

THESIS ABSTRACT

Master of Business Administration
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Adventist University of Africa

School of Postgraduate Studies

TITLE: PREDICTORS OF SEVENTH-DAY ADVENTIST CHURCH MEMBERS' ATTITUDE TOWARDS GIVING AND TRUST: A CASE OF EAST CENTRAL RWANDA CONFERENCE

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The purpose of this research was to identify the predictors of Seventh-day Adventist Church Members' Attitude toward Giving and Trust: The case of East Central Rwanda Conference. The research was prompted by the desire to understand why fewer members return tithe and give offering and what can be done to increase the attitude of members towards returning tithe and giving offerings. To achieve the desired objective quantitative cross-sectional and causal study designs were used in collecting data. The targeted population for this study was local church members in the East Central Rwanda Conference of Rwanda Union Mission. There are approximately 45 districts managed by East Central Rwanda Conference with about 136,442 registered church members. Since it is hard and extremely expensive to include all the population, the researcher used a multi-stage cluster random sampling to select the sample. First, the targeted population was grouped into clusters, which

are districts, and then randomly select 10 districts and thirdly, selected 3 churches from each selected 10 districts, then further select 14 church members including treasurers and elders in each 3 selected churches for the 10 districts. Hence, a total number of 420 church members were sampled to participate in the study. Data was collected using a researcher-constructed questionnaire and analyzed using descriptive (mean and standard deviation, frequencies and percentages) and inferential statistics (multi-regression and correlations) techniques computed using Statistical Package for the Social Sciences (IBM SPSS 20). The findings of the study revealed that church members' level of commitment and their perception of church financial management are very important to members' attitude towards giving and their level of trust. Based on the research findings the researcher recommends that members' spiritual growth and refocusing members' commitment to the mission should be the highest priority of the Church leaders.

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A CASE OF EAST CENTRAL RWANDA CONFERENCE

A thesis
presented in partial fulfillment
of the requirements for the degree
Master of Business Administration

by
Joseph Sebahire

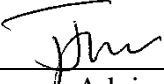
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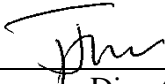
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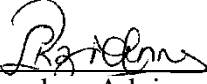
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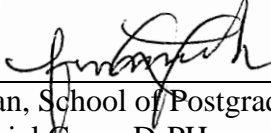
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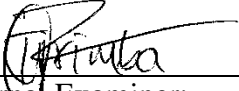
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CHAPTER 1

INTRODUCTION

Background of the Study

Every organization has a mission and sets objectives and stipulates activities to be implemented so as to attain the organization's mission and vision. Management or leadership is charged with the responsibility to execute the day to day activities to attain the set organization objectives; under the overseer or supervision of the board or executive committee that represent stakeholders to ensure that the organization is operating within the set mission and vision. Both management and the executive board are delegated by the stakeholders and stakeholders will continue to be supportive of the organization in all forms if they trust that they are well represented by the board and management. The created organizational relationship that exists between the management, board or executive committee and stakeholders, the bond is kept relevant, functional and strengthened by trust. It is therefore implied that lack of trust will crack down the organization relationship which will deprive the organization the required support and initiatives from stakeholders.

The mission of the Seventh-day Adventist (SDA) Church is to call all people to become disciples of Jesus Christ, to proclaim the everlasting gospel embraced by the three angels' message as indicated in Revelation 14:6-12 and to prepare the world for Christ's soon return. Therefore, the purpose of SDA Church in Rwanda is to win souls to Christ through evangelism, health programs, education programs and social welfare programs in all parts of the country, coupled with the responsibility to nurture

and retain members to be good disciples. This is an involving responsibility with stretched objectives that require a lot of commitment, monetary resources, skilled labour and active collaboration with all stakeholders.

The Seventh-day Adventist Church in Rwanda is registered as a faith-based non-profit organization; whereby church members are the major stakeholders and main funders of the churches' activities. The Seventh-day Adventist Church operates on a representation system— from the local church leadership to world church leadership. Leaders are elected by nomination committee on behalf of local church members at all levels of the church; the elected church leaders are entrusted with the responsibility to act on behalf of the church members, as managers do in profit organization, acting on the behalf of the shareholders. Hence, there is an expectation that leaders will exercise proper stewardship for these financial resources.

According to the Working Policy of the General Conference of Seventh-day Adventist East-Central Africa Division (Division Policy Review Committee, 2014) and the Bible (see 2 Corinthians 9:7, Malachi 3:1), all committed members of the church are encouraged to return 10% of their income and give offering at their own discretion to support church's mission and operations at all levels of the church activities. To ensure that there is proper management of resources, the treasury department is assigned with the responsibility of managing resources at all levels of the church, while stewardship department is assigned with the responsibility of coordinating the mobilization of resources from the church members. These departments are also required to report the collected resources to local church members, Field/Conference and to the Union, Division and General Conference.

The Rwanda Union Mission stewardship report for September 2017 (Rwanda Union Mission of Seventh-day Adventists, Stewardship Department, 2017) indicated

that there about 850,116 church members in Rwanda; However, only about 36% returned their tithe and gave offering. The report did not indicate if the 36% that returned their tithes and give offerings do so faithfully. This implies that about 64% of the church members in Rwanda do not return tithe and offering. East Central Rwanda Conference stewardship report for September 2017 (Rwanda Union Mission of Seventh-day Adventists, Stewardship Department, 2017) also indicates that the membership is 136,442 and 38% of the membership returned and gave offerings. This trend is similar to the previous years. From the 2017 report, it is evident that there is a big gap between the church members that return tithes and offering to support church's mission and operations and those that do not.

Statement of the Problem

For the Seventh-day Adventist Church in Rwanda to flourish, a large percentage of members need to return tithes and offerings. However, according to Rwanda Union 2017 stewardship report, only 36% of the members are returning their tithes and offerings (Rwanda Union Mission of Seventh-day Adventists, Stewardship Department, 2017). This attitude of church members contradicts the Seventh-day Adventist belief that acknowledges God's ownership by faithful returning of tithe and giving freewill offerings for the support and growth of His church (General Conference of Seventh-day Adventists, Policy Committee, 2005; 21). Giving is very important to the survival of the Church. Nonetheless, trust is also among key decisive factor of giving since the continued flow of funds is largely dependent on the expectation that institutional leaders will exercise proper stewardship for the financial resources entrusted to them. Therefore, the purpose of this research was to examine the predictors of trust and giving attitude of church members in Rwanda.

Research Questions

1. What is the effect of church financial management practices on members' attitude towards trust and giving?
2. What is the effect of members' level of commitment on their attitude towards trust and giving?

Null Hypotheses

1. H₀₁. There is no significant effect of church financial management practices on members' attitude towards (a) trust and (b) giving.
2. H₀₂. There is no significant effect of members' level of commitment on their attitude towards (a) trust and (b) giving.

Conceptual Framework

Based on the literature reviewed, I theorize that there is a significant relationship between church members' attitude in giving and trust based on their perception of how church finances are managed and accounted and their commitment to church's mission. Also, the literature and the Seventh-day Adventist Working Policy (Division Policy Review Committee, 2014) emphasize the importance of financial management in increasing the trust of the stakeholders.

Therefore, proper financial management will increase the members' trust in the local and conference leaders and also impact their attitude towards giving positively. On the other hand, members' personal commitment to the mission of the church and their personal relationship with God will impact their attitude towards giving irrespective of the behaviour of the local and conference leaders. Such members will give to support the growth and operations of the church because of their personal conviction.

Based on the reviewed literature, proper financial management seems to increase the level of trust and giving as indicated in Figure 1. I, therefore, hypothesize that financial management practices of the local church and church members' level of

commitment to mission can affect the level of trust and the giving attitude of the church members. Figure 1 shows the conceptual framework of the study.

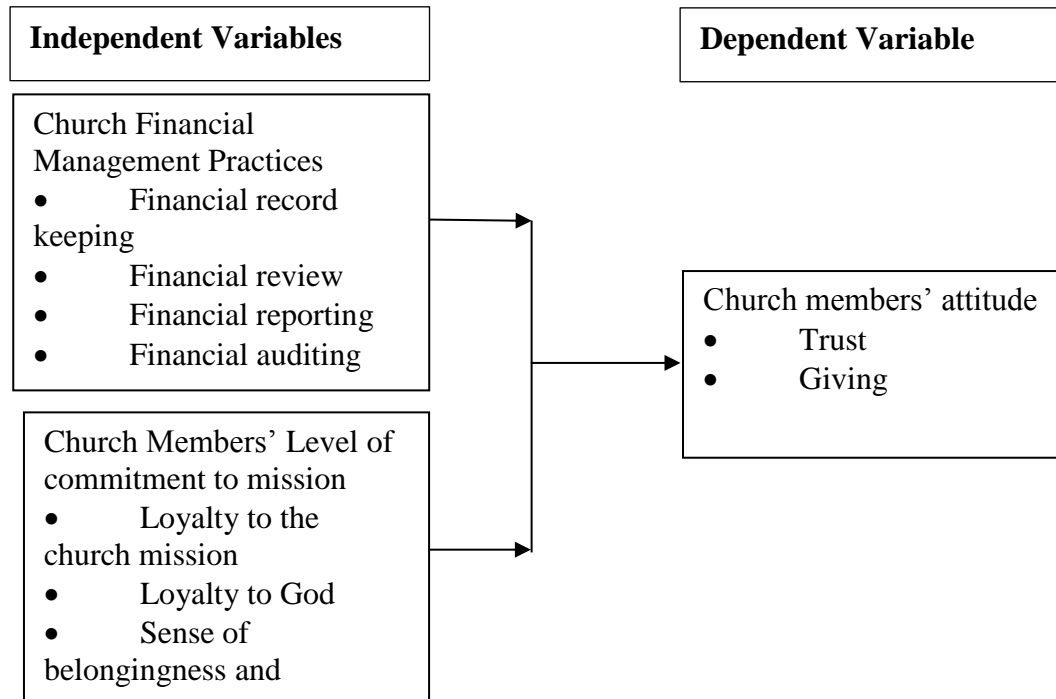


Figure 1. Conceptual Framework

Significance of the Study

It is a great desire for the church leadership to establish the underlying causes that hinder the biggest percentage of members to return tithe and give offering. Returning tithe and giving offering is one of the indicators of spiritual growth and trust in God. If church leaders are able to identify the causes that hamper the giving attitude of members they will endeavour to eliminate or reduce them. Since returning tithe and giving offering is an act of worship, if more members participate in this worship exercise it will help members to grow spiritually and get more blessings from God as indicated in the bible. This will also increase church's financial resources and therefore the church will be able to attain its mission and vision. The outcome of this

study will help church leaders to know where to emphasis on strengthening the stewardship program and building confidence in church members.

Scope and Limitations of the Study

The researcher's study was limited to church members in East Central Rwanda Conference because it is very expensive to sample members in all fields and conferences of Rwanda Union Mission. Secondly, the time available for the research could not all full coverage of all fields and conferences in Rwanda Union Mission. Due to time and resources available the scope of the study was limited to East Central Rwanda Conference. The study was also limited to church members' attitude towards giving and trust. There was lack of cooperation from some members though few, making the response rate to be 94%.

Operational Definition of Terms

Church Members – Baptized and registered members of the Seventh-day Adventist Church.

Church members' personal characteristics – refer to gender, age, number of years as a church member, education attained, and marital status.

Commitment – The extent to which church members are dedicated to the mission of the church and support the church through tithes and offerings.

Financial management practices – These are the financial reporting, budgeting, and other activities related to church finances, with the objective to support church operations and establish accountability and transparency.

Giving – is the art of freely donating monetary resources to support the mission of the church without attached conditions.

Offering – is a voluntary monetary donation given by church members to support God's work in addition to the tithes.

Tithe – Tithe is the tenth portion of income earned and dedicated to God in acknowledgement of God as the Owner of the entire earned income.

Trust – Having confidence that things are done in accordance with some expectations.

CHAPTER 2

REVIEW OF LITERATURE

Concept of Trust

According to Merriam Webster trust is assured reliance on character, ability, strength, or truth of someone or something. It is also a charge or duty imposed in faith or confidence to someone to be entrusted or care for in the interest of another.

Colquitt, Lepine, & Wesson (2013) continue to say that trust is a willingness to take a risk based on the positive expectation that the trustee will deliver as expected. This is willingly exposing to possible disappointment.

Colquitt et al. (2013) seem to suggest that trust may evolve over a period of time, based on the length of the relationship. They began by stating that new relationship may start from the disposition-based trust, which is a propensity to trust within the trustor without any other considerations from the trustee, mostly in cases where the trustor has no data or information on the trustee. As the trustor relates with the trustee, the trustor gains more knowledge and information about the trustee and is in a better position to gauge the ability, benevolence and integrity of the trustee, since it is based on knowledge and available information they called it cognition-based trust.

The trustor would like to trust trustee that have expertise in the given area, with a caring attitude willing to go out of their way and serve others and with sound character. Even though in most cases, trust is based on displayed ability, benevolence

and integrity, it may arise just because of having feelings for the person or group of people or others in question they called it affect-based trust (Colquitt et al., 2013).

Burke, Sims, Lazzara, and Salas (2007) also agree that leadership style of management plays a big role in installing trust in the team. When leadership is viewed as trustworthy, dependable and considerate this increases or decreases trust in the team, depending on the way the team views the leadership. In addition, Sargeant and Lee (2002) suggests that trustees a willingness to increase one's vulnerability to a person whose behaviour is beyond one's control, and yet believe that their actions will fulfil the desired objective.

Sargeant and Lee (2002) seems to have made an extensive study on trust, they define trust as reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavor or economic exchange, meaning that they have agreed upon or expected results to be obtained and one trusts that this will be met.

According to Sargeant and Lee (2002), they seem to suggest that trust depository is very important in the voluntary sector context where a donor or giver is dependent on a voluntary trustee or organization to ensure that the desired impacts are achieved as agreed upon with the beneficiary group. This means that the donors will continue to support the organization if they have trust in the trustees. Critically trying to analyze trust, and from the definitions of trust presented above, they seem to indicate that trust involves an expectation of achieving the agreed upon end result and on the other hand involves a willingness to engage in risky behaviour or take a risk to depend on the other party.

Bligh (2017) suggests that trust is a relational concept that occurs between people. Bligh (2017) continues to say that both leaders and followers play a critical role in creating, sustaining, destroying and rebuilding the trusting relationship. Besides, trust is a critical foundation for effective exchange and keeping leader-follower relationship relevant. Meaning that trust as a relational state of the condition may be strengthened or weakened by either the leader or the follower. In an attempt to measure trust Sargeant and Lee (2004), identified 5 key behaviours that indicate the existence of the trust, and these are relationship investment, influence acceptance, communication openness, forbearance from opportunism and control reduction. The researchers continue to highlight that, these trusting behaviours were obtained from the commercial sector research and suggest that modification may be needed to properly fit the non-profit organizations in relation to donors, especially in the area of control of funding, resources allocation and programs to be implemented.

In commercial settings buyers are from time to time involved in activities intended to monitor the activities of suppliers, which is generally hard for non-profit organizations, donors are not well placed to undertake such monitoring activities. Therefore, the control behaviour seems to be eliminated in the charity organizations and relate to the four behaviours that may be common in profit and nonprofit organizations.

Relationship investment is the extent to which the donors are willing to continue offering resources and other required effort or initiatives, with intention to promote the mission and goals of the organization, having unreserved willingness to invest their resources in the organization, this seems to create a positive causal link between the degree of relationship investment and donor giving behavior mediated by commitment. Influence acceptance is when the donors accept their views to be

influenced by the nonprofit which in long run will influence the policy of the organizations. This is an indicator of trust of donors in the organization. Forbearance from opportunism is also an indication of trust that at all means donors will resist investing their resources elsewhere as than in the specific organization. Researchers suggested that there is sufficient evidence from the literature to supporting the view that donor who trusts in a given voluntary organization to use their funds appropriately and have trust in that organization, it is less likely that the donor will choose another nonprofit organization to support. Communication acceptance is another important indicator of trust, in the same way, literature suggests that the extent to which a donor welcomes meaningful and timely communications from the organization concerned is indicative of trust.

Role of Trust in Not-for-Profit Organizations

Many studies and literature have pointed out the important role that trust plays in defining both the credibility and legitimacy especially in the charity sector. It enables charity organizations to obtain a higher moral tone in the minds of regulators, supporters, the media and the general public more than private or public sectors. In most cases, private and public sectors attract investors and stakeholders because of the self-invested interest or foreseen profits to be obtained while for charity organizations, stakeholders give for the benefit of others, or for the organization to achieve its mission and goal.

Sargeant and Lee (2004) cited Fukuyama who argued that trust is a significant factor in the success of charity organizations. Charity or voluntary organizations play a pivotal role in generating broader social trust that in turn impact the efficient running of the national economy. If charity organizations fail, the breach of the public trust can be devastated too. Trust creates a relationship between donor, charity and

beneficiaries. In other words, trust is the bond between donors, charity organizations and beneficiaries. More to that it is suggested that trust creates a conducive environment in a society that promotes profit for private organization activities. In regard to donors and charity organizations that donors wish to support, trust is the decisive factor in facilitating the increase of fundraising activities unlike in commercial marketing. The moral force resulting from trust in the solicitation process has stimulated and triggered many academicians and practitioners to write about the importance of trust in fundraising in non-for-profit organizations.

Role of Trust in Giving

In acknowledgment of the critical role that trust plays in fostering giving, U.K. government seems to be taking an increasing interest in the topic, to the extent that Prime Minister Blair stressed the importance of trust and emphasized that “It is crucially important that public trust and confidence in the charitable and not-for-profit sector be maintained and if possible increased” (Strategy Unit, 2002, p. 6). The maintenance of public goodwill necessary to support both donating and volunteering activity is consistently tied directly to the presence of, and the promotion of, trust as the enduring and central relationship that sustains the sector as a whole (Charity Commission, 2001, 2002; Strategy Unit, 2002).

In addition to recognition of trust as important to the charity organizations, it is suggested that many believe that it constitutes the very foundation on which voluntary organizations are built, though there have been few attempts to actually ascertain the relationship between trust and charitable giving policymakers and senior practitioners have endeavored but come up with unsupported claims that there is relationship between trust and charitable giving (Seligman, 1998). It is suggested that however important it may be, there has been no proved research to establish the

existence of a direct correlation. Even though it cannot be proved but organizational strategy and public policy decisions continue to be based on this premise.

Bryce (2007) in the article “The Public’s Trust in Nonprofit Organization: The Role of Relationship Marketing and Management” suggest, that donations to a charitable organization depend on how the organization represents itself to the public, mainly in its mission, and what they offer. Bryce (2007) continues to say that, the U.S Supreme Court has been given the rights by the state to take action against deceptive fundraising. These include: not following the mission, using the funds contrary to the cause of the fundraising and deducting tax incorrectly.

Roca, García, and Vega (2009) agree with other authors that trust determines future behaviour of a person and in most cases; trust is based on previous interactions. They further cited Mayer (1995) who defined benevolence “as the extent to which a trustee is believed to intend to do good to the trustees beyond his/her profit motive. Like other authors, Connell & Mannion (2006) reemphasize that trust is difficult and time-consuming to create and maintain. Because it requires repeated actions to take place over a long time so as to increase the level of trust and confidence. As stated clearly by Connell & Mannion (2006), trust is an expensive investment or non-financial asset which is attained after a long time and yet it can be eroded in a moment.

According to Gustafsson, Smyth, Ganskau, and Arhippainen (2010), trust begins by realizing short-term advantages and seeing no future threat in dealings with another party. This leads to having confidence in the other party; they continue to say that, if there is a level of mistrust or distrust, this may cause or prevent willingness to be vulnerable to the other party, in fear to be let down in future. Hollensbe, Wookey, Hickey, George and Nichols (2014) seem to say that trust is a factor with high

significance not only in the nonprofit organizations especially in fundraising but also in the for-profit organization as they conduct business. They further reaffirmed that businesses are not only consumers of trust and goodwill but are also generators of trust.

The research conducted by Lau and Rowlinson (2011) revealed that trust in a relationship increases security, it reduces resentments and negative feelings, and it enables people to share their feelings openly without any reservation, this enables people to keep their own values without fearing not to be accepted. Liewellyn (2005) illustrates the importance of trust and confidence in the firm, he argues that it is trust and confidence that binds the consumer and supplier.

According to Liewellyn (2005), trust and confidence are crucial and central when long-term transactions and relationships are sought. Lack of trust and confidence automatically lead to market failure and continuous losses in the market. Liewellyn (2005) asserts that trust and confidence are strong pillars in the organization relationships with the stakeholders. An organization may have good and sound financial practices and regulations, but if stakeholders do not have trust and confidence in the organization, the organization will fail.

According to Primoff (2012), transparency in a nonprofit organization is no longer a choice but a requirement to gain a continued support from donors. Szper and Prakash (2011) in their research concluded that financial practices of the nonprofit organizations are not the basic criteria for donors in assessing the trustworthiness of the organization; donors place more emphasis on program content and the reputation of the organization in the community. Other authors seem to suggest that trust is learnt from our childhood and it is through trust that one can give money to the stranger or continue contribution with a trust that even others are contributing.

Vries, Reis, and Moscato (2015) suggest that in a competitive environment for funding amongst nonprofit organizations and with increased communication and sharing within the stakeholders, trust is becoming the cornerstone of the not-for-profit sectors' survival. Not-for-profit organizations need to emulate the strategies used by for-profit organizations to increase the trust of stakeholders in order to get funding. Furthermore, they continue to say that there is a perceived attitude that charity organizations are wasteful, they spend most of the resources on salaries and administration costs. So, charity organizations need to reassure their stakeholders that they are not wasteful and can be trusted. Taniguchi and Marshall (2012), in support of other authors, emphasized that individuals with highly generalized trust are more likely to donate money to various types of organizations, especially activist and leisure types. Taniguchi and Marshall (2012) continued to emphasize that trust is central though heavily neglected in all business transactions.

According to Freeman, Shoulders, Allison, and Robert (2014), nonprofit organizations differ from profit organizations in many aspects, for instance as the name suggests they do not expect to earn a profit. They are owned collectively by their constituents for example church members, ownership is not by shares but by membership and if one is not satisfied with the elected governing body must wait for the change of its elect. Unlike in the profit organizations, those contributing financial resources to the organizations do not necessarily receive a direct or proportionate share of their services. Church members will not receive services directly proportionate to the tithe and offering they give, they may not get any service yet those that did not contribute anything may receive a service. This suggests that majorly nonprofit work for the benefit of others. To increase trust and to ensure that the organization serves the best interest of the stakeholders, the major policy decisions

and operating decisions ideally are made by majority vote of an elected or appointed governing body. Decisions are made in open to all, through open meetings, that makes accounting and other records open to the whole stakeholders. The above characteristics also apply to the Seventh-day Adventist Church, making the conclusion to be correct that in most cases the objective of the nonprofit organization including the church is to provide service and not necessary for the contributors, unlike for the profit where the profit is intended to benefit the shareholders, but to the beneficiaries. In most cases, nonprofit organizations operate on year to year basis based on the contribution of the Contributors. On annual basis, the organizations seek the contributors to increase their contributions, so that the organizations are able to provide more or better services not to increase the wealth of the contributors. This makes it different and challenging to solicit and increase contributions unlike in the profit organization where the contribution is proportionate to expected return to the contributor.

In a nutshell, while private businesses seek to increase their wealth for their benefit, nonprofit organizations like the church seek to increase financial resources for the benefit of their constituency not to themselves. Therefore, financial management in nonprofit organizations focus on getting and using resources to increase financial resources, budget available to be expended, and having sufficient cash flow, rather than having high net income. Financial reporting is very vital for internal reporting on the acquisition of and use of financial resources and for management decision-making.

Attitude of Giving

Brown (n.d.) conducted a research on philanthropy contribution in the United States of America and found out that 73% of the philanthropy contribution goes to

religious segment, 41% being contributed to congregations, and 32% to Religiously Identified organizations. Only 23% was contributed to non-religiously identified organizations. In the research, Brown identified three dimensions that influence giving and these are the organizational purpose, the religiosity of organization identity and one's self-perceptions about being religious or spiritual. He continues to suggest that frequency in attending religious services positively correlates with donation support because it creates an affinity to the organization. Further suggests that they seem to be a correlation between age and volunteerism to donation support.

According to Brown (n.d.), when instilling the culture of giving, the mission of the organization, the presentation of messages and the method used to communicate is very important in soliciting support. For instance, messages that reflect kindness, caring, compassion, being helpful, being friendly, fair, hard-working, generous and honest increase 10% giving by women, while men will be attracted to giving if messages signal strength, responsibility and loyalty. He goes on to say that request for support should be flexible not only limited to financial support but also allow and consider time, influence and other in-kind support. Also, acknowledge the received support as valuable and express appreciation to donors in time for the support provided.

Lee (n.d.) emphasizes that in giving and receiving there is a relationship that is created and this created relationship will only be sustained if there is trust that the given money is well accounted for. Therefore, accountability is critical in continuing giving. If the givers trust that the given funds are well managed they will continue giving. Lee (n.d.) further says being accountable is not only to make donors happy but it is an ethical obligation, by honouring the promise to be good stewards.

Lee (n.d.) stress that trust is highly important in the relationship between giver and the receiver. When donor relationship is maintained specifically for the church setting, the church's mission and vision are attained by the continued financial support. On the other hand, the giver receives several benefits, the most important being the chance to express gratitude to God for His love, grace, mercy and goodness, secondly, they will have the joy of knowing that they positively contributed to the advancement of God's work.

According to Puni (2015), biblical stewardship is the total commitment of the heart to God. He suggests that this includes the returning of the Lord's tithe and the giving of freewill offerings as an expression of our spiritual worship. In other words, it fosters spiritual growth to church members. He continues to say that the returning and giving to the Lord is referred to as financial stewardship, which also includes the responsible use of the rest of our earned income.

Puni (2015) further suggests that there are seven theological realities that help establish a biblical framework for understanding the returning of tithe and the giving of offerings by God's people as they worship Him, these include acknowledgement of God's creatorship of the universe and the world that we live in, that is why in Genesis 1:1, it starts with the assertion: "In the beginning, God." It is also an expression of partnership with the divine. We are entrusted with the responsibility of taking care of all of His resources in the world as indicated in Genesis (1:26, 28). He continues to say that it is also a reflection of the commitment to the rule of Jesus in the world and in our personal lives as stated in Matthew (6:33). Also, it is the recognition of the blessings of God that come to us because of His goodness and abundant grace in Christ Jesus as seen in John (1:14. 16, 17).

It is a direct response to the love and gratitude that is generated from the heart
1 John (4:19), “we love Him because He first Loved us.” Also, it is a demonstration
of thanksgiving, having faith and trust in God, as the provider and sustainer of life as
indicated in Philippians (4:19). Lastly but not least, giving is acceptance of living in a
covenant relationship with God, where God is both saviour and Lord as stated in
Jeremiah (29:12, 13).

In other words, giving is holy to God; it is a spiritual response to what God has
done for us, it is an act of worship whereby church members acknowledge God’s
sovereignty and it is an expression of our faithfulness to Him and also an indication of
trust in God. As well stated by Puni (2015), it is an expression of right relationship
with God (Mal 3:7). It is very important to note that God is very particular about tithe
and what it is used for. This also seems to suggest that there is agency relationship
between God and man, man being steward and God the provider. God requires a man
to give on what He has provided for man’s benefit to grow spiritually and also to
advance the work of God.

Jesus instructed His disciples by saying, “therefore go and make disciples of
all nations, baptizing them in the name of the father, and of the son, and of the Holy
Spirit” (Matt 28: 19). Therefore all church members are commissioned to preach all
the nations, through giving generously this commission can be achieved, even without
going in all nations physically. This implies that if we do not give generously the
work of God will be delayed to reach in all nations.

Kellner (2017) reemphasized that tithing is not only about increasing the
number or bottom line but also it directs people’s thoughts and strengthens the
relationship with God. Kellner (2017) continues to say that, in return, God blesses all
the members that desire to cooperate with God to advance His work; like increasing

their wealth, retaining their jobs and in many other ways. It is God's choice to require members to use part of their blessings in thanksgiving to support God's work and bless others, God would have used other venues but choose this as suggested by (Kellner, 2017).

Commitment

Commitment is generally defined as a state or an instance of being obligated or emotionally impelled or dedicated to a cause. In urban dictionary (Merriam-Webster, 2004) it is emphasized that commitment is what transforms the promise into reality. It is an indication of one's intentions. Commitment is making time when there is none and keeping the promise even when it is hard. According to Todd (2010), commitment is a binding pledge that compels someone to assume a position and have undivided attention to carry out a given course of action. Todd (2010) continues to say that, commitment is very important because it influences how one thinks and acts.

Relationship between Trust, Giving and Commitment

According to reviewed literature, there is sufficient evidence to suggest that one should at least explore the relationship between trust, commitment, and behaviour in the nonprofit context and to determine, whether there is a correlation and impact on the giving attitude. However, it is also important to investigate in this research, if the art of giving and trust is influenced by church members' commitment to the mission of the church as well as their perception of how church finances are managed.

Also, commitment seems to be defined as the desire to maintain a valued relationship; it suggests that commitment is a major indicator of progressive relationship behaviours that result from a complex set of determining factors including trust (Sargeant & Lee, 2002). This might be reflected in the for-profit

organizations too, that commitment may be as a result of factors like trust that has been maintained over a long period. From the literature, it may be assumed that there is a correlation between commitment and giving, but the researcher cautions that they may be other underlying factors that may influence actual giving behaviour such as trust.

Also, some researchers seem to assert that giving may be due to the commitment the donors have due to the maybe shared mission of the charity or due to empathy or the donor may have passed through the same experience. By extension, church members' commitment to the mission of the Seventh-day Adventist Church and their personal commitment to God as a result of their experience will impact their attitude towards giving to the church.

Financial Management Practices in Not-for-Profit Organizations

As affirmed by Freeman et al. (2014), not-for-profit organizations should provide information that is useful in making rational decisions about the allocation of resources to the contributors. The information must also be useful in assessing the services a nonprofit organization provides and give assurance to continue to provide that services. The information must give assurance to the contributors by assessing how managers of a nonprofit organization have discharged their stewardship responsibilities and other aspects of their performance. These affirm that not-for-profit organizations need to review their financial reports closely as this is important for the day-to-day running of any organization according to (Brogan, 2012).

Religious groups and charitable organizations usually rely heavily on donations, although they may have some other sources of income. For instance, the Seventh-day Adventist Church and its institutions receive financial resources

primarily in the form of tithes, offerings, donations, sales revenue, investment income, etc. But largely, the church depends on its church members for financial support. These contributors are interested to know if their resources are being used for the stated purpose and if what they have contributed to the organization is being used effectively and efficiently (Ruppel, 2007).

As corporate and individual donors give for a worthy cause, it is important for organizational leaders to be transparent and accountable in how they report on the activities which summarize the use of the contributed funds. In the Seventh-day Adventist Church, it is also expected that organizational leaders will manage the finances prudently based on the mission-driven activities of the church in order to build confidence among church members. According to the SDA Accounting Manual (General Conference of Seventh-day Adventists, 2011), it is acknowledged that church members expect tithe to be channelled to the proper organization, to be used as stipulated in the scriptures, spirit of prophecy, and working policy of the church. What tithe can be used for is clearly stated and determined in the policy, while as for the offering it depends on the instructions given by the donor.

The Seventh-day Adventist Accounting Manual (General Conference of Seventh-day Adventists, 2011) requires that contributions received be recorded as either tithe or non-tithe and further stipulates what can be used by tithe and what cannot be used for tithe. So, the financial reports reflect the tithe received and non-tithe and what it was expended on, to ensure that funds are used effectively and efficiently based on the policy. All of the resources received are to be used either as specifically directed by the donor or with the limits of an operating budget previously approved by the governing committee.

Chief Finance Officer is responsible for giving periodic reports about the financial situation and financial operations of the entity to the governing committee, and other intended users and constituents like church members. Chief Finance Officers are encouraged to have a good accounting system to enable them to produce reports efficiently, without delays and additional editing work and in a format that is user-friendly to all stakeholders. More important the report should comply with the generally accepted accounting principles. As required by the generally accepted accounting principles the disclosures to the report should not be too much to confuse the readers or too little to mislead the readers of the financial report. The Seventh-day Adventist Church encourages all of its entities to use fund accounting and comply with generally accepted accounting principles.

Other financial indicators have been put in place to measure the financial health of the organizations such as working capital ratio, liquidity ratio, net income and other ratios that may be desired (General Conference of Seventh-day Adventists, 2011). The main objectives of the financial reports are to communicate to stakeholders the ways resources have been used to carry out the organization's objective, report the nature, amount, and net change in available resources, describe the organization's principal functions and the resources allocated to those functions, disclose the restrictions imposed by donors or other providers over the use of resources and enable the reader to evaluate the organization's ability to carry out its mission and objectives.

Freeman et al. (2014) suggest areas that nonprofit organizations may be regulated or that need to be controlled so as to win the confidence of their donors which is also applicable to the Seventh-day Adventist Church. These include, Organization structure, policies in place, the process of how governing board is

appointed, how employees are hired, compensated and promoted. Disclosure of the source of financial resources, use of the acquired financial resources and how the resources are accounted for and hiring of external auditing services, to express an opinion on the use of resources. All the above will increase the level of trust and confidence to contributors that resources are being used properly and they are accounted for.

Babalola and Abiola (2013) also suggest that the goal of the financial statements is to improve business decisions by evaluating available information about a company's financial management, its plans and strategies, and its business environment. This seems to imply that decisions made also in non-profit organizations regarding resource allocations, service delivery and others are to achieve objectives of the respective organization. All such decisions are better made based on timely and reliable financial reports. For nonprofit organizations, it is of paramount importance to use varied measures and controls to ensure that their resources are used appropriately and hold accountable those involved in the misuse of resources also prevent inefficient and ineffective nonprofit organizations' continual loss-making operations.

In compliance with the above, East Central Division of Seventh-day Adventist Church (Division Policy Review Committee, 2014) requires that at least nine of the twelve monthly financial reports be provided to the organization's administrative officers. Further, at least four of the twelve monthly financial reports, reasonably spaced throughout the year, shall be provided to the controlling board, executive committee, and officers of the next higher organization. In the case of relatively inactive organizations, quarterly financial reports are required instead of monthly. This is to ensure that appropriate bodies take informed decisions upon receipt of

regular financial reports. This is also to increase the level of trust and confidence of the stakeholders.

According to Harrison, Horngren, Thomas and Suwardy (2014), financial reporting is intended to provide financial information to potential investors, lenders and other contributors. They continue to say that the information includes entity's resources and claims to those resources obtained and the effects of the transactions and other effects that change resources and claims. Such information enables the stakeholders to make a decision whether to continue investing or not. They emphasized that if financial information is to be useful, it must first be relevant and faithfully represent what it is supposed to present. Additionally, it should be comparable, verifiable, timely, and understandable.

Internal control as part of good financial management. Messier (2008) says that internal control plays a key role in enabling the management to accomplish its stewardship or agency relationship. The writer further goes on to suggest that proper internal controls create an environment of efficiency and effectiveness which encourages easy monitoring as other authors suggested to. Thus, internal controls are essential for the proper running of an organization and hence should be well designed and monitored to ensure good results. The agency relationship defines the relationship between two parties (the principal or owner) and the steward (manager). The theory suggests that the behaviour of the steward is to be aimed to work in the best interest of the principal thus the organization (Madison, 2014).

Internal control systems are not only important in profit-making organization, but they also play an important role in ensuring the smooth running of non-profit-making organizations like churches, schools, hospitals, charity organizations, government departments and other nonprofit organizations. Internal controls are very

important in nonprofit organizations because in providing their service they handle lots of contributors' resources. Internal controls help in safeguarding these resources from misuse and abuse by misappropriation, thefts and other losses. If well managed this increases the trust and confidence of the contributors. For internal controls to be effective and efficient it requires a conducive environment which some authors call, the control environment, to have this controlled environment it should be intentional for top management and moulded into the organization's culture.

The East Central Division of the Seventh-day Adventist Working policy (Division Policy Review Committee, 2014) emphasizes the desired behavior guided by commitment to ethics, transparency and accountability that constitute the control environment that is the foundation for the other components to hinge on and without an effective control environment set by top management, all other, components are likely not to produce the required results in effective internal controls regardless of their quality. Therefore, it is very important for the organization to be seen in making and in appearance that it is trustworthy and transparent, to earn the trust and confidence of the donors. This can only be obtained if the top management put in place the required internal controls and support them. There is a great desire for nonprofit organizations to design and implement effective controls within the organization as desired best practices.

As stated by Whittington & Pany (2016) that reliable accounting and financial reporting help society in allocating resources in an efficient way, the essence is to allocate limited capital resources to the production of goods and services where demand is high. They continue to say that scarce economic resources are attracted to the industries, the geographic areas, and the organizational entities that are shown by financial measurements to be capable of using the resources to the best advantage.

They seem to suggest that, organizations which are viewed as having inadequate accounting and reporting may be seen as wasteful and inefficient, which will prevent attracting sufficient resources. This is also true to nonprofit organizations, those that seem to be seen as wasteful and inefficient will attract fewer donors willing to invest their scarce resources in such organizations.

Whittington & Pany (2016) therefore suggest that this brings in the role of independent auditors to attest the credibility of the financial information provided by the organizations, this include profit and nonprofit organizations. Independent auditors giving confidence to stakeholders that the information provided can be relied upon; this increases the trust of stakeholders in the organization and increases their willingness to continue investing in the organizations.

Summary

It is believed that many empirical studies have highlighted the role of trust in relation to nonprofit-donor relationships; many studies have also addressed the role of trust in influencing relationships between companies and customers. Some studies seem to conclude that higher levels of trust improve the likelihood that a relationship will be likely entered into. They also illustrate that, where a relationship already exists, higher levels of commitment will be generated by virtue of the presence of trust and that higher levels of both turnover and loyalty will increase as a consequence. Though trust is viewed as important in the area where tangible services are provided, unlike the tangible services where intangible services are provided, consumers often lack objective criteria to assess the degree of trust in place. This is increasingly seen in the voluntary sector context where not only is the service provided to donors highly intangible, but also, the service provided to the beneficiary group through a donation cannot be easily evaluated by donors at all, donors do not

have the ability and means to control, monitor and evaluate the services. Therefore, the donors rely on the nonprofit organization to deliver the benefits to society that has been either explicitly or implicitly promised.

In the literature reviewed, authors seem to agree that higher degrees of trust in a voluntary organization may result in greater willingness to become a donor and give greater sums. Indeed, this seems to be correct, implying that donors who do not trust the trustees of an organization to manage their funds appropriately would be unlikely to offer a substantial proportion of their giving to the organization concerned.

Reviewed literature seem to suggest that financial management practices, church members' personal characteristics increase or decrease the trust level which in turn affects the giving attitude to charity organizations. They continue to emphasise the importance of proper financial management practices in reducing agency problem both in profit and nonprofit organizations. Furthermore, literature seems to suggest that personal characteristics may impact the level of commitment to giving in charity organizations.

More has been said about giving in charity organization in general but less has been written on what could be the most relevant aspect that impacts the giving attitude in religious organizations, especially the Seventh-day Adventist Church in Rwanda. The researcher will attempt to add knowledge in this area.

CHAPTER 3

METHODOLOGY

Research Design

The main purpose of the research was to examine the predictive effects of financial management practices on church members' trust and their attitude towards giving. To achieve the objective of the study, the researcher used cross-sectional and causal research design. This study is a cross-sectional study that adopted the causal research design to examine the predictive effects of the independent variables on the dependent variables based on the research questions raised and the conceptual framework.

Population and Sampling

The targeted population for this study was local church members in the East Central Rwanda Conference of Rwanda Union Mission. There are approximately 45 districts managed by East Central Rwanda Conference with about 136,442 registered church members. Since it is hard and extremely expensive to include all the population, the researcher used a multi-stage cluster random sampling to select the sample. First, the targeted population was grouped into clusters, which are districts, and then randomly select 10 districts and thirdly, select 3 churches from each selected 10 districts, then further select 14 church members including treasurers and elders in each 3 selected churches for the 10 districts. Hence, a total number of 420 church members were sampled to participate in the study. The researcher used the Slovin's formula to determine the minimum sample size:

$$n = \frac{N}{1 + Ne^2}$$

Where: n = sample size,

N = population size

e = margin of error (e ≤ 0.05)

Based on the indicated selection procedure and the formulae, the population of randomly selected 10 districts is 35,655 church members:

$$\text{Sample size (n)} = \frac{35,655}{1 + (35,655 * 0.05 * 0.05)} = 396$$

According to the calculation above, the minimum sample size required is 396.

However, in the study the sample size was increased to 420, to cater for attrition.

One of the rules in determining sample size by Roscoe (as cited in (Sekaran & Bougie, 2013, p. 269) is “sample sizes larger than 30 and less than 500 are appropriate for most research”. Therefore, a sample size of 420 is within the acceptable limits.

Tables 1 shows how the target population was sampled.

Table 1. Cluster Sample of Church Districts in East Central Rwanda Conference

Church Districts	Church members	Churches selected	Church members selected
AUCA	551	3	42
Kacyiru	5,830	3	42
APADE	1970	3	42
APACE	1,114	3	42
Kanombe	4,815	3	42
Nyamirambo	7,214	3	42
Gikondo	4,053	3	42
Muhima	5,641	3	42
Rubirizi	4,050	3	42
Francophone	417	3	42
Total	35,655	30	420

Instrument for Data Collection

A self-constructed questionnaire was the main instrument to collect the data related to the research questions. The questionnaire was structured as follows:

Section A: Demographics of the Participants

This section was used to gather the respondents' demographic data such as gender, age, educational qualifications, position in the local church, years of membership and marital status to enable the researcher to understand the characteristics of the respondents.

Section B: A Likert Scale

A Likert 7-point scale was used to rate closed questions. A Likert scale was a rating scale that required the subject to indicate his or her degree of agreement or disagreement to a statement. In this type of questionnaire, the respondents were given seven choices. These options served as the quantification of the participants' agreement or disagreement on each question. Below are the designated quantifications that were used in the questionnaire (Sekaran & Bougie, 2013, p. 115).

Table 2. Likert Scale

Scale	Strongly Disagree	Disagree	Somewhat Disagree	Neither Agree or Disagree	Somewhat Agree	Agree	Strongly Agree
Score range is 1-7	1	2	3	4	5	6	7

Also, the researcher issued structured interview to respondents to capture members' perceptions to supplement data collected from the survey.

Validity and Reliability

Validity

To ensure that the research instrument captures what it is intended to measure, the instrument included an adequate and representative set of items that tapped each concept being measured. All questions were linked to the variable it was intended to measure and the research questions. In addition, the instrument was subjected to scrutiny by a panel of judges during proposal evaluation and defence, besides consultation with the researcher's primary adviser and others. Thus, the content/face validity of the questionnaire was ensured.

Reliability

Reliability is an indication of consistency and stability of the measuring instruments over time. To ensure the reliability of the research instrument, after establishing the content validity of the questionnaire; a pilot study was conducted to test the inter-item consistency of the various items in the questionnaire, and to establish if the questions are feasible and will lead to desired results. And also identify areas that need improvement before conducting the actual research.

Copies of the questionnaires were therefore distributed to 42 church members that were not part of the actual study. The result of the Cronbach's reliability coefficient, from the pilot study, is presented in Table 3. According to (Sekaran & Bougie, 2013) in general, reliability less than .60 is considered to be poor, those in the .70 range, acceptable, and those over 0.80 good. Thus, the internal constancy reliability of the measures used in this study can be considered to be acceptable.

Table 3. Cronbach's Alpha for Study Variables

Variables	Cronbach's Alpha	# of Items
Financial Management Practices	.834	13
Members' level of trust	.628	9
Members' attitude toward giving	.875	18
Members' level of commitment	.673	8

Ethical Considerations

The researcher is aware of the ethical implications that may come as results of conducting the research in an unethical manner. Several ethical issues were considered in carrying out this research. To mitigate the consequences the researcher sought a written consent from the relevant authorities to conduct the study in the area of operation. Participants were not required to identify themselves on the questionnaire hence the responses remained unknown; this was to ensure that the respondent's privacy/confidentiality is maintained.

Participants were informed about the nature of the study and were asked to choose whether they want to participate or not thus they voluntary participate in responding. No participant was forced or intimidated to provide the needed information. The data from the respondents were treated with high confidentiality and the respondents were assured during the time of distributing questionnaires. In the course of writing, the researchers acknowledged other people's work by referencing to avoid plagiarism.

Data Collection Procedure

After the approval of the research proposal by the School of Postgraduate Studies at the Adventist University of Africa, permission was sought from the relevant authorities to conduct the research in the districts. Questionnaires were distributed in person to the respondents and this gave the researcher opportunity to

explain clearly the purpose of the research and assured them that their responses will be treated with strict confidentiality. Data collected was then transformed into meaningful information. Also, open-ended questions were administered to participants to gain extra information.

Method of Data Analysis

Statistical techniques were used to analyze the data collected; the researcher used the Statistical Package for Social Sciences (IBM SPSS 20) to analyze the collected data. Descriptive statistics were used to describe the data in general. In addition, Pearson bi-variate correlation and multiple regression analyses were used to answer the research questions and test the null hypotheses. Also, the researcher identified the themes that emerged from the interviews and discussed them as a supplement to the survey results.

CHAPTER 4

RESULTS AND DISCUSSIONS

This chapter presents analyzes and discusses the results of the data collected from respondents through questionnaires. The findings are presented according to the sequence of the research questions.

Response Rate

Out of the 420 questionnaires distributed to participants, a total of 392 were retrieved. Therefore, a response rate of 94% was attained for the study.

Table 4. Response Rate

	Distributed	Retrieved	Percentage of questionnaires retrieved
Questionnaires	420	392	94%

Demographic Characteristics of Respondents

Demographic information of respondents is presented as useful information about the general characteristics of the respondents. Therefore, the gathered information has been presented below in the following categories gender, age, education levels position and years of service.

Among the Seventh-day Adventist Church members that participated in the research, 66% of the respondents were male and 34% were female, this shows gender representation among the respondents, as seen in Table 5.

Table 5. Gender of Respondents

		Count	%
Gender of respondents	Male	259	66%
	Female	133	34%

Table 6 shows the age group of the respondents that participated in the research. 45.2% of the respondents are 30 years and below, 31.8% of the respondents are between 31 years and 40 years, 13.7% of the respondents are between 41 years and 50 years, 7.1% of the respondents are between 51 years and 60 years, and 2.2 % of the respondents are above 61 years. Around 77% of the respondents are 40 years and below. This indicates that the majority are young and young adults in active working group and development phase.

Table 6. Age Group

		Count	%
Age of the respondents	30 years and below	165	45.2%
	31 – 40	116	31.8%
	41 – 50	50	13.7%
	51 – 60	26	7.1%
	61 & above	8	2.2%

Table 7 shows the category of the church members that participated in the research. 75.2 % of the respondents were church members, 2.7% of the respondents were pastors, and 1.6% of the respondents were local church treasurers and 20.4 % were local church elders.

Table 7. Church Members Category

		Count	%
Church Member Category	Church Member	276	75.2%
	Pastor	10	2.7%
	Local Church Treasurer	6	1.6%
	Local Church Elder	75	20.4%

Among the respondents 10.7% have been in the church for 5 years and below, 9.6% of the respondents have been in the church for 6years to 10 years, 20.3 % of the respondents have been in the church for 10 years to 15 years and 59.4% have been in the church for 16 years and above. Over 75% have been in church been in church for over 10 years (See Table 8). There it can be suggested that most of the respondents know the church belief and doctrines.

Table 8. Years as a Church Member

		Count	%
How long have you been a church member	5yrs and below	40	10.7%
	6 - 10 yrs	36	9.6%
	10 - 15 yrs	76	20.3%
	16 and above	222	59.4%

Slightly more than a quarter (28.8%) of the respondents have primary and secondary education, 53.6% of the respondents have bachelor's degree, 15.9% of the respondents have master's degree, 1.4% of the respondents have advanced diploma, and .3% of respondents have PhD. About 70% of the respondents have bachelor's degree and above. Indicating that majority of the respondent has sufficient education (See Table 9).

Table 9. Education Level of the Respondents

		Count	%
Highest Education	Primary/Secondary	103	28.8%
	Bachelors	192	53.6%
	Master	57	15.9%
	Advanced Diploma	5	1.4%
	PhD	1	.3%
	Others	0	0.0%

Among the respondents 42.9% were single, 54.9% were married, 2.2% were widow/er. Majority of the respondents were married. This indicates that most of the respondents are settled and have responsibilities (See Table 10).

Table 10. Marital status of the respondents

		Count	%
Marital Status	Single	156	42.9%
	Married	200	54.9%
	Widow/er	8	2.2%

Descriptive Statistics and Correlations of Variables

Table 11 shows the descriptive statistics such as the means and standard deviations that were obtained for the main variables of the study based on a 7-point scale.

Table 11 displays mean scores of the key variables under study. Church members' attitude giving ($M = 4.07$, $SD = 1.41$, $N = 388$) and trust ($M = 4.76$, $SD = .86$, $N = 391$) are relatively low. This is followed by the members' perceptions on financial management ($M = 5.19$, $SD = 1$, $N = 390$) and commitment ($M = 6.04$, $SD = .93$, $N = 387$). From the results, it seems that members' attitude towards giving and trust is quite low as compared to their perception of how church finances are

managed. Interestingly, their commitment to the mission of the church seems quite high. The subsequent section that addresses the research questions will further explain the relationships and the effect of the variables.

Table 11. Descriptive Statistics for Research Variables

Variables	N	Mean	Standard Deviation
Financial Management	390	5.19	1.0
Church Members Level of Trust	391	4.76	.86
Church Members Attitudes towards giving	388	4.07	1.41
Church Members Commitment Level	387	6.04	.93

Testing Hypotheses

Research Question 1

What is the effect of church financial management practices on members' attitude towards trust and giving? Table 12 shows the bivariate correlation between church member's perception of church financial management practices and their level of trust. As displayed in the table, the Pearson correlation coefficient shows a positive moderately strong correlation between the two variables ($r = .508$, $n=390$, $p < .01$, two-tailed).

Table 12. The Relationship between Financial Management Practices and Trust

		FINMAGT
TRUST	Pearson Correlation	.508**
	Sig. (2-tailed)	.000
	N	390

**Correlation is significant at the 0.01 level (2-tailed)

This result coincides with what Freeman et al. (2014) suggested and asserted that if members are assured of the organization financial management practices their

level of trust and confidence in the organization will increase. Although the correlation results show a relationship, linear regression analysis was further used to test the effect of financial management practices on the level of trust presented in Table 13.

Table 13. Linear Regression Analysis of the Effect of Financial Management Practices on Trust

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
	(Constant)	-2.023	.411	-4.920	.000
1	FINMAGT	.320	.062	.227	.000
		.734	.066	.486	.000

a. Dependent Variable: TRUST

The model summary shows R^2 of 0.371 and a corresponding adjusted R^2 of 0.368, indicating that, approximately 37% of the total variation of church members' level of trust can be predicted by their perception of financial management practices.

More so, the correlation coefficient ($R = .609$) suggests that a strong positive correlation between perceived financial management practices and trust. Thus, the positive perception in financial management practices of the church will directly increase the level of trust among members.

In addition, the linear regression model is statistically significant ($F = 112.692$, $p < .01$) and financial management practices significantly predict trust ($\beta = .227$, $p < .001$). The null hypothesis which predicted that "there is no significant effect of church financial management practices on members' attitude towards trust" is rejected. From the above analysis, it can be concluded that financial management practices have a direct impact on the church members' level of trust.

This is in line with what Freeman et al. (2014) suggestion that nonprofit organizations should provide information that is useful in making rational decisions about the allocation of resources to the contributors. Financial information gives assurance to the contributors by assessing how managers of a nonprofit organization have discharged their stewardship responsibilities and other aspects of their performance.

Table 14 also shows the bivariate correlation between church member's perception of church financial management practices and their attitude towards giving. As displayed in the table, the Pearson correlation coefficient shows a positive moderate correlation between the two variables ($r = .411, n=387, p < .01$, two-tailed). This indicates that there is a positive statistical significance.

Table 14. The Relationship between Financial Management Practices and Giving

		FINMAGT
Giving Attitude	Pearson Correlation	.411**
	Sig. (2-tailed)	.000
	N	387

** . Correlation is significant at the 0.01 level (2-tailed).

As emphasized by Harrison et al. (2014), reporting financial information enables stakeholders to make a decision whether to continue investing or not. Likewise, perception of financial management by church members may impact the giving attitude of the members. Even though the correlation results show a relationship, linear regression analysis was further used to test the effect of financial management practices on the attitude towards giving as shown in Table 15.

Table 15. Linear Regression Analysis of the Effect of Financial Management Practices on Giving

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.069	.345		3.093	.002
	FINMAGT	.578	.065	.411	8.845	.000

a. Dependent Variable: ATTITUDE

The model summary shows R^2 of 0.169 and a corresponding adjusted R^2 of 0.167, indicating that, approximately 17% of the total variation of church members' attitude of giving can be predicted by their perception of financial management practices.

The correlation coefficient ($R = .411$) suggests that a positive correlation between perceived financial management practices and giving do exist. In addition, Table 15 also shows that the overall linear regression model is statistically significant ($F = 78.234, p < .01$).

In addition, Table 15 shows that financial management practices significantly predicted the attitude of giving ($\beta = .411, p < .001$). Thus, this nullifies the null hypothesis indicating that “there is no significant effect of church financial management practices on members' attitude towards giving”. From the above analysis, it can be concluded that financial management practices have a direct impact on the church members' attitude toward giving. It can, therefore, be inferred that, when church members develop a positive perception of financial management practices of the SDA Church in Rwanda, then they will be willing to give to support church activities. Lee suggests that in giving and receiving there is a relationship that is created and this created relationship will only be sustained if there is trust that the given money is well accounted for. Further, Primoff (2012) suggests that transparency

in a nonprofit organization is no longer a choice but a requirement to gain a continued support from donors.

Research Question 2

What is the effect of members' level of commitment on their attitude towards trust and giving? Table 16 shows the bivariate correlation between church member's level of commitment and their attitude towards trust. As displayed in the table, the Pearson correlation coefficient shows a positive correlation between the two variables ($r = .313, n=387, p < .01, \text{two-tailed}$).

Table 16. Correlation between Commitment and Trust of Church Members

		Commitment
Trust	Pearson Correlation	.313**
	Sig. (2-tailed)	.000
	N	387

**Correlation is significant at the 0.01 level (2-tailed).

Sargeant and Lee (2002), in agreement, assert that commitment may be as a result of many factors including a trust that has been maintained over a long period. Even though the correlation results show a relationship, linear regression analysis was further used to test the effect of trust to commitment in Table 17.

Table 17. Linear Regression Analysis of the Effect of Commitment on Trust

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.032	.270		11.238	.000
	COMMITMENT	.285	.044	.313	6.456	.000

Dependent Variable: TRUST

The model summary in Table 17 shows R^2 of 0.098 and a corresponding adjusted R^2 of 0.095, indicating that, approximately 10% of the total variation of commitment can be predicted by trust. The R -value of .313 suggests that there is a positive correlation between trust and commitment. In addition, Table 17 also shows that the overall linear regression model is statistically significant ($F = 41.675, p < .01$). Table 17 also shows commitment is a significant predictor of trust ($\beta = .313, p < .001$). Thus, null hypothesis which stated that “there is no significant effect of church members’ level of commitment on their attitude towards trust is rejected.

Table 18 shows the bivariate correlation between church member’s level of commitment and their attitude towards giving. As displayed in the table, the Pearson correlation coefficient shows a strong positive correlation between the two variables ($r = .572, n = 385, p < .01$, two-tailed).

Table 18. Correlation between Church Members’ Level of Commitment and Giving

		Commitment
Giving	Pearson Correlation	.572**
	Sig. (2-tailed)	.000
	N	385

**Correlation is significant at the 0.01 level (2-tailed).

McIver and Currow (2002) seem to assert that giving may be due to the commitment the donors have towards the shared mission of the charity organization or due to empathy among others. Even though the correlation results show a relationship, linear regression analysis was further used to test the effect of commitment to giving in Table 19.

Table 19. Linear Regression Analysis of the Effect of Commitment on Giving

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.144	.387		-2.956	.003
	COMMITMENT	.864	.063	.572	13.633	.000

Dependent Variable: GIVING ATTITUDE

The model summary shows R^2 of .327 and a corresponding adjusted R^2 of 0 .325, indicates that approximately 33% of the total variation of giving can be predicted. R-value of .572 suggests that there is a strong positive correlation between giving and commitment. Indicating that, there is a positive correlation between giving and commitment. In addition, Table 19 also shows that the overall linear regression model is statistically significant ($F = 185.857, p < .01$). Table 19 also shows members' commitment is a significant predictor of giving ($\beta = .572, p < .001$). Thus, this nullifies the hypothesis that claimed that church members' level of commitment is not a predictor of their giving. Puni (2015) emphasizes that biblical stewardship is the total commitment of the heart to God. He continues to suggest that, this is expressed by the returning of the Lord's tithe and the giving of freewill offerings as an expression of spiritual worship and a statement of commitment to the love God.

In addition, structured interviews were conducted to augment the statistical results. Participants' responses were in agreement with the statistical findings; majority suggested that they give because they are a commitment to the mission of the church and advancement of the work of God. Also, many suggested that their trust is increased if they perceive that the funds are well managed.

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary

Study Background

The researcher undertook the study that aimed at identifying the predictors of Seventh-day Adventist Church members' attitude towards trust and giving: the case of East Central Rwanda conference. Consequently, the following questions were raised:

1. What is the effect of church financial management practices on members' attitude towards trust and giving?
2. What is the effect of members' level of commitment on their attitude towards trust and giving?

The study adopted a quantitative cross-sectional causal research design to collect data from Seventh-day Adventist local church members in the East Central Rwanda Conference of Rwanda Union Mission. The researcher used a multi-stage cluster random sampling to select the sample of 420 church members to participate in the study. Data was collected using a self-constructed questionnaire and analyzed using both descriptive statistics such as mean and standard deviation, frequencies and percentages; as well as and inferential statistics (multi-regression and correlations) to answer the research questions.

Findings

In the study, the statistical analyses revealed that there is a statistically significant and a direct and positive correlation between the perceived financial management practices of the church by the church members and church members

level of trust ($r = .508, n=390, p < .01$, two-tailed). Also, the study indicated that financial management practices significantly predicts trust ($\beta = .227, p < .001$). Further study was conducted to ascertain the impact of members perception on church financial management practices and giving; the study also revealed a positive moderate correlation between the perceived financial management practices of the church by the church members and church members giving attitude ($r = .411, n=387, p < .01$, two-tailed) concluding that financial management practices significantly predicted the attitude of giving ($\beta = .411, p < .001$).

Based on the conceptual framework, the researcher further tested the correlation between members' commitment to mission with trust and giving attitude of the members. Another finding is that church member's level of commitment and their attitude towards trust is correlated ($r = .313, n=387, p < .01$, two-tailed). Furthermore, the test revealed that members' level of commitment predicts their attitude towards trust ($\beta = .313, p < .001$). There is also a significant relationship between church member's level of commitment and their attitude towards giving ($r = .572, n=385, p < .01$, two-tailed). Based on the linear regression analysis also shows that members' commitment is a significant predictor of giving ($\beta = .572, p < .001$). Actually, it is the highest predictor compared to the perception of church financial management practices.

Conclusion

According to the findings of the study conducted church members commitment is very important to members' attitudes towards giving and their level of trust. This supports the General Conference of the Seventh-day Adventist stewardship department that asserts that members' can give without love but members cannot love without giving. Signifying that it is very important to teach members to love God and

accept to follow His will and understand that they are God's stewards, as emphasized in fundamental belief (11) growing in Christ (General Conference of Seventh-day Adventists, Policy Committee, 2005). Commitment to love God will automatically instill and enhance the giving attitude of members. In addition, members' perception on how finances are managed and accounted for within the Seventh-day Adventist Church in East Central Rwanda Conference is also among decisive factors in determining their level of trust and giving attitude. Implying that, transparency and accountability are very important and is among the key factors in increasing trust and giving attitude of church members.

Recommendations

Recommendations for East Central Rwanda Conference

Based on the research findings that indicated a strong relationship between commitment and giving attitude, the researcher recommends that local churches should establish intentional and comprehensive programs aiming at increasing the commitment level of church members. These may include, having morning devotions every Sabbath at church, conduct regular midweek prayers at church every week, conduct special stewardship week at least twice or more in a year.

When members feel that their presence is noticed and significant, this creates a positive attitude in them and will increase members' commitment to church's mission, therefore it is important that every church establishes a comprehensive church membership registration process and updated it regularly to include new members and delete transferred or deceased members.

Every Sabbath through small groups, members who are absent should be noted and if possible visited this will increase the feeling of belongingness and this will

increase commitment in long run. At least 60% of church members should be involved in church activities, and planning processes, members' participatory will build team spirit and increase trust and create positive attitude among members.

As observed in the demographic characteristics, the age groups of church members range from below 40 years of age to above 61 years of age, but around 77% of the participants were 40 years and below, it is therefore important that local churches develop programs that can accommodate various age groups so that each age group may feel part of the church programs, this will increase the level of commitment and create positive attitude towards churches' mission. Local churches should establish strong and vibrant cell fellowship in every locality so that every member is involved in the fellowship, this will foster spiritual growth and increase the commitment of members. Through cell groups, hospitality and social activities can be carried out this can create a positive attitude amongst members because of the care exhibited.

Commitment can be ruined by having divided attention, it is, therefore, critical to teach members to save, invest and avoid unnecessary spending and getting unplanned loans. Loans will make members to be slaves to the borrower and members will not be free to work for God as they deserved and wished. Church members should be taught how to make budgets and learn to live with their set budgets.

From the study, it has been indicated that trust can increase or decrease based on the perceived financial management practices. To ensure that members trust is maintained, local churches and higher organizations should establish transparent and consistent financial management practices to give a reasonable assurance to members that finances are well managed. Every Sabbath, deacons and deaconess that collected tithe and offering should count the collected funds and record them in the cash book

and sign attesting that the recorded amount is the correct amount that was collected that Sabbath. Collected funds should be deposited in the bank regularly and the amount should be equivalent to the amount recorded in the cash book, any discrepancy should be notified then verified and action taken. Members should be encouraged to use envelopes and indicate the purpose of the offering. Every member should receive a receipt of the tithe returned and offering offered the next Sabbath, if not they should be taught to claim their receipts as part of accountability. Local churches should be trained to spend based on the approved budget and the expenditures should be verified and approved by assigned individuals.

To ensure that financial management best practices are being implemented, local churches should elect internal auditors to ensure that financial management practices are in compliance and make a recommendation for improvement. Local churches should set up a finance review committee to approve expenditures and review budgets and also regularly report the revenue and expenditure to the church members. These will give assurance to church members that funds are reasonably well managed; this will increase their trust which will later increase their commitment and giving attitude.

Recommendations for Future Studies

Although the study showed that members' commitment and perceptions of church finances management affects their behaviour in terms of trust and giving, the percentage of the total variance was relatively small. Therefore, it is recommended that a similar study be conducted with other factors such as age, years of membership, etc. Comparing the results would be very interesting analysis to see if the outcome is the same. As suggested in the reviewed literature that personal characteristics may impact the level of commitment to giving in charity organizations.

It also recommended that this study is replicated in other Seventh-day Adventist Fields in a form of a comparative study for comparative analysis.

APPENDICES

APPENDIX A

RESEARCH INSTRUMENTS

Dear Respondent

My name is Sebahire Joseph, an MBA student at the Adventist University of Africa, Kenya. I am working on a thesis entitled "Predictors of Seventh-day Adventist Church Members' Attitude towards Giving and Trust: The case of East Central Rwanda Conference". The research is solely done for the purpose of fulfilling the requirements of the master's degree program. Since you are a church member of East Central Rwanda Conference, your participation is highly valued to the research; you are therefore kindly requested to participate in this research by responding to the questionnaires.

Please do not indicate your names on the questionnaire. Your participation in this study is voluntary and you may withdraw at any time without penalty or prejudice. Also, note that all the information provided will be treated with strict confidentiality. The data collected from you will be coded in order to protect your identity and privacy. So, there will be no way to connect you with your data.

Thank you for supporting this research endeavour.

Sincerely,

Sebahire Joseph, MBA Candidate

Section A:

Personal Information

Instruction: Read each question carefully and tick (✓) where appropriate.

1. Gender: Male Female
2. Age Group: 30 years and below 31-40 41-50 51-60 61 & above
3. Church Member Category: Church Member Pastor Local Church Treasurer Local Church Elder
4. How long have you been a church member: 5yrs and below 6 - 10yrs 10yrs - 15 16 and above
5. Highest Education: Primary/Secondary Bachelors Masters Others _____
6. Marital Status: Single Married Widow/er

Section B

Instruction: Using the scale below, indicate how true you think each statement is for yourself and your local church.

1. Circle 1 if you Strongly Disagree with the statement
2. Circle 2 if you Disagree with the statement
3. Circle 3 if you Somewhat Disagree with the statement
4. Circle 4 if you are Unsure
5. Circle 5 if you Somewhat Agree with the statement
6. Circle 6 if you Agree with the statement
7. Circle 7 if you Strongly Agree with the statement

Financial management practices	1	2	3	4	5	6	7
1. The treasurer issues accurate receipts for all funds received.	1	2	3	4	5	6	7
2. The treasurer keeps a careful record of all receipts and payments transacted by the church.	1	2	3	4	5	6	7
3. The treasurer reports on all funds received and disbursed at the business meetings of the church on a regular basis.	1	2	3	4	5	6	7
4. Financial contributions for specific church projects are properly used.	1	2	3	4	5	6	7
5. The church adheres to financial procedures in all transactions made from local church to conference.	1	2	3	4	5	6	7
6. Church members are regularly updated on the financial situation of the church during business meetings.	1	2	3	4	5	6	7
7. My church has an operating annual budget voted by the church board.	1	2	3	4	5	6	7
8. During church business meetings when financial reports are presented, the presenter does not give adequate information to help me understand the financial situation of the church.	1	2	3	4	5	6	7
9. Financial disbursements in my church are properly authorized by the Church Board	1	2	3	4	5	6	7
10. During church business meetings, the financial reports are presented clearly to my satisfaction.	1	2	3	4	5	6	7
11. I believe that church resources are properly managed.	1	2	3	4	5	6	7
12. Church financial statements are audited regularly.	1	2	3	4	5	6	7
13. Auditors' reports and recommendations are communicated to board members.	1	2	3	4	5	6	7
TRUST							
14. There is no perceived or seen theft of funds in my church.	1	2	3	4	5	6	7
15. I believe that contributed tithes and offerings are well managed.	1	2	3	4	5	6	7
16. I receive a receipt or acknowledgement note of what I have contributed to the church on regular basis.	1	2	3	4	5	6	7
17. There has been no contradiction between what I give the church and the receipt acknowledging what I have given.	1	2	3	4	5	6	7
18. I consider the treasury staff as having high moral standards.	1	2	3	4	5	6	7

19. Financial matters in my local church are very transparent.	1	2	3	4	5	6	7
20. If I had my way, I will dismiss all the treasury staff in my church.	1	2	3	4	5	6	7
21. There is too much financial mismanagement in my church.	1	2	3	4	5	6	7
22. I would prefer to deposit my contribution to the conference/Field accounts other than the local church	1	2	3	4	5	6	7
Attitude towards giving							
23. Returning tithe and giving offering is my spiritual obligation.	1	2	3	4	5	6	7
24. I give only if there is good leadership	1	2	3	4	5	6	7
25. I give if there is good promotion	1	2	3	4	5	6	7
26. I give to support church's mission and God's work.	1	2	3	4	5	6	7
27. I need accountability for my giving to continue giving.	1	2	3	4	5	6	7
28. I give only when I have enough money to spend.	1	2	3	4	5	6	7
29. Giving is optional.	1	2	3	4	5	6	7
30. I experience a lot of joy when I give sacrificially.	1	2	3	4	5	6	7
31. I give regularly to meet the needs of the Lord's work undertaken by my local church.	1	2	3	4	5	6	7
32. Auditors report about my local church financial management influences my giving	1	2	3	4	5	6	7
33. Understanding the financial situation of my church increases my level of giving.	1	2	3	4	5	6	7
34. I will not want to give my full financial support to the church unless I see the church leaders doing so.	1	2	3	4	5	6	7
35. Giving free-will offering is a sense of gratitude for God's love and goodness	1	2	3	4	5	6	7
36. I return my tithe faithfully in order to receive God's blessings.	1	2	3	4	5	6	7
37. Given the opportunity, I will not return my tithe to the Church because of mismanagement.	1	2	3	4	5	6	7
38. The SDA Church is very rich. I rather give my financial support to the needy.	1	2	3	4	5	6	7
39. I believe that tithe and offering is used properly	1	2	3	4	5	6	7
40. I believe that giving offering is more important than returning tithe	1	2	3	4	5	6	7
Members' Commitment							
41. Every Sabbath I earnestly think about how much to give in support of the church.	1	2	3	4	5	6	7

42. I feel giving to the church deepens my relationship with God.	1	2	3	4	5	6	7
43. I am committed to giving proportionally of my income to the church budget.	1	2	3	4	5	6	7
44. I give generously as a sacred act of worship.	1	2	3	4	5	6	7
45. I express my gratefulness and love to God by giving faithfully to His church.	1	2	3	4	5	6	7
46. I am very happy am a Seventh - day Adventist.	1	2	3	4	5	6	7
47. I feel like am part of a people helping to fulfil the mission of the Church	1	2	3	4	5	6	7
48. I give offering in proportion to my income	1	2	3	4	5	6	7
49. Members do not financially contribute to the church because they are poor	1	2	3	4	5	6	7

Structured Interview Questions

1. Do you believe in supporting the Church through sacrificial giving? Explain your position.
2. Comparing your last year's giving and present is your contribution to the church increasing or decreasing and why do you think is the reason for your giving trend?
3. What can you point out as weakness or strength in church financial management and where the church needs to improve?
4. What can be done to increase the number of people contributing to the church?
5. Tithe and Offering where do you contribute more and why?

Thank you so much for your valued time and responses.

APPENDIX B
CORRESPONDENCE



Seventh Day Adventist Church
East Central Rwanda Conference
E.C.R.C

Exode 20:10-11

January 31, 2018

To: Pastor SEBAHIRE Joseph
MBA Candidate
Adventist University of Africa

Re: Acceptance of Conducting your Research in East Central Rwanda Conference (ECRC)

Dear Sir,

As you requested permission to conduct your research on "Predictors of Seventh-day Adventist Church Members' Attitude Towards Giving" in the AUCA, Kacyiru, APADE, APACE, Kanombe, Nyamirambo, Gikondo, Muhima, Rubirizi, Francophone; I am pleased to inform you that the ECRC has granted you the permission to do your research. The above mentioned districts pastors are ready to facilitate you for the success of your research.

We wish you God's guidance in this endeavour.

Pastor Doctor Jean Baptiste NIYONAGIZE
Executive Secretary
East Central Rwanda Conference



C.C.:
ECRC Officers

AVENUE: NYARUTARAMA ROAD
P.O. BOX: 247 KIGALI RWANDA
PHONE: 025275506

APPENDIX C
STATISTICAL RAW DATA

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	259	66.1	68.9	68.9
	Female	117	29.8	31.1	100.0
	Total	376	95.9	100.0	
Missing	99	16	4.1		
Total		392	100.0		

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 years and below	165	42.1	45.2	45.2
	31 – 40	116	29.6	31.8	77.0
	41 – 50	50	12.8	13.7	90.7
	51 – 60	26	6.6	7.1	97.8
	61 & above	8	2.0	2.2	100.0
	Total	365	93.1	100.0	
Missing	99	27	6.9		
Total		392	100.0		

Church Member Category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Church Member	276	70.4	75.2	75.2
	Pastor	10	2.6	2.7	77.9
	Local Church Treasurer	6	1.5	1.6	79.6
	Local Church Elder	75	19.1	20.4	100.0
	Total	367	93.6	100.0	
Missing	99	25	6.4		
Total		392	100.0		

How long have you been a church member

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5yrs and below	40	10.2	10.7	10.7
	6 - 10 yrs	36	9.2	9.6	20.3
	10 - 15 yrs	76	19.4	20.3	40.6
	16 and above	222	56.6	59.4	100.0
	Total	374	95.4	100.0	
Missing	99	18	4.6		
Total		392	100.0		

Highest Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary/Secondary	103	26.3	28.8	28.8
	Bachelors	192	49.0	53.6	82.4
	Master	57	14.5	15.9	98.3
	Advanced Diploma	5	1.3	1.4	99.7
	PhD	1	.3	.3	100.0
	Total	358	91.3	100.0	
Missing	99	34	8.7		
Total		392	100.0		

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	156	39.8	42.7	42.7
	Married	200	51.0	54.8	97.5
	Widow/er	8	2.0	2.2	99.7
	6	1	.3	.3	100.0
	Total	365	93.1	100.0	
Missing	99	27	6.9		
Total		392	100.0		

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FINMAGT	390	1.46	11.67	5.1946	.99858
TRUST	391	2.33	7.00	4.7570	.85619
ATTITUDE	388	1.28	21.00	4.0665	1.40751
COMMITMENT	387	2.63	17.50	6.0372	.93421
Valid N (listwise)	385				

Correlations

		TRUST	FINMAGT
TRUST	Pearson Correlation	1	.508**
	Sig. (2-tailed)		.000
	N	391	390
FINMAGT	Pearson Correlation	.508**	1
	Sig. (2-tailed)	.000	
	N	390	390

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 ^a	.371	.368	1.12223

a. Predictors: (Constant), COMMITMENT, FINMAGT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	283.847	2	141.924	112.692	.000 ^b
	Residual	481.089	382	1.259		
	Total	764.936	384			

a. Dependent Variable: ATTITUDE

b. Predictors: (Constant), COMMITMENT, FINMAGT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.023	.411		-4.920	.000
	FINMAGT	.320	.062	.227	5.190	.000
	COMMITMENT	.734	.066	.486	11.090	.000

a. Dependent Variable: ATTITUDE

Correlations

		FINMAGT	ATTITUDE
FINMAGT	Pearson Correlation	1	.411**
	Sig. (2-tailed)		.000
	N	390	387
ATTITUDE	Pearson Correlation	.411**	1
	Sig. (2-tailed)	.000	
	N	387	388

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.411 ^a	.169	.167	1.28553

a. Predictors: (Constant), FINMAGT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	129.289	1	129.289	78.234	.000 ^b
	Residual	636.248	385	1.653		
	Total	765.537	386			

a. Dependent Variable: ATTITUDE

b. Predictors: (Constant), FINMAGT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.069	.345		3.093	.002
	FINMAGT	.578	.065	.411	8.845	.000

a. Dependent Variable: ATTITUDE

Correlations

		TRUST	COMMITMENT
TRUST	Pearson Correlation	1	.313**
	Sig. (2-tailed)		.000
	N	391	387
COMMITMENT	Pearson Correlation	.313**	1
	Sig. (2-tailed)	.000	
	N	387	387

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.313 ^a	.098	.095	.81072

a. Predictors: (Constant), COMMITMENT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.392	1	27.392	41.675	.000 ^b
	Residual	253.050	385	.657		
	Total	280.442	386			

a. Dependent Variable: TRUST

b. Predictors: (Constant), COMMITMENT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.032	.270		11.238	.000
	COMMITMENT	.285	.044	.313	6.456	.000

a. Dependent Variable: TRUST

Correlations

		ATTITUDE	COMMITMENT
ATTITUDE	Pearson Correlation	1	.572**
	Sig. (2-tailed)		.000
	N	388	385
COMMITMENT	Pearson Correlation	.572**	1
	Sig. (2-tailed)	.000	
	N	385	387

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.572 ^a	.327	.325	1.15961

a. Predictors: (Constant), COMMITMENT

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	249.920	1	249.920	185.857	.000 ^b
	Residual	515.017	383	1.345		
	Total	764.936	384			

a. Dependent Variable: ATTITUDE

b. Predictors: (Constant), COMMITMENT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.144	.387		-2.956	.003
	COMMITMENT	.864	.063	.572	13.633	.000

a. Dependent Variable: ATTITUDE

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VITA

Name: SEBAHIRE
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Date of Birth: 11th April 1964
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Nationality: Rwandese
Status: Married

EDUCATIONAL BACKGROUND: YEAR SCHOOL/INSTITUTION AWARD

2013- In progress Adventist University of Africa MBA Emphasis in Accounting
2000-2005 Andrews University Masters in Science Administration (MSA)
1989-1995 Andrews University B.B.A Major in Accounting & Management
1988-1985 Old Kampala Secondary “A” Level
1981-1984 Bugema Secondary Sch “O” Level Certificates

COMPUTER KNOWLEDGE

Data processing Word, Excel, Access and Power Point, Quick books, SunAccounting, Sunplus“AAA” ADRA accounting software.

EXPERIENCE

1995 June – 1995 November Worked as a cashier at Uganda Union Mission, My major responsibility was to disburse payments both Petty cash and in Checks. Replenished petty cash and made any required withdraws.

1995 December – 2002 Worked as accountant for ADRA Rwanda, My major responsibility was to keep accounts of projects, verify the receipts, monitor the budget, and prepare all reconciliation. At the end of the month produce the financial statements to be reviewed and latter submitted to donors.

2002- 2004 Worked as Chief Accountant, My major responsibility was to ensure that the internal controls are being adhered to, supervise the accounts, and ensure that monthly statements represent a true picture of the month. Then work with external auditors.

Jan 2005-Sept 2005 Worked as the Internal Auditor, My major responsibilities was to review and ensure that the internal controls are in place and being followed, review the policies and ensure that there is no duplication in the procedures. Also identify the bottle neck in the system if there is any and the remedy

Oct 2005-2006 Worked as Procurement and Operation Director, My major responsibility was to ensure that all procurement made comply with the operation manual and donor requirements. And all operational facilities are in place and functioning.

2006-2012 March Work as Finance Director, My major responsibility was to ensure that internal controls are adhered in all departments and in all programs/Project; all payments are within budget and are in accordance to GAAP and donor requirements

e.g USAID, DANIDA, CID, UN agencies, to ensure that ADRA Rwanda maintains good and clean audit reports both at administration and Programs/Projects level. Also supervise all the accounts staff and chief accountant to ensure that they are competent to produce good reports and in time. Communicate with donors on financial related issues, request for transfers and submit budgets and realignment in budget for approval. Seek ways administration can generate income to cover overheads and other expenses that donors cannot cover like project need assessments, project development and proposal writing.

2008 Oct- 2010 Sept Worked as Acting Country Director, my major responsibility was to oversee all ADRA Rwanda activities, represent ADRA Rwanda to all stakeholders,

liaison ADRA Rwanda with other ADRA network, report to Board Chairman, Chair ADCOM, Secretary to ADRA Rwanda Board, Search for funding opportunity and ensure that all activities are in line with ADRA Rwanda MISSION and VISION and VALUES.

2012 March- 2013 I Worked with Rwanda Union Mission as Associate Treasurer in charge of Accounts and reconciliation for the Union, Fields and Institutions. Also, was in charge of conducting trainings to Treasurers and Accountants to ensure that they compile with the Generally Accepted Accounting Principles (GAAP) and Adventist International Accounting Standards, also conducted training and gave support in SunPlus. I was also, in charge of coordinating with the SunPlus coordinator at the ECD in updating and upgrading the SunPlus System in Rwanda Union Mission.

2013- To date - Currently I am the Union Treasurer

WORKSHOPS OR CONFERENCES ATTENDED:

1999 Attended financial analysis and internal controls workshop in ACCRA Ghana

2005 Attended a workshop on the role of Micro Finance in Poverty reduction in Jinja Uganda.

2006 Attended a workshop on USAID regulations and Compliance in Capetown South Africa

2009 Attended APLI in Nairobi on Financial Management

2008 Attended a workshop on USAID regulations and Compliance in Washington USA.

2010 Attended the ALC (ADRA Leadership Council) in USA

2011 Attended a workshop in Nairobi on SUNPLUS

2012 Attended a workshop in Kigali on higher version of SunPlus

2017 Attended pastors' leadership seminar in Kigali, Rwanda