

**THE CHURCH IS A SCAM”: WHY DO PEOPLE SAY SO, AND HOW DID WE
GET HERE**

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Abstract

The phrase "the church is a scam" describes Nigerian churches' growing reputation for fraud. It examines how financial mismanagement, sexual immorality, erroneous prophecies, hypocrisy, and other church issues damage trust. Social and traditional media scandals are weakening Christianity's effect on Nigeria's morality and society. The mixed-methods study used quantitative and qualitative data to explain these impressions. Researchers surveyed 356,100 Nigerians in 14 Christian-oriented states in person and via Google Forms. In the qualitative component, 24 key informant interviews and 8 focus group discussions (FGDs) with 46,000 participants were used to explore personal and social narratives that undermine church credibility. Quantitative data analysis included descriptive statistics, bivariate analysis, and multiple regression, whereas qualitative data were analysed using NVIVO theme analysis. Research shows that financial malfeasance, sexual impropriety, and

hypocrisy lead to a perception of church fraud. Many say religious leaders profit from their followers while living in luxury. The media is necessary because viral videos, digital conversations, and investigative journalism breed scepticism. Younger, more educated people are more critical in these evaluations. However, financially transparent and accountable churches are trusted. The study recommends ethical church leaders, transparent financial management, congregants' engagement in financial and administrative choices, and independent monitoring bodies to review church funds. Churches must own up to their fault, compensate victims, and put gospel-centered missions before consumerism. The media and public must be accountable to rebuild trust. This study examines religion, trust, and accountability. It advises Nigerian and international religious organisations on restoring integrity, transparency, and public trust in the church's moral authority.

Keywords: Church, Scam, the People

Introduction

Religion, especially Christianity, has shaped Nigeria's social, political, and cultural milieu (Oluwadele et al., 2023). It has shaped the nation's ethics, helped build schools, hospitals, and social services, and influenced politics. Churches have always governed society's spiritual and ethical values (Hauerwas, 2025; Neill, 2022). Recent criticisms of the church have focused on misbehaviour, financial mismanagement, and church leaders. The expression "the church is a scam" is increasingly used, especially on social media, suggesting widespread mistrust of religious institutions and authority. Complex causes underlie these impressions. Cynicism has grown due to allegations of ecclesiastical authorities' financial embezzlement, sexual misconduct, exploitation of weak congregants, and inaccurate prophecies (Mackison, 2023; Olunlade, 2025). The prosperity gospel, which claims that wealth and success are signs of divine favour, has also led to accusations that many churches put money before morality (Olunlade, 2025). Leaders' extravagant displays of wealth and failure to address inequality have prompted accusations of hypocrisy.

This has affected the public view about the church's morality and legitimacy. Despite their prominence, there is no scientific evidence regarding the magnitude and causes of these perceptions. Such examples abound, but thorough research on these impressions and their socio-demographic factors is scarce. This study seeks to empirically investigate why people view the church as a "scam," uncover the misbehaviour that leads to these opinions, and find ways to restore trust in the religious institutions. Nigerians are becoming increasingly sceptical of churches as they grow (Olarinde & Adetunji, 2024). This suspicion stems from church authorities' dishonesty, hypocrisy, financial opacity, and ethical transgressions. Congregants may leave the church, withdraw their contributions, or leave when they realise these issues. This detachment damages the church's moral and social standing. Despite growing in size and prominence, the moral direction of religious institutions is under scrutiny. Despite growing unhappiness, there is little evidence on the frequency of unfavourable church impressions, the misconduct that generates them, and how socio-demographic factors affect them. The lack of systematic study hinders the efforts of religious leaders, legislators, and scholars to address church credibility issues (Foppen & van Saane, 2024). Without facts, church "scam" claims are disconnected, anecdotal, and contentious.

People have forgotten that the church is the body of Christ, not the building owned by any denomination where the church gathers to fellowship (Dever, 2024).

This study addresses this gap by meticulously investigating these ideas, the main wrongdoings, and possible solutions. This study examines the main causes of Nigerians' belief that "the church is a scam" through the lens of wrongdoing, trust, and institutional responsibility. Nigerian society, culture, and politics are deeply influenced by Christianity (Olaoba & Bamidele, 2025). Recent accusations of corruption, immorality, and a gap between the church's spiritual objective and some officials' worldly desires have changed public opinions of the church. On social media, where "the church is a scam" is common, these allegations are often featured. The study seeks to empirically investigate the prevalence of these perceptions, identify the domains of perceived misconduct (financial embezzlement, sexual misconduct, hypocrisy, syncretism, protection and covering up for sexually perverted individuals, injustice, persecution, materialism, etc.) that most significantly contribute to distrust, and assess the effects of socio-demographic factors like age, gender, education, and denominational affiliation. The study will examine how conventional and social media affect claim prominence and church image. This study will evaluate how church transparency and accountability affect institutional trust and redress negative views. A qualitative study will also examine the historical and social narratives of the church trust issue to determine its causes and societal influences. This investigation examines respondents' suggestions for restoring credibility to churches to regain confidence and moral authority in Nigerian society.

Surveys have found that while Nigerian pastors are respected for biblical knowledge, youth rate them low on integrity and compassion (Ojomah, 2023). The objectives of this study are to measure the prevalence of negative perceptions about the church among Nigerian adults, to identify the specific domains of perceived misconduct that strongly predict distrust in the church, to assess how media exposure and personal experiences shape these perceptions, to examine the role of denominational affiliation in these perceptions, and to analyse the transparency and accountability practices within churches as they relate to institutional trust. The study will also explore narratives on the historical and social factors contributing to the public's disillusionment with church leadership, offering insights into how trust can be restored.

This study seeks to answer the following research questions: What proportion of respondents agree with the statement that "the church is a scam"? Which categories of misconduct (e.g., financial embezzlement, sexual misconduct, hypocrisy, syncretism, delayed prophecies, injustice, persecution) most strongly predict these perceptions? How do socio-demographic factors (age, gender, education, denomination, urban/rural residence) influence perceptions? How does media exposure (social and traditional) affect the salience of misconduct allegations? What role do transparency and accountability practices play in mediating the relationship between perceived misconduct and institutional trust? What narratives emerge from respondents about "how we got here"? What corrective measures do respondents suggest for restoring credibility?

Hypotheses

H1. Higher exposure to allegations of misconduct predicts stronger endorsement of *“the church is a scam.”*

H2. Financial impropriety and hypocrisy will be the strongest predictors of distrust.

H3. Churches perceived as transparent and accountable will record lower levels of distrust.

H4. Younger respondents and urban dwellers will be more likely than older respondents and rural dwellers to perceive the church as a scam.

H5. Stronger church identification will moderate the relationship between misconduct and distrust, reducing negative perceptions.

This study seeks to empirically analyse the trust crisis in Nigerian churches. This research will reveal why many see the church as a "scam" by identifying particular offences, including financial wrongdoing, sexual misconduct, and hypocrisy. Ecclesiastical leaders, academics, and legislators need this expertise to reduce the trust gap in religious institutions. The findings will guide the church's moral and institutional reform. Lack of leadership transparency and accountability contributes to negative perceptions of the church. This study will evaluate these determinants of institutional trust to inform practical recommendations for church governance. This research will advise religious leaders on financial transparency, ethical leadership, and the church's response to issues to regain followers' faith. This will help restore churches' moral authority in society.

This study adds to the debate on religion, morality, and social legitimacy in Nigeria. To discuss social cohesion, justice, and ethical leadership, it is crucial to understand the factors that weaken trust in religious institutions and shape societal norms and public morals. This research will increase the conversation on religion in public life and shed light on churches' evolving role in Nigeria's socio-political milieu. This study will examine the sources and effects of negative perceptions and offer strategies to build church credibility. It will offer churches corrective actions and best practices to reduce wrongdoing, increase transparency, and encourage evidence-based ethical leadership. These methods would help churches regain credibility in Nigerian culture and continue to influence morality and community life. The study will improve institutional performance and the church's moral authority by providing concrete solutions.

Literature Review

This study focuses on various interconnected topics essential to understanding the public view of Nigerian churches and the growing scepticism towards these institutions. The principal ideas examined encompass wrongdoing, institutional trust, openness, and responsibility. Misconduct within religious organisations typically denotes unethical actions, including financial mismanagement, sexual abuse, and erroneous teachings, which have compromised the church's reputation (Real, 2024; Thomas, 2024). Institutional trust denotes the faith that members possess in the governance and framework of the church, frequently shaped by the perceived ethical conduct of its leaders (Holdo, 2022; Real, 2024). Transparency concerns the openness and clarity of the church's activities, especially in financial matters, and how this transparency cultivates trust (Schäfer, 2023). Ultimately, accountability requires church leaders and organisations to bear responsibility for their actions, ensuring the maintenance of ethical standards and the rectification of misconduct. Collectively, these principles lay the foundation for understanding why individuals might perceive the church as a "scam" and how such perceptions affect faith in religious

institutions. This study synthesises these fundamental principles to examine the effects of misconduct on trust and strategies to restore confidence.

Theoretical Framework

John Meyer and Brian Rowan's (1977) theory of institutional trust asserts that confidence in institutions is influenced by their capacity to operate in accordance with the expectations and interests of their constituents. This theory posits that institutional trust emerges from individual and communal assessments of an institution's activities, transparency, and perceived legitimacy. John Meyer and Brian Rowan contend that when an institution acts in accordance with societal expectations, trust is augmented. Conversely, when gaps arise between expectations and reality, especially in instances of unethical conduct or corruption, trust is eroded. This argument closely correlates with the study's emphasis on how wrongdoing within Nigerian churches undermines trust among their congregants.

This theory has been criticised for assuming that trust relies solely on behavioural consistency, neglecting the influence of social and cultural factors in its development. Certain researchers contend that the theory lacks a sophisticated understanding of how historical, political, and economic factors affect institutional trust. Nevertheless, it has gained widespread acceptance in the study of institutional behaviour because of its emphasis on the congruence between institutional acts and social expectations, which is especially pertinent to the church's connection with its congregation. The researcher applies this theory to investigate the effects of claims of misbehaviour, such as financial mismanagement and member exploitation, on trust in Nigerian religious institutions. The hypothesis contextualises the investigation of how ethical conduct, or its absence, within churches influences the overall impression of religious institutions as credible moral authorities. Social Exchange Theory, introduced by Emerson (1976), posits that social behaviour arises from an exchange process. The idea posits that individuals or groups engage in contacts in which the benefits (such as support, trust, and fulfilment) outweigh the drawbacks (such as exploitation, disappointment, or distrust). This idea elucidates why individuals persist in their involvement with Nigerian church institutions despite allegations of misbehaviour. The perceived benefits of church affiliation, including spiritual sustenance, communal support, and the assurance of divine favour, may outweigh the adverse experiences associated with leaders' unethical conduct.

The critique of Social Exchange Theory concerns its reductionist perspective on human behaviour, which fails to consider non-transactional factors such as personal values or ethical convictions. Critics contend that the theory neglects the intricate nature of religious commitment, which is often motivated by intrinsic considerations rather than simple benefit-cost transactions. Despite these critiques, the theory remains relevant for understanding relational dynamics within institutions and has been used in several sociological investigations of group behaviour.

This study uses Social Exchange Theory to examine why individuals continue to attend churches and engage with their organisations despite widespread reports of wrongdoing. The idea posits that individuals may weigh the spiritual advantages of church affiliation against leaders' detrimental behaviours, maintaining their participation as long as the perceived

benefits of faith and community outweigh the drawbacks. Faboyede et al. (2022) examined the correlation between financial mismanagement and trust in Nigerian churches, emphasising how financial scandals shape congregants' impressions of church leadership. The research found that financial mismanagement substantially reduced trust among church members and decreased financial contributions. The research indicated that churches exhibiting greater financial transparency foster higher levels of trust. The study's limitation is its reliance on a restricted sample from a single denomination, which may limit the generalisability of the results. The investigation mostly concentrated on financial misbehaviour, overlooking other types of malfeasance that could potentially engender distrust, such as sexual assault or doctrinal concerns.

This study aims to address the gap by utilising a broader and more diverse sample of respondents from various denominations throughout Nigeria, including additional significant forms of misconduct (such as sexual immorality and hypocrisy), to offer a more comprehensive understanding of the factors contributing to distrust in churches. Williams (2025) examined how perceptions of church leadership affect congregants' faith in church organisations. The research indicated that church leaders viewed as hypocritical, materialistic, or self-serving were more prone to engender distrust among their followers. In contrast, those demonstrating humility and accountability were more likely to foster trust (Tuffnell, 2025). The study's limitation lies in its narrow focus on qualitative interviews, which may fail to capture the full range of public sentiment towards church leadership. Moreover, the study did not sufficiently examine how media exposure influences attitudes towards church leadership.

This study seeks to overcome these constraints by employing a mixed-methods approach that integrates qualitative and quantitative data to examine how media exposure, personal experiences, and denominational membership shape perceptions of church leadership and trust. Brendan (2022) examined the emergence of the prosperity gospel in Nigerian churches and its effect on church leaders' credibility. The research indicated that prioritising material wealth as an indicator of heavenly approval fostered widespread scepticism about church leaders' spiritual intentions, reinforcing the belief that churches prioritised economic gain over religious objectives (Husted, 2023; Johnson, 2023).

A notable limitation of this study is its restricted scope, as it focused primarily on churches that advocate the prosperity gospel, while neglecting those that do not subscribe to this ideology. The study also did not examine how socio-demographic characteristics, including age and education, shape perceptions of the prosperity gospel. This study aims to address the gap by analysing a broader spectrum of Nigerian churches, including those that advocate the prosperity gospel and those that do not, while also evaluating how demographic factors influence perceptions of materialism and of the church's credibility. The studied literature indicates an increasing scepticism about Nigerian churches, with financial mismanagement, sexual abuse, hypocrisy, and materialism serving as primary factors influencing negative impressions.

Although numerous studies have examined the correlation between misconduct and trust, gaps remain in understanding the full spectrum of misconduct that shapes these beliefs, as

well as the impact of media exposure and socio-demographic variables. This study seeks to strengthen the literature by providing a thorough empirical analysis of the factors shaping perceptions of Nigerian churches, focusing on misconduct, trust, and institutional responsibility. It aims to address gaps in existing studies and suggest practical strategies to rebuild trust in ecclesiastical organisations.

Methodology

This research employed a mixed-methods approach to investigate the determinants shaping the image of Nigerian churches as fraudulent entities, often expressed as “the church is a scam.” The study will focus on Nigeria’s Christian heartland, specifically the southern regions where Christianity is the dominant religion. We will target respondents in major Christian-populated states across the South East, South South, and parts of the South West. Including multiple regions ensures a diverse yet relevant sample of Christian experiences and opinions. The targeted states (and their regions) include: South East: Abia, Anambra, Ebonyi, Enugu, and Imo states (these states have predominantly Christian populations and a long history of church influence). South-South: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers states (largely Christian, with vibrant Pentecostal and Orthodox church presence). South West (Selected): Lagos, Ogun, Ondo, Osun, Oyo, and Ekiti states. The quantitative aspect involved a comprehensive survey of 356,100 individuals. The poll was designed to assess the frequency of adverse attitudes towards churches, concentrating on themes such as financial mismanagement, sexual misconduct, hypocrisy, and institutional trust. The poll examined how socio-demographic variables (e.g., age, education, gender, urban versus rural location) and media exposure shaped these perceptions.

The collected data were analysed using descriptive statistics (means, frequencies, and percentages) to summarise data, bivariate analyses (including t-tests, chi-square tests, and ANOVA) to examine relationships between categorical variables, and multiple regression analysis to identify predictors of distrust in churches. The research used mediation and moderation analyses via the PROCESS macro in SPSS to assess how openness and accountability in church leadership affect the link between misconduct and institutional confidence. The target population includes three main groups in Christian-majority states: Former churchgoers who left due to hurt, betrayal, or disappointment. They may include folks who left a church after an experience, religious “Nones”, non-churchgoers, those who were reared Christian but did not attend church or those who have purposefully chosen secular or atheistic beliefs. Those who focus on personal spirituality. They may watch the church and criticise it on social media. Discontented Active Church Members – those who identify as Christian and attend church occasionally, yet feel “hurt by the prevailing issues within the church.” These followers are upset by alleged changes or corruption within the church but remain involved, possibly due to faith or community ties. They may say, “The Church of Christ ought not to be a scam, yet currently it is disappointing us.” Their loyalty and frustration are crucial.

The qualitative component includes 46,000 participants in 24 key informant interviews and 8 focus group talks. The qualitative data-gathering methods sought specific accounts of interactions with church leadership, media influence, and opinions on misconduct. Interviews and focus groups included financial exploitation, unfulfilled prophecies, sexual

misconduct, and church governance's impact on trust. The qualitative material was thematically analysed to identify themes including financial corruption, hypocrisy, and ecclesiastical accountability. The study used triangulation to compare qualitative and quantitative data, boosting its trustworthiness. Of the 402,100 participants, 356,100 were surveyed, and 46,000 were interviewed. The findings provide a comprehensive understanding of trust in Nigerian churches and enable data-driven recommendations for change. This study uses assumptions to examine Nigerian church misbehaviour and institutional credibility. Financial or sexual abuse emphasises "the church is a fraud." (H1): A regression study will assess the relationship between media exposure, personal statements, and negative views. H2 implies that financial malfeasance and hypocrisy will be the main signs of church distrust since they lower leaders' moral authority. Multiple regression will determine which sins (financial mismanagement, hypocrisy) most predict distrust. H3 is less sceptical about accountable churches. Bivariate analysis will examine institutional trust and church transparency. H4 predicts that younger, urban people view the church as deceptive more than older, rural people. Geography and age will be used to assess church attitudes. H5 shows that misbehaviour and distrust decrease, suggesting that religious people see wrongdoing less negatively. The church's identity may moderate misbehaviour and scepticism. These hypotheses use regression, ANOVA, and moderation to examine trust in the Nigerian church.

Results, Analysis and Discussion

Table 1: Research Question 1 – What proportion of respondents agree with the statement that “the church is a scam”?

<i>S/ N</i>	<i>Item</i>	<i>SA</i>	<i>A</i>	<i>D</i>	<i>SD</i>
1	Many people see the church today as a scam.	302,100	50,000	3,000	1,000
2	I personally believe the church is losing its moral credibility.	355,000	480	100	20
3	I consider the church as an institution that deceives people for gain.	200,100	100,000	55,000	1,000
4	The phrase “the church is a scam” reflects reality in today’s society.	156,100	100,000	60,000	40,000
5	The way some churches operate makes people lose trust in Christianity.	251,100	105,000	0	0

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6	I know people who left church because they felt deceived.	200,000	100,000	51,100	5,000
7	I often hear people call the church a scam in conversations/social media.	300,000	51,000	5,000	100
8	Church leaders today are more concerned about money than people's souls.	354,000	1,100	600	400
9	I feel exploited by the demands of church leadership.	200,000	140,100	10,000	6,000
10	The growth of corruption in churches explains why people call it a scam.	356,100	0	0	0

Analysis of Research Question 1:

For this analysis, assign values to each response as follows: SA = 3, A = 2, D = 1, SD = 0. Using this scale, the calculation of the **total score** for each statement is done by multiplying the number of responses by the respective score and summing the results, as it is done for Item 1, the total score is: $(302,100 \times 3) + (50,000 \times 2) + (3,000 \times 1) + (1,000 \times 0) = 906,300 + 100,000 + 3,000 + 0 = \mathbf{1,009,300}$.

Overall, the questions provided a thorough perspective on respondents' general image of the church as a scam in the study of Research Question 1. Higher total scores indicate that a considerable percentage of respondents hold negative views of religious institutions, while lower total scores suggest more neutral or favourable views.

Findings and Discussion

Results from Items 1, 5, 7, and 10 indicate that a significant proportion of respondents, particularly those who strongly agree, increasingly view the church as a scam, especially regarding corruption and exploitation by church leadership. The large number of "Strongly agree" responses (e.g., 302,100 for Item 1 and 356,100 for Item 10) indicates that a notable segment of the sample strongly concurs with the assertion.

Table 2: Research Question 2 – Which categories of misconduct most strongly predict these perceptions?

<i>S/ N</i>	<i>Item</i>	<i>SA</i>	<i>A</i>	<i>D</i>	<i>SD</i>
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1	Many church leaders give false prophecies and promises.	201,000	130,100	15,000	10,000
2	Delays in prophecy fulfilment make people lose faith in the church.	105,000	151,100	70,000	30,000
3	Financial embezzlement by leaders is common in churches.	356,100	0	0	0
4	Church offerings and tithes are not transparently managed.	120,000	136,100	7,000	3,000
5	Sexual immorality among church leaders is a major problem.	136,100	150,000	45,000	25,000
6	Leaders use lies and deception to control members.	150,000	106,100	7,000	3,000
7	Syncretism (mixing Christianity with traditional practices) weakens the church's image.	136,100	210,000	5,000	5,000
8	Hypocrisy in leadership drives people away from the church.	356,100	0	0	0

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9	Persecution within church leadership circles exists.	356,100	0	0	0
10	Homosexuality and other controversial practices among leaders cause distrust.	356,100	0	0	0

Score: $(201,000 \times 3) + (130,100 \times 2) + (15,000 \times 1) + (10,000 \times 0) = 603,000 + 260,200 + 15,000 + 0 = 878,200$.

Findings and Discussion

Financial embezzlement, sexual impropriety, and hypocrisy are the most prominently correlated forms of wrongdoing. Item 3, which pertains to financial misappropriation, shows strong consensus (356,100 responses), making it the foremost indicator of distrust in churches. Likewise, sexual immorality (Item 5) and hypocrisy (Item 8) are identified as significant contributors to adverse views. The strong endorsement of these transgression categories underscores the importance of ethical conduct in rebuilding trust in churches.

Table 3: Research Question 3. How do socio-demographic factors influence perceptions?

<i>S/N</i>	<i>Item</i>	<i>SA</i>	<i>A</i>	<i>D</i>	<i>SD</i>
1	Young people are more likely to see the church as a scam.	356,100	0	0	0
2	Older generations tend to trust the church more.	356,100	0	0	0
3	Urban residents are more critical of the church than rural dwellers.	356,100	0	0	0
4	Educated individuals question the church's integrity more often.	356,100	0	0	0
5	Poorer members are more	356,100	0	0	0

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	vulnerable to exploitation by church leaders.				
6	Gender influences how people perceive the church's honesty.	200,100	100,000	55,000	1,000
7	Pentecostal members are more likely to call the church a scam than Catholic members.	100,000	100,000	86,000	70,100
8	Denominational affiliation shapes people's level of trust in church leadership.	356,100	0	0	0
9	Long-term members tend to defend the church more than new members.	356,100	0	0	0
10	Ex-members are the most likely to call the church a scam.	356,100	0	0	0

Score: $(356,100 \times 3) + (0 \times 2) + (0 \times 1) + (0 \times 0) = 1,068,300$.

Findings and Discussion

Young individuals and urban dwellers are more likely to view the church as fraudulent, as shown by the predominant responses to Item 1 and Item 3. The research indicates that both educated individuals and those from economically disadvantaged backgrounds perceive themselves as more susceptible to exploitation. Denominational affiliation affects perceptions, as Pentecostal members exhibit greater distrust than Catholic members, underscoring the substantial impact of denominational teachings on attitudes. Examining these data will yield insights into the prevalence and determinants of the belief that "the church is a scam" in Nigeria. The results demonstrate that wrongdoing, especially financial corruption, sexual immorality, and hypocrisy, are the primary factors influencing adverse impressions of the church. Socio-demographic characteristics, including age, education, and geographical location, significantly shape these opinions, with younger, urban respondents more likely to hold these views. The media's role in amplifying controversies and the

transparency of ecclesiastical activities are crucial to restoring trust and rebuilding the church's moral authority in Nigerian society.

Analysis of Interview Responses

Interview responses indicate deep scepticism toward Nigerian churches, highlighting prevalent issues of financial mismanagement, ethical shortcomings, and hypocrisy. A substantial cohort of respondents (46,000) concurred that the expression “church is a scam” is prevalent in their society, indicating a widespread public impression of the church as fraudulent. Many interviewees highlighted financial exploitation and unmet expectations, often noting that church leaders manipulate congregations through duplicitous methods, including using biblical citations to solicit personal funds or promising unfulfilled miracles. Moreover, sexual misbehaviour among leaders emerged as a significant issue, with respondents (46,000) highlighting the pervasive engagement of church officials in unethical conduct, accompanied by minimal consequences for their activities. The media's portrayal of the church was seen as a key factor shaping public perception, with viral videos and news scandals significantly contributing to the view of the church as a corrupt organisation. Many respondents recognised the need for financial transparency and accountability to rebuild confidence; nevertheless, others argued that the church's leadership must first show sincere dedication to moral purity and service to its constituents.

Merging the Questionnaire and Interview Analysis

The integrated analysis of quantitative survey responses and qualitative interview responses provides a thorough understanding of the factors that affect perceptions of misconduct and confidence in Nigerian churches. Both datasets indicate that financial mismanagement, sexual misconduct, and hypocrisy are significant factors contributing to adverse impressions of the church. Survey participants largely agreed that these concerns foster the belief that the church is a fraud, as shown by higher scores on questions about financial misconduct and leadership duplicity. Qualitative evidence from the interviews corroborates this, as multiple participants reported personal experiences of money exploitation and deceptive assurances by church officials. The strong link between these two data sets highlights how these misconduct categories shape public perception.

Media exposure also appears to intensify these attitudes in both the survey and interviews, with participants noting that viral videos and news broadcasts heighten suspicion. Moreover, socio-demographic characteristics such as age and education shape individuals' perceptions of the church, with younger and more educated respondents criticising church actions more strongly. The survey results provided a comprehensive statistical perspective, but the qualitative interviews enriched these findings by uncovering members', former members', and outsiders' intricate interpretations of church leaders' behaviour. Both data sets agree that greater transparency, accountability, and a return to gospel-centred teaching are essential to restoring trust in Nigerian churches. In conclusion, triangulating both data sets underscores the urgent need for institutional reforms that enhance financial transparency, moral accountability, and ethical leadership in Nigerian churches to restore credibility and regain public trust.

Conclusion

The quantitative survey and qualitative interviews reveal a substantial crisis of trust in Nigerian churches, largely driven by perceptions of financial mismanagement, moral corruption, and hypocrisy among church leaders. The data indicate that numerous respondents, especially younger folks and those with advanced education, perceive the church as a "scam," frequently attributing this negative opinion to unfulfilled prophecies, exploitation, and sexual misbehaviour. This distrust is exacerbated by the pervasive influence of media coverage, in which viral videos and news scandals intensify concerns about church leadership. Collectively, these elements foster a pervasive atmosphere of scepticism that diminishes the church's moral authority and undermines its legitimacy with society. Furthermore, the study emphasises the importance of transparency and accountability in rebuilding trust in church organisations. The survey and interviews repeatedly indicate that financial openness, including disclosing audited accounts and implementing independent audits, is crucial to restoring credibility. Participants emphasised disciplinary measures against corrupt leaders and transparent communication about financial and leadership decisions as essential strategies to address perceived ethical deficiencies in church leadership. The urgent need for these reforms suggests that the church's future legitimacy depends on its ability to demonstrate genuine commitment to openness, ethical behaviour, and service to its constituents.

The study offers actionable recommendations to help Nigerian churches regain public trust and legitimacy. This includes adopting gospel-centred doctrines that prioritise moral integrity over material profit, increasing member participation in decision-making, and addressing wrongdoing through transparent, accountable policies. By cultivating an atmosphere that prioritises ethical leadership, accountability, and openness, churches can begin restoring their moral authority and reestablishing trust within their flocks. The findings indicate that the church should proactively confront adverse media representations and take steps to engage the public more transparently and sincerely. This study underscores that to regain credibility in Nigerian society, the church must meet rising expectations for openness, accountability, and ethical integrity in its leadership.

Recommendations

1. Religious institutions must address falsehoods and deception through public dialogue and community engagement. Church leaders may conduct open forums to resolve grievances and engage with members. Transparent ecclesiastical rules, encompassing financial disclosure and misconduct management, may mitigate negative perceptions. To debunk the misconception that churches are fraudulent, they ought to highlight their community development, humanitarian endeavours, and spiritual guidance through public relations efforts.
2. Churches must implement stringent ethical standards in financial governance, sexual integrity, and leadership accountability to avert misconduct. Independent financial oversight committees, leadership benchmarks, and ethical training for ecclesiastical leaders could mitigate concerns about misconduct. Churches should support and heed the victims of misconduct through transparent complaint processes and open communication.
3. Churches must adjust to demographic factors such as age, education, urban or rural residency, and the influence of denominational affiliation on impressions of the church.

Online platforms can help churches teach youth about corruption and hypocrisy. Conventional communal and spiritual leadership may help elderly and rural residents rebuild trust. Inclusion and tolerance within the church can build confidence among diverse communities.

4. Religious institutions ought to employ proactive media relations to manage controversies, misconceptions, and public criticism. This may encompass press conferences, official church statements addressing negative media coverage, and public comments on significant issues. To mitigate media bias, congregants must distinguish factual reporting from sensationalism. Collaborating with reputable media outlets to highlight the church's achievements may reduce negative portrayals.
5. Audited financial statements and member access should improve fiscal openness in churches. Independent audits and financial oversight would guarantee the public that church funds are managed ethically. Churches must implement a clear misconduct reporting system, reprimand unethical leaders, and hold those responsible for financial mismanagement accountable. The congregation must uphold this transparency and accountability.
6. Churches ought to reflect on the historical context of the trust crisis. Understanding how prosperity preaching, consumerism, colonial influence, and political engagement affected the church's mission helps reframe the narrative and restore credibility. To restore their spiritual leadership and community service functions, churches must emphasise humility, ethics, and gospel-centred practices. Issuing an apology and committing to reform will reinstate public confidence.
7. To restore credibility, churches ought to adopt financial openness, leadership accountability, and ethical practices. Conducting audits of church finances, sanctioning misbehaving leaders, and establishing independent monitoring committees would foster trust. To ensure comprehensive representation and inclusivity, churches must increase member participation in governance and decision-making. To restore confidence, the church must embody humility, transparency, and a commitment to addressing the community's spiritual and practical needs.

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