

Research Article

# The Relationship Between Church Planting Stages and Financial Reporting: An Analysis of Selected Tanzanian Christian-Faith-Based Denominations

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## Abstract

The purpose of this study was to investigate how church planting stages such as surveying, preparing, sowing, cultivating, and reaping relate to the financial reporting of Tanzanian local-churches. The study collected information from 374 skilled pastors, evangelists, and accountants in Tanzanian local-churches using a deductive approach. The formulation of hypotheses was grounded in Stewardship Theory. A convenient sample was created using self-administered questionnaires that participants may easily complete. Using the Smart-PLS version 4.0 program, partial least squares (PLS\_SEM) regression was used to test hypotheses and assess data for measurements and structural model analyses. Findings from the research indicate that church planting stages negatively relate to the financial reporting of the Tanzanian local-churches in their affiliated denominations. The negative significant relationship indicates that as planting stages increases, the financial reporting tends to decrease. This suggests that as churches focus more on activities related to planting, they may inadvertently neglect proper financial reporting. The article provides advice on how to set an appropriate financial reporting system to enhance financial sustainability during church planting, which will have a corresponding influence to other not-for-profit institutions. Furthermore, it imparts knowledge to Christian denominations regarding the significance of appropriate financial reporting for transparency, accountability, and efficient use of resources.

## Keywords

Tanzania, Local Churches, Financial Reporting, Church Planting Stages

## 1. Introduction

Over the past few decades, the accounting profession has demonstrated a greater interest in financial reporting for not-for-profit organizations (NPOs) in various nations, which has a related impact on financial reporting for faith-based institutions [7, 12, 13, 30, 32]. Despite the fact that studies on financial reporting have been conducted in various countries

worldwide, scholars continue to debate the inconsistent financial reporting in faith-based institutions, the studies are such as [1, 2, 7, 14, 25]. The inconsistencies include variance in disclosure practices, measurement methods, financial statement item recognition, and flexibility in implementing accounting principles [14, 26, 43, 46, 47]. Since the

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faith-based institutions' ability to survive has been impacted by these inconsistencies, researchers and religious leaders are striving to identify the factors affecting proper financial reporting [1, 35]. The factors that are frequently taken into consideration include belief systems, religious planting, legal systems, the adoption of accounting principles, and the formalization level [1, 2, 10, 14, 18, 20, 29]. According to [1, 15] and [40], of the factors mentioned above, religious planting was identified as a significant contributor towards financial reporting inconsistencies.

Religious planting has gained worldwide popularity recently and is carried out as a significant project to promote expansion and growth [1, 40]. Amazing patterns show how religious planting initiatives have resulted in major increase in religious institutions, despite the predictions of prominent scholars in the mid-1900s [8, 9]. Approximately 80.8 percent of the global population in 1970 claimed to be affiliated with religion in one way or another [8, 53]. But in 2000, this percentage had risen to 87.0, henceforth kept rising, reaching 88.7 percent in 2022 [38, 53]. In addition, the proportion of people affiliated to religion in China rose sharply from 39.8 percent in the year 2000 to 61.2 percent in 2022 [38, 53]. Furthermore, Russia has recovered its Orthodox roots, with 82.4 percent of the population identifying as Christian in 2022 [8, 53]. Some post-Soviet nations, such as Belarus (79.0 percent) and Armenia (94.7 percent), have a majority Christian population, similar to Russia. Other countries with a majority of Muslims are Uzbekistan (95.6 percent), Turkmenistan (96.5 percent), and Tajikistan (97.9 percent) [3, 53]. Additionally, by the year 2022, religious diversity in Germany had increased from 0.3 percent in 2000 to 5.2 percent [53]. According to [53, 54], the United States also expanded, rising from 0.6 percent in 2000 to 4.6 percent in 2022. Despite the expansion, the World Christian Database revealed that the top custodians of Christian funds globally embezzled 59 billion USD annually in the year 2022, compared to 19 billion USD annually in the year 2000 [42, 53]. [43] and [50] claimed that inconsistent financial reporting promote embezzlement in faith-based institutions.

In Africa, the continent is dominated by three major religions: Islam, Christianity, and traditional-faith-based religions. Nonetheless, with 400-500 million followers each, Islam and Christianity are the two most popular religions [22]. Along with Islam, Christianity is the most popular religion in Tanzania, with a large number of followers [33]. Tanzanian Christianity is distinguished by its diversity. There are many different denominations. These denominations include Tanzania Assemblies of God (TAG), Seventh-day Adventists (SDA), Evangelical Lutheran Church of Tanzania (ELCT), Free Pentecostal Church of Tanzania (FPCT), Roman Catholic (RC), and Dar es Salaam Pentecostal Church (DPC). Other denominations include Anglican Church of Tanzania (ACT), Africa Inland, Evangelistic Assemblies of God Tanzania (EAGT), Holiness Mission, Swedish Free Mission, ELIM Pentecostal, Presbyterians, Greek Orthodox, Quakers, Mora-

vians, Mennonite, Mormons, and Jehovah's Witnesses. This study selected TAG, EAGT, ELCT and ACT among these denominations due to their scale of church planting operations.

Church planting is an act of establishing a new Christian local congregation [44]. As per the Stewardship Theory, managers will behave as responsible stewards of the assets under their control provided, they are given autonomy [19]. In order to safeguard and generate profits for shareholders, these managers aspire to be responsible stewards of the institution's resources rather than opportunistic strikers [13, 17]. Local churches' managers are anticipated to be responsible stewards of the funds held in their custody, particularly those funds allocated for church planting [41]. Financial related activities incurred throughout church planting process, from initial stage to when a church become fully-operational local church was categorized to formulate the phases [4, 21, 30]. The phases are surveying, preparing, sowing, cultivating, and reaping [4, 44]. Church planting requires resource mobilization, management, and accountability [44]. Financial reporting plays a critical role in ensuring transparency and trust among stakeholders, such as donors, members, and regulatory authorities [15, 36]. A lack of standardized financial reporting system in church planting organisations (local churches), leads to challenges in resource allocation, management, financial accountability, and trust among stakeholders during church planting process [4, 30].

The accounting literature records historical presence of financial reporting in religion [34, 35]. This is evident in early Jewish and Buddhist temples, as well as Egyptian temples, to mention a few [23, 24, 34]. Moreover, a number of studies e.g., [14, 15, 36, 43] have researched on churches' financial reporting generally. In a similar vein, financial reporting has been referred to as financial management in other studies [5, 11, 30, 31, 48, 52]. Although these scholars acknowledge that financial reporting has a significant impact on religion, not much studies have been done to thoroughly examine the relationship between church planting stages and financial reporting, therefore, this current research is a direct response to this academic appeal.

Nonetheless, the results of few research that are now available have presented mixed findings on the association between church planting stages and financial reporting. [30] study conducted in America (US) found a significant and positive correlation between church-planting stages and financial management. Furthermore, [16] found a significant favorable relationship on church planting stages and financial accountability in Ontario and Quebec, Canada, which is partially in line with [30] findings. However, a study conducted in Ghana by [4] and in Nigeria by [41] found a negative and significant association between planting stages and financial accountability/accounting respectively. These conflicting findings from a small number of empirical studies highlight the need for more investigation to increase our understanding of the relationship between local churches' financial reporting

and church planting, particularly in developing nations like Tanzania.

Likewise, Tanzanian available prior studies have explored the impact of church planting stages on other fields, however, little has been done regarding financial reporting. Studies that have examined topics other than financial reporting, are such as church expansion and growth by [40], restoring the Kingdom of the LORD by [37], discipleship by [39], and evangelistic effectiveness by [33], highlight the knowledge gap that the current study aims to fill. Moreover, most of the studies that are available have primarily focused on financial reporting centered on single Christian denomination or church i.e., [2, 11, 15, 30, 33, 41]. This study examined on a variety of Tanzanian Christian denominations to enhance the findings' generalizability in developing nations i.e., the Evangelical Lutheran Church (ELCT), Anglican Church (ACT), Assemblies of God (TAG), and Evangelistic Assemblies of God (EAGT). Additionally, most of previous research such as, [15, 30, 45] are contextually limited, because they concentrated on churches or denominations in developed nations rather than Tanzania and other developing nations in Africa that have distinct political, economic, and cultural contexts. These empirical research' conclusions might not necessarily be generalizable in the context of less developed nations. Accordingly, more research in Africa and Tanzania specifically, is currently needed to guarantee the generalizability of the variables related to church planting stages and financial reporting.

## 2. Theoretical Literature Review

Stewardship Theory was developed by [19]. According to [19] and [17], Stewardship Theory highlights on managers' roles as stewards trusted with the organisation's assets. In order to safeguard and generate profits for stockholders in each project the company undertakes, these managers aim to be good stewards of the company's assets rather than opportunistic strikers [17, 51]. In contrast to self-interested and self-serving, the model of man that underpins stewardship theory characterizes individuals as self-actualizing and other-serving [19, 51]. Stewardship Theory assumes that when people have these views, they will put the principal's interests ahead of their own, giving organisational goals more importance than personal ones [13]. Also, based on Stewardship Theory, formal controls like rules, regulations, procedures, incentive compensation and monitoring are unnecessary and possibly ineffective since people's objectives are assumed to already coincide with those of the organisation [51].

Moreover, Stewardship Theory is applicable to the management of non-profit organisations, especially churches, where the congregation is the major owner of the resources, and church administrators serve as stewards [10, 12]. Accountability and transparency, according to [15], is the means by which church leaders can satisfy their congregation. In order to demonstrate their stewardship, it is intended that church leaders adopt a system of financial accountability by

submitting transparent and accountable financial reports [10, 18]. The Stewardship Theory was used for this current research, as in [4] and [41], since congregants have trusted leaders to efficiently manage their assets, thinking that their interests will always given first priority. The theory is relevant, since this framework supported the study's independent variables (church planting stages) and dependent variable (financial reporting) [4, 52]. As responsible stewards of the finances allotted for church planting, local churches' pastors, evangelists and accountants play a key role to the success of the church planting project [40].

## 3. Literature Review and Hypotheses Development

### 3.1. Surveying Stage and Financial Reporting

Surveying is a phase in which church management sets basis for the prosperity of new churches that are to be founded [21, 40, 44]. Through surveying, church managers can gather relevant data and utilize it to inform their decision-making. A significant number of financial resources will be needed to gather information [2]. However, the decisions to be made will also incorporate financial considerations [4]. Church leaders will need financial reporting in order to make wise financial decisions [2]. Successful surveying produces important data that can guide financial planning, resource management, and budget allocation for the planting of a new church [16].

Few research has presented mixed findings on the relationship between church planting surveying and financial reporting. Using 187 accountants from Ghanaian Presbyterian local churches, [4] study looked at how planting stages, including surveying, related to financial accountability. Their research revealed that churches' surveying has been significantly and negatively related to financial accountability. [4] study explained, the negative significant relationship is due to denial to formal financial systems, as in some churches' customs, there might be a conception that strict accounting procedures are incompatible to faith-based endeavours, resulting to unwillingness to formal accountability practices. Likewise, the results of [41] study discovered that surveying has a significant and negative influence on financial accounting. [41] concluded that, the lack of proper reporting practices when conducting surveying could result in inadequate data on community needs, financial resources needed, and an area demographics characteristic. If financial evaluations are neglected, church managers may end up choosing planting locations based on information which is incomplete, sabotaging potential outreach efforts [41]. [41] referring [34] explained, poor adoption of proper financial reporting techniques during church planting could be because of a misperception of sacredness as a component of a religious belief system. The religious community views accounting as a secular tool with

inconsistent profane values that should not be employed in the church services [34].

On the other hand, [30] study conducted in America (US) found a significant and positive correlation between planting stages and financial management practices. [30] study revealed that churches involving a thoroughly financial evaluations during the surveying stage demonstrate a detailed strategic approach in identifying community needs and proper allocation of resources. [30] study gave an implication that, authentic financial information give room to planters making informed decisions on where to establish a new church by ensuring the church is rooted in community pertinence for sustainability. Therefore, it is hypothesised that:

$H_1$ . There is a relationship between planting surveying and financial reporting of the local churches.

### 3.2. Preparing and Financial Reporting

Consistent financial reporting supports the preparing phase by ensuring that financial data informs decision-making and that budgets reflect realistic projections based on the community needs assessed earlier [30]. Few available research has presented mixed findings on the relationship between church planting preparing and financial reporting. [16] found a significant and favorable correlation on church planting stages and financial-accountability in Ontario and Quebec, Canada, utilizing an interview and survey questionnaire. [16] revealed that effective budgeting practices at the preparing stage significantly enhance the likelihood of attaining key goals, such as establishing a clear vision and formulating a core planting team. [16] further explained local churches that use proper financial reporting system at the preparing stage can allocate resources effectively and efficiently, reducing the likelihood of financial shortcomings during the actual outreach initiatives. This can result to a solid foundation for the new church to be established [16].

Similarly, the [52] study presented a strong positive correlation between preparing and financial management techniques. [52] revealed that churches that adopt proper financial management techniques during the preparing stage attain better financial results. Additionally, their study demonstrated that effective budgeting led to proper resource allocation for the actual planting, ensuring availability of funds, thus leading to successful community engagement during the sowing stage [52]. However, research by [4] shown that financial accountability is significantly impacted negatively by preparation. According to [4], a negative association in this setting could stipulate that as churches concentrate more on preparing activities (e.g., setting up infrastructure, mobilizing volunteers), they may inadvertently derelict robust financial planning and budgeting. This failure can lead to resource misallocation and financial strain [41]. Therefore, it is hypothesised that:

$H_2$ . There is a relationship between planting preparing and financial reporting of the local churches.

### 3.3. Sowing and Financial Reporting

The relationship between sowing and financial reporting is crucial for assuring that resources for outreach initiatives are allocated effectively and efficiently [52]. Proper financial reporting assist church managers to track expenses and income relating with sowing activities, assessing the financial effect of each effort, and measure the return on investment in terms of community engagement. It also ensures that fund-raising efforts align with vision and goals of the church, and promote transparency in the use of church funds [4, 52]. By aligning financial stewardship with sowing activities, church managers can make informed decisions that heighten their outreach effectiveness and financial sustainability [4, 52].

Previous research on the relationship between financial reporting and sowing produced conflicting results. According to [30] research, sowing and church financial management are favourably correlated. Additionally, [30] study indicates that transparency in financial management practices increase congregants trust and engagement at the sowing stage, enhancing higher financial contributions and voluntary church members' participation. Additionally, [30] study provided more explanations that, when potential congregants see accountability in how funds are managed, they are more likely to invest their time and resources in the church, enhancing success in the outreach initiatives.

In Nigeria, the study by [41] found a strong negative association between planting sowing and financial accounting. Moreover, [41] study explained, in sowing stage, where resources are deployed, weak financial reporting practices can result in mismanagement of funds, leading to unsustainable outreach initiatives. If sowing is prioritized over financial accountability, church plants might face financial difficulties early on [41]. Likewise, results of [41] research revealed that, emphasis on community-building at the expense of financial management practices reflects potential cultural priorities that value relational outreach more than structured financial planning. [4] reported, among the reasons for significant negative relationship could be the urgency of church planting initiatives often places significant pressure on leaders. This urgency may push them to focus on outreach and growth rather than the slower, more methodical process of implementing proper financial reporting [4]. Therefore, it is hypothesised that:

$H_3$ . There is a relationship between planting sowing and financial reporting of the local churches.

### 3.4. Cultivating and Financial Reporting

Cultivating emphasizes fostering relationships, spiritual development, and discipleship among church congregants [21]. The relationship between cultivating and financial reporting is essential for ensuring that resources are effectively managed and allocated to support ongoing community and member development. Proper financial reporting during this phase allows church leaders to track expenditures related to



discipleship efforts, evaluate the financial viability of various programs, and ensure that fundraising aligns with cultivating initiatives [16, 41].

Previous research on the relationship between cultivation and financial reporting produced conflicting results. A few studies [30, 52] have shown that cultivating is positively related to financial reporting. [52] revealed that, the use of fund accounting and careful financial monitoring during the cultivating phase helps churches manage resources effectively, leading to sustained member engagement and ministry development. [52] results implied that, by tracking financial resources associated with specific programs, churches can ensure those initiatives receive adequate support, thus promoting ongoing spiritual growth and healthy relationships within the congregation. [52] results are in line with those of [30] who explained that, the integration of financial management during cultivating phase of church planting supports strategic decision-making. Church leaders can base their plans on data-driven financial insights, significantly improving the chances of successful church establishment and growth [30].

A study [41], however, discovered that cultivating had a negative and substantial impact on financial accounting among Nigerian Pentecostal churches. [41] revealed that, churches focused on community building and program development may overlook essential financial reviews and adjustments. This could result in an underestimation of ongoing costs or unexpected financial burdens, threatening the church's viability [41]. [41] went further to explain potential causes of significant negative relationship as many church planting initiatives operate with limited financial and human resources. When churches prioritize immediate planting activities over systematic financial management, financial reporting may falter [41]. Also, church leaders often focus on evangelistic and community-focused activities, which may result in overlooking the importance of financial frameworks and accountability structures [41]. Therefore, it is hypothesised that:

*H<sub>4</sub>*. There is a relationship between planting cultivating and financial reporting of the local churches.

### 3.5. Reaping and Financial Reporting

When a church has reached its full potential and is expanding in both membership and impact, it is said to be at the reaping stage [21]. Few available research has presented mixed findings on the relationship between church planting reaping and financial reporting. According to [16] research, reaping has a favorable correlation with church financial accountability. [16] revealed that, churches that maintain standardized financial reporting achieve an increase in both membership and financial contributions during the reaping phase, making it possible to invest back into the community. [16] study gave an implication that, accurate financial records allow church leaders to analyze trends, forecast future income, and plan for further expansions or community impact initia-

tives, reinforcing the church's mission. Similarly, [30] discovered that reaping significantly and favourably affects church financial management. [30] revealed that, adoption of sound financial management practices places local churches in a better position to track growth in membership and contributions at the reaping stage. By keeping proper records of expenditures and incomes, local churches could make informed decisions that promotes successful outreach initiatives [30].

Nevertheless, [41] discovered a substantial and unfavorable correlation between planting reaping and financial accounting of Nigeria's Pentecostal churches. [41] affirmed that, a focus on the outcomes of church planting initiatives could lead to negligence in financial reporting practices. Churches may celebrate expansion and not critically assess the financial impact of their success, which may result to a disconnection between actual and perceived performance. Furthermore, [41] explained, among the reasons for significant negative association could be church managers and congregants may have limited understanding and expertise in financial reporting. This lack of knowledge could lead to a ignoring the importance of keeping thorough financial information and records [41]. Furthermore, [41] results are in alignment with those of [4], who also suggests a negative relationship, indicating churches are growing but inconsistent financial management practices may endanger their long-term viability. This can lead to financial distress that jeopardize the continuation of local churches' activities [4]. Therefore, it is hypothesised that:

*H<sub>5</sub>*. There is a relationship between planting reaping and financial reporting of the local churches.

## 4. Methodology

The purpose of this study is to investigate the relationship between the stages of church planting and local churches' financial reporting using the lens of Stewardship Theory. This objective was achieved by means of a survey that was carried out to accountants, pastors, and evangelists of the EAGT, TAG, ACT, and ELCT churches located in Tanzania's cities of Dodoma, Dar es Salaam, and Arusha. The three cities were picked because they had a large number of local churches belonging to selected religious denominations in the area. Furthermore, it was easy to make a follow-up of other supporting information on church planting and financial reporting because the headquarters of the chosen denominations are located in two of the chosen cities. In other words, ELCT headquarter is located in Arusha, while TAG, ACT, and EAGT national offices are in Dodoma. However, the four denominations were chosen due to the fact that they have been around operating for over 30 years and have grown quickly as a result of local churches being established throughout the country [33]. Moreover, the selected denominations represent a significant portion of the Christian population in Tanzania and have well-documented church planting initiatives. Pur-

positive sampling was employed in this investigation to choose denominations. Criteria included the scale of church planting operations, diversity in financial reporting systems, and willingness to participate [49]. To get the sample of interest, the study used probability sampling, namely stratified and simple random sampling techniques. The list of local churches in each of the chosen denominations' regional states constituted the strata in stratified sampling. The local churches were then chosen to take part in the study using simple random sampling by using simple random table. Since the study's hypotheses were developed using pre-existing theory, a deductive research approach was employed. Between September 2023 and February 2024, 392 questionnaires using a five-point Likert scale were distributed in order to collect data. 374 of the 385 returned questionnaires were judged appropriate for assessment, yielding a response rate of

98.2%. The data analysis was done utilizing version 4.0 of smart-PLS.

The respondents' demographic data were examined, and it was found that 31.8% of them were female and 68.2% of them were male. The respondents' ages appeared to be evenly dispersed, with the 41-50 age group making up 28.9% of the sample and the 31-40 age group coming in second (23.3%). 45.2% of respondents said they were accountants, 38.0% said they were pastors, and 16.3% said they were evangelists. The percentage of respondents with bachelor's degrees was 50.3%; the corresponding figures were lower for certificates, diplomas, master's degrees, and other degrees. In terms of pertinent educational backgrounds, 44.9% of theologians, 46.8% of accountants, and 8.3% of other professions were represented. Table 1 provides a comprehensive analysis of the demographic characteristics that were sampled.

**Table 1.** Features of the Respondents' Demographics.

No.	Demographic	Subset	Frequency	Percent
1	Sex (M-male, F-female)	M	255	68.2%
		F	119	31.8%
2	Age (in term of years)	Below 20	1	0.3%
		21 to 30	71	19.0%
		31 to 40	87	23.3%
		41 to 50	108	28.9%
		51 to 60	64	17.1%
		Above 60	43	11.5%
3	Respondents' Position in the church	Evangelists	61	16.3%
		Pastors	142	38.0%
		Accountants	169	45.2%
		Others	2	0.5%
4	Experience with the current church (In term of years)	Below 2	30	8.0%
		2 to 4	74	19.8%
		5 to 7	95	25.4%
		8 to 10	62	16.6%
		Above 10	113	30.2%
5	Educational level	Certification	8	2.1%
		Ordinary diploma	109	29.1%
		First degree	188	50.3%
		Second degree	56	15.0%
		Doctorate	10	2.7%
		Professor's level	3	0.8%
6	Qualifications	Other fields	31	8.3%

No.	Demographic	Subset	Frequency	Percent
		Theology	168	44.9%
		Accounting	175	46.8%

Source: Field data.

## 5. Results

This study employed a two-step structural equation modelling (SEM) data analysis approach [6]. Initially, the measurement (outer) model analysis focused mostly on construct reliability, and discriminant as well as convergent validity, by the use of partial least squares algorithm. Thereafter hypotheses were evaluated using bootstrapping analysis of partial least squares structural equation modelling for inner model [28].

### 5.1. Measurement Model

#### 5.1.1. Construct's Reliability and Convergent Validity Results

Cronbach's alpha and composite reliability were used to

assess the constructs' reliability [28]. The findings indicate that the ranges for composite reliability and Cronbach's alpha are 0.794 to 0.943 and 0.790 to 0.941, respectively. According to [27] both constructs are over the lowest allowable cut-off value of 0.7. The average variance extracted (AVE) and the factor outer loadings were examined in order to assess the convergent validity of reflective measurements [27]. The study did not include eight items which, being below 0.40, has insufficient outer loadings [27]. Moreover, a construct cannot have convergent validity if its Average Variance Extracted (AVE) value is less than 0.5 [27]. When testing of AVE is above 0.5, a construct is considered to account for more than half of the variation in its measuring indicators. Referring to the examination of the results, AVE values were between 0.631 and 0.725. For a detailed overview of constructs' reliability and convergent validity, see Table 2.

**Table 2.** Results of Convergent Validity and the Construct's Reliability.

Factor ( $\alpha$ -Cronbach)	Indicators	Factor loadings	Average Variance extracted	Composite Reliability
Surveying (0.885)	SU1. Comprehensiveness of demographic data collected	0.822	0.685	0.887
	SU2. Identification of community needs	0.865		
	SU3. Impact assessment on financial planning.	0.833		
	SU4. Allocation of resources based on survey findings.	0.811		
Preparing (0.869)	SU5. Development of fundraising initiatives.	0.806	0.657	0.871
	PR1. Completion of the strategic plan.	0.812		
	PR2. Financial resources secured.	0.850		
	PR3. Alignment of budget with community needs.	0.822		
	PR4. Training and development for financial management.	0.794		
Sowing (0.847)	PR5. Establishment of accountability procedures.	0.772	0.686	0.850
	SO1. Outreach event participation.	0.820		
	SO2. Budget adherence.	0.807		
	SO3. Long-term connection rates.	0.834		
Cultivating (0.790)	SO4. Community feedback and assessment.	0.850	0.704	0.794
	CU1. Budget utilization for cultivation programs.	0.814		
	CU2. Conversion rates.	0.834		

Factor ( $\alpha$ -Cronbach)	Indicators	Factor loadings	Average Variance extracted	Composite Reliability
Reaping (0.810)	CU3. Retention rate of congregants.	0.867	0.725	0.910
	RE1. Total member contributions/offerings.	0.850		
	RE3. Return on investment (ROI) for reaping events.	0.833		
	RE5. Reputable standing in the community.	0.834		
Financial Reporting (0.941)	FR2. For every financial transaction made during the year, our church has the appropriate supporting documentation.	0.803	0.631	0.943
	FR5. Unless there are economic conditions that permit modifications, the accounting measurements selected are implemented consistently.	0.791		
	FR6. Financial reports are frequently released.	0.837		
	FR7. The selected of accounting policies allows for the precise recognition of income	0.729		
	FR8. The selected accounting policies offer thorough asset recognition.	0.807		
	FR9. The selection of accounting policies allows for the thorough recognition of liabilities.	0.826		
	FR10. The selected accounting policies offer thorough expense recognition.	0.779		
	FR11. We often carry out internal audits at our church.	0.828		
	FR12. Our church hires external auditors to evaluate our financial statements.	0.768		
	FR14. Audit reports are used in our church to enhance financial management practices.	0.793		
	FR15. The church creates a thorough budget that is in line with its goals.	0.776		

Source: Field data.

### 5.1.2. Discriminant Validity

Discriminant validity reveals the extent of variation between items that belong to different construct. To assess discriminant validity, the Fornell-Larcker criterion and Hetero-trait-Monotrait (HTMT) ratio were applied. The Fornell-Larcker criterion was confirmed by taking the square root of the AVE along the diagonal to be greater than the correlation

between the construct and any other construct [25]. The HTMT is found by comparing the mean value of the items' correlations across constructs to the geometric mean of the average associations of the items measuring the same construct. According to [27], all values weighing less than 0.85 showed no issues with discriminant validity and satisfied the HTMT criterion. For a detailed explanation of discriminant validity, see Table 3.

**Table 3.** Results of the Fornell-Larcker Criterion and the HTMT Ratio.

Variables	FR.	CU.	PR.	RE.	SO.	SU.
FR.	0.794	0.705	0.579	0.739	0.633	0.602
CU.	- 0.611	0.839	0.507	0.791	0.646	0.585
PR.	- 0.526	0.422	0.810	0.628	0.558	0.482
RE.	- 0.647	0.638	0.528	0.851	0.681	0.613
SO.	- 0.569	0.533	0.481	0.567	0.828	0.435



Variables	FR.	CU.	PR.	RE.	SO.	SU.
SU.	- 0.553	0.492	0.426	0.521	0.380	0.828

Note: Fornell-Larcker criteria (*bolded*) and the HTMT criterion (*italicized*).

### 5.1.3. Model Predictive and Explanatory Power Assessments

Using the coefficient of determination ( $R^2$ ), the model's explanatory power was evaluated [29]. Significant, moderate, and weak are the relative classifications for  $R^2$  values of 0.75, 0.50, and 0.25 [29]. 56.7 percent ( $R^2=0.567$ ) of the variation in financial reporting could be jointly explained by the five independent variables (surveying, preparing, sowing, cultivating, and reaping). Moreover, the present study employed Stone-Geisser's  $Q^2$  value, blind-folding the exogenous components to assess in-sample predictive usefulness.  $Q^2$  values

over 0, 0.25, and 0.50 indicate the small, medium, and large predictive accurateness [29]. The results indicate that, the structural model has a strong predictive usefulness, as evidenced by the study's  $Q^2$  results for financial reporting, which were 0.552. Furthermore, this research used  $Q^2$  predict with 10 folds and the comparison of PLS-SEM Root Mean Squared Error (RMSE) with linear regression model (LM) to evaluate out-of-sample prediction capabilities. The study shows that, there is a strong out-of-sample predictive relevance for almost all indicators, with  $Q^2$  predict values above zero and PLS-SEM RMSE values smaller than those of LM, (See table 4).

**Table 4.** Model Predictive Relevance.

Variable	$Q^2$ predict	PLS-SEM_RMSE	LM_RMSE	PLS minus LM	$R^2$	$Q^2$
FR2	0.389	0.604	0.618	-0.014		
FR5	0.362	0.670	0.696	-0.026		
FR6	0.455	0.599	0.611	-0.012		
FR7	0.309	0.748	0.783	-0.035		
FR8	0.333	0.601	0.622	-0.021		
FR9	0.318	0.617	0.640	-0.023		
FR10	0.277	0.680	0.714	-0.034		
FR11	0.338	0.611	0.633	-0.022		
FR12	0.298	0.625	0.649	-0.024		
FR14	0.333	0.624	0.641	-0.017		
FR15	0.332	0.609	0.635	-0.026	0.567	0.552

Source: Field data.

### 5.1.4. Multicollinearity Test

Variance inflation factor (VIF) is a multicollinearity statistic that illustrates the extent of the inflated variance of the expected regression coefficient. When the VIF score is three or higher, multicollinearity is indicated [27]. There was no sign of multicollinearity among the independent variables, as indicated by the study's maximum VIF value of 2.200 (Table 5).

**Table 5.** VIF results.

Paths	Variance Inflation Factor
SU -> FR	1.510
PR -> FR	1.541
SO -> FR	1.683
CU -> FR	1.912

Paths	Variance Inflation Factor
RE -> FR	2.200

Source: Field data.

## 5.2. Structural Model

The structural relationship was tested using the PLS regression-based Smart-PLS 4.0 program. A bootstrapping procedure with 5,000 sub-samples was used to analyse the structural model for testing hypotheses [27]. A t-statistic larger than 1.96 and a p-value less than 0.05 of the 95% bootstrapped bias corrected accelerated (BCa) confidence interval indicate the presence of a significant structural relationship [27]. The Smart-PLS results for the first hypothesis (H1) are shown in Table 6, which confirms the significant and negative relationship between surveying and financial reporting. As a result,  $\beta = -0.200$ ,  $p < 0.05$ , t-statistics 3.844, standard error of 0.052, BCa 95% C.I [- 0.185, - 0.046] lower and upper limits do not cross zero, with a bias of 0.002, all

support the hypothesis (H1). With respect to the second hypothesis (H2), the findings shown in Table 6 demonstrate a significant and negative correlation between planting preparing and financial reporting. To support the hypothesis (H2),  $\beta = -0.144$ , standard error of 0.049, t-statistics of 2.920,  $p < 0.05$ , BCa 95% C.I [- 0.158, - 0.021], with a bias of 0.002, were obtained. Moreover, concerning the third hypothesis (H3), the results indicate a significant and negative correlation between sowing and financial reporting. Displaying  $p < 0.05$ ,  $\beta = -0.183$ , t-statistics of 3.500, standard error of 0.052, BCa 95% C.I [- 0.174, - 0.01], with a bias of 0.001. This led to the support of (H3). Concerning the fourth hypothesis (H4), results provided in Table 6 show that cultivating significantly and negatively associate with financial reporting. These results show  $\beta = -0.207$ , a 0.053 standard error, t-statistics of 3.878,  $p < 0.005$ , BCa 95% C.I [- 0.207, - 0.034], with a bias of 0.003. H4 was therefore supported. Regarding hypothesis number five (H5), Table 6's results show that reaping and financial reporting are related significantly and negatively. Demonstrating that  $\beta = -0.232$ ,  $p < 0.005$ , t-statistics = 4.052, standard error = 0.057, BCa 95% C.I [- 0.198, - 0.016], with a bias of -0.004 all support (H5).

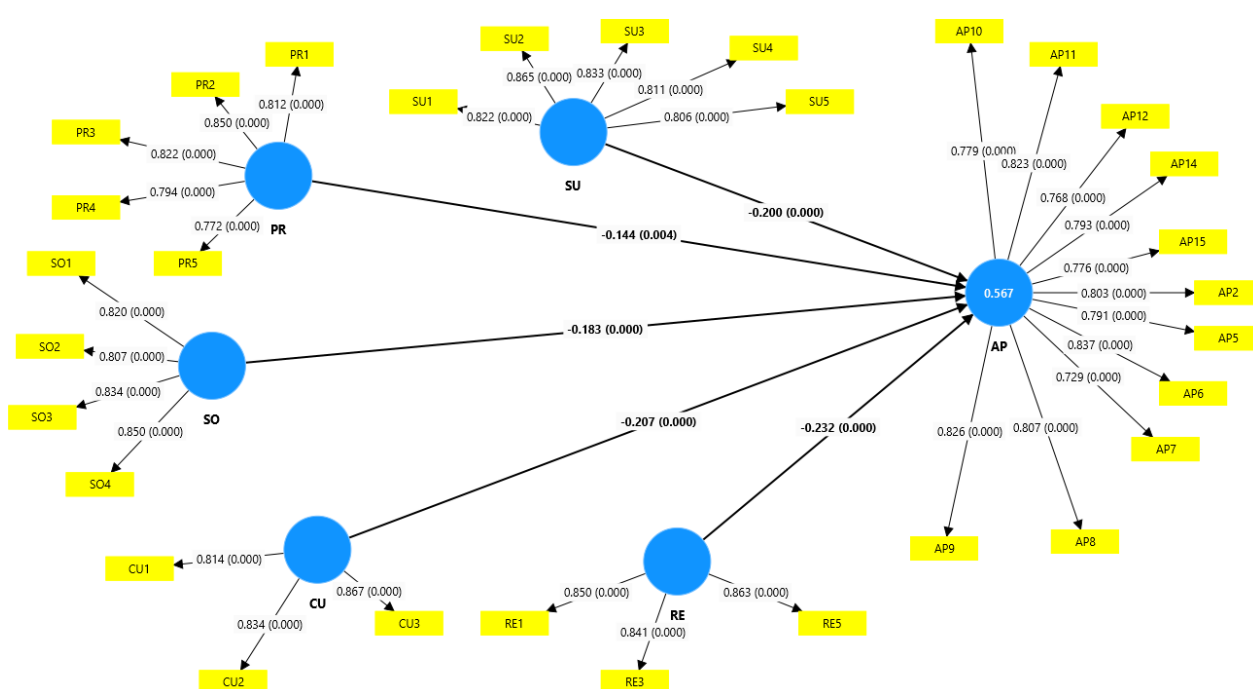


Figure 1. Structural Model for Hypothesis Testing.

Table 6. Pls-SEM Regressions for Hypotheses Testing.

Hypotheses	$\beta$	SE	t	Bias	P values	BCa 95% C.I Lower	Upper	Results
SU -> FR	-0.200	0.052	3.844	0.002	0.000	-0.185	-0.046	significant
PR -> FR	-0.144	0.049	2.920	0.002	0.004	-0.158	-0.021	significant
SO -> FR	-0.183	0.052	3.500	0.001	0.000	-0.174	-0.01	significant

Hypotheses	$\beta$	SE	t	Bias	P values	BCa 95% C.I Lower	Upper	Results
CU -> FR	-0.207	0.053	3.878	0.003	0.000	-0.207	-0.034	significant
RE -> FR	-0.232	0.057	4.052	-0.004	0.000	-0.198	-0.016	significant

Source: Field data.

## 6. Results' Discussion

This study aimed to determine whether the stages of church planting influence church financial reporting. All relationships that were hypothesized were found to be important and necessary for the study's objective.

This study assessed the relationship between local churches' planting surveying and financial reporting. Church planters and management team complete a number of activities during surveying, such as collecting demographic information of an area to plant a new church, identification of community needs, financial planning, allocation of resources, and development of fundraising initiatives [16, 52]. This current study's findings revealed that planting surveying negatively and significantly relates to financial reporting of the local churches, indicating as surveying increases, the financial reporting tends to decrease. This suggests that the more emphasis or progress there is in surveying, the less effectively financial reporting is applied or adhered to. During this phase, the lack of consistent financial reporting might lead to insufficient data on community needs, financial resources, and demographics. If financial assessments are neglected, church leaders may choose planting locations based on incomplete information, undermining potential outreach efforts as explained by [41].

Additionally, the study's findings are relatively consistent with those of [4], who discovered that surveys significantly and negatively influence churches' financial accountability. [4] went further to explain, the negative significant relationship is due to resistance to formal financial systems, as in some church cultures, there might be a perception that strict accounting measures are antithetical to faith-based endeavours, leading to a reluctance to adopt formal practices. Furthermore, the results of our study are in line with those of [41], who demonstrated that planting surveying significantly and negatively affects financial accounting. As [41] explained, church management usually takes advantage on the fact that many Christians are preoccupied with their faith, due to this they evade adopting accepted financial reporting practices. [41] went further to explain that a negative relationship could be because of a misperception of sacredness as a component of religious belief system. Financial reporting has been perceived by the religious community as more of secular nature and its inconsistent profanity elements should not be accepted in church holy activities [35, 41]. Churches may ignore the importance of appropriate financial reporting in their financial

management because of this aspect of their beliefs. However, the study's findings run counter to those of [30], who discovered a positive correlation between surveys and the level of financial management practiced by churches. Besides, the findings run counter to the principles of Stewardship Theory, which hold that managers, in this case, pastors and planters, should behave in the local churches' best interests as trustees of its resources.

This current study's findings revealed that planting preparing negatively and significantly relates to financial reporting of the local churches, indicating as preparing increases, the financial reporting tends to decrease. This suggests that the more emphasis or progress there is in preparing, the less effectively financial reporting is applied or adhered to. A negative relationship in this context could indicate that as churches focus more on activities related to preparation (e.g., mobilizing volunteers, setting up infrastructure), they may inadvertently neglect robust financial planning and budgeting [4]. Mismanagement of the funds allotted for preparation can result from this neglect, causing financial strain and resource misallocation [41]. Financial mismanagement contrasts with the Stewardship Theory, which highlights the value of transparency and accountability in the management of the assets of an organization [17]. Church managers must act as trusted stewards in ensuring that money allotted for preparation are used as intended [16]. According to [16], presenting financial reports that detail all of the financial transactions made during a given year is a way church management demonstrate their stewardship. The study's findings also go counter to earlier research that discovered a strong positive correlation [16, 52]. Our study's results, however, are in line with [41] findings, which showed a strong and negative correlation between preparation and church financial accounting. The fact that majority of churches do not hire internal or external auditors to evaluate their financial records is one plausible explanation for the study's negative-significant findings. If local churches are aware that they will be audited by independent external auditors and internal auditors, they can maintain proper accounting procedures over all financial activities.

This study also examined the relationship between planting sowing and Tanzanian local churches' financial reporting. Participation in outreach events, adherence to the budget, conversion and long-term connection rates, contingency planning, and community and public relations are all examples of sowing [30, 41]. The findings showed a strong negative correlation between planting sowing and financial reporting, meaning that as sowing increases, financial reporting

tend to decrease. This suggests that the more emphasis or progress there is in sowing, the less effectively financial reporting is applied or adhered to. Our results collaborate [41], who likewise found a strong negative relationship between financial accounting and planting sowing. Where resources are allocated, poor accounting procedures may lead to financial mismanagement and unsustainable outreach programs, as [41] clarified. Early financial difficulties may arise for church plants if sowing takes precedence over financial accountability [41]. There are numerous additional possibilities for the current investigation's negative-significant findings. The results indicate that most churches do not create a thorough budget that is in line with their vision and mission. Making a budget could assist prevent funds from being spent on unplanned expenses. Furthermore, local churches' failure to keep appropriate supporting documentation, such as receipts, vouchers, debit notes, credit notes, etc., led to erroneous financial reporting [4]. However, the results of this study contradict the Stewardship Theory, which highlights the value of responsibility and openness in overseeing organizational operations [19]. Furthermore, the results of the study contradict the existing studies that showed a strong positive correlation [16, 30].

The relationship between cultivating and local churches' financial reporting was also the subject of this current study. Cultivating mostly focuses on discipleship, spiritual growth, and relationship's building [41]. It also entails assessing and pursuing newly church members who have accepted the faith. The results of the study demonstrated that cultivating was significantly and negatively related to the local churches' financial reporting meaning that as cultivating increases, financial reporting tends to decrease. This suggests that the more emphasis or progress there is in cultivating, the less effectively financial reporting is applied or adhered to. The findings of the present study are in line with [41], who discovered a strong and unfavorable relationship between planting cultivating and financial accounting. [41] detailed, churches that prioritize program development and community building may neglect crucial financial evaluations. This could jeopardize the church's existence by underestimating recurring expenses or unforeseen financial challenges [41]. Since cultivating fosters credibility and trust among church members, it is an essential component of every successful church planting strategy [4]. By providing financial reports, churches establish and form credibility, relationships and trust with stakeholders [16]. Furthermore, the results of the study show that financial statements are not released regularly. Church managers fail to foster transparency culture that build strong relationships by failing to publish regular financial information [52]. However, the current study's findings contradict the Stewardship Theory, which maintains that there is a positive correlation between financial reporting and the success in church financial operations, such as planting cultivating [30]. Furthermore, the findings go counter to the favorable correlation observed in other empirical studies e.g., [30, 52].

The relationship between planting reaping and financial reporting of the local churches was also researched in this current study. Based on the results of this study, planting reaping had a significant and negative effect on the local churches' financial reporting. This gives an indication that as one variable (reaping) increases, the other variable (financial reporting) tends to decrease. This suggests that the more emphasis or progress there is in reaping, the less effectively financial reporting is applied or adhered to. Our study is in line with [41] who found that, a concentrating on the outcomes of planting initiatives can result to complacency in performance of financial management. Churches may commemorate growth and not critically assess the financial inference of their achievements, resulting to disconnection between actual and perceived performance. Furthermore, [41] elaborated, among the reasons for significant negative association could be church managers and congregants may have limited understanding and expertise in financial reporting. This lack of knowledge could lead to a ignoring the importance of keeping thorough financial information and records [41]. Furthermore, [41] results are in alignment with those of [4], who also suggests a negative relationship, indicating churches are growing but inconsistent financial management practices may endanger their long-term viability. This can lead to financial distress that jeopardize the continuation of local churches' activities [4]. The study's findings run counter to the Stewardship Theory, which emphasizes the importance of transparency and accountability in organisational resource management [18]. Furthermore, financial reporting offers aspects that are helpful for stewardship in the form of financial reports, according to [15]. Stewardship Theory standards align with the fundamental objectives of church financial reporting, which include maintaining accurate financial records and ensuring that church funds are used appropriately.

## 7. Conclusion

In conclusion, the study represents a pioneering initiative among Tanzanian Christian religious denominations. By investigating the relationship between church planting stages and church financial reporting, this research has ventured into unknown terrain in Tanzania context. This study has demonstrated the value of using several church planting stages to enhance overall church financial reporting by employing the basics of Stewardship Theory. The findings revealed that all the five planting phases had negative and significant relationship with financial reporting. The negative significant relationship displayed by our study findings indicate that as planting stages increases, the financial reporting tends to decrease. This suggests that the more emphasis or progress there is in planting stages, the less effectively financial reporting is applied or adhered to. A negative relationship in this context could indicate that as churches focus more on activities related to planting, they may inadvertently neglect proper



financial reporting. Our study, the first of its type in Tanzania, advances our theoretical knowledge of church financial reporting and provides practical advice to local churches hoping to strengthen their financial relationships and foster stronger ties with their supporters.

The study highlights the Stewardship Theory's applicability in Tanzanian churches and validates its relevance in a variety of Christian religious denominations. Practically, the results of this study increase awareness and equip planters, accountants, and church leaders with pertinent financial reporting knowledge, allowing them to do their jobs effectively. This helps to resolve the issue of inconsistency in church financial reporting that have weakened the local churches' financial sustainability. Churches are important institutions in society, and their financial reporting are essential for accountability, openness, and efficient use of resources. Enhancing financial governance in religious organizations can be achieved by looking into how church planting relates to financial reporting.

A key drawback is the use of information from self-reported data, subjected to biases such as social-desirability and recollection problems. Even with all the attempts to guarantee the precision and dependability of responses, survey-based research will always have its limitations. Furthermore, there may be limited generalizability of the findings due to the study's focus on particular geographical areas and specific selected denominations only. Tanzania's unique sociocultural, economic, and legal context may influence the opinions and actions of pastors, evangelists, and accountants in local churches that differ from those in other contexts or industries.

Furthermore, there are prospects for further investigations. Our study differs greatly from previous studies, despite the fact that it takes into account the effects of church planting stages on financial reporting. There are still intriguing areas for further studies. The investigation of mediating variables that might affect the connections between the church planting and church financial reporting is one possible avenue for further research. Pastors, accountants, and evangelists in local churches may have different perspectives and experiences within Christian religious denominations depending on factors like the degree of formalization of Christian denominations, accounting standards implementation, and advancements in technology. Examining the interplay between these mediating factors and the study's central concepts may provide important new understandings of the dynamics of church financial reporting in various settings.

## Abbreviations

ELCT	Evangelical Lutheran Church of Tanzania
ACT	Anglican Church of Tanzania
TAG	Tanzania Assemblies of God
EAGT	Evangelistic Assemblies of God, Tanzania
PLS	Partial Least Square

## Author Contributions

**Mbonde Jokakuu:** Conceptualization, Data curation, Formal Analysis, Investigation, Methodology, Project administration, Resources, Software, Writing – original draft

**Henry Chalu:** Project administration, Supervision, Validation, Visualization, Writing – review & editing

## Conflicts of Interest

The authors declare no conflicts of interest.

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