

ABSTRACT

PREDICTIVE MODEL OF FACTORS AFFECTING STEWARDSHIP
IN THE HAITIAN SEVENTH-DAY ADVENTIST CHURCHES
OF THE NORTHEASTERN CONFERENCE
IN BROOKLYN, NEW YORK

by

Joel Cantave

Main adviser: Jair Arody del Valle López

ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Montemorelos University

Faculty of Business and Legal Sciences

Title: PREDICTIVE MODEL OF FACTORS AFFECTING STEWARDSHIP IN THE HAITIAN SEVENTH-DAY ADVENTIST CHURCHES OF THE NORTHEASTERN CONFERENCE IN BROOKLYN, NEW YORK

Name of researcher: Joel Cantave

Name and degree of main adviser: Jair Arody del Valle López, PhD in Business Management

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Problem

The empirical model in which spirituality, socio cultural, personal finance, strategic planning and leadership are predictors of stewardship as perceived by the members of the Seventh-day Adventists churches of Brooklyn New York in Northeastern Conference of Seventh-day Adventist Church in Jamaica, Queens New York, USA.

Method

The research was empirical quantitative, descriptive, exploratory, explanatory and transversal. The study population was made up of 450 members of the Haitian churches in Brooklyn, New York, of the Northeastern Conference in Jamaica, New York USA. An instrument was administered and 216 members from the population were

described. The substantive statistical process was based on regression analysis, performed in Statistical Package for Social Sciences (SPSS), version 23.0.

The constructs for the five instruments used were done through factorial analysis techniques (with explained variance levels of over 50%, which is acceptable) and the reliability, measured with the Cronbach alpha coefficient for each instrument, was acceptable. For the analysis of this hypothesis, the statistical technique of multiple linear regression was used.

Results

The model was validated with the sample members of the Haitian churches of Brooklyn, New York in Northeastern Conference of Seventh-day Adventists Church. Spirituality, Socio cultural, personal finance, strategic planning and leadership are good predictors of stewardship according to the perception of the members of that community. When evaluating the influence of independent constructs, it was found that the best predictor is spirituality, followed by personal finance, leadership and socio cultural..

Conclusion

It is recommended to the conference administration, as well as the local pastors must pay attention to spirituality, personal finance, pastoral leadership and socio cultural when planning stewardship programs for both conference wide as well as local churches in the Northeastern Conference. The empirical evidence therefore supports the confirmatory hypothesis in that spirituality, personal finance, socio cultural and pastoral leadership are good predictors of the stewardship of the local churches in the Northeastern conference of the Seventh-day Adventists Church.

Montemorelos University
Faculty of Business and Legal Sciences

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IN THE HAITIAN SEVENTH-DAY ADVENTIST CHURCHES
OF THE NORTHEASTERN CONFERENCE
IN BROOKLYN, NEW YORK

A dissertation
presented in partial fulfillment
of the requirements for the degree
Doctorate in Business Administration

by

Joel Cantave


April 2020

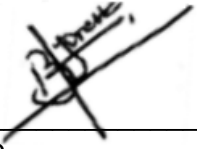
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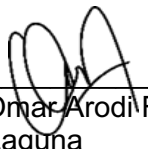
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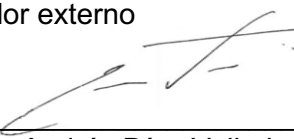
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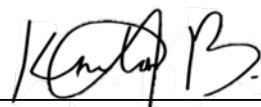
APROBADA POR LA COMISIÓN:


Asesor principal: Dr. Jair Arody
Del Valle Lopez


Dr. Janette Brito Laredo
Examinador externo


Miembro: Dr. Omar Arodi Flores
Laguna


Dr. Ramón Andrés Díaz Valladares
Director de Posgrado e Investigación


Miembro: Dra. Karla Saráí
Basurto Gutiérrez

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Fecha de aprobación

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Lovingly I dedicate this work to my beautiful encouraging wife Marthe and our loving daughter Guerardine who tirelessly support me during this long journey. Without their love and encouraging support, I would not be able to make it through. Thank you for your support and understanding without which this journey would not have been possible.

This work is also dedicated to those in the Haitian community who have problem with the concept of stewardship in the church. May this work enlighten you and help you see and accept the concept of stewardship

TABLE OF CONTENTS

LIST OF FIGURES	viii
LIST OF TABLES	ix
ACKNOWLEDGEMENTS	x
Chapter	
I. PROBLEM DIMENSION	1
Introduction	1
Background	1
Stewardship	1
Spirituality	2
Sociocultural	3
Personal Finance	4
Strategic Planning	5
Leadership	6
Definition of Terms	6
Relationship Between Variables	7
Spirituality and Stewardship	7
Sociocultural and Stewardship	8
Personal Finance and Stewardship	9
Strategic Planning and Stewardship	10
Leadership and Stewardship	11
Problem Statement	12
Problem	13
Hypothesis	14
Research Objectives	14
Justification	15
Limitations	15
Delimitations	16
Assumptions	16
Philosophical Background	16
Organization of the Study	21
II. LITERATURE REVIEW	23
Introduction	23

Spirituality	23
Importance	23
Dimensions	25
Fruitfulness	25
Growth	26
Maturity	27
Sociocultural	29
Importance	29
Dimensions	30
Equality and Hierarchy	30
Direct and Indirect	31
Individual and Group	32
Task and Responsibility	32
Risk and Caution	33
Personal finance	33
Importance	33
Dimensions	34
Budget	34
Management Control	35
Debt Management	35
Savings and Investment Management	36
Strategic planning	36
Importance	36
Dimensions	37
Vision	37
Mission	37
Objectives	38
Strategies	38
Leadership ..	38
Dimensions	39
Integrity, Character and Wholeness	39
Competence, Pastoral and Administrative Skills, Vision, Discernment and Team Building	40
Strategic Discernment, Knowledge and Teaching	40
Professional Judgment	40
Contribution	41
Reaches New People	41
Stewardship ..	42
Importance	42
Dimensions	43
Influence	43
Trust	43
God's Ownership	44
Contentment	44
Management	45
Responsibility	45

Research About the Prediction Between Variables	46
Spirituality and Stewardship	46
Sociocultural and Stewardship	46
Personal Finance and Stewardship	47
Strategic Planning and Stewardship ..	48
Leadership and Stewardship	49
III. METHODOLOGY	50
Introduction	50
Type of Investigation	50
Population	52
Sample	52
Measuring Instruments	53
Variables	53
Instrument Development	54
Instrument Validity	55
Content Validity	55
Construct Validity.....	56
Reliability of the Instruments	70
Operationalization of the Variables.....	71
Null Hypothesis	72
Main Null Hypothesis	72
Operationalization of Null Hypotheses.....	72
Data Collection	73
Data Analysis	73
IV. ANALYSIS OF THE RESULTS	75
Introduction	75
Population and Sample	75
Demographic Description	76
Gender	76
Age Range	76
Education	77
Profession	77
Ethnicity	78
Employment	79
Arithmetic Means	79
Stewardship	79
Spirituality	80
Sociocultural	81
Personal Finance	82
Strategic Planning	83
Pastoral Leadership ..	84
Multiple Regression Assumptions.....	85

Null Hypothesis	86
Summary of Chapter	89
V. SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS	90
Introduction	90
Discussions	90
Spirituality	91
Sociocultural	92
Personal Finance	93
Strategic Planning	94
Pastoral Leadership	95
Conclusions	96
Arithmetic Means	97
Stewardship	97
Spirituality	97
Sociocultural	98
Personal Finance.....	98
Strategic Planning	99
Pastoral Leadership	99
Principal Hypothesis	100
Recommendations	100
For Future Research	101
Appendix	
A. INSTRUMENTAL BATTERY	102
B. FACTORIAL ANALYSIS	117
C. OPERATIONALIZATION OF THE VARIABLES	127
D. DEMOGRAPHIC VARIABLES	141
E. NULL HYPOTHESIS	144
REFERENCES	149
CURRICULUM VITAE	163

LIST OF FIGURES

1. Research Model	14
2. Standardized Parameters of Model 1	87
3. Standardized Parameters of Model 2	88
4. Standardized Parameters of Model 3	88
5. Standardized Parameters of Model 4	89

LIST OF TABLES

1. Rotated Component Matrix Stewardship	58
2. Rotated Component Matrix Spirituality	61
3. Rotated Component Matrix Sociocultural	63
4. Rotated Component Matrix Personal Finance	65
5. Rotated Component Matrix Strategic Planning	67
6. Rotated Component Matrix for Leadership.....	71
7. Operationalization of the Variable Stewardship	72
8. Operationalization of Hypotheses	73
9. Age of the Participants	76
10. Level of Educational	77
11. The Profession of the Participants	78
12. Ethnicity of the Participants	78
13. Employment of the Participants	79
14. Arithmetic Mean for Stewardship	80
15. Arithmetic Mean for Spirituality	81
16. Arithmetic Mean for Sociocultural	82
17. Arithmetic Mean for Personal Finances	83
18. Arithmetic Mean for Strategic Planning	84
19. Arithmetic Mean for Pastoral Leadership	85
20. Regression Results	88

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CHAPTER I

PROBLEM DIMENSION

Introduction

This research will investigate the predictive model of factors affecting stewardship in the Haitian Seventh-day Adventist Churches in the Northeastern Conference in New York.

The following sections provide a brief compilation of definitions of the latent variables of this research: (a) stewardship, (b) spirituality, (c) socio-cultural, (d) personal finances, (e) strategic planning, and (f) leadership.

Background

Stewardship

According to Seifert and Shaw (2013), stewardship is the place wherein variety is discovered, where God's incredible blessing of a genuine presence supporting condition that is participated in connection with different people and various creatures. It is a piece of creation which social occasion's commitment and happiness to celebrate and consider the significance and acknowledgment of God, for the prosperity and flourishing of people, and for the flourishing of all of God's creation.

Further, it is living out the implications of the gospel the missional church offers a verbal defense and a living example of its power (DeYoung, & Gilbert, 2011). Seifert and Shaw (2013) characterized stewardship as that which recognizes legitimate taking

and legitimate use from robbery and usurpation, while cautioning that any arrangement that abrogates legitimate cases or will not distinguish and rebuff burglary.

Besides, stewardship is the training, the work, the employment of the steward. It is the division between the subject of what ought to be done—Christian morals—and what our identity is—Christian philosophy the polarity between the topic of what we ought to do—Christian morals—and what our identity is—Christian religious philosophy (Rodin, 2014).

Thus, Christian stewardship includes sanctification of the life of the individual and assets to the administration of God and Humanity (Bołoję, & Groenewald, 2014).

Spirituality

Puchalski, Vitillo, Hull, and Reller (2014) as a director of the George Washington Institute for Spirituality and Health, contends that spirituality is the aspect of humanity that refers to the way individuals seek and express meaning and purpose and the way they experience their connectedness to the moment, to self, to others, to nature, and to the significant or sacred.

Newman (2004) said that spirituality is a condition of being and a marker of confidence. To be spiritual or have otherworldliness, individuals are to carry on with a real existence guided by the spirit of their confidence.

Wainwright (1996) claimed that otherworldliness or spirituality is a presence before God and in the midst of the world. It is the human spirit being gotten a handle on, continued and changed by the Holy Spirit.

According to Rozali, Hato, Robinson, Lake, and Lesterhuis (2012), otherworldliness or spirituality lies not in capacity to mend others, to perform marvels, or to

flabbergast the world with our intelligence, however, it is the capacity to suffer with a correct frame of mind; whatever runs in our ways and must be looked throughout everyday life, and in this way, to transcend them.

Cashwell, Bentley, and Bigbee (2007) clarified that otherworldliness or spirituality is an expansive idea with space for some points of view. As a rule, it incorporates a feeling of association with an option that is greater than us; and it commonly includes a quest for importance throughout everyday life. Other worldliness, is a greater amount of an individual practice and should do with having a feeling of harmony and reason. It likewise identifies with the way toward creating convictions around the significance of life and association with others.

Benefiel (2005) called attention that spirituality implies something else to everybody. For a few, it's tied in with partaking in composed religion. For other people, it's progressively close to home. Spirituality is perceiving and commending that all is inseparably associated with one another by a power more prominent than us all, and that our association with that power and to each other is grounded in affection and empathy.

Sociocultural

According to Shakurova (2014), sociocultural is the arrangement of one of the subtypes of character, for example, level of data aptitudes, significance of help, individual experience, framed mentalities and inclinations, referents, impacts on decisions and self-assurance, capacity, and attitudinal responses.

From a religious point of view, socio social is versatility and adapting systems to build exposure among contributing variables for members' prosperity and the expanded presentation and association and the capacity to continue on and decidedly

persevere with network administration genius grams (Percy, 2016).

Besides, socio social infers the estimation of people to search and to experience their confidence in socially delicate and fitting manners (Ahn, Hinson, & Teets, 2016).

Moreover, sociocultural can be characterized as the feeling of having a place and similarity with a general public or a culture wherein there is socially shared information among every one of the individuals from a gathering or a culture (Al-Momani, 2016).

Putman, Lea, and Eriksson (2011) underscored that socio cultural is helping, looking for other worldly help, altruistic, strict reappraisal, profound associations and community-oriented adapting to God. Fairness involves giving everyone an equal chance in all social relationships (Park, Peterson, & Seligman, 2004). In Rawls (2001) view, everyone is a free and equal person. If one practices fairness, one does not use others to further one's own interests. Human beings are seen as ends in themselves, not just the means to an end. Positive psychologists have shown that fairness is a result of moral judgment. If one is to judge what is right or wrong, one needs to engage in moral reasoning, which is an abstract process. Therefore, children are less likely than adults, to exhibit fairness because of their under-developed cognitive skills (Kohlberg, 1965). Where fairness is absent, we find unfairness, bias, prejudice, or caprice.

Personal Finance

Personal finance is characterized as choices identifying with planning, spending and sparing propensities; just as a frame of mind to the advantages of contributing just as people's have to evaluate the ideal approach to get cash and how to oversee budgetary hazard and above all to be increasingly mindful of tricks (Taylor, & Wagland, 2013).

Robinson (1998) defined individual fund as the assets of a business or a family taken to be a solitary mass made up of undefined dollars, marks, yen, pounds, francs, or whatever.

Spielhofer, Kerr, and Gardier (2010) depicted personal finance as giving relationship building abilities, information and trust in monetary matters with the goal that they can comprehend what a ledger is and the distinction among credits and debits.

In addition, personal finance joins the cognizance of retirement, contributing, prescience seeing future things, for example, school arrangement, cash management and earning potential (Beck, & Garris, 2019).

Hensley, Jurgenson, and Ferris (2017) further contended that personal finance is the comprehension of how to explore a much progressively complex financial decision-making condition with the requirement for powerful guidance.

Wright (2016) characterized individual account as the information and comprehension of cash the executives ideas so as to settle on powerful purchaser decisions.

Strategic Planning

Strategic planning is the methodical procedure of imagining an ideal future and making an interpretation of this vision into comprehensively characterized objectives and goals and a succession of steps to accomplish those (Reis, 2015).

Bryson, Edwards, and Van Slyke (2017) defined strategic planning as a deliberative, restrained exertion to deliver key choices and activities that shape and guide what an association or substance is, the thing that it does and why.

Besides, vital arranging is an apparatus that distinguishes long haul objectives, current status, and future hierarchical plans by recognizing the main drivers at all degree of an association (Santoso, Prameswari, Yushila, & Arwani, 2019).

Leadership

Simply stated, Branson and Marra (2019) characterized leadership as individual, result, position and procedure.

In theological terms, servant leadership is characterized as, one who oversees hierarchical difficulties by subjecting individual interests to those of authoritative partners and who consider administration to be an open door for administration to people, association, and network instead of as a vehicle to accomplish individual power and distinction (Zou, Tian, & Liu, 2015). Additionally, a leadership is depicted as, the capacity to successfully apply standards of servant leadership in various social and hierarchical settings (Timiyo, & Yeadon-Lee, 2016).

Volery and Mueller (2016) stressed that is the capacity to make visionary situations that are utilized to fabricate a cast of skillful and submitted supporters to achieve the goals hidden the situation.

Moreover, authority is the capacity to convey a convincing vision, stimulates the group, and communicates trust in the group's capacity to accomplish that vision (Avolio, Kahai, & Dodge, 2000).

Definition of Terms

Although the variables are previously defined during the process of describing them above, this section gives a brief definition of key terms that are used in this

research.

Stewardship: Is the conducting, supervising or managing of something especially. The careful and responsible management of something entrusted to one's care.

Spirituality: Is the quality of being concerned with the human spirit or soul as opposed to material or physical things.

Sociocultural: Refers to the idea that language, rather than existing in isolation, is closely linked to the culture and society in which it is used.

Personal finance: Is defined as the management of money and financial decisions for a person or family including budgeting, investments, retirement planning and investments

Strategic planning: Is an organization's process of defining its strategy, or direction, and making decisions on allocating its resources to pursue this strategy.

Leadership: Is the art of motivating a group of people to act towards achieving a common goal.

Relationship Between Variables

This section describes the relationships between the variables. These relations are as follows: (a) spirituality and stewardship, (b) socio cultural and stewardship, (c) personal finance and stewardship, (d) strategic planning and stewardship, and (e) leadership and stewardship.

Spirituality and Stewardship

Working environment spirituality expands the inherent inspiration to secure the earth as it gives a profound internal reason to consider the nature and afterward feel

persuaded to make the planet superior place to live for the current as well as for the future (Harrison, & Leitch, 2018).

Spirituality is a basic segment in green marketing, particularly, with regards to business sectors, with solid profound impact (Saleem, Eagle, & Low, 2018).

All human life relies upon, and is a part of, environments. Biological systems give advantages to individuals, environment administrations, and thusly, individuals independently and overall, influence the working and prosperity of environments (Afsar, Badir, & Kiani, 2016).

As people group wellbeing mediations advance from being confidence set to genuinely religious, more noteworthy exchange is required about the hypothesis, practice, and morals of conveying wellbeing messages installed inside a strict perspective (Padela, Malik, Vu, Quinn, & Peek, 2018).

Hypothetical contentions have recommended that working environment spirituality makes a basic commitment to star natural conduct by emphatically influencing an individual's higher request of profound needs (Afsar, et al., 2016).

Overpowering proof recommends that work environment spirituality ought to be viewed as a wonder that is affected by educating (Dent, Higgins, & Wharff, 2005).

Sociocultural and Stewardship

While stewardship language has regularly frustrated the peaceful creative mind to move past bottom-line spending plans and capital crusades, we additionally realize it is fundamental crafted by service. Further, for a few ages, stewardship language constrained individuals to give out of a sense of commitment and obligation (King, 2018).

However, stewardship language must change with the age. While stewardship language is scriptural, religious and for a few ages, our stewardship language constrained individuals to give out of a feeling of commitment and obligation. However, our stewardship language must change with the ages. While stewardship language is scriptural, religious, and layered with importance, again-and-again it has succumbed to language that darkened the genuine intensity of the philosophical biblical language (King, 2018).

Moreover, stewardship convictions emphatically influence one's propensity to take part in manageable conduct, while domain, then again, does not. These convictions likewise intervene the connection delivered among strictness and conduct; however, the influence of territory are negative and flimsier than stewardship (Leary, Minton, & Mittelstaedt, 2016).

Consequently, West, et al. (2018), reasoned that there are three hypothetical points of view to culture and stewardship—care of emergent from social-natural relations, also, care as encapsulated and rehearsed, and thirdly, care as arranged in political.

Personal Finance and Stewardship

Mathias, Solomon, and Madison (2017) argued that a considerable lot of the instruments that impact the covenantal connection among workers and their associations, regularly bringing about stewardship practices, likewise affected business people that advance giving practices.

On the other hand, Bang, Koval, and Wade-Benzoni (2017) emphasized that occasionally, the well-proposed activities of earlier ages bring about unfortunate results

to consequent ages. Assignment sanctions sentiments of stewardship, which thus elevates liberality to future others.

Furthermore, according to, Moskell and Allred (2013) people who accept that trees give advantages might be bound to feel a feeling of moral duty regarding tree stewardship for the administration they give (for example cooling profits by offering shade from the sun).

Additionally, the neighbors helping neighbors story exemplifies a spirit of charitableness that helps encourage social associations, building network and supporting an awareness of other's expectations across generations (Yamasaki, 2015).

Mao and Zech (2002) theorized that the congregation's definitive authoritative structure is a game theoretic resulting with houses of worship endeavor to expand participation subject to the limitations forced by their teachings; where individuals are eager to forfeit their basic inclinations to clutch their principles.

Strategic Planning and Stewardship

Without an unmistakable thought of where one is going, it is hard to tell whether anything is being cultivated. A superb leadership training foundation sets aside the effort to develop and routinely survey a strategic plan that incorporates finding its qualities, characterizing its crucial the light of requirements, evaluating its own qualities and shortcomings and afterward piously envisioning so as to build up a feasible arrangement that takes it to where it should go (Hardy, 2016).

Ghoddooosi-Nejad, Jannati, Doshmangir, Arab-Zozani, and Imani (2019) believed that the absence of assets and expanded requests, solid stewardship is required for

executing strategic buying of health care services, which requires support of all partners in Iran.

Furthermore, urban communities and urban locales have gotten vital to guaranteeing a maintainable future. Numerous districts utilize key spatial arranging; a transformative and integrative open segment drove action, to make a rational spatial improvement methodology so as to seek after feasible advancement (Hersperger, Bürgi, Wende, Bacău, & Grădinaru, 2020).

Denominations attempt to counter media patterns with a double system: On the one hand, nearby congregations still focus on up close and personal and customary intervened correspondence chiefly focused on the center individuals. Then again, the upper church levels attempt to move with this pattern by putting resources into and developing new computerized diverts to keep up position as a key provider and control the strict common challenge inside advanced media (Wiesenberg, 2019).

Besides, budgetary planning diminishes the formation of budgetary leeway by interceding the impact of independent spending inspiration, recommending that the two components of the organizational planning process identified with the making of budgetary leeway (De Baerdemaeker, & Bruggeman, 2015).

Leadership and Stewardship

Great organization is done by individuals who have clear sets of expectations and who are capable and ready to serve, Good programs realize how to exploit contrasting styles of pioneers, discovering, empowering and growing great pioneers might be the most significant bit of what make a decent program (Hardy, 2016).

Fritschel (2018) believed that there was a solid association between these elements, stewardship, and teaching development, particularly through the understanding that stewardship is all that we do after we state we accept. I have found that for some Millennials, seeing stewardship as an otherworldly practice enables them to investigate their confidence and experience God at work in their lives as cherishing and benevolent. It liberates them to answer a call to trans-structure the world by sharing God's adoration and beauty such that takes the stand concerning God's promise for what's to come. They experience a closer relationship to God and develop in their confidence and teaching.

Serini (2016) declared that forming leaders into opinion leaders as a starter step for an effective raising money and volunteer enlistment crusade is significant in a socially developed participation network like a congregation assemblage, the distinguishing proof and cultivating of conclusion pioneers can have the effect among progress and disappointment.

Consequently, different benchmarks must be auxiliary to the call to be dependable stewards and steward leaders. What a steward leader does is upset everything enough with individuals left thinking about whether achievement was estimated erroneously (Rodin, 2014).

Problem Statement

The Seventh-day Adventist Church is based on the concept of stewardship and the need to observe the church's religious doctrines. Some of the main predictive factors of stewardship under the SDA church include accountability, responsibility, ownership, and rewards. However, there have been issues with the members. Under the

concept of accountability, a steward is considered as a person who has the responsibility of managing the available resources or possessions of another person. This means that church leaders are the main stewards of the followers and they have the responsibility of ensuring that they have fully implemented the work and teachings of God. Given that this principle has not been optimized on, there have been cases whereby some church members defect and even avoid attending the church services without being monitored or followed to determine the main reasons as to why they took such decisions. This means that the church may be welcoming new members on a regular basis but fail to contain the masses, the people who have shown interest in repenting and following God's teachings as outlined in the Bible. Just like the Parable of the Talents, the church leaders have a role of explaining how they have managed the followers including the available church resources to initiate the bonding between the new members and the established ones (old members) given that it is the leader's roles to implement the SDA or the religious doctrines.

Problem

Can the following variables: Spirituality, Sociocultural, Personal Finance, Strategic Planning and Leadership be predictors of Stewardship among the Haitian Seventh-day Adventist Churches in the Northeastern Conference.

In Figure 1 the theoretical model which aims to identify possible relationships between the independent variables to the dependent variable is presented.

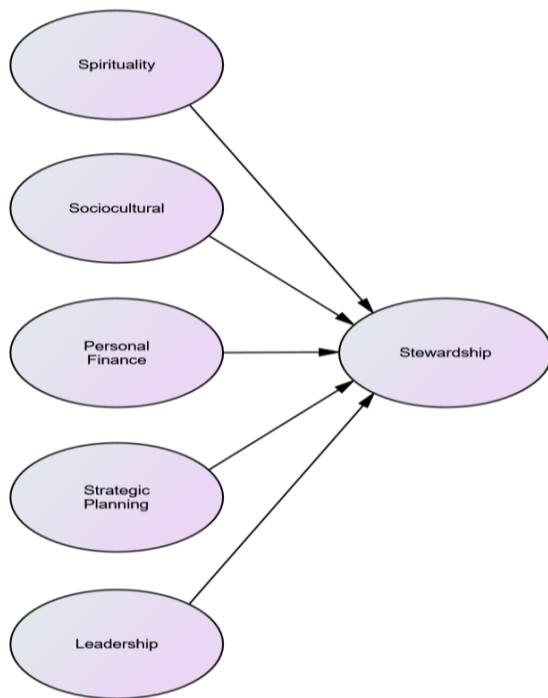


Figure 1. Research Model.

Hypothesis

H₁. Spirituality, sociocultural, personal finance, strategic planning, leadership are predictive factors of stewardship of the Haitian members of the Seventh-day Adventist churches in Brooklyn, New York.

Research Objectives

In the following section some research objective is presented.

1. The first objective is to build questionnaires for measuring stewardship, spirituality, sociocultural, personal finance, strategic planning and leadership.
2. The second objective is to determine the rightness of the propose model in explaining and appraising the theoretical relationship between the variables.

3. The third objective is to evaluate the variables involved in the study: spirituality, sociocultural, personal finance, strategic planning and leadership.

Justification

There is significant concern in the church nowadays regarding the tithes and offerings due to lack of knowledge and interest in its mission. Some members are still wondering where the Treasure house is. Many do not want to accept the Conference as the Treasure house. Still some refuse to contribute because they do not want their money to go to the Conference. Hence, the intent of this study is to provide ample evidence about where the Treasure House is.

In part, there is a lack of interest in that area due to the fact there is not much teaching done regarding stewardship in the church. It is a fact that most Seventh-day Adventist pastors never had a class or course in stewardship during their ministerial training. Yet, the church expects the pastor to teach and promote principles and practices of Christian stewardship. The significance of that study is to state that the goal of Christian stewardship is to help members to connect and have an experience with Jesus Christ as Savior and Lord. Also, this study aims to focus on stewardship education as value transformation. It is also important for this study to be done in order to help churches in the Northeastern Conference to move forward and accomplish.

Limitations

The study has the following limitations:

1. Reluctancy of some members participating in the study due to lack of time.
2. Unable to theoretically test the relationship, together, of all variables in the model.

3. The application of the instrument requires the participation of third parties.
4. Some members are not interested in the topic because it talks about money.

Delimitations

The study has the following delimitations:

1. The instruments may not be answered proportionally by all participants.
2. This study is purposed to gain an understanding of successful development of stewardship at the northeastern territory.
3. Given the lack of theory of the entire model, some of the relationships between constructs were supported with a partial theoretical framework.
4. This study has a quantitative, descriptive and explanatory design. So, no problem will be solved now.

Assumptions

Below are some scenarios considered in the preparation of this research:

1. It is expected that the participants answered the instruments.
2. The theoretical basis of relations between constructs is based on authors who know the subject.
3. The research used as the basis of relations between constructs for this research are empirical studies, prepared with scientific rigor and significantly acceptable.

Philosophical Background

The Christian Worldview of Stewardship

In a recent blog on stewardship this question was asked, "What does stewardship look like in our lives today?" Unfortunately, many Christians today only associate

the idea of stewardship with sermons they have heard about church budgets and building programs. But for the Institute for Faith, Work & Economics, the idea of biblical stewardship is about something much more expansive. They believe it is where the concepts of faith, work and economics intersect.

Peel (2008) over at The High Calling recently wrote an excellent essay entitled Leadership Is Stewardship. His essay can help us build a framework to begin unpacking this biblical idea of stewardship. Peel suggests that there are four important principles about biblical stewardship that need to be understood: the principle of ownership the psalmist begins the 24th psalm with the earth is the Lord's, and everything in it, the world, and all who live in it. In the beginning of Genesis, God creates everything and puts Adam in the Garden to work it and to take care of it. Man was created to work, and that work is the stewardship of all of the creation that God has given him. This is the fundamental principle of biblical stewardship. God owns everything; we are simply managers or administrators acting on his behalf. Therefore, stewardship expresses our obedience regarding the administration of everything God has placed under our control, which is all encompassing. Stewardship is the commitment of one's self and possessions to God's service, recognizing that we do not have the right of control over our property or ourselves.

Echoing Deuteronomy 8:17, we might say: "My power and the strength of my hands have produced this wealth for man." But Deuteronomy 8:18 counsels us to think otherwise: Remember the Lord your God, for it is he who gives you the ability to produce wealth.

The second principle is responsibility. In explaining responsibility, Peel writes,

although, God gives us all things richly to enjoy, nothing is ours. Nothing really belongs to us. God owns everything; we're responsible for how we treat it and what we do with it. While we complain about our rights here on earth, the Bible constantly asks, What about your responsibilities? Owners have rights; stewards have responsibilities. We are called as God's stewards to manage that which belongs to God. While God has graciously entrusted with the care, development, and enjoyment of everything he owns as his stewards, they are responsible to manage his holdings well and according to his desires and purposes.

The third principle of accountability. A steward is one who manages the possessions of another. Everyone is steward of the resources, abilities and opportunities that God has entrusted to care, and one day each one will be called to give an account for how we have managed what the Master has given. This is the maxim taught by the Parable of the Talents. God has entrusted authority over the creation, and they are not allowed to rule over it as they see fit. They are called to exercise our dominion under the watchful eye of the Creator managing his creation in accord with the principles he has established. Like the servants in the Parable of the Talents, everyone will be called to give an account of how they have administered everything they have been given, including time, money, abilities, information, wisdom, relationships, and authority. They will all give account to the rightful owner as to how well they managed the things he has entrusted to them.

The fourth principle of reward. In Colossians 3:23-24, Paul writes: "Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the

Lord Christ you are serving.”

The Bible shows the parables of the Kingdom that faithful stewards who do the master’s will with the master’s resources can expect to be rewarded incompletely in this life, but fully in the next. There should be an anxious desire to hear the master say what he exclaims in Matthew 25:21: “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” As Christians in the 21st century, the need to embrace this larger biblical view of stewardship, which goes beyond church budgets or building projects, though important; it connects everything that is done with what God is doing in the world. There is a need to be faithful stewards of all God has given within the opportunities presented through his providence to glorify him, serve the common good and further his Kingdom.

Whelchel (2012) is Executive Director of the Institute for Faith, Work & Economics and author of *How Then Should We Work? Rediscovering the Biblical Doctrine of Work*. Hugh has a Master of Arts in Religion and brings over 30 years of diverse business experience to his leadership at IFWE. He concluded that being Christians, there must be acknowledgement of the sinful condition so that there can be a vow for change. That change is only possible when Christ lives in the person. One of the aspects of His work in the Christian is stewardship. Even though it encompasses many different aspects of the Christian life it can be defined as good management of material and immaterial goods for the glory of God. As the Bible teaches it, stewardship becomes among others, a powerful instrument against the dangers of materialism (all for me, nothing for others. Me first). The position of Christians is to have a worldview of

stewardship in regard to others, spiritually as well materially, otherwise, many Christians will be lost because they did not live as good steward. Stewardship is the concrete expression of what it means to follow Jesus. As stewards, Christians are instruments in God's hands to alleviate other plights, spiritually as well materially. Therefore, the Christian steward must conceive things differently. Stewardship is valued transformation. Truly, stewardship is not another program of the church. It is how the Christian life is lived for Christ. It is a way of life. It is making disciples for Jesus on the way the Christian life is lived.

Holistic stewardship affirms the place of God and the Bible in the Seventh-day Adventist beliefs. These identify the Seventh-day Adventists. The story of the Macedonians helps to understand that the Christian is to reach up, reach out and reach across. It is stated in Acts of the Apostles: The willingness to sacrifice on the part of the Macedonian believers came as a result of wholehearted consecration. Moved by the Spirit of God, they first gave themselves to the Lord (2 Corinthians 8:5). Then they were willing to give freely of their means for the support of the gospel. It was not necessary to urge them to give, rather, they rejoiced in the privilege of denying themselves even of necessary things in order to supply the needs of others.

The Christian steward shows his sense of responsibility in caring for the environment also because nature is God's creation. The Christian steward reflects the character of God to the world. There is beauty, happiness and sanctity in the life of those who dare take position for the biblical principles.

Organization of the Study

This study of the influence of variables on stewardship among the Haitian Seventh-day Adventist Churches in the Northeastern Conference. The study is categorized in five chapters, as follows:

Chapter I incorporates historical information regarding the issue, connections between the factors, examinations, issue articulations, meanings of terms, investigation theories, advantageous inquiries, investigation goals, justification, impediments, limits and scope of the investigation conjectures and philosophical foundation

Chapter II is an extensive survey of the literature on stewardship and its factors.

In Chapter III is an establishment of the approach, the sort of research, the population that is being considered and the inspection of the population, the instrument that was used to gauge, validity. Also included in this chapter are the dependability, operationalization of the factors, the null hypothesis, and the operationalization of the null hypothesis, the interceding questions, the information gathering process and the analysis of the gathered data.

Chapter III also describes the methodology, the type of research, population and study sample, the measurement instrument, validity, reliability, operationalization of variables, the null hypothesis, and the operationalization of the null hypotheses, research questions, data collection and data analysis.

Chapter IV shows the results, the description of the population and sample, the behavior of the variables, validation of instruments, hypothesis testing, analysis of the confirmatory model, analysis of alternative model, as well as additional analysis and qualitative results.

Finally, Chapter V presents the summary of the study, discussion of results, drawing conclusions, implications and recommendations.

CHAPTER II

LITERATURE REVIEW

Introduction

In this second chapter of this study, items will be considered such as, the importance of the different variables, the study of their dimensions and the different relations and correlations that might exist among them.

Spirituality

Importance

Mackinlay and Burns (2017) indicated that increasingly raised degrees of spirituality were related to better mental and physical prosperity and lower anxiety about and fear of developing and supported the impact of negative life events where they occurred. Furthermore, spirituality incorporates a sentiment of connectedness, which means making a wonderful quality. There is limitless circulated study into that spotlights on the noteworthiness of spirituality to patients and their families during times of disease and pain (Baldacchino, 2017).

Moreover, using a social model of religion and spirituality in marriage, the activity of individual relationship with God, couple's joint exacting communication, and exculpation were reviewed as pointers of marital satisfaction. Results exhibit that one's individual relationship with God is essential to matrimonial quality in an indirect manner as

it appears to show itself in exacting communication between parties, which in this way is really associated with conjugal quality (David, & Stafford, 2013).

Vieten, et al. (2016) contend that, religion and spirituality are critical pieces of human tolerable assortment that should get acceptable thought in social aptitude preparation for advisors and mental health counselors. In addition, spirituality and exacting feelings and practices are relevant to mental and enthusiastic thriving. Furthermore, devout affiliation, spirituality, and profound activities as often as possible have been examined as guarded factors in the expectation and treatment of risky alcohol usage (portrayed as drinking at a level that causes basic issues in working or that extends potential harms) and alcohol use issue (Witkiewitz, McCallion, & Kirouac, 2016).

This piece of the Torah, given on Mount Sinai, commands to stewardship—to mindful use of the land and to ritually and systematically free us from the notion that earth, and all its resources are for the taking and using. This text also protects: The fact that God finds it necessary to command His creation to nurture and respect the natural resources, speaks directly and loudly to human proclivity to greed and mindless use of what they consider to be theirs. Connecting the teaching of this text in Leviticus to Pe'ah (literally, “Corner”), the second tractate of Seder Zeraim (Order of Seeds) of the Mishnah and of the Talmud. Following blessings that instill an attitude of reverence and gratitude, this tractate begins the discussion of the main topic, agriculture, with the laws of “gifts” to the poor. There are six categories of obligations: Pe'ah, the corner, the portion of the crop that must be left standing for the poor, widows and orphans (in accordance with Levitical 19:9 and Levitical 23:22); leket, gleanings,—ears of grain that fell from the reaper's hand or the sickle while the grain is being gathered during the

harvest (Levitical 19:9 and Levitical 23:22), forgotten sheaves—sheaves left and forgotten in the field while the harvest is being brought to the threshing floor, as well as attached produce overlooked by the harvesters (Deuteronomy 24:19); 'Oleilot—immature clusters of grapes (Levitical 19:10, Deuteronomy 24:21); Peret—grapes that fall from their clusters while being plucked from the vine (Levitical 19:10); and Ma'aser Oni—the poor man's tithe—the tithe designated for the poor every third and sixth year of the tithing cycle (Deuteronomy 14:28–29, Deuteronomy 26:12–13). Pe'ah is the text that fuels my passion for food justice. Not only does it demonstrate that those fortunate enough to have land and land that produces a harvest are obligated to share their bounty, but it is also very common-sense: harvesters miss and overlook valuable sustenance. And Pe'ah teaches us that the disenfranchised have a place in food production so that they have the dignity of gathering their food, and they, too, become involved with the natural world as well as the means of production—they don't simply receive a food basket but have a literal connection to the food that they gather.

Dimensions

Fruitfulness

Chang (2018) reflection on religious philosophy of leadership uncovers that with the end goal for leaders to have a long and productive service, there must be a harmony between reliance upon God and self-improvement. Integration between inward change and missional viewpoint is essential to buoyance.

According to Nouwen and Ball (2019) sound spirituality consistently welcomes and pushes us past our usual ranges of familiarity. The otherworldly practice of grasping disturbance is tied in with naming the distress and pushing past it by resolving to

act in explicit manners. This is tied in with placing hypothesis into training through activity. Besides, the coming realm contains conceivable outcomes for characteristic and human prospering. Envisioning these conceivable outcomes makes disappointment with the present condition of the world. Through the Spirit, the disappointment breeds a longing to bring the new realm closer (Dunlop, 2018).

Growth

All Christians are called to improve undeniable abilities, to take advantage of their lives, and to develop to the fullest their God-given blessings and capacities (Sanders, 2017). Furthermore, Christians, development from battle frequently reflects different sides of an apparent association with God: Perceived development is connected not exclusively to activities individuals start themselves but in addition to activities, they see as supernaturally started (Exline, Hall, Pargament, & Harriott, 2016).

Wortham (2016) contend that Christianity ought to develop first in quite a while portrayed by a progressively assorted strict economy. A list of strict pluralism and two proportions of social congruity (Jewish influence and contact with Paul) are incorporated to test Christianity's initial urban development. Logistic relapse investigation distinguishes strict pluralism as the most grounded associate of early Christian extension. Christianity developed through an arrangement of urban systems inside a deregulated strict market that was not immersed. Consequently, helping individuals develop spiritually and appreciate lives of significance and expectation through individual and collective assets that are scripturally established, socially pertinent and exceptionally pragmatic is a leader's initial steps towards spiritual development (Bridges, 2016).

Maturity

Therefore, whatever our origination of the spiritual is like, whatever our spiritual practices, and whatever our reactions of specific thoughts and practices—know intuitively that we are managing a vital subject, and a definitive issue for the Christian life (Nouwen, & Ball, 2019). In addition, among the numerous aspects of Western Christianity, one of its most novel is simply the ability to draw in referential evaluation. In the United States, because of the nature of the American ethos, chapels and divisions are regularly checking on where they stand, and on the reaction of their changed parishioners (Robinson, 2016).

Jeynes and Martinez (2015) underlined that youngsters in their late adolescents need the direction of guardians to assist them with finding the condition that will best empower them to develop in their Christian development, build up a Christ-focused perspective, and obtain the aptitudes important to succeed individually and expertly.

The term for 'sanctification' as used in the New Covenant is HAGIOSMOS and means basically 'set apart', in the sense of being set apart from all else and dedicated for Yahweh God's use. ... This work of grace at salvation sets the believer apart as separate from and holy unto Yahweh God.

Jesus had a lot to say about sanctification in John 17. In verse 16 the Lord says, "They are not of the world, even as I am not of it," and this is before His request: "Sanctify them by the truth; your word is truth" (verse 17). In Christian theology, sanctification is a state of separation unto God; all believers enter into this state when they are born of God: "You are in Christ Jesus, who became to us wisdom from God, righteousness and sanctification and redemption" (1 Corinthians 1:30). The sanctification mentioned

in this verse is a once-for-ever separation of believers unto God. It is a work God performs, an intricate part of our salvation and our connection with Christ (Hebrews 10:10). Theologians sometimes refer to this state of holiness before God as “positional” sanctification; it is the same as justification.

While they are positionally holy (“set free from every sin” by the blood of Christ, Acts 13:39), sin is ever present (1 John 1:10). That is why the Bible also refers to sanctification as a practical experience of our separation unto God. “Progressive” or “experiential” sanctification, as it is sometimes called, is the effect of obedience to the Word of God in one’s life. It is the same as growing in the Lord (2 Peter 3:18) or spiritual maturity. God started the work of making us like Christ, and He is continuing it (Philippians 1:6). This type of sanctification is to be pursued by the believer earnestly (1 Peter 1:15; Hebrews 12:14) and is affected by the application of the Word (John 17:17). Progressive sanctification has in view the setting apart of believers for the purpose for which they are sent into the world: “As you sent me into the world, I have sent them into the world. For them I sanctify myself, that they too may be truly sanctified” (John 17:18–19). That Jesus set Himself apart for God’s purpose is both the basis and the condition of our being set apart (John 10:36). We are sanctified and sent because Jesus was. Our Lord’s sanctification is the pattern of and power for our own. The sending and the sanctifying are inseparable. On this account we are called “saints” (hagioi in the Greek), or “sanctified ones.” Prior to salvation, our behavior bore witness to our standing in the world in separation from God, but now our behavior should bear witness to our standing before God in separation from the world. Little by little, every day, “those who are being sanctified” (Hebrews 10:14, ESV) are becoming more like Christ.

There is a third sense in which the word sanctification is used in Scripture—a “complete” or “ultimate” sanctification. This is the same as glorification. Paul prays in 1 Thessalonians 5:23, “May the God of peace himself sanctify you completely, and may your whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ” (ESV). Paul speaks of Christ as “the hope of glory” (Colossians 1:27) and links the glorious appearing of Christ to our personal glorification: “When Christ, who is your life, appears, then you also will appear with him in glory” (Colossians 3:4). This glorified state will be our ultimate separation from sin, a total sanctification in every regard. “We know that when Christ appears, we shall be like him, for we shall see him as he is” (1 John 3:2).

Sociocultural

Importance

We will finish recognizing the qualities with showing the requirement for the educator to reflect driving attributes of his/her very own sociocultural way of life overall, what networks, gatherings or characters are critical for him/her; what cultural activities he/she partakes in such manner, and what pictures he/she can illustrate (Shakurova, 2014).

Further, these factors might be anticipated by uniting them with the sociocultural factors, for example, age, BMI, and impacts of moms, fathers, dearest companions and media (Dogan, Bayhan, Yukselen, & Isitan, 2018).

Yu and Moskal (2019) articulated that congregation gave an inclination that could engage in local life, not detached like in the school. Individuals in the congregation were caring. In the event that you are a Christian, you could get completely engaged with a congregation, and furthermore in their way of life. By going to chapel one

feel the way of life there. By engaging in it, somewhat, one engages in the nearby culture as well.

Sociocultural context refers to the idea that language, rather than existing in isolation, is closely linked to the culture and society in which it is used. This means when language is learnt, the socio-cultural context in which it is used needs to be taken into consideration as well. Sociocultural Perspective is a theory used in fields such as psychology and is used to describe awareness of circumstances surrounding individuals and how their behaviors are affected specifically by their surroundings, social and cultural factors (Yu, & Moskal, 2019).

Dimensions

Equality and Hierarchy

Kende, Phalet, Van den Noortgate, Kara, and Fischer (2018) theorized that social chain of command esteems and social predominance direction related with more vulnerable contact–partiality affiliations. Societies of balance had effect far beyond equivalent status in the contact circumstance.

Moreover, it is underlined that regardless of the extreme changes of sociocultural and political existence of European culture that happened because of usage of social present day program, a family, staying a decentralized core, was living by pre-current qualities that increased social importance when a woman gains her social movement (Sviytлана, & Ihor, 2017).

Further, chain-of-command, is frequently examined in human sciences as far as models that are explicit to, and to a degree determinant of specific societies.

Notwithstanding, while such issues are in some cases privately gleams as far as a perfect sort restriction among Western and neighborhood societies, that regularly a comprehension of these various progressive systems isn't so effectively contained inside such a viewpoint (Martin, 2019).

Direct and Indirect

Efrat (2014) suggested that discoveries bolster the case that albeit some change had happened in this effect, most social perspectives still exhibit solid and enduring effect on the inclination to develop at the national level.

Obdalova, Minakova, Soboleva, and Tikhonova (2019) emphasized that since the way toward moving another person's discourse includes suggestion and deductions of the speaker and the listener correspondingly, when passing on the significance of the speaker's real message as aberrant discourse the individual setting of the expression assumes an imperative job. In this way, an unknown dialect setting of correspondence forces extra phonetic, extra etymological, and logical challenges on the procedure of English language students' deciphering of the articulation which is psychologically requesting and should be industriously created.

Similarly, Menardo, Balboni, and Cubelli (2017) found that adolescents' characters are more identified with individual than to fatherly or maternal Socio-Cultural Levels. It is conceivable that individual Socio-Cultural Level assumes a conclusive job in a phase of life during which youths want to separate their very own character and to separate themselves from guardians.

Individual and Group

According to, Thompson, Ellis, Wildavsky, and Wildavsky (2018) principal need, in origination of lifestyles, offered neither to social inclination nor to social relations. Or maybe each is basic to the next. Relations and predispositions are proportional, associating, and commonly strengthening. Adherence to a specific example of social connections produces a particular perspective on world; adherence to a certain perspective legitimizes a comparing kind of social relations.

Furthermore, over the span of the advancement of regional, ethnic, socio-social character, the development of thoughts regarding oneself as identifying with a specific kind of culture, national mindset just as spot and time of life happens (Romanenko, Bogdanov, & Sultanov, 2019).

Besides, social and social combination of ethnic minorities and their auxiliary reconciliation are all the more socially, socially coordinated and are socio-financially happier (Hagendoorn, Veenman, & Vollebergh, 2017).

Task and Responsibility

Position and support of women are associated with the social practices and social framework inside the nation. Ladies contribute a huge piece of the Gross Domestic Product of the nation, disregarding this reality; they are not offered equivalent men in numerous perspectives (Kapur, 2019).

Additionally, youthfulness is a sociocultural development that advances inside the way of life setting improvement system (Kapadia, 2017).

Watling, LaDonna, Lingard, Voyer, and Hatala (2016) found that cultural qualities that reliably tested the prepared execution of direct perception crosswise over

strengths found that direct perception was a fundamentally student driven movement, which left students trapped in the center, needing perception yet in addition needing to seem autonomous and effective.

Risk and Caution

Kasdan (2016) suggested that there are fascinating connections between different proportions of socio-social setting and debacle hazard, for example, relationships with levels of independence, self-articulation, and common balanced qualities.

Barnawi (2017) emphasized that abusive behavior at home against women can adversely influence the physical, mental, sexual, and regenerative soundness of the ladies just as the prosperity of their youngsters.

Likewise, youthful pre-adult young women establish a high-chance gathering for a particular mental inclination to creating dietary issues because of the sociocultural impact applied by mass media (Izydorczyk, & Sitnik-Warchulska, 2018).

Personal finance

Importance

Real-life applications of financial concepts are a valuable method to get students engaged in financial topics. While especially non-finance majors often struggle to understand the importance of financial topics for their personal lives, applying these theories to real-life examples can significantly improve their learning experience and increase their understanding. This teaching case demonstrates how the time value of money concept can be applied to one's private retirement planning. Because of its simple assumptions, the case is targeted at an audience with little financial knowledge and

can be used in finance as well as in accounting classes.

The Financial Education allows taking the coherent decision in today's life for different households in the country. The personal finances have a big importance due to the accelerated growth of financial products that are becoming increasingly complex. Into this scenery, the financial education has the faulted of provide information and tools about the functioning of the familiar economy and finances, giving priority in the daily life. The intention of this article is to take the role of Financial Education that has in these days the society, especially in the family economy (O'Neill, Xiao, & Ensle, 2017).

Dimensions

Budget

Positive and factually noteworthy connections between the act of utilizing a spending limit and 18 positive wellbeing and budgetary practices. In particular, the outcomes proposed that buyers who revealed following a spending even more regularly scored higher in both the wellbeing and money related practice files (O'Neill, et al., 2017).

Furthermore, adding individual money related instruction to the medicinal training educational program would profit students. Giving instruction in regions, for example, planning, domain arranging, venture techniques, and retirement arranging from the get-go in preparing can offer critical long haul benefits (Ahmad, White, Hiller, Amini, & Jeffe, 2017).

Besides, McKillip, Ernst, Ahn, Tekian, and Shappell (2018) suggested that future work should concentrate on improvement of a broadly adaptable individual money educational program for students.

Management Control

Farrell, Fry, and Risse (2016) asserted that the noteworthiness of money related self-viability is autonomously distinguished from that of monetary proficiency factors, which bears significant ramifications for the advancement of arrangements meaning to improve budgetary results.

Further, it was observed that there is a solid positive connection between confidence and a person's choice to participate in different types of monetary arranging (Neymotin, 2010).

Moreover, Taylor, Jenkins, and Sacker (2011) emphasized that having low monetary ability intensifies the mental expenses related with joblessness and separate, while high money related capacity lessens these expenses.

Debt Management

According to Arianti (2018) found that aftereffects of this examination show that money related proficiency had no critical impact on speculation choices, while budgetary and salary conduct significantly affect venture choices.

Moreover, developing grown-ups who got more noteworthy budgetary guidance (both immediate and circuitous) and who felt they had a more prominent capacity to impact results throughout their life occupied with progressively solid money related conduct. Results likewise proposed that money related correspondence and locus of control intervened the connection between connection weakness and budgetary conduct (Jorgensen, Rappleyea, Schweichler, Fang, & Moran, 2017).

Savings and Investment Management

Researchers, Zamora-Lobato, García-Santillán, and Ramos-Hernández (2018) found that over half of women have some sort of reserve funds limit, despite the fact that their exercises are confined to housework. Likewise, the individuals who have a few reserve funds use them for lodging, while a negligible rate use it as investment funds.

Moreover, Grinstein-Weiss, Shanks, and Beverly (2014) found that for poor families, the ownership of advantages—bank accounts, homes, and so forth has the potential not exclusively to assuage a portion of the pressure of living in destitution yet additionally to improve a future appear to be a genuine plausibility.

Strategic Planning

Importance

As indicated by Fletcher, Frisvold, and Tefft (2015) it was apparent that strategic planning forms that included solid strategic arranging and finish, joined with preservationist monetary management, were basic to the accomplishment of these private, not-revenue driven Christian establishments. These establishments exhibited that great financial business choices, when made through the viewpoint of the Christian strategic ethos, are proof of good stewardship. Strategic spatial planning has been suggested as a means for environmental sustainability. However, there are significant challenges with operationalizing and integrating policy-driven strategic spatial planning within the standardized and process-oriented management systems of local authorities. This aspect has motivated discussions on how implementation of strategic spatial planning with a focus on environmental sustainability is conditioned by management systems. The empirical case is local planning and management practices in a local authority in

Sweden. Interviews with planners, together with planning and policy documents, make up the empirical material. The analysis proposes that the integration of environmental perspectives into strategic spatial planning processes depends on (a) the overall concerns for environmental issues in local policy and (b) how administrative management systems can facilitate transformative practice in planning. In conclusion, this article illustrates how environmental sustainability in strategic spatial planning is formed and conditioned through interplay between local policy and administrative management procedures.

Dimensions

Vision

According to, Taiwo, Lawal, and Agwu (2016), vision is a substance that is pivotal to the accomplishment of any association; a component drives an association through the experiences during its development. It is a fundamental status of things to come of the association.

Further, the vision of a company is surrounded by the widespread supportability standards, and the advancement plan is educated by the key rules, In addition to other things, the vision and plan infer a move to renew (Borén, et al., 2017).

Mission

The statement of purpose of an organization is essentially its mission statement. It fills in as a stay for the entirety of the organization's basic leadership. The crucial focuses on the investors, pioneers and representatives. It helps laborers in the association to know which choices and obligations connect with the strategic the organization (Taiwo, et al, 2016).

Objectives

Smith (2017) emphasized that as a feature of the vital arranging process, building up suitable and down to earth assessment techniques wraps up all the past plans, thoughts, and suggestions. The way to making any program assessment is to set up suitable criteria for judging what is powerful.

Additionally, all companies including public service organizations ought to attempt methodologies to meet their missions, yet in the long run, they face lots of difficulties that compromise the satisfaction of this crucial, actualizing fruitful procedures. Therefore, directors may neglect to interface their vital arranging endeavors to other basic leadership forms (Leskaj, 2017).

Strategies

Pedron, Picoto, Dhillon, and Caldeira (2016) believe strategy empowers basic leadership and asset arranging. The blend of key and means targets give a hypothetical premise to guaranteeing effective framework selection.

Moreover, the utilization of vital arranging in neighborhood governments will give those people included or the individuals who intend to become included a chance to all the more likely arrangement for the future and oversee government in the open concern (Kemp, 2017).

Leadership

Priest and Gass (2018) suggested that leadership is the procedure of social impact. In most casual gathering settings, individuals who become leaders, impact others to make, recognize, move in the direction of, accomplish, and share commonly worthy

objectives.

Additionally, Antonakis and Day (2017) expressed that leaders have a critical job in making the perspective that is the public. They can fill in as images of the ethical solidarity of the public. They can communicate the qualities that hold the public together. Generally significant, they can imagine and explain objectives that lift individuals out of their trivial distractions, convey them over the contentions that destroy a public and join them in the quest for targets deserving of their earnest attempts.

Consequently, ministers who went to theological schools, customary colleges, or denominational organizations were all the more scholastically fortified to develop church enrollment, increment week after week participation, hold individuals, oversee high-sway administration groups, and take part in neighborhood church leadership than were ministers who didn't visit or finish any scholarly foundation (Abney, 2018).

Dimensions

Integrity, Character and Wholeness

Hicks and Waddock (2016) argued that nobility and intelligence can be learned and furnish the peruser with bits of knowledge into what is required to advance a comprehensive and incorporated culture where human thriving and well-being are at the center of moral authority.

Furthermore, Holder (2018) stated, deceitful leadership has been exemplified in business, religious, and administrative associations with disastrous outcomes. In the event that devotees know about these inclinations about their leaders, better evaluations of leaders and improved reactions to leaders lacking trustworthiness could result.

Competence, Pastoral and Administrative Skills, Vision, Discernment and Team Building

Joo Oh and Hong (2018) further argued that spirituality, a Christ-like character, and down-to-earth and field-focused aptitudes are significant attributes and skills for present pastors to have.

Beauvais (2019) emphasized that working environment spirituality is not about a particular religion or a particular conviction framework. Work environment spirituality is about leaders and workers who have a feeling of calling that gives importance and reason to their lives. What is more, it includes a domain where workers have a feeling of having a place and connectedness to one another.

Strategic Discernment, Knowledge and Teaching

There is a necessity for aptitudes in key administration to develop more extensive administration abilities. Analytical apparatuses should be supplemented by judgment, understanding, instinct, innovativeness, and social and open aptitudes (Grant, & Baden-Fuller, 2018).

Likewise, Müller-Stewens, and Wolf (2019) suggested that valuable administration approach is the duty of the leaders to foster and shape practical relationships.

Professional Judgment

According to, Kahan, et al. (2016), study outcomes emphatically bolster the speculation that expert judgment can be relied upon to balance character defensive comprehension on the off chance that those procedures are educated by legitimate understandings of how the world really works.

Consequently, genuine expert judgment depends on a method for realizing that the world is inconsistent with the theory of knowledge of replacing automation. Rather than the practice of reducing or replacing, expert practice—is the capacity to coordinate realities and qualities (Pasquale, 2019).

Contribution

Individuals have constantly focused on the morals of leaders since, administration matters because it can possibly incredibly profit or damage the prosperity of individuals (Ciulla, Knights, Mabey, & Tomkins, 2018).

Furthermore, Petersen, and Youssef-Morgan (2018) suggested that increasing leaders genuineness and understand its numerous good results ought to accentuate the advancement of leaders' viability, flexibility, and positive thinking.

Reaches New People

According to Dhiman (2017), the conventional types of leadership and authoritative structures are demonstrating insufficient to manage changing reality that is mind boggling, multidimensional, and virtual. The necessity of new reasoning, new formations, and new analogies reverberation to hit the dance floor with the new reality. There can never again stand to see initiative as a situation to employ authority or force. Administration means an unpredictable good connection between individuals, in view of trust, commonality, duty, and a mutual vision of the benefit of the more extensive society. All-encompassing leadership magnificently satisfies every one of these necessities for growth promotion and expansion.

Moreover, institutions have constantly required leaders who are acceptable at

perceiving rising difficulties and moving authoritative reactions. Administration improvement endeavors must be energized by those new vital objectives, making an interpretation of them into development needs (Feser, Nielsen, & Rennie, 2017).

Stewardship

Importance

Stewardship is important because it perceives that all is a trust from God. It accepts that man's reaction is fueled by the Holy Spirit; includes Christians separately and collectively; requires mindful administration of all natural assets; and upholds that man ought to commit a commendable amount of his time, capacities, and cash for the progression of Christ's strategic plan for the world through the Church (Reumann, 2014).

There are distinct strict qualities in tithing. At the point when an individual is advised to give the tithe of his pay to the Lord, he is being told something that is unequivocal and concrete (Rolston, 2016).

Ajani (2013) suggested four significant commitments of Christian training to country building were recognized in the reason for Christian stewardship; the reason for Christian initiative; the arrangement of a reason for Christ-like promotion for value and reasonableness in the standard of law, and the arrangement of a satisfactory Christian reaction to the threat of debasement in Nigeria.

Besides, the regularizing model of stewardship can be seen as persuading associations working in an assortment of areas fundamentally institutions, trusts, non-benefit associations, and social undertakings. These associations, principally, are looking to secure and improve assets to include the environment (Mook, 2013).

Dimensions

Influence

Religious people convey more noteworthy convictions of territory, while non-religious people convey more prominent convictions of stewardship. Stewardship convictions thusly decidedly affect one's inclination to participate in reasonable conduct, while domain does not. Stewardship convictions thus decidedly affect one's inclination to take part in practical conduct, while territory does not (Leary, et al., 2016).

Furthermore, preparing religious adherents to add to dependable stewardship of the Earth requires a basic energy about the intricacy of strict conventions and the manners in which religious networks see nature, just as the social and profound assets that religious lessons give in going up against change and human misery. Religious temperance that favor supportable asset use and key improvements that have provoked productive discourse among biologists and religious adherents (Hitzhusen, & Tucker, 2013).

Trust

While the irregularity between associations' revealing and conduct continues, expanding, reestablishing or broadening the data unveiled is not sufficient to impart trust in organizations. Stewardship over an organization's assets is vital for expanding trust (Dumay, La Torre, & Farneti, 2019).

Stewardship is tied in with putting decision near the edge and requires a degree of trust and relatedness. The virtual world in reality neutralizes trust and relatedness with its huge observation limit (Block, 2014).

God's Ownership

Our lives-body, brain, and soul are God's blessings. In Jesus Christ He has both made us and redeemed us. However, the Christian dare does not pass by Scripture, which not just requests that we offer, and record for all the numerous assets God has given, yet now and again turns out to be very explicit by the way, we go about it (Scragg, 2017). Moreover, Scriptural writings builds up human control over different animals and the privilege to useful utilization of them, forcing a kind of guardianship or a trust, not a privilege of proprietorship (Shelton, 2015).

Contentment

We are likewise convinced that the viewpoint of authentic living with happiness can be all the more promptly understood and handled when all areas of stewardship are joined with instructing concerning the one of a kind job of the Holy Spirit in the congregation (Borden, 2016).

Consequently, Jesus' motivation, as indicated by William Perkins (1558-1602), was to show His devotees, with all that have confidence in Him, to lead an authentic, heavenly, and favored life (Ballitch, 2016).

Essential parts of our temperament make us helpless to discontent; it is not unforeseen that satisfaction is frequently obscure. Likewise, it might give the idea that there is not a great deal we can do about that. In any case, while exposure to discontent goes with the job of being human, people take part in how much uneasiness plagues their background (Calhoun, 2017).

Management

Leaders and directors of reliance-based and religious associations contend day-by-day with the executives, tests that are altogether diverse – and regularly all the more challenging – than those tackled by their partners in privately owned businesses or open segment offices (Torry, 2017).

Fundamentally, the implications of raising support and kindness related with stewardship at any rate assisted with setting up a reasonable and straightforward comprehension of the term, for they managed the essential matter of meeting and potentially surpassing spending plans and formulating fair ways for all assemblies of a group to partake in an absolute spending plan (Reumann, 2014).

Moreover, discoveries propose that family duty culture and stewardship direction, frequently connected with an internal direction, may work against globalization, anyway when combined with the vital adaptability of the top supervisory group, we discovered stewardship direction to decidedly affect internationalization recommending that it gives an outward direction (Segaro, Larimo, & Jones, 2014).

Responsibility

Balakrishnan, Malhotra, and Falkenberg (2017) presumed that trusteeship can possibly help firms and their partners accomplish shared an incentive by thinking about the connections between individual, authoritative, and institutional variables, and focusing on a scope of staggered partner commitments.

Moreover, discoveries suggested that there is not one stewardship disparity, but rather different disparities that add to whether information is capably managed. There are connections between the disparities that can be utilized to direct methodologies for

tending to the different stewardship disparities; and there are lopsided characteristics in the sorts and profundities of concentrates that have been led to gauge the stewardship disparity (York, Gutmann, & Berman, 2018).

Research About the Prediction Between Variables

Spirituality and Stewardship

A review of 1,101 grown-ups was directed, with results indicating religious people express more prominent convictions of territory while non-religious people express more prominent convictions of stewardship. Stewardship convictions thusly, decidedly impact one's propensity to participate in practical conduct, while domain doesn't. These convictions additionally intervene the connection among religiosity and conduct; however, the impacts of domain are negative and more fragile between those of stewardship. Likewise understanding into whom buyers consider answerable for unraveling manageability issues, with the non-religious putting duty on shoppers and the religious setting obligation on makers. Working off worth conviction standard and attribution hypotheses to examine how discoveries add to maintainability in showcasing frameworks and give more noteworthy comprehension of the crossing point among religion and supportability (Leary, et al., 2016).

Sociocultural and Stewardship

In light of existing examination about the connection between conviction frameworks what's more, message confining, just as between 'feeling of spot' and preservation conduct, we assessed a protection outreach program focused at a strict crowd, which utilizes feeling of spot as a message outline. We talked with ministry and

laypeople from four Lutheran places of worship about their experience of taking an interest in the program. We researched how they comprehended their houses of worship as spot and what striking spot implications developed along these lines, just as what impacts the feeling of-place outline had on members' points of view and conduct with respect to natural stewardship. Members' place encounters included physical, social, and individual segments.

Personal Finance and Stewardship

Christian traditions teach that God gave humans the Earth on which to live and prosper. The motivation to tend one's 'patch of Earth', or place, arguably, then, lies in one's faith and attachment to that place. This case study explores whether targeting and nurturing 'sense of place' in a religious context, specifically Christian, can help motivate members of a congregation to engage in conservation behavior at their church and beyond. In-person, semi-structured, and open-ended interviews were conducted with 22 of the pilot program participants (see appendix for script), who had responded to our email invitations. Overall, the program exhibited some success in influencing participants' environment-related perspectives and their reported behaviors. (Seifert, & Shaw, 2013, pp. 266, 271, 275)

Mathias, et al. (2017) argued that a considerable lot of the instruments that impact the covenantal connection among workers and their associations, regularly bringing about stewardship practices, likewise affected business people that advance giving practices. On the other hand, Bang, et al. (2017) emphasized that occasionally, the well-proposed activities of earlier ages bring about unfortunate results to consequent ages. Assignment sanctions sentiments of stewardship, which thus elevates liberality to future others.

Furthermore, according to, Moskell and Allred (2013) people who accept that trees give advantages might be bound to feel a feeling of moral duty regarding tree stewardship for the administration they give (for example cooling profits by offering

shade from the sun).

Additionally, the neighbors helping neighbors story exemplifies a spirit of charitableness that helps encourage social associations, building network and supporting an awareness of other's expectations across generations (Yamasaki, 2015).

Moreover, Mao, and Zech (2002) theorized that the congregation's definitive authoritative structure is a game theoretic resulting with houses of worship endeavor to expand participation subject to the limitations forced by their teachings; where individuals are eager to forfeit their basic inclinations to clutch their principles.

Strategic Planning and Stewardship

Without an unmistakable thought of where one is going, it is hard to tell whether anything is being cultivated. A superb leadership training foundation sets aside the effort to develop and routinely survey a strategic plan that incorporates finding its qualities, characterizing its crucial the light of requirements, evaluating its own qualities and shortcomings and afterward piously envisioning so as to build up a feasible arrangement that takes it to where it should go (Hardy, 2016). Ghoddoosi-Nejad, et al. (2019) believed that the absence of assets and expanded requests, solid stewardship is required for executing strategic buying of health care services, which requires support of all partners in Iran.

Furthermore, urban communities and urban locales have gotten vital to guaranteeing a maintainable future. Numerous districts utilize key spatial arranging; a transformative and integrative open segment drove action, to make a rational spatial improvement methodology so as to seek after feasible advancement (Hersperger, et al., 2020).

Denominations attempt to counter media patterns with a double system: On the one hand, nearby congregations still focus on up close and personal and customary intervened correspondence chiefly focused on the center individuals. Then again, the upper church levels attempt to move with this pattern by putting resources into and developing new computerized diverts to keep up position as a key provider and control the strict common challenge inside advanced media (Wiesenberg, 2019).

Besides, budgetary planning diminishes the formation of budgetary leeway by interceding the impact of independent spending inspiration, recommending that the two components of the organizational planning process identified with the making of budgetary leeway (De Baerdemaeker, & Bruggeman, 2015).

Leadership and Stewardship

The motivation behind this quantitative correlational research was to decide whether, and to what degree, a relationship existed between confidence development and stewardship among top-level Christian leaders. The hypothetical establishments included confidence advancement hypothesis and stewardship hypothesis. A comfort test of 162 pioneers who are individuals from the Association for Biblical Higher Education and the Steward Leader Initiative responded to four research addresses that asked to what degree Christian pioneers' confidence development identified with and anticipated stewardship. The aftereffects of Pearson's item minute relationship discovered moderate, positive connections of confidence development and its vertical and even measurements with stewardship (comparing coefficients: .491, .362, and .459, $p < .01$). A basic straight relapse model showed that confidence development anticipated stewardship (Leavell, 2016).

CHAPTER III

METHODOLOGY

Introduction

The objective of this study seeks to explore the causal relationship between the variables of spirituality, sociocultural, personal finance and strategic planning on stewardship in the churches in the Northeastern conference of Seventh-day Adventist churches.

This chapter outlines the description of the methodology used during the investigation of the research. It also addresses the design of the study which includes the following: (a) the type of research, (b) the study population, (c) the sample, (d) the measuring instrument, (e) the null hypothesis, (f) the data collection, and (g) the data analysis.

Type of Investigation

The research is a quantitative investigation, because according to Hernández Sampieri, Fernández Collado, and Baptista Lucio (2014), a research has a quantitative approach if data collection is used to test a hypothesis while taking into account numerical measurement and statistical analysis to establish patterns of behavior and test the theory. This method of investigating a phenomenon involves the collection and analysis of quantitative data. Quantitative data is any data that is in a numerical form. Quantitative research is therefore an empirical investigation of observable phenomena through

the use of statistical, mathematical and computational techniques.

The research is also explanatory because it is an attempt to identify the causal relationships between variables, both directly and indirectly, by providing explanation for the interrelationships between the different variables (Hernández Sampieri, et al., 2014). It is an effort to connect ideas, to understand the cause and effect, in order to determine what variables, explain the level of stewardship of Northeastern Conference church members. It has therefore increased the author's understanding of what drives the stewardship of Northeastern Conference church members.

The investigation is transversal or cross-sectional in nature (Hernández Sampieri, et al., 2014), because data were collected in a single moment in time. This observational study analyzes data from a representative subset of Northeastern Conference church members at a specific point in time. The instruments were administered in a single moment between the months of April to July of 2019.

The main objective of this research was the description of a phenomenon. The research is therefore descriptive (Malhotra, 2004), because descriptive research is the type of conclusive research whose main objective is to describe generally the characteristics or functions of the problem in question. The research seeks to find differences between the groups of variables for gender, type of employee, type of employment, academic level, and one's role in the church.

Finally, the investigation is field research because the data was collected among the Haitian church members of the Northeastern Conference who work or live in the States of New York, Massachusetts, Connecticut, Rhode Island, and Maine.

Population

A population is a group of individuals persons, objects, or items from which samples are taken for measurement purposes (Webster). The population is a set of all the cases that agree with certain specifications (Hernández Sampieri, et al., 2014). The population that was utilized in this research consisted of 450 Haitian church members of several Seventh-day Adventist churches in the Northeastern Conference of SDA Church.

Sample

According to Hernández Sampieri, et al. (2014), the sample is a representative subset of the population. Two non-probabilistic ways of selecting the sample was employed, namely Purposive sampling and Convenience sampling. Non-probability sampling represents a group of sampling techniques that helps a researcher select units from a population that is of interest to the researcher in the study. Purposive sampling employs the technique of using the judgment of the researcher in selecting the units of the population that is being studied. Convenience sampling is used when the units that are selected and included in the sample are available and the easiest to access. Direct sampling is the term used when a sample is taken from the actual population. The type of sampling conducted in this investigation is non-probabilistic, direct, purposive and convenience.

Hernández Sampieri, et al. (2014) describe sample as a representative subset of the population. They further elaborate that there are two types of sampling: namely (a) probability sampling and (b) non-probability sampling. Probability random sampling includes the following: (a) simple random sample; (b) systematic random sample; (c) stratified random sample; (d) multistage sample; (e) multiphase sample; and (f) Cluster

sample. On the other hands, non-probabilistic sampling, includes: (a) convenience sample; (b) purposive sample, and (c) quota.

Non-probability sampling is sampling technique that helps a researcher select units from a population that is relevant to the researcher study based on a particular criterion (Saunders, Lewis, & Thornhill, 2012). Purposive sampling is a subset of non-probability sampling which employs the technique of using the researcher's judgment in selecting the units of the population that is being studied. Convenience sampling is also a subset of non-probability sampling this method is used to select individuals that are available and accessible. Direct sampling is the term used when a sample is taken from the actual population. The type of sampling conducted in this investigation is non-probabilistic, direct, purposive and convenience. This signifies that the church members who participated in the study were intentionally selected. The sample consisted of 217 Haitian church members, which represents 44% of the total population.

Measuring Instruments

This section presents the following important issues: The variables that were used in the study, instrument development, content and construct validity as well as the reliability of the instruments.

Variables

According to Hernandez Sampieri, et al. (2014) a variable is any factor that can fluctuate and whose variation can be measured or observed. The variables used in this research are as follows: (a) independent (spirituality, sociocultural, personal finance, strategic planning) and (b) control or dependent variable (stewardship).

Instrument Development

A measuring instrument, according to Hernández Sampieri, et al. (2014) is any resource that the researcher uses to approach the phenomena and extract information. Testing the theories of this research require measuring these constructs accurately, correctly and in a scientific manner before the strength of this relationship can be tested. Measurement is the careful, deliberate observations of the real world by selecting data that corresponds to the indicators and the variable or concepts used.

Below is a description of the process used in the conceptualization and operationalization for creating and selecting the measures for the instruments used in this study.

The process that was used in the development of the instruments for this study is as follows:

1. A conceptual definition of the variables stewardship, spirituality, sociocultural, personal finance and strategic planning were provided.
2. The relationship between the variables in collaboration with their dimensions were determined.
3. The instrument makes use of a multi-item scales base on five-point Likert scale to measure the constructs from 1 = *strongly disagree*, 2 = *disagree*, 3 = *neutral*, 4 = *agree*, 5 = *strongly agree*.
4. After the instrument was developed, it was sent to five experts to check for relevance and clarity. The experts have returned the instrument with suggestions and comments on pertinence and clarity and those were taking into consideration as I finalize the instruments.
5. The final instrument comprises of seven sections: (a) general instructions, (b)

demographic profile, (c) stewardship with 20 statements, (d) spirituality with 19 statements, (e) sociocultural with 39 statements, (f) personal finance 27 statements, and (g) strategic planning with 19 statements, which makes a total of 124 statements (see Appendix A).

6. After approval from the advisor, the instrument was applied, and data was collected.

Instrument Validity

This section discusses the content validity and the construct validity of the variables used in the research.

Content Validity

According to Brown, Tarun, Boeck, and Sachs (1996), content validity is used to determine the extent to which the items in an instrument are a representative sample of the content of the objectives or specifications the test was originally designed to measure. In determining the content validity, the validation process of the content of the instruments was as follows:

1. I conducted several interviews with my Advisor to get his opinion on the measurement of the variables, and to make judgements about the degree to which the test items matched the test objectives and specifications.

2. A review of the literature in different databases, on the variables stewardship, spirituality, sociocultural, personal finance and strategic planning was done.

3. In agreement with my Advisor, those items that would be used in the instrument were selected. The items were selected by taking into account the list of

dimensions and the criteria of the instrument to be proposed.

4. Consultations and reviews of the research were carried out by my Advisor.

5. Clarity and relevance were evaluated with the help of five experts in the subject area.

Construct Validity

The factorial analysis procedure was used to evaluate the validity of the constructs stewardship, spirituality, sociocultural, personal finance and strategic planning. The results of each validation of each variable are presented in Appendix B. Next the statistical tests of the factor analysis for the constructs are presented.

Stewardship

The instrument stewardship was made up of four dimensions: (a) Trust (STW1 to STW6), (b) management (STW7 to STW10), (c) responsibility (STW11 to STW12), and (d) contentment (STW13 to STW14).

However, after the cleaning process was completed some items were deleted as a result, it was arranged as follows: (a) trust and management (STW5, STW7, STW8, STW9, STW6 and STW10); (b) contentment (STW14, STW15, STW13 and STW16); and (c) responsibility (STW11 and STW12).

The analysis of the component matrix reveals that all 14 statements have a positive correlation coefficient highly greater than .3. The minimum value for the component is .438, and the maximum is .753. Regarding the sample adequacy measure KMO, a value very close to the unit (KMO = .737) was found. For the Bartlett sphericity test, it was found that the results ($X^2 = 594.452$ $df = 91$, $p = .000$) are significant.

When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero. For the extraction statistics by main components, it was found that the commonality values ($Com_{min} = .552$; $Com_{max} = .880$), all items are superior to the extraction criteria ($Com = .300$); additionally, the total variance is high. It is 73%, greater than 50% which is established as a criterion.

For the rotated factorial solution, the Varimax method was used. Table 1 presents information comparing the relative saturations of each indicator for the four factors of stewardship. The first factor constituted six indicators and was assigned the name "trust". The indicators were the following: "Faithful tithing is an expression of my trust in God. (STW5)", "To return to God what belongs to Him assures me to accumulate treasures in heaven (STW7)", "To tithe is a system that God establishes in which I faithfully participate (STW8)", "to give offering is part of a system that sustains God's Church in which I participate faithfully (STW9)", "Trust in the Lord leads to contentment, (STW6)," and "Being content in every circumstance is more valuable than financial gains (STW10)."

The second factor constituted four indicators and was assigned the name "management". The indicators were the following: "I am accountable to God for the way I manage my body (STW14)," "I am accountable to God for the way I manage the financial resources (STW15)", "I am accountable to God for the way I manage my time (STW13)" and "I am accountable to God for the way I manage my gifts (STW16)."

The third factor constituted two indicators and was assigned the name "responsibility". The indicators were the following: "I am responsible for spreading the love of God (STW18)", and "I am responsible for witnessing God's love, (STW19)".

The fourth factor constituted two indicators and was assigned the name “contentment”. The indicators were the following: “To share God’s blessings provides me with contentment (STW11)” and “Making Christ known provides me with contentment (STW12)”.

Table 1

Rotated Component Matrix Stewardship

Indicators	Component			
	1	2	3	4
Faithful tithing is an expression of my trust in God. (STW5)	.777			
To return to God what belongs to Him assures me to accumulate treasures in heaven (STW7)	.748			.349
To tithe is a system that God establishes in which I faithfully participate (STW8)	.728		.414	
To give offering is part of a system that sustains God’s Church in which I participate faithfully (STW9)	.719			
Trust in the Lord leads to contentment (STW6)	.689			
Being content in every circumstance is more valuable than financial gains (STW10)	.644			.334
I am accountable to God for the way I manage my body (STW14)		.863		
I am accountable to God for the way I manage the financial resources (STW15)		.837		
I am accountable to God for the way I manage my time (STW13)		.810		
I am accountable to God for the way I manage my gifts (STW16)		.718		
I am responsible for witnessing God’s love (STW19)			.898	
I am responsible for spreading the love of God (STW18)			.878	
To share God’s blessings provides me with contentment (STW11)				.891
Making Christ known provides me with contentment. (STW12)				.861

Spirituality

The instrument spirituality was made up of six dimensions: (a) fruitfulness (SPF1 to SPF4), (b) growth (SPF5 to SPF8), (c) maturity (SPF9 to SPF10), (d) sanctification (SPF11 to SPF13), (e) Holiness (SPF14 to SPF16), and (f) love (SPF17 to SPF19).

However, after the cleaning process was completed some items were deleted as a result, the dimensions were reduced to three. The spirituality instrument is now consisted of three dimensions which are as follows: (a) love and sanctification (SP17, SP14, SP12, SP16 and SP18), (b) fruitfulness and holiness (SP2, SP13 and SP5), and (c) growth and maturity (SP6, SP11 and SP1).

The factorial analysis procedure was used to evaluate the validity of the spirituality construct (see Appendix B). In the analysis of the correlation matrix, it was found that the 11 statements have a positive correlation coefficient greater than .3. Regarding the sample adequacy measure KMO, it resulted in a value very close to the unit (KMO = .776). For the Bartlett sphericity test, it was found that the results ($X^2 = 350.598$, $df = 190$, $p = .000$) are significant. When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero.

For the extraction statistic of the main component, it was found that the commonality values ($Com_{min} = .524$; $Com_{max} = .739$) the 11 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with four factors, explaining 65.47% of the total variance, this value being higher than the 50% established as a criterion.

As for the rotated factorial solution, the varimax method was used. Table 2 presents information comparing the relative saturations of each indicator for the four factors of spirituality. The first factor was constituted by five indicators and was assigned the name of "love and sanctification". The indicators were the following: "Church members develop spiritual attitudes such as love and forgiveness towards each other (SP17)", "Church members understand that Holiness is an essential part of their calling

(SP14)", "Church members realize that sanctification is a daily process (SP12)", "Church members embrace commitment to kindness and humility as part of their daily experience (SP16)", and "Church members understand that love is a sign of true spirituality (SP18)."

The second factor was constituted by three indicators and was assigned the name of "fruitfulness and holiness." The indicators were the following: "Living in an intimate relationship with God will lead to a life of obedience (SP2)", "The leadership empowers church members to continue growing in holiness (SP13)", and "Church members consider themselves as God's chosen people (SP15)".

The third factor was constituted by three indicators and was assigned the name of "growth and maturity." The indicators were the following: "Church members are taught to be responsible Christian (SP6)", "Church members understand that the Holy Spirit is the active agent in the process of sanctification (SP11)", and "Bearing fruit is the result of my relationship with God, (SP1)".

Sociocultural

The instrument of sociocultural was made up of five dimensions: (a) equality and hierarchy (SCEH1 to SCEH8), (b) direct and indirect (SCDI9 to SCDI16), (c) individual and group (SCIG17 to SCIG24), (d) task and relationship (SCTR25 to SCTR31), and (e) risk and caution (SCRC32 to SCRC39).

Table 2

Rotated Component Matrix Spirituality

Indicators	Component		
	1	2	3
Church members develop spiritual attitudes such as love and forgiveness towards each other (SP17)	.771		
Church members understand that Holiness is an essential part of their calling (SP14).	.767	.321	
Church members realize that sanctification is a daily process (SP12).	.732		
Church members embrace commitment to kindness and humility as part of their daily experience (SP16).	.683	.401	.334
Church members understand that love is a sign of true spirituality (SP18).	.564	.315	.417
Living in an intimate relationship with God will lead to a life of obedience (SP2).		.806	
The leadership empowers church members to continue growing in holiness (SP13).	.414	.656	
Church members consider themselves as God's chosen people (SP15).	.479	.652	
Church members are taught to be responsible Christian (SP6).			.809
Church members understand that the Holy Spirit is the active agent in the process of sanctification (SP11).	.375		.682
Bearing fruit is the result of my relationship with God (SP1)		.454	.564

However, after the cleaning process was completed some items were deleted as a result, the dimensions were reduced to four. The sociocultural instrument is now consisted of four dimensions which are as follows: (a) equality and hierarchy (SCEH5, SCEH8, SCEH6, and SCEH7); (b) hierarchy and individual (SCEH2, SCEH3, SCEH4 and SCDI9), direct and indirect (SCDI15, SCDI10 and SCDI11); and (c) risk and caution (SCRC32, SCIG16 and SCRC33).

The factorial analysis procedure was used to evaluate the validity of the sociocultural construct (see Appendix B). In the analysis of the correlation matrix, it was found that the 15 statements have a positive correlation coefficient greater than .3. Regarding the sample adequacy measure KMO, it resulted in a value very close to the unit

(KMO = .851). For the Bartlett sphericity test, it was found that the results ($X^2 = 631.134$, $df = 105$, $p = .000$) are significant. When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero.

For the extraction statistic of the main component, it was found that the commonality values ($Com_{min} = .565$; $Com_{max} = .793$) the 15 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with four factors, explaining 70.87% of the total variance, this value being higher than the 50% established as a criterion.

As for the rotated factorial solution, the Varimax method was used. Table 3 presents information comparing the relative saturations of each indicator for the four factors of sociocultural. The first factor was constituted by four indicators and was assigned the name of "equality and hierarchy". The indicators were the following: "Church members have strong limitations about appropriate behavior for certain roles (SCEH5)", "Church members take direction from the leaders (SCEH8)", "Church members show respect for those who are in power because of the status of the position (SCEH6)" and "Church leadership enforces regulations and guidelines (SCEH7)."

The second factor was constituted by five indicators and was assigned the name of "hierarchy and individua." The indicators were the following: "Church members have flexibility in the roles they play (SCEH2)", "This Church treats men and women in the same way (SCEH3)", "Church members have the freedom to challenge the opinion of those in power (SCEH4)", "The church culture lines up with the stated values (SCEH1)" and "Church members express views and opinions in a frank manner (SCDI9)."

The third factor was constituted by three indicators and was assigned the name of "direct and indirect." The indicators were the following: "Church leaders express concerns tactfully (SCDI15)", "Church members avoid conflict at all possible (SCDI10)," and "Church members communicate concerns straightforwardly (SCDI11)".

Table 3

Rotated Component Matrix Sociocultural

Indicators	Component			
	1	2	3	4
Church members have strong limitations about appropriate behavior for certain roles (SC5)	.842			
Church members take direction from the leaders (SC8)	.790			
Church members show respect for those who are in power because of the status of the position (SC6).	.720	.332		
Church leadership enforces regulations and guidelines (SC7)	.670			
Church members have flexibility in the roles they play (SC2).		.816	.330	
This Church treats men and women in the same way (SC3)	.304	.637	.438	
Church members have the freedom to challenge the opinion of those in power (SC4).	.424	.633		
The Church culture lines up with the stated values (SC1).	.567	.608		
The pastor makes decisions individually (SC19).	.412	.553		.508
Church leaders express concerns tactfully (SC15)			.841	
Church members avoid conflict at all possible (SC10).	.345		.739	
Church members communicate concerns straightforwardly (SC11).	.399	.384	.492	.392
Some leaders take risk to make the Church productive (SC32).				.880
The leadership counts on the listener to interpret meaning (SC16).			.394	.657
The Church members are cautious; they love their Church and avoid conflict (SC33).	.386		.382	.574

The fourth factor was constituted by three indicators and was assigned the name of " risk and caution." The indicators were the following: "Some leaders take risk to make the Church productive (SCRC32)", "The leadership counts on the listener to interpret meaning, (SCDI16)" and "The Church members are cautious; they love their Church and avoid conflict (SCRC33)".

Personal Finance

The instrument personal finance was made up of four dimensions: (a) budget (PFB1 to PFB7), (b) management control (PFMC8 to PFMC13), (c) debt management (PFDB14 to PFDB21), and (d) savings investment management (PFSIM22 to PFSIM27).

The factorial analysis procedure was used to evaluate the validity of the personal finance construct (see Appendix B). In the analysis of the correlation matrix, it was found that the 10 statements have a positive correlation coefficient greater than .3. Regarding the sample adequacy measure KMO, it resulted in a value very close to the unit (KMO = .765). For the Bartlett sphericity test, it was found that the results ($\chi^2 = 484.053$, $df = 55$, $p = .000$) are significant. When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero.

For the extraction statistic of the main component, it was found that the commonality values ($Com_{min} = .467$; $Com_{max} = .823$) the 10 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with four factors, explaining 70.57% of the total variance, this value being higher than the 50% established as a criterion.

As for the rotated factorial solution, the Varimax method was used. Table 4 presents information comparing the relative saturations of each indicator for the five factors

of personal finance. The first factor was constituted by six indicators and was assigned the name of "debt management". The indicators were the following: "I pay less than the required amount on my monthly credit card bill, (PFDM15)", "I buy things (e.g., clothes, music, etc.) to make me feel better, (PFDM17)" "being in financial debt to another is OK, (PFDM20)", and "I buy things I need even when I can't really afford them, (PFDM16)", having a credit card is a basis for a person to feel financially secure, (PFDM21)" and "I save money left over at the end of a pay period, (PFDM22)."

Table 4

Rotated Component Matrix Personal Finance

Indicators	Component		
	1	2	3
I pay less than the required amount on my monthly credit card bill, (PFDM15)	.844		
I buy things (e.g., clothes, music, etc.) to make me feel better, (PFDM17)	.804	.315	
being in financial debt to another is OK, (PFDM20)	.793		.314
I buy things I need even when I can't really afford them, (PFDM16)	.782	.329	
having a credit card is a basis for a person to feel financially secure, (PFDM21)	.753		
I save money left over at the end of a pay period, (PFDM22)	.484	.385	
I take loan to buy my first car, (PFSIM18)		.800	
I will always carry some sort of financial debt during my lifetime, (PFSIM19)	.531	.735	
Saving is part of my monthly budget, (PFSIM23)		.558	.528
I evaluate my budget monthly to make adjustments if needed, (PFB2)			.892
I have enough saving to help me in case of emergency, (PFB2)	.398		.733

The second factor was constituted by three indicators and was assigned the name of "saving and investment management." The indicators were the following: "I take loan to buy my first car (PFSIM18)", "I will always carry some sort of financial debt during my lifetime (PFSIM19)" and "Saving is part of my monthly budget (PFSIM23)."

The third factor was constituted by two indicators and was assigned the name of "budget." The indicators were the following: "I evaluate my budget monthly to make adjustments if needed (PFB2)" and "I have enough saving to help me in case of emergency (PFB2)".

Strategic Planning

The instrument of evangelism was made up of four dimensions: (a) vision (SPV1 to SPV2), (b) mission (SPM3 to SPM6), (c) objectives (SPO7 to SPO11), and (d) strategies (SPS12 to SPS19).

However, after the cleaning process was completed some items were deleted as a result it was rearranged as follows (a) mission and strategies (SPMS6, SPMS16, SPMS8, and SPMS17); (b) strategies (SPS18, SPS15 and SPS13); (c) strategies (SPS19, SPS12 and SPS14); and (d) objectives (SPO10, SPO9 and SPO11).

The factorial analysis procedure was used to evaluate the validity of the strategic planning construct (see Appendix B). In the analysis of the correlation matrix, it was found that the 13 statements have a positive correlation coefficient greater than .3. Regarding the sample adequacy measure KMO, it resulted in a value very close to the unit (KMO = .704). For the Bartlett sphericity test, it was found that the results ($X^2 = 420.269$, $df = 78$, $p = .000$) are significant. When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero.

For the extraction statistic of the main component, it was found that the commonality values ($Com_{min} = .611$; $Com_{max} = .761$) the 13 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with four factors, explaining 69.99% of the total variance,

this value being higher than the 50% established as a criterion.

As for the rotated factorial solution, the Varimax method was used. Table 5 presents information comparing the relative saturations of each indicator for the four factors of strategic planning. The first factor was constituted of four indicators and was assigned the name of "mission and strategies".

Table 5

Rotated Component Matrix Strategic Planning

Indicators	Component			
	1	2	3	4
Our spending align with our mission, (SPMS6)	.820			
Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church, (SPMS16)	.793			
The objectives of the church are clear and precise, (SPMS8)	.747			
The church continually reassessed its environments for re-alignment with formulated strategies, (SPMS17)	.594	.431	.426	
The church reviews its strategic plan yearly, (SPS18)		.812		
leaders consider the effects of the environments on the church when formulating strategies, (SPS15)		.757		.313
The church formulates unique strategies that bring valuable results, (SPS13)		.746		
All level leadership participate in strategy formulation in the church, (SPS19)			.813	
The strategies to implement are clearly articulated in the church, (SPS12)	.310		.720	.326
Strategies in the church are formulated based on its core competencies, (SPS14)		.318	.635	.319
The church continuously tracks the progress against the stated objectives, (SPO10)				.827
The objectives of the church are attainable, (SPO9)		.463		.602
Members feel that the objectives of the church apply to them, (SPO11)			.513	.592

The indicators were the following: "Our spending align with our mission, (SPMS6)", "Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church (SPMS16)", "The objectives of the church are clear and precise (SPMS8)" and "The church continually reassessed its environments for re-alignment with formulated strategies (SPMS17)".

The second factor was constituted of three indicators and was assigned the name of "strategies." The indicators were the following: "The church reviews its strategic plan yearly, (SPS18)", "leaders consider the effects of the environments on the church when formulating strategies (SPS15)" and "The church formulates unique strategies that bring valuable results (SPS13)".

The third factor was constituted by three indicators and was assigned the name of "strategies." The indicators were the following: "All level leadership participate in strategy formulation in the church (SPS19)", "The strategies to implement are clearly articulated in the church (SPS12)" and "Strategies in the church are formulated based on its core competencies (SPS14)".

The fourth factor was constituted by three indicators and was assigned the name of "objectives." The indicators were the following: "The church continuously tracks the progress against the stated objectives (SPO10)", "The objectives of the church are attainable (SPO9)" and "Members feel that the objectives of the church apply to them, (SPO11)".

Leadership

The instrument of leadership was made up of six dimensions: (a) Integrity, character and wholeness (LDICW1 to LDICW4); (b) competence, pastoral and

administrative skills, vision, discernment and team building (LDCTB5 to LDCTB11); (c) strategic discernment, knowledge and teaching (LDSD12 to LDSD14); (d) professional Judgment (LDPJ15 to LDPJ17); (e) contribution (LDC18 to LDC21); (f) reaches new people (LDNP22 to LDNP24); and (g) faith development (LDFD25 to LDFD29).

The factorial analysis procedure was used to evaluate the validity of leadership construct (see Appendix B). In the analysis of the correlation matrix, it was found that the nine statements have a positive correlation coefficient greater than .3. Regarding the sample adequacy measure KMO, a value very close to the unit (KMO = .804) was found. This is indicative of enough correlation between the items of the construct. For the Bartlett sphericity test, the results ($X^2 = 1715.284$, $df = 91$, $p = .000$) are significant.

When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero (all greater than .6). This means that there is good correlation between the items of the construct and therefore factor analysis can be applied to the data.

For the extraction statistics by main components, it was found that the communality values ($Com_{min} = .447$; $Com_{max} = .786$), the 14 items are superior to the extraction criteria ($Com = .300$). This means that there is enough communality between the items of the construct. In relation to the total variance explained, a confirmatory analysis was carried out with three factors explaining 67.53% of the total variance; this value is greater than 50%. The three factors explained 67% of the construct.

For the rotated factorial solution, the Varimax method was used. Table 6 presents information comparing the relative saturations of each indicator for the three factors of leadership.

The first factor constituted five indicators and was assigned the name “competence, pastoral & administrative skills, vision, discernment & team building.” The indicators were the following: “Pastor ensures that congregational members receive sensitive pastoral care in times of illness, crisis, or death (LDCTB8),” “Pastor is motivated and driven by a clear sense of purpose (LDCTB9),” “Pastor has ability to motivate and lead towards common goals (LDCTB7),” “Pastor communicates effectively when speaking and writing (LDCTB6),” and “Pastor’s judgment is sound and

The second factor constituted six indicators and was assigned the name “LDFD.” The indicators were the following: “Pastor forms new groups for study, prayer, and spiritual growth (LDFD26),” “Pastor equips others to accomplish ministry goals (LDFD25),” “Pastor increases members’ participation in new and existing ministries (LDFD27),” “Pastor increases awareness about world and community concerns (LDNP22).” “Pastor seeks and receives feedback to improve (LDC21),” and “Pastor invests considerable time and energy equipping others (LDSD12)”.

The third factor constituted three indicators and was assigned the name “professional judgment.” The indicators were the following: “Pastor balances the demands of self, ministry, and family (LDPJ17),” “Pastor handles administrative matters competently (LDPJ16),” and “Pastor shows appreciation and celebrates the accomplishments of the congregation (LDC19).”

Reliability of the Instruments

The instruments were subjected to reliability analysis to determine their internal consistency by obtaining the Cronbach alpha coefficient for each scale. The Cronbach alpha coefficients obtained for the variables are the following: (a) stewardship, .872; (b)

spirituality, .865; (c) sociocultural, .912; (d) personal finance, .900; and (e) strategic planning, .843. All Cronbach's alpha values were considered as corresponding to very acceptable reliability measures for each of the variables (see Appendix B).

Operationalization of the Variables

The Table 7 shows, as an example, as the operationalization of the stewardship variable, in which its conceptual definitions are included as instrumental and operational, in the first column the name of the variable can be seen, in the second column, the conceptual definition appears, in the third one, the instrumental definition that specifies how the variable will be observed, and in the last column each variable is codified. The full operationalization is found in Appendix C.

Table 6

Rotated Component Matrix for Leadership

Items	Component		
	1	2	3
Pastor ensures that congregational members receive sensitive pastoral care in times of illness, crisis, or death (LDCTB8).	.878		
LDCTB9 Pastor is motivated and driven by a clear sense of purpose.	.847		
LDCTB7 Pastor has ability to motivate and lead towards common goals.	.839		
LDCTB6 Pastor communicates effectively when speaking and writing.	.724		
LDCTB10 Pastor's judgment is sound and mature.	.706		
LDFD26 Pastor forms new groups for study, prayer, and spiritual growth.		.865	
LDFD25 Pastor equips others to accomplish ministry goals.		.846	
LDFD27 Pastor increases members' participation in new and existing ministries.		.838	
LDNP22 Pastor increases awareness about world and community concerns.	.325	.575	
LDC21 Pastor seeks and receives feedback to improve.		.552	.510
LDS12 Pastor invests considerable time and energy equipping others.	.327	.508	.412
LDPJ17 Pastor balances the demands of self, ministry, and family.			.882
LDPJ16 Pastor handles administrative matters competently.			.827
LDC19 Pastor shows appreciation and celebrates the accomplishments of the congregation.			.747

Null Hypothesis

Hernandez Sampieri, et al. (2014) mention that null hypotheses are propositions about the relationship between variable, which serve to deny what the research hypothesis affirms. In this investigation, the following null hypotheses were formulated confirmatory, alternate and complementary.

Main Null Hypothesis

H₀. The empirical model, in which spirituality, sociocultural, personal finance and strategic planning, are not predictors of the stewardship of the Haitian church members of the Northeastern Conference of Seventh-day Adventists in Queens, New York.

Operationalization of Null Hypotheses

Table 8 shows the operationalization of one of the null hypotheses.

Table 7

Operationalization of the Variable Stewardship

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Stewardship	The ability to strategically administrate one's personal life and/ or an organization efficiently and effectively.	To measure the degree of stewardship, data was collected from members of North-eastern through the measured of 14 items, under the scale: 1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree	To measure the degree of stewardship, data was obtained from members of the churches in Northeastern through the measure of 14 items. The variable was considered as metric. To make the approach of the conclusions of this study, the following equivalence was determined for the scale used: 1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = excellent

Table 8

Operationalization of Hypotheses

Hypothesis	Variables	Level of Measurement	Statistical Test
H ₀ : The empirical model, in which spirituality, sociocultural, personal finance, and strategic planning are predictors for stewardship.	Independents		For the analysis of this hypothesis, the statistical technique of multiple linear regression was used by the method of successive steps. The rejection criterion of the null hypothesis was for values of significance $p \leq .05$.
	A. spirituality.	Metrics	
	B. sociocultural.	Metrics	
	C. personal finance	Metrics	
	D. strategic planning	Metrics	
	Dependent		
	E. Stewardship		

Data Collection

The data collection was carried out in the following way:

1. A letter was sent to the Pastors of the Haitian churches in the Northeastern Conference of Seventh- day Adventists. The letter requested permission for the researcher to apply the instrument to the members of these churches.
2. The instrument was then distributed to the members of these churches.
3. The survey was applied in physical form during sabbath morning worship service. The surveys were returned to a designated person in the congregation.

Data Analysis

The database was formed in the BM SPSS Statistics version 20, in order to perform the analysis of the variables in that program. Subsequently, the scores for each of the variables were obtained, following the process indicated in the operationalization of the variables. After having completed the database, descriptive statistics (measures of central tendency, variability, normality and detection of atypical and absent data)

were used to clean the database and obtain demographic information, as well as to evaluate the behavior of the main variables.

CHAPTER IV

ANALYSIS OF THE RESULTS

Introduction

The objective of this investigation is to examine the perception of the church members in the northeastern conference about stewardship. It is also the aim of this research to explore the causal relationship between the factors, spirituality, sociocultural, personal finance, strategic planning and pastoral leadership to stewardship, in accordance to the theoretical model outlined in chapter one.

This chapter's outline is as follows: (a) population and sample, (b) demographic description of the subjects, (c) cross tables, (d) arithmetic means, (e) null hypotheses, and (f) summary of the chapter.

Population and Sample

The population for this investigation constituted of local church members, as well as local church leaders of the northeastern conference of Seventh-day Adventist church, in Jamaica, New York. Data collection was done using a questionnaire. The field work was conducted during the months of April and July of 2019 and feedback was received of 217 respondents which represented 72.3% of the population. After the cleaning process of the database, 160 samples remained.

Demographic Description

This section contains the demographic information regarding the subjects for this research. It presents the following: gender of the respondents, age range, the level of education, the line of work/ profession and the ethnicity of the respondents. (statistical tables are shown in Appendix D).

Gender

The gender distribution of respondents based on gender. It can be observed that the gender percentage of the participants in the survey is equal between male and female 50% ($n = 80$) male and 50% ($n = 80$) female.

Age Range

The distribution of the age group of people that have participated in the survey. The highest group is the 36-45 age group 21.9% ($n = 35$) followed by 46-55 age group 20% ($n = 32$). The third is under 25 age group 18.8% ($n = 30$), the fourth is 56-65 group age 17.5% ($n = 28$) and the last group age is 66 and above 5% ($n = 8$) (see Table 9).

Table 9

Age of the Participants

Age	<i>F</i>	%
Under 25	30	18.8
26-35	27	16.9
36-45	35	21.9
46-55	32	20.0
56-65	28	17.5
66 and above	8	5.0
Total	160	100.0

Education

Table 10 shows the distribution of the education level of the respondents. It can be observed that respondents with the highest degree is associate 23.8% ($n = 38$) and those with a certificate and masters comprised the second group with 21.9% ($n = 35$), the group is the bachelor 16.3% ($n = 26$), the fourth group is the participants with a doctorate degree 8.8% ($n = 14$), the fifth group is the ones with high school diploma 6.9% ($n = 11$).

Table 10

Level of Educational

Level of Educational	<i>F</i>	<i>%</i>
High School	11	6.9
Certificate	35	21.9
Associate	38	23.8
Batchelor	26	16.3
Masters	35	21.9
Doctorate	14	8.8
Other	1	.6
Total	160	100.0

Profession

Table 11 shows the distribution of profession of the respondents. It ca be observed that respondents in the profession of education is 27.5% ($n = 44$) and those in the financial field follows with 23.1% ($n = 37$), the third category with the highest score is those in the healthcare sector 21.3% ($n = 34$) and IT, law and others combined constitute the last group at 28.2% ($n = 45$).

Table 11

The Profession of the Participants

Profession	F	%
Healthcare	34	21.3
Financial	37	23.1
Education	44	27.5
IT	19	11.9
Law	10	6.3
Others	16	10.0
Total	160	100.0

Ethnicity

Table 12 shows the distribution of Ethnicity of the respondents. It is observed that respondents of the highest percentage are Haitian with 76.3% ($n = 122$) and the second highest class of ethnicity is Haitian American at 23.1% ($n = 37$) the other ethnicities make up the difference at .6% ($n = 1$).

Table 12

Ethnicity of the Participants

Ethnicity	F	%
Haitian	122	76.3
Haitian American	37	23.1
Others	1	.6
Total	160	100.0

Employment

Table 13 shows the distribution of Employment of the respondents. It is observed that respondents of the full-time employment have the highest percentage with 84.4% ($n = 135$) and the part time employment participants is at 15.6% ($n = 25$).

Table 13

Employment of the Participants

	Employment	<i>F</i>	%
Full time		135	84.4
Part time		25	15.6
Total		160	100.0

Arithmetic Means

In this section the arithmetic mean of all the constructs are going to be presented.

Stewardship

Table 14 shows the arithmetic mean for the stewardship variable. Observation suggests that the items with the lowest arithmetic means are: "I am accountable to God for the way I manage my gifts" (4.29), "To return to God what belongs to Him assures me to accumulate treasures in heaven" (4.31) and "Being content in every circumstance is more valuable than financial gains.", (4.35). The items with the highest means are: "Faithful tithing is an expression of my trust in God" (4.61), "I am responsible for spreading the love of God" (4.78) and "I am accountable to God for the way I manage my time" (4.92). The overall mean for the construct is (4.54), suggesting that participant is generally satisfied with the stewardship concept of their church.

Table 14

Arithmetic Mean for Stewardship

Items	<i>M</i>	<i>SD</i>
STW1_1	4.57	.659
STW2_1	4.43	.697
STW3_1	4.32	.756
STW4_1	4.43	.758
STW5_1	4.40	.711
STW6_1	4.30	.785
STW7_1	4.26	.806
STW8_1	4.44	.758
STW9_1	4.46	.726
STW10_1	4.45	.689
STW11_1	4.49	.634
STW12_1	4.30	.689
STW13_1	4.46	.690
STW14_1	4.50	.718
Media STW	4.42	.404

Spirituality

Table 15 shows the arithmetic mean for the spirituality variable. Observation found that the items with the lowest arithmetic means are: “Church members foster a spirit of mutual support, respect and understanding towards each other” (4.02); “Church members are rooted deeply in their relationship with each other” (4.04) and “Church members embrace commitment to kindness and humility as part of their daily experience” (4.19). The items with the highest means are: “Church members realize that sanctification is a daily process” (4.50), “Church members understand that the Holy Spirit is the active agent in the process of sanctification” (4.53) and “Fellowshipping with one another fosters a spirit of growth and maturity,” (4.75). The overall mean for the construct is (4.35), suggesting that the participants are satisfied with the spirituality aspect of the church.

Sociocultural

Table 16 shows the arithmetic mean for the Sociocultural variable. Observation found that the items with the lowest arithmetic means are: “The pastor makes loyalty to friends a high priority” (3.14), “The pastor moves in and out of groups as needed or desired” (3.21) and “The pastor judge people based on individual traits” (3.22).

Table 15

Arithmetic Mean for Spirituality

Items	<i>M</i>	<i>SD</i>
SP1_1	4.46	.653
SP2_1	4.45	.671
SP3_1	4.43	.641
SP4_1	4.46	.653
SP5_1	4.48	.682
SP6_1	4.35	.746
SP7_1	4.29	.748
SP8_1	4.21	.851
SP9_1	4.15	.820
SP10_1	4.22	.743
SP11_1	4.25	.846
Media SP	4.34	.452

The items with the highest means are: “The pastor has personal relationship with Church members” (4.12); “The pastor establishes comfortable relationships in a sense of mutual trust before getting down to business” (4.21) and “Church leaders express concerns tactfully” (4.28). The overall mean for the construct is (3.88), which suggests that the participants perceived the sociocultural to be satisfactory.

Table 16

Arithmetic Mean for Sociocultural

Items	<i>M</i>	<i>SD</i>
SC1_1	3.80	.993
SC2_1	3.81	.817
SC3_1	3.83	.950
SC4_1	3.63	.967
SC5_1	3.71	1.118
SC6_1	3.96	.860
SC7_1	4.04	.787
SC8_1	4.02	.831
SC9_1	3.83	.855
SC10_1	3.87	.866
SC11_1	3.86	.891
SC12_1	3.85	.845
SC13_1	4.05	.787
SC14_1	3.91	.878
SC15_1	3.95	.742
SC16_1	3.92	.865
mediaSC	3.88	.590

Personal Finance

Table 17 shows the arithmetic mean for the Personal Finance variable. Observation found that the items with the lowest arithmetic means are: “I pay less than the required amount on my monthly credit card bill” (2.93), “I buy things (e.g., clothes, music, etc.) to make me feel better” (3.05) and “I buy things I need even when I can’t really afford them” (3.12). The highest means are: “learning about personal finance is a high priority for me” (4.26), “having a budget is an important personal finance strategy to get out of debt” (4.26) and “Tithe and offerings is the first line item after income in my monthly budget” (4.37). The overall mean for the construct is (3.45), which suggests that the participants perceived personal finance to be average.

Table 17

Arithmetic Mean for Personal Finances

Items	<i>M</i>	<i>SD</i>
PF1_1	4.04	.729
PF2_1	3.00	1.477
PF3_1	3.13	1.420
PF4_1	3.11	1.405
PF5_1	3.43	1.158
PF6_1	3.38	1.148
PF7_1	3.24	1.272
PF8_1	3.35	1.129
PF9_1	3.59	1.005
PF10_1	3.88	.803
PF11_1	3.75	1.044
Media PF	3.45	.851

Strategic Planning

Table 18 shows the arithmetic mean for the strategic planning variable. Observation uncovered that the items with the lowest arithmetic means are: “The objectives of the church are clear and precise” (3.92), “Tools and techniques such as SWOT, internal and external factor analysis are used when formulating strategies in the church” (3.93) and “Our spending align with our mission” (3.95). The highest means are: “Members feel that the objectives of the church apply to them” (4.28), “leaders consider the effects of the environments on the church when formulating strategies” (4.28) and “The church formulates unique strategies that bring valuable results subordinates” (4.47). The overall mean for the construct is (4.03), which suggests that employees perceive the strategic planning to be a good predictor of stewardship.

Table 18

Arithmetic Mean for Strategic Planning

	<i>M</i>	<i>SD</i>
SPL1_1	3.94	.684
SPL2_1	3.88	.735
SPL3_1	4.06	.635
SPL4_1	3.96	.739
SPL5_1	4.01	.667
SPL6_1	3.99	.789
SPL7_1	4.09	.716
SPL8_1	4.08	.776
SPL9_1	4.10	.748
SPL10_1	3.92	.835
SPL11_1	4.05	.720
SPL12_1	4.07	.805
SPL13_1	4.16	.845
mediaSPL	4.02	.448

Pastoral Leadership

Table 19 shows the arithmetic mean for the pastoral leadership variable. Observation uncovered that the items with the lowest arithmetic means are: “Pastor does not practice what he/she Preaches” (2.89), “Pastor leads a physically healthy lifestyle” (3.86) and “Pastor invests considerable time and energy equipping others” (4.06). The highest means are: “Pastor helps us to set priorities and to determine right from wrong” (4.59), “Pastor helps people begin their discipleship journey” (4.61) and “Pastor treats others with dignity and respect” (4.90). The overall mean for the construct is (4.27), which suggests that employees perceive the pastoral leadership to be a good predictor of stewardship.

Table 19

Arithmetic Mean for Pastoral Leadership

Item	<i>M</i>	<i>SD</i>
LS1_1	4.40	.770
LS2_1	4.33	.662
LS3_1	4.17	.805
LS4_1	4.34	.700
LS5_1	4.32	.731
LS6_1	4.33	.724
LS7_1	4.05	.759
LS8_1	4.28	.736
LS9_1	4.13	.893
LS10_1	4.28	.719
LS11_1	4.43	.697
LS12_1	4.31	.762
LS13_1	4.32	.668
LS14_1	4.32	.740
LS15_1	4.16	.786
LS16_1	4.10	.770
MediaLS	4.27	.453

Multiple Regression Assumptions

The dataset was cleaned to ensure normality by the elimination of 56 data points leaving the dataset at 160 data points.

For this research, the first criterion that was analyzed was the linearity through the graphs. The second criterion that was tested was the normality of the errors with the Kolmogorov-Smirnov statistic ($p > .05$), 56 atypical data were eliminated. In the third criterion the independence of the errors was proved, using the Durbin-Watson test, whose value is very close to two, this indicates that the errors are not correlated and are independent. Finally, the homoscedasticity was analyzed, and it was proven that the errors have equal variances (see Appendix E).

Null Hypothesis

This section presents the null hypotheses to which the supporting statistical tables are seen in Appendix E.

H₀. The empirical model, in which spirituality, sociocultural, personal finance, strategic planning and pastoral leadership are not predictors of stewardship in members at the Northeastern Conference of the SDA church, in Jamaica, New York.

Linear regression was utilized to test this hypothesis whereby stewardship was the dependent variable and spirituality, sociocultural, personal finance, strategic planning and pastoral leadership were the independent variables.

When applying the method of stepwise in the regression analysis, it shows that the best predictor was the independent variable spirituality, because it explained 34.9% of the variance of the dependent variable stewardship (see Model 1, Figure 2, Table 20). Model 1 has an F value equal to 86.140 and p value equal to .000. As it can be observed the p value is less than .05, therefore, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected.

It also was observed that the variables spirituality and personal finance were good predictors of the stewardship variable. The value R^2 adjusted was equal to .419, which means that these two variables explain 42% of variance of the dependent variable stewardship (see Model 2, Figure 3). Model 2 has an F value equal to 58.261 and p value equal to .000. As it can be observed that the p value is less than .05, therefore, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected. Model 3 that has spirituality, personal finance, and leadership show that the three variables are good predictors for stewardship. The value of R^2 adjusted was equal to .456, which means

that these three variables explain 46% of variance of the dependent variable stewardship (see Model 3, Figure 4). Model 3 has an F value equal to 45.423 and p value equal to .000. As it can be observed that the p value is less than .05, therefore, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected.

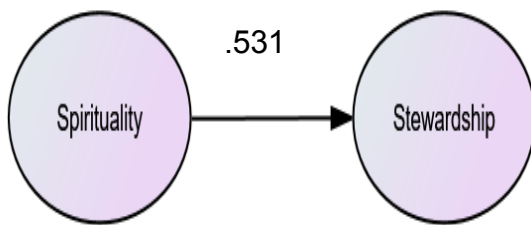


Figure 2. Standardized Parameters of Model 1.

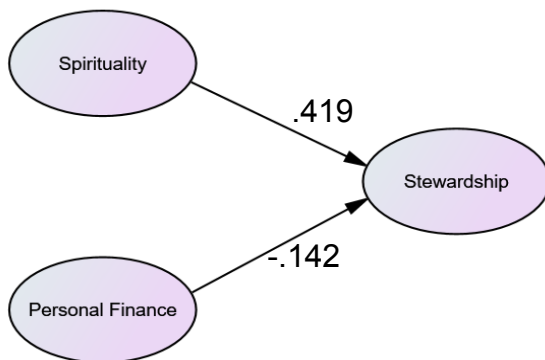


Figure 3. Standardized Parameters of Model 2.

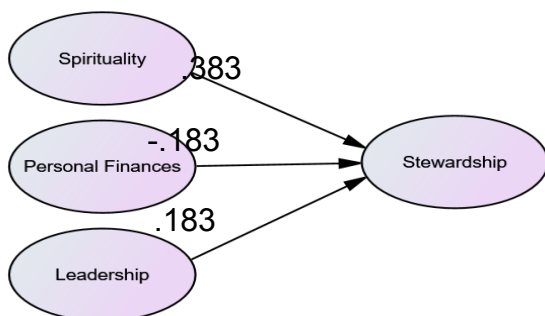


Figure 4. Standardized Parameters of Model 3.

Table 20

Regression Results

Modelo	R	R cuadrado	R cuadrado ajustado	Error estándar de la estimación
1	,594 ^a	,353	,349	,32653
2	,653 ^b	,426	,419	,30849
3	,683 ^c	,466	,456	,29843
4	,696 ^d	,485	,472	,29412

It also was observed that the variables spirituality, personal finance, leadership and sociocultural were good predictors of the stewardship variable. The value R^2 adjusted was equal to .472, which means that these two variables explain 47% of variance of the dependent variable quality of life (see Model 4, Figure 5,). Model 4 has an F value equal to 36.476 and p value equal to .000. As it can be observed that the p value is less than .05, therefore, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected.

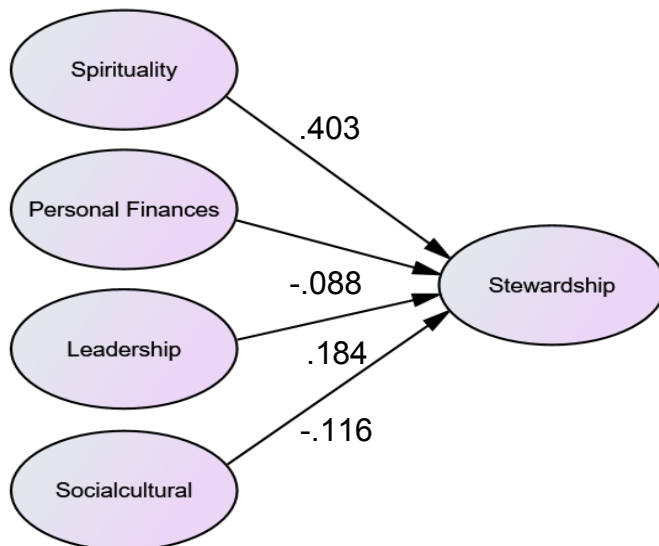


Figure 5. Standardized Parameters of Model 4.

The values of the non-standardized B_k for each model are the following: (a) Model 1, B_0 equal to .195, B_1 equal to .902; (b) Model 2, B_0 equal to .011, B_1 equal to .661 and B_2 equal to .314.

The collinearity of the variables was also analyzed, and it was observed that the factor of the inflation of the variance (FIV) of leadership and communication, was less than ten, for which it was concluded that the work environment dependent variable and the aforementioned independent variables do not present collinearity.

Summary of Chapter

The chapter was quite extensive as it presented the results of the investigation. It showed the demographic data and the extent of its behaviour. All the respective tests relevant to the confirmatory model were presented and the complementary questions were answered with descriptive statistics.

CHAPTER V

SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The objective of this study was to explore the causal relationship between the independent variables spirituality, sociocultural, personal finance, strategic planning and pastoral leadership to stewardship as a dependent variable, according to the previously outlined theoretical model.

This research was considered quantitative empirical, explanatory, transversal, descriptive, exploratory and field.

The independent variables were spirituality, sociocultural, personal finance, strategic planning and pastoral leadership, while the dependent variable was stewardship. The demographic variables were gender, age, level of education, profession, ethnicity and employment.

The sample that was used in this research consisted of 216 church members from the northeastern conference of SDA church in Jamaica, NY, USA.

Discussions

In this section, the results are discussed and answers to the questions and initial objectives of the research by construct are presented.

Spirituality

The items with the highest arithmetic means are: “Church members realize that sanctification is a daily process”, “Church members understand that the Holy Spirit is the active agent in the process of sanctification”, and “Fellowshipping with one another fosters a spirit of growth and maturity.” On the other hand, the items with the three lowest arithmetic means for the spirituality construct are: “Church members foster a spirit of mutual support, respect and understanding towards each other”, “Church members are rooted deeply in their relationship with each other”, and “Church members embrace commitment to kindness and humility as part of their daily experience.” There is a common thread among the items which emphasizes the importance of spirituality in Christian daily living. The highest means indicates that the participants understood sanctification to be a tridimensional process – the Holy Spirit, self and others as reflect the results suggested. The lowest means also show that spirituality takes within the horizontal level interrelationship of the members contributes to their spiritual growth and maturity. However, the participants these aspects need to be more present within their context.

This result is in harmony with previous literature and findings. As observed by Villegas (2018), “spirituality involves purposeful approaches to the living of life guided by beliefs deemed to address questions of meaning and to make possible greater wholeness and transcendence.” Additionally, Marsh (2014) point out that Christian spirituality, has a tridimensional aspect which is centered on God, self and others. They further suggest that Christian spirituality is centered on the belief of a Triune God, with the possibility of having a relationship with that God, which is resulted in meaning and transformation

made possible through the grace to follow and imitate Jesus.

According to Frederick (2008) Spirituality considers how an individual lives and practices transcendent beliefs at its most basic and generic form. Spirituality comprises a continued growth and maturity not only in the Christian faith, but also in an unbroken steady relationship with Christ. That is what we call sanctification, which is abiding daily in Christ. Pretorius (2008) puts it this way, spiritual experience is an important aspect of Christian spirituality that in essence indicates a relationship and interaction between the believer and God. It is this interaction between God and the believer that shapes and determines his or her interaction with others.

Sociocultural

Hofstede, Hofstede, and Minkov (1991) argued that organizations are culture bound and that managers and organizations are not separable from their indigenous cultures. In other words, every leader/ manager, has been shaped by his culture one way or another. This signifies that, people working in institutions and the culture they bring with them influence the way institutions are designed and managed and the way people react to their institutional processes and climates. As we can be observed through the result, the arithmetic mean of sociocultural construct is 3.88 which is an indication that the participants are satisfied with the sociocultural aspect of the church. In fact, this indication becomes clearer when we consider the scores of the highest and lowest arithmetic means below.

The items with the highest arithmetic means were: “The pastor has personal relationship with church members”, “The pastor establishes comfortable relationships in a sense of mutual trust before getting down to business”, and “Church leaders

express concerns tactfully.” On the other hand, the three lowest means corresponds to the following statements: The pastor makes loyalty to friends a high priority”, “The pastor moves in and out of groups as needed or desired” and “The pastor judge people based on individual traits.”

The items indicate how the members of the congregation have been influenced by the pastor and his interaction with them. This is significant because it can help determine how the members also relate to one another. Previous research indicate that leadership interaction with subaltern can help determine the direction of an organization. As observed by Fancher, Carliner, and Hansen (2014) “In the work environment, when beliefs are shared by members of the same culture or subculture, they become a kind of code for organizational "meaning-making" which can influence, for example, ways to resolve conflict, the information needed for sound decision making, the criteria for promotion, and the appropriate level of assertiveness.” This seems to suggest that sociocultural plays an essential role in the development of an institution.

Personal Finance

The total mean for the construct was 3.45, indicating that the participants consider personal finance to be a crucial part in the way stewardship is implemented into the life of the church. This inference can be drawn from the highest and lowest means as well.

The highest arithmetic means are: “learning about personal finance is a high priority for me”, “having a budget is an important personal finance strategy to get out of debt”, and “Tithe and offerings is the first line item after income in my monthly budget.” Meanwhile, the three lowest means correspond to the following statements: “I pay less

than the required amount on my monthly credit card bill”, “I buy things (e.g., clothes, music, etc.) to make me feel better”, and “I buy things I need even when I can't really afford them.” These statements help create a map that can be used to give the churches in structuring a meaningful and beneficial stewardship program for its members.

They validate the importance of having a financial plan. There are previous study that corroborates the results of this research. Among the items that has highest arithmetic means is the statement learning about personal finance is a high priority for me, can be seen as a cry for help. The limited knowledge on personal finance is further demonstrated through the items of the lowest arithmetic means. Statement such as: “I pay less than the required amount on my monthly credit card bill.” This is a clear indication of a lack of knowledge on personal finance. Research had shown that “many adults lack the financial knowledge to make competent and effective financial choices (Kotze, & Smit, 2008).

As can be observed through various research and the result of this study, training and knowledge about personal financial management area seems to be crucial, to broaden the necessary understanding of how to aid individuals in managing their debt and personal finances effectively (Kotze, & Smit, 2008).

Strategic Planning

As indicated by the total arithmetic means 4.03, the participants perceived strategic planning to be an important component in creating a successful climate of stewardship. In fact, previous research has revealed that strategic planning is a key factor of the success of any organization (Khoshtaria, 2018). Research also shows that “successful institutions have clearly formulated the strategic choice, so they reach set goals

step by step (Khoshtaria, 2018). Strategic planning contributes heavily towards better institutional performance.

The highest arithmetic means are: “Members feel that the objectives of the church apply to them”, “leaders consider the effects of the environments on the church when formulating strategies”, and “The church formulates unique strategies that bring valuable results subordinates.” Alternatively, the three lowest means corresponds to the following statements: “The objectives of the church are clear and precise”, “Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church”, and “Our spending align with our mission.”

The perception of the participants expressed through the arithmetic means revealed that they are conscious about the existence of a strategic planning in their congregation. It also indicates that they were active in the formulation of such plans. Something that is of great value for the success of the organization and or institution. Kohzadi and Hafezi (2016) state that “Everyone has an ideal point in his mind about his desired position. However, it is strategic planning that tells the individual how to move from the current existing situation to the ideal or desirable point.” George, Walker, and Monster (2019) have conducted a study on the correlation of strategic planning and organizational performance, their meta-analysis revealed that strategic planning significantly impact organizational performance. The arithmetic means also suggest that strategic planning enhances the performance of the church tremendously.

Pastoral Leadership

The highest arithmetic means corresponds to the following statements from the pastoral leadership construct : “Pastor helps us to set priorities and to determine right

from wrong”, “Pastor helps people begin their discipleship journey”, and “Pastor treats others with dignity and respect.” Alternatively, the three lowest means corresponds to the following statements: “Pastor does not practice what he/she Preaches”, “Pastor leads a physically healthy lifestyle”, and “Pastor invests considerable time and energy equipping others.” As can be observed pastoral leadership helps in determining Organization development. It focuses on improving an organization's efficiency and effectiveness using various interventions that target human capital, organization structure, processes, and technology (Castro, et al., 2018).

It has also been observed that pastoral leadership plays a vital role in transitioning organization to achieve quality objectives. Pastoral leadership sets the direction of an organization and its activities and serve as change agents in moving the organization away from the status quo (Castro, et al., 2018). Pastoral leadership effectiveness has a significant influence on the attitudes and behaviors of followers. It also has a positive advantage for both the organization and the individual (Castro, et al., 2018) The total mean for the pastoral leadership construct was 4.27, which indicates that pastoral leadership is perceived to be crucial for the development of a successful stewardship program. The arithmetic means also suggest that the pastor sets the tone for the direction of the church. In other words, pastoral leadership plays an essential role in the economic and social development of the church.

Conclusions

This section of the study documented the conclusions made on the arithmetic means and the null hypothesis.

Arithmetic Means

This section shows the conclusions concerning the arithmetic means.

Stewardship

The highest arithmetic means corresponds to the following statements from the stewardship construct: “Faithful tithing is an expression of my trust in God”, “I am responsible for spreading the love of God”, and “I am accountable to God for the way I manage my time.” Alternatively, the three lowest means corresponds to the following statements: “I am accountable to God for the way I manage my gifts”, “To return to God what belongs to Him assures me to accumulate treasures in heaven”, and “Being content in every circumstance is more valuable than financial gains.” The total mean for the construct was 4.54; this means that the participants perceived stewardship to be an excellent construct.

Spirituality

The three highest arithmetic means correspond to the following statements from the spirituality: “Church members realize that sanctification is a daily process”, “Church members understand that the Holy Spirit is the active agent in the process of sanctification”, and “Fellowshipping with one another fosters a spirit of growth and maturity.” On the other hand, the items with the three lowest arithmetic means for the spirituality construct are: “Church members foster a spirit of mutual support, respect and understanding towards each other”, “Church members are rooted deeply in their relationship with each other”, and “Church members embrace commitment to kindness and humility as part of their daily experience”. The total arithmetic mean for the spirituality variable

was 4.35, indicating that the participants are perceived spirituality to be a good predictor of stewardship.

Sociocultural

The highest arithmetic means corresponds to the following statements from the sociocultural construct: “The pastor has personal relationship with Church members”, “The pastor establishes comfortable relationships in a sense of mutual trust before getting down to business”, and “Church leaders express concerns tactfully.” On the other hand, the three lowest means corresponds to the following statements: The pastor makes loyalty to friends a high priority” (3.14), “The pastor moves in and out of groups as needed or desired” (3.21) and “The pastor judge people based on individual traits.” The total mean for the sociocultural construct was 3.88; this means that the participants perceived sociocultural a good predictor of stewardship.

Personal Finance

The highest arithmetic means corresponds to the following statements from the personal finance construct are: “learning about personal finance is a high priority for me”, “having a budget is an important personal finance strategy to get out of debt”, and “Tithe and offerings is the first line item after income in my monthly budget.” Meanwhile, the three lowest means correspond to the following statements: “I pay less than the required amount on my monthly credit card bill”, “I buy things (e.g., clothes, music, etc.) to make me feel better”, and “I buy things I need even when I can't really afford them.” The total mean for the personal finance construct was 3.45; this indicates that the participants perception of personal finance as being a good predictor of

stewardship falls between average and good.

Strategic Planning

The highest arithmetic means corresponds to the following statements from the strategic planning construct: “Members feel that the objectives of the church apply to them”, “leaders consider the effects of the environments on the church when formulating strategies”, and “The church formulates unique strategies that bring valuable results subordinates.” Alternatively, the three lowest means corresponds to the following statements: “The objectives of the church are clear and precise”, “Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church”, and “Our spending align with our mission. ”The total mean for the construct was 4.03; this means that the participants perceived strategic planning as good predictor of stewardship.

Pastoral Leadership

The highest arithmetic means corresponds to the following statements from the pastoral leadership construct: “Pastor helps us to set priorities and to determine right from wrong”, “Pastor helps people begin their discipleship journey”, and “Pastor treats others with dignity and respect.” Alternatively, the three lowest means corresponds to the following statements: “Pastor does not practice what he/she Preaches”, “Pastor leads a physically healthy lifestyle”, and “Pastor invests considerable time and energy equipping others.” The total mean for the construct was 4.27; this means that the participants perceived pastoral leadership to be a good predictor of stewardship.

Principal Hypothesis

The results of the model are described below in this section.

The declaration of the complementary null hypothesis was expressed as follows: spirituality, sociocultural, personal finance, strategic planning and pastoral leadership are not predictors of stewardship of the churches in the northeastern conference of SDA church in Jamaica, NY, USA.

Linear regression was used by the method of stepwise regression. This revealed that these four variables, spirituality, personal finance, pastoral leadership, and sociocultural account for 47.20% of the variance of the dependent variable, stewardship. It can therefore be concluded/affirmed that the conference administration as well as local pastors must pay attention to spirituality, personal finance, pastoral leadership, and sociocultural when planning stewardship programs for both conference wide as well as for the local churches in the northeastern conference. The empirical evidence therefore supports the confirmatory hypothesis in that spirituality, personal finance, pastor leadership, and sociocultural are good predictors of the stewardship of the local churches in the northeastern conference of SDA church in Jamaica, NY, USA.

Recommendations

The results of the investigation lead to some recommendations:

1. Due to the fact that spirituality is the best predictor of stewardship, it is therefore, recommended that local pastors and local leaders create promote and enhance activities that can increase spirituality in order to reverse the tide.

2. Spirituality must be something that is incorporated in every activities of the church until it is no longer taught but become a second nature to the members. Until it

becomes who they are not who they're trying to be

3. The church must create discipleship to train and equip the members on how to live out their faith.

4. The second best predictor of stewardship as revealed in this model is personal finance, which means that the people need to be educated on how to handle their personal finance as a result they will have more to contribute to the church. Therefore, the leadership of the church needs to organize more programs on personal finance. Programs such as: financial goal setting, budgeting, debt management, credit management, investment, etc.

5. Leadership is the third best predictor of the model, therefore, leadership training must be conducted regularly for the local leaders to equip and empower them so that they are able to lead efficiently and effectively according to their spiritual gifts.

6. Ability to articulate a clear vision for the organization.

For Future Research

This section presents recommendations for future studies.

1. A similar study can also be conducted by using a different population to verify the validity of this study.

2. This study uses a quantitative approach; future research may consider a mixed approach in order to have a more complete picture of those relationships.

3. Another study can be conducted with the same variables but with different instruments.

APPENDIX A

INSTRUMENTAL BATTERY



A Predictive Model of Factors Affecting Stewardship in the Haitian Seventh-day Adventist Churches in the Northeastern Conference.

Research Team

School of Business Administration

Montemorelos University
Avenida Libertad 1300, Poniente, Matamoros, 67530
Montemorelos, N.L., Mexico
Survey Questionnaire

Dear Participant,

My name is Joel Cantave, a PhD student in the Business department at the **Montemorelos University of the Seventh-day Adventist**. Currently, I am writing my doctoral dissertation entitled, "A Predictive Model of Factors Affecting Stewardship in the Haitian Seventh-day Adventist Churches in the Northeastern Conference." The purpose of this data collection is to suggest a predictive model for local church leadership and conference administrators and departmental.

In order to collect data for my research study, I have selected Haitian churches from the Northeastern Conference Territory. This survey is designed to solicit your perception about how leadership styles, spirituality and socio-cultural issues may influence the concept of stewardship in the Haitian Seventh-day Adventist churches in the Northeastern Conference. As such, it is my privilege to humbly request you to participate in this study by completing the questionnaire below. Your participation is very important for this study without any kind of obligation be it presently or later. I hope that you will feel comfortable answering these questions and that you and your church are not in any way harmed. The questionnaire will take some of your time to complete but will be very useful for the Seventh-day Adventist organization and for me as a researcher.

For this survey to be helpful and accurate in describing your congregation, it is important that you answer each question as honestly as possible. Please do not sign your name. Your responses to this survey will be kept completely anonymous and confidential and will only be presented as part of the overall of the organizational profile to the survey participants.

Thank you for your input. It will contribute tremendously to the success of this study.

Sincerely,
Joel Cantave

Email: cantave210@gmail.com, phone : (516) 410-7692

Demographics

INSTRUCTIONS: Please place an “X” in the box of the response that applies to you

Age	<u>Select</u> the information that applies to you [] 25 & Under [] 26-35 [] 36-45 [] 46-55 [] 56-65 [] 66 & up
Gender	[] Male [] Female
Education	[] High School [] Certificate [] Associate [] Bachelor [] Masters [] Doctorate [] Other
Line of Work	[] Healthcare [] Financial [] Education [] IT [] Law [] Others
Ethnicity	[] Haitian [] Haitian American [] Others
Employment	[] Full Time [] Part Time

*****PLEASE BE SURE TO RESPOND TO ALL ITEMS*****

STEWARDSHIP

We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an “X”, on the answer that indicates your perception.

Please use the following scale

Please use the following scale				
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

Statement		Rate				
How much do I agree with the following statement?		1	2	3	4	5
1	The Church has a good influence on me					
2	The Pastor is a good example for my life.					
3	My family has a good influence on me					
4	Trusting God increases my faith					
5	Faithful tithing is an expression of my trust in God..					
6	Trust in the Lord leads to contentment					
7	To return to God what belongs to Him assures me to accumulate treasures in heaven					
8	To tithe is a system that God establishes in which I faithfully participate.					
9	To give offering is part of a system that sustains God’s Church in-which I participate faithfully					
10	Being content in every circumstance is more valuable than financial gains					
11	To share God’s blessings provides me with contentment.					

12	Making Christ known provides me with contentment.					
13	I am accountable to God for the way I manage my time					
14	I am accountable to God for the way I manage my body.					
15	I am accountable to God for the way I manage the financial resources..					
16	I am accountable to God for the way I manage my gifts..					
17	I am responsible for the wellbeing for my brother and sister in Christ..					
18	I am responsible for spreading the love of God..					
19	I am responsible for witnessing God's love..					
20	I am responsible for making Christ known to others.					
SPIRITUALITY						

How much the following statements reflect the reality of your church. We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an "X", on the answer that indicates your perception.

Please use the following scale									
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree					
1	2	3	4	5					
Statement				Rate					
How much do I agree with the following statement				1	2	3	4	5	
1	Bearing fruit is the result of my relationship with God								
2	Living in an intimate relationship with God will lead to a life of obedience.								

3	Church members foster a spirit of mutual support, respect and understanding towards each other.					
4	The leadership promotes and strive to create a peaceful atmosphere in the church.					
5	Church members grow in their faith and knowledge of God.					
6	Church members are taught to be responsible Christian.					
7	Church members are rooted deeply in their relationship with each other.					
8	Fellowshipping with one another fosters a spirit of growth and maturity.					
9	Church members persevere in trial by using God's word.					
10	Members are taught to develop a direct relationship with God.					
11	Church members understand that the Holy Spirit is the active agent in the process of sanctification.					
12	Church members realize that sanctification is a daily process.					
13	The leadership empowers church members to continue growing in holiness.					
14	Church members understand that Holiness is an essential part of their calling.					
15	Church members consider themselves as God's chosen people.					
16	Church members embrace commitment to kindness and humility as part of their daily experience.					
17	Church members develop spiritual attitudes such as love and forgiveness towards each other.					
18	Church members understand that love is a sign of true spirituality.					
19	Church members love and care for each other.					

SOCIOCULTURAL

We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an “X”, on the answer that indicates your perception.

Please use the following scale							
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree			
1	2	3	4	5			
Statement			Rate				
How much do I agree with the following statement			1	2	3	4	5
1	The Church culture lines up with the stated values.						
2	Church members have flexibility in the roles they play.						
3	This Church treats men and women in the same way.						
4	Church members have the freedom to challenge the opinion of those in power.						
5	Church members have strong limitations about appropriate behavior for certain roles.						
6	Church members show respect for those who are in power because of the status of the position.						
7	Church leadership enforces regulations and guidelines.						
8	Church members take direction from the leaders						
9	Church members express views and opinions in a frank manner.						
10	Church members avoid conflict at all possible.??????						
11	Church members communicate concerns straightforwardly.						
12	Church leaders say things clearly, not leaving much open to interpretation.						
13	The leadership focus not just on what is said but on how it is said.						

14	Church leaders discreetly avoid difficult or contentious issues.					
15	Church leaders express concerns tactfully.					
16	The leadership counts on the listener to interpret meaning.					
17	The pastor takes individual initiative.					
18	The pastor uses personal guidelines in personal situations.					
19	The pastor makes decisions individually. (-)					
20	The pastor judge people based on individual traits. (-)					
21	The leader puts individual before team. (-)					
22	The pastor moves in and out of groups as needed or desired.					
23	The pastor makes loyalty to friends a high priority.					
24	The pastor conforms to social norms.					
25	The pastor establishes comfortable relationships in a sense of mutual trust before getting down to business.					
26	The pastor has personal relationship with Church members.					
27	The pastor manages well his work and personal life.					
28	Some Church leaders define people based on what they do.					
29	The pastor moves straight to business, relationships come later.					
30	The pastor sacrifices leisure time and time with family in favor of work.					
31	The pastor defines people on who they are.					
32	Some leaders take risk to make the Church productive.					
33	The Church members are cautious; they love their Church and avoid conflict.					
34	Some Church leaders make decisions quickly with little information. (-)					
35	Some leaders change quickly without fear of risks.					
36	Church leaders focus on present and future.					
37	Church leaders use new methods for solving problems.					

38	Some Church leaders change slowly and avoid risk.					
39	Some Church leaders refer to past precedence of what works best					

PERSONAL FINANCE

We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an “X” on the answer that indicates your perception.

Please use the following scale				
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

Statement		Rate				
How much do I agree with the following statement?		1	2	3	4	5
1	I have personal monthly budget to help me manage my finances					
2	I evaluate my budget monthly to make adjustments if needed					
3	My budget reflects my values in life					
4	My budget includes income, expenses and savings					
5	Tithe and offerings is the first line item after income in my monthly budget					
6	having a budget is an important personal finance strategy to get out of debt					
7	learning about personal finance is a high priority for me					
8	it is important to spend time thinking about / planning for personal finances					
9	I spend according to an established personal budget					

10	maintaining financial records is an important part of personal finance					
11	I retain relevant financial records (credit card contracts and statements, bank deposit slips, etc.)					
12	I balance my checkbook monthly (i.e., reconcile checkbook register to bank statements)					
13	acquiring a credit card is necessary to establish a good credit history					
14	I pay my bills (telephone, electricity, CD/DVD club, etc.) on time					
15	I pay less than the required amount on my monthly credit card bill					
16	I buy things I need even when I can't really afford them					
17	I buy things (e.g., clothes, music, etc.) to make me feel better					
18	I take loan to buy my first car					
19	I will always carry some sort of financial debt during my lifetime					
20	being in financial debt to another is OK					
21	having a credit card is a basis for a person to feel financially secure					
22	I save money left over at the end of a pay period					
23	Saving is part of my monthly budget					
24	I save for financial stability					
25	I invest in mutual funds, real estate, stocks, bonds, etc.					
26	Saving for Retirement (401Ks, IRAs, Social Security, etc.)					
27	I have enough saving to help me in case of emergency					

STRATEGIC PLANNING

We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an “X”, on the answer that indicates your perception.



Please use the following scale

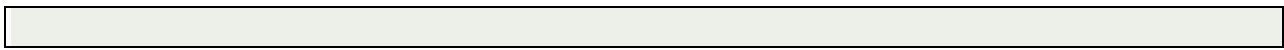
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

Statement		Rate				
		1	2	3	4	5
How much do I agree with the following statement?						
1	The church has a shared vision of what it will be like in the future.					
2	The vision of the church creates excitement and motivation for the members.					
3	The church has a clear mission that provides direction to members.					
4	The church gives priority to its members interests in the creation of its mission statements.					
5	The mission of the church clearly describes what it does.					
6	Our spending align with our mission					
7	Leaders set ambitious goals for the church.					
8	The objectives of the church are clear and precise.					
9	The objectives of the church are attainable.					
10	The church continuously tracks the progress against the stated objectives.					
11	Members feel that the objectives of the church apply to them.					
12	The strategies to implement are clearly articulated in the church.					
13	The church formulates unique strategies that bring valuable results.					
14	Strategies in the church are formulated based on its core competencies.					
15	leaders consider the effects of the environments on the church when formulating strategies.					

16	Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church.					
17	The church continually reassessed its environments for re-alignment with formulated strategies.					
18	The church reviews its strategic plan yearly.					
19	All level leadership participate in strategy formulation in the church.					

LEADERSHIP

We thank you for your participation in the application of this questionnaire. When analyzing each statement please grade and mark an “X”, on the answer that indicates your perception.



Please use the following scale				
Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
1	2	3	4	5

Statement		Rate				
How much do I agree with the following statement?		1	2	3	4	5
1	Pastor Maintains the highest ethical ideals of Christian life in professional and personal behavior.					
2	Pastor does not practice what he/she Preaches.					
3	Pastors demonstrate integrity.					
4	Pastor leads a physically healthy lifestyle.					
5	Pastor practices what he/she knows in his ministry.					
6	Pastor communicates effectively when speaking and writing.					

7	Pastor has ability to motivate and lead towards common goals.					
8	Pastor ensures that congregational members receive sensitive pastoral care in times of illness, crisis, or death.					
9	Pastor is motivated and driven by a clear sense of purpose.					
10	Pastor's judgment is sound and mature.					
11	Pastor builds teams to accomplish the congregation's vision.					
12	Pastor invests considerable time and energy equipping others.					
13	Pastor learns from mistakes and failures.					
14	Pastor helps the congregation discern God's vision and mission.					
15	Pastor treats others with dignity and respect.					
16	Pastor handles administrative matters competently.					
17	Pastor balances the demands of self, ministry, and family.					
18	Pastor helps us to set priorities and to determine right from wrong.					
19	Pastor shows appreciation and celebrates the accomplishments of the congregation.					
20	Pastor helps people begin their discipleship journey					
21	Pastor seeks and receives feedback to improve.					
22	Pastor increases awareness about world and community concerns.					
23	Pastor makes inviting newcomers a priority.					

2 4	Pastor develops plans to reach new disciples.					
2 5	Pastor equips others to accomplish ministry goals.					
2 6	Pastor forms new groups for study, prayer, and spiritual growth.					
2 7	Pastor increases members' participation in new and existing ministries.					
2 8	Pastor helps others to see God's presence in their lives in new ways.					
2 9	Pastor preaches the Word accurately and passionately.					

APPENDIX B

FACTORIAL ANALYSIS

Stewardship

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.751
	Approx. Chi-Square	854.238
Bartlett's Test of Sphericity	Df	91
	Sig.	.000

Communalities

	Initial	Extraction
STW1_1	1.000	.758
STW2_1	1.000	.728
STW3_1	1.000	.773
STW4_1	1.000	.721
STW5_1	1.000	.653
STW6_1	1.000	.629
STW7_1	1.000	.750
STW8_1	1.000	.662
STW9_1	1.000	.815
STW10_1	1.000	.787
STW11_1	1.000	.698
STW12_1	1.000	.775
STW13_1	1.000	.695
STW14_1	1.000	.700

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.487	32.052	32.052	4.487	32.052	32.052	2.636	18.826	18.826
2	1.878	13.417	45.469	1.878	13.417	45.469	2.467	17.621	36.447
3	1.618	11.556	57.025	1.618	11.556	57.025	1.914	13.670	50.117
4	1.158	8.273	65.298	1.158	8.273	65.298	1.712	12.228	62.345
5	1.001	7.153	72.451	1.001	7.153	72.451	1.415	10.106	72.451
6	.764	5.456	77.907						
7	.599	4.278	82.184						
8	.541	3.865	86.049						

9	.452	3.228	89.277
10	.408	2.911	92.188
11	.349	2.493	94.681
12	.268	1.915	96.596
13	.242	1.726	98.322
14	.235	1.678	100.000

Reliability Statistics

Cronbach's Alpha	N of Items
.832	14

Spirituality

KMO

KMO

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		.776
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	350,598
	gl	55
	Sig.	,000

Comunalidades

	Inicial	Extracción
Members are taught to develop a direct relationship with God.	1,000	,703
Church members understand that the Holy Spirit is the active agent in the process of sanctification.	1,000	,608
Church members realize that sanctification is a daily process.	1,000	,581
The leadership empowers church members to continue growing in holiness.	1,000	,605
Church members understand that Holiness is an essential part of their calling.	1,000	,699

Church members consider themselves as God's chosen people.	1,000	,696
Church members embrace commitment to kindness and humility as part of their daily experience.	1,000	,739
Church members develop spiritual attitudes such as love and forgiveness towards each other.	1,000	,738
Church members understand that love is a sign of true spirituality.	1,000	,590
Bearing fruit is the result of my relationship with God	1,000	,524
Living in an intimate relationship with God will lead to a life of obedience.	1,000	,718

Total Variance Explained

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de cargas al cuadrado de la extracción			Sumas de cargas al cuadrado de la rotación		
	Total	% de var-	% acu-	Total	% de var-	% acu-	Total	% de var-	% acu-
		ianza	mulado		ianza	mulado		ianza	mulado
1	4,727	42,977	42,977	4,727	42,977	42,977	3,066	27,875	27,875
2	1,425	12,954	55,931	1,425	12,954	55,931	2,185	19,862	47,737
3	1,049	9,538	65,469	1,049	9,538	65,469	1,951	17,732	65,469
4	,838	7,616	73,085						
5	,772	7,023	80,108						
6	,611	5,553	85,661						
7	,451	4,099	89,760						
8	,416	3,781	93,541						
9	,314	2,855	96,396						
10	,209	1,904	98,301						
11	,187	1,699	100,000						

Cronbach Alpha

Estadísticas de fiabilidad

Alfa de Cronbach	N de elementos
,865	11

Sociocultural

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		,851
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	631,134
	gl	105
	Sig.	,000

Comunalidades

	Inicial	Extracción
SCEH1 The Church culture lines up with the stated values.	1,000	,706
SCEH2 Church members have flexibility in the roles they play.	1,000	,796
SCEH3 This Church treats men and women in the same way.	1,000	,751
SCEH4 Church members have the freedom to challenge the opinion of those in power.	1,000	,590
SCEH5 Church members have strong limitations about appropriate behavior for certain roles.	1,000	,780
SCEH6 Church members show respect for those who are in power because of the status of the position.	1,000	,669
SCEH7 Church leadership enforces regulations and guidelines.	1,000	,565
SCEH8 Church members take direction from the leaders	1,000	,723
SCDI9 Church members express views and opinions in a frank manner.	1,000	,734
SCDI10 Church members avoid conflict at all possible.??????	1,000	,793

SCDI11 Church members communicate concerns straightforwardly.	1,000	,702
SCDI15 Church leaders express concerns tactfully.	1,000	,733
SCDI16 The leadership counts on the listener to interpret meaning.	1,000	,631
SCRC32 Some leaders take risk to make the Church productive.	1,000	,791
SCRC33 The Church members are cautious; they love their Church and avoid conflict.	1,000	,667

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de cargas al cuadrado de la extracción			Sumas de cargas al cuadrado de la rotación		
	Total	% de var- ianza	% acu- mulado	Total	% de var- ianza	% acu- mulado	Total	% de var- ianza	% acu- mulado
1	6,835	45,569	45,569	6,835	45,569	45,569	3,520	23,464	23,464
2	1,720	11,469	57,038	1,720	11,469	57,038	2,704	18,024	41,488
3	1,096	7,308	64,346	1,096	7,308	64,346	2,237	14,914	56,402
4	,978	6,522	70,869	,978	6,522	70,869	2,170	14,466	70,869
5	,833	5,550	76,419						
6	,795	5,303	81,722						
7	,571	3,806	85,527						
8	,433	2,889	88,416						
9	,361	2,407	90,823						
10	,330	2,201	93,024						
11	,283	1,887	94,911						
12	,258	1,719	96,630						
13	,204	1,362	97,993						
14	,159	1,058	99,051						
15	,142	,949	100,000						

Estadísticas de fiabilidad

Alfa de Cronbach	N de elementos
,912	15

Personal Finance

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		,765
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	484,053
	gl	55
	Sig.	,000

Comunalidades

	Inicial	Extracción
PFB2 I evaluate my budget monthly to make adjustments if needed	1,000	,820
PFDM15 I pay less than the required amount on my monthly credit card bill	1,000	,745
PFDM16 I buy things I need even when I can't really afford them	1,000	,732
PFDM17 I buy things (e.g., clothes, music, etc.) to make me feel better	1,000	,769
PFDM18 I take loan to buy my first car	1,000	,709
PFDM19 I will always carry some sort of financial debt during my lifetime	1,000	,823
PFDM20 being in financial debt to another is OK	1,000	,783
PFDM21 having a credit card is a basis for a person to feel financially secure	1,000	,621
PFSIM22 I save money left over at the end of a pay period	1,000	,467
PFSIM23 Saving is part of my monthly budget	1,000	,590
PFSIM27 I have enough saving to help me in case of emergency	1,000	,704

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de cargas al cuadrado de la extracción			Sumas de cargas al cuadrado de la rotación		
	Total	% de vari-	% acumu-	Total	% de vari-	% acumu-	Total	% de vari-	% acumu-
		anza	lado		anza	lado		anza	lado
1	5,553	50,484	50,484	5,553	50,484	50,484	3,935	35,770	35,770

2	1,263	11,481	61,965	1,263	11,481	61,965	1,940	17,637	53,407
3	,947	8,606	70,571	,947	8,606	70,571	1,888	17,164	70,571
4	,768	6,983	77,554						
5	,635	5,777	83,331						
6	,573	5,207	88,538						
7	,420	3,820	92,358						
8	,378	3,434	95,792						
9	,217	1,972	97,763						
10	,142	1,289	99,052						
11	,104	,948	100,000						

Estadísticas de fiabilidad

Alfa de Cronbach	N de elementos
,900	11

Strategic Planning

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		,704
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	420,269
	gl	78
	Sig.	,000

Comunalidades

	Inicial	Extracción
SPM6 Our spending align with our mission	1,000	,691
SPO8 The objectives of the church are clear and precise.	1,000	,712
SPO9 The objectives of the church are attainable.	1,000	,655

SPO10 The church continuously tracks the progress against the stated objectives.	1,000	,754
SPO11 Members feel that the objectives of the church apply to them.	1,000	,634
SPST12 The strategies to implement are clearly articulated in the church.	1,000	,746
SPST13 The church formulates unique strategies that bring valuable results.	1,000	,611
SPST14 Strategies in the church are formulated based on its core competencies.	1,000	,618
SPST15 leaders consider the effects of the environments on the church when formulating strategies.	1,000	,707
SPST16 Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church.	1,000	,757
SPST17 The church continually reassessed its environments for re-alignment with formulated strategies.	1,000	,761

SPST18 The church reviews its strategic plan yearly.	1,000	,711
SPST19 All level leadership participate in strategy formulation in the church.	1,000	,740

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de cargas al cuadrado de la extracción			Sumas de cargas al cuadrado de la rotación		
	Total	% de vari- anza	% acumu- lado	Total	% de vari- anza	% acumu- lado	Total	% de vari- anza	% acumu- lado
1	4,613	35,481	35,481	4,613	35,481	35,481	2,53	19,505	19,5
2	1,871	14,392	49,873	1,871	14,392	49,873	6	18,653	38,1
3	1,525	11,733	61,606	1,525	11,733	61,606	5	17,492	55,6
4	1,089	8,379	69,985	1,089	8,379	69,985	4	14,334	69,9
5	,758	5,827	75,812				3		85
6	,696	5,352	81,164						
7	,603	4,640	85,805						
8	,480	3,693	89,498						
9	,461	3,547	93,044						
10	,336	2,581	95,625						
11	,224	1,724	97,350						
12	,189	1,456	98,806						
13	,155	1,194	100,000						

Estadísticas de fiabilidad

Alfa de Cronbach	N de elementos
,843	13

APPENDIX C

OPERACIONALIZATION OF THE VARIABLES

Operationalization of the variable stewardship

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Stewardship	The ability to strategically administer one's personal life and/ or an organization efficiently and effectively.	<p>To measure the degree of stewardship, data was collected from members of North-eastern through the measured of 14 items, under the scale:</p> <p>1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree</p> <p>1. The Church has a good influence on me 2. The Pastor is a good example for my life. 3. My family has a good influence on me. 4. Trusting God increases my faith. 5. Faithful tithing is an expression of my trust in God. 6. Trust in the Lord leads to contentment. 7. To return to God what belongs to Him assures me to accumulate treasures in heaven</p>	<p>To measure the degree of stewardship, data was obtained from members of the churches in North-eastern through the measure of 14 items.</p> <p>The variable was considered as metric.</p> <p>To make the approach of the conclusions of this study, the following equivalence was determined for the scale used:</p> <p>1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = excellent</p>

8. To tithe is a system that God establishes in which I faithfully participate.
 9. To give offering is part of a system that sustains God's Church in which I participate faithfully.
 10. Being content in every circumstance is more valuable than financial gains.
 11. To share God's blessings provides me with contentment.
 12. Making Christ known provides me with contentment.
 13. I am accountable to God for the way I manage my time
 14. I am accountable to God for the way I manage my body
 15. I am accountable to God for the way I manage the financial resources
 16. I am accountable to God for the way I manage my gifts.
 17. am responsible for the wellbeing for my brother and sister in Christ.
 18. I am responsible for spreading the love of God
 19. I am responsible for witnessing God's love
 20. I am responsible for making Christ known to others..
-

Operationalization of the variable spirituality

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Spirituality	Is the quality of being concerned with the human spirit or soul as opposed to material or physical things.	<p>To measure the degree of spirituality, data was collected from members of Northeastern through the measured of 19 items, under the scale:</p> <p>1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree</p> <p>1. Bearing fruit is the result of my relationship with God 2. Living in an intimate relationship with God will lead to a life of obedience. 3. Church members foster a spirit of mutual support, respect and understanding towards each other. 4. The leadership promotes and strive to create a peaceful atmosphere in the church. 5. Church members grow in their faith and knowledge of God. 6. Church members are taught to be responsible Christian.</p>	<p>To measure the degree of spirituality, data was obtained from members of the churches in Northeastern through the measure of 19 items.</p> <p>The variable was considered as metric.</p> <p>To make the approach of the conclusions of this study, the following equivalence was determined for the scale used:</p> <p>1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = excellent</p>

7. Church members are rooted deeply in their relationship with each other.
 8. Fellowshiping with one another fosters a spirit of growth and maturity.
 9. Church members persevere in trial by using God's word.
 10. Members are taught to develop a direct relationship with God.
 11. Church members understand that the Holy Spirit is the active agent in the process of sanctification.
 12. Church members realize that sanctification is a daily process.
 13. The leadership empowers church members to continue growing in holiness.
 14. Church members understand that Holiness is an essential part of their calling.
 15. Church members consider themselves as God's chosen people.
 16. Church members embrace commitment to kindness and humility as part of their daily experience.
 17. Church members develop spiritual attitudes such as love and forgiveness towards each other.
-

18. Church members understand that love is a sign of true spirituality.

19. Church members love and care for each other.

Operationalization of the variable sociocultural

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Sociocultural	Refers to the idea that language, rather than existing in isolation, is closely linked to the culture and society in which it is used..	<p>To measure the degree of sociocultural, data was collected from members of Northeastern through the measured of 39 items, under the scale:</p> <p>1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree</p> <p>1. The Church culture lines up with the stated values. 2. Church members have flexibility in the roles they play. 3. This Church treats men and women in the same way. 4. Church members have the freedom to challenge the opinion of those in power. 5. Church members have strong limitations about</p>	<p>To measure the degree of sociocultural, data was obtained from members of the churches in Northeastern through the measure of 39 items.</p> <p>The variable was considered as metric.</p> <p>To make the approach of the conclusions of this study, the following equivalence was determined for the scale used:</p> <p>1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = excellent</p>

appropriate behavior for certain roles.

6. Church members show respect for those who are in power because of the status of the position.

7. Church leadership enforces regulations and guidelines.

8. Church members take direction from the leaders

9. Church members express views and opinions in a frank manner.

10. Church members avoid conflict at all possible.

11. Church members communicate concerns straightforwardly.

12. Church leaders say things clearly, not leaving much open to interpretation.

13. The leadership focus not just on what is said but on how it is said.

14. Church leaders discreetly avoid difficult or contentious issues.

15. Church leaders express concerns tactfully.

16. The leadership counts on the listener to interpret meaning.

17. The pastor takes individual initiative.

18. The pastor uses personal guidelines in personal situations.

19. The pastor makes decisions individually.

20. The pastor judge people based on individual traits.

21. The leader puts individual before team.

22. The pastor moves in and out of groups as needed or desired.

23. The pastor makes loyalty to friends a high priority.

24. The pastor conforms to social norms.

25. The pastor establishes comfortable relationships in a sense of mutual trust before getting down to business.

26. The pastor has personal relationship with Church members.

27. The pastor manages well his work and personal life.

28. Some Church leaders define people based on what they do.

29. The pastor moves straight to business, relationships come later.

30. The pastor sacrifices leisure time and time with family in favor of work.

31. The pastor defines people on who they are.

32. Some leaders take risk to make the Church productive.

33. The Church members are cautious; they love their Church and avoid conflict.

34. Some Church leaders make decisions quickly with little information. (-)

35. Some leaders change quickly without fear of risks.

36. Church leaders focus on present and future.

37. Church leaders use new methods for solving problems.

38. Some Church leaders change slowly and avoid risk.

39. Some Church leaders refer to past precedence of what works best

Operationalization of the variable Personal Finance

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Personal Finance	Is defined as the management of money and financial decisions for a person or family including budgeting, investments, retirement planning and investments	To measure the degree of personal finance, data was collected from members of North-eastern through the measured of 27 items, under the scale: 1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree	To measure the degree of personal finance, data was obtained from members of the churches in Northeastern through the measure of 27 items. The variable was considered as metric. To make the approach of the conclusions of this study,

1. I have personal monthly budget to help me manage my finances
2. I evaluate my budget monthly to make adjustments if needed
3. My budget reflects my values in life
4. My budget includes income, expenses and savings
5. Tithe and offerings is the first line item after income in my monthly budget
6. having a budget is an important personal finance strategy to get out of debt
7. learning about personal finance is a high priority for me
8. it is important to spend time thinking about / planning for personal finances
9. I spend according to an established personal budget
10. maintaining financial records is an important part of personal finance
11. I retain relevant financial records (credit card contracts and statements, bank deposit slips, etc.)
12. I balance my checkbook monthly (i.e., reconcile checkbook register to bank statements)

the following equivalence was determined for the scale used:

- 1 = Very poor
- 2 = Poor
- 3 = Average
- 4 = Good
- 5 = excellent

13. acquiring a credit card is necessary to establish a good credit history

14. I pay my bills (telephone, electricity, CD/DVD club, etc.) on time

15. I pay less than the required amount on my monthly credit card bill

16. I buy things I need even when I can't really afford them

17. I buy things (e.g., clothes, music, etc.) to make me feel better

18. I take loan to buy my first car

19. I will always carry some sort of financial debt during my lifetime

20. being in financial debt to another is OK

21. having a credit card is a basis for a person to feel financially secure

22. I save money left over at the end of a pay period

23. Saving is part of my monthly budget

24. I save for financial stability

25. I invest in mutual funds, real estate, stocks, bonds, etc.

26. Saving for Retirement (401Ks, IRAs, Social Security, etc.)

27. I have enough saving to help me in case of emergency

Operationalization of the variable Strategic Planning

Variables	Conceptual Definition	Instrumental Definition	Operational Definition
Strategic Planning	Is an organization's process of defining its strategy, or direction, and making decisions on allocating its resources to pursue this strategy.	<p>To measure the degree of strategic planning, data was collected from members of North-eastern through the measured of 19 items, under the scale:</p> <p>1 = Strongly disagree 2 = Disagree 3 = Uncertain 4 = Agree 5 = Strongly Agree</p> <p>1. The church has a shared vision of what it will be like in the future. 2. The vision of the church creates excitement and motivation for the members. 3. The church has a clear mission that provides direction to members. 4. The church gives priority to its members interests in the creation of its mission statements.</p>	<p>To measure the degree of strategic planning, data was obtained from members of the churches in Northeastern through the measure of 19 items.</p> <p>The variable was considered as metric.</p> <p>To make the approach of the conclusions of this study, the following equivalence was determined for the scale used:</p> <p>1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = excellent</p>

5. The mission of the church clearly describes what it does.

6. Our spending align with our mission

7 Leaders set ambitious goals for the church.

8. The objectives of the church are clear and precise.

9. The objectives of the church are attainable.

10. The church continuously tracks the progress against the stated objectives.

11. Members feel that the objectives of the church apply to them.

12. The strategies to implement are clearly articulated in the church.

13. The church formulates unique strategies that bring valuable results.

14. Strategies in the church are formulated based on its core competencies.

15. leaders consider the effects of the environments on the church when formulating strategies.

16. Tools and techniques such as SWOT, Internal and External Factor Analysis are used when formulating strategies in the church.

17. The church continually reassessed its environments

for re-alignment with formulated strategies.

18. The church reviews its strategic plan yearly.

19. All level leadership participate in strategy formulation in the church.

APPENDIX D

DEMOGRAPHIC VARIABLES

		Age			
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	Under 25	30	18.8	18.8	18.8
	26-35	27	16.9	16.9	35.6
	36-45	35	21.9	21.9	57.5
	46-55	32	20.0	20.0	77.5
	56-65	28	17.5	17.5	95.0
	66 and above	8	5.0	5.0	100.0
	Total	160	100.0	100.0	

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	Male	80	50.0	50.0	50.0
	Female	80	50.0	50.0	100.0
	Total	160	100.0	100.0	

		Education			
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	High School	11	6.9	6.9	6.9
	Certificate	35	21.9	21.9	28.8
	Associate	38	23.8	23.8	52.5
	Batchelor	26	16.3	16.3	68.8
	Masters	35	21.9	21.9	90.6
	Doctorate	14	8.8	8.8	99.4
	Other	1	.6	.6	100.0
	Total	160	100.0	100.0	

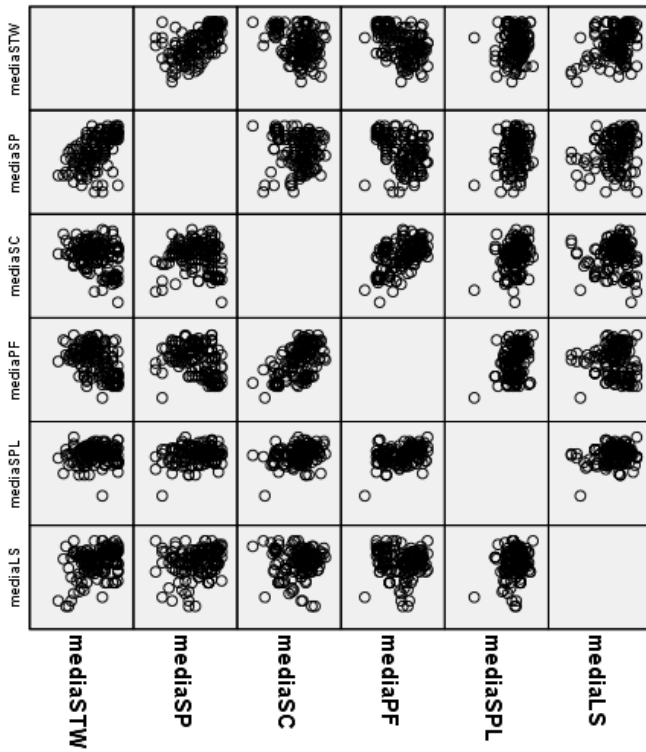
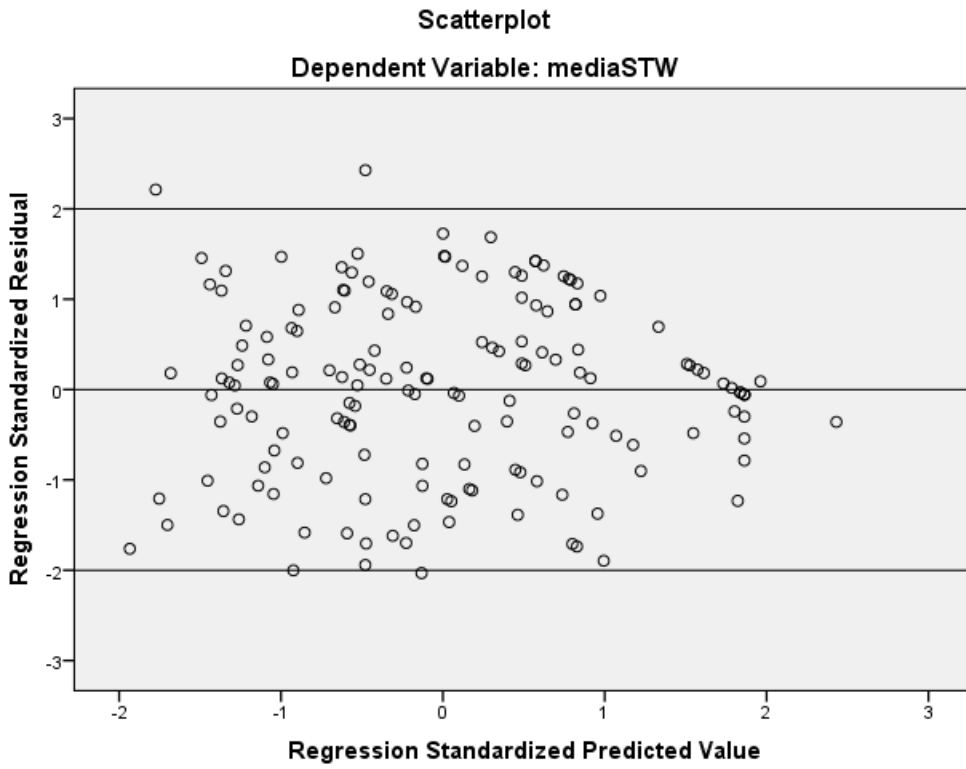
		Ethnicity			
		Frequency	Percent	Valid Percent	Cumulative Per- cent
Valid	Haitian	122	76.3	76.3	76.3
	Haitian American	37	23.1	23.1	99.4
	Others	1	.6	.6	100.0
	Total	160	100.0	100.0	

Employment

		Frequency	Percent	Valid Percent	Cumulative Per- cent
	Full time	135	84.4	84.4	84.4
Valid	Part time	25	15.6	15.6	100.0
	Total	160	100.0	100.0	

APPENDIX E

NULL HYPOTHESIS



Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
ZRE_2	.060	160	.200*	.980	160	.020

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Model Summary^e

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.594 ^a	.353	.349	.32653	
2	.653 ^b	.426	.419	.30849	
3	.683 ^c	.466	.456	.29843	
4	.696 ^d	.485	.472	.29412	.003

a. Predictors: (Constant), mediaSP

b. Predictors: (Constant), mediaSP, mediaPF

c. Predictors: (Constant), mediaSP, mediaPF, mediaLS

d. Predictors: (Constant), mediaSP, mediaPF, mediaLS, mediaSC

e. Dependent Variable: mediaSTW

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.184	1	9.184	86.140	.000 ^b
	Residual	16.846	158	.107		
	Total	26.030	159			
2	Regression	11.089	2	5.545	58.261	.000 ^c
	Residual	14.941	157	.095		
	Total	26.030	159			
3	Regression	12.137	3	4.046	45.423	.000 ^d
	Residual	13.894	156	.089		
	Total	26.030	159			
4	Regression	12.622	4	3.155	36.476	.000 ^e
	Residual	13.409	155	.087		
	Total	26.030	159			

a. Dependent Variable: mediaSTW

b. Predictors: (Constant), mediaSP

c. Predictors: (Constant), mediaSP, mediaPF

d. Predictors: (Constant), mediaSP, mediaPF, mediaLS

e. Predictors: (Constant), mediaSP, mediaPF, mediaLS, mediaSC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.112	.250		8.443	.000		
	mediaSP	.531	.057	.594	9.281	.000	1.000	1.000
2	(Constant)	3.089	.322		9.598	.000		
	mediaSP	.419	.060	.468	7.023	.000	.822	1.216
	mediaPF	-.142	.032	-.298	-4.474	.000	.822	1.216
3	(Constant)	2.455	.362		6.777	.000		
	mediaSP	.383	.059	.428	6.535	.000	.796	1.256
	mediaPF	-.139	.031	-.293	-4.543	.000	.822	1.217
	mediaLS	.183	.053	.205	3.430	.001	.957	1.045
4	(Constant)	2.641	.366		7.224	.000		
	mediaSP	.403	.058	.450	6.899	.000	.781	1.281
	mediaPF	-.088	.037	-.186	-2.387	.018	.546	1.830
	mediaLS	.184	.053	.206	3.496	.001	.957	1.045
	mediaSC	-.116	.049	-.169	-2.368	.019	.652	1.533

a. Dependent Variable: mediaSTW

Excluded Variables^a

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	mediaSC	-.269 ^b	-4.405	.000	-.332	.981	1.019	.981
	mediaPF	-.298 ^b	-4.474	.000	-.336	.822	1.216	.822
	mediaSPL	-.024 ^b	-.366	.715	-.029	.973	1.028	.973
	mediaLS	.211 ^b	3.335	.001	.257	.958	1.044	.958
2	mediaSC	-.167 ^c	-2.264	.025	-.178	.652	1.533	.547
	mediaSPL	.123 ^c	1.810	.072	.143	.779	1.284	.659

	mediaLS	.205 ^c	3.430	.001	.265	.957	1.045	.796
3	mediaSC	-.169 ^d	-2.368	.019	-.187	.652	1.533	.546
	mediaSPL	.084 ^d	1.240	.217	.099	.752	1.330	.651
4	mediaSPL	.083 ^e	1.252	.212	.100	.752	1.330	.465

a. Dependent Variable: mediaSTW

b. Predictors in the Model: (Constant), mediaSP

c. Predictors in the Model: (Constant), mediaSP, mediaPF

d. Predictors in the Model: (Constant), mediaSP, mediaPF, mediaLS

e. Predictors in the Model: (Constant), mediaSP, mediaPF, mediaLS, mediaSC

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	mediaSP	mediaPF	mediaLS	mediaSC
1	1	1.995	1.000	.00	.00			
	2	.005	19.326	1.00	1.00			
2	1	2.948	1.000	.00	.00	.01		
	2	.049	7.756	.01	.05	.62		
	3	.003	29.181	.99	.95	.38		
3	1	3.935	1.000	.00	.00	.00	.00	
	2	.054	8.576	.00	.03	.64	.01	
	3	.008	21.766	.01	.37	.02	.79	
	4	.003	36.028	.99	.60	.33	.19	
4	1	4.922	1.000	.00	.00	.00	.00	.00
	2	.056	9.410	.00	.03	.35	.02	.01
	3	.012	20.195	.00	.00	.35	.16	.82
	4	.008	25.046	.01	.42	.15	.62	.15
	5	.003	40.513	.98	.55	.15	.20	.01

a. Dependent Variable: mediaSTW

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Joel Cantave

198 Elm St
Valley Stream, NY 11580
Cantave210@gmail.com
(516)410-7692

OBJECTIVE: To be at service to others through the gifts, talents, experiences and knowledge obtained in the pastoral ministry in order to alleviate the sufferings and challenges.

HIGHLIGHTS OF QUALIFICATIONS

- True love for God and mankind
- Thirty Four (34) years of Pastoral Ministry (1986)
- Twenty Eight (28) years being an ordained minister (1992)
- Fluent in Creol, English, French, Spanish (living and studying in Mexico 1976-1981)
- Balanced interpersonal skills
- Accommodating personality

- Family oriented (Four years as TV personality for Family Relations)

EDUCATION

PhD Candidate in Bilingual Business Administration, Montemorelos University 2020

C.F.L.E. Certified Family Life Educator, Andrews University, 1992

Master of Divinity, Andrews University, 1985

BTh. Montemorelos University, 1981 /CEU, various 1986 to present

Individual Crisis Intervention and Peer Support

Disaster Response

MINISTERIAL EXPERIENCE

Senior Pastor

Bethanie French SDA Church, Northeastern Conference September 2018-present

Horeb SDA French, Brooklyn, NY 2014-2018

Eben-Ezer and Smyrme Churches , Brooklyn, NY 2010-2014

Sinai and Mid-Hudson Churches, Upstate NY 2005-2010

Beraca SDA French, Queens, NY 2000-2005

Shiloh French, Bridgeport French, Danburry Haitian Churches, CT 1995-2000

Eden SDA, Bethel French Churches, New Rochelle, NY 1991-1995

Emmanuel French & Bersheba Churches, Long Island, NY 1990-1991

Hebron SDA, Brooklyn, NY 1986-1990

PERSONAL REFERENCES

Dr. Smith Olivier, PhD
7 Johnson St
Spring Valley, NY 10977

Dr. Roberne St-Louis, DMin
115-50 Merrick Blvd
Jamaica, NY 11434

Dr. Solange Thevenin, PhD
4438 Millgrove Ter
Douglasville, GA 30135

