

ABSTRACT

FACTORS THAT PREDICT THE FINANCIAL PERFORMANCE
OF MONTEMORELOS UNIVERSITY AS REFLECTED
BY PERCEPTION OF STUDENTS

by

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ABSTRACT OF DISSERTATION

Montemorelos University

School of Business and Legal Sciences

Title: FACTORS THAT PREDICT THE FINANCIAL PERFORMANCE OF MONTEMORELOS UNIVERSITY AS REFLECTED BY THE PERCEPTIONS OF STUDENTS

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Date completed: May 2020

Problem

The empirical model in which philanthropy, tuition and fees, campus industries, and quality of instruction are predictors of the financial performance of Montemorelos University, as perceived by the students of the institution.

Method

The research was empirical, quantitative, descriptive, exploratory, explanatory, and transversal. The study population was made up of students from Montemorelos University, Mexico. An instrument was administered, and 132 students responded from the population described. The substantive statistical process was based on regression analysis.

The constructs for the five instruments used were done through factorial analysis techniques (with explained variance levels of over 64%, which are acceptable), and the reliability, measured with the Cronbach alpha coefficient for each instrument, was acceptable (with the lowest explained variance levels of .620). For the analysis of this hypothesis, the statistical technique of multiple linear regression was used.

Results

The model was validated with the sample of students from the university named above. Quality of instruction and campus industries are excellent predictors of financial performance, according to the perception of the students. When evaluating the influence of independent constructs through the standardized beta coefficients, it was found that the best predictor is the quality of instruction, followed by campus industries and philanthropy. Tuition and fees ranked the lowest in predicting financial performance.

Conclusions

It is recommended that Montemorelos University diversify its revenue with a different combination mix. There is a preponderance on tuition and fees, which should be offset by more significant infusions into philanthropy and campus industries. The alumni association is a gold mine with vast untapped resources. Greater focus should be placed on foreign alumni who are positioned to contribute significantly to the alma mater. There is room for expansion with campus industries. The university should explore more of the Mexican market and opportunities with the present NAFTA market and the imminent NAFTA replacement.

Montemorelos University
School of Business and Legal Sciences

FACTORS THAT PREDICT THE FINANCIAL PERFORMANCE
OF THE UNIVERSITY OF MONTEMORELOS AS
REFLECTED BY THE PERCEPTIONS
OF STUDENTS

A dissertation

presented in partial fulfilment
of the requirements for the degree
Doctor in Business Administration

by

Trenton Hamidan

May 2020

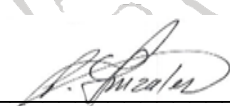
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de los requisitos para el título de
Doctorado en Administración
de Negocios

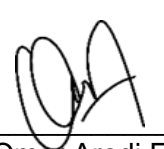
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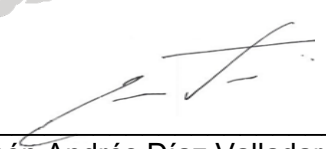
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20 de abril de 2020
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DEDICATION

This work is dedicated to my wife Joice, my four children—Louisa, Shakeena, Samantha, and Jonathan—all my nieces and nephews (especially Dwyane and Venisha), and the members of Mount of Blessing Seventh-day Adventist Church.

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ACKNOWLEDGEMENTS

This doctoral journey is fraught with deep theological and philosophical symbolism. It is closure to a circuit of circumstances, a monument to the grace of God, and the formal recognition of accumulated knowledge gleaned from books and life. It is the culmination of a quest that was set in motion thirty years ago at the very institution where it now ends in glorious triumph. The completion of this body of work was made possible thanks encouragement of many individuals along the way.

I would like to thank my inspiration, my best friend, the upholder of hand, my wife—Joice—for motivating me to excel and for supporting me through many long hours and arduous nights. You freed me to focus on completing this dissertation, and in so doing, you erected another monument to the grace of God. Your support is the reason my name is on this completed dissertation, and it is the reason that, symbolically, I write your name all over it.

Special thanks to my research supervisor, Doctor Pedro Gonzales, for your guidance. You have been motivating and supporting. Supporting professors, Doctor Karla Sarai Basurto Gutiérrez, Doctor Omar Arodi Flores Laguna, Doctor Flor Ontiveros, Doctor Stephen Pilgrim, and Doctor Kontur have been great sources of support and motivation. I must single out Doctor Ainsworth Joseph and Doctor Pilgrim, who caught the vision of the bilingual doctoral program and facilitated its implementation. Doctor Karla filled in all the gaps in the process and she was the quintessence of unselfish caring and com-

mitment. The Northeastern Conference administrators and staff were generous and extremely accommodating during this odyssey and deserved the loudest kudos. I would also like to thank my secretary, Cheryll Wilson, for her technical support and helpful suggestions.

CHAPTER I

STATEMENT OF THE PROBLEM

Introduction

In the sections that follow in this chapter, an introduction and a brief compilation of definitions of the latent variables of this research will be presented, such as: (a) quality of instruction, (b) tuition and fees, (c) campus industries, (d) philanthropy and (e) financial performance. Additionally, the research questions directing the study and an introduction to the model, which crystallizes the cogency and the direction for the research, along with the contextual information that will be shared, will serve the purpose of introducing and supporting the study's design.

The demise of Atlantic Union College, located in South Lancaster, Massachusetts, USA, triggered questions about the viability of a Seventh-day Adventist tertiary academic institution surviving in the twenty-first century. This college was founded in 1882 by Adventist pioneer, Stephen Haskell; it is the oldest campus in the Seventh-day Adventist worldwide educational system. Financial woes plagued the College during the last twenty years of its existence. In the year 2010, it lost its academic accreditation because of its failure to meet its Standard on Financial Resources; it was decreed by the New England Association of Schools and Colleges that the institution would be closed in July 2011. It reopened in 2015 as a scaled-down college and it limped along until July 2018, when it was closed again because of the shortage of funds (Horn, Chen,

& Chapman, 2003).

The forced closure of this historical college was (and still is) an embarrassment to the Seventh-day Adventist Organization. This situation spawned the need for an objective study on the financial performance of the organization's tertiary academic institutions.

This study focuses on the financial performance of one of the Seventh-day Adventist academic institutions.

Montemorelos University is a Seventh-day Adventist institution of higher learning, located in Montemorelos, Nuevo Leon, Mexico. It was established in 1942 and is the premier Adventist academic institution that serves the Spanish speaking people of the Inter-American Division of Seventh-day Adventists. It is one of five Adventist universities worldwide that grants degrees in medicine. It is one of the reasons that the university has an eclectic mix of international students. It is accredited by the National Association of Universities and Higher Education Institutions, the Federation of Mexican Private Institutions of Higher Education, the Accrediting Association of Seventh-day Adventist School, Colleges, and Universities, and the Secretary of Public Education, Mexico. The university offers 33 undergraduate programs, 25 graduate programs, and 11 online programs (Universidad de Montemorelos, 2019).

The following section presents a practical explanation of the independent variables for this research: philanthropy; tuition and fees; campus industries; and quality of instruction.

Philanthropy

Philanthropy has biblical roots. Its etymology is Greek, coming from *phileo* (love)

and *anthropos* (generic man). Merriam Webster (2017) defines philanthropy as “good-will to fellow members of the human race; active effort to promote human welfare and an act or gift done or made for humanitarian purposes; an organization distributing or supported by funds set aside for humanitarian purposes”. This concept is comprehensively illustrated in the old testament of the Bible, becoming a hallmark of Christianity throughout its history. For example, eighteenth-century Christian England is called the age of philanthropy (Seibert, 2016).

Philanthropy is built into the economic structure of the United States of America (USA), in which taxpayers are allowed to deduct a percentage of their earnings for charitable giving. Foundations and corporations are mandated to donate five percent of their profits to charity (Internal Revenue Service, 2019). This, in part, explains why billions of dollars are donated to charitable organizations every year.

Philanthropy, therefore, is a fertile, viable source of funding for institutions. Academic institutions have historically benefitted significantly from donor contributions. Montemorelos University was founded because of the investments of an American philanthropist (Universidad de Montemorelos, 2019). It is worth exploring how this institution can benefit more from this source of revenue.

Tuition and Fees

Tuition and fees are the traditional means of funding academic institutions. It is still the primary source of income for schools, colleges, and universities. Most institutions begin the registration process with an application fee, then accompanied by registration or general charge, which covers a litany of services such as lab fees, student insurance, student government, etc. Then there is the tuition cost. This is calculated on

a per-unit basis. Furthermore, if the institution provides accommodation, housing costs are added to the bill.

There have been attempts to make college attendance more affordable. According to Marcus, Ashton and Lee (2013), even private for-profit colleges are lowering tuition fees to counteract the drop-in enrollment and to keep step with families becoming more price-conscious.

The vagaries of tuition may disqualify it as the primary revenue source for academic institutions. Academic institutions may need to increase and diversify their sources of income.

Campus Industries

School industries seem to be an archaic concept. It has been not very easy to find information about academic campuses which own sectors that provide employment and apprenticeship for students, and revenue for the institution. Very few US colleges advertise job opportunities for prospective students, and that may be an indication that they do not exist.

The work-study program is a foundational tenet of Seventh-day Adventist (SDA) education. Unfortunately, not many SDA colleges provide job opportunities for students. One of the few with a spattering of job offerings is Avondale College in Australia. It mentions it casually thus on its website:

The College supports the principle of engaging Avondale students on a casual basis while they are studying to assist in varying roles throughout the College.

Students seeking casual employment should check the College Notice Boards regularly for vacancies but may also make a direct approach to areas such as Cleaning,

Library, Catering, and Maintenance. Other departments also engage students from time to time (University of Avondale, 2020).

The Universidad de Montemorelos does not feature existing campus industries on its website even though the university maintains such operations. That seems to be the trend of other SDA academic institutions. There appears to be a shortage of data to analyze the impact of viable industries on the financial success of educational institutions.

It may be a worthwhile study to examine a theoretical construct for campus industries as a viable revenue source to fund SDA education.

Quality of Instruction

One index of the quality of teaching and general services provided by an academic institution is the strength and contributions of the alumni association. Students who enjoyed their stay at an institution are happy to give back. In her survey of alumni from Penn State University, Miller and Moultrie (2013) found that the number one reason for alumni giving back to their alma mater is the quality of service they received while being a student, specifically, the quality of instruction. It is this factor that determines their fitness for society.

It may be prudent, therefore, to examine the impact of the quality of instruction on the financial performance of Montemorelos University.

Definition of Terms

In this section, the definitions of some of the key terms used in this study will be shared. They were operationalized in this research:

Philanthropy: Charitable giving to human causes on a large scale. It is an effort undertaken by an individual or organization based on an altruistic desire to improve human welfare.

Tuition: The charge or fee for instruction

Fees: A charge or payment for professional services or listed items, apart from tuition, at an academic institution

Endowment: A fund made up of donations (gifts, grants, bequests) to an institution. The interests of this fund may be used for operating expenses or other designated targets.

Budget: This is a quantified plan in monetary terms that has a full and coordinated systematic method for the utilization of human resources and material resources, acting as a measurement tool for control.

Budgeting: Is the process that an organization goes through to create the final organizational budget that it would implement over a period.

Alumni Association: It is an organization made up of graduates and previous students of an academic institution.

Problem Statement

Seventh-day Adventists attach serious significance to education. They believe that in the highest sense, the work of education and the work of redemption are one (White, 1903). This explains them having the most extensive Protestant Christian education system in the world. The following table details the Seventh-day Adventist Education Statistics (see Table 1).

Table 1

World Statistics

School Level	Schools	Teachers	Students
Elementary	5,943	55,331	1,183,337
Secondary	2,421	36,592	595,848
Training Schools	52	841	7,252
Colleges & Universities	115	14,212	148,373
Total	8,539	106,976	1,934,818

Such an impressive collection of academic institutions has had its quota of successes and failures. The Organization (in North America) has had to close some boarding academies recently (Garden State Academy and Shenandoah Boarding Academy, for example). That is in addition to Atlantic Union College, discussed earlier. Many of the existing schools, colleges, and universities are struggling financially.

Problem

During the review of the relevant literature, it was discovered that the following factors might have an impact on the financial performance of academic institutions. They are depicted in the hypothesized model shown in the diagram in Figure 1. The researcher theorizes that there are four independent variables, namely: quality of instruction, philanthropy, tuition and fees, and campus industries. The dependent variable is financial performance.

The problem to be investigated in this study is the empirical model in which quality of instruction, tuition and fees, campus industries, and philanthropy are predictors of financial performance for Montemorelos University, as perceived by the students of the institution.

In Figure 1, the theoretical model aims to identify possible relationships between the independent variables and the dependent variable are presented.

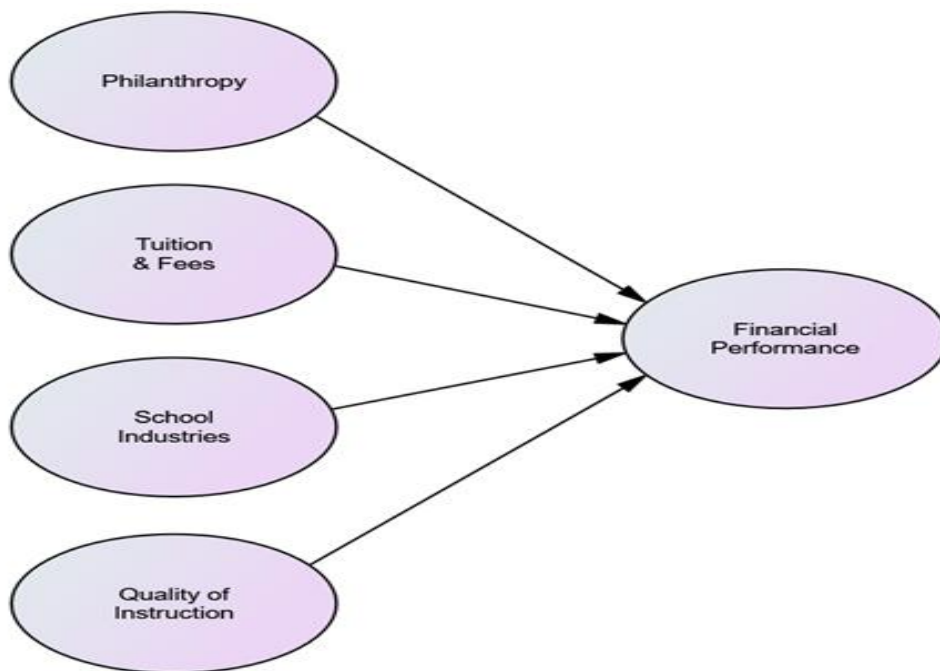


Figure 1. Model of factors affecting financial performance.

Hypothesis

In order to provide statistical evidence and scientific support to the conclusions, the present study states the following hypothesis:

H₁: Quality of instruction, tuition and fees, campus industries, and philanthropy

are predictors of financial performance in an institution of higher learning.

Research Objectives

By the research aim, the following research objectives were set:

1. Build a questionnaire directed to students of Montemorelos University to measure the quality of instruction, tuition and fees, campus industries, and philanthropy.

2. Assess the variables involved in the study: quality of instruction, tuition and fees, campus industries, philanthropy, and financial performance.

3. Explain the direct effects of relevant variables on the financial performance of Montemorelos University.

4. Evaluate the linear relationships between each of the predictor variables (quality of instruction, campus industries, tuition and fees, and philanthropy) and financial performance.

5. Formulate hypothesis(es) concerning the relationship between the variables and financial performance from a review of the existing literature.

6. Test hypothesis(es) concerning the relationships between the variables and financial performance.

7. Explain the direct effects of relevant variables on financial performance at Montemorelos University.

8. To identify the missing ingredient in the financial performance of Seventh-day Adventist Tertiary Education.

9. To propose a formula for the financial viability of Seventh-day Adventist academic institutions.

10. To expose some of the vulnerabilities of the financial performance of Adventist tertiary education.

Justification

Some studies have been done on various aspects of SDA education. Gilkeson (2008) examined the success stories of Adventist education. He concluded that for a school to experience success, these stories suggest that there must be a leader who has vision, latitude to exert leadership, longevity, supported by academics, marketing, and physical plant changes to build student-centered qualities that attract additional students.

Sauder (2008) examined strategies for marketing SDA higher education. Her main emphasis was on the different means to bombard Adventist college youths with the awareness and benefits of SDA higher education.

Lawrence (2010) studied the relationship between expenditure and student achievement in SDA K-8 schools in the United States. His research concluded that there was no significant relationship between spending and the student.

These and other studies did not focus on the contributors to economic viability for SDA academic institutions. The studies assume the paradigm of funding being a function almost exclusively of enrollment and church subsidies. Success is narrowly defined in terms of academic achievement, increased enrollment, and breaking even financially.

The findings of this study may help identify the reasons for the successes and shortcomings of the University of Montemorelos. The conclusions derived from the

study may crystallize economic principles that other Seventh-day Adventist tertiary institutions can utilize for their amelioration. This study may identify the missing ingredients in the fiscal functioning of Adventist academic institutions. It has the potentials to catapult Adventist tertiary education into the stratosphere of financial viability. It can change the image of Seventh-day Adventist academic institutions and help to create more robust, biblical-blessing-type institutions. Because of the lack of research on the financial performance of Adventist academic institutions, this study will be foundational to the launching of further explorations into the functional viability of these colleges and universities.

Limitations

In the development of this research, some relevant constraints were considered as follows:

1. The application of the instrument required the participation of third parties.
2. Financial constraints and time challenges.
3. The administration of the instrument depended on the time disposition of third parties who work in the university.
4. The assumption of an accurate translation of the instrument from English to Spanish.

Delimitations

Here are some delimitations that were considered relevant in the preparation of this research:

1. Students answered the instruments from the sophomore year on up.

2. The research was limited to 132 students from the university.
3. The research was not proposed to resolve the possible difficulties detected.

Assumptions

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

1. It is expected that the participants responsibly answered the instruments and that they had enough time to answer each one.
3. The research used as the basis of relations between constructs for this research is empirical, prepared with scientific rigor, and significantly acceptable.
4. It is assumed that the indicators of each instrument were interpreted correctly.
5. It is further assumed that the translation represented an accurate replica of the original.

Philosophical Background

In this section of the study, analysis based on the Holy Scriptures and other sources derived from the researcher's philosophical view of the constructs of this paper, and how they relate to the Sovereign God of the universe, will be shared. Those constructs are philanthropy, tuition and fees, campus industries, and quality of instruction. The philosophical principles which support these constructs are best illustrated by an exhaustive treatment of the philanthropy construct. Philanthropy best illustrates the grand objective of education as understood and propagated by Seventh-day Adventists:

To restore in man the image of his Maker, to bring him back to the perfection in which he was created, to promote the development of body, mind, and soul that the divine purpose in his creation might be realized—this was to be the work of

redemption. This is the object of education, the great object of life. (White, 1903, p. 15)

The word 'philanthropy' is of Greek origin. It came from *phileo* (love) and *anthropos* (generic man). Merriam Webster defines philanthropy as: "Goodwill to fellow members of the human race; active effort to promote human welfare and an act or gift done or made for humanitarian purposes" (Merriam Webster Dictionary, 2017). Payton, Baldwin, and Krause (1988) an expert in the field, defines philanthropy as voluntary action for the public good through voluntary action, voluntary association, and voluntary giving. According to Payton, philanthropy fulfills the following roles: reduce human suffering, enhance human potential, promote equity and justice, build community, provide human fulfillment, support experimentation and change, and foster pluralism.

Fundraising is the servant of philanthropy. The Indiana University School of Philanthropy defines fundraising as the right person, asking the right prospective donor, for the right gift, for the right program, at the right time, in the right way (Tempel, Seiler, & Burlingame, 2014).

Based on philanthropy's definition and description, the Bible is filled with this practice, both in the Old and New Testaments. The concept of philanthropy is rooted in the matrix of stewardship. "The earth is the Lord's and the fullness thereof" (Psalm 24:1). God is the owner of everything, and humans are managers of His goods. Humans recognize God's ownership of everything by returning the tithe to Him. This satisfies the vertical dimension of our relationship—the human-God relationship. There are then the horizontal aspects, the human-human relationship, which must be catered to.

Outside of the tithe, there are patterns of giving outlined in the Bible. God instructed the Israelites to solicit generous gifts from the Egyptians. “Tell the people that men and women alike are to ask their neighbors for articles of silver and gold” (Exodus 11:2, NIV). The account adds that the Lord made the Egyptians favorably disposed to the Israelites, so they gave generously to them. Later in their sojourn in the wilderness, the Israelites were asked to donate for the construction of the tabernacle. The instruction was that the leaders were to receive an offering from everyone whose heart prompted him to give. While earlier they received, now they are to give. They were given generously; now, they are to give liberally. The Bible records that they responded and gave overwhelmingly beyond the needed amount.

The Lord detailed the giving expectations of the Israelites. In addition to the tithe, there was a list of offerings required. Offerings were both directed and free will. Also, they were instructed: “When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the foreigner” (Leviticus 19:9,10, NIV). Boaz demonstrated this concerning Ruth, the Moabite foreigner. It was spelled out in the blessings of Deuteronomy 28, where it was projected that the Israelites were to be the head and not the tail and that they would lend to nations and not borrow. God intended to make them a nation of philanthropists.

The New Testament amplifies the principles of giving and receiving established in the Old Testament. God set the stage as the greatest Philanthropist. He gave His all, the best of heaven in the person of Jesus Christ who “did not think equality with God as something to be grasped but made Himself of no reputation and took upon Himself

the form a servant” (Philippians 2:7, 8, RSV). “For God so loved the world that He gave His One and Only Son, that whosoever believes in Him should not perish but have everlasting life” (John 3:16, NIV).

Jesus is blessed at birth by generous donors. The magi donated gold, frankincense, and myrrh. Jesus entered three and a half years of giving ministry, providing in-kind gifts too costly for a price tag. He began at the marriage in Cana of Galilee by turning water into wine. He produced at least one hundred and fifty gallons of vintage wine as a gift to the host of the wedding. If we were to attach today’s value to the cost of that volume of wine, it would be no less than twelve thousand dollars (\$12,000). What a generous wedding gift!

There is no count of the number of persons who were healed by Jesus. The Bible records that he healed whole villages. It also lists individuals whom He healed. The woman with the issue of blood for twelve years had spent all her resources on doctors’ fees. One year of medical expenses at today’s rate with no insurance can be astronomical. Jesus may have saved her another twelve years of medical expenses plus the emotional drain of prolonged illness. The lepers who were cleansed could not pay for their healing. It is virtually prohibitive to treat Hansen’s disease today. Jesus saved Jairus funeral expenses. A decent funeral today in the United States of America costs upward of five thousand dollars.

Another costly miracle of Jesus was feeding the large crowds who were following Him. In one account He provided a meal of bread and fish for about twenty thousand people. At today’s cost (even at Mc Donald’s), that would be approximately one hundred thousand dollars (\$100,000). And to think that He did it more than once!

Jesus was filled with the spirit of giving. Many of His teachings revolved around the use of money. He said, "Give and it shall be given to you again" (Luke 6:38). He expressed disapproval of the rich man whose ground yielded abundance, but he chose to hoard the wealth rather than share it. Jesus invited the young rich ruler to be a philanthropist, but he declined the offer and left the presence of Jesus with his possessions intact, but with his life empty.

Jesus crowned a life of giving by offering His life as a sacrifice to save the world. No one can place a price tag on human life. It is estimated that it costs parents over two hundred thousand dollars to raise a child from birth to age eighteen in the US (CNN-Money). That amount does not include a college education. That is a fraction of a regular person's life span. If we were to value each person at a million dollars, multiply it by the billions who have ever lived. Jesus died to save all those persons. Place that alongside the value of eternal life and all the other benefits of Jesus's sacrifice, and the cost is infinitely mind-blowing. Jesus is the ultimate philanthropist.

Adam and Eve fell into sin because they coveted what was not theirs in the Garden of Eden. They were not faithful stewards of God's possessions. Covetousness is at the heart of sin. It is at the root of "the lust of the eye, the lust of the flesh, and the pride of life" (1 John 2:16). After sin entered the world, God instituted a plan to free humans of selfishness and covetousness. It was the plan of systematic benevolence. It was the call of philanthropy.

White (1903) captures the essence of philanthropy in the following quotes

the work of beneficence, in all its branches, is twice blessed. The Divine wisdom has appointed, in the plan of salvation, the law of action and reaction, making needy blesses others, and is blessed himself in a still greater degree. (p. 13)

The same author says that “the spirit of liberality is the spirit of heaven. The spirit of selfishness is the spirit of Satan” (p. 19). “It is the glory of the gospel that is founded upon the principle of restoring in the fallen race the divine image by a constant manifestation of benevolence” (p. 14). Philanthropy is an agent which God has employed to restore the image of God in human beings. Unselfishness, seeking the best for others, and partnering with God in uplifting fellow humans who are within our sphere of influence, are principles which also span the activities of paying or receiving tuition and fees, being the employer or employee in campus industries, and giving or receiving instructions.

Organization of the study

This research is arranged in five chapters. Chapter 1 gave a presentation of the background of the problem, the relationship between the variables, the investigation to be carried out, the problem statement, the definition of terms, the research hypothesis, the research questions, the objective of the investigation, the justification, the limitations, the delimitations, the assumptions and the philosophical background. The remaining sections of the research paper are structured in sequential chapters.

Next, in Chapter 2, a review of pertinent literature that relates to philanthropy, tuition and fees, quality of instruction, and campus industries is presented.

Chapter 3 points out the overall research methodology for the study. This includes the research design used for the data collection, research sampling, data collection techniques, data analysis methods, the measurement instrument, the validity,

the reliability, the operationalization of the variables, the null hypotheses, the operationalization of the null hypotheses, the research questions and limitations of the chosen method.

In Chapter 4, the nature of the analysis procedure is described, the findings are presented in relation to the research hypothesis, the behavior of the variables, and the analysis of the main model.

Finally, in Chapter 5, a summary of the study is presented, along with the results, the conclusions, recommendations, and paths for future research.

CHAPTER II

LITERATURE REVIEW

Introduction

This chapter is a review of the literature on the variables considered in this study previously introduced in Chapter I. This is a critical evaluation of material that has already been published. The purpose of the review is to establish the existing literature on the variables to identify existing gaps upon which to base this study. The Publication Manual of the American Psychological Association sums up the review of literature in the following way: (a) define and clarify the problem, (b) summarize previous investigations to inform the reader of the state of the research, (c) identify relations, contradictions, gaps, and the inconsistencies in the literature and (d) suggest the next step or steps in solving the problem. Chapter I defined and clarified the problem. We will proceed along the lines suggested above by the APA Manual.

Philanthropy

Philanthropy has biblical roots. Its etymology is Greek, coming from *phileo* (love) and *anthropos* (generic man). Merriam Webster (2017) defines philanthropy as “goodwill to fellow members of the human race; active effort to promote human welfare and an act or gift done or made for humanitarian purposes; an organization distributing or supported by funds set aside for humanitarian purposes”. This concept is comprehensively illustrated in the Old Testament of the Bible; it is a hallmark of Christianity

throughout its history. For example, eighteenth-century Christian England is called the age of philanthropy (Seibert, 2016).

Philanthropy is built into the economic structure of the United States of America (USA) in that taxpayers are allowed to deduct a percentage of their earnings for charitable giving and foundations and corporations are mandated to donate five percent of their profits to charity (Internal Revenue Service, 2019). There are other reasons why people participate in philanthropy. Jones (2015), in her doctoral dissertation, examines the psychological basis for giving. She surveyed and analyzed the importance of feedback as a motivating factor in philanthropy. Recent studies have been focusing on the giving patterns of millennials (Gibson, 2015; Trobe, 2013). Gibson (2015) found that campus living, enrollment status, final grade point average, institutional aid, and overall experience are predictors of lifetime giving among millennials.

Alumni seem to be the most generous donors to academic institutions. Casey Wells (2015) found in her research that there was a direct correlation between the strength of the alumni association of a college/university and the giving patterns. This phenomenon negatively impacts community colleges in the US. Most community colleges have two-year programs, so students do not graduate with at least a baccalaureate degree. Students traditionally build secure attachments to the institutions which confer at least a bachelor's degree on them. They, therefore, identify themselves as alumni of the conferring institutions and therefore attach a measure of loyalty to the respective alumni association. Reeds (2015) showed that the perception of the academic institution and the alumni association influences the donations of alumni.

Historically successful academic institutions in the USA generate a significant portion of their operating budget from philanthropy. This is generally directed into an endowment fund. According to Kerr (2019), the endowment fund accounts for about 10% of the operating budget for leading universities. Kerr explains that the universities with large endowments generally have more money available to spend on academic programs, school facilities, extracurricular activities, research, and financial aid. These schools can afford to recruit distinguished professors. Besides, large college endowments indicate a school has exceptionally wealthy alumni and generous donors.

The importance of the endowment fund to the financial sustainability of academic institutions was illustrated in the dissertation of Xia (2016) at Columbia University. Xia found that in the aftermath of the Great Depression, there were significant reductions in the degree offerings at all levels of tertiary education in the US. One of the main reasons for this phenomenon was the significantly reduced yield from endowment investments, which severely restricted the volume of operating funds.

The endowment fund of the leading universities is astounding. The following is a list of the ten universities in the United States with the largest endowments, as reported by Lobosco (2016). The top 10 largest college endowments are the following: (a) Harvard University has an endowment of \$36.4 billion, (b) Yale University has an endowment of \$25.6 billion, (c) the University of Texas has an endowment of \$24.1 billion, (d) Princeton University has an endowment of \$22.7 billion, (e) Stanford University has an endowment of \$22.2 billion, (f) Massachusetts Institute of Technology has an endowment of \$13.5 billion, (g) Texas A & M University has an endowment of \$10.5 billion, (h) Northwestern University has an endowment of \$10.2 billion, (i) University of

Pennsylvania has an endowment of \$10.1 billion and (j) University of Michigan: has an endowment of \$10 billion.

A thorough search of the internet for the endowment fund of Seventh-day Adventist colleges does not reveal much data. Andrews University (Andrews University, 2019) suggests how a donor can set up an endowment in the name of the university but does not hint at the size of the current endowment fund.

Oakwood University is now micro-focusing on its endowment fund. At the close of the fiscal year 2016, Oakwood had an endowment totaling \$13.8M, representing a 42% growth over the past five years. The goal is to make it \$20M by 2020 (Oakwood Magazine, 2017). The article epitomizes the importance of the endowment fund with the following:

The growth of the endowment is crucial because it allows us to reduce our dependence on tuition revenue, and it assures our students that they can complete the journey to graduation by the use of scholarship funds,” remarks Cotton. “Other useful areas of the endowment allowed for the upkeep and continued outfitting of campus buildings and the growth of our academic programs. (p. 14)

Montemorelos University does not hint at an endowment fund. There are appeals for donations on the website. No mention is made of the alumni association. It is expected that an institution that trains doctors, nurses, and other medical personnel should have a robust alumni association.

It is reasonable to conclude that the Seventh-day Adventist academic institutions may be secretive about their endowment fund because it may be relatively embarrassing, or it may be nonexistent. Loma Linda proudly displays its fund because it is a significant amount. This reveals the need for an endowment fund to improve the financial situation of Seventh-day Adventist academic institutions. There may not be a need to

create a program from scratch. Similar religious organizations in the same endowment debacle have had studies done. Myers (1989) did a comprehensive analysis of the Assembly of God academic institutions focusing on their financial operations with suggestions for establishing and growing an endowment fund.

Tuition and Fees

Tuition and fees are the traditional means of funding academic institutions. It is still the main source of income for schools, colleges, and universities. Most institutions begin the registration process with an application fee. This is accompanied by registration or general fee, which covers a litany of services such as lab fees, student insurance, student government, etc.

Then there is the tuition cost. This is calculated on a per-unit basis. And if the institution provides accommodation, housing costs are added to the bill. The cost of tuition is the main deterrent to many people attending college/university, and college costs in the US have been increasing.

Boyington and Kerr (2019) reported that over the past 20 years, tuition at all categories of colleges and universities in the US had increased dramatically. The data from 381 National Universities revealed the following: The average tuition and fees at private National Universities have jumped 154%; out-of-state tuition and fees at public National Universities have risen 181%; in-state tuition and fees at public National Universities have grown the most, increasing 221%.

The above data is the continuation of a trend that was evident in the last decade of the twentieth century. Bovbjerg (2000) analyzed changes in college tuition and fees, median household income, and the Consumer Price Index (CPI) for academic years

1995-96 through 1999-2000. He concluded that tuition and fees for private colleges in the US increased 31% in the five years ending in the academic year 1999-2000, a faster rate than median household income and the Consumer Price Index. The 25% increase at both 2-year and 4-year public colleges was slightly less than the increase in median household income, but about twice the growth of the CPI.

The increase in college tuition has impacted college enrollment, student debt, and the population in general (especially undocumented immigrants). Hemelt and Marcotte (2011) reviewed increases in tuition at public institutions and estimate impacts on enrollment. They concluded that the average tuition and fee elasticity of total headcount is - 0.0958. In the mean, a \$100 increase in tuition and fees would lead to a decline in enrollment of about 0.25%, with more significant effects at Research Universities. They found limited evidence that, especially large tuition increases elicit disproportionate enrollment responses.

Ballooning student debt is a natural consequence of increased tuition. The Institute for College Access and Success (2013) conducted a series of annual surveys on student debts in the United States. "Student Debt and the Class of 2011" is the seventh annual report on the cumulative student loan debt of recent graduates from four-year public and private nonprofit colleges. The researchers concluded that the debt levels of students who graduate with loans continued to rise. The authors estimate that two-thirds (66%) of college seniors who graduated in 2011 had a student loan debt, with an average of \$26,600 for those with loans.

Student debt has been blamed for falling homeownership. Bleemer, Brown, Lee, Strair, & Van der Klaauw (2017) conducted a research study on the impact of tuition

fee increase in the US. The study shows an increase of 81% in tuition and fees at public colleges between 2001 and 2009. It reveals that increase in tuition fees leads to much higher debt for college graduates, with student debt per capita increasing by \$5,700 for 24-year-olds between 2003 and 2011. These high debts are a deterrent to millennials plunging into homeownership.

The increase in tuition in the US has also negatively impacted the college population of undocumented immigrants. Conger (2014) examined the effect of a short-lived increase in tuition rates on undocumented college students' schooling decisions. The City University of New York temporarily halted charging in-State tuition rates to undocumented college students who could demonstrate that they migrated to New York at a relatively young age. This was done for exactly one semester. The researcher (Conger) conducted his survey during that specific semester of tuition increase to test the following: Whether the undocumented students would remain enrolled or would disenroll ("drop-out") for a semester, and whether to enroll part-time instead of full-time. The results suggest that the removal of in-State tuition caused undocumented students to drop-out of school and shift from full-time to part-time enrollment. According to Conger, the findings provide strong evidence that college costs can have a large impact on the collegiate outcomes of undocumented students who have already chosen to attend college.

The problem of rising college tuition costs seems to be a perennial one. Various attempts have been made to alleviate the crushing impact of this necessary evil. Some studies from the United States Department of Education reveal that there is a lack of education on the funding of tertiary education. National Center for Education Statistics

(2003) used data from the Parent and Youth Surveys of the 1999 National Household Education Surveys Program. It investigated how much “college-bound” students in grades 6 through 12 and their parents know about the cost of attending college; the relationship between their knowledge of college costs; and how they go about preparing for college. Horn et al. (2003) observed that although most of the 7,910 students who participated in the survey plan to attend college, only 18% of students and 30% of parents had obtained information about what it would cost to attend. The older students were, the more likely they were to have gathered information about costs. The researchers also found that the likelihood of knowing also increased with household income and parents’ education. Findings show that students who can least afford college are least aware of what it costs to attend.

Some informed and educated parents participate in financial programs that facilitate preparation for college. Some establish college funds when the children are very young, so the fund matures with them. There is also a prepaid tuition plan known as the Independent 529 Plan. It was named after a section of the Internal Revenue Code that confirms tax exemption to qualified state tuition programs. With the prepaid tuition plan, families may purchase future tuition years or units. This purchase is made with the hope that the increase in tuition would not outstrip the yields from the prepaid investment. Historically, according to Loane (2003), the rate of tuition exceeded the returns on the investment. To offset this deficit, the Independent 529 Plan was introduced in September 2003. This plan will allow families to prepay for any one of more than 220 private colleges and universities that are participating. Loane explains that this plan hopes to avoid the problems of others by having the participating colleges assume the

risk that if tuition increases outpace investment returns, they will not receive full payment.

Given the hardships caused by the steady increase in college tuition, there have been many experiments designed to make tertiary education affordable to more students. One such strategy is the Promise Program. This program is designed for lower-income and middle-income families. According to Kelchen (2017), participating colleges promise qualified middle or high school students that they will cover part or all of tuition prices when a student enters college. A key goal of these programs is to encourage financially-needy students to think that college is possible and that they should prepare for post-secondary education while they are in high school.

With the proliferation of College Promise Programs, researchers attempted to inject scientific validity into the study of the programs. Perna and Leigh (2017) reported on a descriptive study that used cluster analyzes of 289 programs, it meets the following criteria: Have a primary goal of increasing higher education attainment, promise a financial award to eligible students, have some "Place" requirement, and focus on the college-age population. The study concluded that state versus non-state sponsorship, financial award structure, type of post-secondary educational institutions at which the award may be used, and eligibility criteria are important differentiators among programs.

Kelchen (2017) reported some outstanding successes for the Promise Program. These included the Indiana 21st Century Scholars program and the Kalamazoo Promise program. At the time of Kelchen's publication, seven states had implemented tuition-free college programs for some or all students since 2014. The Tennessee Promise

program covers tuition at public two-year colleges. The New York Excelsior Scholarship program covers tuition for eligible students at two-year and four-year public colleges. According to Kelchen, there were nearly 200 active local and state college Promise programs across 41 states in the US.

The tuition situation is different in Mexico. The cost for public universities and colleges is almost negligible (by US standards). It is reported that the average student pays an annual fee of 200 MXN (US \$10.25) plus 60 MXN (US \$3.00) per course (Martinez, 2018). It was fascinating to follow the debacle surrounding the temporary increase in tuition at Universidad Nacional Autonoma de Mexico. De Lopez (1999) reported that students protested the proposed rise in tuition at the cash-strapped institution. The students threatened to shut down the university.

One week later, on March 26, it was reported that the Universidad Nacional Autonoma de Mexico raised tuition for the first time in 51 years. The increase ranged from 2 cents per semester to US \$86 (De Lopez, 1999). This, however, was short-lived. It was reported on June 18 that after six weeks of student protests that shut down the university, the institution had dropped the plan for its first tuition increase in more than half a century.

Ten years later, on March 6, 2009, it was reported that to help students in the global economic crisis, the rectors of Mexico's largest public universities had pledged to reduce tuition. The new policy included scholarships for thousands more students, tuition discounts, and special payment plans. The government planned to increase the number of federal scholarships from 234,000 to 310,000 for the following academic

year. The rectors of the public universities reached out to private universities to follow suit.

This is a study of contrasts. The US institutions of higher learning have been on a path of relentless, steady increase in tuition. The Mexican public universities were forced to roll back increases intuition, and then they voluntarily agreed to lower tuition. This is remarkable. It is unheard of in America, the richest country on earth.

Tuition and fees comprise the main source of revenue for colleges and universities in the United States. A brief survey reveals a range of 40% to 65% of the total revenue for operating a college is derived from tuition. New York University, for example, appropriates 55% of its operating budget from tuition and fees (New York University, 2016). A much smaller college, William and Mary, receives 45.2% of its revenues from tuition (Staff, 2015).

Quality of Instruction

Many studies underscore the importance of the quality of instruction in an institution of higher learning. Sogunro (2017) conducted a study of 119 graduate students and the impact of quality instruction on their level of academic motivation. This study focused on the quality of instruction as the single most important motivating factor for students in higher education. Sogunro's study surveyed the following list of motivators: Quality of Instruction, Relevance and Pragmatism, Interactive Classroom, Quality of Curriculum, Self- Directedness, Progressive Assessment, and Timely Feedback, Academic Advising Practices, Conducive Learning Environment. Quality of Instruction rated 40.3% and Relevance and Pragmatism, and Interactive Classroom ranked next

with 15.1% each. The other motivators scored in the single digits. This shows the weighty importance of quality of instruction in higher education.

A more extensive study, done at Pennsylvania State University, corroborates the above findings (Willits & Brennen, 2017). This study assessed the relationships of student attributes, course characteristics, and course outcomes to college students' ratings of course quality in three types of settings. The analysis utilized data from outline surveys of samples of college students conducted in 2011 and 2012 at the Pennsylvania State University. Included in the analysis were: (a) 1805 students at the main campus; (2) 1453 students at 19 smaller satellite campus locations of the university scattered across the State, and (b) 522 students participating in online degree programs through Penn State's World Campus. Students were asked to rate the quality of instruction they received in a randomly selected course in which they had been enrolled the previous semester and to respond to several questions about the course, the instructor's behavior and themselves. The relationships of these factors to how students rated the course were assessed for subjects in the three study settings. In all three settings, student and course characteristics, course difficulty, and amount of required work had little effect on course ratings. The grade received was modestly related to the course rating. However, the instructor's use of selected recommended pedagogical practices and students' perceptions of how much they felt they learned were by far the strongest correlates of students' course evaluations.

Higher education, however, is generally a function of early education. AL-Othman (2014) established a positive correlation between early education and higher education. Students who received a rich quality of instruction in elementary school,

adjusted better in University and outperformed disadvantaged students with the poor quality of early education.

Administrators of academic institutions create an ambiance for quality instruction. One of the main ways they do this is in the selection of the faculty. The faculty members are the direct purveyors of academic instruction. It is their service that is primarily rated as quality or substandard.

Administrators are expected to create systems that enable them to monitor the faculty who provide quality instructions. One of the means which can be used is the accreditation instrument. Orkodashvili (2009) proposes and explores the following questions which can be answered by the effective use of the accreditation instrument: What are the reliable and credible indicators of quality instruction that could be measured in the process of accreditation of higher education institutions? How does greater transparency in the accreditation process serve students and the public? What is the role that accreditors on federal and state levels can play in improving institutional accountability or changing institutional behavior, and hence, what are the standards and implications of federal vs. state involvement in the accreditation process?

Orkodashvili (2009) concludes that agreement should be reached between different parties involved in what to consider as reliable and credible indicators of quality instruction and how to measure them for the purposes of best accreditation. The evaluation data should be made public knowledge to increase transparency and serve student interests.

Administrators can use the accreditation process and instrument to ensure that faculty members are delivering quality instructions to their students. Cherry, Grasse,

Kapla, and Hamel (2017) argue that the attitude of the administrators to the evaluation process is crucial to the effective use of this instrument to foster enhanced instruction. They posit that for more public involvement in academic institutions and that increasing external pressures for improved performance and transparency appears to be the new normal for higher education. This includes improving student learning outcomes and administrators communicating the expectations of the accreditation instrument to faculty at the time of hiring and regularly during their tenure.

The quality of instruction is not limited to the brick and mortar situation. Many colleges and universities offer online classes. According to Taylor (2016), the number of students taking online courses has increased for the 13th consecutive year. This puts tremendous pressure on higher education faculty and administrators to demonstrate that online courses are equal to or better than face-to-face courses in terms of quality and student success due to the scrutiny about the quality of online courses by faculty, students, administrators, accrediting bodies, and legislatures.

Taylor (2016) conducted a study of 113 online college students, using the instrument from the California State University (CSU) Quality Online Learning and Teaching (QOLT) instrument. The survey instrument measures undergraduate student perceptions of social, teaching, and cognitive presence in addition to accessibility, technology, and user support elements. The data from the 113 participants matriculating at a mid-sized, four-year university indicate that undergraduate students perceived the courses with all three elements of social, teaching, and cognitive presence to be high-quality courses.

The quality of instruction in higher education attracts, retains, and graduates students. It can make or break an academic institution. The products (graduates) of a college/university reflect the quality of instruction they received as students of that institution. It is, therefore, vitally important to the success of higher education.

Campus Industries

Seventh-day Adventists have been proponents of holistic development in education. Their education philosophy is mostly based on the writings of Ellen G. White, one of the cofounders of the organization. According to White (1903), physical training is considered an integral component of holistic development.

Coon (2018) extracted the essence of Ellen White's teachings on manual arts training for academy students and distilled them into the following criteria: (a) each student will work ten or more hours per week for the academy, (b) each student will complete three or more years of instruction in a singled education program designed to prepare him or her for employment, and (c) each student will graduate with a saleable skill.

According to Coon, work to Ellen White, was more than a physical activity. Work was the means through which man was to be reunited with God. White held high the value of work in its own right and she endorsed education for work in the Seventh-day Adventist educational system. She strongly advocated that each student should leave the academy equipped with the skills necessary to earn a living.

Coon conducted his study on 29 academies in North America in the mid-1980's, to ascertain their performance against the three criteria outlined above. He concluded: (a) the evidence obtained from the data indicate that the academies, in general, support

the educational value of work, (b) the vocational offerings of the academies provide opportunity, (c) for exploratory work, and, in some academies, for extended skill training, (d) the value of saleable skills is so varied among the academies that a definitive conclusion cannot be drawn, (e) providing for the development of the survival skills is a matter of local policy and practice, and (f) career guidance, providing training in employability skills, and providing academic credit for work experience are matters of local consent.

Barnes (1982) focused his study on the impact of Ellen White's writings on the physical work program at Oakwood College (now Oakwood University). His research clustered around the following questions: (a) Does Oakwood College place equal emphasis on academic studies and training in the practical arts? (b) Does Oakwood College provide adequate facilities for physical work and training in the practical arts? (c) Does Oakwood College require that teachers in the practical arts have the same level of qualifications as teachers in the academic areas? (d) Does Oakwood College require that all its students, faculty, and administrators engage in some college-related physical work? (e) Does Oakwood College require the development of a range of skills in agriculture, the practical jobs of everyday life, building and maintenance of the college plant, and a variety of trades which can become saleable skills? (f) Does Oakwood College require that each of her graduates develop proficiency in at least one trade? (g) Does Oakwood College supply some of its own food, construct and maintain its buildings, and provide funds for operations from the sale of good and services?

Barnes study concluded that Oakwood College in the 1980's did not adequately satisfy any of the seven criteria. The institution was not in compliance with the Seventh-

day Adventist blueprint of education as outlined by the main founder/philosopher of the organization, Ellen White.

There is no record of any research which updates the status of the physical work program at the present-day Oakwood University. There is, however, current information that can be gleaned from the university's website. This will be presented shortly.

Coy (1987) examined the role of manual training in the development of the Seventh-day Adventist educational system. He collected data from three special areas: (a) the development of manual training in American public schools, (b) the establishment of Seventh-day Adventist education, and (c) the present status of technology education (the great-grandchild to manual training) within Adventist Education. According to Coy, there was an evolution from manual arts to industrial arts to technology development. The emphasis of education was parallel to the stage of development in the society.

There are some principles which seem to emerge from the literature on physical development and work on the campuses of Seventh-day Adventist academic institutions:

1. Seventh-day Adventists advocate holistic education – the harmonious blend of the spiritual, mental, physical, and emotional faculties.
2. Work in education is a part of the redemptive process in restoring humankind into the image of God.
3. Opportunities should be provided for students to work on campus to defray costs of education and to acquire practical skills that would prepare them to make a living.

4. Job opportunities on Adventist campuses should be seen as a mandate and not an option.

5. Campus industries should generate income to subsidize students' expenses and to make the institutions viable.

The literature suggests that Seventh-day Adventist academic institutions did not represent the ideals of Adventist education in the 1980's, concerning the campuses' work program. The expectation was that the institutions should maintain industries that provide employment and training for students. These industries should be contemporaneous and provide meaningful employment for students as a source of income and as preparation to be marketable in society. Besides, the Adventist world view of work in the context of the great controversy motif should be fostered and highlighted.

The researcher has not encountered any recent study on the role of campus industries in Seventh-day Adventist tertiary education. In fact, it does not seem to be promoted at the elementary or secondary levels. A relatively recent initiative of the education department of the North American Division of Seventh-day Adventists entitled, "Journey to Excellence," lists ten objectives which undergird the program, but campus industries or a physical work program is not included. The objectives were: (a) acceptance of God, (b) commitment to the church, (c) interpersonal relationships, (d) responsible citizenship, (e) healthy balanced living, (f) intellectual development, (g) communication skills, (h) personal management, (i) aesthetic appreciation, (j) career and service and (k) journey to excellence.

In the absence of current, peer-reviewed, empirical research on the present state and expectations of campus industries at Seventh-day Adventist academic institutions, the researcher surveyed the websites of these colleges/universities to gauge the degree of involvement in this mandated exercise.

Oakwood University (2019) has a flourishing farm that produces a wide selection of fruits and vegetables (including kale, and collard greens). They also own a franchise with Edible Fruits. Oakwood's financial report for 2017 showed that the University generated \$9,055,854 from Auxiliary Enterprises, which included revenue from the campus industries.

Southern Adventist University (2019) does not display any campus industries on its website. Andrews University, the flagship Seventh-day Adventist academic institutions, boasts the following: (a) large-scale dairy and farm operation, with over 900 acres of cultivated land, and 1500-head dairy; (b) peach and apple orchards, (c) grape vineyard, (d) 10-acre vegetable farm, (e) 3,500 square feet of greenhouses, and (f) it also operates the Gazebo Restaurant. It owned the Apple Valley with its five branches in Michigan and Illinois until 1998 (Andrews University, 2019)

Montemorelos University does not share its campus industries on the website. A visit to the campus, however, reveals a different picture. The university operates a woodwork shop, a campus store, a hospital, a wellness center, a water purification plant, a bakery, a vegetarian meat processing plant, and a hotel. Students are employed in these industries, and the revenues from them contribute to the operating of the university. It will be helpful to obtain data on the percentage of campus industries contribution to the total revenue of the operating budget of Montemorelos University.

Financial Performance

Financial Performance is defined as a subjective measure of how well a firm can use assets from its primary mode of business and generate revenues. This term is also used as a general measure of a firm's overall financial health over a given period of time and can be used to compare similar firms across the same industry or to compare industries or sectors in aggregation (Investopedia, 2019).

For this research, financial performance is a measure of how well a university is generating revenue and what constitutes the best allocation and disbursement of the income generated. It is the index of the university's financial health, and this determines the viability and survivability of the institution. Financial performance is also a measuring tool for comparing the strengths of comparative institutions.

In the business world, financial performance is expressed by the annual report. It consists of three financial statements: the balance sheet, the income statement and the cash flow statement. The balance sheet is a measure of how well the company (institution) is managing assets and liabilities. It reveals long-term vs. short-term debts; the income statement gives a summary of operations for the entire year. According to Kenton (2019), the income statement provides the gross profit margin, the cost of goods sold, operating profit margin, and net profit. The cash flow statement is a combination of the income statement and the balance sheet. It provides a reconciliation between net income and cash flow.

This study uses financial performance as its dependent variable. It is the resultant of the independent variables.

Relationship Between Variables

This section focuses on the relationships between the dependent variable and all the independent variables. It will establish a theoretical framework between the following: (a) philanthropy and the financial performance of academic institutions, (b) tuition and fees and financial performance, (c) campus industries and financial performance, and (d) quality of instruction and the financial performance of academic institutions.

Philanthropy and Financial Performance

Donations to Universities in the United States have grown astronomically. Stanford University has been outstripping all others for the past ten years (Gabriel, 2016). In the fiscal year 2014-15, Stanford raked in \$1.6 billion in charitable contributions, more than any other college or university in the United States, according to an annual survey from the Council for Aid to Education. Harvard University was next with \$1 billion. It is not surprising that Stanford has excelled for during the fiscal year under discussion, the university received a gift of \$400 million from the cofounder and chairman of Nike.

Philanthropic giving alone to these institutions is more than the entire budget of most other colleges and universities. There is, therefore, a direct correlation between philanthropy and the financial performance of academic institutions.

Tuition and Fees and Financial Performance

Tuition and fees comprise the main source of revenue for colleges and universities in the United States and other countries. A brief survey reveals that a range of 40%

- 65% of the total revenue for operating a college is derived from tuition. New York University, for example, appropriates 55% of its operating budget from tuition and fees (New York University, 2016). A much smaller college, William and Mary, receives 45.2% of its revenues from tuition (William & Mary, 2015). A sample budget of an average USA college (Smith Parker, 2012) suggests tuition contributing 61% of total revenues.

All the financial reports of colleges and universities are consistent with one fact: tuition and fees comprise the largest contributor to the total revenues generated. Income from tuition and fees is a function of the enrollment. It is the goal, therefore, of academic institutions to maximize enrollment, for this is the main source of income. The financial performance of academic institutions is directly impacted by tuition and fees.

Campus Industries and Financial Performance

Of all the variables in this study, campus industries on college campuses seem to have the smallest impact on the institutions' financial performance. There is very little literature on the topic. Campus industries do not seem to be in vogue. It is at the core of the Seventh-day Adventist philosophy of education, but a survey of this organization's academic institutions provides scant data on the presence and viability of campus industries. Some other institutions have a spattering of employment opportunities for enrolled students. New York University has a dental practice staffed mainly by dental students as a part of their training. This generated 2% of the institution's revenues in the 2015-16 academic year (New York University, 2016). Universities with teaching hospitals, similarly, generate some income from these facilities.

Seventh-Day Adventists' academic institutions outside of North America seem to employ more of the work-study concept. University of Montemorelos has woodwork and food manufacturing industries, but they are not given any prominence on the school's website, nor are they listed as a revenue source for the university. Northern Caribbean University in Jamaica, West Indies, has internet-based industries that are advertised on their website and seem income-generating.

Campus industries have morphed into modern forms of income-generating systems. They generate income, and they possess the potentials for greater resources. Even 2% of revenue for a university (New York University, 2016), whose annual operating budget is \$3.075 billion, is very significant, and does directly influence financial performance.

Quality of Teaching and Financial Performance

Teachers impact students' attitudes and behaviors in class. They are also effective in raising test-score outcomes and overall students' performance (Simmons, 2019). Students' performance is distilled into the grade point average, which affects students' eligibility for higher education and quality jobs. The performance of students on external exams (Professional, State, and National) gives publicity to their home college/university. The quality of teaching, therefore, attracts and retains students. This, in turn, affects enrollment, which influences the financial performance of the institution.

Alumni giving back to their alma mater is the product of the quality of service they received while being a student and the high level of homely feelings they experienced.

CHAPTER III

METHODOLOGY

Introduction

This study had, among its objectives, to establish the causal relationship between the financial performance of Montemorelos University and philanthropy, tuition and fees, campus industries, and the quality of instruction.

This chapter consists of the description of the methodology employed for this investigation and addresses the design of the study, which includes: (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

It was a quantitative investigation, because the data collected was used to test the hypothesis, considering numerical measurement and statistical analysis to establish patterns of behavior and test theory.

The investigation was explanatory, in that it identified the causal relationship between the variables, both directly and indirectly. It attempted to establish the interrelationship between the variables, not only between the dependent and independent, but also between the independent variables. There was a direct correlation between the independent variables and the financial performance of Seventh-day Adventist Colleges/Universities.

It was a transversal study, in that the data to interpret and analyze the variables was collected in a single moment. The instrument was administered in one transaction in a single moment between November and December of the year 2018.

The research was descriptive, in that its main objective was to provide details of a phenomenon. Descriptive research is the type of conclusive research whose main objective is to describe generally the characteristics or functions of the problem in question. This research described the blend of factors that impact the financial performance of colleges and universities with a particular focus on Montemorelos University, a Seventh-day Adventist tertiary academic institution.

It was field research, in that the data was collected on the campus of Montemorelos University.

Population

The population for this study was the students of Montemorelos University. This university has an enrollment of approximately 2,000 students.

Sample

The sample was a targeted subset of the student population. The type of sampling conducted in this investigation is non-probability, directed, and intentional. A cross-section of students was selected from first-year students, sophomore, junior, senior, and graduate classes. There was a proportionate balance between males and females. A total of one hundred and thirty-two students completed the survey.

Measuring Instruments

This section presents the different variables used in the study, the development of the instrument, the content validity, the construct validity, and the reliability of the instruments.

Variables

The variables used in this research were the following: (a) Independent (philanthropy, tuition and fees, campus industries, and quality of instruction); (b) dependent or criterion (financial performance).

Instrument Development

The following is a description of the process used to develop the instrument:

1. The researcher constructed a conceptual framework of the variables philanthropy, tuition and fees, campus industries, quality of instruction, and financial performance.
2. The dimensions of the variables were determined, and the relationships described between financial performance and philanthropy, tuition and fees, campus industries, and quality of instruction.
3. The questionnaire was then developed and shared with three writing experts. It was revised, incorporating the suggestions of the experts.
4. The instrument was validated for content and clarity. It was administered to seven college students who were to rate the questions for relevance and clarity on a Likert-style scale of 1 to 5, one being the clearest (most understood and relevant) and five, the least understood and most irrelevant.

5. After the relevance/clarity test, the final product of the instrument consisted of six sections: (a) general instructions and demographic data, (b) variable, quality of instruction with 27 statements (c) variable, philanthropy with 12 statements (d) variable, tuition and fees with 13 statements (e) variable, campus industries with 12 statements and (f) variable, financial performance with 15 statements.

6. After the advisor approved the instrument, it was translated into Spanish by a fluently bilingual instructor from the Language Institute of Montemorelos University.

7. The translated instrument was administered to the students of Montemorelos University, collected, and the data was analyzed.

The instrument used is shown in Appendix A.

Content Validity

The validation process of the content of the instruments was as follows:

1. Several interviews were conducted with the advisors to find out their opinion on the measurement of the variables.

2. The literature was reviewed in different databases on the variables: quality of instruction, tuition and fees, philanthropy, campus industries, and financial performance.

3. Then, considering the list of dimensions, sub-dimensions, and criteria of the instrument to be proposed, in agreement with the advisor, those that would be used in the instrument were selected.

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

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

Construct validity

In this section, the content and construct of the variables used in the research validity is presented.

Validity of the Construct

The factorial analysis procedure was used to evaluate the validity of the constructs of financial performance, quality of instruction, philanthropy, tuition and fees, and campus industries. The results of the validation of each variable are presented in Appendix B.

Next, the statistical tests of the factor analysis for the constructs are presented.

Quality of Instruction

The factorial analysis procedure was used to analyze the validity of the quality of instruction construct. In the analysis of the correlation matrix, it was found that the 27 statements have a positive correlation coefficient greater than .3.

Regarding the sample adequacy measure KMO, a value very close to the unit (KMO = .933) was found. For the Bartlett sphericity test, it was found that the results ($X^2 = 2773.859$, $df = 300$, $p = .000$) are significant. Bartlett's Test is significant at .000 because the probability is less than .05. This means that there is a good correlation between the items in the construct.

For the extraction statistics by main components, it was found that for the commonality values ($Com_{min} = .44$; $Com_{max} = .851$), the 27 items are greater than the extraction criterion ($Com = .300$). In relation to the total variance explained, a confirm-

atory analysis was carried out with three factors, explaining 66.169% of the total variance, this value being greater than 50% established as a criterion.

Regarding the Rotated Component Matrix, the Varimax method was used. Table 2 presents information comparing the relative saturations of each indicator for the four factors of collaboration relationships.

The first factor consists of nine indicators, and it is labelled “Instructional style of the teacher”. These have high load factors in column 1, ranging from .644 to .816. The indicators are: CE04 – you have learned and understood the subject matter; CE05 – instructor’s explanations are clear; CE06 – course materials are well prepared and carefully explained; CE07 – objectives agree with those taught; CE08 – Lectures facilitate note-taking; CE09 – instructor’s enthusiasm; CE10 – instructor is dynamic and energetic; CE11 – instructor enhances presentations with sense of humor; CE12 – instructor’s style of presentation is captivating.

The second factor consists of 13 indicators, and it is called ‘students’ response to positive instruction’. These have high load factors in column 2, ranging from .482 to .777. The indicators are: CE14 – instructor has genuine interest in individual students; CE15 – students feel welcome to instructor outside class; CE16 – instructor’s ready accessibility to students; CE17 – students are encouraged to participate in class discussion; CE18 – students are invited to share ideas; CE20 – students are encouraged to ask questions; CE 21 – instructor contrasts implications of various theories; CE 22 – instructor presents backgrounds and origins; CE 23 – instructor presents points of view different from his/her own; CE 24 – instructor adequately discusses current developments in field; CE25 – feedback on graded material is valuable; CE26 – methods of

evaluating students' work are fair and appropriate; CE27 – examinations/graded material test course content are emphasized by the teacher.

The third factor consists of three indicators, and it is called “students' overall impressions”. These have high load factors in column 3, ranging from .651 to .790. The indicators are: CE01 – you find the course intellectually challenging and stimulating; CE02 – you have learned something which you consider valuable; and CE03 – your interest in the subject has increased because of this course.

Table 2

Rotated matrix for quality instruction

Indicator	Component			
	1	2	3	4
CE01			.651	
CE02			.790	
CE03		.695		
CE04	.648		.428	
CE05	.786			
CE06	.779			
CE07	.791			
CE08	.816			
CE09	.709	.431		
CE10	.788			
CE11	.644	.440		
CE12	.679			
CE13			.419	.580
CE14		.482		
CE15	.478	.688		
CE16	.407	.628		
CE17	.457	.653		
CE19				.794
CE20		.635		
CE21		.580	.452	
CE23		.777		
CE24		.712		
CE25		.743		
CE26	.500	.599		
CE27	.446	.658		

The fourth factor has two indicators, and it is labelled “warm student-teacher interaction”. These have high load factors in column 4, .580 and .794. The indicators are: CE 13 – instructor is friendly to individual student and CE19 – students are encouraged to express their own ideas and/or question the instructor.

Tuition

The tuition instrument comprised of four dimensions: (a) umbrage at tuition (COL 3- COL 9), (b) resignation to tuition (COL 1,2,8-10), (c) accepting tuition (COL 1-4), and (d) coping with tuition (COL 10,11).

The factorial analysis procedure was used to evaluate the validity of the tuition construct (see Appendix B). In the analysis of the correlation matrix, it was found that 11 of the 13 statements have a positive correlation greater than .3.

Regarding the sample adequacy measure KMO, it resulted in a value very close to the unit (KMO = .692). For the Bartlett sphericity test, it was found that the results ($X^2 = 514.363$, $df = 78$, $p = .000$) 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 statistics by main components, it was found that of the commonality values ($Com_{min} = .186$; $Com_{max} = .801$), 11 of the 13 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, a confirmatory analysis was carried out with three factors, explaining 60.286% of the total variance, this value being greater than 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 collaboration relationships.

The first factor consists of seven indicators, and it was given the name “umbrage at tuition”. These have high load factors in column one ranging from .527 to .674. The indicators were the following: “Do you feel cheated about where your tuition money is going?” (COL 3); “Are you confused about where your tuition money is going?” (COL 4), “You have thought about transferring to a more affordable institution?” (COL 5), “Do you feel your tuition money benefits you 100% as a student?” (COL 6), “I take out student loans to pay my tuition” (COL 8); “I worry about paying back student loans” (COL 9); “The stress of tuition payment affects my academic performance” (COL 12).

Table 3

Rotated Matrix of Tuition

Items	Components			
	1	2	3	4
COL01	-.471	.443	.477	
COL02		.616	.446	
COL03	.527		.645	
COL04	.649		.499	
COL05	.549			
COL06	.639			
COL07				
COL08	.560	.481		
COL09	.666	.461		
COL10		.504		-.602
COL11				.794
COL12	.674			
COL13		.432		

The second factor is made up of six indicators (2 of which overlap with the first factor). These have high load factors in column two, ranging from .432 to .616. The indicators were the following: “Do you feel that you pay a reasonable amount for tuition?” (COL 1), “Do you think that the money you invest in your tuition is giving you the quality education you desire?” (COL 2), “I take out student loans to pay my tuition” (COL 8), “I worry about paying back student loans” (COL 9), “I work during the school year to pay tuition” (COL 10) and “Having to pay tuition motivates me to work for merit scholarships” (COL 13).

The third factor consists of four indicators (including COL 1 and COL 2). These have high load factors in column three, ranging from .446 to .645. The indicators were: “Do you feel cheated about where your tuition money is going?” (COL 3) and “Are you confused about where your tuition money is going?” (COL 4).

The fourth factor has one positive indicator. It scored a high load factor of .794 in column four. The indicator was: “I only work during the summer and long vacations to pay my tuition” (COL 11).

Philanthropy

The philanthropy instrument was made up of three dimensions: (a) the alumni association (FIL 1- FIL 5), (b) the alumnus (FIL 6, 7 – FIL 9, 10), and (c) the endowment fund (FIL 11, 12).

The factorial analysis procedure was used to evaluate the validity of the philanthropy construct (see Appendix B). In the analysis of the correlation matrix, it was found that the 12 statements have a positive correlation coefficient greater than .300.

Regarding the sample adequacy measure KMO, it resulted in a value very close

to the unit ($KMO = .742$). For the Bartlett sphericity test, it was found that the results ($X^2 = 502.276$, $df = 66$, $p = .000$) are significant.

When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero (greater than .8).

For the extraction statistic of the main component, it was found that for the commonality values ($Com_{min} = .135$, $Com_{max} = .643$), 11 of the 12 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with three factors, explaining 53.445% 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 three factors of philanthropy.

The first factor consists of five indicators and was given the name, "The Alumni Association". These have high load factors in column 1, ranging from .518 to .798. The indicators were: "There should be a philanthropy department in every academic institution" (FIL 01), "Proceeds from fundraising should be a part of the school's budget" (FIL 02), "The school should have a vibrant alumni association" (FIL 03), "The alumni association should contribute systematically to the alma mater" (FIL 04), and "Alumni giving directly impacts the experience one had as a student" (FIL 05).

The second factor was made up of four indicators and was named, "the alumnus". These have high load factors in column two, ranging from .606 to .733. The indicators were: "I am (or will be) a proud alumnus(a) of a Seventh-day Adventist academic Institution" (FIL 06); "I am willing to give systematically to my alma mater" (FIL 07); "As an

alumnus(a), I would like regular updates on how my donation was spent” (FIL 09); “For me, the institution’s stewardship of my previous donation is very important” (FIL 10).

The third factor consists of two indicators and was entitled, “Endowment Fund”. These have high load factors in column three, .599 and .792. The indicators were: “I know whether my college/university has an endowment fund” (FIL 11); “I have a general idea of how much money is in the endowment fund” (FIL 12).

Table 4

Rotated Matrix of Philanthropy

Items	Components		
	1	2	3
FIL01	.518		
FIL02	.622		
FIL03	.742		
FIL04	.798		
FIL05	.753		
FIL06		.629	
FIL07		.696	
FIL08		.645	
FIL09		.733	
FIL10		.606	
FIL11			.599
FIL12			.792

Campus Industries

The campus industries instrument was made up of three dimensions: (a) benefits of campus jobs (IC 05 – IC 11), (b) job opportunities on campus (IC 02 – IC 05), and (c) preparation for the future (IC 05, 06).

The factorial analysis procedure was used to evaluate the validity of the seasonal demand behavior construct (see Appendix B). In the analysis of the correlation matrix, it was found that 11 of the 12 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 = .732). For the Bartlett sphericity test, it was found that the results ($X^2 = 501.118$, $df = 66$, $p = .000$) are significant.

When analyzing the anti-image covariance matrix, it was verified that the values of the main diagonal are significantly greater than zero (greater than .8).

For the extraction statistic of the main component, it was found that of the commonality values ($Com_{min} = .280$; $Com_{max} = .706$), 11 of the 12 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, the confirmatory analysis was carried out with three factors, explaining 52.994% 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 three factors of seasonal demand behavior.

The first factor consists of seven indicators and was assigned the label, "Benefits of Campus Jobs". These have high load factors in column 1, ranging from .435 to .820. The indicators were: "There are job opportunities on my campus" (IC 02), "Jobs on campus provide training for future careers" (IC 05), "The work environment of on-campus jobs is conducive to spiritual growth" (IC 06), "Work conditions on campus comply

with the country’s labor laws” (IC 07), “Work and study help me with effective time management” (IC 09), “Work and study help me with money management” (IC 10), and “I am given the money I need to cover all my school and living expenses” (IC 11).

The second factor consists of five indicators and was named “Job Opportunities on Campus”. These have high load factors in column 2, ranging from .449 to .807. The indicators were: “There are job opportunities on my campus” (IC 02), “On-campus job opportunities are advertised” (IC 03), “Jobs on campus pay comparatively with off-campus jobs” (IC 04), “Jobs on campus provide training for future careers” (IC 05), and “I recommend working on my campus” (IC 12).

Table 5

Rotated Matrix of Campus Industries

Items	Components		
	1	2	3
IC01			.607
IC02	.435	.507	
IC03		.756	
IC04		.807	
IC05	.487	.449	.447
IC06	.646		.423
IC07	.747		
IC08			-.625
IC09	.675		
IC10	.820		
IC11	.455		
IC12		.520	

The third factor consists of three indicators and was given the caption “Preparation for the Future”. These have high load factors in the third column, ranging from .423 to .607. The indicators were: I need to work to help cover my school expenses (IC 01), Jobs on campus provide training for future careers (IC 05), and The work environment of on-campus jobs is conducive to spiritual growth (IC 06).

Financial Performance

The construct financial performance consists of four indicators. The factorial analysis procedure was used to analyze the validity of the financial performance construct. In the analysis of the correlation matrix, it was found that most statements have a positive correlation (see Appendix B).

Regarding the sample adequacy measure KMO, a value close to the unit (KMO = .896) was found. For the Bartlett sphericity test, it was found that the results ($X^2 = 1063.261$, $df = 105$, $p = .000$) are significant (see Appendix B).

For the extraction statistics by main components, it was found that the commonality values ($Com_{min} = .503$; $Com_{max} = .786$), the 15 items are superior to the extraction criteria ($Com = .300$). In relation to the total variance explained, a confirmatory analysis was carried out with four factors, explaining 67.405% of the total variance (see Appendix B).

The Varimax method was used for the rotated factorial solution. Table 6 presents information comparing the relative saturations of each indicator for four factors of financial performance. The first factor was labelled “Evidence of Growth”, and consists of four indicators. The indicators were: “The university is experiencing increasing number

of registered students” (CREC 1); “It has growing levels of inventories – offices, classrooms, furnishings etc.” (CREC 2); “There is an increasing number of workers: administrative, faculty, and support personnel” (CREC 3); and “Maximum use is made of the university’s established capacity” (CREC 4).

Table 6

Rotated Matrix for Financial Performance

Items	Components			
	1	2	3	4
CREC01		.776		
CREC02		.774		
CREC03		.770		
CREC04	.514	.606		
CREC05	.720			
CREC06	.779			
CREC07	.778			
CREC08	.755			
CREC09	.819			
CREC10	.608			
CREC11			.841	
CREC12				.618
CREC13				.789
CREC14			.778	
CREC15	.570			

The second factor was called “Evidence of Financial Progress” and was made up of seven indicators. The indicators were: “Maximum use is made of the university’s established capacity” (CREC 4); “The quality of services and products is good” (CREC 5); “There is evidence of investment in innovation, research, and development” (CREC

6); “The university has a brand for excellence” (CREC 7); “There is a regular creation of new academic programs” (CREC 8); “The university invests in machinery and equipment” (CREC 9); and “The university has lucrative, diversified sources of income” (CREC 10).

The third factor was given the name “University Expenditure” and consists of two indicators: “The institution’s operational cost is increasingly high” (CREC 11), and “Salaries paid to workers compare well with those off-campus” (CREC 14).

The fourth factor was entitled “Satisfaction with University’s Economics” and was made up of two indicators: “Registration costs and “Other university costs are reasonable, and there is a positive perception of security on the university campus”.

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: financial performance, .893; philanthropy, .732; quality of instruction, .938; tuition, .620; campus industries, .798. All Cronbach's alpha values were considered as corresponding to acceptable reliability measures for each of the variables (see Appendix C).

Operationalization of the Variables

Table 7 shows, as an example, the operationalization of philanthropy 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.

Null Hypothesis

Hernández Sampieri, Fernández Collado, and Baptista Lucio (2014) explained that the null hypotheses are suggestions about the relationship between variables, and that they serve to deny what the research hypothesis affirms. The null hypothesis is a statement that stands in opposition to the main hypothesis established for the research.

Table 7

Operationalization of the Variable Work Environment

Variables	Conceptual definition	Instrumental definition	Operational definition
Philanthropy	Charitable giving to human causes on a large scale. It is an effort undertaken by an individual or organization based on an altruistic desire to improve human welfare.	The degree to which philanthropy affects financial performance in an institution of higher learning, was determined by means of the following 12 items, under the scale: 1 = Strongly disagree 2 = Disagree 3 = Neither agree nor disagree 4 = Agree 5 = Strongly agree	To measure philanthropy, data was obtained from employees of the Northeastern Conference, through the measure of 20 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 = Strongly disagree 2 = Disagree 3 = Neither agree nor disagree 4 = Agree 5 = Strongly agree

Research Null Hypothesis

H₀: The empirical model in which quality of instruction, tuition and fees, campus industries, and philanthropy are predictors of financial performance for Montemorelos University, as perceived by the students of the institution, does not have acceptable

goodness of fit with the theoretical model.

Operationalization of Null Hypotheses

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

Data Collection

The questionnaire was the main means of data collection. The process of preparation and validation of the questionnaire was discussed earlier.

Table 8

Operationalization of hypotheses

Hypothesis	Variables	Level of Measurement	Statistical Test
H ₀₁ : Quality of instruction, tuition and fees, campus industries, and philanthropy are predictors of financial performance in an institution of higher learning.	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. Quality of instruction	Metrics	
	B. Tuition and fees.	Metrics	
	C. Campus industries.	Metrics	
	D. Philanthropy	Metrics	
Dependents			
	D. Job satisfaction.	Metrics	

Access to Respondents

The advisor of the researcher received permission from the department of business administration of the university to administer the questionnaire to selected classes, representing various levels of students. The advisor's secretary supervised the distribution, completion, and collection of the instruments.

Data Analysis

The data was concentrated in a database to perform the analysis of the variable. Subsequently, the scores for each variable 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

This study had, among its objectives, to explore whether campus industries, philanthropy, tuition and fees, and quality of instruction are significant predictors of financial performance for Montemorelos University, according to the perception of students, and following the theoretical model identified in Chapter 1.

The research was considered quantitative, explanatory, transversal, descriptive, exploratory, correlational, and field. The predictor variables in this research were philanthropy, tuition and fees, quality of instruction, and campus industries. The demographic variables were the student population and officials from the school's business office.

The outline of this chapter 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 study was 2000 students of Montemorelos University, Mexico. The sample consisted of 132 students. Data collection was done through a questionnaire. The fieldwork was done during December 2018.

Demographic Description

This section contains the demographic information regarding the subjects for this research. There were 55 females equal to 41.7% of the sample population and 77 males equal to 58.3% (see Appendix D).

Table 9 contains the demographic information regarding the subjects for this research. Most of the respondents (65.2%) were born between the years 1996 and 2000.

Table 9

Distribution of Participants by Years of Birth Ranges

Years of Birth Ranges	<i>n</i>	%
1980-1985	3	2.3
1986-1990	12	9.1
1991-1995	31	23.5
1996-2000	86	65.2
Total	132	100.0

Descriptive of the Constructs

This section presents the results of the two highest arithmetic means, the two lowest arithmetic means, and the arithmetic mean of each construct.

Quality of Instruction

As shown in Table 10, the highest arithmetic mean for the construct, quality of instruction, corresponds with the statements, "Students are invited to share their ideas and knowledge" (CE 18 = 4.53), and "You have learned something which you consider

valuable” (CE 2 = 4.36). The statements with the lowest means were, “Students are encouraged to express their own ideas and/or question the instructor” (CE19 = 3.57) and “Instructor's style of presentation holds your interest during class” (CE 12 = 3.64). It is observed that participants overwhelmingly agree with the construct, “Quality of Instruction” (4.05).

Table 10

Arithmetic Mean and Standard Deviation for Quality of Instruction

Items	M	SD
CE01	4.00	.886
CE02	4.35	.643
CE03	4.05	.867
CE04	3.99	.766
CE05	4.02	.992
CE06	3.95	1.017
CE07	4.01	.899
CE08	3.94	.935
CE09	4.06	.978
CE10	3.88	1.016
CE11	3.80	1.094
CE12	3.63	1.120
CE13	3.71	1.345
CE14	3.74	1.136
CE15	4.12	.856
CE16	4.07	.861
CE17	4.17	.833
CE18	4.53	4.416
CE19	3.56	2.169
CE20	3.99	.936
CE21	3.87	.882
CE22	4.03	1.919
CE23	3.96	.877
CE24	4.03	.828
CE25	3.99	.945
CE26	4.02	.911
CE27	4.03	.864
CE28	3.96	.894
Total	3.98	.622

Tuition

As shown in Table 11, the highest arithmetic mean for the construct, tuition, corresponds with the statement, “I work during the school year to pay my tuition” (COL 10 = 3.76) and “Having to pay tuition motivates me to work for merit scholarships” (COL 13 = 3.49); and the ones with the lowest means read, “Education at all levels should be free” (COL 7 = 2.71) and “Do you feel that you pay a reasonable amount for tuition?” (COL 1 = 2.85). It is observed that participants marginally agree with the construct, “Tuition and Fees (3.04)

Table 11

Arithmetic Mean and Standard Deviation for Tuition

Items	<i>M</i>	<i>SD</i>
COL01	2.84	1.007
COL02	3.25	.999
COL03	2.86	1.017
COL04	2.90	1.061
COL05	2.87	1.361
COL06	3.03	1.206
COL07	2.71	1.194
COL08	2.83	1.376
COL09	3.36	1.243
COL10	3.75	1.354
COL11	2.98	1.364
COL12	3.03	1.347
COL13	3.49	1.194
TUI	3.03	.705

Philanthropy

Table 12 shows that the highest means for the philanthropy construct corresponds with the statement, “There should be a philanthropy (fundraising) department in every academic institution” (FIL 01 = 4.08), and “For me, the institution’s stewardship of my previous donation is very important” (FIL 10 = 4.05). The statements with the lowest means read, “I have a general idea of how much money is in the endowment fund” (FIL 12 = 2.55), and “My experience as a student killed my desire to contribute financially to my alma mater” (FIL 08 = 2.94). There was a favorable response to the philanthropy construct (3.70).

Table 12

Arithmetic Mean and Standard Deviation for Philanthropy

Items	<i>M</i>	<i>SD</i>
FIL01	4.07	.825
FIL02	3.88	.834
FIL03	4.03	.740
FIL04	3.75	.892
FIL05	3.74	.843
FIL06	3.98	.972
FIL07	3.47	.952
FIL08	2.93	1.177
FIL09	3.66	1.053
FIL10	4.05	1.887
FIL11	3.09	1.177
FIL12	2.55	1.309
PHIL	3.70	.523

Campus Industries

Table 13 shows that the highest means for the campus industries construct correspond with the statement, “I need to work to help cover my school expenses” (CI 01= 4.48) and “There are job opportunities on my campus” (CI 02 = 3.98). The statements with the lowest means were, “Jobs on campus pay comparatively with off-campus jobs” (CI 04 = 2.78), and “Campus industries reflect 21st-century thinking” (CI 08 = 2.89). The response to the campus industries construct was good (3.38).

Table 13

Arithmetic Mean for Campus Industries

Items	<i>M</i>	<i>SD</i>
IC01	4.48	4.552
IC02	3.97	.960
IC03	3.06	1.179
IC04	2.78	1.154
IC05	3.46	.920
IC06	3.66	.938
IC07	3.60	.947
IC08	2.88	.993
IC09	3.47	1.007
IC10	3.67	.945
IC11	3.22	1.201
IC12	3.56	2.831
CI13	3.38	.562

Multiple Regression Assumptions

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 ($p > .05$). For the third criterion, the independence of the errors was proved, using the Durbin-Watson test. Finally, homoscedasticity was analyzed.

Null Hypothesis

In this section, the results from statistical tests of the main null hypothesis for this investigation are presented. The hypothesis was subjected to selected indicators.

The null hypothesis (H_0) states that philanthropy (PHI), tuition and fees (TUI), quality of instruction (QI), and campus industries (CI) are not significant predictors of financial performance (FP), according to the perception of the students.

For the analysis of this hypothesis, the statistical technique of multiple linear regression was used. Philanthropy, tuition and fees, quality of instruction, and campus industries were the independent variables; financial performance was the dependent variable.

When applying the method of stepwise in the regression analysis, the variables philanthropy and quality of instruction were deleted from the model. Campus industries was the best predictor because it explained 41.3% of the dependent variable, financial performance. Model 1 has an F value of 93.341 and a p value of .000 (see Table 14). It can be observed that the p value, being .000, is less than .05. Therefore, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected.

It was also observed that the variables campus industries and quality of instruction were good predictors of the financial performance variable. The value R^2 adjusted is .514, which means that these two variables explain 51.4% of variance of the dependent variable, financial performance. Model 2 has an F value of 70.248 and a p value of .000. Since it can be observed that the p value is less than .05, there is a positive and significant lineal correlation. Thus, the null hypothesis is rejected.

It can further be observed that the variables campus industries, quality of instruction, and philanthropy were good predictors of the financial performance variable. The value R^2 adjusted is .544, which means that these three variables explain 54.4% of the dependent variable. Model 3 has an F value of 52.991 and a p value of .000. This further confirms the rejection of the null hypothesis (see Appendix D). The variable tuition and fees did not fit into the model. It is therefore not a good predictor of the financial performance variable.

Table 14

Summary Multiple Regression Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.646 ^a	.418	.413	.36149	
2	.722 ^b	.521	.514	.32909	
3	.744 ^c	.554	.544	.31891	1.693

Summary of the Chapter

This chapter highlighted the results of statistical data analysis. The findings were presented based on the manipulation of the variables and the hypotheses. These served to establish or discredit the scientific validity of the study. The next chapter will crystallize these findings around the research question and contextualize them against the backdrop of the literature review. It will also explore the concomitants and implications of these findings.

CHAPTER V

CONCLUSIONS, DISCUSSION AND RECOMMENDATIONS

Introduction

This study explored the causal relationship between philanthropy, tuition and fees, quality of instruction, and campus industries, as significant predictors of financial performance, according to the before-mentioned theoretical foundation. The research was considered empirical, quantitative, explanatory, transversal and descriptive, exploratory and field.

The independent variables were philanthropy, tuition and fees, quality of instruction, and campus industries. The dependent variable was financial performance. The demographic variable was the students of Montemorelos University.

The sample that was used was 132 students of the university at various levels of academic standing (undergraduates through graduate school). The predictable variables were philanthropy, tuition and fees, quality of instruction, and campus industries, while the criterion variable was financial performance. For the analysis of the main hypothesis, the statistical technique of multiple linear regression was used.

Conclusions

This section provides the conclusions documented for this paper. It includes conclusions made on the arithmetic mean with cross-tables and null hypothesis.

Descriptive of the Constructs

This section shows the conclusions regarding the arithmetic means.

Quality of instruction

The highest arithmetic mean for the variable, quality of instruction, corresponds with the statements, "Students are invited to share their ideas and knowledge" (CE 18 = 4.53), and "You have learned something which you consider valuable" (CE 2 = 4.36). The statements with the lowest means were, "Students are encouraged to express their own ideas and/or question the instructor" (CE19 = 3.57) and "Instructor's style of presentation holds your interest during class" (CE 12 = 3.64).

Discussion on Findings for Quality of Instruction

The total arithmetic mean for this variable was 3.98. This shows that students have a favourable view of the quality of instruction received at Montemorelos University. This augurs well for the present and future. Satisfied students are the best advertisement for the institution, and they will very likely be robust alumni who will give back to their alma mater. This supports the findings of Sogunro (2017).

Their most favourable response indicates a preference for teaching methods that encourage students' participation and the opportunities to share their ideas and knowledge.

The statements with the lowest arithmetic means pose some challenges for pedagogy. Students seem to be repudiating the lecture method of teaching where instruction is poured into them, and they are not encouraged to express their own ideas or question the instructor. They seem to subscribe fully to the mandates of Ellen White

(1901) that students are not to be mere reflectors of other men's thoughts. They also seem to have issues with instructors who cannot capture and hold their interest in the class.

Contingency tables were made to show the weight of students' selection for the various statements of the variable. They show that 83.3% of the students agree or strongly agree with the favourable statement. On the other hand, 41% disagree or strongly disagree with the statement that students are encouraged to express their own ideas or question and/or question the instructor. This should be a cause for great concern. The instructors' methods of teaching should reflect the motivation to prepare students for the electronic age and not the industrial age. In the latter era, workers performed mechanically where they executed a set of instructions. In this digital, electronic age, workers must think on their feet and do problem-solving.

Tuition and Fees

After the afore-mentioned statistical analyzes, the tuition and fees variable did not satisfy the criterion for significance. Most of the students have to work to contribute to their tuition (over 75%). A large percentage sees something positive about working, since it motivates them to perform for scholarships. This presupposes that there are scholarships to work for.

It is a universal expectation among students and parents that tuition should be free. It is such a big business in capitalist countries like the USA that there is no likelihood that college/university tuition will be free. In Mexico, however, there seems to be a different paradigm. The literature review seems to suggest an innate antagonism

against tuition and an implied expectation that it should be minimal or nonexistent. According to the survey of Montemorelos students, 54.2% of those surveyed think university education should be free.

Campus Industries

The highest arithmetic means for the variable, campus industries, corresponded with the statements, “I need to work to help cover my school expenses” (CI 01= 4.48) and “There are job opportunities on my campus” (CI 02 = 3.98). The statements with the lowest means were, “Jobs on campus pay comparatively with off-campus jobs” (CI 04 = 2.78), and “Campus industries reflect 21st-century thinking” (CI 08 = 2.89). The response to the campus industries construct was good (3.38).

Discussion on Findings for Campus Industries

It is clear from this study that most students need to work to cover their school expenses. This corresponds with the responses to a similar question in the tuition and fees variable. From this survey, 88% of the students agreed and strongly agreed with the statement that they need to work, and they are aware that there are job opportunities on campus. Many may have come from strong Seventh-day Adventist backgrounds who are acquainted with the denomination’s blueprint on education as outlined by Ellen White in her books, “Education”, “Counsels on Education”, “Fundamentals of Christian Education”, and “Counsels to Parents, Teachers, and Students”. They may have come with the expectation of a vibrant work-study program on the campus. However, they may have issues with the salary scale. According to the survey, 28% of the students agreed that the salary scale is substandard.

Interestingly, 35.6% of them scored neutral on the questionnaire. This implies that over one-third of them may not be aware of the wages paid on campus. However, 36.3% did not agree that the campus salary is substandard to that paid off-campus.

The second-lowest mean on this variable exposes a different dynamic. The statement read, "Campus industries reflect 21st. century thinking". 26.5% of the students agree with the statement and 39.4% are neutral. There may be a need to modernize the campus industries. The principle behind the work-study program is that students must be equipped to make a decent living when they leave our academic institutions. The campus industries, therefore, should be abreast with current trends in society. They should be modern and on the cutting-edge of development. The present ones on the campus of Montemorelos University maybe more industrial-age oriented. The university can explore more research-based, technology-age industries.

Philanthropy

The highest arithmetic means of the philanthropy variable corresponded to the statements: "There should be a philanthropy (fundraising) department in every academic institution" (FIL 01 = 4.08), and "For me, the institution's stewardship of my previous donation is very important" (FIL 10 = 4.05). The statements with the lowest means read, "I have a general idea of how much money is in the endowment fund" (FIL 12 = 2.55), and "My experience as a student killed my desire to contribute financially to my alma mater" (FIL 08 = 2.94). There was a positive response to the philanthropy construct (3.70).

Discussion on Findings for the Philanthropy Variable

The statement with the lowest mean may reflect a lack of financial transparency in the administration of the university. The researcher did not unearth any financial report on the state of the institution. Apparently, it is not for public knowledge. This veil of secrecy may not be compatible with millennial thinking. The literature shows that the millennial generation has the potential of becoming the tsunami of philanthropic giving. One of the motivators for millennial giving is transparency and accountability regarding their donations to an institution (Gibson, 2015; Trobe, 2013).

The next lowest mean on the philanthropy variable can have grave implications for the present and the future. A significant number of students (58.8%) are not having a positively memorable experience at the university. This can negatively impact the morale of students, and it can impede recruiting efforts for new students. Also, the disgruntled students may not be inclined to support the institution after they leave or graduate. The alumni association may suffer as a result. Some of these embittered students may become billionaires.

Recommendations

The following recommendations emerge from the findings of this study and they reflect the perceptions of current students at Montemorelos University.

1. The university should diversify its sources of income and be less tuition dependent.
2. Students consider tuition a deterrent to them getting the education they need, so they wish that it be eliminated or minimized, and that more scholarships and other

forms of funding be made available.

3. The alumni association should be more vibrant and visible, and non-Mexicans need to be better harnessed for systematic support of the institution (their alma mater), especially many of the medical personnel.

4. Students appreciate the quality of instruction they receive at this university, but the teaching methods of the professors require updating. Students prefer more participation in the sharing of instructions and less of the lecture method.

5. Students desire more opportunities to work on campus.

6. Students appreciate campus industries, but they wish for more modernization to reflect the age of science and technology.

7. Students wish for more transparency in the financial operations of the university.

Suggestions for Future Research

1. Updating pedagogy at Montemorelos University.

2. Engaging applied research to the university and connecting research with technology and modern industries.

3. Creating a financial aid program for the university.

4. Socio-economic levels of the students of Universidad de Montemorelos.

APPENDIX A

INSTRUMENT



General Instructions

Dear Participant,

This doctoral research seeks to examine the economic viability of Seventh-day Adventist academic institutions, mainly those at the tertiary level. It investigates the proportionate blend of philanthropy, tuition and fees, campus industries, financial management, and quality of service as variables which impact the financial success of the institutions. The information shared will help derive a much-needed formula for financial viability for Adventist academic institutions. Your data will be treated with the strictest anonymity and confidentiality.

We appreciate your prompt and honest response to this survey. We know your time is valuable, and we want to assure you that your participation will contribute to the body of knowledge, which can improve the financial health of Seventh-day Adventist academic institutions.

Sincerely,

Trenton Hamidan

Research Committee

Demographics

Please place an “✓” in the box of the answer that applies to you.

Select the answer that applies to you	
Range of year of birth	<input type="checkbox"/> 1922-1945 <input type="checkbox"/> 1946-1964 <input type="checkbox"/> 1965-1980 <input type="checkbox"/> 1981-2000 <input type="checkbox"/> 2001-2018

Gender	<input type="checkbox"/> Female <input type="checkbox"/> Male
Name of College/University Attending	<input type="checkbox"/> Andrews University <input type="checkbox"/> Montemorelos University <input type="checkbox"/> Northern Caribbean University <input type="checkbox"/> Oakwood University <input type="checkbox"/> Washington Adventist University
Status	<input type="checkbox"/> Freshman <input type="checkbox"/> Sophomore <input type="checkbox"/> Junior <input type="checkbox"/> Senior <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate

Quality of Teaching

Please read the statements carefully. Use this scale and mark an '✓' that is closest to your rating for that item. Keep one recent or current course in mind as your frame of reference.

Please Use the Following Scale				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Statements		Rate				
How Much Do I Agree		1	2	3	4	5
1	You find the course intellectually challenging and stimulating.					
2	You have learned something which you consider valuable.					
3	Your interest in the subject has increased because of this course.					
4	You have learned and understood the subject matter materials in this course.					
5	Instructor's explanations are clear.					
6	Course materials are well prepared and carefully explained.					
7	Proposed objectives agree with those actually taught to you.					
8	Instructor gives lectures that facilitate taking notes.					
9	Instructor is enthusiastic about teaching the course.					
10	Instructor is dynamic and energetic in conducting the course.					
11	Instructor enhances presentations with the use of humor.					
12	Instructor's style of presentation holds your interest during class.					
13	Instructor is friendly toward individual students.					
14	Instructor has a genuine interest in individual students.					
15	Instructor makes students feel welcome in seeking help/advice in or outside of class.					
16	Instructor is adequately accessible to students during office hours or after class.					
17	Students are encouraged to participate in class discussion					
18	Students are invited to share their ideas and knowledge.					
19	Students are encouraged to express their own ideas and/or question the instructor.					

20	Students are encouraged to ask questions and are given meaningful answers.					
21	Instructor contrasts the implications of various theories.					
22	Instructor presents the background or origin of ideas/concepts developed in class.					
23	Instructor presents points of view other than his/her when appropriate.					
24	Instructor adequately discusses current developments in the field.					
25	Feedback on examinations/graded material is valuable.					
26	Methods of evaluating students' work are fair and appropriate.					
27	Examinations/graded material test course content as emphasized by instructor.					
28	Students are likely to return to this institution because of the quality of teaching.					

Tuition

Please read the statements carefully. Use this scale and mark an '✓' that is closest to your rating for that item.

Please Use the Following Scale				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Statements		Rate				
How Much Do I Agree		1	2	3	4	5
1	Do you feel that you pay a reasonable amount for tuition?					
2	Do you think that the money you invest in your tuition is giving you the quality education you desire?					
3	Do you feel cheated about where your money for tuition is going?					
4	Are you confused about where your tuition money is going?					
5	You have thought about transferring to a more affordable academic institution.					
6	You feel that the money you put forth in tuition benefits you 100% as a student.					
7	Education at all levels should be free.					
8	I take out student loans to pay my tuition and fees.					
9	I worry about paying back student loans.					
10	I work during the school year to pay for my tuition.					
11	I only work during the summer and long vacations to pay for my tuition.					
12	The stress of tuition payment affects my academic performance.					
13	Having to pay tuition motivates me to work for merit scholarships.					

Philanthropy

Please read the statements carefully. Use this scale and mark an '✓' that is closest to your rating for that item.

Please Use the Following Scale				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Statements		Rate				
How Much Do I Agree		1	2	3	4	5
1	There should be a philanthropy (fundraising) department in every academic institution.					
2	Proceeds from fundraising should be a part of the school's budget.					
3	The school should have a vibrant alumni association.					
4	The alumni association should contribute systematically to the alma mater.					
5	Alumni giving directly impacts the experience one had (has) as a student.					
6	I am (or will be) a proud alumnus(a) of a Seventh-day Adventist academic Institution.					
7	I am willing to give systematically to my alma mater.					
8	My experience as a student killed my desire to contribute financially to my alma mater.					
9	As an alumnus(a), I would like regular updates on how my donation was spent.					
10	For me, the institution's stewardship of my previous donation is very important.					
11	I know whether my college/university has an endowment fund.					
12	I have a general idea of how much money is in the endowment fund.					

Campus Industries

Please read the statements carefully. Use this scale and mark an '✓' that is closest to your rating for that item.

Please Use the Following Scale				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Statements		Rate				
How Much Do I Agree		1	2	3	4	5
1	I need to work to help cover my school expenses.					
2	There are job opportunities on my campus.					
3	On-campus job opportunities are advertised.					
4	Jobs on campus pay comparatively with off-campus jobs.					
5	Jobs on campus provide training for future careers.					
6	The work environment of on-campus jobs is conducive to spiritual growth.					
7	Work conditions on campus comply with the country's labor laws.					
8	Campus industries reflect 21 st -century thinking.					

9	Work and study help me with effective time management.					
10	Work and study help me with money management.					
11	I am given the money I need to cover all my school and living expenses.					
12	I recommend working on my campus.					

Financial Performance

Please read the statements carefully. Use this scale and mark an '✓' that is closest to your rating for that item.

Please Use the Following Scale				
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Statements		Rate				
How Much Do I Agree		1	2	3	4	5
1	The university is experiencing an increasing number of registered students.					
2	It has growing levels of inventories (offices, classrooms, furnishings etc.).					
3	There is an increasing number of workers (administrative, faculty, and support personnel).					
4	Maximum use is made of the university's established capacity.					
5	The quality of services and products is good.					
6	There is evidence of investment in innovation, research, and development.					
7	The university has a brand for excellence.					
8	There is a regular creation of new academic programs.					
9	The university invests in machinery and equipment.					
10	The university has lucrative, diversified sources of income.					
11	The institution's operational cost is increasingly high.					
12	Registration costs and other university costs are reasonable.					
13	There is a positive perception of security on the university campus.					
14	Salaries paid to workers compare well with those off-campus.					
15	The university's financial situation is good.					

Thank you for your participation

APPENDIX B

FACTORIAL ANALYSIS

Calidad de la enseñanza (Quality of Instruction)

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		.933
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	2773.859
	Gl	300
	Sig.	.000

Comunalidades

	Inicial	Extracción
CE01	1.000	.633
CE02	1.000	.728
CE03	1.000	.698
CE04	1.000	.658
CE05	1.000	.806
CE06	1.000	.820
CE07	1.000	.737
CE08	1.000	.750
CE09	1.000	.702
CE10	1.000	.780
CE11	1.000	.657
CE12	1.000	.542
CE13	1.000	.539
CE14	1.000	.398
CE15	1.000	.722
CE16	1.000	.597
CE17	1.000	.652
CE19	1.000	.655
CE20	1.000	.450
CE21	1.000	.636
CE23	1.000	.685

CE24	1.000	.669
CE25	1.000	.741
CE26	1.000	.637
CE27	1.000	.652

Varianza total explicada (Total Variance Explained)

Compo- nente	Autovalores iniciales			Sumas de extracción de cargas al cuadrado			Sumas de rotación de cargas al cuadrado		
	Total	% de vari- anza	% acumu- lado	Total	% de vari- anza	% acu- mulado	Total	% de varianza	% acumu- lado
1	12.285	49.140	49.140	12.285	49.140	49.140	6.717	26.868	26.868
2	1.746	6.985	56.125	1.746	6.985	56.125	5.830	23.318	50.186
3	1.362	5.448	61.573	1.362	5.448	61.573	2.763	11.052	61.238
4	1.149	4.596	66.169	1.149	4.596	66.169	1.233	4.931	66.169
5	1.023	4.092	70.261						
6	.911	3.644	73.905						
7	.771	3.085	76.990						
8	.684	2.736	79.726						
9	.623	2.492	82.219						
10	.551	2.206	84.424						
11	.472	1.888	86.312						
12	.416	1.664	87.976						
13	.369	1.477	89.453						
14	.361	1.444	90.897						
15	.327	1.309	92.205						
16	.292	1.167	93.372						
17	.262	1.047	94.420						
18	.240	.962	95.381						
19	.217	.867	96.248						
20	.203	.812	97.060						
21	.179	.715	97.774						
22	.170	.681	98.455						
23	.153	.611	99.066						
24	.134	.536	99.602						

25	.099	.398	100.000					
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Método de extracción: análisis de componentes principales.

Matriz de componente rotado^a (Rotated Component Matrix)

	Componente			
	1	2	3	4
CE01			.651	
CE02			.790	
CE03			.695	
CE04	.648		.428	
CE05	.786			
CE06	.779			
CE07	.791			
CE08	.816			
CE09	.709	.431		
CE10	.788			
CE11	.644	.440		
CE12	.679			
CE13			.419	.580
CE14		.482		
CE15	.478	.688		
CE16	.407	.628		
CE17	.457	.653		
CE19				.794
CE20		.635		
CE21		.580	.452	
CE23		.777		
CE24		.712		
CE25		.743		
CE26	.500	.599		
CE27	.446	.658		

Método de extracción: análisis de componentes principales.

Método de rotación: Varimax con normalización Kaiser.

(Tuition)

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo	.692
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Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	514.363
	GI	78
	Sig.	.000

Comunalidades

	Inicial	Extracción
COL01	1.000	.656
COL02	1.000	.720
COL03	1.000	.705
COL04	1.000	.801
COL05	1.000	.415
COL06	1.000	.566
COL07	1.000	.186
COL08	1.000	.706
COL09	1.000	.685
COL10	1.000	.740
COL11	1.000	.747
COL12	1.000	.658
COL13	1.000	.245

Método de extracción: análisis de componentes principales.

Varianza total explicada

Componente	Autovalores iniciales			Sumas de extracción de cargas al cuadrado			Sumas de rotación de cargas al cuadrado		
	Total	% de varianza	% acumulado	Total	% de varianza	% acumulado	Total	% de varianza	% acumulado
1	3.344	25.727	25.727	3.344	25.727	25.727	2.585	19.881	19.881
2	1.977	15.206	40.932	1.977	15.206	40.932	2.203	16.947	36.828
3	1.350	10.383	51.315	1.350	10.383	51.315	1.836	14.124	50.953
4	1.161	8.931	60.246	1.161	8.931	60.246	1.208	9.294	60.246
5	1.149	8.835	69.082						
6	.825	6.346	75.428						
7	.715	5.503	80.931						
8	.562	4.327	85.258						
9	.490	3.772	89.030						
10	.487	3.750	92.780						
11	.361	2.774	95.554						

12	.326	2.506	98.060					
13	.252	1.940	100.000					

Método de extracción: análisis de componentes principales.

Matriz de componente^a

	Componente			
	1	2	3	4
COL01	-.471	.443	.477	
COL02		.616	.446	
COL03	.527		.645	
COL04	.649		.499	
COL05	.549			
COL06	.639			
COL07				
COL08	.560	.481		
COL09	.666	.461		
COL10		.504		-.602
COL11				.794
COL12	.674			
COL13		.432		

Método de extracción: análisis de componentes principales.

a. 4 componentes extraídos.

(Philanthropy)

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		.742
Prueba de esfericidad de	Aprox. Chi-cuadrado	502.278
Bartlett	Gl	66
	Sig.	.000

Comunalidades

	Inicial	Extracción
FIL01	1.000	.535
FIL02	1.000	.584
FIL03	1.000	.641
FIL04	1.000	.703
FIL05	1.000	.583
FIL06	1.000	.551

FIL07	1.000	.565
FIL08	1.000	.135
FIL09	1.000	.623
FIL10	1.000	.391
FIL11	1.000	.439
FIL12	1.000	.663

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de extracción de cargas al cuadrado			Sumas de rotación de cargas al cua- drado		
	Total	% de vari- anza	% acu- mulado	Total	% de varianza	% acumu- lado	Total	% de vari- anza	% acumu- lado
1	3.881	32.340	32.340	3.881	32.340	32.340	2.863	23.862	23.862
2	1.315	10.962	43.302	1.315	10.962	43.302	2.164	18.036	41.898
3	1.217	10.143	53.445	1.217	10.143	53.445	1.386	11.546	53.445
4	1.047	8.724	62.169						
5	.957	7.979	70.148						
6	.828	6.899	77.047						
7	.781	6.506	83.552						
8	.527	4.394	87.947						
9	.490	4.087	92.033						
10	.414	3.451	95.484						
11	.318	2.652	98.136						
12	.224	1.864	100.000						

Método de extracción: análisis de componentes principales.

Matriz de componente rotado^a

	Componente		
	1	2	3
FIL01	.518		
FIL02	.622		
FIL03	.742		
FIL04	.798		
FIL05	.753		
FIL06		.629	
FIL07		.696	
FIL08			

FIL09		.733	
FIL10		.606	
FIL11			.599
FIL12			.792

Método de extracción: análisis de componentes principales.

Método de rotación: Varimax con normalización Kaiser.^a

a. La rotación ha convergido en 4 iteraciones.

Industrias del campus (Campus Industries)

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		.732
Prueba de esfericidad de	Aprox. Chi-cuadrado	501.118
Bartlett	GI	66
	Sig.	.000

Comunalidades

	Inicial	Extracción
IC01	1.000	.393
IC02	1.000	.462
IC03	1.000	.608
IC04	1.000	.678
IC05	1.000	.638
IC06	1.000	.632
IC07	1.000	.611
IC08	1.000	.467
IC09	1.000	.518
IC10	1.000	.706
IC11	1.000	.367
IC12	1.000	.280

Autovalores iniciales

Sumas de extracción de cargas al cuadrado

Sumas de rotación de cargas al cuadrado

Com- po- nente									
	Total	% de varianza	% acumu- lado	Total	% de varianza	% acu- mulado	Total	% de vari- anza	% acumu- lado
1	3.876	32.296	32.296	3.876	32.296	32.296	2.819	23.488	23.488
2	1.304	10.863	43.159	1.304	10.863	43.159	2.218	18.483	41.971
3	1.180	9.835	52.994	1.180	9.835	52.994	1.323	11.023	52.994
4	1.111	9.259	62.252						
5	1.005	8.375	70.628						
6	.830	6.915	77.542						
7	.691	5.757	83.299						
8	.587	4.893	88.192						
9	.499	4.160	92.352						
10	.365	3.043	95.395						
11	.301	2.508	97.903						
12	.252	2.097	100.000						

Método de extracción: análisis de componentes principales.

Matriz de componente rotado^a

	Componente		
	1	2	3
IC01			.607
IC02	.435	.507	
IC03		.756	
IC04		.807	
IC05	.487	.449	.447
IC06	.646		.423
IC07	.747		
IC08			-.625
IC09	.675		
IC10	.820		
IC11	.455		
IC12		.520	

CRECIMIENTO ECONOMICO (Financial Performance)

Prueba de KMO y Bartlett

Medida Kaiser-Meyer-Olkin de adecuación de muestreo		.896
Prueba de esfericidad de Bartlett	Aprox. Chi-cuadrado	1063.261
	Gl	105
	Sig.	.000

Comunalidades

	Inicial	Extracción
CREC01	1.000	.663
CREC02	1.000	.773
CREC03	1.000	.718
CREC04	1.000	.686
CREC05	1.000	.695
CREC06	1.000	.673
CREC07	1.000	.730
CREC08	1.000	.640
CREC09	1.000	.725
CREC10	1.000	.539
CREC11	1.000	.786
CREC12	1.000	.550
CREC13	1.000	.712
CREC14	1.000	.718
CREC15	1.000	.503

Varianza total explicada

Compo- nente	Autovalores iniciales			Sumas de extracción de cargas al cuadrado			Sumas de rotación de cargas al cuadrado		
	Total	% de vari- anza	% acumu- lado	Total	% de vari- anza	% acumu- lado	Total	% de varianza	% acumu- lado
1	6.511	43.405	43.405	6.511	43.405	43.405	4.427	29.515	29.515
2	1.501	10.007	53.412	1.501	10.007	53.412	2.607	17.383	46.898
3	1.171	7.806	61.218	1.171	7.806	61.218	1.582	10.546	57.444
4	.928	6.187	67.405	.928	6.187	67.405	1.494	9.962	67.405
5	.786	5.237	72.642						
6	.688	4.589	77.231						
7	.581	3.876	81.107						
8	.551	3.671	84.777						

9	.445	2.968	87.745					
10	.397	2.648	90.393					
11	.365	2.432	92.825					
12	.306	2.041	94.867					
13	.297	1.980	96.846					
14	.264	1.759	98.605					
15	.209	1.395	100.000					

Método de extracción: análisis de componentes principales.

Matriz de componente rotado^a

	Componente			
	1	2	3	4
CREC01		.776		
CREC02		.774		
CREC03		.770		
CREC04	.514	.606		
CREC05	.720			
CREC06	.779			
CREC07	.778			
CREC08	.755			
CREC09	.819			
CREC10	.608			
CREC11			.841	
CREC12				.618
CREC13				.789
CREC14			.778	
CREC15	.570			

APPENDIX C

ANALYSIS OF RELIABILITY

CONFIABILIDAD ALFA DE CRONBACH

CRECIMIENTO ECONOMICO	<p style="text-align: center;">Estadísticas de fiabilidad</p> <p style="text-align: center;">Alfa de Cronbach</p> <hr/> <p style="text-align: center;">.893</p> <p style="text-align: center;">N de elementos</p> <hr/> <p style="text-align: center;">15</p>
FILANTROPIA	<p style="text-align: center;">Estadísticas de fiabilidad</p> <p style="text-align: center;">Alfa de Cronbach</p> <hr/> <p style="text-align: center;">.732</p> <p style="text-align: center;">N de elementos</p> <hr/> <p style="text-align: center;">11</p>
Calidad de la enseñanza	<p style="text-align: center;">Estadísticas de fiabilidad</p> <p style="text-align: center;">Alfa de Cronbach</p> <hr/> <p style="text-align: center;">.938</p> <p style="text-align: center;">N de elementos</p> <hr/> <p style="text-align: center;">26</p>
COLEGIATURA	<p style="text-align: center;">Estadísticas de fiabilidad</p> <p style="text-align: center;">Alfa de Cronbach</p> <hr/> <p style="text-align: center;">.620</p> <p style="text-align: center;">N de elementos</p> <hr/> <p style="text-align: center;">10</p>
Industrias del Campus	<p style="text-align: center;">Estadísticas de fiabilidad</p> <p style="text-align: center;">Alfa de Cronbach</p> <hr/> <p style="text-align: center;">.798</p> <p style="text-align: center;">N de elementos</p> <hr/> <p style="text-align: center;">10</p>

APPENDIX D

DEMOGRAPHIC STATISTICS

Gender

		Frequency	Percent	Valid Per- cent	Cumulative Percent
Valid	Femenino	55	41.7	41.7	41.7
	Masculino	77	58.3	58.3	100.0
	Total	132	100.0	100.0	

APPENDIX E

REGRESSION ASSUMPTION

Test for normality of the errors with the Kolmogorov-Smirnov statistic ($p > .05$)

Quality of Instruction

Case Processing Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
QI	132	100.0%	0	0.0%	132	100.0%

Descriptives

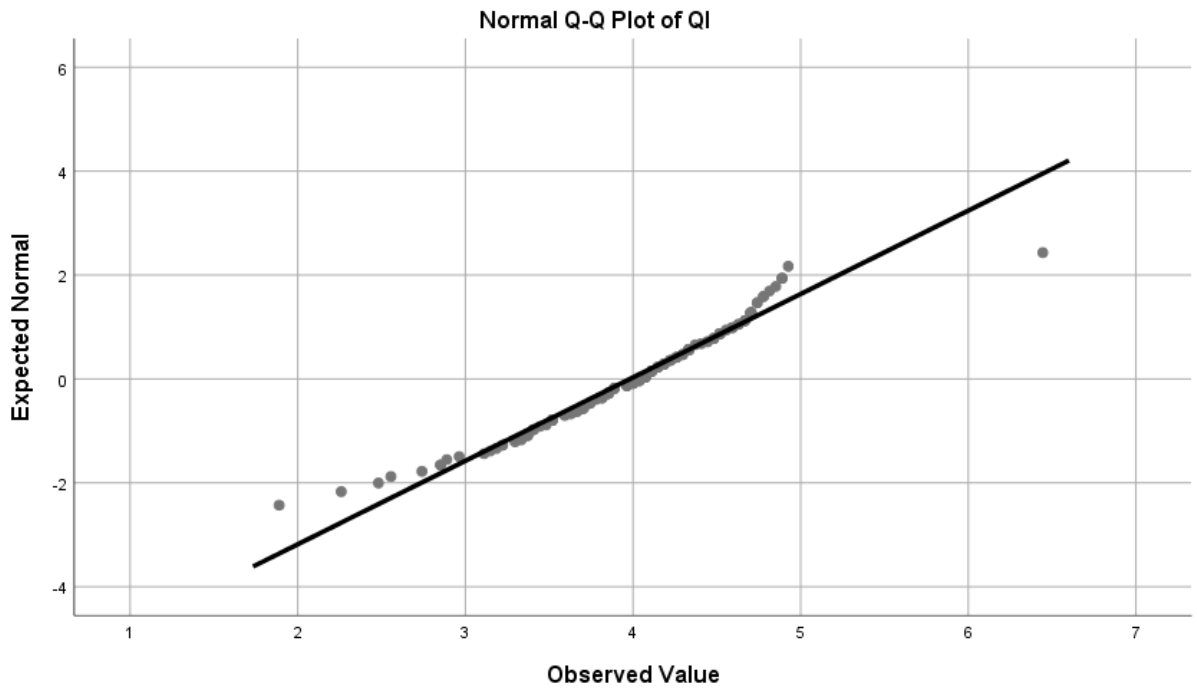
		Statistic	Std. Error
QI	Mean	3.9820	.05419
	95% Confidence Interval for Mean		
	Lower Bound	3.8748	
	Upper Bound	4.0892	
	5% Trimmed Mean	4.0022	
	Median	4.0741	
	Variance	.388	
	Std. Deviation	.62262	
	Minimum	1.89	
	Maximum	6.44	
	Range	4.56	
	Interquartile Range	.77	
	Skewness	-.237	.211
	Kurtosis	1.949	.419

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
QI	.066	132	.200*	.964	132	.001

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

a. Lilliefors Significance Correction



APPENDIX F

NULL HYPOTHESIS ANALYSIS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.198	1	12.198	93.341	.000 ^b
	Residual	16.988	130	.131		
	Total	29.186	131			
2	Regression	15.215	2	7.608	70.248	.000 ^c
	Residual	13.970	129	.108		
	Total	29.186	131			
3	Regression	16.168	3	5.389	52.991	.000 ^d
	Residual	13.018	128	.102		
	Total	29.186	131			

a. Dependent Variable: FP

b. Predictors: (Constant), CI

c. Predictors: (Constant), CI, QI

d. Predictors: (Constant), CI, QI, PHIL

Model Summary^d

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.646 ^a	.418	.413	.36149	
2	.722 ^b	.521	.514	.32909	
3	.744 ^c	.554	.544	.31891	1.693

a. Predictors: (Constant), CI

b. Predictors: (Constant), CI, QI

c. Predictors: (Constant), CI, QI, PHIL

d. Dependent Variable: FP

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TRENTON HAMIDAN

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SUMMARY

I represent the harmonious blend of two professions -- the pastor and the teacher. Most of my professional life revolved around teaching science and religion in a church school and serving as a school administrator. A significant number of those years was devoted to serving as a church pastor, parallel to that of a teacher.

HIGHLIGHTS

Certified teacher
sure

Critical thinker
tive

Curriculum development

Caring pastor
preacher

Calm under pres-

Flexible and adap-

Decisive

Dynamic, didactic

ACCOMPLISHMENTS

Developed science curriculum for a Conference with sixteen schools.

Created advanced placement science and math courses for elementary school students.

Organized and directed a mission trip for my congregation to Panama.

Conducted an inspiring weekend tour of SDA historical sites in New England and Upstate, New York.

Raised funds to establish the first Wellness Center in Northeastern Conference

EXPERIENCE

1/2017 to Present
entn-day

Director of Development, Northeastern Conference of Sev-

- ter
- Adventist**
 Raised funds for the Organization
 Provided the means by fundraising to establish a Wellness Center
 Supply fundraising resources to churches
- 08/2009 to 07/2016** **Principal**
Westchester Area School — New Rochelle, New York
 Increased enrollment by over 25%
 Acquired a new 55-seat school bus.
 Introduced advanced placement courses to the upper grades of the school.
 Secured laptops and tablets for all students.
 Upgraded technology through a \$200,000 grant.
- 05/2004 to 07/2009** **Pastor**
Bronx Faith Temple SDA Church — Bronx, New York
 Increased the membership of the church.
 Upgraded the congregation from a company to an organized church.
 Stabilized finances for church to have a savings of over \$20 000.
 Created and taught a GED class for adult members.
- 08/1997 to 07/2005** **Chaplain, Bible Teacher**
Greater New York Academy — Woodside, New York
 Preached to school body every week.
 Prepared students for baptism.
 Counseled students on life and career choices.
 Ministered to faculty and staff on emotional and spiritual issues
- 09/2014 to 9/2019** **Pastor**
Mount of Blessings SDA Church — Bronx, New York
 Organized and executed mission trip to Panama.
 Founded scholarship fund for music students.
 Instituted music class for music theory and practice.
 Developed church's website and improved technology.
 Created special class for young adults.
 Revamped structure of church meetings.
 Conducted evangelistic campaigns resulting in baptisms
- 09/2019 to Present** **Pastor**
New Brighton Community SDA Church – Staten Island, New York
 Raising funds to establish the first Center of Influence on the Island
 Improving attendance at prayer meetings and Sabbath services
 Promoting a strong medical missionary program for the church
 Expanding the English as a second language program for the immi-

grant

Community.

EDUCATION

2020
ico

PHD: Business Administration. Universidad de Montemorelos, Mexico

2001
ter, MA, USA

Master of Arts: Education. Atlantic Union College — South Lancaster, MA, USA

1985
— Mandeville,

Bachelor of Arts: Theology/History. Northern Caribbean University
Jamaica