The Contrarian: Finance, Accounting, and Business Research
Volume 5, Issue 2, 2026
pp. 119-132

Financial literacy and digital accounting information systems: Their effect on financial reporting accountability in the Catholic Church

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Received 12 March 2026
Revised 26 May 2026
Accepted 29 May 2026
Published online 12 July 2026

DOI: 10.58784/cfabr.447

ABSTRACT

Accountability in financial reporting is a cornerstone of governance in religious institutions, where congregational trust is increasingly demonstrated through credible and verifiable financial management rather than spiritual leadership alone. Despite the growing adoption of digital accounting information systems, many parishes still experience delays and inconsistencies in financial reporting. This study examines the effect of financial literacy and the Digital Accounting Information System (DAIS) on financial reporting accountability among parish finance officers in the Catholic Church of the Diocese of Manado. Using a quantitative survey design, data were collected from parish finance officers and analyzed through multiple linear regression. The results show that financial literacy and DAIS simultaneously have a significant effect on financial reporting accountability. However, partially, financial literacy does not show a significant effect, whereas DAIS has a strong, positive, and significant effect. These findings introduce the concept of "Faith in Data," in which DAIS functions as a digital bridge of trust and a balancing mechanism that compensates for variations in individual financial literacy. This study contributes to the accounting literature by demonstrating that in a hierarchical pastoral context, digitalization extends beyond administrative efficiency to become a critical instrument of modern governance that ensures systemic reliability and institutional legitimacy.

Keywords: financial literacy; digital accounting information systems; financial reporting accountability; Catholic Church; religious organizations
JEL Classification: M41; L31

1. Introduction

Accountability in financial reporting is a crucial component of governance in non-profit organizations, including religious institutions. Churches manage financial resources derived from congregational donations and must therefore maintain transparent and accountable financial management practices. In the Catholic Church, financial reporting is essential not only for administrative purposes but also to maintain trust and accountability to the congregation and church authorities. Rautiainen, et al. (2017) highlighted that accounting practices in religious organizations are deeply embedded in their social and institutional context, making financial accountability not merely a technical obligation but also a moral and relational one. In the Catholic Church, financial reporting is essential not only for administrative purposes but also to maintain trust and accountability to the congregation and church authorities.

In recent years, many religious organizations have begun implementing digital accounting information systems to improve their financial reporting processes. These systems are expected to increase efficiency, accuracy, and transparency in financial management. However, the success of these systems often depends on the financial literacy of the individuals responsible for managing financial records.

In recent years, religious institutions have faced increasing public demands for financial transparency and accountable governance. Congregational trust is no longer solely maintained through spiritual leadership, but also through the institution's ability to demonstrate credible and verifiable financial management practices. This increased scrutiny has raised concerns about potential moral hazards, including misuse of congregational funds, weak internal control systems, and inconsistencies in financial reporting. As a result, religious organizations are increasingly expected to adopt governance mechanisms that ensure auditability, traceability, and reporting accuracy.

In this context, the digital transformation of church administration is becoming increasingly important. The implementation of a Digital Accounting Information System (DAIS) aims not only to improve administrative efficiency but also to strengthen institutional accountability through standardized reporting, real-time documentation, and transparent financial monitoring. Broadbent & Laughlin (2013) noted that accounting systems in public service organizations serve as key accountability mechanisms that mediate the relationship between principals and stewards, ensuring governance objectives are met. However, for the Catholic Church, digitalization represents a more complex transformation, as financial governance must align not only with modern accounting standards but also with pastoral values and canonical responsibilities. Therefore, the integration of digital systems into church governance reflects a broader shift toward data-driven management aimed at maintaining congregational trust and institutional legitimacy.

In the Diocese of Manado, the implementation of a digital accounting information system has been introduced in several parishes. However, delays and inconsistencies in financial reporting are still observed. This situation indicates a possible gap between the financial literacy of parish financial managers and the effective use of digital accounting technology.

Previous research has examined how digital accounting systems are used in nonprofit organizations, but there is little evidence on how these systems operate in a highly hierarchical and pastoral institution like the Catholic Church. In secular nonprofits, digitalization typically aims to improve administrative efficiency. However, the Catholic Church follows a unique structure shaped by spiritual values and canonical rules. Here, digitalization is more than simply adopting new technology; it is closely linked to the culture of service and the need to maintain the trust of the congregation. This study is novel in that it explores how digital accounting systems impact financial reporting accountability, not simply as an administrative tool, but as a way to support modern governance in the specific pastoral and canonical context of the Diocese of Manado.

This study aims to bridge this gap by exploring the concept of "Faith in Data"—a paradigm shift in which data integrity becomes the primary testament to a manager's honesty. While previous literature in the nonprofit sector often links accountability to individual financial literacy, this study investigates how a centralized digital system can act as a "balancer" that compensates for differences in technical competence among administrators. By positioning DAIS as a "digital bridge" of trust, this study offers a new perspective on modern governance in a pastoral context. This investigation ultimately seeks to demonstrate how the synergy between canonical requirements and digital transparency can protect congregational trust and ensure the Church's mission is supported by a robust financial foundation.

Accountability in financial reporting is a crucial component of governance in religious institutions, yet the Catholic Church operates under a unique hierarchical structure where congregational trust is no longer solely maintained through spiritual leadership. In this modern era, trust must be demonstrated through credible and verifiable financial practices. However, despite the adoption of a digital accounting information system (DAIS), issues such as delays and inconsistencies persist in some parishes. This situation demonstrates that digitalization is not simply about administrative efficiency; it is a complex transformation in which financial governance must align with modern accounting standards and pastoral values. Therefore, this study explores how DAIS supports modern governance by creating a "digital bridge" of trust, arguing that "Faith in Data" is a new manifestation of ethical accountability, where data integrity is the ultimate testament to a manager's honesty.

2. Literature review

Financial literacy refers to the knowledge and understanding of financial concepts that enable individuals to make effective financial decisions. Individuals with higher levels of financial literacy are generally better able to manage financial resources responsibly and prepare accurate financial statements. According to Remund (2010) in Arianti (2022), financial literacy reflects an individual's level of understanding of financial principles accompanied by skills and confidence in managing resources effectively.

In line with research conducted by Ali and Asyik (2023), financial literacy is defined as knowledge and understanding of financial products and concepts used in making the right financial decisions. Jamal, et.al (2023) that financial literacy includes understanding financial instruments such as savings, investments, and risk management that affect individual behavior in managing finances. In the context of non-profit organizations such as the Church, financial literacy is an important factor to ensure that the management of the Ummah's funds is carried out appropriately, transparently, and accountably.

Digital accounting information systems refer to computerized systems used to record, process, and report financial transactions. The use of digital systems can increase efficiency and reduce errors in the financial reporting process. In an organizational environment, this system also supports transparency and accountability. Digitalization in accounting information systems includes the use of accounting software, cloud-based applications, and integration with Enterprise Resource Planning (ERP) that allows real-time and centralized data management.

Widjayanti, et. Al (2024) explained that DAIS creates financial transparency and strengthens the accountability of organizational financial statements. Digital systems also help minimize human error so that the quality of financial information becomes more reliable. In addition, the use of digital systems can speed up the transaction process, data management, and the efficient presentation of financial statements. The system allows organizational administrators to systematically record transactions, prepare financial statements according to applicable accounting standards, and increase supervision over the use of organizational funds.

In non-profit organizations, accountability is a fundamental principle that ensures the responsible use of financial resources. Stewardship Theory states that organizational managers act as responsible stewards, managing resources in the best interest of stakeholders. In the context of religious organizations, financial managers are expected to show integrity and responsibility in managing church finances. Donaldson & Davis, 1991; Schillemans & Bjurstrom (2020) state that the theory of stewardship explains that the steward of the organization acts not solely for personal interests, but is oriented towards achieving the goals of the organization of the main interest fund. Schillemans & Bjurstrom (2020) further argued that stewardship accountability in public and non-profit sectors is increasingly shaped by digital reporting mechanisms that enhance transparency and principal trust. In the context of non-profit organizations such as churches, stewardship theory is particularly relevant because church managers (pastors, treasurers, and financial boards) act as trusted stewards to manage the funds and assets of the people. Meanwhile, the people play the role of the principal who gives this trust. Therefore, the church's financial statements not only function as administrative responsibility, but also as a form of moral and spiritual responsibility to the people.

Within the framework of Governance Theory, church administrators are seen as servants who manage resources for the benefit of the congregation. With the introduction of the concept of "Faith in Data", this responsibility now extends to the digital realm. The Digital Accounting Information System (DAIS) acts as a modern governance instrument, providing a "digital bridge" of trust. By ensuring the integrity and accessibility of data, administrators demonstrate their accountability not only through spiritual commitment but also through verifiable and transparent financial evidence. This alignment ensures that the Diocese of Manado maintains its pastoral mission while upholding contemporary financial governance standards. Based on this theoretical perspective, financial literacy and digital accounting information systems are expected to make a positive contribution to financial reporting accountability in non-profit organizations.

The integration of Digital Accounting Information Systems (DAIS) into religious governance is a shift towards a more transparent form of management. In this context, accountability is no longer just a periodic obligation but an ongoing process supported by data integrity. By adopting a "Faith in Data" approach, the Diocese of Manado strengthens its pastoral mission with verifiable evidence, ensuring that every financial transaction is recorded and reported with high accuracy and reliability. This digital transformation allows administrators to fulfill their duties to the congregation and church authorities more effectively, bridging the gap between spiritual belief and administrative excellence.

3. Research method

This study employs a quantitative research approach as the main methodological framework, grounded in the philosophy of positivism as stated by Sugiyono (2022), to examine the relationships among variables through hypothesis testing using numerical data. The research adopts a survey method, where data are collected from a selected sample representing the population through structured research instruments, enabling the measurement of respondents' beliefs, opinions, and behaviors. In line with Sugiyono (2022), this method facilitates the identification of relationships among variables and supports the generation of valid and reliable findings through systematic statistical analysis. The collected data, entirely in numerical form, are analyzed using structured statistical procedures to provide objective, measurable, and precise results regarding the phenomenon under study. This research framework is designed to analyze the influence of financial literacy (X_1) and digital accounting systems (X_2) on the accountability of financial statements (Y), allowing for the examination of both simultaneous and partial effects of the independent variables on the dependent variable.

The research population comprises parish churches within two dioceses, namely the Diocese of Manado and the Diocese of Tombulu, which were selected to represent different contextual characteristics relevant to the research variables. The Diocese of Manado represents urban areas with higher financial transaction volumes and more advanced adoption of digital accounting information systems, while the Diocese of Tombulu represents transitional areas, providing variability and comparative perspectives in financial management practices. According to Sugiyono (2022), population refers to a generalized area consisting of objects or subjects with specific characteristics determined by the researcher, forming the primary focus for drawing generalizable conclusions. Based on this framework, the total population consists of 22 parishes across both dioceses, with each parish represented by five members of the Parish Finance Council, resulting in a total population of 110 respondents.

The sample selection employed a purposive sampling technique, as defined by Sugiyono (2022), to ensure that respondents possess relevant roles and competencies related to financial management and reporting. From the total population of 110 respondents, three key representatives were selected from each parish based on specific criteria: (1) parish treasurer, responsible for daily financial recording, management, and reporting; (2) application operator, responsible for managing the parish digital accounting and taxation system; and (3) Parish Finance Council (DKP) member, serving as a consultative body that provides recommendations on budgeting, expenditure policies, and financial oversight to ensure transparency and accountability. This selection process resulted in a final sample of 66 respondents (22 parishes × 3 respondents), which is considered sufficient to represent the population and support statistical analysis while maintaining efficiency in terms of time, cost, and research resources.

This study uses a descriptive quantitative approach to objectively measure the influence of financial literacy and digital accounting information systems on the accountability of Catholic Church financial statements in the diocese of Manado. This study involves two independent variables and one dependent variable; Therefore, the data analysis technique applied is regression analysis using multiple linear regression models. Data processing and statistical testing in this study were carried out using the

Statistical Package for the Social Sciences (SPSS) software, version 26.

The population of this study consists of two Diocese which are considered to be representative of the research variables, namely Diocese Manado and Diocese Tombulu. The sampling technique used is purposive sampling, with the following criteria:

1. Active parish treasurer,
2. Active parish applicators,
3. Parish Finance Council (DKP).

The total population of the two Diocese is 110 respondents, with *purposive sampling* techniques sampling 3 respondents per parish with a total of 66 respondents.

The data source in this study consists of primary data, namely information obtained directly from respondents through questionnaires. Secondary data, i.e. additional data obtained indirectly from official documents and reports, includes:

1. Previous studies and scientific journals relevant to the research topic,
2. Diocesan regulations regarding financial recording, reporting, and auditing,
3. Official church archives and documents as well as documents related to digital accounting information systems.

The data source in this study consists of primary data, namely information obtained directly from respondents through questionnaires. Secondary data, i.e. additional data obtained indirectly from official documents and reports, includes:

1. Previous studies and scientific journals relevant to the research topic,
2. Diocesan Regulations on financial record-keeping, reporting, and auditing,
3. Official church archives and documents as well as documents related to digital accounting information systems.

This selection process resulted in a final sample of 55 respondents drawn from 21 parish churches in the Diocese of Manado, with each parish represented by two to three respondents consisting of a parish treasurer, a financial application operator, and/or a member of the Parish Finance Board who are directly involved in financial management and reporting activities. The composition of this sample ensures that respondents have relevant practical knowledge and experience related to the research variables, thereby increasing the validity of the data collected. Although relatively moderate in size, this sample is considered adequate to support statistical analysis and examine the relationship between financial literacy, digital accounting systems, and financial reporting accountability. The data obtained were analyzed using the Social Science Statistical Package (SPSS), which facilitates reliable and systematic statistical testing of the proposed hypothesis. In addition, the inclusion of respondents in several parishes provided a more comprehensive and representative picture of financial management practices, allowing the study to capture variations in financial literacy levels, digital system implementation, and financial accountability in the Diocese of Manado.

Table 1. Number of Parish in Manado and Tombulu Dioceses

No	Parish
	Diocese Manado
1.	Hati Tersuci Maria, Katedral Manado
2.	Santo Ignatius
3.	Hati Kudus Yesus, Karombasan
4.	Santo Yosep Pekerja, Kleak
5.	Yesus Gembala Yang Baik, Rike
6.	Ratu Rosari Suci, Tuminting
7.	Yesus Gembala Baik, Paniki
8.	Santa Theresia, Malalayang
9.	Santa Perawan Maria Diangkat ke Surga, Koha
10.	Bunda Hati Kudus, Kairagi
11.	Santa Veronika, Kaiwatu
12.	Bunda Teresa dan Calcutta, GPI

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13.	Raja Damai, Tikala Baru
14.	Santo Mikael, Perkamil
Diocese Tombulu	
15.	Hati Kudus Yesus, Tanawangko
16.	Kristus Raja, Kembes
17.	Santo Petrus, Warembungan
18.	Santo Fransiskus Xaverius, Pineleng
19.	Santo Antonius, Kali
20.	Santo Yohanes dan Kornelius, Lotta
21.	Santo Fransiskus Xaverius, Mokupa
22.	Bunda Hati Kudus Yesus, Rumengkor
23.	Maria Ratu Damai, Lolah
24.	Santo Thomas Aquino, Sea
25.	Santa Perawan Maria Diangkat Ke Surga, Koha

The research instrument used a structured questionnaire with a Likert scale of 1-5,
1 = Strongly Disagree
2 = Disagree
3 = Hesitant
4 = Agree
5 = Strongly Agree

The variables measured in this study consist of: (1) Financial Literacy (X_1) which includes indicators of financial knowledge, financial attitudes, and financial behavior. This variable instrument is compiled based on the concept of financial literacy proposed by Jamal et al. (2023) and Sari and Friyatmi (2025). (2) Digital Accounting Information System (X2) with indicators that include efficiency of system use, recording accuracy, ease of data access, and accuracy of presentation of financial reports. This variable instrument refers to the concept of digital accounting information systems according to Widjayanti et al. (2024). (3) Accountability of Financial Reports (Y) with indicators including transparency of financial reports, accountability of fund management, accuracy of report submission, and conformity of reports with accounting standards. The research instrument is compiled based on the theory of financial report accountability and ISAK 35 concerning the presentation of financial reports of non-profit entities.

Table 2. Second validity test results

	Financial Literacy (X_1)		**Digital Accounting Information System (X_2)**		**Financial Statement Accountability (Y)**	
	Calculation		Calculation		Calculation	
X1.1	0.419	Valid				
X1.2	0.331	Valid				
X1.3	0.385	Valid				
X1.4	0.378	Valid				
X1.5	0.297	Valid				
X1.6	0.320	Valid				
X2.1			0.516	Valid		
X2.2			0.377	Valid		
X2.3			0.608	Valid		
X2.4			0.430	Valid		
X2.5			0.498	Valid		
X2.6			0.584	Valid		
X2.7			0.410	Valid		
X2.8			0.530	Valid		
X2.9			0.333	Valid		
X2.10			0.553	Valid		
X2.11			0.356	Valid		
X2.12			0.440	Valid		

Y.1	0.423	Valid
Y.2	0.450	Valid
Y.3	0.356	Valid
Y.4	0.382	Valid
Y.5	0.361	Valid
Y.6	0.359	Valid

Validity testing was conducted to ensure that each item in the questionnaire accurately measured the variables being studied. Validity testing was conducted using the Pearson Product Moment correlation with the help of SPSS software. The validity test was conducted to assess the ability of statement items in measuring the variables of Financial Literacy (X1), Digital Accounting Information System (X2), and Financial Statement Accountability (Y) using data from 55 respondents.

As a result, in the X1 variable there were 6 valid items and 6 invalid items which were then deleted, while all 12 items in the X2 variable were declared valid. In variable Y, 6 out of 10 items are declared valid and 4 invalid items are deleted. Thus, the final instrument used consists of 6 items (X1), 12 items (X2), and 6 items (Y) that are feasible for advanced analysis. Table 1 is the result of the second stage validity test which shows that all statement items in the Financial Literacy variable (X1), the Digital Accounting Information System variable (X2) and the Accountability variable (Y) have a calculated r value that is greater than the table r value of 0.266. Therefore, it can be concluded that all the items of the statement are valid.

Table 3. Reliability test results

Yes	Variable	***Cronchbach's Alpha***	Standard	Remarks
1.	Financial Literacy (X_1)	0.717	0.6	Reliable
2.	Digital Accounting Information System (X_2)	0.904	0.6	Reliable
3.	Financial Statement Accountability (Y)	0.757	0.6	Reliable

Reliability testing was conducted using the Cronbach's Alpha method to measure the internal consistency of the research instrument. Table 2 shows that the variables of Financial Literacy (X1), the variables of Digital Accounting Information System (X2) and Financial Statement Accountability (Y) have an alpha Cronbach value greater than 0.6. Therefore, the alpha values of 0.717, 0.904 and 0.818 fall into the category of high or reliable, which indicates that all statement items in these variables show excellent internal consistency in measuring the construct in question.

Before conducting multiple linear regression analysis, classical assumption tests were first performed to ensure the regression model met statistical requirements. The classical assumption tests in this study included normality, multicollinearity, and heteroscedasticity tests.

Table 4. Normality test results

		Unstandardized Residual
N		55
Noarmal Parameters[a.b]	Meann	0.0000000
	Std. Deviation	1.76968786
Most Extreme Differences	Absolute	0.102
	Positive	0.072
	Negative	-0.102
Test StatisticC		0.102
Asymp. Sig. (2-tailed)		0.200c.d

The classical assumption tests used included a normality test conducted using the Kolmogorov-Smirnov Test and a Normal PP Plot with the help of SPSS. The test results showed an Asymp. Sih. (2-tailed) value of 0.200, which is greater than 0.05. Thus, the residual data in this study was normally distributed and thus met the normality assumption.

Table 5. Multicollinearity test results

Coefficient				
			Collinearity Statistics	
Models		Sig.	Tolerance	VIVID
1	(Constant)	0.001		
	Financial Literacy (X1)	0.721	0.529	1.891
	Digital Accounting Information System (X2)	0.000	0.529	1.891

Multicollinearity testing was performed by examining the Tolerance and Variance Inflation Factor (VIF) values. the tolerance value for the Financial Literacy (X1) and Digital Accounting Information System (X2) variables was 0.529 each, while the VIF value was 1.891. Tolerance values greater than 0.10 and VIF values smaller than 10 indicate that there is no multicollinearity in the regression model, so the independent variables used are worthy of further analysis.

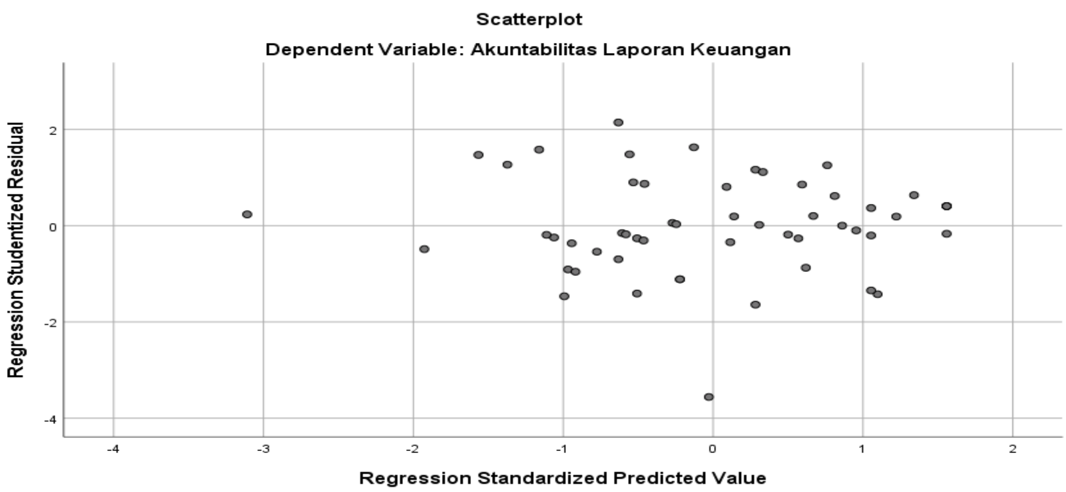

Figure 1. Scatterplot heteroscedasticity test results

The heteroscedasticity test was conducted using the Glejser and Scatterplot methods. The test results showed that the significance value of each independent variable was greater than 0.05 and the scatterplot dots spread randomly above and below zero on the Y-axis. Thus, the regression model did not experience heteroscedasticity. Based on the overall results of the classical assumption test, it can be concluded that the regression model in this study has met the statistical requirements and is suitable for further analysis.

Table 6. Results of the Glejser heteroscedasticity test

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.331	1.679		1.983	0.053
	Financial Literacy	-0.041	0.084	-0.092	-0.488	0.628
	Digital Accounting Information System	-0.018	0.039	-0.089	-0.473	0.638

The research data was analyzed using multiple linear regression analysis with the help of SPSS software to test the simultaneous and partial effects of independent variables on the dependent variable. The analysis was conducted through a determination test ($R2^{)}$, a simultaneous test (F test), and a partial test (t test) to determine the magnitude of the influence of each independent variable on financial reporting accountability. The regression equation model in this study is

$$\mathbf{Y = \alpha + \beta 1FL + \beta 2DAIS + \varepsilon}$$

Information:
- Y = Accountability of financial reporting
- FL = Financial Literacy
- DAIS = Digital accounting information system

Table 7. Unstandardized Coefficients

Models		Unstandardized Coefficients B	t	Sig.
1	(Constant)	9.053	3.550	0.001
	Financial Literacy	0.023	0.174	0.862
	Digital Accounting Information System	0.326	5.399	0.000

$$\mathbf{Y = 9.053 + 0.023\ X1 + 0.326\ X2 + \varepsilon}$$

1. The constant value obtained of 9.053 shows that when the variables of Financial Literacy and Digital Accounting Information Systems are zero (constant), then the Financial Statement Accountability is 9.053.
2. The regression coefficient for the Financial Literacy variable has a positive value of 0.023, which shows that a series of increases by one unit of Financial Literacy will increase Financial Statement Accountability by 0.023, but a significance value of 0.862 (> 0.05) shows that this effect is not significant.

3. The regression coefficient for the Digital Accounting Information System variable has a positive value of 0.326, which shows that every increase in one unit of Digital Accounting Information System will increase the Financial Statement Accountability by 0.326, with a significance value of 0.000 (< 0.05) which means that it has a significant effect.

4. Results and discussion

Table 8. Summary of hypothesis testing results

	Hypothesis	Results
H1	Financial Literacy (X_1) Effect on Financial Statement Accountability (Y)	No Significant Positive Effect
H2	Digital Accounting Information System (X_2) affects Financial Statement Accountability (Y)	Have a significant positive effect
H3	Financial Literacy (X_1) and Accounting Information System (X_2) affect Financial Statement Accountability (Y)	Have a significant positive effect

This study aims to examine the influence of Financial Literacy (X1) and Digital Accounting Information System (X2) on Financial Statement Accountability (Y) in the Catholic Church in the Diocese of Manado. Multiple linear regression analysis is used to test the hypothesis. The analysis results show that financial literacy and digital accounting information systems simultaneously have a positive and significant influence on financial reporting accountability. This finding suggests that financial knowledge and technological support are important factors in improving the quality of financial reporting in church organizations. This simultaneous significance suggests that accountability in religious organizations is shaped by both human competency and technological infrastructure. This supports the argument that financial governance in churches requires the integration of accountability values and digital capabilities.

In contrast, the Digital Accounting Information System acts as a key instrument that improves the accuracy, transparency, and efficiency of reporting through integrated systems and control features such as trail audits. In the perspective of stewardship theory, accountability is determined more by a structured accountability system than by individual ability. Meanwhile, the Technology Acceptance Model (TAM) explains that the use of technology that provides real benefits will improve performance and accountability. As noted by Davis et al. (1989), perceived usefulness is the primary driver of technology adoption, meaning that systems perceived to improve job performance are more likely to be consistently utilized. Thus, the increase in accountability of financial statements is more influenced by the implementation of the Digital Accounting Information System, while Financial Literacy plays a supporting variable in supporting the effectiveness of the system.

However, when analyzed individually, financial literacy did not significantly influence financial reporting accountability. This suggests that while financial knowledge is important, it may not directly impact reporting practices without adequate technological support. The finding that financial literacy did not significantly impact accountability suggests that the Digital Accounting Information System (DAIS) in the Manado Diocese serves as a "balancing tool." The system's automated features, such as standardized input forms and autogenerated reports, likely offset the differences in technical backgrounds among parish administrators.

The insignificant impact of financial literacy suggests that the standardized DAIS implemented by the Diocese of Manado minimizes reliance on individual accounting competencies. This finding differs from conventional nonprofit governance studies, where accountability often relies heavily on managerial financial literacy. From the perspective of stewardship theory, accountability is more influenced by responsibility, adherence to rules, and orientation to organizational goals than individual abilities alone. In addition, from a behavioral and ethical perspective, accountability is also influenced by the integrity, transparency, and internal control systems implemented by the organization.

These findings are in line with the research of Bahiu et al. (2021) and Putri et al. (2019) which stated that financial literacy does not have a significant effect on financial report accountability, especially in the public sector and non-profit organizations. Furthermore, Putri, et al. (2019) emphasized that in organizations with strong institutional controls, systemic governance mechanisms tend to outweigh individual competence as determinants of accountability outcomes. Thus, financial literacy is not the main factor, but plays a supporting variable that needs to be balanced with internal control, compliance with reporting standards, and the implementation of accounting information systems to improve financial report accountability.

Conversely, the digital accounting information system variable has a positive and significant impact on financial reporting accountability. The positive regression coefficient shows that the increase in the implementation of digital accounting information systems is followed by an increase in the accountability of financial statements, with the dominant contribution compared to other variables. This finding highlights the critical role of technology in improving financial reporting processes, including accuracy, transparency, and timeliness.

These findings can be explained through the Technology Acceptance Model (TAM), especially in the aspect of perceived usefulness, which shows that the use of technology that provides real benefits will improve user performance. From the perspective of stewardship theory, digital accounting information systems help stewards in carrying out their responsibilities in a more transparent and structured manner, thereby increasing principal trust. The results of this study are in line with Hadisantoso et al. (2023) and Anriva et al. (2024) who stated that accounting information systems have a significant influence on the accountability of financial statements. Thus, the digital accounting information system is the main factor in improving the quality and accountability of financial statements.

This study reveals an interesting paradox: while the Digital Accounting Information System (DAIS) significantly improved accountability, individual financial literacy did not show a significant partial effect. This suggests that the DAIS implemented in the Manado Diocese is highly user-friendly and automated. The system likely offsets differences in financial expertise levels among parish administrators by providing standard templates and automated calculations. Consequently, the technology acts as a 'balancer' for financial management, ensuring that financial reporting remains accurate and accountable regardless of users' prior financial knowledge.

Findings study disclose an interesting phenomenon where the System Information Digital Accounting (DAIS) in effective compensate lack of literacy finance especially among church administrators. " Effects this compensation happen through a number of Mechanism: Standardized Governance: System This provide templates that have been configured previously and aligned standard input forms with rule canonical Catholicism and standards Modern accounting. Error Mitigation: Calculation automatic and validation time real minimize error humans, who often is consequence from low literacy finance. Systemic Reliability: With divert focus from skill individual to reliability systemic, Manado Diocese ensures that reporting finance still accurate and precise time let go from background behind personnel.

5. Conclusion

This study shows that the Digital Accounting Information System (DAIS) has a stronger influence than financial literacy in improving financial reporting accountability within the Catholic Church of the Diocese of Manado. Rather than depending primarily on the individual competence of parish administrators, DAIS operates as a mechanism of "digital oversight," standardizing financial reporting procedures and narrowing the gap in financial capability among church administrators.

Theoretically, this study extends Governance Theory by introducing the concept of "Faith in Data," which frames digital transformation in religious organizations as more than an administrative efficiency measure: it constitutes a modern expression of ethical and institutional accountability. Practically, the findings underscore the need for religious institutions to strengthen integrated digital governance frameworks as a means of sustaining transparency and preserving congregational and institutional trust.

Nonetheless, this study is subject to several limitations. Although the Diocese of Tombulu was initially included in the target population, the final analysis relied on data from 55 respondents across 21 parishes within the Diocese of Manado alone, and the cross-sectional quantitative design restricts the ability to draw causal or longitudinal conclusions. Future research should therefore incorporate qualitative approaches and broader comparative studies across multiple dioceses, denominations, and geographic contexts to strengthen the generalizability of these findings.

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