims to instill moral values in business activities, so that congregational entrepreneurs do not simply pursue profit but also uphold honesty, fairness, and a balance between personal needs and social service. The concept of a "faith-based service market" can be realized through creative economic activities such as spiritual bazaars, congregational business exhibitions, and service-based economic training, all linked to spiritual values and service to others.

The third step is to integrate the concepts of theology of work and stewardship into every church's economic program. The church needs to instill the awareness that work and resource management are not merely worldly activities but part of worship to God. From a Christian theological perspective, humans are called to be "stewards" of all of God's creation, including managing the economy responsibly and with love. Therefore, every church economic program must be accompanied by spiritual development so that its implementation does not deviate from the values of faith (Harjanto, 2018). This concept of the theology of work emphasizes that economic success is not measured solely by profit, but by the extent to which economic activity becomes a means of service and an authentic witness of faith (Runtuwene, 2025).

The implementation of this innovative strategy has had a broad and profound impact on both the church and society. The HKI Church no longer serves merely as a spiritual center but also as an agent of socio-economic transformation, bringing the values of God's kingdom into the community's lives (Lindley, 2024). Through the faith-based social enterprise model, the church can demonstrate that Christian faith can be a productive force that encourages

economic independence, social justice, and shared prosperity.(Mudau & Tshifhumulo, 2024)An economically empowered congregation will have a greater capacity to serve, give, and contribute to church growth. Thus, innovative socio-economic services grounded in Christian faith not only support the church's financial sustainability but also broaden the meaning of service as a tangible manifestation of God's love in the workplace and the broader community.

Conclusion

This study confirms that integrating theological, ethical, and service values is the primary foundation for achieving church financial governance with integrity, transparency, and a focus on service. A study at the Huria Kristen Indonesia Church (HKI) in Lubuklinggau City demonstrated that applying Christian faith values can create a financial system that is not only administratively efficient but also spiritually meaningful. The results of a SWOT analysis placed the church in Quadrant I (aggressive strategy), indicating significant potential for growth and expansion of faith-based financial practices through digital innovation, human resource development, cross-church collaboration, and socio-economic services. Theoretically, this study reinforces the concepts of faith-based accounting and servant financial governance, namely, financial governance rooted in the values of service, stewardship of God, and moral responsibility. Practically, this integration strengthens congregational trust, increases participation, and establishes the church as a model for ethical and professional financial management. Thus, the Christian faith is not only a spiritual inspiration but also an operational principle in financial management, one that is transparent, fair, and oriented towards God's glory. This study also opens the door to further research exploring the practice of integrating faith and ethics across various church denominations within a broader social and economic context.

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