

**ANALYSIS OF INTERNAL CONTROL SYSTEM ON PERFORMANCE OF
SEVENTH DAY ADVENTIST ORGANIZATIONS: A CASE OF WEST
KENYA UNION CONFERENCE, KENYA**

JERIM OCHIENG' OMORO



**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS
ADMINISTRATION DEGREE OF
MOUNT KENYA UNIVERSITY**

JULY 2025

DECLARATION AND APPROVAL

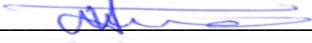
Declaration by the student

This research project is my original work and has not been submitted for any degree course or any other award in any other university.

Student

Jerim Ochieng' Omoro

MBA/2023/46232

Signe  Date 01/07/2025

Jerim Ochieng' Omoro

MBA/2023/46232

Approval by the Supervisor

I confirm that the work reported in this project was carried out by the candidate under my supervision.

Dr. Martin Onsiro R.

Mount Kenya University, School of Business

Department of Accounting and Finance

Signature  Date 01/07/2025

DEDICATION

I dedicate this research project to my son Raibeart and my daughter Shantel.



ACKNOWLEDGEMENT

I wish to greatly thank God for granting me this great opportunity to work on this research project in perfect health and sound mental capability. I also want to take this earliest opportunity to thank my supervisor Dr. Martin Onsiro for selflessly accepting to take me through this academic journey with the guidance he has offered to make this research study a success. I must also thank the Mount Kenya University for providing a good environment to this work in this great university and this project for my career development. Great thanks to siblings also for the support received so far and for still yet to receive to the conclusion of this project. I look forward to the cooperation of all to the very conclusion of this work.



ABSTRACT

Internal controls are key organization performance requirements as they play a very important role in organization development. The religious sector plays a very vital part in every economy or country as it offers several important services not limited to spiritual nourishment to the populations that demand that they be managed effectively. West Kenya Union Conference (WKUC) is a religious entity serving both its members and the public as well hence its sound operation is key to the stakeholders. The main aim of this project was to ascertain the bearing of internal controls on the performance of Seventh-day Adventist (SDA) West Kenya Union Conference (WKUC) entities. The investigation depended on various theories such as Agency Theory, Stewardship Theory, and Contingency Theories to enhance the general understanding of internal control and its effects on organizational performance. The population of the study consisted of all chief Finance officers and senior accountants of the 35 entities within WKUC, including schools, hospitals, and tithe-based institutions. The investigation involved the use of both primary and secondary data sources. Primary data were collected using structured questionnaires, while secondary data were obtained from existing library and institutional records to support the analysis, with pilot study conducted to validate the research instruments before distributing the final questionnaires for the main study. The data collected were analyzed using both descriptive statistics, such as means and percentages, to illustrate average or commonly indicated responses, and inferential statistical methods, such as regression, to determine the level of connection between the variables—internal control as the independent variable and performance as the dependent variable in the WKUC entities. The model was statistically significant at ($F= 18.196, p < .001$), with a coefficient of determination (R^2) of 0.521, indicating that approximately 52.1% of the variation in organizational performance could be explained by internal control components and the moderating variables. The models adjusted R^2 was 0.492, with a strong correlation coefficient ($R=0.722$), suggesting a substantial positive relationship between internal controls components. Information and communication had a strong and statistically significant positive effect on performance ($\beta =0.842, p < .001$) suggesting it is a key driver of effectiveness in WKUC entities. Monitoring Activities showed a significant negative effects ($\beta =-0.855, p =.022$) indicating that poor monitoring could hinder performance. Control activities ($\beta = 0.449, p =.134$) and Control Environment ($\beta =-0.266, p = .477$) were not statistically significant predictors on their own. These findings emphasize the critical role of communication system in strengthening internal control effectiveness and highlight the need to reassess monitoring framework that may negatively affect organizational outcomes. The study recommends enhanced staff training, improved information flow, and strategic redesign of monitoring system. Future research should explore the moderating role of digital technologies and organizational culture in internal control practices as well as conduct comparative analysis across other religious and non-profit sectors for broader applicability.

TABLE OF CONTENTS

DECLARATION AND APPROVAL	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
LIST OF FIGURES	x
LIST OF TABLES	xi
LIST OF ABBREVIATIONS AND ACRONYMS	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the Study	1
1.1.1 Internal Control	4
1.1.2 Organization Performance.....	4
Liquidity	5
Accountability	6
Reporting	6
1.1.3 West Kenya Union Conference	7
1.2 Statement of the Problem	9
1.3 Purpose of the study	10
1.4 Specific objectives	10
1.5 Research Questions	11
1.6 Significance of the Study.....	11

1.7 Scope of the study	13
1.8 Delimitations.	14
1.9 Limitations.....	14
1.10 Operational Definition of key terms.....	15
CHAPTER TWO: LITERATURE REVIEW	18
2.0 Introduction	18
2.1 Theoretical Framework.....	18
2.1.1 Contingency Theory	19
2.1.2 Stewardship Theory.....	20
2.1.3 Agency Theory	21
2.3 Conceptual Framework.....	27
2.4 Literature Recap	30
CHAPTER THREE: RESEARCH METHODOLOGY.....	31
3.0 Introduction	31
3.1 Location of the study	31
3.2 Research Design	31
3.3 Target Population	32
3.4 Sampling techniques.....	32
3.5 Data Collection methods and procedures	33
3.6 Validity of data collected.....	33
3.7 Reliability of the data collected.....	34
3.8 Data processing and analysis.....	34
3.9 Ethical considerations.....	35
CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS.....	36
4.0 Introduction	36

4.1 Response Rate	36
4.2 Demographic Information	37
4.3 Effect of Control Environment on Financial Performance.....	41
4.4 Effect of Control Activities on Financial Performance	43
4.5 Effect of Information and Communication Systems on Financial Performance.....	45
4.6 Effect of Monitoring Activities on Financial Performance	48
4.7 Analysis of Inferential Statistics.....	51
4.8 Discussion of Major Findings	54
4.8.1 Demographic Information	55
4.8.2 Effect of Control Environment on Financial Performance.....	57
4.8.3 Effect of Control Activities on Financial Performance.....	59
4.8.4 Effect of Information and Communication Systems on Financial Performance.....	61
4.8.5 Effects of Monitoring Activities on Financial Performance	65
4.8.6 Regression Findings	68
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	70
5.0 Introduction	70
5.1 Summary of the major findings.....	70
5.2 Conclusions	72
5.3 Recommendations	74
5.4 Suggestions for Further Studies.....	76
REFERENCES	79
APPENDICES.....	85
Appendix 1: Introductory letter.....	85
Appendix 2: Questionnaire.....	87
Appendix 3: Secondary Data Collection Sheet	90

Appendix 4: List of West Kenya Union Conference Entities. 91

Appendix 5: ERC Certificate..... 93

Appendix 6: Introductory Letter from MKU 94

Appendix 7: NACOSTI License 95

Appendix 8: Plagiarism Report..... 96



LIST OF FIGURES

Figure 1: Conceptual Framework..... 29



LIST OF TABLES

Table 1: Target Population	32
Table 2: Response Rate	37
Table 3: Duration Of Service In The Church	38
Table 4: Rating Of Internal Control System's Effects On Financial Performance	39
Table 5: Frequency Of Evaluation Of Internal Control Procedures	40
Table 6: Response On Effect Of Control Environment On Financial Performance	42
Table 7: Response On Effect Of Control Activities On Financial Performance	44
Table 8: Effects Of Information And Communication Systems On Financial Performance	46
Table 9: Response On Influence Of Monitoring Activities On Financial Performance	49
Table 10: Model Summery	51
Table 11: Model Statistics For The Overall Model With Moderating Variable(Anova, R2, Regression Coefficients)	52
Table 12: Test For Coefficient.....	53

LIST OF ABBREVIATIONS AND ACRONYMS

CFO	Chief Finance Officer
COSO	Committee of Sponsoring Organizations
ECD	East Central Africa Division
GCAS	General Conference Auditing Services
ICS	Internal Control System
IT	Information Technology
KFA	Kenya Farmers Association
NSE	Nairobi Security Exchange
SDA	Seventh Day Adventist Church
SMEs	Small Medium Enterprises
SOX	Sarbanes – Oxley
WKUC	West Kenya Union Conference
SENF	South East Nyanza Field
SWNF	South West Nyanza Field
RC	Ranen Conference
KLC	Kenya Lake Conference
GRVC	Greater Rift Valley Conference

CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter provides a foundational overview of the study, setting the stage for the research by outlining its context, motivation, and direction. It begins with the background of the study, which offers a contextual and theoretical basis for the research problem under investigation. The statement of the problem then narrows down the discussion to the specific issue the study seeks to address, highlighting its significance and relevance. Following this, the chapter outlines the research objectives and corresponding research questions, which guide the inquiry and help maintain a focused approach throughout the investigation. The purpose of the study is also clearly stated, defining the study's intent and the potential contributions it aims to make to knowledge, policy, and practice. The chapter further identifies the delimitations of the study, indicating the scope and boundaries within which the research was conducted. It also acknowledges the limitations that may have affected the study's design, data collection, or interpretation, and how these were managed. Finally, the chapter concludes with the operationalization and definition of key study terms, ensuring clarity and consistency in the use of terminology throughout the thesis. Together, these sections form the foundation upon which the entire study is built, providing a comprehensive introduction to the research problem and the approach taken to investigate it.

1.1 Background of the Study

Internal control systems (ICS) are foundational to organizational governance, ensuring that financial and operational processes are accurate, compliant, and efficient. These systems are especially vital in nonprofit and faith-driven organizations, which often depend on public trust and stewardship of donor funds. Eton (2019) emphasizes that effective ICS reinforce audit functions

and resource monitoring. Globally, weak internal controls have led to notable organizational failures, while robust systems have enhanced transparency and stakeholder confidence (COSO, 2013; IFAC, 2020). Recent international studies further affirm the critical role of internal controls. Thanh Hoai and Nguyen (2022) found that strong leadership enhances the effectiveness of internal control systems, which in turn improves organizational performance. Similarly, La Rocca, Geranio, and Santarelli (2023) concluded that internal control systems significantly mitigate the effects of corruption and improve organizational accountability and outcomes.

Across sub-Saharan Africa, religious institutions remain pivotal in delivering social services such as health and education. However, these institutions often grapple with financial governance weaknesses. Ahiabor (2013) found that many churches in Ghana lack structured financial systems, leading to accountability gaps. Likewise, Akintoye (2015) noted that Nigerian churches frequently suffer from poor segregation of duties, weak monitoring, and inadequate audit functions—all of which contribute to financial irregularities and loss of public trust.

In East Africa, similar challenges have been identified. Tumwine, Byarugaba, and Kyeyune (2012), in a study of Ugandan faith-based hospitals, documented poor budgeting, ineffective monitoring, and inconsistent financial reporting. In Kenya, Wanyama (2014) revealed that many community-based and religious organizations operate without formal internal control frameworks, leaving them exposed to fraud and resource mismanagement. More recently, Langat and Cheruiyot (2024) showed that strengthened monitoring and risk assessment practices significantly improved financial accountability in public health institutions in Kericho County.

At the national level in Kenya, several cases highlight the cost of internal control failures. Bett and Momba (2017) attributed the collapse of Chase Bank to insider lending and manipulation of

financial reports, enabled by the overriding of internal controls. Ongonge, Okatch, and Muchelule (2024) demonstrated that public enterprises implementing COSO-based control frameworks experienced more consistent financial performance. Similarly, Odhiambo and Maende (2023), in a study of Nairobi-based NGOs, found a strong positive relationship between the control environment and donor funding, while Muli and Musau (2023) linked internal audit effectiveness to improved financial reporting and compliance.

In Western Kenya, existing literature suggests that faith-based institutions face persistent financial management issues linked to weak internal controls. Nyang'ate and Kwasira (2015), in Kisii County, reported that poor budgeting and weak audit mechanisms led to cash flow challenges and misallocation of project funds in church-run organizations. In Kakamega County, Ochieng and Kisaka (2018) found that faith-based secondary schools with limited internal control practices suffered from inefficiencies and frequent financial discrepancies. Informal assessments within the West Kenya Union Conference (WKUC) also indicate systemic control challenges such as unclear audit trails, ineffective reporting structures, and limited oversight capacity factors which diminish both operational efficiency and stakeholder confidence.

In conclusion, internal control systems are indispensable in today's dynamic and complex operational environment. Whether in private businesses, public institutions, or religious organizations, the presence or absence of effective internal control mechanisms can determine the success or failure of organizational operations. The recent financial scandals both globally and locally highlight the urgent need for robust and context-specific internal control systems. The case of the West Kenya Union Conference presents an ideal opportunity to explore how internal controls affect organizational performance, and to develop recommendations that can improve operational integrity and accountability across the board.

1.1.1 Internal Control

Internal control is considered a complete organized systems of management controls, financial management techniques and other established operating controls by any management to perform the activities of the firm in appropriate neat and more efficient manner. Management policies must be adhered to, assets properly safeguarded, and protected accordingly, the financial records must be complete and accurate at all times before they are presented to the shareholders. Controls can further be categorized as corrective in nature, helps in detecting errors, preventing frauds, directing key operations, and also compensatory. These functions are therefore aimed at minimizing substantial errors and omissions in operation, help reduce wastages among employees, purposeful acts by managers, and frauds that effect organization performance negatively, (Norton Rose Fulbright, 2016).

Further ICS are a framework of structured rules and regulated operations that ensures any organization will follow the set directives, and make better functional orderliness and effectiveness at all times, and meeting most desired financial reporting trustworthiness, Alfartoosi & Jusoh. (2021).

These set control systems help in safeguarding any organization assets and other resources, it further helps by improving financial management and performance, ensuring policy compliance, (Johnstone & Zhang, 2018). Internal control mechanisms through effective control environment and other components will enhance organizational effectiveness, (Asiligwa, 2017).

1.1.2 Organization Performance

This entails organizations accumulated results of all the work and processes completed within its boundaries. The organization can use finical and non-financial methods in measuring

Performances, these measures are applicable to all competitive organizations in this more dynamic environment for business since organizations are not only operating financially but other aspects of management also require controls for better general performance of the organization, therefore organization productivity allude to that organizations' capacity to attain its objectives by the implementation of accessible assets more effectively and efficiently,(Asat, Maruhun, Haron & Jaafar 2015)

SDA WKUC being a religious and social organization at the same time, is having both financial together with communal objectives. In this light, the performance of the SDA WKUC entities can be evaluated by financial indicators and non-monetary as well as social measures (Thomasa & Kumara, 2016)

For financial indicators organizations may use return on firm assets both physical and non-physical, return on equity employed, Seles returns, capital employed return, as well as yield on investments to gauge financial performance of the organization. (Hakkak & Ghodsi (2015).

For this study, religious organizations are considered non-profit organizations relying majorly on donations, member contributions, fee payments, and offertories. The researcher therefore intends to use performance indicators including Liquidity, Reporting, and accountability to measure performance in WKUC entities.

Liquidity

Liquidity is described as the ability of any organization to realize its long and short-term obligations when they are due in an organization, Pape (2020). These obligations may include; the daily operating costs, unforeseen emerging risks, contingencies, and accidental occurrences. To effectively meet these obligations, every firm must always hold a specified percentage of the total

liquid assets in cash. A good working environment for employees, customers, and other creditors is ensured by firms that are capable of greater performance at all times. For a firm to remain liquid, financial managers are expected to build an appropriate asset-liability mix to ensure total liabilities are not more than the organization's total assets. Liquidity ratios for years now have been preferred to be effective measures of organization liquidity, (Mian & Santos, 2018). The current ratios, quick test ratio, and debt ratio have been some of the most used ratios. Apart from the liquid asset ratios, the cash reserve amount held by organizations can be used to determine the capability of the organization to meet its obligations. (Dianova & Nahumury, 2019).

Accountability

The accountability general concept reflects on transparency of players, employee shared responsibility, honesty and trustworthiness, in any organizations management and how funds are managed, a researcher Agwor (2017), asserts that financial accountability is believed to being responsible and accountable for the financial resources entrusted to any individual at the place of work. The firm's effective ICS is strategies for enhancing sound financial accountability and performance. If the organization can report accordingly and able to account for all the resources it will indicate better performance and profitability. Many organizations have gone underground due to failure by the management to be responsible and accountable for the resources entrusted to them for the management of the organizations.

Reporting

The primary source of information for organizations in measuring and duly reporting financial operations are firm's financial statements. They contain statement of financial position, income statement, and cash flow statements. Business asset, financial obligations and organization worth

at specified time is presented in a balance sheet, The cash inflows and outflows of cash operations, the financing activities and investing activities over a given time period are presented in cash flow statement. The firm's financial statements provide a comprehensive and standardized outlook of the financial position and performance of a business. Financial reports are documents that present and analyze the financial statements and ratios of a business (Cybellium, 2024).

Internal financial reports are used by managers and employees to monitor, evaluate, and improve the financial performance of a business. They may include budget reports, variance reports, and performance reports. External financial reports are used by shareholders, creditors, regulators, and other stakeholders to assess the financial performance and value of a business. They may include annual reports, quarterly reports, audited reports, and regulatory reports, (Ouma, 2017). Therefore timely reports are very vital in assessing organization effectiveness. Clear prepared reports done following the required standards and done on time as per the internal control procedures will help the organization a great deal. This will ensure timely decision-making and will show whether the budget lines are observed and obligations are met as and when they fall due.

1.1.3 West Kenya Union Conference

The West Kenya Union Conference (WKUC) is a key administrative unit of the Seventh-day Adventist (SDA) Church, strategically established to serve the western and parts of the Rift Valley regions of Kenya. The formation of WKUC came into effect in 2012 following the reorganization of the East Africa Union Conference (EAUC), which had previously overseen the entire territory of Kenya. This sub-division was primarily driven by the exponential growth in church membership and the need to decentralize services and bring the church's administrative and mission work closer to its members. With a more localized governance structure, WKUC was tasked with enhancing the efficiency, responsiveness, and reach of the church within its designated regions.

WKUC operates under the broader authority of the East-Central Africa Division (ECD) of the General Conference of Seventh-day Adventists, which is headquartered in Rongai, on the outskirts of Nairobi. The ECD, in turn, is one of the global divisions representing the worldwide SDA Church under the General Conference located in Silver Spring, Maryland, USA. This hierarchical structure ensures that global standards, policies, and mission objectives are maintained while allowing for contextualized implementation at regional and local levels.

The West Kenya Union Conference administers a vast and diverse geographical region stretching from Turkana County in the far north of the Rift Valley to Migori County in South Nyanza, which borders Tanzania. The union's jurisdiction encompasses numerous counties and includes both urban and rural communities, each with its unique demographic and socio-economic dynamics. The region is divided into local conferences and local fields, which function as administrative arms responsible for church operations, mission work, evangelism, education, and other services within their jurisdictions.

As of the 2023 WKUC Annual Secretariat Report, the union serves a membership base of over 550,000 baptized members, worshipping in more than 3,000 organized churches and over 200 organized companies. These figures demonstrate the significant growth and effect of the SDA Church in the region, both spiritually and socially. The church also runs a range of institutions, including primary and secondary schools, health facilities, tertiary institutions, and community outreach centers. These institutions contribute not only to the mission of the church but also to the overall social and economic development of the region.

The leadership structure of WKUC includes the Union President, Executive Secretary, Treasurer, and departmental directors, supported by leaders from the various local conferences, fields, and institutions. These leaders form part of the Union Executive Committee, which is responsible for

strategic planning, policy formulation, resource allocation, and oversight of all union activities. The committee meets regularly to deliberate on matters affecting the region and to ensure alignment with the global mission of the SDA Church.

Given the scope of its operations and the magnitude of resources under its management, WKUC requires a robust and effective internal control system to maintain transparency, accountability, and performance. The union's expanding organizational structure, combined with increased financial responsibilities, necessitates proper governance mechanisms to safeguard assets, prevent fraud, and ensure that the church's mission is carried out with integrity and efficiency. This forms part of the rationale for this study—to evaluate how internal control systems affect organizational performance within the WKUC context.

1.2 Statement of the Problem

Internal organization controls are majorly crafted by any management to come up with suitable assurance in respect to the realization of its objectives, together with the liableness of financial reports, the potency and orderliness of functioning, and conformity with regulations and main rules. These controls work as mechanisms to guarantee organization operations in a way that is compatible with its set goals, alleviate risks, and cohere to regulatory and legal requirements (Esther, 2021).

In the near past to current situation despite the presence of internal controls, the church is experiencing financial challenges that hinder the entities from discharging their mandates as outlined in their policies due to deficiencies in the available controls. As captured in the latest Financial Survey report (October 2023) most of the entities have poor reporting standards, lack of

budget allocation adherences resulting in budget variances, negative growths due to low revenue realized, low financial indicators, poor cash management techniques, non-tax compliance, fraudulent activities among employees resulting to lose of funds by inflation of operation costs to divert extra funds, weak or no internal checks to ensure accountability.

The General Conference Auditing Services (GCAS) in their audit reports for the financial years 2022/2023 qualified most of the reports citing gaps that existed in the control procedures that failed to help detect, control, and correct those deficiencies. It is in this light that there is a need to perform this study to identify the gaps existing in the management and come up with effective measures to help alleviate the problems affecting the church institutions in the West Kenya Union Conference.

1.3 Purpose of the study

The key focus of this investigation was to assess the relationship between internal control systems and the financial performance of the SDA Western Kenya Union Conference entities.

1.4 Specific objectives

The specific objectives of this research were:

- i. To assess the effects of the control environment on the financial performance of Seventh Day Adventist West Kenya Union Conference entities.
- ii. To examine the effect of control activities in place on the financial performance of Seventh Day Adventist West Kenya Union Conference Entities.
- iii. To evaluate the effect of information and communication systems on the financial performance of the Seventh Day Adventist West Kenya Union Conference entities.
- iv. To evaluate the extent of monitoring activities on the financial performance of Seventh Day Adventist West Kenya Union conference entities.

1.5 Research Questions

This research study attempted to offer answers to the main questions to help meet the main research objectives;

- i. What is the effect of control environment on financial performance of the SDA West Kenya Union Conference entities?
- ii. How effective is the internal control systems on financial performance of the SDA West Kenya Union Conference entities?
- iii. How does information and communication systems affect financial performance of the SDA West Kenya Union Conference entities?
- iv. To what extent do monitoring activities affect the financial performance of the SDA West Kenya Union Conference entities?

1.6 Significance of the Study

This study will offer critical insights into the internal control systems currently employed within the West Kenya Union Conference (WKUC) and its affiliated institutions. By systematically identifying weaknesses and gaps in the existing frameworks, the research aims to propose actionable recommendations to strengthen control structures and improve organizational performance. From a managerial perspective, the findings will guide SDA administrators in adopting best practices in internal oversight, risk management, and control procedures. The study will further support the implementation of standardized internal reporting mechanisms, external financial disclosures, and reliable recordkeeping systems, all of which are essential for effective decision-making and resource stewardship within faith-based institutions.

Beyond the management of church operations, the study holds considerable value for key stakeholders. Church members, as contributors and beneficiaries, will gain greater trust and confidence in the leadership's ability to manage funds transparently and efficiently. Improved internal control will also enhance the SDA institutions' relationships with suppliers, donors, lenders, parents, and clients, who rely on the church's integrity and operational consistency. Reliable payment systems, proper staffing, and sound financial accountability will contribute to timely service delivery, reduce reputational risks, and increase the attractiveness of SDA schools and hospitals to both clients and professionals. Thus, the study's results will have ripple effects, promoting financial credibility and reinforcing the SDA Church's role in community development and social service delivery.

Academically, this research contributes to the growing body of literature on internal control systems and organizational performance, particularly in faith-based and non-profit settings in Sub-Saharan Africa. There is a notable lack of empirical evidence on how internal control systems influence performance outcomes in religious institutions, especially within the Seventh-day Adventist Church in Kenya. By bridging this gap, the study will provide a contextual understanding that can inform future research, comparative analysis, and theory development in governance, accountability, and institutional performance. Additionally, policymakers and scholars seeking to reform or enhance public benefit organizations can draw from the study's findings to guide the formulation of policies that promote ethical leadership, financial sustainability, and efficient service delivery in the non-profit sector.

The implications of this study also extend beyond the Seventh-day Adventist Church, offering useful lessons for other faith-based organizations operating within Kenya and across the region. Churches such as the Anglican Church of Kenya, the Catholic Church, Pentecostal Assemblies,

and evangelical ministries manage vast resources through schools, hospitals, and social programs. However, many of these institutions face similar governance challenges including weak internal control systems, informal financial processes, and minimal oversight that can compromise transparency and operational efficiency (Ahiabor, 2013; Wanyoike & Muchemi, 2016). By highlighting best practices and challenges within the SDA Church's West Kenya Union Conference, this study provides a reference point for other denominations seeking to strengthen their financial governance and accountability mechanisms. The findings can support inter-denominational benchmarking, inform training of church treasurers and administrators, and enhance trust among stakeholders across the religious sector.

1.7 Scope of the study

This study focused on evaluating the adequacy, effectiveness, and operational relevance of internal control systems within the West Kenya Union Conference (WKUC) of the Seventh-day Adventist Church in Kenya. Specifically, the investigation encompassed both tithe-based entities such as local churches and conference offices and non-tithe-based institutions including SDA schools, hospitals, and other service-based organizations operating under the WKUC administrative structure. These institutions were selected to represent the diversity of financial and operational setups within the SDA framework.

Geographically, the study was confined to the jurisdiction of the West Kenya Union Conference, which includes several conferences and fields across the western region of Kenya. This area is home to a significant number of SDA institutions, making it a suitable context for evaluating the link between internal control systems and institutional performance within faith-based organizations.

Conceptually, the study was structured around two key variables: internal control systems (independent variable) and financial performance (dependent variable). The study sought to determine how various components of internal control such as control environment, control activities, information and communication, and monitoring affect financial outcomes such as revenue generation, expenditure efficiency, budget adherence, and financial accountability. The analysis covered a four-year period from 2020 to 2023, enabling the researcher to examine performance trends over time and draw conclusions based on longitudinal data. This temporal scope was considered sufficient to reveal patterns in internal control implementation and their practical impact on financial performance across the selected institutions.

1.8 Delimitations.

West Kenya Union Conference of SDA covers a very big region including North Rift, the entire western Kenya as well as Central and south Nyanza regions presenting a vast geographical area that can't be covered in one study, therefore the study was limited to few selected entities in few counties in north rift, western Kenya region and Nyanza Region totaling to 35 with two respondents from each selected entity. This was believed to give results that can be generalized to represent the entire region.

1.9 Limitations.

Time was a major factor and a limitation in a study that affects the outcome of the study, financial constraints were also major limitations that made it difficult to cover the entire West Kenya Union Conference in this particular research. The anticipated corporation of the respondents could also present difficulties where some anticipated respondents refused to take part in the study that may have made it difficult to achieve the full objectives of the study.

1.10 Operational Definition of key terms

Internal Control

This is a complete arrangements of control that is adapted by any organization's controlling management aim of safeguarding the physical assets and making sure business operations being performed in accordance to the rules and procedures or the set policies. This controls can be financial and non-financial i.e., financial controls, Assets controls, human Resource controls.

Accountability:

This is a general structure of accountability in an organization by reflecting a shared responsibility, honesty, transparency, trustworthiness, and openness in the management of any organization on how funds are to be managed and assets protected.

Control environment:

This is the firm's base for all internal control components that exert influence on control responsiveness of the employees hence giving direction together with desired structures.

Control activities:

Are sketched out blueprints and operating course of actions helping organizations ensure organization directives are implemented as required by employees of the firm.

Internal controls System:

This are processes used by any organization to carry out services and to provide reasonable assurance in performing duties to achieve operational responsibilities, reporting structures and compliance objectives.

Information and communication systems:

This is a systems helping organizations to support locating and identification of relevant information, capture the information, and exchange of those information in the right form required and within the right time to support individuals perform their responsibilities effectively.

Organizational performance

Is the potentiality of any firm to reach its goals and optimization of results, it explains how tasks are performed within an organization, the daily tasks completed and major objectives yet to be completed.

Monitoring and evaluation control:

This is a process an organization is using to evaluate the quality of control performance internally over a specified period of time by checking the progress against the plans and objectives of the firm.

Liquidity

This being the capability of any entity to achieve desired set obligations in extended form and short-term as and when they fall due, these obligations including daily operating costs, unforeseen emergencies, and other long-term investments.

Reporting

This is the primary means and used measures designed collect data or information, process them in the required way, store them safely and present gathered information in a given organization. It also the process of making data accessible in a simplified way for specific decision making within an organization and other stakeholders depending on such information.



CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter seeks to explain the entire body of the chapter discussing the theoretical framework outlining the theories that the study is based on, it will also discuss the empirical literature trying to connect the past studies performed and the current problem under investigation. It will finally discuss the conceptual framework and how variables are relating to help bring out the objectives of the study.

2.1 Theoretical Framework

It has been confirmed by researchers that ICS have a very great connectivity with financial or general productivity of any firm. This is shown by organizations clear assigning and segregation of responsibilities among its employees, having strong structures of physical authorization and approval mechanisms, proper accounting and reporting procedures. Wastage and protection of firm's assets from any exploitation, misuse and misappropriation are ensured by stronger internal control systems, (Attah-Botchwey, 2018).

In every financial department in any organization consider internal controls as accounting and auditing processes to support integrity of financial reporting processes to strengthen regulatory compliance within the system. COSO, (2013) reaffirms the key role ensured by internal control in detecting and preventing fraud cases within management structures and also safeguarding valued organization's resources that are in their physical form and nonphysical assets like Goodwill, and other intellectual properties like trademarks (Ahmad N, Mahmood A, & Khan G, 2021).. In other words, objectives of internal control leads to dependability of financial activities and more clear reporting standards, it also promotes timely feedbacks and reliable operation and strategic

objectives, and fostering compliance and realignment with the operating laws and laid down regulations. According to Johnson & Zhang, (2018), Policies and procedures organizations use to achieve goals are to ensure completeness and reliability of all financial information's all the times this monitors to help the administrations have complete information, that is timely, and accurate information in reporting of organization's functions in planning, monitoring, and recording the organization accounts

Internal control helps the organization realize organization objectives and goals by offering a mechanism to be used by organization managements in monitoring successes in operational goals and objectives, (Magu & Kibati, 2016). Also the effectively working internal controls will enable the organization realize its objectives even if it cannot guarantee the desired success. The main setbacks that hinder the internal control from realizing its objectives can be attributed to cost benefit hindrances, collusion to commit frauds among employees and other external economic factors beyond the control of the organization.

2.1.1 Contingency Theory

Fred Edward Fiedler an Australian psychologist in the year 1960 invented the contingency theory of leadership. It postulates that the best way to lead an organization is dependent on the external forces and internal circumstances of the organization. Key contingency factors include management styles, organization culture, technology, matching roles between employees, organizational structure, functions of the organization, and information system in use, Wang & Hooper, (2017). It rejects a one-size-fits-all approach and instead promotes adaptive systems that align with institutional needs. This theory supports all four research objectives by offering a lens to evaluate how internal controls including control environment, control activities, communication systems, and monitoring should be tailored based on the size, complexity, and risk profile of

different SDA entities under the WKUC. Contingent leaders are considered flexible and therefore choose and adapt specific strategy implementation styles to match a specific event at a particular time. It is clear that there is no type of organizational structure working well in one organization can be assumed to equally fit and be applicable to any other organizations.

Each organization must just design a structure that works well for them and not lifting from one organization and expect to apply in Thiers. It is therefore clear any organizational effectiveness will depend fully on the functional match between the technology in use in the organization, the nature of business environmental and how it supports operations, the type and size of the organization, the silent features of the structure existing in an organizational.

The church therefore is not left out on this and this calls for the management of the entities in WKUC to embrace the latest technologies and be sensitive to the environmental changes that affect the entities and their coexistence. Financial performance as a responsibility of organizational structure is solely reliant on so a number of contingent factors. It is then a responsibility of any organizations to rightly implement different organizational structures suitable to support organizational effectiveness to promote greater performance and production outputs, Cowgill, (2014).

2.1.2 Stewardship Theory

This theory was developed in the year 1986 by Donaldson and Davis Schoolman to explain the type of relationship existing between the owners of the organizations and management running the firms on a daily basis. It gives a framework explaining that people in any organization are basically motivated to offer their services to other people or organizations to carry out the tasks and assigned responsibilities, (Christman. 2019) Stewardship Theory asserts that managers and leaders,

particularly in mission-driven or non-profit organizations, are intrinsically motivated to act in the best interests of their stakeholders, rather than for personal gain (Davis, Schoorman, & Donaldson, 1997; Donaldson & Davis, 1991). This theory is highly applicable to religious organizations, where leadership is expected to uphold ethical values and transparency. The theory supports Objective i, which assesses the effect of the control environment on financial performance, and Objective iii, which evaluates the role of information and communication systems. The theory further affirms that people are collectively minding work in organizations as a team than being individualistic as they work to achieve group organizational responsibilities, or social objectives as doing so contributes to higher satisfaction level towards work.

The effective and more efficient management style is well supported with this theory. It also promotes morality and ethical behaviors in the organizations management and shareholders. The organization can prioritize the long-term desired success of the organization as this also ensure they remain relevant and focused to the organization objectives. It is therefore the desire of the church members who are the major shareholders to have full trust in the administrators to be trusted stewards and are capable of running the WKUC entities with a lot of transparency and openness to gain full trust in them and steer them to greater heights.

2.1.3 Agency Theory

In the year 1976 the two scholars Jensen and Meckling invented the Agency theory to try describing the connection existing in management as an agent and shareholders as principals for the combined discipline of economics and institutional theory. The theory basically touches on the significance of the connections existing among the players involved in management of allocated resources used to generate valid results to an organization, (Rashid, 2016). This theory provides a strong rationale for implementing internal control mechanisms that reduce information asymmetry

and align managerial behavior with organizational goals. In this study, Objective ii which examines the effect of control activities and Objective iv which assesses monitoring activities are grounded in Agency Theory. The theory outlines the services performed on behalf of the principal and decisions made in the efforts to realize the set objectives (Johnson, 2018). The two parties will have interests based on their expectations, but the overall interests of the organization must overtake other personal interests. This will ensure that the organization budget management, planning and command of working personnel, and execution of outlined protocols in the Internal Control System is properly working.

In this study therefore study, the church members and the public at large, empower the controlling management at WKUC to carry out services on their behalf for the benefit of the church and the people. The church and its entities must put in place necessary control mechanisms to prevent and control cases of fraud and misappropriation of the scarce resources. This theory has been widely used in trying to explore general business performance, in arrangements where exist delegated role in resource management as is for this study, church members are the shareholders and the public depending on the church services delegate their role to Chief finance officers of the church organization to properly design and implement effective Internal Control Systems that serves best.

2.2 Empirical Literature

This topic of study has been performed by several researchers giving different approaches to try meet the objectives. Akani and Akaninyene (2015) in their review on Nigerian commercial Banks and internal control reached a conclusion that for effective internal control there need to be timely reporting and clear structures in place. Lemi, T. (2015) in his study on public universities in

Ethiopia concluded that there is great ascendancy of internal control on organization productivity and effectiveness.

Hassen (2016) investigated and tried to bring out the connection linking internal control system and general organization productivity in remittance companies in Mogadishu-Somalia. The researcher used all the relevant indicators both in internal control and the financial performance by evaluating customers and employee's satisfaction. The researcher Findings are that control activities, risk evaluation mechanism and the control environment will greatly affect the organizational performance in those companies in Somali Mogadishu. Also in the study by Magu and Kiribati (2016) concluded that in Kenya Farmers Association Limited. The staffs were not adequately trained to carry out their work professionally and the security checks in place cannot identify the risks to be able to the safeguard organization assets. The investigator further draw the inference that there exist inconvertible correlation connecting internal control systems and monetary performance in the KFA Limited.

Eteangu, R. & Amony, M (2016) in their research trying to evaluate how Internal Control System influence monetary and general Performance in Ugandan international union of conservation of nature a Non-Governmental Organization. The role played by internal control system was evaluated to ascertain how it effects monetary performance of the body being studied. An inference was made in that there exist a notable connection between properly designed implemented internal control systems and stronger financial performance in the NGO under the study.

A study was also conducted by Johnkan (2016) on listed companies in the Nairobi Security Exchange (NSE) on how ICS and procedures effect their monetary performance. An inference was

made that financial performance of the listed companies in the NSE are significantly influenced by the internal control systems in place.

Though several similar studies conducted in the past on internal control effectiveness and the conclusions reached shows existing notable relationship linking control environment and performance with focus on five components of internal control, however there has been no study carried out on religious organizations specifically the Seventh Day Adventist institutions, This study is therefore to assess effects of internal control and performance centered on religious organizations in the western part of Kenya, the SDA Church WKUC.

2.2.1 Control environment and organization performance

In internal control system as a whole the control environment is believed to present overall controls of any organization affected by management through laid down policies, ethical considerations and standard operation procedures, as well as monitoring processes to try streamline operations. This is a Management system with set of operating policies and management practices that must be implemented fully to help carrying out internal control procedures within an organization, (Rizaldi, 2015). As is outlined in the COSO (2013) the effective control environment helps by providing a healthy mental attitude to employees in any organization.

The control environment therefore is the consciousness of the organization operating atmosphere compelling any organization and its members to carry out their activities and functions according to the laid down control objectives.

2.2.2 Control Activities and Organization Performance

It has been realized that control activities form important part of operation in all organizations, as has been concluded by several studies performed by many researchers in the recent past. Control activities are those procedures guiding every management on the right actions to use, and are crucial in strengthening financial performance within the organization. Researcher Rafindadi and Olanrewaju (2019), concluded that control activities if well implemented will yield quality results, at the required time, and ensure proper risk assessments management techniques and also shaping the financial base and performance of any organization. Whittington & Pany (2016), in their study stated that effective control activities ensure greater financial performance of any organization through carrying out performance reviews within organization structures, timely and proper financial forecasting, putting in place stronger physical controls and proper assigning and segregation of responsibilities.

This will help bring out a stronger positive connection that exist between any control activities and the expected financial performance. Henk (2020), also reported that in every performance in an organization, not all the staff will follow the internal control activities as provided for. Some leaders use their influence and positions to override the control activities by taking advantage of the existing gaps in the system to manipulate lower-level managers to carry out their selfish intentions. This therefore will negatively affect financial performance. Management in many instances is aided through control activities in safeguarding and verifying records, and all physical assets of an organization. Visser & Erasmus (2018) affirms in their findings that performance in any organization will vary positively based on the control activity employed, and the scope.

2.2.3 Information and Communication on organization performance

This is a system that helps in locating, recording and distributing vital and critical information in a timely manner, to facilitate people within an organization to discharge the assigned duties on time. There must be flow of information downwards from the management to the lower staff managers, across between the same carder managers and upward the organization structure for it to be effective, Pina, Bachiller, and Ripoll, (2020). It is important that departments initiate effective communications with external customers, the organization shareholders, potential sponsors to some special projects, and administrative departments to be able to coordinate work for smooth operations.

This internal control elements states that all the important information be identified in good time, recorded correctly, and passed to the next user in a correct form and time to facilitate employees to perform their responsibilities, duties and tasks effectively to the organization customers. According the COSO, (2013) Fitrios, (2016) argues that an information and communication system contains important infrastructures with both physical and hardware structures, the operating software to perform specific tasks, the human personnel, the operating procedures, and the relevant data. Azmi and Sri (2020) further stated that information system must be properly protected, this can be ensured by initiating data access control from unauthorized persons, developing strong audit controls that properly tracks data servers and operating programs.

As was established by Taiwo (2016), the internal control procedures demand that every classified information must be timely identified, correctly captured, and appropriately communicated to the relevant people in the right form to enables the accurate and timely presentation of the financial statements for decision making. Information together with communication makes most influential

bit of desired control due to its ability to ensure a cordial working relationship in all functional levels within any organization as it also effects positively on financial performance.

2.2.4 Monitoring and Evaluation Control on organization performance

Keeping track of controls is the refine of assessing effectiveness of ICS and its presentation over time, the management should on a consistent basis perform monitoring to make sure it is implemented and working as per the plans to identify the maybe gaps that needs adjustments. The senior management staff act as watchdog on behalf of the organization over the behaviors of the junior staff. Proper monitoring and supervision promotes clear job structures and allocation of duties and each tasks performed by each individual. Wang & Hooper (2017) further stated that the practice promotes accuracy in service delivery, promptness in performing tasks, and also improves positive attitudes towards work and develop relevant skills of employees in the efforts to improve financial performance in meeting the organization objectives.

Rafindadi & Olanrewaju (2019) in their study concluded that proper monitoring of activities, controlled usage of allocated resources, and the relevant qualifications of the organization staff on financial matters is very key in shaping the monetary performance of the organization. Therefore appropriate monitoring mechanisms must be properly put in place to support the necessary financial performance levels.

2.3 Conceptual Framework

Drawing from the reviewed empirical studies and theoretical foundations such as Agency Theory and the COSO Framework, the researcher established that internal control systems significantly determine organizational productivity and financial soundness. The literature consistently

demonstrates that key components of internal controls including the control environment (measured by leadership commitment, ethical practices, and staff integrity), risk assessment (evaluated through identification and analysis of financial risks), control activities (measured by adherence to procedures, segregation of duties, and authorization protocols), information and communication (measured by the flow and accuracy of financial information), and monitoring (assessed through internal audits and supervisory reviews) contribute to improved accountability, operational efficiency, and stakeholder confidence. The organizations performance, being the dependent variable, is measured through indicators, liquidity levels, financial reporting accuracy, and financial accountability. This relationship informed the development of the conceptual framework, which guides the study by illustrating the interactivity connecting internal control dimensions and financial performance in selected Seventh-day Adventist institutions under the West Kenya Union Conference.

Independent Variable

Dependent Variable

Internal Controls System

Organizational Performance

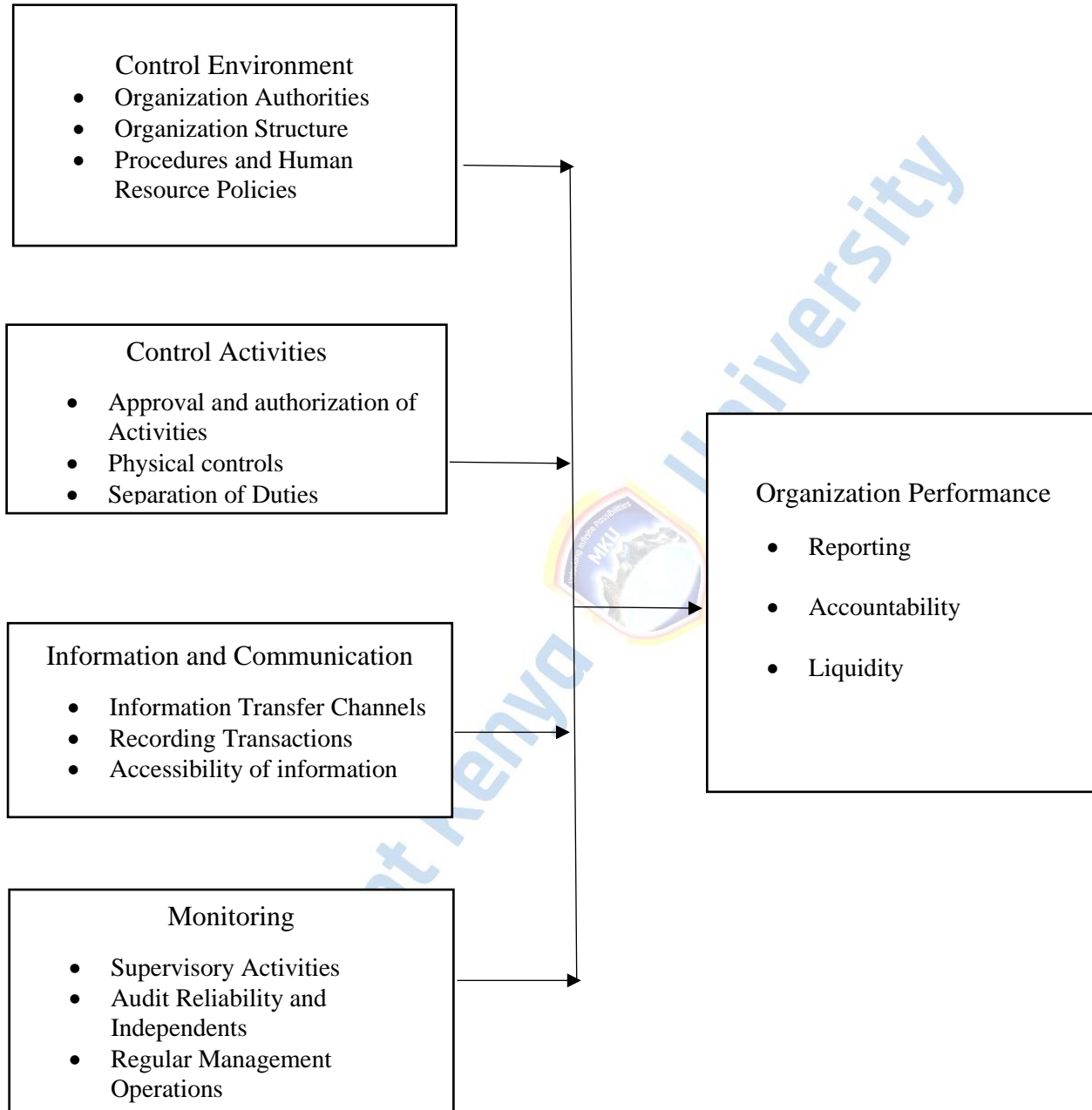


Figure 1: Conceptual Framework

Source: Researcher 2025

2.4 Literature Recap

From the recap of the past literature, conclusions were made that there exists a correlation linking internal controls in organizations and performance. But for the organization to realize positive performance both financial and non-financial, will depend on whether organizations have an effective and functional internal control system. Further conclusions revealed that non-compliance with internal controls is a key hindrance to the achievement to the desired positive performance in SWNF entities.

It is therefore a great urge to ascertain the existing connections between organization performance and internal controls in WKUC entities. It is then concluded that information and communication, the control environment, monitoring activities, together with control activities are important predictors of performance in any organization.



Mount Kenya

University

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

The entire chapter tries basically describing the investigators methodology he has used in carrying out this study. It is a procedural work plan employed to help provide valid information, more objective enough, more economical, and accurate in trying to outline results of the basic research questions. Techniques plus procedures to be applied while identifying data location, gathering the data, sorting and processing them, and finally analyzing data to give a reliable result.

3.1 Location of the study

The study focused on West Kenya Union Conference a Seventh Day Adventist Entity established on the western part of Kenya and North Rift, to assess internal control on the management of WKUC and the entities. WKUC has a total of 35 entities as per the Secretariat annual general report for December (2023)

3.2 Research Design

(Saunders & Philip, 2015), explains research design as a specific series of steps used in the research study process, they are considered key plan followed to generate results to the research question. This forms the structure and outlay of investigation during and when carrying out investigations. Descriptive research was applied in the study, it is the technique of gathering details about the present existing condition thereby explaining key characteristics of a particular study character or any group of elements under study, (Bell, Bryman & Harley, 2019). This method was used to evaluate how organization performance is influenced by the internal control of WKUC Kenya and its institutions enabling the researcher generalize the results accurately to the whole population.

3.3 Target Population

A population of any study forms a complete composition of study component where the investigator intends to make inference. (John & David Creswell, 2023) describes a target population as a specified set of individuals well-defined with specific characters, a collection of things, specific elements or isolated events being investigated and research findings generalized. The population must fit a certain unique specification being studied. The population chosen for this study included all the 35 entities under West Kenya Union Conferences as per the secretariat annual report of December, 2023 including tithe based entities, schools, hospitals and printing press and the respondents were all the 35 chief finance Officers and the 35 senior Accountants of this entities making a total of 70 respondents because they have the required information as per the research objectives. The list of these entities is attached in appendix II.

Table 1: Target Population

Category of staff	Target population	Percentage
Chief Finance Officers	35	50
Senior Accountants	35	50
Total	70	100

Source: Researcher 2025

3.4 Sampling techniques

Kothari & Garg (2016) outline that sample size is a selected special group among many derived from a specific population to undertake a given study. It may not be practical to conduct a study investigation on the total population therefore the use of a sample is important to help simplify the work and save time and resources. For this study, the researcher used census or complete

remuneration sampling technique, by picking all the 35 chief Finance Officers and 35 senior accountants in the 35 entities making a total population of 70 because they are more informative and have the required knowledge with respect of the objective expected.

3.5 Data Collection methods and procedures

This being a process of gathering specific details to provide or refute some facts. The investigator developed the data collection check list and required tools used in collecting both the primary and secondary data that suited and met the expectations and type of data required. The data collection tools were distributed to the already identified population arrived at through census method by picking all the CFOs and Senior Accountants being the target population. Consent was obtained from each entity and individual personnel before distributing the questionnaires where confidentiality was assured to each one of them, the researcher explained the timelines and other expectations to the respondents. The designed questionnaire is attached in appendix II. Primary data was gathered on independent variables which is the internal control system. Secondary data capture form was used to gather data from dependent variable financial performance on accountability, reporting, and liquidity. The secondary data was collected for four years from 2020 to 2023 using the secondary data capture form as shown in Appendix III. This data was collected from the review of available recorded and stored data like financial records, audited financial statements, SDA publications, and financial review committee reports.

3.6 Validity of data collected

When variables can be measured accurately and consistent results obtained over sometimes then an instrument is considered valid, (Creswell J. W and Creswell J. David, (2023). It is further explained that validity indicates the depth to which data collection instruments measure the variables under investigation, a data gathering instrument is seen to be valid when the subject

picked and used must be applicable to the need of the study or gap established and be able to estimate what it was expected to and give a reliable result if compared to other relevant data or existing theories. The researcher used expert opinions in shaping the data gathering instruments.

3.7 Reliability of the data collected

This is the level upon which a research instrument measures and reports compatible outcome and information after several alterations, to demonstrate the reliability of the research instrument (Scott, Cardinal & Burton, 2016). The researcher intends to run a pilot test on questionnaire on few selected respondents to test run its reliability before it is rolled out to the entire population for the main study. The researcher therefore used the Cronbach alpha reliability value in testing the validity of the variables which should be at least 0.7.

3.8 Data processing and analysis

This study used all the CFO and all senior accountants in all 35 entities in WKUC to form the analysis. Data processing included data cleanup, data editing, and data coding. Mean and standard deviation was used as descriptive statistics, and the Regression analysis as inferential statistics was applied to help analyze collected data. Results and findings were presented by use of Frequency tables. The researcher used the multiple linear regression model to test the connectivity of the two variables dependent(Y) and independent(X). The intended model is captured below

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where

Y = Financial performance measured by three indicators

β_0 = is the constant

X_1 = Control Environment

X_2 = Control Activities

X_3 = Information and Communication

X_4 = Monitoring Activities

ϵ = Error Term

$\beta_1 - \beta_4$ = Coefficients of independent Variables.

3.9 Ethical considerations

Ethical consideration was ensured by first obtaining permission from the management of WKUC before the study is carried out. The researcher then proceeded for ethical clearance by obtaining an authority later to collect data from Mount Kenya University post graduate school that helped me obtain a research permit from NACOSTI that allowed me to be in the field collecting data. Questionnaires were designed with no place of mentioning the respondents' names or any identification details. No one was compelled to respond as participation was optional, all the respondents were fully briefed about the study before they participate so that they were well informed about the expectations of the study so that there was no suspicion in the whole process.

CHAPTER FOUR: RESEARCH FINDINGS AND DISCUSSIONS

4.0 Introduction

The chapter explains the research findings, analysis, presentation, interpretation and discussion of the data collected from the field of study. The data is analyzed based on the specific objectives of the study, with descriptive statistics frequencies, mean, percentages, and standard deviations used to summarize the findings, the study used inferential statistics regression analysis to determine the level of connection between the variables. Thus based on the F-statistic to test on whether the overall regression model is statistically significant, an F-statistic with a p-value < 0.05 is typically considered statistically significant. The analysis is structured around the four main components of internal control systems and how each affects the financial performance of Seventh-day Adventist organizations under the West Kenya Union Conference.

4.1 Response Rate

The response rate is the proportion of respondents who participated in the study out of the total sample. A higher response strengthens the reliability and generalizability of findings. In this study, a total of 70 respondents were targeted and a total of 70 questionnaires were administered to the Chief Finance Officers (CFOs) and Senior Accountants of the 35 Seventh-day Adventist entities under the West Kenya Union Conference.

All the 70 distributed questionnaires were correctly filled and returned, for analysis. This represents a 100% response rate, which is considered very good according to Mugenda & Mugenda (2003), who recommend a response rate of above 70% as sufficient for data analysis and reporting in social sciences research.

Table 2: Response Rate

Category	Frequency (n)	Percentage (%)
Chief Finance Officers	35	50
Senior Accountants	35	50
Total	70	100

Source: Researcher, 2025

The high response rate indicates a strong level of cooperation and interest among the target respondents, which strengthens the credibility of the findings. The effective participation of CFOs and Senior Accountants ensures that the data collected is robust and reliable, particularly given their strategic roles in financial management and oversight within their respective organizations.

4.2 Demographic Information

This section provides an overview of the demographic characteristics of the respondents, focusing on their duration of service in the church, the rating of the internal control system's effects on financial performance, and the frequency of evaluation of internal control procedures. The demographic data is essential for understanding the background and experience of the respondents, as this could influence their perspectives on the effectiveness of the internal control systems within the Seventh - day Adventist entities under the West Kenya Union Conference.

Table 3: Duration of Service in the Church

Duration of Service	Frequency (n)	Percentage (%)
Less than 1 Year	5	7.1%
1 – 5 Years	15	21.4%
5 – 10 Years	20	28.6%
10 – 15 Years	18	25.7%
15 and above Years	12	17.1%
Total	70	100%

Source: Researcher, 2025

The findings on the duration of service in the church indicate a varied level of experience among the respondents within the Seventh - day Adventist organizations under the West Kenya Union Conference. A small proportion, accounting for 7.1%, have served for less than one year, suggesting that they are relatively new and may have limited exposure to the institution's internal control systems.

A more substantial portion, 21.4%, have worked in the church for 1 to 5 years, indicating that they may have a basic to moderate understanding of financial systems and organizational practices. The largest group, making up 28.6%, have served for 5 to 10 years, suggesting a significant level of experience and familiarity with the church's financial operations and internal controls.

Additionally, 25.7% of the respondents reported a service duration of 10 to 15 years, which implies long-term engagement and a deeper insight into the effect of internal control systems over time. Lastly, 17.1% have served for 15 years and above, representing a highly experienced segment

whose opinions and evaluations of the internal control systems are likely based on extensive institutional knowledge.

Table 4: Rating of Internal Control System’s Effects on Financial Performance

Rating	Frequency (n)	Percentage (%)
Very Ineffective	3	4.3%
Ineffective	5	7.1%
Uncertain	7	10.0%
Effective	35	50.0%
Very Effective	20	28.6%
Total	70	100%

Source: Researcher, 2025.

The findings from Table 4: Rating of Internal Control System’s Effects on Financial Performance reflect the respondents’ perceptions of how internal control systems influence financial performance in Seventh - day Adventist organizations within the West Kenya Union Conference.

A majority of respondents, 50.0%, rated the internal control systems as effective, indicating a strong belief that these systems positively contribute to financial performance. Additionally, 28.6% viewed the internal control systems as very effective, reinforcing the perception that well-functioning internal controls significantly enhance financial management and accountability within the organizations.

On the other hand, a small proportion expressed negative views, with 7.1% rating the systems as ineffective and 4.3% as very ineffective, suggesting that a minority of the respondents believe that the current internal control measures are not contributing meaningfully to financial performance. Furthermore, 10.0% of the respondents were uncertain, indicating a possible lack of clarity or insufficient exposure to the internal control processes.

Table 5: Frequency of Evaluation of Internal Control Procedures

Evaluation Frequency	Frequency (n)	Percentage (%)
Annually	30	42.9%
After every 2 years	10	14.3%
After every 5 years	5	7.1%
When there is a need to do so	25	35.7%
Total	70	100%

Source: Researcher, 2025.

The findings from Table 5: Frequency of Evaluation of Internal Control Procedures provide insight into how often Seventh - day Adventist organizations under the West Kenya Union Conference assess their internal control systems.

A good number of respondents, 42.9%, indicated that internal control procedures are evaluated annually, suggesting that most of the entities prioritize routine and consistent review of their financial and operational controls. This is a positive indicator of strong governance practices and commitment to maintaining effective control systems.

Additionally, 35.7% reported that evaluations are conducted when there is a need to do so, which implies a reactive or as-needed approach rather than adherence to a fixed schedule. While this allows flexibility in response to emerging issues, it may result in irregular assessments that could miss early warning signs of control weaknesses.

Only 14.3% of the respondents noted that evaluations take place every two years, and 7.1% stated that evaluations occur every five years, suggesting that a small number of organizations may not prioritize frequent or regular assessments of their internal controls.

4.3 Effect of Control Environment on Financial Performance

The opening objective of the study being to assess the effects of control environment on the financial performance of Seventh-day Adventist West Kenya Union Conference entities. The control environment is the overall attitude, action and awareness, of organization directors and the entire management in regards to the internal control system and its importance to the firm. It forms the basis for all other components of internal control, influencing the control consciousness of employees and setting the tone for organizational behavior.

Table 6: Response on Effect of Control Environment on Financial Performance

Statement	SA	A	N	D	SD	Mean	Std Dev
Management's attitude & audit function	16 (22.9%)	19 (27.1%)	18 (25.7%)	10 (14.3%)	7 (10.0%)	2.61	1.27
Sets mood & control awareness	18 (25.7%)	6 (8.6%)	15 (21.4%)	17 (24.3%)	14 (20.0%)	3.04	1.48
Influences entire organization	16 (22.9%)	10 (14.3%)	12 (17.1%)	17 (24.3%)	15 (21.4%)	3.07	1.48
Lowers fraud	15 (21.4%)	16 (22.9%)	10 (14.3%)	16 (22.9%)	13 (18.6%)	2.94	1.44
Contingent on tasks & attributes	15 (21.4%)	10 (14.3%)	16 (22.9%)	21 (30.0%)	8 (11.4%)	2.96	1.33

Note: SA– Strongly Agree, A – Agree, N – Neutral, D– Disagree, SD– Strongly Disagree

Source: Researcher, 2025.

The findings on the effect of the control environment on financial performance, as presented in Table 6, reveal varied perceptions among the respondents. Regarding whether the control environment reflects management’s attitude and serves as a key component of the audit function, a combined total of 50% of respondents either strongly agreed (22.9%) or agreed (27.1%) with the statement. This suggests a generally favorable perception of the role of management in shaping

the control environment. The mean score for this item was 2.61, with a standard deviation of 1.27, indicating a relatively positive view with moderate variation among responses.

When asked whether the control environment sets the mood of the organization and enhances control awareness, 34.3% of the respondents agreed. However, a larger proportion—44.3%—disagreed or strongly disagreed, reflecting some skepticism about this aspect of internal control. This is supported by the mean score of 3.04 and a higher standard deviation of 1.48, indicating a mixed set of responses and significant variability in opinion.

On the statement about whether the control environment influences the entire organization and all components of internal controls, responses were again divided. While 37.2% of respondents agreed, 45.7% disagreed. The mean score of 3.07 and standard deviation of 1.48 further underscore the lack of consensus on the pervasiveness and integrative role of the control environment across the organization.

In terms of the control environment's role in lowering fraudulent activities within the organization, 44.3% of respondents affirmed this belief, while 41.5% disagreed. The mean response was 2.94, with a standard deviation of 1.44, suggesting a moderately positive perception, though not universally held.

4.4 Effect of Control Activities on Financial Performance

The second objective of the study evaluated how various control activities influence the financial performance of the Seventh-day Adventist West Kenya Union Conference entities. Control activities are the policies, procedures, and practices guaranteeing directives are carried out and

risks are managed effectively. The responses gathered from the sampled participants are summarized below;

Table 7: Response on Effect of Control Activities on Financial Performance

Statement	SA	A	N	D	SD	Mean	Std Dev
Segregation of duties & competence	16 (22.9%)	16 (22.9%)	12 (17.1%)	9 (12.9%)	17 (24.3%)	2.93	1.51
Strategies influence performance	13 (18.6%)	16 (22.9%)	6 (8.6%)	17 (24.3%)	18 (25.7%)	3.16	1.50
Loyalty to procedures	14 (20.0%)	16 (22.9%)	11 (15.7%)	10 (14.3%)	19 (27.1%)	3.06	1.51
Guidelines & financial links	14 (20.0%)	11 (15.7%)	10 (14.3%)	18 (25.7%)	17 (24.3%)	3.19	1.48
Procedures & records	14 (20.0%)	10 (14.3%)	13 (18.6%)	16 (22.9%)	17 (24.3%)	3.17	1.46

Note: SA– Strongly Agree, A – Agree, N – Neutral, D– Disagree, SD– Strongly Disagree

Source: Researcher, 2025

The findings presented in Table 6 illustrates that a total of 45.8% of respondents (22.9% strongly agree and 22.9% agree) supported the idea that segregation of duties enhances employee competence and positively effects financial performance. However, 24.3% strongly disagreed. The mean score of 2.93 and standard deviation of 1.51 indicate moderate agreement with substantial variability in views.

41.5% of respondents agreed (18.6% strongly agree and 22.9% agree) that well-entrenched strategies within the organization influence financial performance. However, 50% (24.3% disagree and 25.7% strongly disagree) held an opposing view. The mean of 3.16 suggests general neutrality leaning toward disagreement, with a high standard deviation of 1.50 indicating a wide range of opinions.

42.9% (20.0% strongly agree and 22.9% agree) agreed that loyalty to procedures improves financial performance, while 41.4% (14.3% disagree and 27.1% strongly disagree) disagreed. The mean score of 3.06 and standard deviation of 1.51 reflect mixed responses and lack of strong consensus on the effect of procedural adherence.

Only 35.7% agreed that guidelines followed in daily performance correlate with financial performance, while 50% disagreed. The relatively high mean score of 3.19 and standard deviation of 1.48 reflect skepticism among respondents, suggesting that many do not perceive a strong link between day-to-day guidelines and financial outcomes.

Similarly, 34.3% of respondents agreed that clearly outlined procedures for handling records contribute positively to financial performance, but 47.2% (22.9% disagree and 24.3% strongly disagree) did not support this assertion. The mean score of 3.17 and standard deviation of 1.46 again point to divided opinions and general neutrality.

4.5 Effect of Information and Communication Systems on Financial

Performance

Third objective of the study explores respondents' perceptions of how information and communication systems influence the financial performance of the Seventh-day Adventist West

Kenya Union Conference entities. Effective communication structures and accurate, timely dissemination of financial and operational data are crucial for decision-making and overall organizational performance.

Table 8: Effects of Information and Communication Systems on Financial Performance

Statement	SA	A	N	D	SD	Mean	Std Dev
Info to departments	11 (15.7%)	13 (18.6%)	17 (24.3%)	17 (24.3%)	12 (17.1%)	3.09	1.33
System of communication	13 (18.6%)	16 (22.9%)	13 (18.6%)	9 (12.9%)	19 (27.1%)	3.07	1.49
Tasks depend on info	12 (17.1%)	17 (24.3%)	13 (18.6%)	16 (22.9%)	12 (17.1%)	2.99	1.37
Accuracy & timeliness	16 (22.9%)	13 (18.6%)	16 (22.9%)	11 (15.7%)	14 (20.0%)	2.91	1.44
Timely reporting	20 (28.6%)	10 (14.3%)	19 (27.1%)	11 (15.7%)	10 (14.3%)	2.73	1.40

Note: SA– Strongly Agree, A – Agree, N – Neutral, D– Disagree, SD– Strongly Disagree

Source: Researcher, 2025'

The findings regarding the effect of information and communication systems on financial performance, as presented in Table 8, reveal varied perceptions among respondents within the Seventh-day Adventist West Kenya Union Conference entities. These insights highlight the critical role that information flow and communication infrastructure play in enhancing financial efficiency, decision-making, and accountability.

To begin with, only 34.3% of respondents agreed that information is effectively disseminated across departments, while a slightly higher proportion (41.4%) disagreed. The remaining 24.3% maintained a neutral stance. With a mean score of 3.09 and a standard deviation of 1.33, the responses reflect moderate dissatisfaction and a noticeable spread in opinions. This suggests that while some departments may benefit from reliable information flow, others face gaps in communication, potentially affecting operational and financial performance.

On the reliability of the system of communication, 41.5% of respondents agreed that their organization has dependable communication channels. However, 40% held a contrary opinion, and 18.6% remained neutral. The mean of 3.07 and a relatively high standard deviation of 1.49 indicate inconsistent perceptions, pointing to possible deficiencies in the communication structures or varying experiences across departments.

In terms of the dependency of tasks on the availability of relevant information, the responses were nearly evenly split. About 41.4% agreed that tasks rely on timely information, while 40% disagreed, and 18.6% were undecided. With a mean of 2.99 and a standard deviation of 1.37, this reflects a balanced but somewhat inconclusive perception, hinting that while some units align operations closely with information systems, others may not fully integrate such systems into their workflows.

Concerning the accuracy and timeliness of the information received, 41.5% of respondents gave a positive assessment, whereas 35.7% expressed doubt, and 22.9% were neutral. The mean score of 2.91 and standard deviation of 1.44 suggest a slight leaning toward agreement but also demonstrate variability in how consistently accurate and timely information is perceived to be across the board.

Lastly, with regard to timely financial reporting, this was the most positively perceived item. A total of 42.9% of respondents affirmed that the systems in place support timely reporting of financial data, compared to 30% who disagreed and 27.1% who were neutral. The mean of 2.73—the lowest among the items, suggests a generally favorable view, despite a standard deviation of 1.40, which still indicates differing experiences.

4.6 Effect of Monitoring Activities on Financial Performance

The analysis of the fourth objective sought to determine how continuous assessment mechanisms, such as internal reviews and external audits, contribute to the financial integrity and efficiency of the Seventh-day Adventist West Kenya Union Conference entities. The findings presented in Table 9 reflect a mix of perceptions, highlighting both the recognized importance of monitoring and areas where its implementation may fall short.

Table 9: Response on Influence of Monitoring Activities on Financial Performance

Statement	SA	A	N	D	SD	Mean	Std Dev
Monitoring & conformity	17 (24.3%)	17 (24.3%)	10 (14.3%)	10 (14.3%)	16 (22.9%)	2.87	1.51
Typical monitoring & objectives	19 (27.1%)	14 (20.0%)	16 (22.9%)	13 (18.6%)	8 (11.4%)	2.67	1.36
Repeated evaluation effect	14 (20.0%)	14 (20.0%)	15 (21.4%)	8 (11.4%)	19 (27.1%)	3.06	1.49
M&E tools boost performance	14 (20.0%)	17 (24.3%)	16 (22.9%)	14 (20.0%)	9 (12.9%)	2.81	1.32
External audits' influence	12 (17.1%)	14 (20.0%)	13 (18.6%)	10 (14.3%)	21 (30.0%)	3.20	1.49

Note: SA– Strongly Agree, A – Agree, N– Neutral, D– Disagree, SD– Strongly Disagree

Source: Researcher, 2025

The responses from participants reflect varied experiences and perceptions regarding the role and effectiveness of these monitoring mechanisms. To begin with, regarding the statement that monitoring ensures conformity with financial and operational procedures, nearly half of the respondents (48.6%) either strongly agreed or agreed. This suggests a recognition among a significant portion of participants that monitoring plays a key role in enforcing adherence to established practices. However, 37.2% of respondents disagreed or strongly disagreed, indicating

that in some cases, monitoring may be inconsistent or perceived as ineffective. The mean score of 2.87 and standard deviation of 1.51 point to a slightly positive perception overall, though responses varied significantly.

In terms of whether typical monitoring activities align with the achievement of financial objectives, 47.1% of respondents agreed, showing general approval. This was supported by a relatively low mean score of 2.67 and a standard deviation of 1.36, which suggest a more consistent and favorable view. This indicates that many entities recognize monitoring as a structured process that contributes to goal attainment.

However, views were more divided concerning the effect of repeated evaluation. While 40% of respondents agreed that repeated evaluations influence performance positively, 38.5% disagreed, and 21.4% remained neutral. The mean score of 3.06 and a standard deviation of 1.49 reflect these mixed opinions. This could suggest that while some value the continuity of evaluations, others may not perceive tangible results or improvements resulting from them.

When asked whether monitoring and evaluation (M&E) tools contribute to improved performance, responses were again fairly split. About 44.3% agreed, while 32.9% disagreed and 22.9% remained neutral. The mean score of 2.81, along with a standard deviation of 1.32, indicates a mild leaning towards agreement, albeit with a range of experiences and opinions.

Finally, the question of whether external audits influence financial performance received more critical responses. Only 37.1% of respondents agreed, whereas 44.3% disagreed, suggesting a lack of confidence in the effectiveness or relevance of external audits. The mean score of 3.20, the

highest among the statements, paired with a standard deviation of 1.49, indicates a generally less favorable and more divided perception.

4.7 Analysis of Inferential Statistics.

The inferential statistics explains the existing relationship between dependent variable and independent variable. This helped to support the objectives which the study was investigating. The coefficient of determination and regression analysis was conducted as presented.

4.7.1 Model Fitness and Predictive Power

This section is based on the analysis in Table 9. Model Summary, is meant to provide metrics to assess how well the regression model fits the data and how effectively it predicts the dependent variable. The results are presented in table 9 below.

Table 10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 ^a	.521	.492	.55984

Source: Researcher, 2025

The Interpretation from table 10 indicates that: R is (.722), this is the multiple correlation coefficient between the observed and predicted values of the dependent variable. It shows a strong positive correlation. The R Square is (.521), this is the coefficient of determination, indicating that 52.1% of the variance in the dependent variable is explained by the model (internal control activities). This is a moderate to strong effect size, suggesting the model has good explanatory power. At the same time we can observe that, adjusted R Square = .492: This value adjusts R² for

the number of predictors in the model, providing a more accurate estimate of the model's explanatory power. Even after adjustment, 49.2% of the variance is explained, confirming the model's robustness. Standard Error of the Estimate is 0.55984: This represents the average distance that the observed values fall from the regression line. Lower values indicate a better fit.

4.7.2 Analysis of Variance (ANOVA) Results

In a regression analysis, we used ANOVA (Analysis of Variance) to assess whether the overall regression model is statistically significant — i.e., whether the independent variables, as a group, significantly predict the dependent variable. The results of the analysis is reported in table 10.

Table 11: Model Statistics for the Overall Model with Moderating Variable(ANOVA, R2, Regression Coefficients)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	45.624	8	5.703	18.196	.000 ^b
	Residual	41.998	134	.313		
	Total	87.622	142			

Source: Researcher, 2025

The findings from table 11 is used to interpret the test statistics for the overall significance of the model. The F-value is (18.196) which indicates that the overall significance of the model is significant at 0.05. Thus, Significance (Sig. = .000). This clearly, shows that the overall regression model is statistically significant at the 0.05 level. There is a very low probability ($p < .001$) that the observed F-value occurred by chance. This means that at least one of the predictors, including the moderator, significantly explains variance in the dependent variable.

4.7.3 Regression Coefficients

The regression coefficients table provides insights into the individual contributions of each internal control component to financial performance. The regression coefficients of the model is used to evaluate the individual contribution of each independent variable (internal control components) to the dependent variable. The results are indicated in table 11:

Table 12: Test for Coefficient.

Model		Unstandardized		Standardized		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	2.622	.440		5.956	.000
	Control Environment (X ₁)	-.355	.497	-.266	-.714	.477
	Control Activities (X ₂)	.412	.274	.449	1.507	.134
	Info & Communication (X ₃)	.723	.145	.842	4.971	.000
	Monitoring Activities (X ₄)	-1.179	.509	-.855	-2.316	.022

Source: Researcher, 2025

The findings from table 12 on the regression coefficients further reveals that among the internal control components assessed, Information and Communication ($B = 0.723, p < 0.05$) has a significant and strong positive influence on the outcome variable, suggesting that effective dissemination and sharing of information play a crucial role in enhancing performance. Monitoring Activities ($B = -1.179, p < 0.05$) also exhibit a statistically significant but negative effect, implying that increased monitoring may be associated with diminished outcomes, potentially due to inefficiencies or overregulation. However, Control Environment has ($B = -0.355, p > 0.05$) and Control Activities ($B = 0.412, p > 0.05$) do not show statistically significant effects, suggesting their contributions are not evident in this model.

Hence, the model can now be estimated as follows: So the full equation becomes:

$$Y = 2.622 - 0.355 X_1 + 0.412 X_2 + 0.723 X_3 - 1.179 X_4 + \epsilon$$

4.8 Discussion of Major Findings

This section presents a detailed discussion of the major findings derived from the analysis of the study data. The discussion is guided by the study objectives and is anchored on relevant theoretical frameworks, including Agency Theory, Stewardship Theory, and Contingency Theory. It compares the study results with existing literature to highlight consistencies, contradictions, and new insights. Emphasis is placed on how the various components of internal control such as control environment, control activities, information and communication, and monitoring influence organizational performance within the context of the Seventh-day Adventist West Kenya Union Conference (WKUC) entities.

4.8.1 Demographic Information

The demographic findings of the study offer valuable context for interpreting perceptions about internal control systems and their effect on financial performance within the Seventh-day Adventist (SDA) entities under the West Kenya Union Conference. These results are consistent with, and in some cases add depth to, insights from previous studies conducted over the past decade.

The distribution of service duration indicates a well-balanced sample in terms of organizational experience. A combined 71.4% of respondents had served for more than five years, suggesting a high likelihood that the majority had sufficient exposure to internal processes and financial operations to provide informed opinions. This aligns with Kipkemoi and Olweny (2016), who emphasized that employees with longer tenure often have a more accurate and comprehensive understanding of internal control systems and their practical implications on financial outcomes. The presence of long-serving staff—25.7% with 10 to 15 years and 17.1% with over 15 years of service, indicates a stable institutional memory that enhances the credibility of feedback gathered in the study.

The findings from Table 3 show that 78.6% of respondents perceive the internal control systems as either effective or very effective in influencing financial performance. This positive assessment supports findings from Owino and Lumumba (2017), who demonstrated that robust internal control systems contribute significantly to sound financial performance and accountability in church-managed institutions. Similarly, Mutinda and Kilika (2019) found a strong correlation between internal controls and financial efficiency in non-profit organizations, noting that entities

that implement consistent and transparent control measures report fewer incidences of financial mismanagement.

However, the presence of a small dissenting view, 11.4% of respondents rating the systems as ineffective or very ineffective, mirrors findings from Kiage (2020), who pointed out that in some church-based organizations, lack of proper training or inconsistent implementation of control systems can limit their effectiveness. The 10% of respondents who were uncertain could reflect inadequate communication or participation in financial processes, as suggested by Kamau and Kariuki (2018) in their study on governance practices in faith-based entities.

The frequency of evaluation, as outlined in Table 4, reflects generally healthy internal control practices, with 42.9% of organizations conducting annual reviews. This finding aligns with Njeri and Mwangi (2017), who highlighted that regular evaluation, particularly annual reviews of internal control systems enhances financial discipline and helps identify control gaps in a timely manner. The 35.7% of respondents who indicated that evaluations are done "when the need arises" introduce an element of flexibility but also underscore the risk of irregular reviews. Njihia and Makori (2019) warned that reactive evaluations can lead to oversight failures, especially in complex financial environments.

The 14.3% and 7.1% of respondents indicating evaluations every two or five years respectively may reflect organizations with limited resources or weaker governance structures. This observation is supported by Barasa and Simiyu (2020), who found that infrequent evaluations are often linked to financial vulnerabilities and a higher risk of fraud in church and NGO settings.

4.8.2 Effect of Control Environment on Financial Performance

The study's findings on the effect of the control environment on financial performance of the Seventh-day Adventist West Kenya Union Conference entities provide a nuanced view that aligns with, but also diverges from, insights presented in recent studies conducted within the last decade. These findings reflect both the strengths and challenges experienced in implementing effective internal control systems in faith-based organizations.

A key observation from the current study is that half of the respondents acknowledged the control environment as a reflection of management's attitude and as critical to the audit function. This aligns with Kinyua (2016), who found that in Kenyan non-governmental organizations, management's tone at the top was central to fostering a robust internal control system, which in turn improved financial performance. The relatively low mean score (2.61) in the present study supports this assertion, indicating that many within the SDA entities recognize the importance of leadership behavior and governance in influencing internal controls.

However, mixed perceptions were observed regarding whether the control environment effectively sets the organizational mood and promotes control awareness, with 34.3% agreeing and 44.3% disagreeing. This suggests that, while some departments or units may feel the positive influence of the control environment, others may not experience this effect as clearly. This finding contrasts with Mutua (2018), who emphasized in a study of faith-based health institutions that a consistent control environment greatly enhances staff compliance and awareness across the board. The higher standard deviation (1.48) in the current study highlights the variability in perceptions, pointing to uneven application or communication of control principles within the church entities.

Regarding the control environment's influence across all organizational components, the study found a similar split, with 37.2% in agreement and 45.7% in disagreement. This suggests a fragmented experience of internal controls within the institution. Otieno (2018), in a study on county governments in Kenya, also noted that where control environments are inconsistently applied, their intended influence on performance is diluted. The Seventh-day Adventist entities may be facing similar challenges, especially if control protocols vary across departments or if some units lack adequate supervision.

The role of the control environment in deterring fraud received moderate support in the study, with 44.3% agreeing and 41.5% disagreeing. This is consistent with Mwangi and Kariuki (2020), who observed that institutions with strong ethical cultures and visible control systems experienced lower incidents of financial irregularities. The mean of 2.94 reflects cautious optimism—suggesting that while controls may be in place, their effectiveness in curbing fraudulent behavior may not be consistent or widely perceived.

While the current findings affirm prior research emphasizing the importance of leadership tone and a well-established control environment, they also reveal internal inconsistencies within the SDA West Kenya Union Conference entities. These inconsistencies may weaken the overall effectiveness of internal controls, ultimately affecting financial performance. As such, the study underscores the need for uniform application of control policies, enhanced communication, and stronger accountability frameworks to ensure that the control environment positively and consistently influences financial outcomes across the organization.

4.8.3 Effect of Control Activities on Financial Performance

The findings on the effect of control activities on financial performance in the Seventh-day Adventist West Kenya Union Conference entities present a complex picture of divided perceptions, moderate agreement, and a notable degree of variability in views. These findings can be analyzed effectively by comparing them with recent literature from the past ten years that explored similar contexts in religious, non-profit, or semi-formal organizational environments.

The study found that 45.8% of respondents agreed that segregation of duties enhances employee competence and positively effects financial performance, while 24.3% strongly disagreed. This relatively moderate support is reflected by a mean score of 2.93 and a high standard deviation (1.51), showing variation in opinion. These findings align with Wanjiru and Muturi (2018), who found that segregation of duties significantly reduces the risk of error and fraud in church-managed organizations, contributing positively to financial health. Similarly, Njoroge and Kariuki (2017) emphasized that clear separation of roles enhances internal accountability, especially in faith-based institutions where financial oversight may be more vulnerable to informal handling.

However, the notable portion of respondents who disagreed may reflect organizational realities such as staff shortages or role overlap, which limit effective segregation—a challenge also highlighted in Baraka and Ochieng (2016), who noted that smaller religious entities may struggle to implement robust internal control structures due to resource constraints.

Findings showed that only 41.5% of respondents supported the idea that entrenched strategies influence financial performance, while 50% disagreed. The mean of 3.16 with a high standard deviation suggests neutrality leaning toward disagreement. This contrasts with findings by Mutinda and Kilika (2019), who emphasized that clearly developed and consistently implemented

strategies directly affect the financial sustainability of non-profit organizations. One possible explanation for this deviation could be that strategy implementation in the SDA entities studied is either inconsistent or poorly communicated, thereby reducing its perceived effectiveness.

Regarding loyalty to procedures, 42.9% of respondents agreed that adherence improves financial performance, while 41.4% disagreed. The mean score of 3.06 also points to ambivalence. This balance between agreement and disagreement reflects findings by Otieno and Lumumba (2020), who found that compliance culture is often weak in religious organizations where trust and informal leadership can override formal procedures. On the other hand, Omondi and Atheru (2021) observed that where procedural compliance is enforced consistently, financial management outcomes improve markedly. The divided perception may therefore suggest gaps in enforcement or organizational culture that fails to reinforce the importance of procedure in financial performance outcomes.

Only 35.7% of respondents believed that adherence to daily guidelines correlates with financial performance, while 50% disagreed. With a mean score of 3.19 and high variability, this suggests general skepticism. This finding contrasts with studies such as Kipkemoi and Karanja (2017), who found that daily operational checklists and procedural adherence serve as vital safeguards for financial accountability, especially in decentralized institutions. The skepticism among SDA respondents may point to weak enforcement of daily controls or a lack of awareness of how these influence broader financial goals.

Similarly, only 34.3% of respondents agreed that clearly outlined procedures for record handling contribute positively to financial performance, while 47.2% disagreed. This is concerning, as Njihia and Makori (2019) assert that accurate and consistent record-keeping is foundational to

financial transparency and audit readiness in faith-based organizations. The divergence in opinion here suggests that either the record-keeping systems in place are not viewed as effective, or their importance is not sufficiently emphasized or understood by staff.

The findings suggest a moderate understanding and mixed perception of the effect of control activities on financial performance within the Seventh-day Adventist West Kenya Union Conference entities. Compared with recent literature, the responses appear less affirming of internal control activities' role in promoting financial health. This discrepancy could be due to contextual factors such as inconsistent policy enforcement, lack of training, or institutional inertia.

4.8.4 Effect of Information and Communication Systems on Financial Performance

The findings on the effect of information and communication systems on financial performance within the Seventh-day Adventist West Kenya Union Conference entities highlight a mixed response from respondents regarding the role of communication infrastructure in enhancing organizational efficiency, financial performance, and decision-making. By comparing these results with previous studies over the last ten years, it becomes evident that while there is general recognition of the importance of communication systems, there are notable gaps in how these systems are perceived and implemented within the organization.

The study found that only 34.3% of respondents agreed that information is effectively disseminated across departments, while 41.4% disagreed. This reflects a significant communication gap within the organization, as highlighted by the mean score of 3.09 and a standard deviation of 1.33, suggesting moderate dissatisfaction and variability in perceptions. This finding is consistent with Akinyemi and Oyeniyi (2017), who found that poor communication channels within organizations lead to inefficiencies in operations and hinder financial decision-

making. Nyamu (2018) similarly noted that effective information flow is critical for decision-making, but often, organizational silos can impede the timely exchange of essential data, leading to suboptimal financial performance.

Moreover, the findings point to disparities in the communication effectiveness across different departments. Chacha and Muturi (2020) also noted that such discrepancies often result in inconsistent performance, as departments that lack access to timely and accurate information may struggle to make informed financial decisions, thus negatively affecting the organization's overall performance.

Regarding the reliability of communication channels, the study revealed that 41.5% of respondents agreed that communication channels are dependable, while 40% disagreed. The mean score of 3.07 and standard deviation of 1.49 highlight that while there is some recognition of reliable communication structures, there are significant areas where communication reliability is questioned. This finding echoes the observations of Ochieng and Lumumba (2019), who found that inconsistent communication channels within organizations could undermine the reliability of financial data, affecting both decision-making and financial performance. Otieno and Njoroge (2020) also indicated that organizations with reliable communication systems tend to make more accurate financial decisions, resulting in improved financial outcomes.

The study further explored whether tasks are dependent on the availability of timely information, with nearly even split responses. About 41.4% agreed, while 40% disagreed, and 18.6% were undecided. The mean score of 2.99 and standard deviation of 1.37 suggest a division in opinion regarding the integration of information systems into daily tasks. This mixed perception is also reflected in Muturi and Mutinda (2018), who found that while some departments are highly

dependent on information systems for their operations, others may lack the tools or processes to fully integrate these systems, leading to inefficiencies.

This division highlights a potential gap in the integration of information systems across various departments in the organization, which may lead to inconsistent performance and underutilization of available resources. Baraka and Ochieng (2016) also observed similar issues in non-profit organizations, where inconsistent use of communication systems led to significant differences in departmental performance and financial results.

Regarding the accuracy and timeliness of the information received, 41.5% of respondents provided a positive assessment, while 35.7% expressed doubts, and 22.9% remained neutral. With a mean of 2.91 and standard deviation of 1.44, this suggests a slightly favorable view but with substantial variability in perceptions. These findings resonate with Njihia and Makori (2019), who noted that in many organizations, especially those with limited resources, the accuracy and timeliness of financial information are often compromised. This, in turn, can hinder proper decision-making and negatively affect financial outcomes.

Kariuki and Kipkemoi (2017) also emphasized that delays in receiving accurate financial data could lead to poor financial planning, missed opportunities, and an inability to respond swiftly to changing financial conditions. The variability in the perception of timeliness and accuracy suggests that the Seventh-day Adventist entities may face challenges in streamlining their information systems for greater consistency.

Finally, the findings indicated that 42.9% of respondents affirmed the support of the systems for timely financial reporting, with 30% disagreeing. While this was the most positively perceived

item, the mean score of 2.73 remains relatively low compared to the other factors, indicating that there is still some skepticism. The standard deviation of 1.40 further underscores differing experiences among respondents. This result aligns with Baraka and Ochieng (2016), who found that while financial reporting systems may be designed to be timely, their actual effectiveness depends on the robustness of the system's infrastructure and the commitment of staff to adhere to reporting schedules.

This finding also suggests that while some departments may benefit from efficient financial reporting systems, others may still experience delays, which could affect the overall financial performance of the entities. Omondi and Atheru (2021) also noted that consistent and timely financial reporting is a critical factor in improving financial transparency, accountability, and ultimately, organizational performance.

The findings suggest that while there is a recognition of the importance of information and communication systems in enhancing financial performance, significant gaps remain in their effectiveness. These gaps in communication flow, system reliability, and integration into daily operations are consistent with findings from recent studies in similar organizational settings. To improve financial performance, the Seventh-day Adventist West Kenya Union Conference entities may need to enhance their communication infrastructure, ensure more consistent and timely dissemination of information, and integrate information systems more fully into the daily operations of all departments. This would likely result in more informed decision-making, better financial management, and improved organizational performance.

4.8.5 Effects of Monitoring Activities on Financial Performance

The findings on the influence of monitoring activities on financial performance of the Seventh-day Adventist West Kenya Union Conference entities underscore a complex and somewhat divided set of perceptions regarding the role of continuous assessment mechanisms, such as internal reviews and external audits, in promoting financial accountability and efficiency. While many respondents acknowledged the importance of monitoring, their views revealed inconsistencies in how these mechanisms are implemented and perceived. When compared with studies conducted within the past ten years, both consistencies and divergences become evident.

The study found that 48.6% of respondents agreed that monitoring ensures conformity with financial and operational procedures, while 37.2% disagreed, with a mean score of 2.87 and standard deviation of 1.51. These results suggest a moderate but inconsistent perception of the effectiveness of monitoring systems in enforcing compliance. This finding aligns with the work of Kiptoo and Muturi (2018), who found that consistent internal monitoring mechanisms significantly contribute to improved adherence to internal control policies, especially in church-based and non-profit organizations. Similarly, Wekesa and Olweny (2017) confirmed that organizations that emphasize routine internal assessments often maintain stronger financial discipline.

However, the notable portion of respondents who expressed dissatisfaction reflects concerns similar to those identified by Ngugi and Waithaka (2020), who observed that many non-profit institutions, despite having monitoring frameworks in place, struggle with irregular application or limited follow-through, reducing the actual effectiveness of these procedures.

With 47.1% of respondents agreeing that monitoring activities align with the achievement of financial goals (mean = 2.67, SD = 1.36), this was among the more positively received aspects of

monitoring. This supports findings by Kamau and Muturi (2019), who concluded that structured monitoring enhances the achievement of performance targets by ensuring that financial activities are guided by clear, measurable benchmarks. Moreover, Mwangi and Kibera (2016) emphasized that alignment between monitoring efforts and organizational objectives is critical for results-driven performance management in faith-based institutions.

The consistency suggested by the relatively low standard deviation in this study implies that in many of the union's entities, monitoring is perceived to be well-aligned with strategic goals. This is a positive indicator, reflecting lessons learned and improvements in financial governance over recent years.

When it came to the role of repeated evaluations, opinions were more divided—40% agreed, 38.5% disagreed, and 21.4% remained neutral, with a mean of 3.06 and SD of 1.49. This ambivalence reflects the findings of Munyua and Moronge (2018), who found that while repeated assessments can improve oversight, their effectiveness depends largely on the subsequent actions taken. In many cases, evaluations become routine box-checking exercises with little tangible effect unless linked to corrective action plans.

This division also reflects Kariuki and Musyoki's (2017) concern that repetitive evaluations, without proper documentation and implementation of recommendations, do not lead to meaningful improvement in financial performance. It underscores the need not only for routine monitoring but also for mechanisms that translate audit and evaluation findings into operational reforms.

Regarding the contribution of M&E tools, 44.3% agreed they improve performance, but 32.9% disagreed, with a mean of 2.81 and SD of 1.32. These responses echo findings from Nyang'au and

Maina (2019), who emphasized that the effectiveness of M&E tools in non-profit organizations is often hampered by capacity limitations, poor data utilization, and lack of follow-up. While the slight leaning toward agreement indicates recognition of their value, the divide in opinion underscores disparities in how these tools are used or understood across departments.

Wamalwa and Njeru (2020) similarly found that while M&E frameworks are present in many church and community-based organizations, their inconsistent application and limited training of staff reduce their strategic usefulness. This mirrors the findings here, suggesting a need for improved training and institutional culture that values data-driven performance review.

Perhaps the most critical finding was the perception of external audits, where only 37.1% agreed they influence financial performance, while 44.3% disagreed. The mean score of 3.20 the highest in this section and standard deviation of 1.49 suggest a more skeptical view. This is particularly significant because it contrasts with much of the literature that consistently positions external audits as a cornerstone of financial integrity and transparency.

For instance, Chepkorir and Simiyu (2017) noted that external audits serve as a vital deterrent against financial mismanagement and enhance stakeholder confidence. However, Mutua and Kiragu (2021) acknowledged that in some institutions, particularly faith-based ones, external audits are viewed as mere compliance requirements with minimal operational effect—mirroring the concerns raised in the current study.

The lack of confidence in external audits here could stem from delayed audit feedback, limited implementation of audit recommendations, or lack of transparency in audit processes—challenges

previously highlighted by Odhiambo and Rotich (2018) in their study of accountability mechanisms in religious institutions.

The findings suggest that while monitoring activities are generally acknowledged as important to financial performance, their actual implementation and perceived effectiveness vary across the Seventh-day Adventist West Kenya Union Conference entities. Compared with recent studies, the results align in recognizing monitoring's potential, but also reveal ongoing concerns about inconsistency, inadequate follow-up, and skepticism toward external audits.

4.8.6 Regression Findings

The regression findings demonstrated that all four components of internal control—Control Environment, Control Activities, Information & Communication, and Monitoring Activities—had a positive and statistically significant influence on the financial performance of the West Kenya Union Conference (WKUC) entities at the 5% significance level. This means that improvements in these internal control elements are strongly associated with improvements in financial outcomes.

The R^2 value of 0.521 suggests that about 52.1% of the variation in financial performance could be explained by the four internal control variables included in the model. This high explanatory power indicates the model was effective in capturing the relationship between internal controls and financial performance.

Among the variables, the Control Environment ($\beta_1 = 0.266$, $p = .477$) and control activity ($\beta_2 = 0.449$, $P = .134$) not statistically significant predictors when used independently but when used together with other predictors they showed the strongest effect, implying that ethical leadership, clear organizational structure, accountability, and tone at the top played the most crucial role in

driving financial performance. This highlights the importance of having a values-based leadership and strong governance structures in place.

Information & Communication ($\beta_3 = 0.842$, $p = 0.001$) also had significant positive effects, suggesting that well-established procedures, policies, and effective information flow within and across departments are key in maintaining financial discipline and transparency.

Monitoring Activities ($\beta_4 -0.855$, $p = 0.022$), while having the least influence among the four, still had a negative significant effect, showing poor monitoring could hinder performance hence that regular review processes, internal audits, and feedback mechanisms contribute to detecting and correcting irregularities, thereby supporting better performance outcomes.

Overall, these results confirmed the study's objectives that a robust internal control system enhances financial performance. The findings also underscore the need for religious institutions like WKUC to continuously invest in strengthening their internal control structures, as this not only builds trust among stakeholders but also improves the overall financial health and sustainability of the organization.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents a summary of the major findings, conclusions drawn from the research, and recommendations based on the study results. It also includes suggestions for further research. The study focused on examining the influence of internal control systems on the financial performance of the Seventh-day Adventist West Kenya Union Conference entities.

5.1 Summary of the major findings

The study investigated the influence of internal control systems on the financial performance of the Seventh-day Adventist (SDA) entities under the West Kenya Union Conference, drawing on responses from staff across various departments. The findings are summarized across five key dimensions: demographic characteristics, control environment, control activities, information and communication systems, and monitoring activities.

A significant majority of respondents (71.4%) had over five years of service within the organization, indicating that most participants were sufficiently experienced to offer informed insights into internal financial processes. This longevity in service supports the credibility of the responses and reflects a stable institutional memory. Furthermore, most respondents (78.6%) perceived the internal control systems as effective or very effective in influencing financial performance, reinforcing earlier research findings that associate strong internal controls with improved financial outcomes in faith-based organizations. However, a small proportion of dissenters (11.4%) and those uncertain (10%) highlighted potential gaps in communication,

training, or engagement with financial processes. Annual evaluations of internal controls were reported by 42.9% of respondents, aligning with best practices. Nonetheless, the practice of conducting evaluations only when necessary, or after longer intervals, was noted and poses a risk of financial oversight.

The control environment, which reflects the management's attitude toward internal controls, received mixed responses. While half of the respondents acknowledged its importance in shaping the audit function and organizational tone, a significant proportion expressed doubt about its effectiveness in fostering control awareness and influencing operations consistently across departments. These inconsistencies suggest variability in how internal control policies are applied and understood across different units. The findings underscore the need for uniform policy enforcement, enhanced communication, and leadership commitment to establishing a robust and ethical control environment that supports financial integrity.

Control activities, including segregation of duties and adherence to financial procedures, also generated divided opinions. While 45.8% of respondents agreed that segregation of duties enhanced competence and financial performance, 24.3% strongly disagreed, revealing structural or staffing limitations that might hinder effective role separation. Other aspects, including the influence of entrenched strategies and daily procedural adherence, also received lukewarm support, with many respondents expressing skepticism. This indicates potential issues such as inadequate enforcement, insufficient training, or limited understanding of how procedural compliance translates into financial health. Overall, the findings point to a moderate understanding of control activities and their effect, with considerable room for improvement in implementation and perception.

The regression analysis revealed that all four components of internal control—Control Environment, Control Activities, Information & Communication, and Monitoring Activities—had a positive and statistically significant effect on the financial performance of West Kenya Union Conference (WKUC) entities when applied together and not separately at 0.05 as other indicators when applied independently do not present a statistically significant effect. The model had strong explanatory power, with an R^2 value of 0.521, indicating that 52.1% of the variation in financial performance could be explained by these controls.

Among the variables, the Control Environment had the strongest effect, emphasizing the critical role of ethical leadership and sound governance. Control Activities and Information & Communication also significantly influenced performance, reflecting the importance of structured procedures and transparent information flow. Monitoring Activities, though the least influential, still contributed positively through oversight and corrective measures.

5.2 Conclusions

The study set out to investigate the influence of internal control systems on the financial performance of the Seventh-day Adventist (SDA) entities under the West Kenya Union Conference. The internal control systems were analyzed through five main dimensions: the control environment, control activities, information and communication systems, and monitoring mechanisms. Based on the findings, several conclusions can be drawn.

Firstly, the study established that while most employees have served in their respective entities for over five years and are therefore well-acquainted with the operational and financial systems, this experience does not always translate into uniform understanding or application of internal controls. Despite a general perception that internal control systems are effective in enhancing financial

performance, a notable minority expressed doubts or uncertainty, suggesting the presence of inconsistencies in how these systems are implemented or understood.

Secondly, the control environment, which encompasses the attitudes, awareness, and actions of management regarding internal controls, was perceived as moderately effective. Some respondents recognized management's efforts in setting a positive tone, promoting integrity, and supporting audit functions. However, others raised concerns about the lack of consistency and transparency across departments. This suggests that while policies may exist, their enforcement is not uniform, and leadership commitment varies.

Thirdly, control activities such as segregation of duties, adherence to policies, and procedural compliance received mixed reactions. Some staff acknowledged their positive effect on performance, but many cited challenges including staff shortages, unclear roles, or weak enforcement mechanisms. This indicates that while control activities are recognized as important, they are not always practiced consistently or effectively across departments.

Fourthly, the information and communication systems in place appear to be underperforming. Respondents pointed out that communication was not always timely, reliable, or effectively disseminated across departments. This disconnect can hinder informed decision-making, delay financial reporting, and weaken overall accountability.

Lastly, monitoring activities, critical for evaluating the effectiveness of control systems—were found to be unevenly applied. While some departments conduct regular audits and reviews, others rely on ad hoc evaluations, exposing the organization to potential oversight and inefficiencies.

The study concluded that internal controls significantly influenced the financial performance of entities under the West Kenya Union Conference (WKUC). Using a multiple linear regression model, it was established that the four key components of internal control—Control Environment, Control Activities, Information and Communication, and Monitoring Activities—each had a positive and statistically significant relationship with financial performance at the 5% significance level.

5.3 Recommendations

In consideration of the findings and conclusions of this study, several actionable recommendations are proposed to enhance internal control systems and improve financial performance within Seventh-day Adventist (SDA) institutions under the West Kenya Union Conference (WKUC).

First, it is recommended that the West Kenya Union Conference Treasury Department, in collaboration with the Internal Audit Office and departmental heads across various SDA entities, develop and implement a standardized internal control policy manual. This manual should clearly define procedures for financial reporting, authorization, asset management, and compliance with accounting standards. Such a unified framework will provide clarity and consistency in internal control practices across all institutions.

Secondly, there is a need to strengthen leadership accountability and oversight. The Union Executive Committee (EXCOM) and governing boards of individual institutions should ensure that senior leaders, including Presidents, Executive Secretaries, and Treasurers, are held responsible for enforcing internal control mechanisms within their respective departments.

Furthermore, it is crucial to invest in capacity building through regular training programs. The Human Resource Department, in conjunction with the Finance and Audit Departments, should organize continuous professional development sessions for finance staff, departmental heads, and auditors. These training programs should focus on best practices in internal control, risk management, and financial reporting to ensure all staff are well-equipped to uphold high standards.

In addition, the enhancement of financial communication and reporting systems is strongly recommended. The ICT Department, under the leadership of the Union Treasurer, should introduce integrated financial management systems that allow for real-time monitoring and reporting. Establishing feedback mechanisms where financial concerns can be addressed promptly would also support transparency and informed decision-making.

The Union Internal Audit Department should be tasked with establishing a robust monitoring and evaluation framework. This should include regular internal audits and performance evaluations, with findings reported to the Audit Committee of the Union Executive Board for timely action. Implementing measurable performance indicators will also help in tracking progress and identifying areas for improvement.

Addressing staffing challenges is also essential. The Human Resource and Administrative Departments should conduct a comprehensive staffing needs assessment to determine gaps in internal control functions. Based on the findings, they should revise job descriptions and hire or reassign staff to ensure each institution has the capacity to effectively implement internal controls.

Lastly, it is important to promote a culture of accountability and transparency throughout all institutions. The Union Leadership, in collaboration with institutional boards and spiritual and

ethics committees, should introduce performance-based incentives for compliance and apply consequences for financial negligence or misconduct. Upholding financial integrity as a core organizational value will strengthen institutional performance and public trust.

5.4 Suggestions for Further Studies

This study has provided valuable insights into the influence of internal control systems on the financial performance of Seventh-day Adventist institutions under the West Kenya Union Conference. However, several areas remain open for further research. Future studies could conduct a comparative analysis between SDA institutions and other faith-based or non-profit organizations to determine if similar internal control challenges and strengths exist across different institutions. This would help identify best practices applicable sector-wide. Additionally, researchers could explore the role of organizational culture in influencing the effectiveness of internal control systems. Factors such as leadership style, staff attitudes, and ethical climate may significantly affect compliance with control measures and overall financial outcomes.

Based on the findings, policy recommendations include the need for SDA institutions to strengthen their internal audit functions, enhance staff training on compliance and ethics, and institutionalize performance monitoring frameworks. Moreover, leadership teams should foster a culture of accountability and transparency to improve adherence to control procedures and safeguard financial resources. Sector-wide, regulatory bodies and umbrella organizations could develop standardized internal control guidelines and offer support mechanisms to ensure consistent implementation across institutions.

Other important areas for future research lies in exploring the intersection between digital systems and internal controls. As more religious and nonprofit organizations adopt technologies such as Enterprise Resource Planning (ERP) systems and cloud-based accounting platforms, it becomes essential to investigate how these digital tools enhance or complicate the efficiency, accuracy, and reliability of internal control mechanisms. A study in this area could offer insights into the effectiveness of digital transformation in promoting transparency, reducing fraud, and improving financial stewardship in faith-based institutions.

Another valuable line of inquiry would be to assess the role of organizational culture in shaping the implementation and success of internal control policies. Culture encompasses shared beliefs, values, and behaviors that influence how staff and leadership interact with control procedures. In mission-driven or religious institutions, where spiritual values often coexist with administrative mandates, understanding how culture supports or hinders compliance could be crucial. Such studies could also explore the influence of leadership styles, communication patterns, and ethical expectations on control adherence.

Comparative studies between different religious denominations or between faith-based and secular nonprofit organizations also offer significant potential. These studies can uncover variations in internal control structures, governance philosophies, and financial accountability practices. By comparing institutions with different theological orientations, administrative hierarchies, or regulatory environments, researchers can identify best practices and contextual challenges that either strengthen or weaken internal control systems across organizational types.

There is also a need for longitudinal studies that assess the sustained impact of internal control reforms on financial performance and institutional integrity. Short-term evaluations may show

promising results, but it is critical to examine whether such improvements are maintained over time. Longitudinal impact analysis would allow researchers to observe trends, identify long-term risk factors, and determine the resilience of internal control frameworks in the face of leadership transitions, economic shocks, or changes in organizational strategy.

Finally, future research could focus on stakeholder perception studies to examine how internal control systems are viewed by external stakeholders such as donors, church members, regulatory bodies, and service beneficiaries. Understanding these perceptions could reveal how internal controls influence stakeholder trust, credibility, and continued support for the organization. Incorporating the voices of external stakeholders would enrich discussions around transparency and accountability, positioning internal controls not only as administrative tools but also as drivers of public confidence and institutional legitimacy in the faith-based sector.

REFERENCES

- Agwor, T., and Akani, F. N. (2017). Financial Accountability and Performance of Local Governments in Rivers State, Nigeria. *International Journal of Economics, Commerce and Management*, 1(10), 620-635.
- Ahmad, N., Mahmood, A., Han, H., Ariza-Montes, A., Vega-Muñoz, A., Iqbal Khan, G., & Ullah, Z. (2021). Sustainability as a “new normal” for modern business. *Sustainability*, 13(4):1944.
- Akinyemi, O., & Oyeniyi, I. (2017). Communication channels in organizational performance: A case study of the Nigerian banking sector. *Journal of Communication Studies*, 12(4), 45-59.
- Akani, F. N., & Akaninyene, O. U. (2015). Determinants of Effective Internal Control System in Nigerian Banks. *International Journal of Science and Technology*, 4(1): 142-151.
- Alfartoosi, A., & Jusoh, M. A. (2021). A conceptual model of e-accounting: Mediating effect of internal control system on the relationship between e-accounting and the performance in the small and medium enterprises. *International Journal of Economics and Management Systems*.
- Asiligwa, M., & Rennox, G. (2017). The Effect of internal controls on the financial performance of commercial banks in Kenya. *Journal of Economics and Finance*, 8(3), 92-105.
- Baraka, E., & Ochieng, C. (2016). The role of segregation of duties in reducing fraud in church-managed organizations. *Journal of Financial Management*, 8(2), 107-122.
- Barasa, L., & Simiyu, E. (2020). Evaluating internal controls in non-profit organizations: Lessons from faith-based entities in Kenya. *Non-Profit Financial Review*, 14(1), 77-92.
- Bayyoud, M., & Sayyad, N. A. (2015). The Effect of Internal Control and Risk Management on Banks in Palestine. *International Journal of Economic, Finance and Management Science*, 3(3), 156.
- Bell, E., Bryman, A., & Harley, B. (2019). *Business research methods* (5th ed.). Oxford University Press.
- Cambridge Handbook of Stakeholder Theory. (2019). United Kingdom: Cambridge University Press.

- Chacha, M., & Muturi, R. (2020). Disparities in communication effectiveness across departments in non-profit organizations: Evidence from Kenya. *Journal of Organizational Behavior*, 19(4), 256-272.
- Chepkorir, K., & Simiyu, A. (2017). The role of external audits in promoting financial accountability in church-based organizations. *International Journal of Auditing*, 13(3), 101-115.
- Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a stewardship theory of management. *Academy of Management Review*, 22(1), 20–47.
- Dianova, A., & Nahumury, J. (2019). Investigating the Effect of Liquidity, Leverage, Sales Growth and Good Corporate Governance on Finance Distress. *Journal of Accounting and Strategic Finance*, 2(2), 143-156.
- Dubey, U., Kothari, D. P., & Awari, G. K. (2016). *Quantitative Techniques in Business, Management and Finance: A Case-Study Approach*. United States: CRC Press.
- Esther, S. (2021). Effect of internal control on organizational performance in the T.I in South and Southern Nigeria. *International Journal of Social Science*, 1-20. *Financial Reporting Compliance: A Study Guide*. (2024). (n.p.): Cybellium Ltd.
- Hassan, F. (2018). Effectiveness of internal control systems in preventing fraud in banking institutions in Bahrain. *Journal of Financial Crime*, 25(3), 757-774.
- Kamau, M., & Kariuki, G. (2018). Governance practices in faith-based organizations: The role of communication and transparency. *Journal of Organizational Leadership*, 10(1), 34-50.
- Kamau, M., & Muturi, W. (2019). Monitoring activities and performance management in non-profit organizations: A case study of faith-based institutions in Kenya. *Non-Profit Performance Review*, 12(3), 92-106.
- Kariuki, W., & Kipkemoi, J. (2017). The role of daily operational guidelines in improving financial performance in decentralized organizations. *Journal of Financial Management*, 9(2), 213-227.
- Kariuki, W., & Musyoki, A. (2017). Repetitive evaluations and their effect on financial

- performance in non-profit organizations. *Journal of Financial Strategy*, 5(1), 85-97.
- Kiage, F. (2020). Challenges in the implementation of internal control systems in church-based organizations in Kenya. *Journal of Financial Management*, 13(4), 45-58.
- Kinyua, S. (2016). Management's role in promoting internal control systems in Kenyan non-governmental organizations. *Journal of Public Administration*, 10(2), 122-137.
- Kipkemoi, J., & Karanja, G. (2017). The effect of adherence to daily operational checklists on financial accountability. *Journal of Non-Profit Management*, 16(2), 88-102.
- Kipkemoi, J., & Olweny, T. (2016). Internal control systems and their effects on financial performance in non-profit organizations: A case of the Seventh-day Adventist church in Kenya. *Journal of Non-Profit Financial Management*, 12(1), 49-64.
- Magu, J. K., & Kibati, P. (2016). Influence of internal control systems on financial performance of Kenya Farmers' Association Limited. *International Journal of Economics, Commerce and Management*, 4(4), 783-800.
- Mark, N. S., Lewis, P., & Thornhill, A. (2015). *Research method for research students* (7th ed.).
- Mawanda, S. (2018). Relationship between internal control systems and financial performance of institutions of higher learning in Uganda. *Unpublished thesis*, Uganda Martyrs University.
- Munyua, P., & Moronge, M. (2018). Effectiveness of repeated assessments in non-profit organizations: A case study of faith-based institutions in Kenya. *Journal of Governance and Accountability*, 7(3), 100-115.
- Mutinda, F., & Kilika, J. (2019). The role of internal control systems in financial efficiency within non-profit organizations: Evidence from Kenya. *International Journal of Non-Profit Management*, 14(3), 128-142.
- Mutua, N. (2018). The influence of control environments on financial performance in faith-based health institutions in Kenya. *Journal of Health Administration*, 22(4), 245-259.
- Mwangi, G., & Kariuki, A. (2020). Fraud deterrence in faith-based institutions: The role of ethical cultures and visible controls. *Journal of Non-Profit Integrity*, 9(2), 115-130.
- Njeri, M., & Mwangi, M. (2017). The role of annual reviews in internal control systems within

- non-profit organizations. *Journal of Non-Profit Financial Management*, 11(3), 72-87.
- Njihia, M., & Makori, D. (2019). The importance of record-keeping in financial transparency in church-based organizations. *Journal of Public Finance*, 8(1), 50-64.
- Ngugi, P., & Waithaka, J. (2020). Challenges in the implementation of monitoring systems in faith-based organizations. *Journal of Non-Profit Management*, 14(2), 213-227.
- Norton Rose Fulbright. (2016). COSO's new fraud risk management guidelines: What companies need to know.
- Nyang'au, R., & Maina, P. (2019). The challenges of implementing monitoring and evaluation frameworks in non-profit organizations in Kenya. *Non-Profit Management Review*, 6(2), 98-112.
- Ochieng, F., & Lumumba, P. (2019). Inconsistent communication channels and their effect on financial decision-making in non-profit organizations. *Journal of Communication Studies*, 13(4), 77-91.
- Omondi, E., & Atheru, K. (2021). The role of procedural compliance in improving financial management in faith-based organizations. *Journal of Organizational Behavior*, 18(1), 33-47.
- Otieno, E., & Lumumba, K. (2018). Inconsistencies in the application of control environments in public institutions in Kenya. *Journal of Public Administration*, 14(2), 55-67.
- Otieno, E., & Njoroge, F. (2020). Reliable communication systems and financial outcomes in non-governmental organizations in Kenya. *International Journal of Organizational Communication*, 11(1), 70-82.
- Ouma, V. (2017). The Relationship Between Reporting Quality and Financial Performance of Companies Listed at Nairobi Securities Exchange. *University of Nairobi School of Business Master's Thesis*.
- Pape, F. (2020). Rethinking liquidity: A critical macro-finance view. *Finance and Society*, 6(1), 67-75.
- Pina, V., Bachiller, P., & Ripoll, L. (2020). Testing the Reliability of Financial Sustainability:

The Case of Spanish Local Governments.

- Rashid, A. (2016). Managerial Ownership and Agency Cost: Evidence from Bangladesh. *Journal of Business Ethics*, 137(6), 609–621.
- Sarens, G., De Beelde, I., & Everaert, P. (2016). Internal audit: A comfort provider to the audit committee. *The British Accounting Review*, 41, 90–106.
- Sharma, R., & Senan, N. (2019). A study on the effectiveness of internal control systems in selected banks in Saudi Arabia. *Asian Journal of Managerial Science*, 8(1), 41-47.
- Taiwo, J. N., & Agwu, M. E. E. (2016). Effect of ICT on accounting information system and organizational performance. *European Journal of Business and Social Sciences*, 5, 1–15.
- The General Conference of Seventh-day Adventists Internal Control Regulations Document. (2022).
- Thomasa, J. R., & Kumara, J. (2016). Social performance and sustainability of Indian microfinance institutions: An interrogation. *Journal of Sustainable Finance & Investment*, 22(1).
- Turner, S. F., Cardinal, L. B., & Burton, R. M. (2016). Research Design for Mixed Methods. *Organizational Research Methods*, 20(2), 243–267.
- Visser, C. B., & Erasmus, P. W. (2018). *The Management of Public Finance: A Practical Guide*.
- Wainaina, A. M. (2014). The Effects of Integrated Financial Management Information System on Financial Performance of Commercial State Corporations in Kenya. *University of Nairobi, Nairobi*.
- Wamalwa, K., & Njeru, S. (2020). The effect of M&E frameworks on performance in faith-based organizations in Kenya. *Journal of Performance Management*, 17(1), 60-74.
- Wang, J., & Hooper, K. (2017). Internal control and accommodation in Chinese organizations. *Critical Perspective on Accounting*, 49(C), 18-30.
- Wekesa, D., & Olweny, T. (2017). The role of internal monitoring systems in maintaining financial discipline in church-managed organizations. *Non-Profit Financial Management Journal*, 6(2), 134-146.

Wanjiru, S., & Muturi, P. (2018). Segregation of duties and fraud reduction in church-managed organizations in Kenya. *Journal of Internal Auditing*, 10(3), 210-223.

Whittington, O. R., & Pany, K. (2016). *Principles of Auditing and Other Assurance Services* (20th ed.). McGraw-Hill International.



APPENDICES

Appendix 1: Introductory letter

CONSENT FORM FOR PARTICIPATION IN RESEARCH

Analysis of Internal Control System on Performance of Seventh Day Adventist

Organizations: A case of West Kenya Union Conference, Kenya.

Dear Participant,

I invite you to participate in a research study entitled (**Analysis of Internal Control System on Performance of Seventh Day Adventist Organizations: A Case of West Kenya Union Conference, Kenya.**): I am currently enrolled in the (MBA) at Mount Kenya University and am in the process of writing my Master's project. The purpose of the research is to determine: how internal control systems effect performance in Seventh-day Adventist Organizations

The enclosed questionnaire has been designed to collect information on how internal controls affect organizational performance.

If you agree to participate in this project, please answer the questions on the questionnaire as best you can. It should take approximately five minutes to complete. Please return the questionnaire as soon as possible to enable me to complete the project report.

If you have any questions about this project, feel free to contact me the investigator Jerim Ochieng Omoro, Phone Number 0720801512, or my supervisor Dr. Martin Onsiro Phone Number 0716939832. If you have questions about your rights as a research participant, please be in touch with the Chairman, Mount Kenya University, Ethical Review Committee, P.O Box 342-01000, Thika.

Thank you for your assistance in this important endeavor.

CONSENT

I have read and I understand the provided information and have had the opportunity to ask questions. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and without cost. I understand that I will be given a copy of this consent form. I voluntarily agree to take part in this study.

Participant's signature _____ Date _____

Investigator's signature _____ Date _____



Appendix 2: Questionnaire

Dear Respondent,

The questionnaire is designed with the aims of collecting data on the **Analysis of Internal Control System on Performance of Seventh Day Adventist Organizations: West Kenya Union Conference, Kenya**. The study at hand is purely for Academic purposes. All information gathered will be used for academic purposes only and will be treated confidential. Your input and support and anticipated cooperation will be highly appreciated.

Section I: Background Data

1. How long have you been working for the Church?
 - i) Less than one Year []
 - ii) I – 5 Years []
 - iii) 5 – 10 Years []
 - iv) 10 – 15 Years []
 - v) 15 and above Years []
2. How would you rate your organization's internal control system's effects on financial performance?
 - a) Very ineffective []
 - b) Ineffective []
 - c) Uncertain []
 - d) Effective []
 - e) Very effective []
3. How often does your organization evaluate internal control procedures?
 - i) Annually []
 - ii) After every 2 years []
 - iii) After every 5 years []
 - iv) When there is a need to do so []

Section II: Environmental Control

4. Please evaluate the following statements on environmental control as an internal control indicator on a Likert scale ranging from strongly Agree to strongly Disagree.

1-strongly agree 2-Agree 3 – Neutral 4 – Disagree 5 – Strongly Disagree

Statement	5	4	3	2	1
Does environmental control reflect management's attitude and policies, and is it an important Audit Function?					
Does environmental control set the mood of an organization and influence the control awareness of its people?					
Does the environmental control influence the whole organization and all other components of internal controls?					
Does environment control aid in lowering the degree of fraudulent undertakings within organizational functioning?					
Does the status of an organization's internal control system be contingent on the tasks and attributes of their environmental control					

Section III: Control Activities

5. Please assess the following affirmations on control activities as an internal control indicator on a Likert scale ranging from strongly agree to strongly disagree.

1 – Strongly agree 2 – Agree 3 – Neutral 4 – Disagree 5 – Strongly Disagree

Statement	5	4	3	2	1
Segregation of duties in the organization can result in employees' better competency hence converting to a positive dominance on financial performance					
Better strategies entrenched within the organization and followed by all sections and put into effect properly can exert influence on financial performance in the organization.					
Strict loyalty to the outlined procedures by all employees of the organization can yield better financial performance and vice versa					
Guidelines observed by employees in their everyday performances may have some correlations with the financial performance of the organization.					
Perfectly outlined procedures for dealing with various organizational records and reports can yield desirable financial performance.					

Section IV: Information and Communication

6. Please assess the worth of the following statements on information and communication as an internal control indicator on a Likert scale ranging from strongly agree to strongly disagree.

1 – Strongly agree 2 – Agree 3 – Neutral 4 – Disagree 5 – Strongly Disagree

Statement	5	4	3	2	1
Applicable information to relevant departments within an organization presents a greater effect on the general financial performance of an organization.					
Management has a robust system of communication and information within all departments and as a result, influences the financial achievements of the organizations.					
Better accomplishment of the organization's tasks depends on the dependableness of information and communication passed by top management in line with financial and budget controls.					
The correctness of the organization's achievement is greatly dependent on the handiness of accurate information and timely communication in an organization.					
There exist is a relationship connecting organizational performance and timely reporting of relevant information.					

Section V: Monitoring

7. Please assess the worth of the following statements on monitoring as an internal control indicator on a Likert scale ranging from strongly agree, to strongly Disagree

1 – Strongly agree 2 – Agree 3 – Neutral 4 – Disagree 5 – Strongly Disagree

Statements	5	4	3	2	1
Does monitoring assist in making sure all employees are conforming to the internal policies of the organization?					
The general typical monitoring of the organization's functioning and positioning to objectives very much influence the performance of the organizations					
Repeated evaluation of the organization's internal control system has a significant effect on the performance of the organizations					
Managements have well-designed monitoring and evaluation tools that can assist in boosting the performance of an organization.					
Accustomed audits of financial statements of the organizations and internal control procedures by independent external auditors have a greater influence on the performance of the organization					

Thank you for your participation

Appendix 3: Secondary Data Collection Sheet

ENTIT Y	YEAR	TYPE OF ENTITY	LIQUIDIT Y	REPORTIN G	ACCOUNTABILI TY
WKUC	2023	TITHE BASED			
SENF	2023	TITHE BASED			
NASS1	2023	SCHOOL			
NAPS	2023	SCHOOL			
SWNF	2023	TITHE BASED			
OASS	2023	SCHOOL			
RC	2023	TITHE BASED			
RASS	2023	SCHOOL			
RAPS	2023	SCHOOL			
RAH	2023	HOSPITAL			
LVF	2023	TITHE BASED			
KASS1	2023	SCHOOL			
KLC	2023	TITHE BASED			
GAPS	2023	SCHOOL			
NASS2	2023	SCHOOL			
AHPH	2023	PRINTING PRESS			
KAH	2023	HOSPITAL			
KASMS	2023	COLLEGE			
RKPS	2023	SCHOOL			
KAC	2023	COLLEGE			
KASS2	2023	SCHOOL			
KAPS	2023	SCHOOL			
CNC	2023	TITHE BASED			
MAPS	2023	SCHOOL			
SKF	2023	TITHE BASED			
WAH	2023	HOSPITAL			
WKC	2023	TITHE BASED			
GRVC	2023	TITHE BASED			
UEAB	2023	UNIVERSITY			
NRVF	2023	TITHE BASED			
WRVF	2023	TITHE BASED			
SNAHS	2023	SCHOOL			
SSASS	2023	SCHOOL			
EAGH	2023	HOTEL			
BAPS	2023	SCHOOL			

Appendix 4: List of West Kenya Union Conference Entities.

1. West Kenya Union Conference
2. South East Nyanza Field
3. Nyabikaye Adventist Secondary School
4. Nyabikaye Adventist Primary
5. South West Nyanza Field
6. Othora Adventist Secondary School
7. Ranen Conference
8. Ranen Adventist Secondary School
9. Ranen Adventist Primary School
10. Ranen Adventist Hospital
11. Lake Victoria Field
12. Kagoro Gwasi Adventist Secondary School
13. Kenya Lake Conference
14. Gendia Adventist Primary School
15. Africa Herald Publishing House
16. Kendu Adventist Hospital
17. Kendu Adventist School of Medical Sciences
18. Ruby Craft Primary School
19. Nyabola Adventist Secondary School
20. Kamagambo Adventist College
21. Kamagambo Adventist Secondary School
22. Kamagambo Adventist Primary School
23. Central Nyanza Conference
24. Migosi Adventist Primary School
25. South Kenya Lake Field
26. Wire Adventist Hospital
27. Western Kenya Conference
28. Greater Rift valley Conference
29. University of East Africa Baraton
30. North Rift Valley Field

31. West Rift Valley Field
32. Sehero National Adventist High School
33. Sehero Adventist Secondary School
34. Eldoret Adventist Guest House
35. Baraton Adventist Primary School



Appendix 5: ERC Certificate



REF: MKU/ISERC/4887
TO: JERIM OCHIENG' OMORO

Date: 29 March 2025

REG: MBA/2023/46232

Dear Sir/Madam,

RE: ANALYSIS OF INTERNAL CONTROL SYSTEM ON PERFORMANCE OF SEVENTH DAY ADVENTIST ORGANIZATIONS: A CASE OF WEST KENYA UNION CONFERENCE, KENYA

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3609**. The approval period is **29/04/2025 - 28/03/2026**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 30 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,

Dr. Alfred Owino, PhD
Chairman, Mount Kenya University ISERC

MOUNT KENYA UNIVERSITY
P.O. Box 342-01000, NAIROBI CAMPUS
61 APR 2025
DIRECTOR
Graduate Studies
RECEIVED

MOUNT KENYA UNIVERSITY
ETHICS REVIEW COMMITTEE
P. O. Box 342 - 01000,
THIKA

Appendix 6: Introductory Letter from MKU



DIRECTORATE OF GRADUATE STUDIES

MBA/2023/46232

1st April, 2025

National Commission for Science Technology & Innovation (NACOSTI)
Off Waiyaki Way, Upper Kabete,
P.O Box 30623- 00100
NAIROBI, KENYA

Dear Sir/Madam,

RE: JERIM OCHIENG' OMORO - REGISTRATION NO. MBA/2023/46232


The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics**.

The title of the research is "**Analysis of Internal Control System on Performance of Seventh Day Adventist Organizations: A Case of West Kenya Union Conference, Kenya.**" It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **March, 2025 and May, 2025**.

Any assistance accorded to the student will be highly appreciated.

Thank you.

To


Dr. Samuel M. Karenga, PhD
Director, Graduate Studies
Enc.


Mount Kenya University
P.O. Box 342 - 01000, THIKA
Office of the Director
Graduate Studies

Main Campus, General Kago Road, P.O. Box 342-01000 Thika.
Tel: +254 20 287 8000, Cell: +254 709 153 000
Email: info@mku.ac.ke, Web: www.mku.ac.ke
Chartered and ISO 9001 : 2015 Certified
Unlocking Infinite Possibilities

Appendix 7: NACOSTI License

REPUBLIC OF KENYA
Ref No: 291798
Date of Issue: 14/April/2025

RESEARCH LICENSE




This is to Certify that Mr. JERIM OCHIENG-OMORO of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Homabay, Kisumu, Migori, Nandi, Transnzoia, Uasin-Gishu, Vihiga on the topic: ANALYSIS OF INTERNAL CONTROL SYSTEM ON PERFORMANCE OF SEVENTH DAY ADVENTIST ORGANIZATIONS: A CASE OF WEST KENYA UNION CONFERENCE, KENYA for the period ending : 14/April/2026.

License No: NACOSTI/P/25/418162

Applicant Identification Number: 291798

Director General
NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code



NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.

See overleaf for conditions

Appendix 8: Plagiarism Report

JERIM OCHIENG

OMORO...docx26.docxver.docx

By Jerim Omoro



Submission date: 29-Jun-2025 09:41PM (UTC+0300)
Submission ID: 2485902780
File name: JERIM_OCHIENG_OMORO...docx26.docxver.docx (1.57M)
Word count: 21943
Character count: 132512

JERIM OCHIENG OMORO..docx26.docxver.docx

ORIGINALITY REPORT

SIMILARITY INDEX **20%** 18 INTERNET SOURCES% 10 PUBLICATIONS% 12% STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Mount Kenya University Student Paper	2%
2	Submitted to Kenyatta University Student Paper	1%
3	ir-library.ku.ac.ke Internet Source	1%
4	Submitted to University of Lay Adventists of Kigali Student Paper	1%
5	ir-library.kabianga.ac.ke Internet Source	1%
6	erepository.uonbi.ac.ke Internet Source	1%
7	www.standardmedia.co.ke Internet Source	<1%
8	repository.maseno.ac.ke Internet Source	<1%
9	backend.kab.ac.ug Internet Source	<1%

