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Determinants of the use of accounting in churches: analysis from the perspective of evangelicals

Determinantes do uso da contabilidade nas igrejas: análise da percepção dos evangélicos

Determinantes del uso de la contabilidad en las iglesias: análisis desde la perspectiva de los evangélicos

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KEYWORDS
Accounting. Third Sector. Religious Institutions.

Abstract: This article aimed to identify the determining factors in the use of accounting in churches from the perspective of evangelicals. Therefore, methodologically, the research was framed as descriptive, survey, and quantitative. A research instrument with 23 questions was applied to 261 respondents, where a factorial and statistical analysis of the data was developed. The findings demonstrate that the variables were grouped into four factors, which together can explain 67.5% of the behavior analyzed. The first factor (F1) groups variables related to the transparency and social responsibility of churches, highlighting V5 (0.848). The second factor (F2) brings together the variables related to the purposes of accounting in this sector, where V21 (0.824) stands out. In the third factor (F3), which consists of the union of variables that are linked to the patrimonial composition of the churches, the variable V1 (0.806) stands out. Finally, in the fourth factor (F4), variables relating to financial management are grouped, highlighting V10 (0.834). The academic contribution of the research consists of understanding the perception of evangelicals in relation to the variables that influence the use of accounting by churches. In the practical dimension, it can help managers make decisions regarding the most influential accounting practices in the perception of the faithful. The low variety of respondent profiles limited the research. Further

studies are suggested to verify society's perception regarding the use of accounting in other third-sector entities.

PALAVRAS-CHAVE
Contabilidade.
Terceiro Setor.
Instituições Religiosas.

Resumo*: Este artigo teve como objetivo identificar os fatores determinantes no uso da contabilidade nas igrejas na perspectiva dos evangélicos. Portanto, metodologicamente, a pesquisa foi enquadrada como descritiva, levantamento e quantitativa. Foi aplicado um instrumento de pesquisa com 23 questões a 261 respondentes, onde foi desenvolvida uma análise fatorial e estatística dos dados. Os achados demonstram que as variáveis foram agrupadas em quatro fatores, que juntos podem explicar 67,5% do comportamento analisado. O primeiro fator (F1) agrupa variáveis relacionadas à transparência e responsabilidade social das igrejas, destacando V5 (0,848). O segundo fator (F2) reúne as variáveis relacionadas às finalidades da contabilidade neste setor, onde se destaca V21 (0,824). No terceiro fator (F3), que consiste na união de variáveis que estão ligadas à composição patrimonial das igrejas, destaca-se a variável V1 (0,806). Por fim, no quarto fator (F4) agrupam-se as variáveis relativas à gestão financeira, com destaque para V10 (0,834). A contribuição acadêmica da pesquisa consiste em compreender a percepção dos evangélicos em relação às variáveis que influenciam o uso da contabilidade pelas igrejas. Na dimensão prática, pode auxiliar os gestores na tomada de decisões quanto às práticas contábeis mais influentes na percepção dos fiéis. A baixa variedade de perfis de entrevistados limitou a pesquisa. Sugerem-se novos estudos para verificar a percepção da sociedade quanto à utilização da contabilidade em outras entidades do terceiro setor.*

PALABRAS CLAVE
Contabilidad. Tercer Sector. Instituciones Religiosas.

Resumen*: Este artículo tuvo como objetivo identificar los factores determinantes en el uso de la contabilidad en las iglesias desde la perspectiva de los evangélicos. Por lo tanto, metodológicamente la investigación se enmarcó en descriptiva, encuestativa y cuantitativa. Se aplicó un instrumento de investigación con 23 preguntas a 261 encuestados, donde se desarrolló un análisis factorial y estadístico de los datos. Los hallazgos demuestran que las variables se agruparon en cuatro factores, que en conjunto pueden explicar el 67,5% del comportamiento analizado. El primer factor (F1) agrupa variables relacionadas con la transparencia y responsabilidad social de las iglesias, destacando V5 (0,848). El segundo factor (F2) reúne las variables relacionadas con los fines de la contabilidad de este sector, donde destaca V21 (0,824). En el tercer factor (F3), que consiste en la unión de variables que están vinculadas a la composición patrimonial de las iglesias, destaca la variable V1 (0,806). Finalmente, en el cuarto factor (F4) se agrupan variables relativas a la gestión financiera, destacando V10 (0,834). El aporte académico de la investigación consiste en comprender la percepción de los evangélicos en relación a las variables que influyen en el uso de la contabilidad por parte de las iglesias. En la dimensión práctica, puede ayudar a los gestores a tomar decisiones sobre las prácticas contables más influyentes en la percepción de los fieles. La escasa variedad de perfiles de los encuestados limitó la investigación. Se sugieren estudios adicionales para verificar la percepción de la sociedad sobre el uso de la contabilidad en otras entidades del tercer sector.*

Introduction

In Brazil, the economic sector is divided into three sectors. The first sector refers to activities related to the State, that is, it includes all government activities; the second sector is associated with the private sector and encompasses economic activities carried out by companies and for-profit organizations; and the third sector is composed of non-profit entities, philanthropic entities, churches, and religious entities (Dall'agnol, Tondolo, Tondolo & Sarquis, 2017; Ribas, Ghidors, Allebrandt, Kohler & Maroski, 2021).

Among the third-sector entities, churches stand out, as they do not have a business character, nor are they aimed at a group of investors who aim to obtain financial returns. As stated by Lopes (2018), Civil Society Organizations of Public Interest (CSOPI) have a social character, aiming to raise awareness, identify, and solve or minimize social problems that occur in different areas of our society, such as human rights and the environment.

As legal entities, religious institutions need to provide clarifications about their economic, accounting, and financial information. According to Moraes and Santos (2013), in the case of philanthropic activities, accounting contributes to the transparency, sustainability, and survival of the organization, given that it must be accountable to its social investors. From this perspective, Olivio and Boschilia (2012) state that regardless of whether they belong to the state, municipality, union, or autarchy, etc., all entities must provide accounting information, whether they are for-profit or not.

Following this line of thought, it should be remembered that religious institutions do not have profit as their objective. Their decisions are not focused solely on obtaining economic results. However, even if generating profit is not the focus of these institutions, financial resources are essential for their sustainability. As Silva (2021) rightly states, having financial resources available is a matter of survival, regardless of whether the entity is for-profit or not. After all, financial health is essential for these organizations to be able to continue their activities and projects for the benefit of the community.

In this regard, research already conducted converges in highlighting the relevance of accounting, transparency, and accountability for religious entities. In Feira de Santana, BA, accounting in Baptist churches is seen as essential for transparency, primarily through detailed financial reports (Conceição, Ferreira & Rodrigues, 2019).

In Mossoró, RN, non-profit entities recognize accounting as fundamental, but the disclosure of information is still restricted, affecting credibility and fundraising (Silva & Oliveira, 2022). In Uberlândia, MG, research shows that the accessibility of financial statements in religious entities is unsatisfactory, impacting transparency and member engagement (Benevides, 2023).

Therefore, based on the above, the research problem is presented: what are the determining factors of the use of accounting in evangelical churches from the perception of evangelicals? As a general objective, the study aims to identify the determinants of the use of accounting in evangelical churches from the perception of the faithful.

The research contributes to a greater understanding and depth of knowledge about accounting and its relevance in the religious context, providing information that can be applied both in academic and practical contexts and can be used by religious leaders, accountants, and church administrators, among others.

By exploring the factors that influence the use of accounting, it sheds light on how these organizations can improve their financial practices and transparency. However, the research focused on members' perceptions of accounting and not necessarily on accounting knowledge itself. Therefore, the language used should reflect the results achieved, as these factors are seen by people who, for the most part, do not have a broad understanding of accounting. Therefore, these perceptions were interpreted with caution, recognizing these limitations.

Theoretical elements of the research

Third sector

The third sector is composed of civil society organizations (CSOs), including associations, foundations, and religious organizations, which are seen as essential in the distribution of social actions in Brazil. In terms of economic impact, the third sector contributes 4.27% of Brazil's GDP and employs around 6 million people, representing a thriving workforce in the country. Among these organizations, non-profit associations are the

majority, representing 80.9% of the total, followed by private foundations and religious organizations. Philanthropic donations are also highlighted, made by individuals totaling R$ 12.8 billion in 2022. Large companies contributed R$ 147 million in donations in the same period (Vasconcelos, Melo, Ferreira, Slomski & Slomski, 2021).

These organizations are based on Article 44 of the Civil Code (Law No. 10,406/02 – associations, foundations, and religious organizations), which defines associations in Article 53 as "unions of people who organize themselves for non-economic purposes" and in Article 62 as foundations: "To create a foundation, its founder shall, by public deed or will, make a special allocation of free assets, specifying the purpose for which it is intended and declaring if desired, the manner in which it will be administered."

However, religious institutions face challenges in the accounting area. One of them is the lack of professionals specialized in this specific segment of the third sector. The accounting standards applied to these entities also represent a challenge, requiring in-depth technical knowledge on the part of the professionals responsible for accounting in religious institutions, given the amount of legislation in which public service standards must be followed when using these resources (Santos, 2021).

It is important to note that the accounting of religious institutions has particularities. While companies aim to make a profit and maximize financial results, religious institutions aim to promote social and spiritual activities. In short, the accounting of religious institutions must reflect their particularities, focusing not only on the financial aspects but also on the social and spiritual impacts of their activities, highlighting their mission to promote the well-being of the community (Silva Conceição & Ferreira, 2019).

The fiscal and tax obligations of religious institutions are also a point to be addressed. Although these entities enjoy tax benefits granted by the State, such as exemption from certain taxes, they also have responsibilities before the tax authorities. It is necessary to comply with the fiscal and tax obligations established by law, thus ensuring the regularity of the institution before the State (Santos, Parisi & Slavov, 2019).

Internal control is vital in religious institutions, helping to prevent fraud and misappropriation of resources. By establishing appropriate internal procedures, it is possible to ensure efficient management of financial resources and that they are used in line with the entity's purposes. Internal control also helps to identify possible irregularities and take the necessary corrective measures (Verissimo, Costa & Silva, 2020).

Therefore, financial management tools such as budget planning allow the entity to establish financial goals and objectives. Cost control helps identify and reduce unnecessary expenses, optimizing the use of resources. In addition, the preparation of clear and objective financial reports facilitates the monitoring and analysis of the institution's financial situation (Rodrigues, Santos & Ishisaki, 2019).

In addition to the instruments discussed, the use of computerized systems in accounting stands out, as they aim to assist entities by streamlining accounting processes, automating repetitive tasks, and reducing the possibility of errors. They also enable easy access to financial information, allowing managers to have a broad and accurate view of the entity's economic and financial situation. The use of computerized systems also contributes to the security of accounting information, ensuring its integrity and confidentiality (Silva, 2021).

Within the context of religious institutions, Third Sector Organizations (TSOs) promote social and assistance actions that contribute to the well-being of the community. These organizations operate in different areas, such as education, health, social assistance, and culture, seeking to meet the needs of vulnerable individuals and groups. Through specific projects and programs, TSOs can positively impact people's lives, providing them with access to essential services and development opportunities (Montanari, 2021).

However, NGOs face challenges in religious institutions. One of the main challenges is raising funds to make their activities viable. Most of the time, these organizations depend on donations and partnerships to keep their projects running. In addition, efficient project management is also a constant challenge. It is necessary to plan, monitor, and evaluate the actions developed, ensuring that resources are used appropriately and that the expected results are achieved (Silva, 2017).

Transparency and accountability are fundamental aspects of religious institutions, and these organizations must have adequate accounting, record all financial transactions, and present clear reports on the application of

resources, which ensures the reliability of information and strengthens the relationship of trust between the organization and its partners, donors, and beneficiaries (Silva, 2017).

The positive impact of NGOs on the community served by religious institutions is evident. Through the projects developed, these organizations can improve people's quality of life, providing them with access to essential services and educational and cultural opportunities, as well as promoting social inclusion. The results achieved are visible and contribute to the strengthening of society (França, 2018).

Religious institutions

Religious institutions bring people together to develop activities of faith and worship, promoting the participation of their members. Thus, a survey by Datafolha (2020) revealed that 81% of the Brazilian population identifies as Catholic or Evangelical, with Evangelicals representing 31% of this group.

Religious institutions use accounting to meet fiscal and management demands, ensuring transparency and enabling efficient management of resources (France, 2018). Believers perceive transparency and accountability in the religious institutions they support, although not everyone fully understands the accounting details. Accounting ensures that all financial transactions, from the collection of donations to the application of these resources in community projects, are recorded and controlled (Veríssimo, Costa & Silva, 2020).

When accounting is well managed, religious institution managers can make informed and responsible decisions, ensuring that every penny is spent in accordance with the organization's values and goals, which not only develops internal management but also fosters a sense of trust among members, who can trust that their contributions are being well managed. This level of transparency and good management strengthens the relationship of trust and security between the institution and its supporters (Alves, 2017).

However, religious institutions face specific challenges when dealing with accounting, the main one being the operationalization of the diversity of revenue sources. These institutions depend not only on donations from the faithful but also on other sources of income, such as property rentals or product sales. This diversity of revenue sources makes the accounting process complex, requiring rigorous control to ensure that resources are recorded correctly (Luz, 2019).

In this regard, another challenge faced is the management of donations, given that the faithful make donations to religious institutions with the specific purpose of financing certain projects or activities. In this sense, it is necessary for accounting to be able to track these resources and ensure that they are used according to their purpose. In addition, it is necessary to have accountability policies, informing the faithful how the resources are being used and what results are being achieved (Rodrigues, Santos & Ishisaki, 2019).

It is necessary to follow accounting standards specific to this sector to ensure accountability and transparency in religious institutions by involving the appropriate presentation of financial statements and allowing all financial transactions to be understood by those who analyze them. Intangible assets, such as trademarks or copyrights, which may be representative of these institutions, must also be recognized and correctly measured. Following these guidelines helps ensure that resources are managed efficiently and responsibly (Silva, 2021).

Accounting professionals working in religious institutions are responsible for ensuring compliance with the accounting and ethical standards of the profession and, therefore, must be up to date with the accounting standards applicable to the religious sector. In addition, these professionals must correctly interpret the financial transactions carried out by the institutions and record these transactions according to accounting principles (Montanari, 2021).

Failure to adopt appropriate accounting practices can have negative consequences for religious institutions. One of them is the loss of credibility with the faithful and society in general. The lack of transparency in the management of financial resources can lead to questions about the integrity of the organization and affect its reputation. In addition, it can generate distrust on the part of the faithful, which can result in a decrease in donations and financial support. In short, it is essential that entities adopt appropriate accounting practices and are transparent in the management of financial resources (Santos, Parisi & Slavov, 2019).

Transparency in the accounting of these institutions strengthens the trust of donors and the community by disclosing clear information about

their finances (Araujo, 2019). However, there are challenges, such as the lack of specialists and the complexity of accounting standards (Luz, 2019). Likewise, it is essential to follow specific accounting principles related to this sector (Santos, 2021). The correct measurement and recording of financial transactions is mandatory, including the issuance of invoices and the payment of taxes, when applicable (França, 2018).

Efficient tax planning must be carried out to minimize tax costs by analyzing activities and adopting appropriate strategies (Silva, Conceição & Ferreira, 2019). In short, accounting not only ensures transparency and accountability but also assists in strategic planning and fundraising for religious institutions (Rodrigues, Santos & Ishisaki, 2019).

Studies related to the topic

This topic describes studies related to the research topic, highlighting their objectives and main results. The research by Silva, Conceição, Ferreira & Rodrigues (2019) investigated the use of accounting for transparency in Baptist Churches in Feira de Santana. Through qualitative methodology and case study, questionnaires were applied to two churches. The results show that the respondents, mainly men with higher education, recognize accounting as an essential tool for transparency and accountability. Churches use financial reports, especially cash flow, to maintain clarity in their finances.

Research conducted by Chaves (2021) revealed that members of evangelical churches recognize the importance of transparency and accountability in the financial management of churches. Most participants agree that clarity in information is essential for the continuity of contributions from the faithful. However, although most churches systematically provide accounting reports, the use of digital channels for financial communication is still limited, resulting in lower engagement among members, who do not feel responsible for the application of resources. The research highlights the need for greater inclusion and use of technologies to promote participatory and transparent management.

Faustino, Silva, and Oliveira (2022) conducted a study to analyze how non-profit organizations in Mossoró, RN, perceive accounting, transparency, and accountability. Through questionnaires applied to four organizations, we found that these entities recognize the relevance of accounting for fundraising and maintain records in accordance with accounting standards. Accountability is seen as necessary, although disclosure is limited, mainly directed to funding partners and the government, and not widely to the community. Lack of transparency can affect credibility and donations, highlighting the need to improve internal and external communication.

In turn, Benevides (2023), in his research, sought to identify whether the disclosure of accounting information is satisfactory in religious entities in Uberlândia, MG. By using questionnaires applied to the faithful, we discovered that the frequency of publication, accessibility, and availability of administrators regarding financial statements are below expectations. Most respondents consider accountability to be unsatisfactory, highlighting the transparency in fundraising. Despite being non-profit and focused on filling gaps left by the State, religious entities still face challenges in their accounting practices and communication with their members.

Methodological elements of the research

The research is characterized as descriptive in terms of its objectives, which, according to Nunes, Nascimento, and Luz (2016), seeks to describe the characteristics of a given population without the interference of the researcher. Regarding its procedures, it refers to a survey, which, according to Gil (1999), requests information from a group about a problem to conclude about the data collected. According to Knechtel (2014), its nature will be quantitative, as it is linked to the quantification of data and will be analyzed statistically. Regarding time, it is characterized as a cross-sectional study and is not probabilistic.

In turn, the instrument used for data collection was the questionnaire, which included the Free and Informed Consent Form (FICF), ensuring that participants have the freedom to choose their participation. The FICF highlights that the research was conducted with the preservation of the identity of the participants, guaranteeing the confidentiality of personal data, with anonymity to guarantee privacy and confidentiality.

Through the Likert Scale, where respondents had at their disposal a five-point scale to evaluate their responses, ranging from ‘Totally disagree’ to

'Totally agree', the questionnaire addressed a set of statements related to the use of accounting in evangelical churches in the perception of the faithful and applied to internal members of evangelical churches in the city of Mossoró, RN, from June to August 2023. Table 1 shows the questionnaire used in the study, with the variables and the theoretical motivations of the authors.

Table 1
Research instrument

Questions		Authors
V1	The institution must disclose its financial statements.	Silva, Conceição & Ferreira, 2019.
V2	Increasingly, external users (the faithful) demand that church managers (pastors) be held accountable.	Santos, Parisi & Slavov, 2019.
V3	Reports on the collection and use of financial resources must be submitted.	Rodrigues, Santos & Ishisaki, 2019.
V4	Financial reporting helps to build confidence in financial management.	Alves, 2017.
V5	Accounting acts to promote transparency and accountability in churches.	Silva, 2021.
V6	The presentation of financial statements is carried out in a clear, objective, and understandable manner.	Silva, 2021.
V7	Accounting is useful for managing the entity.	Santos Medrado & Santos, 2018.
V8	Accounting information helps church managers make decisions.	Montanari, 2021.
V9	Accountability is beneficial to the institution and its community.	Santos, Parisi & Slavov, 2019.
V10	Transparency in the institution's finances is valued by internal users (church management).	Verissimo, Costa & Silva, 2020.
V11	Transparency in the institution's finances is valued by external users (faithful evangelicals).	France, 2018.
V12	Carrying out a financial performance assessment is essential for the continuity of the church.	Santos, Parisi & Slavov, 2019.
V13	The church must disclose its financial information.	Silva, 2021.
V14	Knowledge about the church's financial situation influences its strategic decisions.	Light, 2019.
V15	The disclosure of financial statements helps to lend credibility to the work of the institution and its managers.	Santos, 2021.
V16	I am interested in knowing the destination of my donations.	Dall'agnol, 2016.
V17	Knowing the origin and destination of the resources encourages me to continue donating resources to the church.	Light, 2019.
V18	Accounting is used in churches to record and classify asset information.	Silva, 2021.
V19	Accounting is used in churches to summarize asset information.	Araujo, 2019.
V20	Accounting is used in churches to control assets.	Silva, 2021.
V21	Accounting is used in churches to guide internal users in decision-making.	Silva, 2021.
V22	Accounting is used in churches to guide external users (the faithful) in decision-making.	Silva, Conceição & Ferreira, 2019.
V23	Accounting is used in churches to present the performance (surplus or deficit) of the period.	Silva, 2021.

Source: Prepared by the author.

The sample consisted of 237 people from evangelical churches in the city of Mossoró, RN (church members), as shown in Table 2. The questionnaires were applied via WhatsApp and Instagram through the Google Forms link, where the data were tabulated. Subsequently, the preference scale questions were transformed into dummies to be rotated in the SPSS software to perform the factor analysis.

Regarding the treatment, the data were treated with descriptive statistics and factor analysis. According to Castellanos (2018), descriptive data analysis is a statistical approach that seeks to describe trends and patterns present in a data set. At the same time, factor analysis (FA) is used to explore hidden patterns or relationships between an extensive set of variables, seeking to determine whether this information can be condensed into a reduced set of factors (Matos & Rodrigues, 2019).

Table 2
Sample of the survey of evangelicals in the city of Mossoró, RN

Churches	Men	Women
Baptist	43	23
Assembly of God	18	32
Presbyterian	32	19
Universal	14	23
Quadrangular	17	16
Total	**124**	**113**

Source: Survey Data (2023).

Normality analysis is necessary to achieve higher data quality. This step serves to exclude questionnaires considered outliers. These outliers are suspicious observations, as they are discrepant values from most observations (Kwak & Sang, 2017). As previously explained, after data collection, 261 responses were obtained, and the analyses began from this quantity.

Thus, missing data, which reflects absent data, are commonly excluded from the list (Vinha & Laros, 2018). In this research, one questionnaire was identified. Next, the extreme scores were analyzed, focusing on the discrepant or anomalous univariate values. For this, the Z scores were computed, and the questionnaires that presented values above +3 or below -3 for each variable were located according to the parameters defined by Cléo (2022), as seen in Table 3.

Table 3
Z-SCORE

Variable	Values identified above +3 or below -3
V1	-3.10494; -3.10494; -3.10494; -3.10494; -3.10494; -3.10494; 3.10494; -3.10494
V3	-3.76107
V4	-3.87558; -3.87558; -3.87558; -3.87558; -3.87558; -3.87558
V5	-3.87392
V9	-3.55811
V12	-3.65211; -3.65211; -3.65211
V14	-3.26501
V15	-3.48183; -3.48183

Source: Survey Data (2023).

After the exclusion of the questionnaires above from the sample of 261 respondents and after data analysis, a stage in which univariate outliers (23) were excluded, a valid sample of 237 statistically treated observations was obtained. In addition, information was requested on gender, age, education, church attendance, and income. The results are discussed in the following sections.

Presentation and analysis of results

To meet the proposed objectives, this stage aims to present the analysis of the results involving factor analysis between blocks, intra-block factor analysis, and a discussion of literature, according to Table 4.

Although they constitute 51.1% of the estimated population of residents in Brazil, equivalent to 108.7 million people, according to the Brazilian Institute of Geography and Statistics (IBGE, 2022), a different trend was observed in the composition of the research sample. In this sample, the majority is composed of men (52.49%), while women represent 47.51% of the public surveyed.

Moreover, unlike what was evidenced by the IBGE (2022), which shows that there was an increase in the population from the age of 34 where, despite the majority of respondents (31.42%) being in the age group between 36 and 45 years old, the differences between the groups were not as relevant as what was evidenced by the census, since 31.03% are between 18 and 25 years old, 30.27% are between 26 and 35 years old. The third age group had low representation, with 3.07% between 46 and 55 years old and only 0.38% over 55 years old.

Regarding the respondents' education level, the result was contrary to the IBGE census (2022) because, although the study shows that only 19.02% of the population aged 25 or over have higher education, in this research, 65.13% were over 25 years old, and 63.21% of the research

targets have higher education, from undergraduate to doctorate.

Table 4
Respondent profile

Profile	Classifications	Frequency	Percentage (%)
Gender	Feminine	124	47.51
	Masculine	137	52.49
Age	Under 18 years old	10	3.83
	18 to 25 years old	81	31.03
	26 to 35 years old	79	30.27
	36 to 45 years old	82	31.42
	46 to 55 years old	8	3.07
	Over 55 years old	1	0.38
Education	Elementary education	3	1.15
	High school	75	28.74
	Technical/Vocational education	18	6.90
	Higher education (Undergraduate)	128	49.04
	Postgraduate studies (Specialization)	28	10.73
	Postgraduate (Master's degree)	4	1.53
	Postgraduate studies (Doctorate)	5	1.92
Gospel time	Up to 1 year	21	8.05
	From 1 to 3 years	13	4.98
	From 3 to 5 years	1	0.38
	From 5 to 7 years old	48	18.39
	From 7 to 9 years old	16	6.13
	Over 9 years old	162	62.07
Marital status	Single	138	52.87
	Married	120	45.98
	Widower	0	0
	Divorced	3	1.15
Occupation	Student	64	24.52
	Freelance professional	36	13.79
	Private sector employee	73	27.97
	Public sector employee	40	15.33
	Self-employed entrepreneur	31	11.88
	Retired	0	0
	Housewife/husband	17	6.5

Source: Research data (2023)

When correlating education and gospel time, we observed that most individuals with a high level of education (higher education and postgraduate studies) have a longer gospel time, suggesting that formal education may be associated with a long-lasting commitment to religious activities. Meanwhile, individuals with higher education (49.04%) and postgraduate studies (14.18%) are likely to fall into the category with more than nine years of gospel (62.07%). On the other hand, participants with less education, such as elementary (1.15%) and high school (28.74%), show more significant variation in gospel time, possibly reflecting a recent onset or a less linear trajectory of religious involvement.

To test normality and observe the data distribution, kurtosis and asymmetry were analyzed. The Kurtosis index is a measure that assesses whether a distribution is elevated or flattened compared to the normal distribution, which is determined by analyzing the concentration of values in the mean region. The more values are concentrated in this region, the greater the elevation of the curve (Aguilar, 2019), being assessed through the Mardia Coefficient, which suggests values less than five meet the defined parameters (Mardia, 1970). It is evident that when the value is positive, it indicates that the distribution has an elevation in relation to the

normal distribution, while a negative value suggests that the distribution is flatter.

The measure of data asymmetry (skewness) is related to the frequency distribution of a variable, describing how the data distribution is balanced, with values ranging from -1 to +1 and values close to zero being considered acceptable (Fávero & Belfiori, 2017).

Thus, in addition to asymmetry and kurtosis, Table 5 aims to present the indicators of mean, standard deviation, and variance of the variables.

Table 5
Kurtosis and skewness test

Variables	Average	Standard Deviation	Variance	Asymmetry		Kurtosis	
				Value	Standard Error	Value	Standard Error
V1	4.46	0.805	0.648	-1,480	0.158	1,502	0.315
V2	4.34	0.963	0.927	-1,150	0.158	0.669	0.315
V3	4.55	0.783	0.613	-1.631	0.158	1,671	0.315
V4	4.55	0.685	0.469	-1,214	0.158	0.142	0.315
V5	4.41	0.806	0.650	-0.889	0.158	-0.879	0.315
V6	3.89	1,194	1,425	-0.955	0.158	-0.009	0.315
V7	4.54	0.773	0.597	-1.275	0.158	-0.105	0.315
V8	4.36	0.767	0.588	-1.065	0.158	0.623	0.315
V9	4.40	0.836	0.699	-1.087	0.158	-0.047	0.315
V10	4.09	1,135	1,288	-0.956	0.158	-0.262	0.315
V11	4.31	0.950	0.902	-1,200	0.158	0.560	0.315
V12	4.40	0.794	0.630	-1,194	0.158	0.743	0.315
V13	4.26	1,015	1,031	-1,171	0.158	0.596	0.315
V14	4.28	0.887	0.787	-0.908	0.158	-0.313	0.315
V15	4.51	0.746	0.556	-1,258	0.158	0.417	0.315
V16	4.39	0.917	0.841	-1,457	0.158	1,697	0.315
V17	4.32	1,011	1,022	-1,487	0.158	1,589	0.315
V18	4.04	1,104	1,219	-0.637	0.158	-0.946	0.315
V19	4.03	0.902	0.813	-0.435	0.158	-0.705	0.315
V20	4.02	1,103	1,216	-0.673	0.158	-0.909	0.315
V21	4.00	1,103	1,216	-0.678	0.158	-0.809	0.315
V22	3.82	1,216	1,480	-0.716	0.158	-0.496	0.315
V23	3.95	1,190	1,416	-0.882	0.158	-0.230	0.315

N valid (listwise) 237.

Source: Research data (2023).

From Table 5, we identified that variable V22 (Accounting is used in churches to guide external users (the faithful) in decision-making) presented the lowest mean (3.82) and the lowest kurtosis (-0.496), suggesting less agreement with the statements contained in this variable in the set of variables, which contradicts the statement by Silva, Conceição, and Ferreira (2019), who state that accounting plays a fundamental role in the management of entities. In this understanding, Rodrigues, Santos, and Ishisaki (2019), accounting information is fundamental for decision-making, both by the managers of the entities and by the faithful involved.

While variables V3 (Reports on the collection and use of financial resources must be submitted), V4 (Financial reporting helps to build confidence in financial management), and V1 (The institution must disclose its accounting statements) stood out with the highest average (4.55, 4.55, and

4.46, respectively), indicating that in the perception of evangelicals they have a more significant influence and degree of agreement with the statements, we noted that the faithful are demonstrating a growing interest in the forms of presentation of information related to the collection of financial resources and how these funds are being applied. This trend positively affects the credibility and confidence of the management and operations of the entity, as evidenced by the variable in question (Araujo, 2019).

Factor analysis between blocks

Exploratory Factor Analysis (EFA) was developed, which consists of a set of multivariate techniques. It is noteworthy that in the execution of this technique, decisions were made to obtain an adequate factor structure, determining the number and nature of the latent variables that best represent the set of observable variables based on a data matrix (Castellanos, 2018).

According to Aguilar (2019), the test that allows inferring the reliability of factors and constructs is Cronbach's Alpha analysis, which classifies values above 0.6 as acceptable. The findings of this test indicate a result of 0.926, which is classified as excellent on the reliability scale.

According to Hair, Hurt, Ringle & Sarstedt (2013), Bartlett's sphericity test assesses the overall significance of all correlations in a data matrix, considering significance levels when $p < 0.05$, as it indicates that the matrix can undergo the factor analysis process, thus rejecting the null hypothesis that the data matrix is similar to an identity matrix.

Regarding Bartlett's sphericity test, based on the hypothesis that the variables are not correlated in the population, the result was significant (≤ 0.05). According to Hair *et al*. (2013), the KMO index is recognized for showing the adequacy of the sample for the application of EFA, and for the purposes of interpreting its result, values below 0.5 are considered unacceptable; between 0.5 and 0.7 are mediocre; between 0.7 and 0.8 are good; and between 0.8 and 0.9 are excellent and outstanding. In this sense, in relation to the KMO, which shows the proportion of variance of the items that a factor can explain, the result of the research corresponded to 0.919, therefore excellent, confirming the consistency of the data, as portrayed in Table 6.

Table 6
Cronbach's alpha, Bartlett's, and KMO Results

Test	Values found
Cronbach's Alpha	0.926
Kaiser-Meyer-Olkin (KMO) measure	0.867
Approx. Chi-square	4116,040
Bartlett's test ofgl	253
sphericitySig.	0.000*

* ≤ 0.05 (Hair *et al*., 2013).
Source: Research data (2023).

As described by Fávero and Belfiori (2017), the analysis of the anti-image correlation matrix aims to identify clues that may indicate the need to eliminate some variables from the model under study. In this analysis, the main diagonal of the anti-image matrix plays an essential role, as it provides the Measure of Sampling Adequacy (MAS) index.

To determine the proportion of variability of each variable explained by the factors, the analysis of commonalities was carried out. For this purpose, values greater than 0.5 were considered (Hair *et al.*, 2013).

Thus, we proceeded with the analysis of the Anti-image Matrix, which represents the degree to which the factors explain each other in the result. According to the suggestion presented by Hair *et al.* (2013), these values should be above 0.5 to indicate an adequate relationship between the factors. In this research, values ≥ 0.6 were obtained, as shown in Table 7, inferring that the factors developed have the power to explain the constructs and the general model.

We identified that there were no variables that obtained values lower than 0.5. Therefore, all remained in the model. The exploratory factor analysis (EFA) highlighted in Table 9 was performed using Varimax rotation and the principal component analysis extraction method. Its results prove that four factors explain 66.31% of the data variability. According to Varella

(2008), the main objective of factor analysis techniques is to simplify a large set of observed variables into a reduced number of factors. A factor represents the linear combination of the original variables.

Thus, the constructive elements were organized according to the data presented in Table 10, which allowed the observation of the aggregation of variables. This process was conducted through principal component analysis. In addition, Varimax rotation with Kaiser normalization was applied to facilitate the interpretation of the results.

Table 7
Anti-image correlation

Variable	Correlation anti-image	Variable	Correlation anti-image	Variable	Correlation anti-image
V1	0.872[a]	V9	0.872[a]	V17	0.950[a]
V2	0.866[a]	V10	0.7932[a]	V18	0.925[a]
V3	0.854[a]	V11	0.8672[a]	V19	0.877[a]
V4	0.799[a]	V12	0.8982[a]	V20	0.893[a]
V5	0.885[a]	V13	0.8822[a]	V21	0.858[a]
V6	0.873[a]	V14	0.8692[a]	V22	0.827[a]
V7	0.782[a]	V15	0.9272[a]	V23	0.890[a]
V8	0.937[a]	V16	0.8162[a]		

[a] Sampling adequacy measures.
Source: Research data (2023).

Table 8
Commonalities of the theoretical model

Variable	Extraction	Variable	Extraction	Variable	Extraction
V1	0.763	**V9**	0.785	**V17**	0.716
V2	0.545	**V10**	0.759	**V18**	0.609
V3	0.747	**V11**	0.598	**V19**	0.758
V4	0.853	**V12**	0.708	**V20**	0.777
V5	0.757	**V13**	0.650	**V21**	0.751
V6	0.743	**V14**	0.803	**V22**	0.695
V7	0.778	**V15**	0.752	**V23**	0.759
V8	0.780	**V16**	0.623		

Source: Research data (2023).

Table 9
Principal Component Extraction Method

Total Variance Explained

Factor	Initial eigenvalues			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% variance	% cumulative	Total	% variance	% cumulative	Total	% variance	% cumulative
1	9,189	39,951	39,951	9,189	39,951	39,951	5,056	21,985	21,985
2	3,281	14,264	54,216	3,281	14,264	54,216	4,103	17,837	39,822
3	1,799	7,824	62,039	1,799	7,824	62,039	3,301	14,351	54,173
4	1,272	5,532	67,571	1,272	5,532	67,571	2,791	12,135	66,308

Extraction Method: Principal Component Analysis.
Source: Research data (2023).

Table 10
Principal Component Analysis Extraction Method – Varimax with Kaiser Normalization

Variables	Components			
	1	2	3	4
V1			0.806	
V2				0.618
V3			0.728	
V4	0.620			
V5	0.848			
V6				0.668
V7	0.767			
V8	0.792			
V9	0.833			
V10				0.834
V11				0.594
V12	0.662			
V13			0.679	
V14	0.801			
V15	0.510			
V16			0.694	
V17	0.444			
V18		0.643		
V19		0.762		
V20		0.784		
V21		0.824		
V22				0.601
V23		0.820		

Source: Research data (2023).

According to Varella (2008), principal component analysis is a multivariate statistics technique that involves transforming a set of original variables into a new set of variables, called principal components, which have the same dimension as the original set.

From Table 11, the presence of four grouped constructs is observed, with factor loadings above ≥ 0.4, according to the guidelines of Hair *et al.* (2013).

Table 11
Estrutura fatorial

Variável latente	*Alpha*
F1	0,918
F2	0,881
F3	0,822
F4	0,824

Fonte: dados da pesquisa (2023).

Considering the grouping of variables, factor F1 can be characterized as Promoting transparency and accountability. V5 (Accounting acts to promote transparency and accountability in churches) stands out, with a factor loading of 0.848, which shows that accounting has proven to be fundamental for the management of the transparency of these entities, as explained by Alves (2017), who, through the recording and control of accounting information, the faithful are able to have a clear and precise view of the entity's resources, showing that it is necessary to adopt accounting practices, so that, as stated by Santos, Parisi, and Slavov (2019), institutions are transparent in management.

The first factor, related to the transparency of institutions, is composed of a total of nine variables. The second factor, which assesses the purpose of accounting, includes five variables. The third factor, which analyzes the entity's equity position, is composed of four variables. Finally, the fourth factor, which focuses on the entity's financial management, is represented by five variables. This distribution highlights the diversity of aspects considered in the analysis of these four

factors, each with its specific set of variables for evaluation.

Variable V9 (Accountability is beneficial to the institution and its community) also stood out, with a factor loading of 0.833, which states that accountability by entities is beneficial to the institution, as evidenced by Araújo (2019). The practice of accountability is beneficial to its promoters, as it strengthens the image of the entity and the credibility and trust of its members, given that, according to Silva (2017), it avoids deviations and irregularities in the use of financial resources. Finally, V14 (Knowledge about the church's financial situation influences its strategic decisions), with a factor loading of 0.801. As supported by Silva, Conceição, and Ferreira (2019), accounting is relevant for the management of entities, and according to Rodrigues, Santos, and Ishisaki (2019), its information is helpful for decision-making by all interested parties.

F2 is characterized by bringing together variables that are related to the assets and management of churches. This second factor stands out because its variables present higher factor loadings in relation to the others, with V21 (Accounting is used in churches to guide internal users in decision-making) standing out, with a factor loading of 0.824. Alves (2017) states that accounting gives leaders of religious institutions a clear and precise view of the financial state of the entity, thus enabling effective and responsible decisions. Silva, Conceição, and Ferreira (2019) state that religious institutions conduct careful fiscal management, as effective tax planning can lead to financial savings, resources that can be channeled to fulfill the social mission of the religious institution.

Following variables V23 (Accounting is used in churches to present the performance (surplus or deficit) of the period), with a factor loading of 0.820, V20 (Accounting is used in churches to control assets), with a factor loading of 0.762, of which the author Araújo (2019) declares that through accounting, it becomes feasible to record and control the financial operations conducted by the entity, in addition to allowing the creation of reports that demonstrate the destination of the acquired funds, Alves (2017) adds that these periodic reports provide precise and reliable information, thus enabling the visualization of the actual situation and the adoption of the strategic plan which, in agreement with Mendes and Soares (2019), it is necessary to be aware of and monitor financial performance.

Factor 3 consists of the union of variables that are linked to transparency and accountability. Highlighting variables V1 (The institution must disclose its financial statements), with a factor loading 0.806, where Luz (2019) observes that religious institutions make their accounting statements available to their members, and Olivio and Boschilia (2012) add that regardless of the institution's classification, it must present accounting reports.

Also, V3 (Reports on the collection and use of financial resources must be submitted), with a factor loading of 0.721. According to Araújo (2019), the faithful are interested in the presentation of information regarding the collection of financial resources and how they are being applied, bringing credibility and trust to the management and operations of the entity, as reflected in variable V16 (I am interested in knowing the destination of my donations), with a factor loading of 0.694, where Dall'agnol *et al.* (2017) elucidates that the users' knowledge about the application of the entity's resources directly contributes to the raising of funds and that knowledge about the use of their donations encourages them to continue contributing.

Factor 4 contains variables linked to the institution's financial management, highlighting variables V10 (Transparency in the institution's finances is valued by internal users (church management)) and V11 (Transparency in the institution's finances is valued by external users (faithful evangelicals)), with factor loadings of 0.816 and 0.744, respectively, where Verissimo, Costa, and Silva (2020) observe that control helps to take corrective measures to help prevent fraud and deviations. França (2018) and Silva (2017) add that financial information promotes trust and strengthens the relationship between management and the faithful, as well as the community in general.

Variables V6 (The presentation of financial statements is carried out in a clear, objective, and understandable manner) and V22 (Accounting is used in churches to guide external users (the faithful) in decision-making), with respective loadings of 0.802 and 0.773, show that the preparation of reports clearly and objectively facilitates the understanding, monitoring, and analysis of the entity's financial situation,

providing decision-makers with helpful information (Rodrigues, Santos & Ishisaki, 2019).

Intra-block factor analysis

To meet this stage, Confirmatory Factor Analysis (CFA) was carried out, which plays a confirmatory role in assessing how much the data fits into the expected structure, verifying whether the hypotheses about the relationship between the variables and the number of factors are supported by the data collected (Battisti & Smolski, 2019).

In this sense, the following measures were observed: Cronbach's Alpha, Bartlett's Sphericity Test, KMO (Kaiser-Meyer-Olkin) and Communalities, in Table 12. In addition, the Total Variance Explained, Factor Loadings, and Pearson Correlation were examined, and checks were carried out to assess the composite reliability and the average variance extracted.

Table 12
Intra-block factor analysis of Factor 1

Factor	Observable variable	Commonality	Anti-image correlation	Factor loadings
F1	V4	0.789	0.734[a]	0.883
	V5	0.646	0.905[a]	0.618
	V7	0.778	0.751[a]	0.849
	V8	0.746	0.923[a]	0.708
	V9	0.697	0.842[a]	0.634
	V12	0.734	0.913[a]	0.770
	V14	0.764	0.883[a]	0.713
	V15	0.775	0.898[a]	0.863
	V17	0.659	0.904[a]	0.796
Cronbach's Alpha				0.918
KMO				0.860
Bartlett's Test of Sphericity (Approx. Chi-square)				1511,410*
Sig (*Significance level 0.000, therefore p < 0.001)				0.000
Total Variance Explained				61.37%

Source: Research data (2023).

Regarding the analysis of Factor 1, we can conclude that there is favorable evidence for the validation of the construct, which is due to the fact that Cronbach's Alpha, which reached 0.918, indicates a high level of reliability, exceeding the reference value of 0.6. This result demonstrates the consistency and internal reliability of the data.

Likewise, the KMO value (0.860) and the result of Bartlett's Sphericity Test (0.000) indicate that the variables are correlated and that the data follow a normal distribution. We also observed that the total variance explained reaches 61.37% for the construct, suggesting that most of the variability in the data is explained by the model.

Regarding commonalities, we found that all variables meet the recommendation of Hair *et al.* (2013), which determines values equal to or greater than 0.5. It is also worth noting that all factor loadings presented values greater than or equal to 0.4, according to Hair *et al.* (2013), as shown in Table 9.

Based on the analyses presented, it is evident that the variable V4 (Financial reporting helps to build confidence in financial management) stands out significantly in the description of factor F1, which is supported by the fact that V4 has the highest factor loading (0.883) among all observable variables related to factor F1. The factor loading represents the strength and direction of the relationship between the variable and the underlying factor, and a higher factor loading indicates a substantial contribution to the explanation of this factor.

Furthermore, V4 exhibits high commonality (0.789), which implies that the variable is well explained by the factor model, reinforcing its relevance in describing the underlying construct represented by factor F1.

The Total Variance Explained by 61.37% indicates that V4 plays a central role in explaining the variability of the construct related to F1. Therefore, based on the data provided, the variable V4 emerges as the variable that best describes factor F1, which is in line with what was evidenced by Silva (2017), who states that these organizations must keep adequate accounting

records, recording all financial transactions and providing clear reports on how the resources received are used, as this ensures the reliability of the information and strengthens the relationship of trust between the organization and its partners, donors, and beneficiaries. Factor 2 is analyzed in Table 13.

Table 13
Intra-block factor analysis of Factor 2

Factor	Observable variable	Commonality	Anti-image correlation	Factor loadings
F2	V18	0.538	0.868[a]	0.734
	V19	0.720	0.865[a]	0.848
	V20	0.728	0.879[a]	0.853
	V21	0.698	0.818[a]	0.835
	V23	0.740	0.835[a]	0.860
Cronbach's Alpha				0.902
KMO				0.881
Bartlett's Test of Sphericity (Approx. Chi-square)				635,718*
Sig (*Significance level 0.000, therefore p < 0.001)				0.000
Total Variance Explained				68.466%

Source: Research data (2023).

The analysis of the Factor 2 construct shows that the internal reliability of the construct is satisfactory since its Cronbach's Alpha is 0.881. Furthermore, considering the assumptions of Hair *et al*. (2013), the results of the construct, in relation to its KMO (0.885) and Bartlett's sphericity (0.000), are sufficient. As for the commonalities, they meet the normality requirement, being above 0.5.

Additionally, the standard deviation analysis shows proximity to the values identified in the other factor variables. The factor loadings obtained the minimum value of 0.634, with all being ≥ 0.4, as taught by Hair *et al.* (2013). It is also worth highlighting the total explained variance of 68.46% for the open data construct, as described in Table 11.

Based on the analysis of the data provided, it is possible to infer that the variable V20 (Accounting is used in churches to control assets) stands out in relation to the statements contained in the variables associated with factor F2. This conclusion is substantiated by the fact that V20 has the highest factor loading (0.853) among all the observable variables related to factor F2. The factor loading represents the strength and direction of the relationship between the variable and the underlying factor, and a higher factor loading indicates a significant contribution to the explanation of this factor.

Furthermore, V20 has a high commonality (0.728), which means that the factorial model explains the variable well. The Total Variance Explained is 68.466%, indicating that V20 plays a central role in explaining the variability of the construct represented by factor F2.

As highlighted by Araújo (2019), accounting plays a fundamental role in enabling the recording and control of financial transactions carried out by the entity. This function not only allows for accurate documentation of financial transactions but also establishes the basis for the creation of detailed reports that transparently reveal the allocation of acquired resources. These reports, as emphasized by Alves (2017), are not merely accounting records; they are vital tools that provide precise and reliable information.

In this context, accounting is not just a regulatory obligation but rather a strategic tool that enables religious entities to manage their financial resources responsibly and to adopt strategic plans that are in line with their mission and vision. In short, the role of accounting transcends mere financial documentation and extends to the ability to promote transparency, reliability, and effectiveness in the financial management of religious institutions, as highlighted by Araujo (2019), Alves (2017), and Mendes and Soares (2019).

For the purposes of analyzing the Factor 3 construct, in Table 14, it is possible to observe that Cronbach's Alpha of 0.902, KMO of 0.881, as well as Bartlett's sphericity (0.000) meet the parameters determined by Hair *et al*. (2013) in relation to the adjustment and reliability measures.

Table 14
Intra-block factor analysis of Factor 3

Factor	Observable variable	Commonality	Anti-image correlation	Factor loadings
F3	V1	0.809	0.668[a]	0.899
	V3	0.750	0.693[a]	0.866
	V13	0.588	0.777[a]	0.767
	V16	0.533	0.862[a]	0.730
Cronbach's Alpha				0.822
KMO				0.727
Bartlett's Test of Sphericity (Approx. Chi-square)				420,317*
Sig (*Significance level 0.000, therefore p < 0.001)				0.000
Total Variance Explained				66.993%

Source: Research data (2023).

The variables did not present commonalities below the reference value predicted in the literature, that is, ≥ 0.5. The factor loadings obtained the minimum value, thus meeting the reference value ≥ 0.5, as explained by Hair *et al.* (2013). In relation to the total variance explained by this construct, it corresponds to 68.46%.

Based on the data presented, the variable that stands out is V1 (The institution must disclose its financial statements), as it has the highest factor loading (0.899) among the observable variables in factor F3, which suggests that V1 has a strong relationship with factor F3 and contributes significantly to the explanation of this factor. In addition, V1 has a high commonality (0.809), indicating that the factor model explains the variable well. The Total Variance Explained is also relatively high, at 66.993%, which reinforces the relevance of V1 in this context.

In short, based on the data provided, variable V1 stands out as relevant in relation to factor F3. As highlighted by Luz (2019), it is essential for religious institutions not only to maintain but also to make their accounting statements available to their members and other interested parties. This gesture of transparency promotes trust and responsibility in the management of the institution's finances, creating a solid basis for communication and reliability with the religious community.

In this context, the observations of Olivio and Boschilia (2012) add that regardless of the legal framework or status of the religious institution, the presentation of accounting reports is imperative. These reports not only comply with regulatory obligations but also serve as tools for the management of the entity. They provide essential information for making informed decisions.

For the purposes of analyzing the Factor 4 construct, it is possible to observe that Cronbach's Alpha of 0.824, KMO of 0.790, as well as Bartlett's sphericity (0.000) meet the parameters determined by Hair *et al*. (2013) in relation to the adjustment and reliability measures, in Table 15.

Table 15
Intra-block factor analysis of Factor 4

Factor	Observable variable	Commonality	Anti-image correlation	Factor loadings
F4	V2	0.482	0.839[a]	0.694
	V6	0.644	0.800[a]	0.802
	V10	0.666	0.763[a]	0.816
	V11	0.554	0.756[a]	0.744
	V22	0.597	0.810[a]	0.773
Cronbach's Alpha				0.824
KMO				0.790
Bartlett's Test of Sphericity (Approx. Chi-square)				417,017*
Sig (*Significance level 0.000, therefore p < 0.001)				0.000
Total Variance Explained				58.852%

Source: Research data (2023).

The variables presented commonalities below the reference value predicted in the literature, that is, ≥ 0.5. The factor loadings obtained the minimum value, thus meeting the reference value ≥ 0.4, as explained by Hair *et al.* (2013). In relation to the total variance explained by this construct, it corresponds to 58.85%.

The representative variable of factor F4 is V10 (Transparency in the institution's finances is valued by internal users (church management), which is evidenced by the fact that V10 has the highest factor loading (0.816) among all observable variables related to F4. The factor loading represents the strength and direction of the relationship between the variable and the underlying factor, and a higher factor loading indicates a significant contribution to the explanation.

Furthermore, V10 has a high commonality (0.666), which means that the factorial model satisfactorily explains the variable and the Total Variance Explained is 58.852%, indicating that V10 plays a central role in explaining the variability of the construct represented by factor F4.

Final considerations

This research aimed to determine the variables that determined the use of accounting in churches through the perception of the faithful. Thus, we understand that the objective of the research was achieved, given that EFA and CFA were carried out to highlight the constructs presented.

According to the data obtained, variables V3, which refers to the presentation and use of resources by churches, and V16 (I am interested in knowing the destination of my donations) stand out, which exhibits a factor loading in the study of 1.671 and 1.697, where it states that the faithful are interested in the presentation of information related to the collection of financial resources and how these resources are being applied. This growing concern of the faithful is directly linked to the search for greater credibility and trust in the management and operations of the religious entity, clarifying that the knowledge on the part of the users about the application of the entity's resources plays a relevant role in raising funds.

Thus, it is essential to highlight that when the faithful have clear information about how donations are used, trust in the religious institution is strengthened, encouraging contributions to the cause. Thus, transparency and accountability of financial resources are fundamental in maintaining the support of the religious community.

Variables V1 (The institution must disclose its financial statements) and V17 (Knowing the origin and destination of the resources encourages me to continue donating resources to the church), with respective factor loadings of 1.502 and 1.589, also stood out. It is worth noting that these actions not only promote transparency in the entity's financial operations but also reinforce responsibility and accountability, essential elements for maintaining the trust of the religious community and other interested parties.

Among the gaps observed, the lack of accounting knowledge among church members stands out, making it difficult to interpret financial reports and ensure transparency and trust in financial management. In addition, restrictions were observed in the disclosure of accounting information, compromising credibility and fundraising.

Through its findings, the study offers contributions in the academic, practical, and social spheres. Academically, the research contributes to the literature on the use of accounting in churches, and in practical terms, it highlights transparency in religious institutions, promoting the trust of the faithful and strengthening governance. Socially, it deepens the understanding of evangelicals' perception of accounting in churches and emphasizes responsibility and accountability, strengthening public trust and transparency.

Despite the findings, some limitations and gaps were observed, among which it is worth noting that the research demonstrated difficulties in understanding the accounting reports by church members. Another limitation is that the research was carried out in a single location, which means that the results cannot be generalized to other evangelical congregations.

As suggestions for future research, more varied and representative samples can be considered as the object of study, as they are also necessary to broaden the understanding of accounting in churches from the perspective of the faithful.

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