

## The Meaning Of Financial Transparency In Toraja Church Services: A Phenomenological Study Of Council Practices In The Perindingan Congregation Of The Klasis Sillanan

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financial transparency, church governance, phenomenology, accountability, Toraja Church.

### Abstract

*This study explores the meaning of financial transparency within the church services of the Perindingan Congregation, Klasis Sillanan, Toraja Church. Using a phenomenological approach, this research seeks to uncover the lived experiences, perceptions, and interpretations of church council members regarding the practice of financial management and reporting. Data were collected through in-depth interviews, observations, and documentation to capture the essence of transparency as experienced in daily church activities. The findings reveal that financial transparency is not merely understood as accountability in managing church funds but also as a reflection of spiritual integrity, collective trust, and social harmony within the congregation. The study highlights that transparent financial practices strengthen the congregation's faith in leadership, foster participation, and sustain the moral foundation of church governance. This research contributes to the broader understanding of how ethical and spiritual values shape financial accountability in faith-based institutions.*

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## INTRODUCTION

The Toraja Church is a ministry institution whose main mandate is to serve, preach the gospel, and be the salt and light of the world. In carrying out its functions, the Toraja Church cannot be separated from managerial and administrative aspects, including financial management. As the church's ministry and activities grow, the need for an effective, accountable, and transparent financial management system becomes increasingly urgent. Finances in the Toraja church are not only a tool to support ministry operations, but also a form of spiritual responsibility for the offerings of the congregation entrusted to the church. The Toraja Church places the role of the Congregation Council as the main manager of ministry life, including financial matters. However, in practice, financial management and reporting by the Council still often faces challenges in terms of information disclosure, accountability, and congregation involvement. On the one hand, there is an awareness of the importance of maintaining the trust of the congregation; on the other hand, there are structural, cultural, and human resource capacity constraints.

Financial transparency in church ministry has spiritual, social, and ethical dimensions. The funds managed by the church come from congregational offerings, which are theologically considered a form of worship and offering to God. Therefore, their management must not be carried out carelessly, let alone secretly. Honesty and accountability in financial management are forms of service themselves, and are one of the foundations that strengthen the trust and involvement of the congregation.

However, in various Toraja Church congregations, there are still practices of reporting that are formalistic, lacking in detail, or not communicated regularly. There is also a tendency for financial matters to be managed only by a handful of people within the Council structure, while

the congregation does not feel that they have sufficient control or information. This problem not only has an impact on potential internal conflicts, but also reduces the congregation's enthusiasm for giving, due to a lack of involvement and trust. This situation highlights the importance of conducting in-depth research on how financial transparency is understood and interpreted by the Council in the context of the Toraja Church. An approach is needed that not only looks at administrative practices, but also explores the subjective experiences and spiritual meanings behind these practices.

## METHODS

Research on the Meaning of Financial Transparency in Toraja Church Services: A Phenomenological Study of Council Practices in the Perindingan Congregation of the Sillanan Classis using a phenomenological approach. This research process focuses on exploring the experiences, understanding, and meaning of financial transparency by the Congregation Council through a phenomenological study approach. Informants in this research consisted of the leadership of the Toraja Church Council of the Perindingan Congregation as key informants, the secretary and treasurer of the Congregation, and the Congregation Verification Agency.

Research flowchart:

- a. Problem Identification is to examine the phenomenon of financial transparency in church services, particularly the practices of the Congregation Council at the Toraja Church of Perindingan Klasis Perindingan.
- b. Literature Study is to examine theories about financial transparency, phenomenology, and relevant previous studies.
- c. Instrument Development involves developing semi-structured in-depth interview guidelines to explore the meaning of transparency from the perspective of the Congregation Council.
- d. Data Collection involves conducting in-depth interviews with Church Council Leaders (Chair, Treasurer, Secretary, Congregation Verifiers) and observing financial practices in the church.
- e. Data Reduction: transcribing interview results, coding data, and sorting relevant information.
- f. Data Analysis: using phenomenological techniques (Interpretive Model) to understand the experiences and meaning of financial transparency according to informants.
- g. Drawing Conclusions & Validating Findings: Formulating conclusions on the meaning of financial transparency. Validation is carried out through member checking and data triangulation techniques.

Report Writing: Compiling a research report containing findings, analysis, and recommendations.

## RESULTS

Financial transparency is an integral part of good governance in religious institutions, especially the Toraja Church. The Toraja Church, as a church ministry and socio-economic institution, has a moral and spiritual responsibility to manage the congregation's financial resources in a transparent, honest, and open manner. The Toraja Church adheres to the Presbyterian-Synodal system. The church council acts as an extension of the congregation in carrying out tasks and services. The interpretation and practice of financial transparency by the Council is key to maintaining the trust

of the congregation and reflecting the values of faith that are lived out in church ministry. Financial transparency is not merely understood as an administrative responsibility, but as a manifestation of faithfulness and obedience in serving God and others. The practice of transparency can be seen in several aspects:

### **Regular financial reporting to the congregation**

Financial reporting is an important aspect of transparent church governance. In the context of the Toraja Church of Perindingan Klasis Sillanan, regular financial reporting to the congregation is not merely an administrative obligation, but an integral part of the responsibility of faith and service. As an institution that manages funds from offerings, donations, and various ministry activities, the church has a moral and spiritual obligation to be openly accountable to the congregation as a form of transparency regarding the resources entrusted by God through His people. Financial reporting to the congregation, as conveyed by the chair of the Toraja Church Council of the Perindingan Klasis Sillanan Congregation, states that:

"Regarding church finances, they are routinely reported to the congregation at the beginning of each month, including how much was received and spent during the month, the sources of the income, and what the expenses were used for. Everything must be detailed and accounted for, including the remaining balance". (Pdt. Obil, October 20, 2025).

This was supported by the church treasurer, who said:

"We report the church's finances regularly and transparently. Every Sunday, the amount of income and expenditure is announced and read out during the church bulletin. If anything is unclear, the congregation can ask the Council. This includes financial reports from each OIG and committee". (Yohana Meri, October 20, 2025).

The congregation secretary expressed a similar sentiment, stating that based on the decision of the church council, all incoming and outgoing finances, regardless of the amount, must be accounted for because they are donations from the congregation. (Alfius Janing, October 20, 2025)

The Presbyterian-Synodal system adopted by the Toraja Church places the church council as servants who are tasked with leading, organizing, and being accountable for all aspects of ministry, including financial management. Therefore, regular financial reporting becomes a means for the council to demonstrate its commitment to the values of honesty, openness, and responsibility in ministry. Through periodic financial reports, the congregation can learn about the use of church funds, assess the effectiveness of ministry programs, and participate in decision-making related to church activities and development.

In addition to serving as a tool for accountability, financial reporting also acts as a means of communication and spiritual learning for the congregation. Transparency in reporting fosters trust, strengthens unity, and creates a culture of clean and ethical ministry. In practice, regular financial reporting at the Toraja Perindingan Church is usually conducted at the end of the ministry year, during congregational meetings, or through periodic announcements after worship services, depending on each congregation's policy.

However, in practice there are still various challenges, such as limited human resources in financial administration, a lack of understanding of reporting standards, and the influence of customs that sometimes emphasize trust over full transparency of financial data. Therefore, there needs to be a strengthening of the system and theological understanding of the importance of regular, clear, and accountable financial reporting as a tangible manifestation of faith that works through love and honesty in church ministry.

Thus, regular financial reporting to the congregation of the Toraja Perindingan Church is not merely an administrative process, but part of the spirituality of ministry and a form of witness to faith that reflects the values of love, honesty, and responsibility before God and others.

### **Involving the congregation in the financial planning and evaluation process**

This study shows that congregational involvement in the financial planning of the Toraja Perindingan congregation is still limited, but is beginning to show a more participatory direction. The budget planning process is usually carried out by the church council together with the treasurer, and the results are then presented to the congregation at the annual meeting. In some cases, the congregation is given the opportunity to provide suggestions or input, particularly regarding priorities for ministry activities, physical development, and diaconal programs. However, the final decision remains with the council as the decision-making structure. Results of an interview with the chair of the church council:

"Usually, before the budget is finalized, we hold a meeting with the servants and the congregation council. They can provide input, such as what activities need to be prioritized. But the council still decides on the technicalities of how the funds are distributed". (Rev. Obil, October 20, 2025).

In line with an interview with a congregation member:

"We are indeed given the opportunity to give our opinions during the annual meeting. But sometimes there are already plans in place, so our input is limited to supporting or reminding them". (Marten Ganti, October 20, 2025).

Financial evaluations are conducted regularly through annual reports that are read aloud to the congregation. These reports cover income and expenditure, including monthly offerings, OIG, construction, and ministry activities. Although the congregation can ask questions or give feedback, most simply accept the reports without much in-depth discussion. Some congregations consider the transparency of the reports to be sufficient accountability, while others feel that there is a need for more interactive evaluation mechanisms, such as discussion forums or congregational working groups.

## CONCLUSION

This study aims to understand the meaning of financial transparency in the Toraja Church's ministry in the Sillanan congregation based on the practices carried out by the church council. Based on the results of observations, interviews, and documentation, a number of findings were obtained which illustrate that financial transparency in the Toraja Church is not merely an administrative process, but part of a calling of faith and spiritual responsibility in ministry.

1. Transparency is practiced through routine reporting mechanisms to the congregation, both in annual meetings and special worship services. This is considered important to maintain the congregation's trust in the church council. However, the congregation's level of understanding of financial reports still varies, so transparency is often understood more as a form of 'trust' than 'active supervision'.

The meaning of financial transparency in the ministry of the Toraja Church, Perindingan congregation, Sillanan classis is a manifestation of integrity of faith, ethical ministry, and ecclesiastical social responsibility. The practice of the council affirms that transparency is not merely an accounting procedure, but part of a spirituality of ministry rooted in Toraja cultural values and Christian teachings.

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