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Influence of Financial Accountability on Organizational Performance: A Case Study of Ndolo DCC Church

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Abstract

The study is aimed at assessing how financial accountability influences the organizational performance of Ndolo DCC. A mixed research method was used where a collection of both qualitative and quantitative data was done. Its target population was 42 participants, from which quantitative used 33 participants and qualitative 9 participants. The collection of data was undertaken using questionnaires for quantitative data and interview schedules for qualitative data. The analysis of the data was done using Statistical Package for the Social Sciences (SPPS) version 23 on the quantitative data and the *QDA Miner version 2.3. The data presentation was done using figures and tables.* Regression of coefficients showed that financial transparency and organizational performance had a positive and significant relationship (β=0.228, p=0.026). Further results showed that financial management knowledge and organizational performance had a positive and significant relationship (β=0.304, p=0.035). Further results showed that financial attitude and organizational performance had a positive and significant relationship (β=0.450, p=0.005). A recommendation has been done to the leadership of Ndolo DCC church to make sure they are committed to the allocation of funds to the core functions and operations of the church. It was further recommended that to be good stewards of God's resources, finances should be only spent on core matters of the church. The study recommended that the church leadership of Ndolo DCC should establish a proper accounting department and ensure that they are putting proper records on how the funds are spent and used. Further, the leadership of Ndolo DCC church should put in place clear mechanisms for reporting the financial position of the church. More so the leadership should deliberately put measures in place to increase financial knowledge by participating in training and workshops. They should also make a deliberate effort to minimize risks to the church funds by making well-thought investments and also ensures that church money is spent on needs that are adding value to the kingdom of God. This will enable the church to be financially viable.

Keywords: *Financial accountability, organizational performance, financial transparency, financial management knowledge, financial attitude*

1.0 Introduction

Accountability is very important for any public office, and it is inclusive of the churches. Churches are typically funded by a budget drawn from members giving through offerings and tithes, thus the more reason to be accountable. Accountability in finance is primarily about financial stewardship; where one exercises care over financial resources entrusted to them. This helps in ensuring that there is no poor exploitation of resources as one delivers their services. Several public institutions experience wastage of resources, unauthorized expenditures, and unfruitfulness. Many churches operate as family businesses, while those with structures are not keen on their financial management and accountability.

The Bible is very clear on finances and how they should be managed, and the impact on the spread of the gospel. The God that we serve and worship is accountable, and we need to embrace accountability if we shall be faithful stewards as He desires. As Christians, we need to note that our provisions come from the Lord, and as written in Philippians 4:19 reads, "But my God shall supply all your need according to his riches in glory by Christ Jesus. God says He'll supply all your needs." This verse highlights that every resource that we need to accomplish our purpose in Christ has been and can only be provided by God.

Being accountable is part of being a Christian in that it is a trait that cannot be assumed in the life of a believer. We read in Galatians 6:2 that "Carry each other's burdens, and in this way, you will fulfill the law of Christ." These scriptures here admonish us to consider one another and be considerate of our way of life lest we become a hindrance to others. Our responsibility to God as believers is to reach out to a disillusioned world that needs God's love and care. By neglecting this task, we are running away from a core assignment from God and more so influencing others to do the same.

According to Brigham, Ehrhardt et al. (2016), many companies have experienced mismanagement of funds and financial difficulties that have led to their downfall, the churches too have not been an exemption. Financial management and accountability systems aim at creating and improving efficiency and effectiveness in the financial systems of churches. As Christians, we have been called to keep watch on the resources that God has placed under our care. God desires to see people make wise stewardship choices that will glorify Him.

The government has put in place strict measures on churches to ensure that they have audit accounts, but not all churches have adhered to that. However, the church is being motivated to pursue professionalism by providing the transition from the traditional way of running churches that lacked transparency and that embraced some levels of corruption. They are encouraged to embrace professionalism by having transparency and accountability of financial information to all stakeholders[1]. It is important to note that our relationship with God demands that we practice good stewardship. Through stewardship one displays his or her heart before God who sees what matters to a person by observing how one appreciates, maintains, and shares blessings.

In a study done in the USA among 935 churches, 106 interdenominational, 303 non-denominational, and 526 denominational churches, a sample of seventy-five percent was randomly selected to participate in the survey. Using a quasi-experiment research approach, with the help of questionnaires; the findings revealed that lack of morality among church

[1] Nusa Muktiadji et al., "The Role of Financial Management Accountability in Enhancing Organizational Performance in Indonesia," *The Journal of Asian Finance, Economics and Business* 7, no. 12 (2020): 845–852, accessed July 10, 2021, https://www.koreascience.or.kr/451.page; Yen Thi Tran, Nguyen Phong Nguyen, and Trang Cam Hoang, "The Role of Accountability in Determining the Relationship between Financial Reporting Quality and the Performance of Public Organizations: Evidence from Vietnam," *Journal of Accounting and Public Policy* 40, no. 1 (January 1, 2021): 106801, accessed July 12, 2021, https://www.sciencedirect.com/science/article/pii/S0278425420300661.

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leaders was a leading factor in financial fraud. While several churches did not have a written financial management policy, there was diversity in oversight control of finances and a higher percentage of churches had internal control policy[2].

Munte and Dongoran (2018) did a qualitative study of Bandar Khalippah Huria Kristen Batak Protestant (HKBP) Church, Indonesia, `to determine the effect of transparency and good financial reporting on church members giving to the church. In a population of 497 families, a sample was selected purposively to fill out questionnaires. The findings revealed that transparency had a positive effect and encouraged congregants to give to the church. There is a lack of quantitative data in terms of transparency and accountability as it relates to organizational performance.

Another example of the value of financial accountability in organizational performance in the church is found in Ghana. Mensah (2016) did a study on accountability and internal control systems in the Kumasi Methodist Church. Sampling 86 societies, the study involved the use of questionnaires and document analysis (from magazines, journals, church reports, and other studies on the web. The analysis using descriptive statistics revealed the church is capable of improving its internal control systems by using income and disbursement of funds receipts. It further found out that establishing the separation of duties, keeping financial transactions, and authorization of funds disbursement could improve internal controls greatly. It should be noted that for the work of the gospel to grow and have results, stewardship has to play a role. Good stewards facilitate the growth of the church and achieve the mandate given by Jesus in the book of Mark 16:15 says "Go into the entire world and preach the gospel to all creation." For the gospel to reach all creation resources will be required and the only aspect that will ensure resources are raised for the work is good stewardship and accountability of the resources at hand.

The study looked at where we are as the AIC church and our current management practices and what we can do to improve the same and guarantee accountability. As Christians, we are called to be imitators of God and to do everything for His glory. we read in the book of Colossians 3:17 "And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him." It is a call to everyone charged with the duty of managing any resource to do it with integrity and diligently safeguard the resources at their disposal.

This study was conducted in Ndolo DCC in Ilima Ward Kaiti Sub-County, Makueni County. Ilima Ward covers 83.90 square kilometers with a total population of approximately 21,025 people. The ward covers Ndolo, Wautu, Kyamuoso, and Musalala Sub-location[3]. Ndolo DCC is in Ndolo, and it covers 14 local churches. Ndolo DCC is led by a team of committee members who are lay leaders chosen from different churches. However, each church is led by a pastor who serves as the chairman of the board and works closely with a council of elders.

1.1 Statement of the Problem

Many churches have been faced with the challenge of financial management and accountability, thus leading to church wrangles and fights. This has further affected the quality of worship in these churches hence negatively affecting congregants. Many churches and non-

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[2] The Free Library, "The Role of the Church Denomination in Financial Accountability among Religious Organizations," *The Free Library* (2014), accessed July 13, 2021.

[3] Wilson Kimani, "Kaiti Constituency," *KenyaCradle*, November 2, 2020, accessed July 12, 2021, https://kenyacradle.com/kaiti-constituency/.

profit organizations are faced with financial fraud, financial mismanagement, lack of internal controls, transparency, lack of professionals, and poor leadership. This has become the most prevalent phenomenon in churches, hence leading to great losses and a lack of financial stewardship. Accountability is highly regarded by many and greatly is admired by society though very hard to maintain. As Christians, we are made in God's likeness and because He is an accountable God, he expects the same from His creation.

The study tried to assess financial accountability in the context of financial transparency, knowledge of financial management, and the perceptions one creates on financial matters and their relation to organizational performance. It is worth noting that financial transparency is important in accountability, therefore, getting the right information and forming positive attitudes and opinions in the process also inform the entire process of being accountable. Accountability in churches and any public office is earned through the proper function of the leadership and financial systems. The nexus of these components of accountability (financial transparency, financial management knowledge, and financial attitudes) have not been explored much in the literature. We have several studies on finances; internal controls, financial accountability and financial performance, accountability and consistency, and financial management. This research is going to provide empirical evidence that relates to financial transparency, financial management knowledge, and financial attitudes, thereby contributing to the literature gap. With the intent of closing the financial mismanagement in churches and increasing financial accountability, this study will be of significant use to the ordained ministers and lay leaders, thus serving a majority in churches. It creates a platform that will help in creating zero-tolerance policies for financial fraud in AIC churches.

This study presents a different approach that will contribute to reducing policy and systemic violation and introduce accountability and organizational theory in the system. Accountability theory holds that one needs to justify their behaviors to the other party, hence the need for accountability regarding the decisions taken.

In the meanwhile, organizational performance theory looks at the ability to measure behaviors and outcomes and how those outcomes influence the organizations' output. This thereby, causes one to think through the process and might likely consider his behaviors. The churches therefore ought to be accountable for all the financial results. This paper was motivated by the need for churches to practice financial accountability and stewardship according to biblical principles. This study, therefore, examined financial accountability and how it influenced the organizational performance of Ndolo DCC**.** The purpose of this study was to assess how financial accountability influences the organizational performance of Ndolo DCC.

1.2 Study Objectives

i. To determine whether financial transparency influences the organizational performance of Ndolo DCC church.
ii. To find out whether financial management knowledge influences organizational performance in Ndolo DCC church.
iii. To determine if financial attitudes influence organizational performance in Ndolo DCC church.

2.0 Literature Review

2.1 Theoretical Review

This study is anchored on two theories: Accountability theory and organizational performance theory.

2.1.1 Accountability theory

As explained by Vance, Lowry, and Eggett (2015), accountability theory explains how the perceived need to compel the individuals in the organization to consider and feel accountable for the process by which decisions and judgments are reached. Accountability entails the process in which the decision and judgment are reached. This theory was originally developed by Tetlock, Lerner, and colleagues and has been effectively applied in organizational research.

Accountability is seen as a quality in which a person displays a willingness to accept responsibility and this person has a potential obligation to explain his or her actions to another party who has the right to pass judgment on the actions.

Accountability theory in relation to organizational performance is concerned with successes and autonomous accounted behaviors to his/her superiors or the organization[4].

In this case, the researcher has established behaviors that can be associated with the variables of financial management, financial transparency, financial management, and financial attitudes that influence financial accountability in an organization.

2.1.2 Organizational performance theory

This theory was advanced by Eisenhard who considers organizational theory to be rational, information-based, efficiency-oriented, and concerned with determinants of the control strategy.

The organizational performance theories may be spelled out explicitly in company documents on how the organization is meeting its intended objectives of increasing shareholders' share capital[5]. The theory on organizations has its essence in the paradigm that organizational effectiveness results from fitting characteristics of the organization to different approaches that they have used. It should be noted that proper financial accountability directly influences organizational performance.

2.2 Empirical Review

Accounting transparency offers a clear, concise, and balanced view of organizational performance. Several accountability and transparency lessons are coming out clearly in this text. Joash had a godly concern regarding the condition of the temple. He knew that a prosperous and secure kingdom mattered little if the things of God were neglected or despised. He also knew that resources were required to make the temple repairs and plans had to be initiated for the same. The king commanded the Levites in Judah’s outer cities to collect money and bring it back for the project in Jerusalem. The king noticed that the Levites did not share the same passion and heart to see the work done. It is very possible to have leaders in the church who do not have the zeal and passion to see the kingdom of God advanced and hence laxity in managing resources at their disciples.

A standard operating procedure (SOPs) is a set of step-by-step instructions compiled by an organization to help workers carry out routine operations. SOPs aim to achieve efficiency,

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[4] Harald Bergsteiner, *Accountability Theory Meets Accountability Practice* (Bingley: Emerald, 2012), 6.

[5] Achim Krausert, ed., “Performance Theories,” in *Performance Management for Different Employee Groups: A Contribution to Employment Systems Theory*, Contributions to Management Science (Heidelberg: Physica-Verlag HD, 2019), 12, accessed July 17, 2021, https://doi.org/10.1007/978-3-7908-2197-0_4.

quality output, and uniformity of performance while reducing miscommunication and failure to comply with the organization's regulations. SOP assures correctness, consistency, and completeness in an operation and shortens training periods. SOP describes the step-by-step actions necessary to initiate and complete the task required in each job description [6].

A control system is a mechanism that directs the input it receives through the systems and regulates their output to ensure there is no wastage in the organization and ensure that every resource in the organization adds value. A control system if properly made use should not alter the response of a system as desired rather make sure it provides a proper environment it enhances the proper utilization of the organization's finances. Control systems comprise the specification of organizational standards for aligning the actions of employees with the goals of the organization, as well as the monitoring and rewarding of the extent to which such standards are applied[7].

Organizational commitment is the extent to which individuals psychologically identify with their work organizations and be able to accomplish their responsibility according to the organization's objectives and goals. The psychological link between the employee and his or her organization makes it less likely [8].

The men in charge of the work were diligent, and the repairs progressed under them. They rebuilt the temple of God according to its original design and reinforced it. When they had finished, they brought the rest of the money to the king and Jehoiada, and with it were made articles for the Lord's temple: articles for the service and the burnt offerings, and also dishes and other objects of gold and silver. As long as Jehoiada lived, burnt offerings were presented continually in the temple of the Lord."

Several accountability and transparency lessons are coming out clearly in this text. Joash had a godly concern regarding the condition of the temple. He knew that a prosperous and secure kingdom mattered little if the things of God were neglected or despised. He also knew that resources were required to make the temple repairs and plans had to be initiated for the same. The king commanded the Levites in Judah's outer cities to collect money and bring it back for the project in Jerusalem. The king noticed that the Levites did not share the same passion and heart to see the work done. It is very possible to have leaders in the church who do not have the zeal and passion to see the kingdom of God advanced and hence laxity in managing resources at their disciples.

Under the direction of King Joash, the priests gave the people the opportunity to give. The King gave instructions for a chest to be made and set it outside at the gate of the house of the LORD. We read that people the leaders and all the people rejoiced, brought their contributions, and put

[6] Gerhard Nahler, "Standard Operating Procedures (SOP)," in *Dictionary of Pharmaceutical Medicine*, ed. Gerhard Nahler (Vienna: Springer, 2019), 173, accessed July 17, 2021.

[7] Robert M. Verburg et al., "The Role of Organizational Control Systems in Employees' Organizational Trust and Performance Outcomes," *Group & Organization Management* 43, no. 2 (April 1, 2018): 179, accessed July 17, 2021, https://doi.org/10.1177/1059601117725191.

[8] Muhammad Farrukh, Chong Wei Ying, and Shaheen Mansori, "Organizational Commitment: An Empirical Analysis of Personality Traits," *Journal of Work-Applied Management* 9, no. 1 (January 1, 2017): 18, accessed July 17, 2021, https://doi.org/10.1108/JWAM-12-2016-0026.

them into the chest until all had given. When there is good management of resources and accountability then people are not just willing to give but do so with cheerful hearts.

Record keeping enables the recording of business transactions in a systematic and orderly manner while accounting is the classification, analysis, and interpretation of the business record for decision-making [9]. Record-keeping leads to the creation and maintenance of records, information management, which is an organizational function devoted to the management of financial information in an organization throughout its life cycle, from the time of creation or receipt to its eventual disposition, helps to in revealing whether the organization is making loses or profits.

Financial literacy knowledge of the ability to manage finances is useful to improve the welfare of individual life[10]. Financial literacy entails the ability to understand and effectively use financial skills to ensure organizations' finances are properly accounted for with no omission or misrepresentations because if this happens it might lead to wrong decision-making that could into a deeper financial crisis. These financial skills are as simple as budgeting, investing, credit management, and financial management. Understanding debt and having basic financial knowledge will help the organization use resources responsibly.

Attitude towards risk "chosen response to uncertainty that matters, influenced by perception" A range of possible attitudes can be adopted towards the same situation, and these result in differing behaviors, which lead to consequences, both intended and unintended. Attitude to risk within a company highly influences the daily behavior of all employees in terms of decision-making processes. Their attitude towards risk is strongly linked with their self-assessment regarding their way of making decisions in the organization management process.

Management of current finances **"**is the planning, organizing, directing, and controlling the financial activities such as procurement and utilization of funds of the enterprise" [11]. Financial current management vital activity in any organization. It is the planning, organizing, controlling, and monitoring of financial resources to achieve organizational goals and objectives. The current finances are suited to goals and the steps taken to secure the future of the organization.

Spending tendency "is due to improper planning, lack of administration, and receipt of grants at the far end of the financial" [12]. Spending tendency is reinforced by citizens' expectations for quick and substantial results that can give good returns to the organization.

Increased membership: the desire for increased church membership does not merely entail increasing the number of church members; rather, it aims to grow it[13]. The more the church members the high the revenue therefore the need for proper utilization of the resources

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[9] Onaolapo Adekunle Abdul-Rahamon, "The Analysis of the Impact of Accounting Records Keeping on the Performance of the Small-Scale Enterprises," *International Journal of Academic Research in Business and Social Sciences* 4, no. 1 (2014): 1.

[10] Anis Dwiastanti, "Financial Literacy as the Foundation for Individual Financial Behavior," *Journal of Education and Practice* 6, no. 33 (2015): 99–105.

[11] R Shilpa and H.M Rakesh, "Analysis of Effective Utilization of Funds," *International Journal of Business and Management Invention* 2, no. 11 (2013): 42.

[12] Alfred B. Zack-Williams and Giles Mohan, "Imperial, Neo-Liberal Africa?" *Review of African Political Economy*, no. 113 (2007): 417.

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accompanied by higher accountability, which will enhance increased trust from the members in the church leaders.

Financial viability is the ability to generate sufficient income to meet operating payments, and debt commitments, where applicable, to allow growth while maintaining service levels. The results in terms of organizational financial performance are assessed based on the budget and financial projections according to the organization's goals and objectives such as being able to rise finances that are adequate to meet the organization's objectives such as being able to have enough resources to reach out to the unreached.

3.0 Methodology

The study used a mixed research method. The study's target population is 42 participants, from which quantitative used 33 participants and 9 participants were for qualitative. The data analysis was done using Statistical Package for the Social Sciences (SPPS) version 23 on the quantitative data and the *QDA* Miner version 2.3. The data presentation was done using figures and tables.

4.0 Results and Discussion

4.1 Descriptive Statistics

4.1.1 Descriptive for Financial Transparency

The respondents were further asked to indicate their level of agreement on financial transparency statements. The results showed that 41% of the respondents agreed with the statement that there is competency in the management of finances in the church. In addition, results showed that 41% of the respondents agreed that the leadership of the organization has laid down standards and procedures on how the finances of the church are managed. Further results showed that 43.6% of the respondents were neutral on the statement that there is no wastage of finances in the organization due to a proper control mechanism in place. Further results showed that the majority of the respondents who were 41.00% were neutral that leadership is a commitment to the allocation of funds to the core functions and operations of the church.

Table 1: Descriptive for Financial Transparency

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std.Dev
There is competency in the management of finances in the church.	0.00%	25.60%	30.80%	41.00%	2.60%	3.21	0.86
The leadership of the organization has laid down standards and procedures on how the finances of the church are managed.	0.00%	33.30%	23.10%	41.00%	2.60%	3.13	0.92
There is no wastage of finances in the organization due to a proper control mechanism in place.	2.60%	33.30%	43.60%	20.50%	0.00%	2.82	0.79
Leadership is a commitment to the allocation of funds to	10.30%	30.80%	41.00%	17.90%	0.00%	2.67	0.9

the core functions and operations of the church.							

4.1.2 Descriptive for Financial Management Knowledge

The respondents were further asked to indicate their level of agreement with financial management knowledge. The results showed that 41% strongly disagreed with the statement that the accounting department practices proper records on how the funds are spent and used. Further results showed that 38.50% disagreed that the leadership has put in place clear mechanisms for reporting the financial position of the church. In addition, 51.30% strongly disagreed that their church was financially stable as it can meet its financial obligations and plan for long-term goals. Further results showed that 48.70% of the respondents disagreed that the leadership of the church has to ensure the stability of the overall financial systems but not my minimizing risks.

Table 2: Descriptive for Financial Management Knowledge

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std.Dev
The accounting department practices proper records on how the funds are spent and used.	41.00%	35.90%	15.40%	7.70%	0.00%	1.90	0.94
The leadership has put in place clear mechanisms for reporting the financial position of the church.	38.50%	38.50%	12.80%	10.30%	0.00%	1.95	0.97
The church is financially stable as it can meet its financial obligations and plan for long-term goals	51.30%	30.80%	17.90%	0.00%	0.00%	1.67	0.77
The leadership of the church has to ensure the stability of the overall financial systems but not my minimizing risks.	35.90%	48.70%	12.80%	2.60%	0.00%	1.82	0.76

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4.1.3 Descriptive Statistics for Financial Attitudes

The respondents were further asked to indicate their level of agreement with financial attitudes. Results showed that 59.00% of the respondents strongly disagreed that the leadership of the church has put deliberate intentions to increase financial knowledge by participating in training and workshop. Results also showed that 69.2% of the respondents disagreed that the leadership makes a deliberate effort to minimize risks to the church funds by making well-thought investments. Results also showed that 43.60% disagreed that the leader ensures that the management of current finances is well handled through proper utilization. In addition, were neutral that the leadership ensures that church money is spent on needs that are adding value to the kingdom of God.

Table 3: Descriptive for Financial Attitudes

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std.Dev
The leadership of the church has put deliberate intentions to increase financial knowledge by participating in training and workshop.	59.00%	35.90%	5.10%	0.00%	0.00%	1.46	0.60
The leadership makes a deliberate effort to minimize risks to the church funds by making well-thought investments.	69.20%	28.20%	2.60%	0.00%	0.00%	1.33	0.53
The leadership ensures that the Management of current finances is well handled through proper utilization.	12.80%	43.60%	43.60 %	0.00%	0.00%	2.31	0.69
The leadership ensures that church money is spent on needs that are adding value to the kingdom of God.	17.90%	33.30%	38.50 %	10.30 %	0.00%	2.41	0.91

4.2 Inferential Analysis

Regression results were presented below. Financial accountability was regressed against organizational performance to explain the relationship between financial accountability and organizational performance. Table 5 shows that the R was 0.758. This implies that financial accountability had a strong correlation with organizational performance. In addition, the R square was 0.575. This infers that financial accountability explains 57.5% of the variations in the dependent variable which is organizational performance.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758a	0.575	0.539	0.38921

The model in Table 5 was further examined for its significance in predicting effect of financial accountability on organizational performance using ANOVA. The results of ANOVA for financial accountability on organizational performance were presented in Table 4.9.

Table 6 shows the F statistic of 15.803 and the associated P-value of 0.000 which is a value less than a p-value of 0.05. This implies that financial accountability had a statistically significant effect on organizational performance at a 95% confidence level.

Table 6: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	7.182	3	2.394	15.803	.000b
Residual	5.302	35	0.151		
Total	12.484	38			

Regression of coefficients showed that financial transparency and organizational performance had a positive and also significant relationship (β=0.228, p=0.026). The results thus do indicate that an improvement in financial transparency by a unit would lead to an improvement in organizational performance by 0.228 units. Further results showed that financial management knowledge and organizational performance had a positive and also significant relationship (β=0.304, p=0.035). The results thus do indicate that an improvement in financial management knowledge by a unit would lead to an improvement in organizational performance by 0.304 units. Further results showed that financial attitude and organizational performance had a positive and also significant relationship (β=0.450, p=0.005). The results thus do indicate that an improvement in financial attitude by a unit would lead to an improvement in organizational performance by 0.450 units.

Table 7: Regression Results

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.149	0.341		0.436	0.666
Financial Transparency	0.228	0.098	0.282	2.317	0.026
Financial management Knowledge	0.304	0.139	0.302	2.191	0.035
Financial attitude	0.450	0.149	0.391	3.021	0.005

$$Y = 0.149 + 0.228X_1 + 0.304X_2 + 0.450X_3 + \varepsilon$$

Y =organizational performance

X1= Financial Transparency

X2= financial management knowledge

X3= Financial attitude

ε = Error term

5.0 Conclusion

The study concluded that there is a significant and positive influence between financial transparency and organizational performance in Ndolo DCC church. The study also concluded that there was competency in management of finances at Ndolo DCC church. Further, the leadership of the Ndolo DCC church has laid down standards and procedures on how the finances of the church are managed. However, the leadership of Ndolo DCC church was not committed to the allocation of funds to the core functions and operations of the church.

The study also concluded that there is a significant and positive influence between financial management knowledge and organizational performance in Ndolo DCC church. The study concluded that the accounting department of Ndolo DCC church did not have proper records of how the funds are spent and used. Further, leadership of Ndolo DC church has not been able to put in place clear mechanisms for reporting the financial position of the church. Further, the church was not financially stable as it cannot meet its financial obligations and plan for long-term goals.

The study also concluded that there is a significant and positive influence between financial attitudes and organizational performance in Ndolo DCC church. The study concluded that the leadership of the Ndolo DCC church had not put deliberate intentions to increase financial knowledge by participating in training and workshop. Further, the leadership of Ndolo DCC did not make a deliberate effort to minimize risks to the church funds by making well-thought investments. However, the leadership made sure that church finances were spent on needs that were adding value to the kingdom of God.

6.0 Recommendations

Financial transparency and organizational performance; The study recommended that the leadership of Ndolo DCC church should make sure they are committed to the allocation of funds to the core functions and operations of the church. We have a charge from God to be good stewards of the many resources that he has entrusted us. It is the duty of every leader and decision maker to avail reports on how finances at their custody have been spent. Wastage and other forms of misappropriation of finances should be highly discouraged and action should be taken against anyone found culpable. God gave instructions to Moses in the book of Leviticus 6:1-3 "If anyone sins and is unfaithful to the Lord by deceiving a neighbor about something entrusted to them or left in their care or about something stolen, or if they cheat their neighbor, they must make restitution in full, add a fifth of the value to it and give it all to the owner on the day they present their guilt offering.

The study recommends that the church needs to develop programs for young people to be trained on good stewardship. This will enable the young people to be grounded on good practices and character as they grow into places of leadership. The Bible in the book of Proverbs 22:6 reads "Train a child in the way he should go, and when he is old he will not turn from it."

It is recommended that the leaders should make sure that the church finances are only spent on core matters of the church.

Financial management knowledge and organizational performance: The study recommended that the church leadership of Ndolo DCC should establish a proper accounting department and ensure that they are putting proper records on how the funds are spent and used. The churches should endeavor to invest in good accounting practices and embrace the practice of auditing records. This will be a practice that will guarantee that every shilling is accounted for and any financial gaps are addressed appropriately.

Financial attitude and organizational performance: The study, therefore, recommended that the Ndolo DCC church should put deliberate intentions to increase financial knowledge by participating in training and workshop. They should also make a deliberate effort to minimize risks to the church funds by making well-thought investments and also ensures that church money is spent on needs that are adding value to the kingdom of God. This will enable the church to be financially viable.

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