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ETHICAL ACCOUNTABILITY AND PUBLIC TRUST IN RELIGIOUS FINANCIAL GOVERNANCE: A NARRATIVE REVIEW OF STRUCTURAL, BEHAVIORAL, AND FORENSIC DIMENSIONS

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Abstract: This narrative review examines ethical accountability and public trust in religious financial governance, aiming to develop a conceptual framework that embeds financial integrity within faith-based institutions, particularly Islamic finance. Despite wielding moral authority, many religious organisations operate within governance vacuums, exposing them to financial misconduct, opacity, and reputational risk. Existing regulatory frameworks, such as FATF, flag religious charities as high-risk, yet academic inquiry remains siloed within theological or compliance-centric discourses. A systematic review of peer-reviewed articles (2020–2025) was conducted via Scopus, Web of Science, Dimensions AI, and Google Scholar. Inclusion focused on institutional oversight, fiduciary ethics, stakeholder trust, and Shariah-aligned governance. Backward snowballing ensured theoretical saturation. Five governance challenges were identified: (1) ethical leadership and administrative dissonance; (2) internal control and structural deficiencies; (3) regulatory pluralism; (4) digital ethics; and (5) behavioural underpinnings of trust. Concepts such as “sacred immunity” and “ethical laundering” underscore how religious symbolism may obscure financial misconduct.The review proposes an integrated model aligning Maqasid al-Shariah with global governance standards. It shifts discourse from normative ideals to enforceable structures, offering a reform agenda for policymakers, regulators, and religious leaders to enhance legitimacy, resilience, and public trust in religious finance.

Keywords: Ethical accountability, public trust, religious governance, financial integrity, Islamic finance, Maqasid al-Shariah

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INTRODUCTION

As global governance continues to evolve, ethical accountability and public trust have emerged as essential pillars underpinning the legitimacy and sustainability of institutions, including those grounded in faith (Stupak et al,2021; Luka & Gofwan, 2025). In the context of the contemporary society, religious institutions including mosques, churches, temples, and synagogues find themselves in quite a paradox. This is attributed to the fact that these religious institutions are the moral authorities, which preach integrity but handle huge financial resources that require scrutiny and transparency just like other secular organizations. According to Ramadhan et. al (2023) and Saputri (2024), point out that the implementation of digital platforms, mobile applications and fintech innovations has disrupted the religious funds solicitation, administration, and disbursement model. Such tools have enhanced accessibility, transparency, and donor communication among younger and more tech-savvy communities. Nevertheless, the same has not been followed by the governance frameworks. This has resulted in gaps that allow embezzlement, corruption, and financial crimes to take place in the name of spiritual legitimacy (Mahadi et.al, 2021; Khoirin & Junaedi,2022). Therefore, the intersection between ethics, governance and faith-driven financial management has become an urgent concern. This is particularly significant to those scholars and practitioners who want to balance moral obligations with contemporary standards of accountability.

Even though religious institutions are established on moral grounds, the results of the empirical research provide an indirect indication of the inherent deficiencies of oversight, audit measures, and transparency. According to De Mattos (2025), reports from regulatory bodies and transnational watchdogs, such as the Financial Action Task Force (FATF) and Transparency International, indicate a growing concern about the misuse of religious charities for illicit activities, including money laundering and terror financing. In the Islamic setting, justice (*adl*), trust (*amanah*), and public benefit (*maslahah*) are emphasized by Maqasid al Shariah. Yet multiple studies show that these principles remain conceptual and are not fully operationalized in mosque and waqf governance. Evidence of this implementation gap is clear. Waqf institutions continue to face "limited regulatory framework and control" (Rusni Hassan et al., 2020). Mosque financial managers often lack the expertise to convert Shariah values into transparent financial reporting (Mahardika et al., 2022). "Knowledge deficits" related to Shariah principles and the absence of a comprehensive *waqf* management framework continue to hinder effective governance (Al-Khateeb et al., 2024). Collectively, these systemic weaknesses obstruct the structural implementation of *adl, amanah and maslahah* and lead to the situation of Maqasid al Shariah being upheld in principle but not integrated in financial management processes.

The academic discourse on religious governance remains fragmented and is often descriptive rather than analytical. Finance and theology scholars often discuss the subject in distinct disciplinary perspectives. Compliance and auditability are the concerns of financial scholars, whereas the moral integrity and the legitimacy of the doctrines are the priorities of the religious ones (Atad et al., 2025). This division obscures the deeper question of how ethical accountability can be institutionalized as a structural practice rather than a purely spiritual ideal. Furthermore, other areas of intersection with behavioral ethics, organizational psychology, and financial criminology are underexplored in the literature. Similarly, the theorization of the phenomenon of sacred immunity or perceived untouchability of religious leaders when making financial decisions remains under-represented. This gap has significant implications for fraud risk, donor behavior, and public trust (Mehmood & Seror, 2022). Equally, the ethical dimensions of digital transformation in faith-based finance remain overlooked. The introduction of blockchain, artificial intelligence, and donation monitoring systems based on fintech provides prospects for transparency. But, at the same time, it introduces new dilemmas associated with data privacy, surveillance, and the commerce of spiritual giving.

The lack of a standardized format of financial reporting, audit, and disclosure within religious organizations at the policy and institutional level creates a regulatory blind spot. Contradicting to public organizations or corporations, most religious institutions depend on voluntary or internal audits instead of being subjected to strict financial disclosure (Elson & Tarpley,2015). This lack of transparency weakens accountability and exposes institutions to reputational crises. For instance, there are many mosques and charitable organizations that demonstrate the implications of this transparency by being involved in financial scandals (Putro & Fajri,2023). The subsequent lack of trust that follows is not limited to donors but to societal confidence in the leadership of religion and the social capital that gives communal cohesion (Leclair, 2018). Religious finance and ethical governance, thus, is not merely a religious issue but a matter of national integrity, economic stability and societal stability as well.

This review addresses these gaps by examining Ethical Accountability and Public Trust in Religious Institutions through a multi-disciplinary analytical framework that draws from financial criminology, governance theory, Islamic finance, and organizational behavior. Specifically, it seeks to (1) examine the structural and behavioral determinants of ethical accountability in religious financial governance; (2) assess the mechanisms through which public trust is built, sustained, or eroded in faith-based institutions; and (3) propose an emerging framework for financial integrity that aligns with both Maqasid Shariah principles and global governance standards. In conceptual clarity, ethical accountability in this review can be referred to as systematic internalization of moral and fiduciary responsibility in decision-making processes, which goes beyond compliance to moral stewardship. On the other hand, public trust can be defined as the shared belief in an institution’s legitimacy, fairness, and transparency. Such trust is built on how the institutions are perceived and the accountability they demonstrate.

The review has five dimensions of analysis. Such dimensions include ethical leadership and cognitive dissonance, religious administration, structural governance, and internal control mechanisms. Additionally, the last dimensions are on the comparative regulatory practices in the United States, Iran, Singapore, India, and Russia, emerging digital ethics in faith-based financial management, and the behavioral foundations of trust and legitimacy. This review transcends the descriptive analysis and suggests practical frameworks to policymakers, auditors, religious councils, and financial regulators through the incorporation of theoretical insights as well as cross-sectoral evidence.

It is timely and significant that this is being explored. As the interdependence of moral authority and economic credibility increases, the sustainability of the faith-based institutions relies on their ability to demonstrate ethical accountability in clear and measurable ways. The proposed framework will fill a critical gap in academic literature and provide effective solutions to how to enhance institutional integrity, rebuild public trust, and protect national government against ethical and economic deficiencies.

METHODOLOGY

This narrative review adopts a structured and targeted approach to provide a comprehensive, credible, and thematically relevant synthesis of literature. The search draws on four main electronic databases: Scopus, Web of Science (WoS), Dimensions AI, and Google Scholar. These platforms were selected for their robust indexing of peer-reviewed academic content, covering multidisciplinary areas such as governance, ethics, financial criminology, Islamic finance, and institutional trust. The review includes publications from January 2020 to September 2025 and is limited to English-language sources to ensure consistency and accessibility.

The search terms were created using an iterative scoping process with the aid of thematic alignment to the core constructs of the review. Key search phrases included combinations of ("ethical accountability" OR "ethics" OR "responsibility" OR "transparency") AND ("public trust" OR "trustworthiness" OR "confidence" OR "credibility") AND ("religious institutions" OR "faith organizations" OR "churches" OR "religious groups") AND ("governance" OR "oversight" OR "compliance" OR "regulation") AND ("scandals" OR "misconduct" OR "integrity" OR "reputation").”Refinement of the search and creation of the accuracy was done with the help of the Boolean operators (AND, OR). The filters eliminated non-peer-reviewed articles, duplicated studies, and grey literature with no empirical or theoretical relevance.

Inclusion criteria required that studies explicitly addressed at least one of the following domains: (1) governance and public accountability in religious or non-profit sectors, (2) ethical leadership and faith-based management, (3) mechanisms of financial integrity, control, and forensic accountability, (4) dynamics of public trust, social legitimacy, and reputational capital, or (5) frameworks in Islamic economics and social finance particularly within the Shariah governance paradigm. Articles were excluded if they focused solely on doctrinal theology without operational governance implications, or if they lacked analytical rigour in their methodology.

Additionally, a backward snowballing technique was used by manually reviewing the reference lists of key papers to identify foundational studies and emerging debates that database searches might overlook. This blended approach balances theoretical breadth with analytical depth, ensuring the synthesis reflects both established scholarship and recent developments shaping financial accountability in religious institutions.

DISCUSSION

Redefining Ethical Accountability in Religious Financial Governance

Ethical accountability in religious institutions is mostly discussed in terms of theologizing or moral aspect and not as a governance structure (Luka & Gofwan, 2025). In most studies, amanah (trust) is still understood as a normative that lacks enforcement provisions. When accountability is defined as an internal spiritual responsibility, it would be difficult to measure. Therefore, it is not subject to a forensic audit, regulatory compliance, and financial supervision (Coule,2015; Ermawati, Y., & Suhardianto, 2024).

Evidence of financial criminology and behavioural governance reveals that ethical behaviour that has not been enforced structurally results in symbolic compliance. Religious institutions in these environments might do ethics on the surface, but they do not take them institutional. This gap has contributed to recurring fraud incidents and multiple failures of public trust. Ethical institutions should also be responsible for both the divine ideals and their stakeholders, like donors, congregants and even regulators. Unless such dual accountabilities are incorporated in the charters of governance and audit systems, religious organizations will be susceptible to moral disengagement and operational impunity.

Public Trust as a Behavioral Asset: From Blind Faith to Rational Legitimacy

Religious institutions and their ability to gain the trust of the public do not always act within the rational-legal framework that is usually applied in governance literature (Sabrina et.al, 2023). While Wuthnow (2022) conceptualises trust as an institutional asset, religious organisations frequently draw upon what can be termed “pre-legitimised trust,” in which confidence in their divine mandate supersedes critical evaluation of their operational integrity. Blind trust in most cultures, such as Iran, Pakistan, and the rural parts of Indonesia, is strengthened by the mystical traditions, social and political embeddedness and the belief that the religious leaders have the special divinely guided power. This type of trust is highly embedded and frequently overrides critical questioning and can affect the social demands of the community as well as governance processes.

This trust does not fade away slowly when financial improprieties are discovered. Rather, it collapses suddenly and usually disastrously. According to the Indian and Southeast Asian studies, the trends of contributions have dropped drastically after financial scandals. It may be years before recovery, or the leadership may have to change (Le Claire, 2018; Shapiro, 2018). This tendency implies that even though trust can be given without any restraint, its loss has massive, high-impact effects on financial sustainability and institutional survival. In any case, existing literature does not separate the two types of trust, namely cognitive and affective, one being founded on observed performance and the other on spiritual alignment (Legood et.al, 2022). Whether existing methods of trust-building, such as relying on sermons or obscure financial statements, are adequate in the data-driven and accountability-oriented society remains a question that very few researchers have brought up (Hyndman & Mcconville, 2017; Dillard & Vinnari, 2019).

Forensic Governance: Unmasking Ethical Laundering in Religious Charities

The FATF has raised the issue of misuse of religious charities as a money launderer, funding of terror activities or a source of ideological activity. However, it is rarely regarded as the internal collusion or ethical laundering (Yunanto et.al, 2023; De Mattos, 2025). Likewise, ethical laundering is a process of hiding illegal financial transactions under the apprehension of righteousness of faith-based business (Hanafi et.al, 2024).

Religiously, corporations and government agencies are not governed by autonomous regulators and agencies of inspection of financial conduct. Quite to the contrary, many religious bodies are self-governing, and the control aspects are held by clerical insiders (Porth & Garrigan, 2025). This creates a *structural conflict of interest*, which decreases the independence of the audit processes. In some situations, internal disagreement or whistleblowing is perceived as uprising or even apostasy. This perception suppresses internal resistance, allowing unethical practices to go unchallenged.

Integrated Framework for Ethical Accountability in Religious Financial Governance

As shown in the preceding sections (3.1-3.3), ethical values have been argued to be normatively entrenched within the religious institutions, but tend to be compromised due to structural ambiguity, unchecked clerical discretion, and a persistent immunity to institutional scrutiny. Such findings present a massive gap in literature. Academics have successfully identified the symptoms of poor governance, but there is yet to be a functional framework through which spiritual ethics can be effectively implemented into institutional practice. Instead, it is inductively constructed with the help of narrative synthesis and integrates interdisciplinary concepts in financial criminology, Shariah governance, digital ethics, and stakeholder theory. This model is not informed by the nonprofit management models and the Western audit frameworks. It is highly personalized to meet the intersectional vulnerability of faith-based financial systems. Having the sacred immunity, ethical laundering and dual accountability in the context of the model, it transforms the theological idealism into governance realism, which is the perspective that is mostly lacking in contemporary literature.

Figure 1. Integrated Model of Ethical Accountability and Public Trust in Religious Financial Governance (suggested by author)

The proposed Integrated Model of Ethical Accountability and Public Trust in Religious Financial Governance is conceptually novel as it extends beyond traditional audit-driven and Shariah-normative frameworks. Its contribution is in the form of institutionalization of enforceable accountability and ethical mechanisms within the structure of religious financial institutions. This framework is a *systems-thinking framework* whereby the four key inputs are included, unlike the conventional models, which merely list elements of governance. These inputs include moral capital (Maqasid-al-Shariah), institutional design, digital infrastructure and leadership ethics. All these contributions are filtered to the centre engine which entails ethical accountability procedures including ethical internalization, dual accountability, governance enforcement, trust calibration and digital ethics protection. This middle layer is the model's innovation point. It is converting abstract Islamic values into a form that can be measured, monitored and audited. This directly addresses the significant gap in the literature on Shariah governance and accountability in nonprofits. Financial integrity recovered public trust, and operationalization of Maqasid principles are the outputs of the model. These outcomes are not symbolic or theoretical. They are policy-related outcomes that are required by regulators, including the FATF, and are expected by community stakeholders. The difference in this model is that it does not accept spiritual idealism as an alternative to governance. It also emphasizes sacred immunity and ethical laundering as systemic risks that necessitate structural responses rather than moral rhetoric.

LIMITATIONS

Despite its analytic depth and the multi-disciplinary viewpoint, this narrative review has a set of limitations that should be addressed to provide transparency and academic integrity. This set of limitations consists of both epistemological and methodological limitations. Additionally, they are also indicators of more structured and conceptual conflicts in the framework of religious financial governance, specifically in an environment that is influenced by doctrinal reverence and socio-political sensitivities.

Firstly, the first limitation is the inevitable linguistic and cultural bias that is present in the English-language peer-reviewed literature between the years 2020 and 2025. This limitation is partly necessary due to the need for analytical consistency. However, the materials in non-English language sources, grey literature, or internal reports reveal many valuable insights into the religious financial activities, especially in Iran, Russia, and some regions of South Asia, which are unavailable in the Western academic databases. Consequently, this perspective is likely to be biased with Anglo-European audit paradigms and global regulatory frameworks, including the FATF. In the meantime, informal but effective trust-based mechanisms of indigenous and localized governance remained to be underexplored.

Secondly, narrative reviews are always less systematic and reproducible than meta-analyses or empirical studies. Despite the use of a structured search strategy and thematic inclusion criteria, the narrative synthesis remains interpretive in nature. This introduces a degree of subjectivity in both source selection and analysis. Even though backward snowballing strengthens the literature base, it may also unintentionally privilege dominant discourses. It may also overlook emerging or dissenting perspectives that are not yet widely cited. As a result, emerging or dissenting views that have yet to be widely cited are possible to be ignored. This gives a possibility of confirmation bias, particularly in an area where ethical behavior tends to be idealized or is framed within the theological immunity.

Thirdly, the review presents the synthesis of literature of various areas of study, including financial criminology, Islamic finance, organizational behavior, and the theory of governance. Both fields have their own assumptions of epistemology. This interdisciplinary approach enriches the analysis, but it also risks conceptual dilution and category slippage. As an example, when introducing forensic audit principles to fiqh-based institutions, critical concepts like niyyah (intention) and ijtihad (juridical reasoning) can be neglected. Thus, such concepts that defined the Islamic ethics are not presented in the traditional governance theory. This epistemic imbalance makes it hard to establish a model of unified accountability which is spiritually based and enforceable in law.

FUTURE RESEARCH DIRECTIONS

To address these limitations, future research should pay more attention to triangulated approaches, which include doctrinal analysis, ethnographic fieldwork, and forensic financial audit of these organizations. Multilingual working teams of scholars, religious leaders, regulators and forensic accountants play a critical role in the reduction of cultural, spiritual, and regulatory complexity. Furthermore, bridging the gap between theory and practice could be achieved by creating datasets based on collaboration with religious institutions that are willing to pilot accountability innovations. To address these new challenges, a global research consortium of Ethical Governance in Religious Institutions (EGRI) with nodes in Asia, Africa, and the Middle East has been proposed as a required institutional response.

Overall, this review provides a critical foundation. Yet, the real challenge depends on how to implement these insights into practice in religious finance, which is quite resistant and sacred. The restructuring of institutions should be based not only on policy or theology, but also on empirical truth-telling, which should now be carried out by both academia and industry, as well as by faith communities, with honesty and courage.

CONCLUSION

This is a narrative review, which is a summary of interdisciplinary literature intended to examine the structural and behavioral aspects of ethical responsibility and public trust of religious institutions. The review establishes that despite such deep foundations of morality, most faith-based institutions continue to operate without a standardized governance model. This inability to build a standardized structure puts them at the risk of being undermined ethically, their reputations destroyed and financially exploited. Sacred immunity, weak internal controls, and unresolved ethical dilemmas of digital transformation are other weaknesses that have been identified during the review. It requires dual responsibility that is liable to divine norms and at the same time the temporal stakeholders. This research provides a framework for reconceptualizing faith-based governance beyond symbolic compliance. It involves cross-jurisdictional practices or the under-theorized phenomenon such as ethical laundering. The proposed framework will address the gap between Maqasid al-Shariah and enforceable oversight mechanisms. Simultaneously, it further offers pathways toward measurable financial integrity. Empirical validation, in the aspect of a forensic audit, ethnographic fieldwork and collaborative pilot studies in the religious institutions, should be involved in future research. Consequently, the structural transformation of incorporating the moral authority into financial legitimacy would be supported through the development of an international research consortium on ethical governance in religious finance.

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