



Determinants of Tithing Behavior among Seventh-day Adventist Church Members in Rwanda

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Abstract: This study examines determinants of tithing behavior among Seventh-day Adventist Church members in Rwanda, focusing on leadership practices, financial accountability and transparency, understanding of the church mission, and members' engagement. Grounded in stewardship theory, theory of planned behavior, rational choice theory, and the resource-based view, the study used a quantitative cross-sectional design. Data was collected using a structured questionnaire from 480 baptized members, selected through stratified sampling across church administrative regions. Multiple regression results indicated that the model significantly predicted tithing behavior, explaining 19.9% of the variance ($R = .446$, $R^2 = .199$), $F(4, 469) = 29.193$, $p < .001$. Members' engagement ($\beta = .284$, $p < .001$) and leadership practices ($\beta = .167$, $p = .003$) were significant predictors, whereas financial accountability and transparency ($\beta = .073$, $p = .174$) and understanding of the church mission ($\beta = .009$, $p = .888$) were not statistically significant in the full model. Suggesting that consistent religious giving is shaped not only by doctrinal beliefs but also by participatory structures and leadership practices that strengthen members' involvement.

Keywords: Tithing behavior, Stewardship, Leadership practices, Transparency, Mission clarity, Member engagement

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1. Introduction

Faith-based organizations (FBOs) are a major component of nonprofit organizations and play a vital role in social and economic development, particularly in developing countries. In Rwanda, churches operate as registered nonprofit organizations and are expected to contribute to community development through education, health, and humanitarian services. The sustainability of these institutions depends largely on financial contributions from members, primarily through tithes and offerings.

According to the October 2023 Rwanda Union Mission stewardship report, only 41% of SDA church members

gave tithe, meaning approximately 59% do not give tithe. Despite the theological emphasis on tithing as a religious obligation, participation in tithing remains inconsistent among church members. Stewardship reports from church administrative units indicate that a substantial proportion of members do not return tithe regularly. This situation creates financial constraints that affect the ability of churches to support clergy, maintain facilities, and implement mission-oriented programs. Understanding the organizational factors that influence tithing behavior is therefore essential for strengthening financial sustainability in faith-based organizations. Previous studies on nonprofit giving have highlighted the importance of leadership, transparency, mission clarity, and stakeholder engagement in shaping giving behavior. However, much of this literature is based on Western and

secular nonprofit contexts. There is limited empirical evidence from African church settings where giving is both a spiritual practice and an organizational resource. This study addresses this gap by examining the determinants of tithing behavior among church members in Rwanda.

1.1 Problem Statement

Religious nonprofit organizations, including the Seventh-day Adventist Church, depend heavily on voluntary financial participation to sustain organization operations. Further, within the Seventh-day Adventist (SDA) Church, tithing is doctrinally prescribed as an expression of stewardship and a requirement for all members; however, participation rates within the Rwanda Union Mission remain comparatively low, creating constraints on predictable revenue streams and long-term institutional stability. Although theological commitment to tithing is clear, variation in members' giving behavior suggests that organizational and relational factors may play a critical role.

Extant scholarship indicates that leadership quality, accountability structures, mission clarity, and stakeholder engagement influence financial support behavior in nonprofit settings. Yet, limited empirical evidence has examined how these organizational determinants collectively shape tithing behavior within the Rwandan SDA context. In particular, it remains unclear whether leadership practices and participatory engagement exert stronger influence than formal accountability mechanisms or doctrinal understanding. Addressing this gap is necessary to advance theory-informed stewardship practice and to identify the organizational drivers of consistent religious giving.

1.2 Study Objectives

Responding to the observed participation gap in tithing within the Rwanda Union Mission, this study seeks to examine the key organizational determinants of tithing behavior among Seventh-day Adventist (SDA) church members in Rwanda. Recognizing that financial sustainability in faith-based organizations depends on both behavioral motivation and access to reliable resources, the study investigates whether leadership practices, member engagement, financial accountability and transparency, and mission clarity significantly shape giving behavior.

The study draws on established theories on behavior formation and resource dependence to frame the analysis of how organizational practices influence members' financial participation. By empirically examining these determinants within a doctrinally grounded religious context, the study contributes new knowledge to the literature on sustainable giving in faith-based

organizations, where research has largely centered on secular nonprofit institutions.

2. Literature Review

Giving behavior has been conceptualized as both a personal and an organizational phenomenon. At the individual level, giving reflects values, beliefs, and perceptions of obligation. At the organizational level, giving is shaped by institutional practices, leadership, and communication systems. Studies on nonprofit organizations suggest that individuals are more likely to give when they perceive alignment between their personal values and the organization's mission, which is attributed to leadership (Aboramadan & Dahleez, 2020; Alblooshi et al., 2020). According to Liao et al. (2017), there is evidence that nonprofit leadership practices that are anchored in given philosophies have an impact on the organization's framework, climate, business results, job satisfaction, productivity, and motivation. Leadership for nonprofit organizations was explained in detail by Peng et al. (2020), who proposed that followers will be mission-driven and committed to the organization's cause when appropriate leadership practices are used. This suggests that motivating subordinates to carry out their purpose is the main responsibility of leadership in non-profit organizations (Gandolfi & Stone, 2017). This signifies that followers are significantly impacted by the leadership practices used by the NPO in terms of motivation and psychology (Gandolfi & Stone, 2017). Therefore, Leadership practices play a central role in shaping giving behavior.

(Abdirahman, 2018; Khaliq & Ahmed, 2021) affirm that nonprofit leaders are supposed to set the tone of good stewardship in the organization, and they do this by being accountable and transparent in a way that people see the organization as a genuine organization and would like to be identified with it. Leaders who demonstrate integrity, fairness, and concern for members foster positive attitudes toward organizational goals. The robustness of the stakeholders' involvement in the nonprofit sector is critical to the efficacy of nonprofit organizations (Einolf, 2017; Kellner et al., 2017). This indicates that leadership greatly impacts the organization by influencing and motivating followers' performance within the organization (Mwai et al., 2018; Rahbi et al., 2017). Further, (Aboramadan & Dahleez, 2020; Alblooshi et al., 2020) ascertain that leadership practices employed by nonprofit leaders have a significant impact on followers due to the created affinity with the organization. To understand the importance and the role of leadership in the organization, Abdirahman (2018) conducted a study to examine the importance and the influence of leadership on organizational performance; the study was conducted on staff in Malaysia. The study used a quantitative research method, and data were

collected from 271 administrative staff using a probability sampling technique. The study concluded that for organizational performance to be enhanced, stakeholders' level of motivation needs to be improved. Donaldson and Davis (1991), Oberer and Erkollar (2018), Liu et al. (2019), and Seidel et al. (2019) all agree that leadership plays a key role in enhancing the trust and motivation of the stakeholders to keep supporting the organization's endeavors in various ways.

Further, in pursuit of understanding the impact of leadership practices in the organization, Putri (2018) conducted a study on tele-sales officers in one of the insurance companies in Jakarta using a quantitative research method, and the research was based on a positivist philosophy. Two hundred (200) employees were sampled using a simple random sampling technique. The author used path analysis to analyze the data. In the research, it is concluded that leadership has a positive effect on stakeholders' satisfaction, engagement, and on the organization's communication, which impacts the organization's performance. Continue to say that effective leaders evaluate the requirements of their followers, evaluate the circumstances, and modify their actions accordingly. Further, Putri (2018) suggests that leaders may use varying leadership practices based on circumstances. The study does not suggest an appropriate leadership practice at a given time. This opens room for scholarly circles and the general public to continue to debate the best leadership practice (Brinkerhoff et al., 2019; Rodin, 2010).

In that perspective, a survey was conducted by Islami to find out the importance of setting objectives, goals, control points, and communicating them to stakeholders. To achieve this, a quantitative survey was conducted on 172 employees from 13 firms operating in Kosovo; from the conducted survey, it was noted that there is a significant correlation between Management by Objective (MBO) and stakeholders' satisfaction (Fiaz et al., 2017; Islami et al., 2018). Similarly, in agreement with the study conducted by Islami, Al-Sada et al. (2017) seem to agree that stakeholder satisfaction is greatly impacted by leadership practices, which are guided by Management By Objective (MBO) principles. Therefore, stakeholders' satisfaction is based on the leadership practices (Rahbi et al., 2017). In agreement, Kertiasih (2018) argued that leadership practices significantly impact stakeholders' satisfaction. Phong et al. (2018) further state that leadership has a big impact on stakeholders' satisfaction, which is important in nonprofit organizations. Mwai et al. (2018) sum up that leadership is an important factor that determines the effectiveness of the organization. Then it is true that leadership can either have a negative or positive effect on the overall organization's effectiveness (Abdirahman, 2018; Velu et al., 2017). In that regard, it is important to understand the role of

leadership, especially in non-profit organizations, because NPOs' funding depends on personal willingness and preference to give, as indicated in the literature reviewed. Brodin (2017) asserts that virtuous leaders will inspire their congregations to follow suit.

Numerous studies conducted from generation to generation on the importance of leadership in the organization seem to agree on its critical role in the organization (Rosenbach & Taylor, 1998). Furthermore, a lot of leadership study approaches over the last half-century have been focused on improving the theoretical understanding of leadership, but not disputing its importance in the organization (Aubry & Lavoie-Tremblay, 2018). According to Aubry and Lavoie-Tremblay (2018), leaders create a culture of success, performance, integrity, commitment, and trust. Furthermore, one of the challenges of leadership and where studies again need to focus is to identify appropriate leadership practices that will make sure that the desired results are achieved (Anderson & Sun, 2017; Maaitah, 2018; Shafique & Beh, 2017).

To understand more about the appropriate leadership, Schillemans and Bjurström (2020) conducted a quantitative study on the Dutch government's quasi-autonomous agencies at three points in time. The study aimed at analyzing the agency theory and stewardship theory in government agencies. In agreement with Martin and Butler (2017), the study indicates that there was a stronger inclination toward stewardship theory because, in stewardship theory, both structure and behavior controls are emphasized, while agency theory emphasizes structural aspects to control self-interest. In the study, it was recommended that further study needs to be done to establish and measure an appropriate leadership model, especially in FBOs.

In another quantitative study conducted on staff in Malaysia, Abdirahman (2018) asserts that steward managers are driven by the motivation of achieving organizational goals rather than fulfilling their wants and desires and view control mechanisms as a way to instill stewardship spirit in the organization rather than to attain maximum rewards and effectiveness. In agreement, Schillemans and Bjurström (2020) in the study on Dutch government agencies propose that ideally stewards are inherently driven to work for others or organizations. To fulfill the duties and responsibilities entrusted to them, demonstrating that stewards are pro-organization and collectively like-minded rather than individualistic but this is not the case when people lack steward spirit; as a result, people strive to achieve their goals, therefore requiring control mechanisms to limit the self-serving intentions.

Thus, according to Schillemans and Bjurström (2020) study, stewardship theory provides a framework for describing the intentions and motivations behind steward managerial actions. Building on the stewardship theory, whose intention is to instill a stewardship spirit, it aligns with the fundamental principles of a Christian non-profit organization, which are: integrity, fairness, and respect, which serve as the foundation for all steward managerial decisions (Abdirahman, 2018). Furthermore, Schillemans and Bjurström (2020) in the study assert that Stewardship theory offers a framework for explaining the reasons for managerial decisions and the need for control mechanisms, while in agency theory, control mechanisms are a formal contract between both parties and are seen as the main operative mechanisms. The study further suggests that stewardship theorists have described the attributes of "stewards" more broadly, and previous research has primarily focused on explaining the causal influences on stewardship behaviors rather than conducting a thorough examination of organizational and individual-level factors that seek to uphold stewardship practices within the organization (Schillemans & Bjurström, 2020). When Donaldson and Davis (1991) identified pertinent psychological factors that suggested the significance of higher-order needs and intrinsic factors for motivating individuals to become stewards of the organization, they took a major step toward going beyond evaluating general organizational components of stewardship theory to understanding how people can be installed to be stewards. Suggesting that, managers ought to act as dependable stewards of the company and put the interests of its constituents ahead of their own so that they can be able to instill the same spirit in stakeholders (Abdirahman, 2018; Donaldson & Davis, 1991).

According to the study of Schillemans and Bjurström (2020), moral hazard is presumed when the managers (stewards) choose to act as the owners' representatives, and this is called an agency problem. Therefore, leadership is singled out as key and responsible for upholding the stewardship spirit in the organization. In agreement, Wolf and Floyd (2017) posit that effective and trusted organizations are driven by justice, fairness, accountability, and transparency. This calls for appropriate leadership to be in place for both structure and behavior control mechanisms to function.

According to Schillemans and Bjurström (2020), in a quantitative study on the Dutch government in the Netherlands, three quasi-autonomous agencies were studied using a survey instrument that was developed specifically for this research. The first agency had a diverse task portfolio and required high professional judgment. The second agency was set in a rule-applying nature. The third one required high professional judgment but within a rule-applying nature. The study found that agencies whose

tasks were conducted with high professional judgment and within a rule-applying nature were more effective, efficient, and appealing. In this instance, managers share the same interests with the owners and are willing to do all they can for the best of the organization. It further implies that, as a result, managers maximize their efforts to obtain maximum interest from the organization. Additionally, it is alluded that the interests of managers and owners will not be out of sync if managerial philosophy and practices encourage being a good steward; in this instance, managers will be committed to doing what is best for the company (Abdirahman, 2018; Donaldson & Davis, 1991).

Further, the study of Schillemans and Bjurström (2020) suggests that managers and owners can work well together if they both have a stewardship spirit. It is suggested that increasing control mechanisms will help to create like-mindedness between managers and followers, and this can boost the productivity of the company (Donaldson & Davis, 1991). The psychological aspects and control mechanisms that dictate the desirable behaviors of managers and stakeholders are the main focus of the stewardship study (Donaldson & Davis, 1991).

Teresi et al. (2019) conducted quantitative research to gauge the inclination of people towards friendly vs self-seeking environments. In the research, they used a fictitious organization, which was called Smart & Tech Services, characterized by either a friendship or self-seeking ethical climate. 113 participants were randomly assigned to one of the two conditions. In the study, it was revealed that people are inclined to associate with and attract others and are unwilling to leave organizations that exhibit friendship traits as than self-centered organizations (Teresi et al., 2019). This agrees with the study of Donaldson and Davis (1991) on stewardship theory, which postulates stewardship as respecting and valuing relationships and treating followers like owners to enable the organization to meet the expected results at a minimal cost. It is further explained that owners who believe their companies require tight managerial oversight give strong agency-prescribed governance arrangements (Chaudhary, 2019).

Further, Chaudhary (2019) suggested that for owners to obtain high rewards, the governance structure must allow the maximum degree of flexibility in management decision-making. Additionally, to empower organizational leaders, the emphasis required should be on creating a stewardship spirit. Contrarily, without a stewardship spirit, all kinds of operations to be carried out properly will need strong managerial controls and stringent leadership (Chaudhary, 2019; Chen et al., 2021). Generally speaking, the studies reviewed seem to suggest that the organization's control mechanisms support the steward manager (Fernandes, 2018). Because, as a steward, both structure

and behavior control are important aspects. This finding clarified the confusion and error in earlier studies that perceived stewardship theory as only behavior control (Fernandes, 2018).

Owners should, therefore, evaluate the kind of manager they have been using for the duration of the manager's employment and set up suitable governance frameworks intended to maximize firm management's effectiveness in promoting organizational success (Fernandes, 2018). By creating mechanisms and strong organizational structures that support the manager's efforts to address the goals of the business, owners who hire steward managers can effectively achieve these objectives (Yang et al., 2017; Maamari & Saheb, 2018). Organizational performance is enhanced by processes and organizational frameworks that promote ethical behavior and trust among all stakeholders (Abdirahman, 2018; Donaldson & Davis, 1991).

Therefore, research indicates that participatory and stewardship-oriented leadership styles enhance members' willingness to support organizational activities financially. Leadership credibility also influences members' perceptions of how resources are managed. According to Al-Asadi et al. (2019) and Zietlow et al. (2018), leaders are change agents whose activities have a greater impact on others than on themselves. When one group's motivation or skills are altered positively or negatively, leadership may have had a role directly or indirectly (Zietlow et al., 2018).

On the other hand, financial accountability and transparency are consistently identified as critical determinants of donor confidence. When organizations provide clear and timely information on how funds are used, contributors are more likely to continue giving. Conversely, perceived mismanagement or lack of transparency reduces willingness to contribute. In church contexts, transparency is closely linked to moral legitimacy and trust in leadership. Understanding of organizational mission also affects giving behavior. When members understand how their financial contributions advance the mission of the organization, giving becomes meaningful rather than merely obligatory. Engagement strengthens this relationship by involving members directly in organizational activities, increasing awareness of needs, and fostering a sense of ownership. Empirical studies in church settings indicate that stewardship education, leadership communication, and member participation are associated with higher levels of consistent giving. These findings suggest that tithing behavior is responsive to organizational practices and not solely determined by doctrinal teaching.

2.1 Theoretical Framework

This study is anchored in four complementary perspectives. First, rational choice theory posits that individuals make decisions after weighing perceived costs and benefits; in giving contexts, members may evaluate whether their contributions translate into valued outcomes (Amadae, 2023). Second, the theory of planned behavior explains giving intentions through attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In tithing, perceptions of leadership, social expectations within congregations, and perceived financial capacity may shape intentions and, ultimately, behavior.

Third, stewardship theory emphasizes leaders' responsibility to manage resources on behalf of stakeholders and in the best interest of the organization (Donaldson & Davis, 1991). In faith-based organizations, stewardship-aligned leadership and accountability are expected to strengthen trust and willingness to support mission activities. Fourth, the resource-based view conceptualizes leadership quality, transparency, and engagement as intangible resources that support resource acquisition and organizational sustainability (Goh & Loosemore, 2016; Mikeladze, 2021). Together, these theories support the proposition that organizational practices influence tithing behavior.

3. Methodology

This study employed a quantitative cross-sectional correlational design to examine the direct predictive effects of leadership practices, financial accountability and transparency, church mission understanding, and members' engagement on tithing behavior among baptized members of the Seventh-day Adventist Church in Rwanda. A quantitative approach was appropriate because the study sought to test statistically whether the identified predictors significantly explained variance in tithing behavior. The cross-sectional design enabled assessment of relationships among variables at a single point in time.

The target population comprised all baptized Seventh-day Adventist Church members in Rwanda. As of October 2023, total membership across the Rwanda Union Mission was 1,118,778. Participants were required to be baptized members aged 18 years or older to ensure legal capacity for informed consent and independent financial decision-making.

Sample size was determined using Krejcie and Morgan's (1970) sample size determination table. To accommodate potential attrition and improve statistical power, a 20% attrition allowance was applied, and 20 additional participants were included beyond the calculated base sample. Consistent with Roscoe's (1975) recommendation that behavioral studies typically require samples between

30 and 500 participants, the study targeted a larger sample to strengthen representativeness and generalizability. Accordingly, 480 questionnaires were distributed. After screening, seven incomplete responses were excluded, resulting in 473 valid cases retained for analysis. This final sample corresponds with the regression results reported, $F(4, 469) = 29.193$, indicating adequate statistical power for multiple linear regression.

A multistage sampling strategy was employed to enhance representativeness across the eight administrative fields of the Rwanda Union Mission. Churches were stratified by field and categorized by size and geographical location. Churches with 500 or more members were classified as large, and those with fewer than 500 members as small. Churches were further categorized as urban or rural. Participants were proportionally allocated within each field: 10 from small urban churches, 10 from small rural churches, 20 from large urban churches, and 20 from large rural churches, yielding 60 participants per field and a projected total of 480. Within selected churches, eligible respondents were recruited using simple random sampling. Data was collected using a structured, self-administered questionnaire developed from established theoretical frameworks. The instrument measured five constructs: tithing behavior (11 items), leadership practices (7 items), financial accountability and transparency (7 items), church mission understanding (6 items), and members' engagement (10 items). All items were rated on a four-point Likert scale ranging from 1 (strongly disagree) to 4 (strongly agree).

Construct validity was assessed using the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity. The KMO value of .944 and a statistically significant Bartlett's test ($p = .001$) confirmed suitability for use. Internal consistency reliability was evaluated using

Cronbach's alpha coefficients, with all scales exceeding the .70 threshold, indicating strong reliability.

Ethical approval was obtained from the Institutional Scientific and Ethics Review Committee of the Adventist University of Africa. Authorization was secured from relevant church authorities prior to data collection. Participants were informed of the study's purpose, assured of confidentiality, and advised that participation was voluntary. No identifying information was collected.

Data was screened, coded, and analyzed using IBM SPSS Statistics Version 26. Multiple linear regression analysis was conducted to determine whether leadership practices, financial accountability and transparency, church mission understanding, and members' engagement significantly predicted tithing behavior. Assumptions of normality, linearity, homoscedasticity, independence of errors, and absence of multicollinearity were assessed and satisfied prior to analysis.

4. Results and Discussion

4.1 Results

A multiple linear regression analysis examined whether leadership practices, financial accountability and transparency, church mission understanding, and members' engagement predicted tithing behavior. The overall regression model was statistically significant, $F(4, 469) = 29.193$, $p < .001$, indicating that the predictors jointly explained a significant proportion of the variance in tithing behavior. The model accounted for 19.9% of the variance ($R = .446$, $R^2 = .199$, adjusted $R^2 = .193$). The Durbin–Watson statistic was 1.850, suggesting independence of errors.

Table 1: Model Summary for Multiple Regression Predicting Tithing Behavior

Model	R	R ²	Adj. R ²	SE	Durbin–Watson
1	.446	.199	.193	4.78	1.85

Note. N = 473. Dependent variable: tithing behavior.

Table 2: ANOVA for Multiple Regression Model

Source	SS	Df	MS	F	P
Regression	2667.548	4	666.887	29.193	< .001
Residual	10713.912	469	22.844		
Total	13381.460	473			

Members' engagement was the strongest predictor of tithing behavior ($B = .264$, $SE = .053$, $\beta = .284$, $t = 4.994$, $p < .001$), followed by leadership practices ($B = .200$, $SE = .066$, $\beta = .167$, $t = 3.023$, $p = .003$). Financial accountability

and transparency ($B = .081$, $SE = .060$, $\beta = .073$, $t = 1.361$, $p = .174$) and church mission understanding ($B = .013$, $SE = .094$, $\beta = .009$, $t = .141$, $p = .888$) were not statistically significant predictors in the full model.

Table 3: Regression Coefficients for Predictors of Tithing Behavior

Predictor	B	SE	B	T	P
Leadership practices	.200	.066	.167	3.023	.003
Financial accountability and transparency	.081	.060	.073	1.361	.174
Church mission understanding	.013	.094	.009	.141	.888
Members' engagement	.264	.053	.284	4.994	< .001

Note. β = standardized coefficient. Dependent variable: tithing behavior.

4.2 Discussion

The findings indicate that tithing behavior in this context is shaped by organizational dynamics in addition to doctrinal teaching. Members' engagement emerged as the strongest predictor, suggesting that involvement in church activities may strengthen awareness of organizational needs and foster a sense of ownership that supports consistent giving (Einolf, 2017; Kellner et al., 2017). This aligns with evidence that stakeholder participation can increase commitment to collective goals and willingness to support the mission financially (Bagadeem et al., 2021; Ilyas et al., 2020; Hussain et al., 2018).

Leadership practices were also a significant predictor, consistent with scholarship that links leadership credibility and ethical conduct to stakeholder motivation and supportive behaviors in nonprofit settings (Abdirahman, 2018; Aboramadan & Dahleez, 2020). Stewardship-oriented leadership may be particularly relevant in faith-based organizations because leaders are expected to act as caretakers of entrusted resources, model integrity, and encourage participation (Donaldson & Davis, 1991; Stewart & Diebold, 2017).

In contrast, financial accountability, transparency, and understanding of the church mission were not statistically significant in the full model. This may suggest that, in practice, members' day-to-day engagement and direct experiences with leadership are more salient drivers of giving than general perceptions of transparency or mission understanding. Alternatively, the non-significant effects may reflect limited visibility of financial reports or uneven mission communication, which can constrain how strongly these perceptions translate into behavior.

5. Conclusion and Recommendations

5.1 Conclusion

This study examined determinants of tithing behavior among Seventh-day Adventist Church members in Rwanda and found that organizational factors matter. The regression model explained 19.9% of the variance in tithing behavior, with members' engagement and leadership practices emerging as significant predictors. These results reinforce the relevance of stewardship-oriented leadership and participatory structures for strengthening financial sustainability in faith-based nonprofit organizations.

5.2 Recommendations

Based on the findings, church administrators and local leaders should (a) strengthen member engagement through participatory programs, volunteer structures, and regular involvement opportunities; and (b) invest in leadership development that emphasizes stewardship, ethical conduct, and consistent communication. Although transparency and mission understanding were not statistically significant predictors in the full model, improving financial reporting accessibility and mission communication remain advisable to build confidence and reduce information gaps.

Future research should examine additional drivers of tithing behavior, particularly stewardship mindset, physiological satisfaction, trust, commitment, and demographic factors, and test whether and how trust and commitment mediate the relationship between leadership practices, engagement, and giving behavior. Conduct a longitudinal design to assess drivers that produce sustained tithing behavior over time.

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