

# MANAGEMENT FINANCIAL BEHAVIOUR FOR CHURCH DURING THE COVID-19 PANDEMIC

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## INTRODUCTION

The church is a type of non-government organisation (NGO) (O'DWYER, UNERMAN, 2008) which has received sharp criticism related to transparency and accountability in the use of funds (ALLEGRETTI, 1997; BANDURA, 1986; BAREA, 2011; BELL, 2005; BENITA, 2003; BILODEAU, GRAVEL, 2004; BRACCI, 2009; BUDDING, 2004; BURGER, OWENS, 2010; CHUNG, PARKER, 2010; EZZAMEL, 1997; HALL, BLASS, FERRIS, MASSENGALE, 2004; O'DWYER, UNERMAN, 2008; VAMOSI, 2005). The church has been in the spotlight in various countries (ALLEGRETTI, 1997; BAREA, 2011; BURGER, OWENS, 2010; SHAPIRO, 2009; WEEKS, 2011).

This attention aims to determine the behaviour of individuals and organisations in institutions that should show better behaviour than business organisations (JACOBS, WALKER, 1998; PEACE, 2006; QUATTRONE, 2004). Organisations such as the church have a deep basis in organisational values with religious values.

Tahir Ilahi is a conceptual principle of behaviour based on the Ten Commandments in the law (YUESTI, 2014). This concept originally emerged as a principle of financial presentation behaviour for non-profit organisations. How management behaves in presenting financial statements is based on the Ten Commandments. Therefore, Tahir Ilahi is one of the factors driving the success of presenting accurate financial information. Another factor that has an effect is safety and blessing, as a driving force for the passage of Tahir Ilahi. If Tahir Ilahi does not exist, can the financial statements provide accurate information? Other factors, such as accounting information system and misbehaviour, also play a role.

Most NGOs, especially the church which should uphold the values of honesty, are currently experiencing a crisis of accountability, transparency and trust in the disclosure of financial information (MCGANN, JOHNSTONE, 2006). The goal is that real honest behaviour is demonstrated by church organisations. Trust in a church institution depends on the value of honesty that is applied in church life. However, what happens to church institutions is the loss of its identity as an institution that upholds the value of honesty in revealing information, as has occurred in some churches. The churches lost their identity because honesty is only limited to concepts, not at the level of behaviour with ethical or moral considerations.

Time travel demands accounting for the church. Accounting is needed as a means to manage and count God's blessings responsibly. In addition, accounting is also a form of high accountability to God. God gives everything in the world to be managed and used responsibly by God's people. The Protestant Christian Church accepts the presence of accounting on the grounds that accounting is a means given by God to calculate and plan the management of God's blessings (PEACE, 2006; REED, BEKAR, 2003). Furthermore, accounting is an instrument of responsibility for the work of serving the owners of the world, namely, God, people and the environment (REED, BEKAR, 2003). Acceptance by the Protestant Church shows that accounting is a human mindset that is used to carry out its accountability to the owners of the world. Humans are responsible for themselves for what they receive as a form of gratitude towards God.

Individual behaviour cannot be separated from accounting (BIRNBERG, SHIELDS, 1989). This relationship is related to the process of presenting financial information by users in making decisions about the use of resources. Accounting behaviour rests with all interested parties, such as the compiler of information, executor, or user. The compiler or executor of the accounting system plays an important role in providing accounting information. Information

presented through financial statements depends on the understanding and reliability of the information compilers. Therefore, information compiler behaviour becomes an important part and determines decision-making behaviour.

Presentation of financial information is also a form of management behaviour and personal and organisational character (JACOBS, WALKER, 1998). Information on financial statements is information on management behaviour in managing finances (FISCHER, VERRECCHIA, 2004). Therefore, the presentation of financial statements should be based on the concept of mutual benefit between humans and humans, humans with God and humans with the surrounding environment (JACOBS, WALKER, 1998). The concept of mutual benefit requires honest action. Therefore, openness and honesty in presenting financial statements become important (Indonesian Institute of Accountants, 2009).

The church, as an NGO, has different characteristics from other NGO institutions. The church has the duty to account for its activities to the public openly and especially to God. The crisis of transparency that occurs in church institutions is a matter of concern. This concern tests every organisation to make changes in its behaviour in presenting financial statements to be open. The church can build an organisation with good church governance in several ways. First, accounting should be used to carry out community interests and conduct research in society to see the development of accounting science. Second, modern accounting theory should have a sufficiently strong influence when the community evaluates performance, so it needs to be balanced with another concept, namely, God, as a form of accountability to God. Third, NGOs need accounting as a means of providing community needs as a form of responsibility to others (LEHMAN, 2007).

The report presentation process is influenced by heuristic behaviour (FISCHER, VERRECCHIA, 2004). Heuristic behaviour is a personal aspect of spirituality or spiritual maturity or the human spirit (MC PHAIL, 2011; PEACE, 2006; ROBERTS, 2009; SCHUMANN, 2001; VAN DER WALT, 2008; WEEKS, 2011), culture, shape and character of the organisation (ARCHAMBAULT, ARCHAMBAULT, 2003), personal (AUTREY, DIKOLLI, PAUL NEWMAN, 2007) and environmental conditions (AERTS et al., 2008). Thus, the process of presenting financial information is an embodiment of spirituality, culture and environmental conditions presenting financial statements.

Stakeholder theory is reflected in the principles of disclosure of financial statements of business institutions that cannot be applied at the mental level as in accounting standards. Financial accounting standards can only be applied at the conceptual level. Accounting standards have not been able to determine the principles of presentation and disclosure, especially for non-profit organisations. PSAK 45 is a form of developing stakeholder theory that provides direction on how non-profit organisations present and disclose financial statements. Stakeholder theory also fails to fulfil all interests due to an inferred interest, namely, God (the true stakeholder).

TPB and TMB are two concepts of human behaviour caused by certain intention. The concepts complement an idea of the philosopher Immanuel Kant. Kant first concept relates to the concept of intuitive form (form of intuition) or category. This idea is called the 'Copernican Revolution'. Kant's basic concept is that humans can interpret the outside world into information beginning with the mind being transformed into a certain structure of conditions. Kant's basic concept is supported by the second concept of moral law or the imperative category with the concept of deontologis. The concept of imperative category states that humans do things because concepts that are embedded in our minds will direct us to do these concepts.

The Covid-19 pandemic has changed all aspects of life, including the church as a non-profit organisation. The source of the church's income is offerings from congregations. When the pandemic hit, many people lost their jobs and income. This situation affected the life of the church as well, and it only received an offering amount of 25% of the previous amount, thereby also hampering the life of church managers. Many pastors do not receive honoraria because they have had no income for eight months, thereby worsening conditions. The behaviour of the congregation and church managers must change to address the church's financial management. Has peace or shalom diminished? This question needs to be investigated more

deeply. Based on the above concept, developing a study on testing Tahir Ilahi as a principle of behaviour in NGOs is necessary.

## LITERATURE REVIEW

### Stakeholder theory

Stakeholder theory is a theory that discusses disclosure in the context of meeting the information needs and disclosure models required by users. The use of stakeholder theory is based on the consideration that individuals and groups are part of the organisation that is able to influence the achievement of organisational goals with certain behaviours. Individuals and groups will behave differently for different purposes. Normative perspective sees that individual and group problems arise when organisational goals are desired (Deegan, 2004).

Deegan (2004) states that stakeholder theory uses two branches of science, namely, normative science related to ethics or morals and positive branches of science related to managerial science. The difference between the two branches is in the objectives and assumptions used in the study. This difference raises problems of use as if are inconsistent. Doubts about the theory arise along with the emergence of new studies using the same theory for different purposes and assumptions without explaining the reasons clearly. Problems arise because stakeholder theory is only used to see and fulfil the interests of shareholders while ignoring other interests. Ethical or moral aspects are not included in their interests.

Conceptually, this theory has provided direction that the disclosure and presentation of information must be based on ethical and moral values. One of the ethical and moral values is the honesty of disclosing and presenting financial information to those who need it. The reality encountered is that ethical and moral values are neglected in the disclosure of financial information and emphasise elements of interest such as the interests of shareholders (BOESSO, KUMAR, 2009; CAULEY, CORNES, SANDLER, 1999). Thus, stakeholder theory has not been able to solve the problem of presentation and disclosure, especially voluntary disclosure. Therefore, supporting the development of theory is necessary so that it can reflect the form of financial statements that reveal human behaviour.

### Misbehaviour theory

Psychological theories that have a deep view of human behaviour are the theory of reason action (TRABELSI, LABELLE, DUMONTIER, 2008) which was then developed into the theory of planned behaviour (TPB) (AJZEN, 1991, 2005; AJZEN, MADDEN, 1986). This theory explained that individual behaviour has the opportunity to occur because it is triggered by several factors, namely, internal and external. Internal factors that influence human behaviour are human beings themselves, and external factors are social and information conditions. However, dishonest and not open behaviour must be controlled and limited by various corporate control instruments, namely, the company's internal control system, periodically by the accounting department that does have competence in the field of internal control and auditing of financial statements. Behavioural control is conducted flexibly and easily understood by people to be carried out without disrupting the company's operations.

TPB was developed again into a broader concept, namely, the theory of misbehaviour (TMB) (VARDI, WEITZ, 2003). Vardi and Weitz (2003) view that deviant behaviour also occurs in organisations. Deviant behaviour is more common in organisations. Organisational deviations are caused by personality, values, attitudes and emotions. These four elements cannot be separated from the psychological soul of the individual. Individuals who have different personalities will value, behave and emit emotions differently, ultimately encouraging different behaviours.

### Presentation of financial statements

Non-business organisations facilitated the development of accounting. The monk Luka Pacioli began to pay attention to how organisational governance, especially in the field of finance, succeeded in the development of accounting. Throughout history, the organisations that spearheaded the birth of accounting have often ignored accounting itself. This neglect happened to the organisation GKP. Crisis of behaviour in GKP occurred due to the inclusion

of secularity in the body of the church. Every spiritual move is compared to the value of money earned. Secularity ultimately has a false effect on the body of the church.

Researchers recently began to devote research attention to the presentation and disclosure behaviour of financial statements, indicating that honesty is important for church organisations (QUATTRONE, 2004). The aim is to form honest attitudes and behaviour and maintain ethics and morals. Attitudes and behaviours are expected to control organisational balance, support organisational success and assist management in making decisions (BURGER, OWENS, 2010), as well as being the main principle for carrying out organisational accountability (KEANE, 2003). Honesty is also an important element of good corporate governance (CHEUNG et al., 2010). Thus, honesty is a part that should not be ignored in the presentation of financial statements.

### Safety and blessings

The NGO financial reporting model shows that the financial statements of non-profit organisations (churches) are not considerably different from those of political, cultural and business institutions (LEHMAN, 2007), and they continue to be a dilemma (KILBY, 2006; UNERMAN, BENNETT, 2004). Management tends to choose not to be open and transparent when presenting financial reports because the financial reporting model is veiled in political and cultural elements. The reason for this lack of openness is that management is often asked to involve people who should not be involved and the funds are not provided by the donor. Second, certain groups of costs cannot be met by the costs proposed in the budget. Third, the church congregation does not want to open financial reports and provide information transparently for ethical and moral reasons (BURGER, OWENS, 2010). These three reasons actually violate ethics and morals for users because users do not receive the information that they should. Users are disadvantaged when making decisions without the support of relevant and open information, resulting in flaws in decision making.

### Tahir Ilahi

Yuesti (2013) discussed the principles of presenting financial statements. Based on the results of contextual reflection, the assertion is made that the behaviour of the presentation of financial statements is largely incompatible with the provisions. Therefore, conceptualising the principles of behaviour with direct behaviour based on God's decree, namely, Tahir Ilahi, is necessary.

The ten concepts are transparency, accountability, god's wisdom, faith, humility, integrity, legowo/ikhlas, eternal, faithful life and remembering the promise of god's blessing. These concepts are important. Studies have indicated that the causes of individuals taking actions do not follow these concepts making financial statements are financial motives, namely, high profits and bonuses (ANDREW, 2007; HEALY, 1984). In addition to financial money motives, the causes of dishonesty in the presentation of financial statements are environmental conditions (KAMLA, 2009), organisational culture (GELFAND, LIM, RAVEN, 2004) and organisational leaders (HALL et al., 2004; RITCHIE, RICHARDSON, 2000). Dishonest behaviour is also caused by sin which has driven the human mind towards dishonest and ethical behaviour. Sin makes humans only love money. The love of money is the root of all evil that blinds every human heart. The love of money shows that humans only love themselves. When love of money occurs, then humans have ignored the balance of relationships between each other and God and all beings in the environment. The organisational environment, organisational culture and leaders have an important role in shaping the character of financial managers as God's representatives to provide true management of God's blessings.

### Accounting information system

Accounting information is the basis for decision making (CHEUNG, JIANG, TAN, 2010). Therefore, information is demanded to be relevant to decision making (ARYA, MITTENDORF, 2007; DONG, STETTLER, 2011; HUGHES, SANDER, SNYDER, 2009). The relevance of accounting information requires open action in presenting information about the financial condition of the organisation to users (PATEL, DALLAS, 2002). The aim is to demonstrate good organisational governance (HO, SHUN WONG, 2001). Open and transparent actions in presenting financial information are forms of organisational governance that are believed to

help the compilers and users of financial statements make decisions (AERTS, CORMIER, MAGNAN, 2008).

### Hypotheses

1. Safety and blessings have a positive effect on the accounting information system.
2. Safety and blessings have a positive effect on Tahir Ilahi.
3. Safety and blessings have a positive effect on the presentation of financial statements.
4. Misbehaviour has a negative effect on accounting information system.
5. Misbehaviour has a negative effect on Tahir Ilahi.
6. Misbehaviour has a negative effect on the presentation of financial statements.
7. Tahir Ilahi has a positive effect on the presentation of financial statements.
8. Accounting information system has a positive effect on the presentation of financial statements.
9. Accounting information system mediates the relationship between misbehaviour and presentation of financial statements.
10. Accounting information system mediates the relationship between safety and blessings and the presentation of financial statements.
11. Tahir Ilahi mediates the relationship between misbehaviour and presentation of financial statements.
12. Tahir Ilahi mediates the relationship between safety and blessings and the presentation of financial statements.

### METHOD

#### Research design

This research was conducted in NGOs in Bali from 2019 to 2020. This method used is quantitative research. Positive approaches were used to answer questions at once. The initial stage of this research was carried out by testing the research variables, followed by the second stage, namely, exploring the results of the research by using the in-depth structured interview method.

#### Location of research

This research was conducted with NGOs, especially churches, in Bali Province, Indonesia. The province has 8 regencies and 1 municipality. Bali is home to 63 church denominations with a total population of approximately 10,000.

#### Population and sample

The population of this research is the Christian community in Bali that numbers approximately 10,000. The method of determining the amount of sampling used was the Slovin formula. Thus, after the count was carried out, the number of samples was 748. The sampling method used was random sampling by finding samples randomly to obtain the expected number of samples.

#### Variable and measurement scale

The research variable consisted of two independent variables, namely, the variable safety and blessings and misbehaviour. The mediating variable is Tahir Ilahi (Y1) and the accounting information system. The dependent variable is the presentation of financial statements. Safety and blessings have six indicators and misbehaviour has eight indicators. The mediating variable of Tahir Ilahi has nine indicators, and accounting information system has seven indicators. The dependent variable of presentation of financial statements has nine indicators.

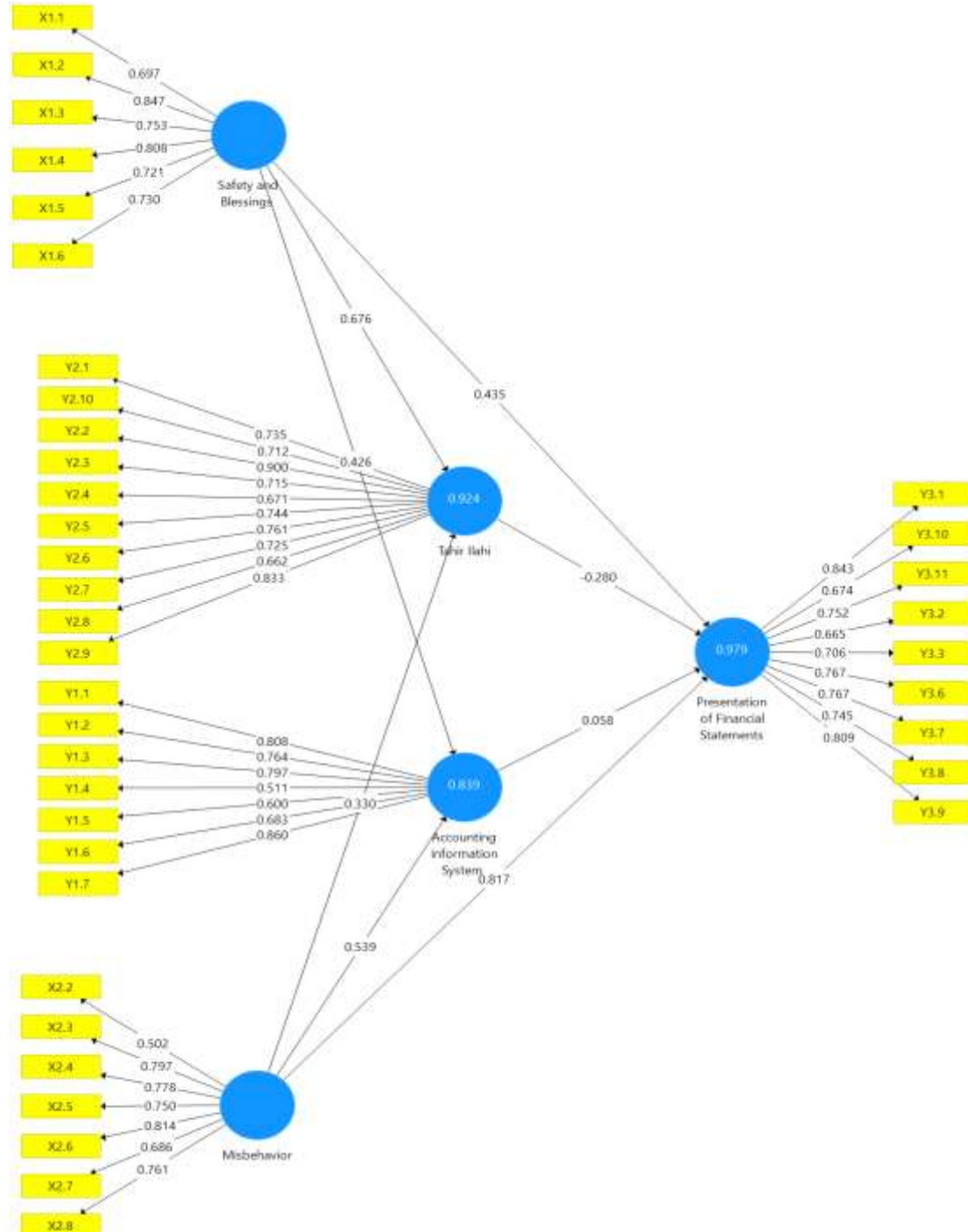


The measurement scale in this study is a five-point Likert-type scale with that ranges from strongly disagree to strongly agree.

### Data analysis tools

This analysis is used to examine the relationship between the variables used in the hypothesis. This study uses partial least squares (PLS) as a general method for estimating the path model using latent variables with multiple indicators. PLS is used to determine the complexity of the relationship between latent variables and their indicators.

### RESULTS OF RESEARCH



Source: Search data.

### Data analysis

The research data were analysed using PLS software. The first test conducted is the outer model test to evaluate the validity and reliability of research indicators. The second test is testing the research model, and the last test is testing the hypothesis. The validity test uses the convergent validity test (AVE and outer loading) and the discriminant validity test, and the reliability test uses the Cronbach's alpha value and composite reliability. The results of the outer model validity test in Table 1 show that the AVE and outer loading values are greater than 0.50; thus, they meet the convergent validity test. The results of the discriminant validity test in Table 2 show that each latent variable has a correlation coefficient value greater than 0.05, showing that the indicators that represent the variable dimensions in this study have good discriminant validity. The results of testing the research indicators are said to be reliable if they have a Cronbach's alpha value and a composite validity greater than 0.70. The results of the Cronbach's alpha test in Table 3 show that the values range from 0.845 to 0.911, and the composite validity value ranges from 0.884 to 0.927. Thus, these results indicate that the indicators used are reliable.

**Table 1. Convergent Validity Test Results**

	Average Variance Extracted (AVE)	Outer Loading
Accounting Information System	0.528	0.511-0.860
Misbehaviour	0.538	0.502-0.814
Presentation of Financial Statements	0.562	0.665-0.843
Safety and Blessings	0.579	0.721-0.847
Tahir Ilahi	0.561	0.712-0.900

**Table 2. Results of Discriminant Validity**

	Accounting information system	Misbehaviour	Presentation of Financial Statements	Safety and Blessings	Divine Tahir
Accounting Information System	0.727				
Misbehaviour	0.880	0.734			
Presentation of Financial Statements	0.893	0.974	0.750		
Safety and Blessings	0.857	0.801	0.877	0.761	
Tahir Ilahi	0.922	0.872	0.897	0.941	0.749

**Table 3. Results Reliability Test**

	Cronbach's Alpha	rho_A	Composite Reliability
Information Accounting System	0.845	0.868	0.884
Misbehaviour	0.852	0.865	0.889
Presentation of Financial Statements	0.901	0.905	0.920
Safety and Blessings	0.853	0.860	0.892
Tahir Ilahi	0.911	0.918	0.927

Source: Search data.

The next step is to test the inner workings of the model. The feasibility of the model was tested using the analysis results of  $R^2$  which show the strength of the relationship exogenous variables on endogenous variables. The results of the feasibility of the model, as shown in Table 4, indicate that the value of  $R^2$  research variable values ranges between 0.839-0.97. The value of  $R^2$  is robust. The distribution of the adjusted  $R^2$  value is smaller than the distribution of the  $R^2$  value, meaning that changing or expanding the research model by including other latent variables is possible.

**Table 4. Results of Feasibility Model**

	R Square	R Square Adjusted
Accounting Information System	0.839	0.838
Presentation of Financial Statements	0.979	0.979
Tahir divine	0.924	0.924

Source: Search data.

After inner and outer testing of the model, the hypothesis testing is conducted through two stages of testing direct influence and indirect exogenous variables to endogenous variables. The results of the direct and indirect relationships between each variable are shown in Tables 5 and 6.

**Table 5.** Direct relationship between each variables

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Hypothesis Decision
Safety and Blessings -> Accounting information System	0.426	0.421	0.033	13.085	0.000	Accepted
Safety and Blessings -> TAHIR ILAHI	0.676	0.675	0.020	33.651	0.000	Accepted
Safety and Blessings -> Presentation of Financial Statements	0.435	0.433	0.019	23,392	0.000	Accepted
Misbehaviour -> Accounting information System	0.539	0.539	0.031	17.547	0.000	Rejected
Misbehaviour -> TAHIR ILAHI	0.330	0.331	0.023	14.542	0.000	Rejected
Misbehaviour -> Presentation of Financial Statements	0.817	0.826	0.025	33.263	0.000	Rejected
Tahir Ilahi -> Presentation of Financial Statements	-0.280	-0.280	0.025	11.011	0.000	Accepted
Accounting information System -> Presentation of Financial Statements	0.058	0.055	0.018	3.255	0.001	Accepted

Source: Search data.

Hypothesis 1 predicts that safety and blessings have a positive effect on the accounting information system. In accordance with the predicted hypothesis, the results of empirical testing showed a positive effect of safety and blessings on the accounting information system (T-statistic value  $13.085 > 1.96$ , p-value 0.000). The test results support H1.

The results of hypothesis 2 testing predict that safety and blessings have a positive effect on cleanliness divine. The test results in Table 5 show that safety and blessings have a positive effect on divine cleanliness (t-statistic value  $33.651 > 1.96$ , p-value 0.000). Thus, the results of this test support H2.

Hypothesis 3 predicts that safety and blessings have a positive effect on the presentation of financial statements. In accordance with the predicted hypothesis, the results of empirical testing showed a positive effect of safety and blessings on the presentation of financial statements (T-statistic value  $23,392 > 1.96$ , p-value 0.000). The test results support H3.

Hypothesis 4 states that misbehaviour has a negative effect on the accounting information system. The test results showed a positive effect (T-statistic value  $17.547 > 1.96$ , p-value 0.000). The test results do not support H4.

Hypothesis 5 states that misbehaviour has a negative effect on Tahir Ilahi. The test results showed a positive effect (T-statistic value  $14,542 > 1.96$ , p-value 0.000). The test results do not support H5.

Hypothesis 6 states that misbehaviour has a negative effect on the presentation of financial statements. The test results showed a positive effect (T-statistic value  $33,263 > 1.96$ , p-value 0.000). The test results do not support H6.

Hypothesis 7 states that Tahir Ilahi has a positive effect on the presentation of financial statements. The test results showed a negative effect (T-statistic value  $11.011 > 1.96$ , p-value 0.000). The test results support H7.

Hypothesis 8 states that the accounting information system has a positive effect on the presentation of financial statements. The test results showed a positive effect (T-statistic value  $3.255 > 1.96$ , p-value 0.001). The test results support H8.



**Table 6.** Indirect relationship between each variable

	Original Sample (O)	T Statistics ( O / STDEV  )	P Values	Hypothesis Decision
Misbehaviour -> Accounting information System -> Presentation of Financial Statements	0.031	3.274	0.001	Accepted
Safety and Blessings -> Accounting information System -> Presentation of Financial Statements	0.025	3.028	0.003	Accepted
Misbehaviour -> Tahir Ilahi -> Presentation of Financial Statements	-0.092	8,900	0.000	Accepted
Safety and Blessings -> Tahir Ilahi -> Presentation of Financial Statements	-0.189	10.283	0.000	Accepted

Source: Search data.

Table 5 shows the results of the mediation test for hypotheses 9–12. Hypothesis 9 states that the accounting information system mediates the relationship between misbehaviour and presentation of financial statements. The test results in Table 6 show the direction of the positive coefficient with a T-statistic value of  $3.274 > 1.96$  and a p-value of 0.001. Thus, the results support H9.

Hypothesis 10 states that the accounting information system mediates the relationship between safety and blessings and presentation of financial statements. The test results show the direction of the positive coefficient with a T-statistic value of  $3.028 > 1.96$  and a p-value of 0.000. Thus, the test results support H10.

Hypothesis 10 states that Tahir Ilahi mediates the relationship between misbehaviour and presentation of financial statements. The test results show the direction of the negative coefficient with a T-statistic value of  $8,900 > 1.96$  and a p-value of 0.000. Thus, the test results support H11.

Hypothesis 11 states that TAHIR ILAHI mediates the relationship of safety and blessings and the presentation of financial statements. The test results for the negative coefficient with a T-statistic value of  $10,283 > 1.96$  and a p-value of 0.000. Thus, the test results support H12.

## DISCUSSION

Safety and blessings have a positive effect on the accounting information system. Safety and blessings have a positive effect on Tahir Ilahi. Safety and blessings have a positive effect on the presentation of financial statements. Kant's concept was further supported by Kohlberg with the concept of moral awareness (BERTEN, 2002). Kohlberg presents a number of imaginary moral dilemmas for research subjects. The delusion in the meaning of the case does not occur concretely, but the principle can occur. These dilemmas are not available in concrete problem solvers. The principle is limited to writing without reality. Therefore, Kohlberg wants to obtain an answer to moral decisions with the right reasons. In addition to the right reasons, problem solving is also carried out through a structured form.

The case of presenting financial statements uses a strong principle of honesty. This principle is a dilemma because it is difficult to apply in presenting financial statements because it has not provided reasons and forms of financial statements that lead to the honesty process. This result supported Yuesti (2013) research that reflects on the principles of presenting financial statements. This behaviour manifests the character of each individual, group and organisation that is not free from the influence of factors outside themselves. Internal factors that influence behaviour start from the minds and morals of humans, thereby manifesting into behaviour. External factors are important because they affect the organisation. These factors can be divided into three groups, namely, cultural factors (character, personality and spirituality), political factors and history (environment). Honesty as a moral dilemma must be formed through a principle.

Misbehaviour has a positive effect on accounting information system. Misbehaviour has a positive effect on Tahir Ilahi. Misbehaviour has a positive effect on the presentation of financial statements. The church began to lose its identity when a crisis of honest behaviour occurred through transparency of financial information disclosure starting in in the Roman Catholic

Church starting in the 16th and 17th centuries. This condition created conflict for church leaders. The management of the Roman Catholic Church rejected the presence of accounting on the grounds that accounting is feared such that it could change the order of the life of the church by demanding disclosure of all financial information openly. Openness of information to the church means disclosing all information about the activities of the saints, and open transparent information about the saints is not permitted. ; they also believed that sin had shackled the human soul, resulting in the minds and behaviours of sinful people (QUATTRONE, 2004). The church belongs to God, so direct accountability to God is necessary (BAKER, 2004; IYOH, OYERINDE, 2010; JACOBS, WALKER, 1998). The rejection of the presence of accounting in church institutions was also carried out by the Orthodox Church. Traditional adherents reject the existence of accounting because accounting is full of speculation and data is easy to manipulate as opposed to upholding the value of honesty (REED, BEKAR, 2003). Investing in the capital market indicates that people like to speculate to seek greater profits in an easy way so that it sacrifices many parties. Investing in this way becomes the opiate of the congregation and the public at large. Accounting is used as a tool to obtain more profit when banks are excessively charging the public. Therefore, the Orthodox Church forbids congregants from receiving investment money from the capital market and interest money. The rejection indicates that the church does not fully understand the meaning of honesty and mental openness; it only understands it at a conceptual level, resulting in accounting consistently causing conflict for accountants. Justification arises when conflicts occur and accountants' behaviour emerges. Honesty and openness are ignored by humans who are only able to think with reason not mind. Human life is required to do everything with reason and mind, *'Love the Lord your God with all your mind and mind and love your neighbor as yourself'* (MARK: 37-40).

Tahir Ilahi has a positive effect on the presentation of financial statements. An accounting information system has a positive effect on the presentation of financial statements. Time travel demands accounting for the institution of the Church. Accounting is needed as a means to manage and count God's blessings responsibly. Accounting is also a form of high accountability to God. God gives everything in the world to be managed and used responsibly by God's people. The Protestant Christian Church accepts the presence of accounting on the grounds that accounting is a means given by God to calculate and plan the management of God's blessings (PEACE, 2006; REED, BEKAR, 2003). Accounting is an instrument of responsibility for the work of serving the owners of the world, namely, God, people and the environment (REED, BEKAR, 2003). Acceptance of accounting by the Protestant Church shows that accounting is a human mindset that is used to carry out its accountability to the owner of the world. Humans are responsible for themselves for what they receive as a form of gratitude towards God.

Crises of accountability and moral dilemmas also occur in the Protestant Christian Church in Bali. The crisis was observed when the financial statements were presented which emphasised the engineering of the financial statements of the congregation. The church that has applied modern accounting (PSAK 45) in presenting financial statements is also subject to the moral dilemma of using the principles of honesty in presenting financial statements (Indonesian Institute of Accountants, 2009). In addition to the principle that becomes a moral dilemma, the predetermined form leads to a crisis of honest behaviour. The main cause is the lack of emphasis on the function and meaning of financial statements and the forms of reports that facilitate the engineering of reports. The engineering of financial statements occurs because people do not yet understand who they are and what financial statements are. Humans are God's creations who have a personal responsibility towards God. Humans have a responsibility towards God because they are in God's image and image. The good qualities of humans are the good qualities of God and the bad qualities of humans are the thoughts of human beings themselves. The expression of God's good qualities is manifested through responsibility for all God's creatures. Humans are creatures created in God's image (GENESIS 2:26). Humans have the responsibility to do any work to show divine attributes. Human responsibility is managing God's blessings responsibly while maintaining the environment and benefiting human life. If both aspects, namely neighbours and the environment, can be achieved, then humans have fulfilled their personal responsibility to God and the concept of balance occurs in human life.

Human responsibility for God, others and the environment is done honestly and openly. This principle will continue in all aspects of life if humans are conduct these acts well.

Accounting information system mediates the relationship between misbehaviour and presentation of financial statements. Accounting information system mediates the relationship between safety and blessings and the presentation of financial statements. Tahir Ilahi mediates the relationship between misbehaviour and presentation of financial statements. Deegan (2004) said that at the normative level, stakeholder theory is able to describe the relationship between stakeholders based on consideration of ethical or moral aspects. Stakeholder theory is expected to be able to balance the interests of all parties, but it is ultimately unable to do so. Ethical and moral aspects are seen with various lenses and interpretations, giving rise to different practices. The crises of transparency and openness of financial information are strengthening, meaning that it normatively describes an ethical or moral crisis. Ethical and moral crises occur because stakeholder theory is applied only at the managerial level, which views the interests of the stakeholder to dominate the interests of shareholders. In this case, stakeholder theory has failed as a balance theory.

The failure of stakeholder theory as a balance theory means the failure of accounting to solve its own problems, where accounting is only in favour of the shareholders (JINNAI, 2005; TOMS, 2005). Here, accounting has practically not experienced strong changes even though normatively many major changes that consider other aspects besides the shareholders have occurred. The ownership of capital shown in the various results of the study has not yet sided with the capital owners (the true stakeholder, namely, God). God's ownership is absolute, so it is important to consider when disclosing financial information (GIOIA, 1999). God gave full power over humans to manage all of God's creation (GENESIS 2:15). However, humans have not been able to interpret God's will to nurture, manage and work on what they have.

The position in the previous paragraph shows that God is the owner of the whole world. God is the sole owner of assets managed by humans. Human ownership as a temporary owner is a role of humans which will eventually expire. By contrast, God's ownership will not end. Humans are God's agents in the world, and humans are also agents of other humans. The dual role of humans makes humans more inclined to carry out the role of human agents rather than being God's agents because humans are beings who have free will to behave. God is a true stakeholder, as opposed to a human stakeholder who has interests in financial statement information. Humans can experience moral crises, namely, the crisis of openness or transparency of information to fellow human beings because of their interests. However, God does not experience information crises because God is all-knowing.

The crisis of transparency in the presentation of financial statements in practice ignores true stakeholders for several reasons. First is a crisis of social and cultural behaviour and a crisis of sincere and honest behaviour such as the teachings of Christ (BAREA, 2011; KOKUBU, SAWABE, 1996; WEEKS, 2011). Second is the crisis of the soul of service that pleases God in the church (REED, BEKAR, 2003). Third is the inclusion of political elements in the church (WEEKS, 2011). Fourth is economic conflict (GARY, 2008). These crises cause accounting to be ambiguous (DAVIE, 2000), brutal and lose relations with the environment (CHWASTIAK, LEHMAN, 2008). Eventually, accounting replaced the role of accounting as a necessity because of the inclusion of modernity as a solution to absolute economic conflict (GALLHOFER, HASLAM, 2011).

On these bases, the crises of transparency and transparency in financial statements occurs because management has prioritised organisational stakeholders and has set aside true stakeholders, namely, God, as the owner of capital, investors and creditors that must take precedence. This condition is also caused by the failure of stakeholder theory as a normative theory that should balance the interests of only prioritising the shareholders so that the disclosure of financial information emphasises the interests of organisational stakeholders. The shareholders then only consider other parties such as creditors, investors, employees and the government. The failure of stakeholder theory as a theory of ethical and moral balance is also a failure to establish balanced behaviour with the true stakeholders.

On the basis of the above analysis, safety and blessings and misbehaviour have a positive impact on Tahir Ilahi and the accounting information system. The variables safety and blessings

and misbehaviour have a positive effect on the presentation of financial statements. Tahir Ilahi and the accounting information system are able to mediate the relationship between these variables with the presentation of financial statements. Thus, Tahir Ilahi and the accounting information system have important roles in producing accurate accounting information, especially during the Covid-19 pandemic, for all organisations.

### CONCLUSION

Our conclusions are as follows.

1. Safety and blessings have a positive effect on the accounting information system.
2. Safety and blessings have a positive effect on Tahir Ilahi
3. Safety and blessings have a positive effect on the presentation of financial statements
4. Misbehaviour has a positive effect on accounting information system
5. Misbehaviour has a positive effect on Tahir Ilahi
6. Misbehaviour has a positive effect on the presentation of financial statements
7. Tahir Ilahi has a positive effect on the presentation of financial statements
8. Accounting information system has a positive effect on the presentation of financial statements
9. Accounting information system mediates the relationship between misbehaviour and presentation of financial statements
10. Accounting information system mediates the relationship between safety and blessings and the presentation of financial statements
11. Tahir Ilahi mediates the relationship between misbehaviour and presentation of financial statements
12. Tahir Ilahi mediates the relationship between safety and blessings and the presentation of financial statement.

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### Management financial behaviour for church during the Covid-19 pandemic

Gestão do comportamento financeiro da igreja durante a pandemia Covid-19

Gestión del comportamiento financiero de la iglesia durante la pandemia de Covid-19

#### Resumo

Este estudo tem como objetivo explorar a aplicação do conceito de comportamento de Tahir Ilahi, que os próprios pesquisadores descobriram em 2014, à pandemia de Covid-19, cujo fim permanece desconhecido. Este estudo foi realizado em Bali, Indonésia, com 748 entrevistados. A ferramenta analítica usada para determinar a relação entre as variáveis é SEM - PLS. Os resultados mostraram que as variáveis 'segurança e bênçãos' e 'mau comportamento' tiveram um efeito positivo em Tahir Ilahi e no sistema de informações contábeis. Essas duas variáveis tiveram um efeito positivo na apresentação das demonstrações financeiras. Tahir Ilahi e o sistema de informação contábil são capazes de mediar a relação entre as duas variáveis com a apresentação das demonstrações financeiras.

**Palavras-chave:** Segurança e bênçãos. Mau comportamento. Tahir Ilahi. Sistema de informação contábil. Apresentação de demonstrações financeiras.

#### Abstract

This study aims to explore the application of the Tahir Ilahi behaviour concept, which the researchers themselves discovered in 2014, to the Covid-19 pandemic, whose end remains unknown. This study was conducted in Bali, Indonesia with 748 respondents. The analytical tool used to determine the relationship between variables is SEM-PLS. The results showed that the variables 'safety and blessings' and 'misbehaviour' had a positive effect on Tahir Ilahi and the accounting information system. These two variables had a positive effect on the presentation of financial statements. Tahir Ilahi and the accounting information system are able to mediate the relationship between the two variables with the presentation of financial statements.

**Keywords:** Safety and blessings. Misbehaviour. Tahir Ilahi. Accounting information system. Presentation of financial statements.

#### Resumen

Este estudio tiene como objetivo explorar la aplicación del concepto de comportamiento de Tahir Ilahi, que los propios investigadores descubrieron en 2014, a la pandemia Covid-19, cuyo final se desconoce. Este estudio se realizó en Bali, Indonesia, con 748 encuestados. La herramienta analítica utilizada para determinar la relación entre variables es SEM-PLS. Los resultados mostraron que las variables "seguridad y bendiciones" y "mala conducta" tuvieron un efecto positivo en Tahir Ilahi y el sistema de información contable. Estas dos variables incidieron positivamente en la presentación de los estados financieros. Tahir Ilahi y el sistema de información contable pueden mediar la relación entre las dos variables con la presentación de estados financieros.

**Palabras-clave:** Seguridad y bendiciones. Mala conducta, Tahir Ilahi. Sistema de información contable. Presentación de estados financieros.