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# The Mediating Role of Trust and Commitment in Tithing Behavior among Church Members in Rwanda

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***Abstract:*** *This study examines the mediating roles of trust and commitment regarding the relationship between organizational practices and tithing behavior among church members in Rwanda. Anchored in stewardship theory, rational choice theory, the theory of planned behavior, and resource-based view, the study adopts a quantitative cross-sectional design using survey data collected from 480 baptized members of the Seventh-day Adventist Church. Sequential mediation analysis using multiple regression indicates that church practices and member engagement significantly predict tithing behavior. These effects are partially mediated through trust and commitment, indicating that organizational practices influence giving both directly and indirectly through relational and attitudinal mechanisms. The findings extend nonprofit management literature by identifying trust and commitment as key psychological pathways through which managerial practices shape financial behavior in faith-based organizations. Practical implications for church leadership and nonprofit governance are discussed.*

*Keywords: tithing behavior, organizational practices, trust, commitment, stewardship theory, faith-based organizations, nonprofit governance, church leadership.*

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# 1. Introduction

In agreement with Abiddin et al. (2022), Singh and Mthuli (2020), and Pressgrove and Waters (2019), Non-Profit Organizations (NPOs) are incorporated and expected to strengthen the socio-economic standard of living in the communities they operate. In this regard, NPOs play a vital role in the social and economic development of communities both nationally and internationally; as it is explained, in this respect, Governments have high expectations from the NPOs as active development partners (Alberti & Garrido, 2017; Bagadeem et al., 2021; Nordin et al., 2022). In addition, the importance and sensitivity of NPOs in both national and international arenas clarify the rationale behind the establishment of stringent regulatory bodies for NPOs and the need for sufficient and sustainable funds inflows, as indicated by Singh and Mthuli (2020); to monitor and differentiate NPOs' roles from for-profit organizations to achieve their intended expectations. It is claimed that NPOs play an important role in socio-economic development, especially in developing countries (Singh & Mthuli, 2020).

Despite the critical role NPOs play in socio-economic interventions in the community both nationally and internationally, regrettably, Stuhlinger and Hersberger-Langloh (2021) and Singh and Mthuli (2020) indicate that the current global funding trend of NPOs is instead declining, while conversely, the needs for socio-economic support are exponentially increasing, putting NPOs' effectiveness, sustainability, and future survival of NPOs at stake. In their elaboration, Francioni et al. (2021) state that due to changes in the funding climate and decline in giving, nonprofit organizations must start thinking about different ways to boost their revenue streams and how to sustain their current funding to adapt to the changing resource landscape and maximize organizational revenue. This calls for nonprofit organization leaders to seek consistent and potential partnerships to increase organization resources (Singh & Mthuli, 2020; Hazem et al., 2021). According to Francioni et al. (2021), today, many nonprofit organizations are faced with an inverse shift where there is a high demand for better services amidst a reduction of revenue inflow, which puts financial pressures and diverse operational challenges on the organization.

As it has been affirmed that for NPOs to fulfill their missions, leaders must create organizations that can thrive amid of changes with the required agility to manage changes, while focusing on the mission and creating feasible strategies that truly address the needs of the organization to remain relevant and financially stable (Ilyas et al., 2020; Hazem et al., 2021; Usman (2020). In pursuit of this concept, Ilyas et al. (2020) noted that NPOs are directly impacted by the Resource Dependence Theory (RDT) as well, given that their survival and ability to meet social and economic needs are reliant on resources. Therefore, generating resources for a sustained period is of paramount importance for all NPOs, as indicated by Adro and Leitão (2020), and to maintain an inflow of resources, it requires good governance, using resources effectively and efficiently, being innovative, and being able to recruit and retain donors.

Faith-based organizations, like other NPOs, also depend heavily on voluntary financial contributions from members to sustain mission activities, making the giving tithe a key component that needs attention. Prior research has established that leadership practices, accountability, mission clarity, and engagement predict giving behavior. However, limited attention has been given to the psychological and relational mechanisms through which these predictors operate. This study addresses this gap by examining whether trust and commitment mediate the relationship between organizational practices and tithing behavior among Seventh-day Adventist church members in Rwanda.

## 1.1 Problem Statement

Nonprofit organizations, including faith-based organizations, depend heavily on voluntary financial contributions to sustain their mission activities. In church contexts, tithing constitutes a central mechanism for resource mobilization and institutional stability. Although prior research has established that organizational practices such as leadership behavior, financial accountability, mission clarity, and member engagement influence giving behavior, limited empirical attention has been given to the psychological and relational mechanisms through which these organizational factors translate into financial participation. Specifically, while trust and commitment are widely recognized as critical relational assets in nonprofit governance and stakeholder theory, their mediating role in explaining how organizational practices shape tithing behavior remains underexplored, particularly within faith-based organizations in developing country contexts. In the Rwanda Union Mission of the Seventh-day Adventist Church, variations in tithing participation persist despite doctrinal emphasis on stewardship, suggesting that relational and attitudinal mechanisms may influence giving behavior beyond structural or doctrinal determinants. Without a clear understanding of whether and how trust and commitment mediate the relationship between organizational practices and tithing behavior, church leadership may lack evidence-based strategies for strengthening sustainable financial participation. Addressing this gap is essential to advance nonprofit management theory and to inform governance practices that foster consistent giving behavior in faith-based organizations.

## 1.2 Study Objectives

The primary objective of this study is to examine whether trust and commitment mediate the relationship between organizational practices and tithing behavior among church members in Rwanda. Specifically, the study seeks to determine: (a) the direct effects of organizational practices, including leadership practices, financial accountability and transparency, mission clarity, and member engagement, on tithing behavior; (b) the effects of these organizational practices on trust and commitment; and (c) whether trust and commitment function as sequential mediators linking organizational practices to tithing behavior. By empirically testing these relationships, the study aims to clarify the psychological pathways through which managerial practices influence financial participation in faith-based nonprofit organizations.

# 2. Literature Review

According to Hawley (2014), Kirby et al. (2018), and Colquitt et al. (2013), trust is predicated on the ability to honor promises over time. Mikeladze (2021) contends that organizations with strong financial management systems can be trusted because they can plan, allocate scarce resources fairly and efficiently, and promptly report to stakeholders and donors and can achieve their promises over time. As a result, the organization gains credibility and maintains support from stakeholders over time because of the attained trust. Further, Mikeladze (2021) stresses that an organization's trust and reputation play a major role in determining how much support it can receive in the future from stakeholders. Therefore, it is deduced that leadership practices of management are a major factor in fostering trust within the team, further, according to Burke et al. (2007); Mikeladze (2021); Pramesti et al. (2020); Guo et al. (2019); Hodgkinson & Hughes (2019) assert that, the team's level of trust rises or falls based on how the team perceives the leadership's dependability, consideration, and trustworthiness.

Emphasizing the importance of leadership practices in increasing stakeholders' trust and commitment, Hodgkinson & Hughes (2019) highlight that stewardship leadership is a suitable leadership style that assures stakeholders that managers are taking good care of the organization's assets on behalf of the community, stakeholders, and donors. Hodgkinson & Hughes (2019) continue to say that this established trust is widely recognized as a key determinant of stakeholder support in nonprofit organizations. When members trust leadership and financial systems, they are more likely to contribute resources.

Although temporary, trust can develop simply out of affection for the individual, group, or others involved. But ideally, sustainable trust is typically founded on demonstrated ability and cognition-based knowledge. Trust based on knowledge and readily available information is referred to as cognition-based trust. As a result, the trustor learns more about the trustee and is better equipped to assess the trustee's capacity, goodness, and integrity (Mikeladze, 2021). Further, Mikeladze (2021) contends that organizations with strong financial management systems can be trusted because they can plan, allocate scarce resources fairly and efficiently, and promptly report to stakeholders and donors and can achieve their promises over time. As a result, the organization gains credibility and maintains support throughout time. Mikeladze (2021) stresses that an organization's trust and reputation play a major role in determining how much support it can receive in the future. Therefore, it is deduced that leadership practices of management are a major factor in fostering trust within the team, in agreement, Burke et al. (2007); Mikeladze (2021); Pramesti et al. (2020); Guo et al. (2019); Hodgkinson & Hughes (2019) assert that, the team's level of trust rises or falls based on how the team perceives the leadership's dependability, consideration, and trustworthiness.

In an endeavor to emphasize the importance of trust, Tinkelman and Parsons (2023) continue to say that trustees are willing to expose themselves to more risk to someone whose behavior they cannot control, but still feel that their actions and the intended goal will be achieved based on the prior relationship they have built. In agreement, based on the study conducted by Hodgkinson & Hughes (2019) they characterize trust as the dependence of an individual, group, or company on a duty voluntarily assumed by another individual, group, or company to acknowledge and safeguard the rights and interests of all parties involved in a cooperative project or commercial transaction; but this is dependent on predetermined outcomes that have been achieved creating trust on the other party.

In the context of the voluntary sector, where a donor or giver is dependent on a voluntary trustee or organization to ensure that the desired impacts are achieved as agreed upon, Tinkelman and Parsons (2023) and Hodgkinson and Hughes (2019) emphasized that a trust depository is an important resource for the organization. Because of the rising competition for financing for NPOs, in stressing the importance of a depository trust, Aboramadan and Dahleez (2020) assert that non-profit organizations need to maintain robust financial systems to improve donor trust and strengthen partnerships. Donors who have faith in the trustees will continue to support the organization (Aboramadan and Dahleez 2020).

Examining trust critically and based on the literature on the topic that was previously mentioned, it appears that trust is associated with the expectation of reaching the desired outcome, but also, and perhaps more importantly, with the willingness to take a chance and engage in risky behavior to rely on the other party. Like other writers, Guo et al. (2019) emphasized the significance of organizational trust for organizations to get funding in the future. Donors will stop contributing if they start to doubt the organization. As a result, leaders must maintain organizational trust. Further, it is suggested that, if trust has been damaged, leaders should act swiftly to rebuild it using the appropriate practices. To rebuild trust, leaders are expected to remove the harmful aspects that were introduced and give assurance that the situation won't recur (Pérez-Muñoz et al., 2020). Pérez-Muñoz et al. (2020) and Bligh (2017) continue to say that trust is a relational idea that arises between individuals; they go on to explain that leaders and followers are equally important in constructing, maintaining, shattering, and reestablishing trustworthy relationships.

Pramesti et al. (2020) state that it is the responsibility of leaders to create an environment where stakeholders feel that the organization is open, responsible, and supportive. According to Pramesti et al. (2020), trust is necessary for productive communication and maintaining the relevance of the leader-follower relationship. As proposed by Pramesti et al. (2020) trust can be strengthened or weakened as a relational state of the condition by both the leader and the follower. As per Pramesti et al. (2020) and Sargeant and Lee (2004) seem to agree on five crucial behaviors that signify the presence of trust: relationship investment, influence acceptance, communication openness, forbearance from opportunism, and control reduction. Sargeant and Lee (2004) emphasize once more that these trusting behaviors were derived from research conducted in the commercial sector and that adjustments may be necessary to ensure that it is suitable in non-profit organizations, especially by focusing on financial management, resource allocation, and program implementation; because in a commercial setting, buyers may engage in supplier monitoring operations, which is typically challenging and impossible for non-profit organizations, donors are unable to carry out these kinds of activities because of the complexity involved in monitoring NPOs activities, Sargeant and Lee (2004) and Woodroof et al. (2021) state that although quality control appears to be absent and complex in charitable organizations, it is nevertheless crucial in NPOs as it is for profit making organizations. For this reason, more research in this field is required to comprehend the significance of quality control and how it can be incorporated into NPO management to foster stronger relationships and trust.

In emphasizing more on the vital role of trust in NPOs, Song (2022) notes that some of the NPOs have been found guilty of offenses, including theft of funds, and have been accused of being illegal channels of funds being one of the causes of the decline in funding for NPOs. Trust, therefore, has a big impact on donors' giving behavior. Song (2022) agrees with other authors and researchers that nonprofits must be open and honest with their members and all other stakeholders to continue receiving funding, which is crucial for them to remain competitive, as many organizations in this industry are springing up overnight. Song (2022) continues saying that accountability, openness, and building member confidence increase stakeholders' inclination to donate to NPOs.

As noted in the reviewed literature, one of the primary problems facing nonprofit organizations is trust. Donors have serious concerns about nonprofit accountability and transparency due to reports of misappropriation of funds in various nonprofit sectors, and these factors either increase or decrease donors' trust. Like many other writers, Romero-Merino et al. (2023) state that accountability is essential to ensure that contributors' contributions are used wisely, given the pervasive corruption and mismanagement of funds and organizational resources that occur in many NPOs. Romero-Merino et al. (2023) further state that engaging stakeholders in an organization's activities can help them better understand its needs and operations, which can ultimately build their trust and loyalty to the organization's mission and cause. In agreement, Bagadeem et al. (2021) say that transparency can increase relationships and trust. According to Bagadeem et al. (2021), trust determines the degree to which donors are prepared to give resources and other necessary work or initiatives to further the organization's mission and cause, demonstrating an unwavering willingness to invest their resources in the latter. Eventually, influence acceptance is the outcome of this created relationship, whereby donors allow the nonprofit organization to influence their opinions and giving behavior. This demonstrates how crucial it is for funders to have trust in the organization. Because of the established relationship and trust, contributors will, at all costs, refrain from placing their money elsewhere in favor of the particular organization because they have trust in it. There is enough data, according to Baijou et al. (2022), to support the belief that donors are less inclined to contribute to another nonprofit organization if they have trust in a particular volunteer organization to utilize their donations responsibly. Baijou et al. (2022) indicate that a donor's willingness to receive relevant and timely messages from the organization is a sign of trust, which has been referred to as communication acceptance, another significant predictor of trust.

On the other hand, Mikeladze (2021) further alludes that one of the areas that needs critical evaluation in the study of giving behavior is trust in leadership and financial management; issues for consideration are whether the given funds are inaccurately reported or wrongly utilized. These will put the organizations at risk because future funding depends heavily on their reputation and trust exhibited.

## 2.1 Impact of Trust in Giving

Baijou et al. (2022), Romero-Merino et al. (2023), and Aboramadan and Dahleez (2020), in agreement, emphasized the critical role that trust plays in giving, particularly in the nonprofit sector. Trust gives charitable organizations the advantage of soliciting funding from supporters and the general public, which is in agreement with Guo et al. (2019), Maftei (2020), and Ford (2017) about the significance of trust in NPOs. Maftei (2020) points out that, on the other hand, volunteerism and charitable giving are essential in building greater social trust, which in turn affects how well the social economy functions. The erosion of social trust can also be severe if charitable organizations fail. Relationships between donors, charities, and beneficiaries are forged via trust. Put another way, trust serves as the link between society, beneficiaries, charitable organizations, and donors. Furthermore, it's been proposed that trust fosters a social climate in the community in which private enterprises operate profitably. Therefore, trust plays a crucial role in increasing fundraising operations (Maftei, 2020).

The significance of trust in fundraising for non-profit organizations has been affirmed by numerous academicians and practitioners, that trust has a big influence in determining giving in non-profit organizations (Guo et al., 2019). Recognizing that trust is essential in influencing donations, nonprofit organizations appear to have become more interested in the subject matter, which is also evidenced by the work of Baijou et al. (2022), Romero-Merino et al. (2023 & Pramesti et al. 2020); Song (2022). Apart from viewing trust as a critical element in charity organizations, Pramesti et al. (2020) and Song (2022) propose that trust is the fundamental basis upon which nonprofit organizations are constructed. Continuing to say that, since trust is the long-lasting and essential relationship that supports the sector as a whole, maintaining the public goodwill required to support both giving and volunteering activity is consistently linked directly to the presence and promotion of trust.

Similarly, (Baijou et al. 2022; Bryce 2007 & Song 2022) say that trust in charity organizations is determined by how the organization portrays itself to the public, primarily by its mission and cause. Bryce (2007) reiterates the importance of trust in charity organizations by citing that states in the United States of America (USA) have been granted the authority to fight against misleading non-profit organizations; check on those who use the funds against the purpose of the fundraisers. According to Keith (2013), complete supervisory mechanisms are required to boost stakeholder trust because of several trust crises and issues related to mistrust in the for-profit and nonprofit sectors. Experts such as Kirby et al. (2018), Pramesti et al. (2020), Bagadeem et al. (2021), and Carlos et al. (2009) agree that a person's trust influences their conduct in the future and that trust is typically built on prior contacts.

With the same understanding, Mayer et al. (1995) and Carlos et al. (2009) defined giving as the indication of the extent to which a trustee is believed to deliver as trusted to do, making trust a central factor in giving. It is in this respect that Connell and Mannion (2006) and Bagadeem et al. (2021) underlined that though important, it is hard and time-consuming to build and preserve trust. Building trust and confidence takes time and repeated actions, as evidenced by Pramesti et al. (2020), Bagadeem et al. (2021), Carlos et al. (2009), Connell and Mannion (2006), and further ascertains that trust is a costly non-financial asset that takes time to build but may be quickly eroded.

Based on the findings of Gustafsson et al. (2010) and Song (2022), trust starts with the recognition of immediate benefits and the absence of perceived future risk while engaging in a long-term transaction with another party. Song (2022) emphasizes that trust is a necessary component of all financial transactions and that, in the event of mistrust or distrust, this may lead to or prevent a willingness to be vulnerable to the other party out of fear of being let down in the future. According to Hollensbe et al. (2014), trust plays a critical role in the operations of for-profit and nonprofit organizations alike, particularly in fundraising.

They further reaffirm that organizations, including NPOs, are not only consumers of trust and goodwill but are also generators of trust. Lau and Rowlinson (2011) and Aboramadan and Dahleez (2020) showed that trust in relationships increases security, lessens negative feelings and resentments, and allows people to express their feelings honestly and without hesitation. As a result, people can uphold their values without worrying that they won't be accepted. The significance of trust and confidence in a company is demonstrated by Llewellyn (2005) and Alshurafa et al. (2020), who contend that trust and confidence are what bind the stakeholders together. Furthermore, as per Llewellyn (2005), Lau and Rowlinson (2011), and Aboramadan and Dahleez (2020) continue to assert that trust and commitment play a pivotal role in fostering long-term relationships and transactions and highlighted that current market failure and ongoing losses can be partially attributed to a lack of faith and trust in the organization. In consensus with other researchers, Llewellyn (2005) states that confidence and trust are solid foundations in an organization's interactions with its stakeholders.

In the literature reviewed, authors seem to imply that trust is something we learn from long experience and that it is via the acquired trust that one can give money with the confidence that it will be properly used. Trust is becoming essential to the sustainability of the not-for-profit sectors, according to Vries et al. (2015), as nonprofit organizations mushroom and compete for funding, and also as stakeholders' communication and sharing of information is increasing. To secure funding, non-profit entities must adopt the same tactics employed by profit-making companies to win stakeholders' trust. They further go on to state that there is a belief that charity groups are wasteful and that the majority of their funding goes toward paying salaries and administrative expenses. Thus, nonprofits must assure their supporters that they are reliable, not wasteful, and do not squander money.

## 2.2 Commitment to Mission

In return, sustained trust increases commitment, and commitment reflects emotional and normative attachment to the organization's mission and has been linked to sustained prosocial behavior. In church contexts, trust and commitment may emerge from participatory practices, transparent governance, and shared mission understanding. As stated by Aboramadan and Dahleez (2020), commitment is an informal-binding promise that requires someone to take a firm stand and offer their full focus to completing a task or supporting the cause. As Aboramadan and Dahleez (2020), Guzeller and Celiker (2019) point out, commitment is critical because it shapes an individual's behavior, intentions, and thought processes.

Tinkelman and Parsons (2023) highlighted that commitment plays a key role in choosing whether or not to keep giving or supporting a cause. Therefore, commitment is essential in shaping and influencing stakeholders' giving behavior. In agreement with other literature, Baijou et al. (2022) and Bodjrenou et al. (2019) acknowledge that people who are committed to the organization's cause are more likely to make donations to that organization. Further, Baijou et al. (2022) elaborate on commitment, saying that it is a state or instance of feeling obligated and emotionally motivated, or charged to support the cause.

In the same line of argument, Caserotti et al. (2019) assert that commitment is crucial in ensuring that the purpose and objectives of the organization are attained. In stating the role of effective leadership, Caserotti et al. (2019) and Udin (2020) say that leaders who communicate clearly and comprehend the desires of the stakeholders, such increase stakeholders' commitment. Thus, Romero-Merino et al. (2023) assert that having committed stakeholders is the biggest challenge of NPOs and FBOs. Romero-Merino et al. (2023), echoing many other authors, who assert that commitment is critical to guarantee continuance giving. According to Maftei (2020) and Romero-Merino et al. (2023), there is a positive correlation between commitment and giving. In agreement with others, Doces et al. (2022) seem to affirm that congregation commitment increases giving.

## 2.3 Theoretical Framework

This study integrates stewardship theory, Rational Choice Theory, the theory of planned behavior, and Resource-based Theory. Stewardship theory and Resource-based Theory emphasize leaders' responsibility to manage the organization's scarce and valued resources ethically. Rational Choice Theory posits that individuals reciprocate perceived benefits through supportive behavior. The theory of planned behavior explains how attitudes, norms, and perceptions shape intentions. Together, these perspectives support a model in which organizational practices influence trust and commitment, which in turn shape tithing behavior.

# 3. Methodology

This study employed a quantitative cross-sectional correlational design to examine whether trust and commitment mediate the relationship between organizational practices and tithing behavior among baptized members of the Seventh-day Adventist Church in Rwanda. The target population comprised all baptized members within the Rwanda Union Mission (N = 1,118,778), and participants were required to be 18 years or older.

Sample size was determined using Krejcie and Morgan's (1970) sample size determination table. To accommodate a 20% attrition rate and ensure adequate statistical power for mediation testing, the calculated minimum sample was increased, and 20 additional participants were included beyond the adjusted base sample. Consequently, 480 questionnaires were distributed to eight fields using a multistage sampling strategy stratified by administrative field, church size, and geographical location; there are eight fields, and each field received 60 questionnaires. Participants were selected using a random sampling technique. In one month, all questionnaires were collected, and after data screening, 473 valid responses were retained for analysis.

Data were collected using a structured self-administered questionnaire measuring leadership practices, financial accountability and transparency, church mission understanding, member engagement, trust, commitment, and tithing behavior. Items were rated on a four-point Likert scale (1 = strongly disagree to 4 = strongly agree). Construct validity was supported by a Kaiser–Meyer–Olkin value of .944 and a significant Bartlett's test of sphericity ($p < .001$). All scales demonstrated acceptable internal consistency reliability ($\alpha > .70$).

Data were analyzed using IBM SPSS Statistics Version 26. Sequential mediation analysis was conducted using regression-based procedures to test direct and indirect effects. Indirect effects were evaluated using bootstrapped confidence intervals. Full mediation was inferred when the direct effect of organizational practices on tithing behavior became non-significant after inclusion of trust and commitment; partial mediation was concluded when the direct effect remained significant but reduced in magnitude. Statistical assumptions of normality, linearity, homoscedasticity, independence of errors, and absence of multicollinearity were assessed and satisfied prior to analysis.

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.

# 4. Results and Discussion

## 4.1 Results

To examine the underlying mechanisms through which church practices and church members' engagement influence tithing behavior, a sequential mediation analysis was conducted using hierarchical multiple regression procedures. Specifically, the analysis tested whether church members' trust and commitment function as mediating variables in the relationship between the independent variables (church practices and engagement) and the dependent variable (tithing behavior).

Following established regression-based mediation procedures, four models were estimated. First, the total effect of church practices and engagement on tithing behavior was examined. Second, the effects of the independent variables on the first mediator (trust) were assessed. Third, the influence of the independent variables and trust on the second mediator (commitment) was evaluated to determine the sequential pathway. Finally, a full model including church practices, engagement, trust, and commitment was estimated to assess whether the mediators reduced or eliminated the direct effects of the independent variables on tithing behavior.

This stepwise approach allows for the determination of whether trust and commitment provide full mediation, partial mediation, or no mediation in explaining church members' tithing behavior.

**Sequential Mediation Regression Results**

**Table 1: Regression Results Predicting Tithing Behavior (Step 1)**

| Predictor | B | SE | Β | P |
|---|---|---|---|---|
| Church Practices | .116 | .026 | .236 | < .001 |
| Members' Engagement | .258 | .049 | .281 | < .001 |
| $R^2$ | .220 | | | |

Note. N = 476. Dependent variable: Tithing behavior. F (2, 473) = 66.803, p < .001.

Church practices and members' engagement significantly predicted tithing behavior, explaining 22.0% of the variance. Both predictors had positive and statistically significant effects, with engagement showing a slightly stronger influence.

**Table 2: Regression Results Predicting Trust (Step 2)**

| Predictor | B | SE | Β | P |
|---|---|---|---|---|
| Church Practices | .198 | .016 | .519 | < .001 |
| Members' Engagement | .190 | .030 | .261 | < .001 |
| $R^2$ | .506 | | | |

Note. Dependent variable: Trust. F (2, 474) = 242.922, p < .001.

Church practices and engagement strongly predicted trust, explaining 50.6% of its variance. Church practices exerted the strongest standardized effect, indicating that institutional operations are central in shaping members' trust.

**Table 3: Regression Results Predicting Commitment (Step 3)**

| Predictor | B | SE | Β | P |
|---|---|---|---|---|
| Church Practices | .051 | .015 | .161 | < .001 |
| Members' Engagement | .222 | .025 | .368 | < .001 |
| Trust | .263 | .037 | .317 | < .001 |
| $R^2$ | .543 | | | |

Note. Dependent variable: Commitment. F (3, 473) = 187.606, p < .001.

Trust significantly predicted commitment even after controlling for church practices and engagement, confirming the sequential pathway from practices and engagement to trust and subsequently to commitment.

Table 4: Full Mediation Model Predicting Tithing Behavior (Step 4)

| Predictor | B | SE | Β | P |
|---|---|---|---|---|
| Church Practices | .085 | .030 | .172 | .006 |
| Members' Engagement | .205 | .054 | .223 | < .001 |
| Trust | .066 | .078 | .052 | .395 |
| Commitment | .149 | .092 | .097 | .106 |
| $R^2$ | .223 | | | |

Note. Dependent variable: Tithing behavior. $F(4, 470) = 33.650$, $p < .001$.

When trust and commitment were included, church practices and engagement remained significant, whereas trust and commitment were not statistically significant predictors. This pattern indicates partial mediation rather than full mediation.

## 4.2 Discussion

This study examined the sequential mediating role of trust and commitment in the relationship between church practices, members' engagement, and tithing behavior among Seventh-day Adventist Church members in Rwanda. Four regression models were estimated to test the proposed framework.

In Model 1, church practices and members' engagement significantly predicted tithing behavior ($R^2 = .220$). This finding is consistent with Rational Choice Theory, which suggests that individuals evaluate perceived costs and benefits before making decisions (Amadae, 2023; Sharim & Othmana, 2022), and with the Theory of Planned Behavior, which posits that behavior is shaped by underlying attitudes and intentions (Ajzen, 1991; Brigham & Ehrhardt, 2005). Prior research indicates that giving behavior is influenced by perceived mission value, expected satisfaction, and contextual framing (Allen, 2018; Hager & Hung, 2020; Caserotti et al., 2019). The present findings therefore support the assertion that members' engagement and perceptions of leadership and operational practices directly influence financial stewardship behavior.

In Model 2, church practices and engagement significantly predicted trust ($R^2 = .506$). This finding supports stewardship theory (Donaldson & Davis, 1991; Davis et al., 1997), which argues that leaders act as caretakers of organizational resources on behalf of stakeholders. Trust has been widely linked to financial accountability, transparency, and leadership reliability (Hodgkinson & Hughes, 2019; Mikeladze, 2021; Romero-Merino et al., 2023). Financial reporting and responsible resource allocation strengthen donors' confidence and increase their willingness to continue supporting nonprofit organizations (Tinkelman & Parsons, 2023; Aboramadan & Dahleez, 2020). Consistent with Bagadeem et al. (2021), transparency enhances stakeholder relationships and trust, which are critical for sustaining financial support in faith-based organizations.

Model 3 demonstrated that church practices, engagement, and trust significantly predicted commitment ($R^2 = .543$), with trust emerging as a strong predictor. This aligns with literature emphasizing that trust shapes behavioral intentions and long-term dedication to organizational causes (Aboramadan & Dahleez, 2020; Maftei, 2020; Romero-Merino et al., 2023). Commitment reflects emotional attachment and obligation toward the mission (Baijou et al., 2022; Guzeller & Celiker, 2019). Cognition-based trust, grounded in demonstrated competence and accountability, strengthens sustained commitment over time (Colquitt et al., 2013; Mikeladze, 2021). The findings therefore confirm the sequential pathway in which leadership practices and engagement foster trust, which subsequently enhances commitment.

However, in Model 4, when trust and commitment were entered simultaneously with church practices and engagement to predict tithing behavior ($R^2 = .223$), trust and commitment became non-significant while church practices and engagement remained significant. This indicates partial mediation rather than full mediation. Although trust and commitment are important relational constructs, the persistence of direct effects suggests that operational practices and active involvement exert stronger immediate influences on giving behavior.

These results are consistent with the Resource-Based View (Wernerfelt, 1984; Barney, 1991), which posits that sustainable advantage derives from valuable and well-managed internal resources. In the context of the church, leadership quality, financial accountability, transparency, engagement, trust, and commitment constitute intangible organizational resources that influence long-term sustainability (Mikeladze, 2021; Singh & Mthuli, 2020). Effective stewardship leadership reinforces members' confidence that resources are managed responsibly (Hodgkinson & Hughes, 2019; Ortega-Rodríguez et al., 2020).

Furthermore, sustainable trust is not merely affective but is reinforced by demonstrated ability, consistent performance, and transparent systems (Colquitt et al., 2013; Pérez-Muñoz et al., 2020). Trust that is grounded in accountability and reliable governance strengthens organizational reputation and future financial support (Mikeladze, 2021; Guo et al., 2019).
In summary, the findings demonstrate that church practices and members' engagement exert both direct and indirect effects on tithing behavior. While trust and commitment partially mediate this relationship, engagement and observable leadership practices remain the most immediate predictors of giving. These results reinforce the importance of stewardship-oriented leadership, transparent financial management, mission clarity, and active member participation in fostering sustainable financial stewardship within the Seventh-day Adventist Church in Rwanda.

# 5. Conclusion and Recommendations

## 5.1 Conclusion

This study contributes to nonprofit and faith-based organizational literature by providing empirical evidence that trust and commitment operate as important but partial mediators in the relationship between church practices, members' engagement, and tithing behavior. The persistence of significant direct effects alongside indirect relational pathways demonstrates that financial stewardship behavior within religious organizations is shaped by both structural managerial practices and psychological-relational mechanisms. While trust and commitment strengthen the relational bond between members and the church, engagement and visible leadership practices remain the most proximal drivers of giving behavior.

The findings reinforce stewardship theory by affirming that leadership credibility, transparency, and accountability influence stakeholders' willingness to sustain financial support. They further support the Theory of Planned Behavior and Rational Choice Theory by showing that members' giving decisions are shaped by intentional evaluations of institutional practices, mission clarity, and perceived outcomes. Within the Resource-Based View framework, leadership quality, engagement, trust, and commitment emerge as intangible organizational resources that contribute to long-term financial sustainability.

Importantly, the results indicate that theological obligation alone is insufficient to ensure consistent tithing participation. Instead, sustainable giving behavior in faith-based nonprofit contexts depends on effective governance structures, participatory engagement, demonstrated competence, and relational trust-building. Thus, organizational sustainability is strengthened when managerial excellence and relational integrity operate simultaneously.

## 5.2 Recommendation

Based on the findings, the following recommendations are proposed:

1. Strengthen participatory engagement structures. Church leaders should design programs that actively involve members in worship, mission activities, and decision-making processes, as engagement directly influences giving behavior and indirectly strengthens trust and commitment.

2. Enhance financial transparency and accountability systems. Regular, clear, and accessible financial reporting should be institutionalized to reinforce cognition-based trust and demonstrate responsible stewardship of resources.

3. Develop stewardship-oriented leadership training. Pastors and elders should receive continuous leadership development focused on stewardship principles, ethical governance, communication openness, and relational trust-building.

4. Communicate mission impact consistently. Leaders should emphasize how tithes contribute to tangible mission outcomes, reinforcing members' perception that their contributions produce meaningful and measurable impact.

5. Integrate relational and structural strategies. Churches should adopt a balanced approach that combines operational excellence with intentional trust- and commitment-building practices to sustain long-term financial participation.

6. Conduct periodic assessment of giving determinants. Ongoing evaluation of leadership practices, engagement levels, trust, and commitment will enable adaptive strategies to respond to changing socio-economic and generational dynamics.

Future studies should adopt longitudinal designs and comparative approaches across denominations and national contexts to further clarify the dynamic relationships among organizational practices, relational mechanisms, and giving behavior.

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