CHARITABLE BEHAVIOUR OF UK MUSLIMS: THE ROLE OF DONOR VALUE, CHARITY REPUTATION/DYNAMISM AND CONGRUENCY ON BEHAVIOURAL INTENTIONS

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ABSTRACT

This research aims to understand the dynamics involved in the donor-charities interaction and focuses on the important drivers of charitable behaviour specifically on *Sadaqah* donations in the context of Muslims in the West. This is because the normative context to donate may vary for Muslims living in Islamic countries and Muslims living in non-Islamic countries. Therefore, this study expands the limited research on individuals' voluntary donation to an underrepresented culture and focuses on UK's ethnic minority faith-based group.

While a few studies have addressed the factors driving other Islamic financial instruments such as *Zakat* (Kashif et al., 2018), this is the first study to empirically test the antecedents of UK Muslims' *Sadaqah* donations. *Sadaqah* is a voluntary act, can be given at any time; it has no designated recipients and no fixed donation amount, which is different from *Zakat* (obligatory, paid once a year, amount is fixed and has designated for eight categories of recipients) (Al-Qardawi 1999; Kroessin, 2007). Since *Sadaqah* has limited guidelines, it makes it more difficult for charities to understand why, where, and to whom Muslims would give their *Sadaqah*.

This research integrates individual aspects (donor value), organisational aspects (reputation/dynamism, congruency, and barriers to donating), cultural aspects (collectivism–individualism) and religious aspects (religiosity) that influence charitable giving outcomes. Instead of relying solely on intention to give *Sadaqah* as the outcome variable of interest, this research broadens the outcome variables to include donor commitment, loyalty and positive WOM—collectively referred to as non-monetary consequences.

This study employed two phases of data collection, which involved twenty-one in-depth interviews and 406 self-administrated questionnaires. The findings revealed that participants mostly donated to emergency and disaster relief as well as charitable causes related to children, orphans and poor. Participants choose to support charities that are reputable, possess the image of dynamism and have high congruency with their self-concept. Additionally, congruency is found to mediate the relationship between reputation/dynamism and behavioural intentions. The findings suggest various value dimensions that participants seek from charitable giving including positive and negative emotional value, social value that are group-related driven (communal value) and religious belief value, which consequently have a positive and significant effect on behavioural intentions. The findings also revealed the positive effect of identity-based constructs (collectivism and religiosity) on donor value.

This research opens new doors in investigating Muslims' charitable behaviour in the West and contribute to the limited studies on Islamic instruments of voluntary giving, *Sadaqah*. This research is particularly important for charities that wish to tailor fundraising campaigns to fit UK Muslim donors. This research suggest that charities should focus on creating and delivering multi-dimensional value and invest in developing, managing and nurturing their reputation, image of dynamism and donor-charity congruency to establish continued support in the future (i.e. long-term donors).

Keywords: charitable behaviour, *Sadaqah*, donor value, religiosity, congruency, UK Muslims, reputation/dynamism, individualism–collectivism, behavioural intentions.

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DEDICATION

This thesis is dedicated to my beloved parents for all their sacrifices. May Allah grant both of you the highest rank in paradise.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
CFA	Confirmatory Factor Analysis
CAF	Charities Aid Foundation
CBR	Customer-based Corporate Reputation
CFI	Comparative Fit Index
DV	Dependent Variable
EFA	Exploratory Factor Analysis
HI	Horizontal Individualism
HC	Horizontal Collectivism
IV	Independent Variable
KMO	Kaiser-Meyer-Olin
ML	Maximum Likelihood
MCAR	Missing Completely at Random
MAR	Missing at Random
NMAR	Not Missing at Random
NGO	Non-Governmental Organisation
PV	Perceived Value
PBC	Perceived Behavioural Control
RMSEA	Root Mean Square Error of Approximation
SEM	Structural Equation Modelling
SPSS	Statistical Package for Social Sciences
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
TLI	Tucker-Lewis Index
VI	Vertical Individualism
VC	Vertical Collectivism
WOM	Word-of Mouth

Chapter 1 Introduction

1.1 Introduction

The introductory chapter is divided into ten sections. Section 1.2 discusses the context and background of the present research. The justifications and significance of this study are explained in Section 1.3, followed by research aims in Section 1.4, research questions in Section 1.5, and research objectives in Section 1.6. The research methods are briefly described in Section 1.7 and the research contributions are discussed in Section 1.8. The structure of the thesis is presented in Section 1.9. Lastly, Section 1.10 provides a summary of the first chapter.

1.2 Research Contexts and Background

A key research motivation for this research is to understand and explore the dynamics involved in charitable giving behaviour among the British Muslim community in the UK. Prior to embarking on this research journey, the researcher had been studying for her postgraduate degree in the UK, and it was during this time, she had the opportunity to engage with and develop very good relations with the local British Muslim community in Cardiff. As part of this engagement, she had come to notice that the local Muslims actively supported many charitable causes and were targeted by a range of charities on a frequent basis. She had also heard stories from many Muslim donors who did not feel very happy about the way some of the charities approached them. This triggered a personal interest in investigating donor motivations among British-Muslims and in understanding ways in which charities could approach and engage with the British-Muslims in an effective manner. The current study has practical implications for the UK charitable sector as many are already targeting British-Muslims. The next section, therefore, looks at the charitable sector and explores research motivations for the current study.

a) UK Charitable Sector and its Challenges

The current study focuses on charities (or charitable organisations), which are fundraising or volunteering organisations regulated by the Charity Commission, and which must function in aid of a charitable purpose as defined by the Charities Act (2011). The Charities Act (2011) defines a charitable purpose (often known as a charitable cause) as follows: ‘the prevention or relief of poverty; the advancement of education, religion, health or the saving of lives, and community development; the advancement of arts, culture, heritage or science, and amateur sport; the advancement of human rights and conflict resolution; the advancement of environmental protection or improvement and animal welfare; the relief of those in need by reason of youth, ill-health, disability, or other disadvantage; and the promotion of the efficiency of the armed forces of the Crown, or of the efficiency of the police, fire and rescue services'. Accordingly, the current study uses the term 'charity' to refer to an organisation that is voluntary, formal and non-profit, primarily addressing and representing a social cause, with fundraising as its main source of funding that enables it to serve its beneficiaries and achieve its objectives.

The charity sector has expanded in recent years with an increase in the numbers of charities and their charitable spending. In 2017, the Charity Commission UK reported 168,237 registered charities with £75.35 billion annual gross income as compared to 160,515 registered charities in 2009 with £51.74 billion annual gross income. Charities are beneficial in helping the needy and contributing towards the economy, socially and politically in terms of services to the citizens, in assisting the government in eradicating poverty, and by acting as intermediaries between the haves and the have-nots (Bennett, 2005).

However, there are a number of challenges faced by the UK charity sector. Firstly, the UK government's supports in providing social services for the public has decreased (Hibbert, 1996; Reed et al., 2007) which means more and more charities need to rely on public support. In doing so, the charities need to persuade donors to increase their contributions towards charitable causes (Khanna and Sandler, 2000). Secondly, a number of scholars have argued that with the continuous growth in the number of charities, charities face increased competition in attracting donors to support them (Kashif and De Run, 2015; Pope et al., 2009; Sargeant, 1999; Weerawardena and Mort, 2008). Thirdly, it has been reported that one in five UK charities, especially the smaller organisations, are struggling to survive (Dudman, 2017). With limited resources and skills shortages, charities are under more pressure than ever before to secure their funding for the next five years, particularly when it comes to retaining existing supporters (Murray, 2017). Raising sufficient funds to support charities' activities has always been a challenge, thus, marketing principles have been applied by charities to recruit supporters for their altruistic campaigns (Gonzalez et al., 2002).

Fourthly, recent media reports point to the direction that the UK public is becoming increasingly sceptical about charity campaigns given the high-profile scandals such as those involving

Oxfam (Pitt, 2018). Negative media portrayal of charities impacts perceptions of trust towards the charitable sector as a whole. For example, negative publicity can contribute to donors' fears of having their donations misappropriated by the organisations that collects them. Therefore, it has been argued that charities need to gain back public trust and properly understand donors' perception towards charities (Pitt, 2018).

Finally, and with the rise in the use of social media by donors, the nature of fundraising is changing, as donors are exposed to many different types of campaigns. This means charities need to make more efforts in understanding donor behaviour in depth in order to attract individuals to support them continuously without overwhelming them. As one-off donations are insufficient for charities, campaigns usually continue throughout the year. The sustainability of charities and their projects largely depends on regular donations; charities not only need to attract first-time donors but also it needs to secure donors' willingness to continue donating.

Sargeant and Lee (2004) show that maintaining donors' commitment and loyalty to charities is an important aim of non-profit marketers. Moreover, Wymer and Rundle-Thiele (2016) recommend that third-sector researchers place a greater emphasis on discovering the antecedents of a broader range of outcome variables. This is important for charities to establish continued support in the future (i.e. long-term donors), given that in some cases charities may lose up to 60% of their first-time donors (Sargeant and Woodliffe, 2007). The research motivation for the current study is to not only understand UK Muslims' intention to give *Sadaqah,* but also broaden the outcome variables to include donor commitment, loyalty and positive WOM intentions (i.e. indicator of continuous support).

In the background of these challenges faced by the charitable sector, this study seeks to better understand the psychological, social and cultural factors (such as cultural orientation and religiosity) that motivate donors to donate. Accordingly, the focus is on providing deeper insights into factors that can encourage/discourage individuals to support charitable organisations (i.e. identifying the positive and negative organisational drivers of charitable giving). A further research motivation is to guide charity marketers in developing effective donation strategies to attract donors and thereby solicit enough donations from a segment of society that has been largely underrepresented in research terms - i.e., the British-Muslims.

b) Individuals' Charitable Giving in the UK

Given that donations from individuals remain the main source of funding for UK charities (Barman, 2007; Breeze, 2006), a further motivation of this study is to better understand individuals' donation behaviour. Moreover, according to the World Giving Index 2017, UK is the eleventh most generous country in the world. Thus, charitable giving plays a vital role in British society as it represents the public's social values and responsibility to those in need. However, an important research gap is that we do not know how and in what sense, the British-Muslim donors contribute to the well being of UK society.

Individuals in the UK get involved with charities in various ways such as through donating money, giving goods, sponsoring others, volunteering, signing petitions, buying ethical products or taking part in demonstrations. The Charities Aid Foundation (2018) reported that cash remains the primary way in which people give, although the level decreased slightly in 2017. The median monthly amount given by a donor in 2017 was £20, while the mean amount given was £44, and the majority of UK donors continue to donate infrequently (Charities Aid Foundation, 2018). While in 2017 the total amount given to charities by individuals increased to £10.3 billion, from £9.7 billion in 2016, the total number of people giving decreased (Charities Aid Foundation, 2018). Despite these numbers, there is no empirical research that sheds light into how much British-Muslims donate in the UK and to which causes they support actively.

For example, and according to Charities Aid Foundation (2018), the top five causes UK donors supported remains the same in 2017 as it was in 2016, with medical research coming out on top, followed by animal welfare, children or young people, hospital and hospices, and overseas aid and disaster relief. Concerning the proportion of total donation amount received by each cause in 2017, religious organisations received the most donations, and religious causes achieve the largest share of total donations. According to the Charity Commission (2018), the top five UK charities are Oxfam, the National Trust, Cancer Research UK, Save the Children, and the British Heart Foundation.

Consumer research dealing with British-Muslims (Ansari, 2002; Jamal and Shukor, 2014) reports that many Britis-Muslims show a heightened sense of religiosity. This very much implies that British-Muslims may be motivated to support religious charitable causes (see the next section for further discussion). However, there is no research investigating charitable causes among UK Muslims. Given the lack of empirical research investigating in this area, the findings of current research can assist charities to allocate their resources efficiently when seeking for UK Muslims' support and donation.

c) Charitable Behaviour among UK Muslims

While substantial research studies have focused on investigating charitable giving among Christians or in a mixed-religion context (e.g. Delener, 1994; Adloff, 2009; Carlo et al., 2010; Bekkers and Schuyt, 2008), there is no empirical research investigating charitable giving among UK Muslims who remain an under-researched ethnic minority (faith-based) group in the UK. The research gap is further highlighted by an extensive literature search of more than 500 publications by Bekkers and Wiepking (2011) who only focused on individuals who followed either Judaism or Christianity (i.e. Catholicism and Protestantism). Studies included in the review did not make specific reference to Muslims, probably because Muslims were not represented or only represented in a small percentage of the samples used and were, therefore, grouped under the title 'other'.

The lack of research focus on British-Muslim is further problematic given Muslims represent the fastest-growing faith community in the UK and Islam is now (after Christianity) the second largest religion in the country (Jamal, 2003; Travis, 2008). According to census data, between 2001 and 2011 the Muslim population in the UK grew from 1.5 million to 2.7 million, an increase of 2% of the population as compared to a decrease of 12% for Christians (see Table 1.1). The Muslim population is forecast to continue growing at a rate of 6.7%, which could take them to 50% of the population by 2050 (Ferguson, 2011).

Table 1.1 The 2011 Census on Religion and Population in the UK

	Christians	**Muslims**
2001	37.2 millions	1.5 millions
2011	33.2 millions	2.7 millions
The population percentage	59% of the resident population	5% of the resident population
The population increment	12% decrease	2% increase

Source: The 2011 Census data

A number of consumer research studies (Jamal, 2003; Jamal and Shukor, 2014; Jamal and Sharifuddin, 2015) have shown that British-Muslims are becoming increasingly affluent with a strong desire to engage with and consume British consumer culture. However, we find no empirical study that investigates the extent to which British-Muslims engage with and support charitable sector in the UK. Accordingly, this research aims to expand the growing interest in understanding consumer behaviour, especially charitable donation behaviour, among Muslims living in the West (El-Bassiouny, 2014; Jamal and Shukor, 2014; Jamal and Sharifuddin, 2015), by focusing on Muslim donors in the UK.

Moreover, a stream of research (e.g., Kashif & De Run, 2015; Opoku, 2013) has investigated charitable donation motives in countries that are dominated by Muslim populations (e.g. Pakistan, Saudi Arabia, Malaysia, Indonesia). However, not much is known, in research terms, about charitable giving motives among Muslims in non-Islamic countries such as the UK. There are a few exceptions such as a study of Muslims in Switzerland by Martens (2014). This study reports that Muslims in Switzerland feel privileged and obliged to help people back home, citing poverty at home. However, we do not know if Muslims living in the UK support people back home especially those facing hunger and poverty. The research gap is important given Bennett and Einolf (2017) suggests that religion is more salient to members of religious minorities, so religious values are more likely to influence their charitable behaviour. Further support comes from scholarly work (Ansari, 2002; Jamal and Shukor, 2014) which suggests that Muslims living in the West are experiencing a much more heightened sense of religiosity than those who live in Islamic countries.

Moreover, and in recent years, there has been a continuous negative media coverage of Islam promoting stereotypes of *all Muslims being fundamentalists* which creates feelings of being rejected and constructed as the ‘other’ by Muslims (Ansari, 2002). In line with Sandikci and Ger, (2010), who speak of stigma being attached with being a Muslim in the West, it is possible that British-Muslims may wish to break down these stereotypes by engaging more in charitable giving supporting charitable causes not only back home but also those in the UK. Such charitable actions can help then acquire a psychological feeling of self-worth, happiness and freedom from anxiety and a sense of ‘inclusion’ in British society (Bekkers & Wiepking, 2011; Sandikci and Ger, 2010). In line with Muslims in Switzerland (Martens, 2014), British-Muslims may also support the development of Islamic communities and mosques in local neighbourhoods.

According to the Muslim Charities Forum, Muslims raised an estimated total of over £130 million during the month of Ramadan 2018 alone (Itani, 2019). This amount does not include informal giving such as remittances sent to family and relatives ‘back home’ (i.e. country of origin). Furthermore, in 2012, the media report is telling us that Muslims donated an average of £371 per person, while Jewish and Roman Catholics donated £270 and £178 respectively (Gledhill, 2013). The mentioned figures represent the amount of money that the Muslim community in the UK is willing to contribute and are, therefore, extensively targeted by charities. Even though these figures are telling us that Muslims donate more to charities than any other religious group (Gledhill, 2013), there is no specific empirical research telling us exactly the preferences of monetary donation preferences in terms of frequency of donation, method of giving and amount of donation. Therefore, the present study addresses this gap by identifying the charitable giving patterns of UK Muslims including the charitable causes and charitable organisations they are supporting. The present research is motivated to provide insights for charities that want to segment their target donor based on the charitable giving patterns identified in this study, and tailor or customise fundraising campaign to each donor segment, as opposed to a one-size-fits-all approach. There are now increasing calls for charities to begin segmenting their donor databases, recognising each group of donors as unique in terms of the contribution that they make to the organisation and tailoring their contact strategy accordingly (Sargeant et al., 2001). This is because the fundraising techniques that have proven successful for a particular group might fail when attempted in another group.

d) The Importance of Giving in Islam

Philanthropy and generosity are an integral part of almost all religions (Queen, 1996), and they are particularly important for a believing Muslim. If Islam is viewed as a tent with five posts with the central one holding it up the *Shahada* (declaration of faith) and the other four pillars *Salat* (praying), *Sawm* (fasting), *Zakat* (giving charity), and *Hajj* (going on the pilgrimage), if one of them is missing then the whole existence of Islam in one's life is incomplete (Yusoff, 2011; Rehman and Shabbir, 2010). The Qur'an and the hadith (i.e. the teaching of the Prophet) reiterated commands for Muslims to be charitable. For example, 'So establish regular prayer and give regular charity; and obey the Messenger; that you may receive mercy' (Qur'an 24:56); 'By no means shall you attain to righteousness until you spend (benevolently) out of what you love; and whatever thing you spend, God surely knows it' (Qur'an 3:92) and 'Charity is prescribed for each descendant of Adam every day the sun rises' (Hadith of the Prophet Muhammad). Fasting, another pillar of Islam also emphasises the importance of charity; fasting during the month of Ramadan reminds Muslims about the poor and their hunger (Kochuyt, 2009). An important research gap is that we do not know to what extent UK Muslims adhere to their religious teachings when it comes to donating to charities. Therefore, the current study is motivated is to understand the extent to which Islamic teaching that influences UK Muslims' charitable behaviour.

Table 1.2 Summaries of Types of Charity in Islam

Types of Charity	Zakat *Fitrah*	Zakat on Wealth	*Sadaqah*	Waqf
Description	Charity given to the poor at the end of the fasting month of Ramadan	Payment made annually under Islamic law on certain kinds of property	Voluntary charity, religious duty or generosity	A voluntary or permanent donation
Standing of option	Obligatory act	Obligatory act	Recommended act	Recommended act
Period	Month of Ramadan, Once a year	Meet the requirement, Once a year	Anytime	Anytime
Amount	Staple food- rice/money	2.5%- kind/cash	Any amount, kind/cash	Any amount, kind/cash
Receiver	8 designated group	8 designated group	Anybody/ institution	Anybody/ Institution

Source: Hoque and Rahman (2016)

Besides that, Table 1.2 shows that Islam offers several strategies to combat poverty, which includes compulsory and optional donations. The research motivation for this study is to comprehend the role of an important Islamic financial instrument, known as *Sadaqah* (i.e. voluntary giving), in understanding the charitable behaviour of Muslim donors. *Sadaqah* is described as a 'beautiful loan' to Allah, where it says in the Qur'an: 'For those who give in charity, men and women, and loan to Allah a Beautiful Loan, it shall be increased manifold (to their credit), and they shall have (besides) a liberal reward' (Qur'an 57:18). Despite the significance of *Sadaqah* within the context of Islamic teachings, we still do not know the extent to which such teachings inform charitable behaviour of UK Muslims.

A further motivation to focus on *Sadaqah* (i.e. voluntary donations) is because this concept not only emphases donating money but includes donating belongings and blood, as well as giving up time and skills. Although *Sadaqah* can be given in various ways, donating money remains the primary way in which people give (Charities Aid Foundation, 2018), therefore, the present study's main focus is on monetary donations made by individuals to the charitable organisation of their choice with the aim to meet others' needs and/or self-interest. *Sadaqah* may be practised throughout the year; it has no designated recipients and no fixed donation amount. *Sadaqah* is different from Zakat (which is obligatory for every Muslim of able means as one of the five pillars of Islam), which constitutes a fixed amount (2.5% of one's wealth), designated for eight categories of recipients, and paid only once a year (Al-Qardawi, 1999; Kroessin, 2007). Since *Sadaqah* is a spontaneous act, it has no limits and there are few guidelines on what constitutes *Sadaqah*, other than it being used for the benefit of others. Thus, it makes it more difficult for charities to understand why, where, and to whom Muslims would give their *Sadaqah*.

Few studies have addressed the factors driving other Islamic financial instruments such as *Zakat* and *Waqf* giving intention (e.g. Kashif et al., 2018; Mokthar, 2018; Hasbullah et al., 2016; Osman et al., 2016; Mokthar, 2016), For example, Kashif et al. (2018) found that high levels of happiness, spiritual comfort, and great source of self-protection against the realm of evil spirits influence the intention to give Zakat. On the other hand, Mokthar (2018) suggested that the *ukhuwah* (brotherhood), rewards, religious obedience & awareness influence the intention to give cash waqf. While, Hasbullah et al. (2016) found that attitude, subjective norm and perceived behavioural control have an effect on intention to contribute in corporate waqf. However, the present study is motivated to examine the effectiveness of other theories such as donor value, reputation/dynamism and congruency in the context of *Sadaqah* and whether these variables can be understood as factors that can affect the intention of UK Muslims to give their *Sadaqah*.

Moreover, an important research gap is that there is no empirical study on the antecedents of UK Muslims' *Sadaqah* donations. The difference is important, because motivations for *Sadaqah* may be different when compared with those for *Waqf* and *Zakat*. The current research is motivated to contribute to the limited literature on individuals *Sadaqah* to charitable organisations, instead of other Islamic instruments (e.g. *Zakat* and *Waqf*) that have been explored by previous researchers. As Green and Webb (1997) note; it is likely that the specific determinants of behaviour will vary widely by category of help offered. Figure 1.1 illustrates the research context of the study.

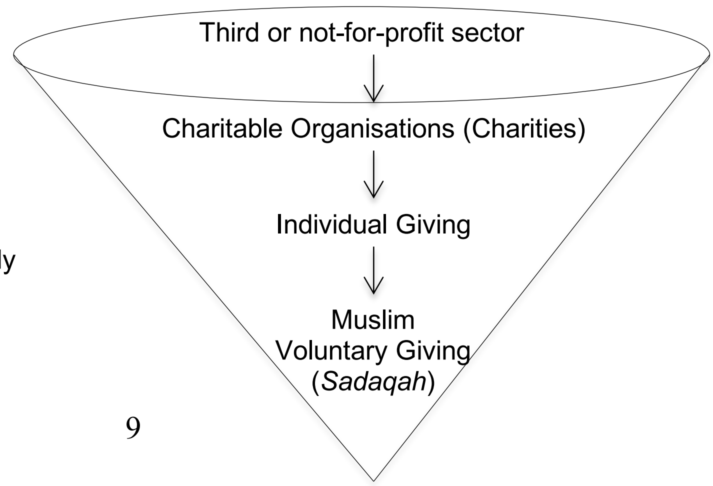


Figure 1.1 The Research Context of the Present Study (Source: This Study)

1.3 Justifications and Significance of Research

Previous studies show that there are many different elements motivating individuals' charitable behaviour. For example, Bock et al. (2018) argue that moral trait of gratitude influences charitable giving; and the idea of feeling good and joy when helping others influence individuals' intention to give (Prendergast and Maggie, 2013; Leeuwen and Wiepking, 2013). Besides that, Bekkers and Wiepking's (2011) reviewed over 500 articles and summarised the eight most important forces that drive charitable giving range from factors related to charities' marketing activity (i.e. external factors) through to the benefits to the individuals (i.e. internal factors): awareness of need (i.e. whether one is aware of the need for support); solicitation (i.e. the mere act of being solicited to donate); costs and benefits (i.e. the tangible consequences that are associated with monetary value); altruism (i.e. the care about the consequences of donations for beneficiaries); reputation (i.e. the social consequences of donations for the donor); psychological benefits (i.e. the intangible benefits that donors receive as a result of donating, and the intangible costs that donors avoid by donating); values (i.e. the endorsement of specific values to others); and efficacy (i.e. the perception of donors that their contribution makes a difference to the cause they are supporting). Based on previous findings, individuals' charitable behaviour can be divided into two: internal and external drivers.

An important research gap is that we do not know which internal and external stimuli that influences UK Muslims' decision to donate. Therefore, a further motivation of this study is to understand charitable behaviour at both the internal or individual level (i.e. donor value, cultural orientation, religiosity) and the external or organisational level (i.e. congruency, reputation/dynamism, barriers to donating) on intention to give *Sadaqah* and non-monetary consequences (donor commitment, loyalty and positive WOM intentions) in the context of UK Muslims' *Sadaqah* donations to charitable organisations. In search of a comprehensive model of UK Muslims' charitable behaviour, there remains considerable scope for the empirical testing of these variables. Each one is now reviewed in turn.

Individual Aspect (Perceived Value of Charitable Giving)—In search of 'why people donate', previous studies such as Konrath and Handy (2017) and Piferi et al. (2006) found that individuals usually donate to maximise the pleasure and joy from giving (i.e. altruistic motivation) or/and to reduce the feeling of guilt by helping others (i.e. egoistic motivation). In line with this argument, charitable giving literature has looked at intangible benefits received by individuals when donating similar to the consumer behaviour's perspectives on value. For example, Sargeant et al. (2006) identified a significant positive causal link between emotional/familial utility and commitment towards charities. Sargeant and Hudson (2008) further highlighted the importance of increasing the perception of benefits from charitable giving by finding a positive relationship between value perception and loyalty. Within the context of corporate donation, Gipp et al. (2008) suggest that value perceptions lead to an increase in satisfaction levels, intentions to donate and recommendation of the charity. In the context of blood donation, Boenigk et al. (2011) found the positive and significant effect of altruistic value on blood donor loyalty and satisfaction with treatment, while Chell and Mortimer (2014) suggest the altruistic value and emotional value positively correlated with the intention to donate blood.

From these examples, it can be seen that donor value has largely been investigated in the contexts of blood donation (Chell and Mortimer, 2014; Boenigk et al., 2011), corporate donation (Gipp et al., 2008) and giving behaviour in general (Sargeant et al., 2004; 2006; Sargeant and Hudson, 2008) creating a research gap that this research study addresses by expanding the emerging literature on donor value by investigating the effect of donor value on intentions to give *Sadaqah*, and its non-monetary consequences (donor commitment, donor loyalty and donor positive WOM). According to Dumand and Mattila (2005), value perceptions are an essential component of consumer behaviour theory and practice. Therefore, it is helpful to explore their antecedents and consequences in different settings.

In line with consumer behaviour literature, this study defines customer value (donor value) as the perceived benefits a donor receives in exchange for a donation (McGrath, 1997). The current study addresses the research gap by understanding UK Muslims' charitable behaviour using the 'customer value' lens. As a result, the findings from the current study will assist non-profit marketers to comprehend donor value in order to highlight value-expressive benefits to encourage individuals' donations. This is in line with Bekkers and Wiepking's (2011) findings, which propose that altruism, social recognition and the provision of value (especially the psychological benefits) are all key drivers of charitable behaviour. Similarly, the social exchange theory highlights the importance of the value or benefits that donors receive from making donations (Bekkers and Wiepking, 2011; Sargeant and Hudson, 2008). A further research gap is that there is no consensus regarding the number and nature of the dimensions used to model and measure donor value. Given the importance of donor value, the research motivation for the current study is to identify different dimensions of value associated with charitable giving, as individuals' donation behaviour is likely to be influenced by multiple motives simultaneously (Bekkers and Wiepking, 2011).

Consumer behaviour literature on value has identified certain types of value such as functional value, social value, and emotional value (e.g. Sweeney and Soutar, 2001; Yeh et al., 2016; Jamal and Sharifuddion, 2015). However, consumer behaviour literature on value has remained silent in capturing other types of value such as altruistic value and religious beliefs value (Brown, 1999; Wagner, 1999). These types of value are believed to be important in the charitable giving context, especially for Muslim donors who give to charity in order to fulfil their religious and humanitarian duties. This is because Islam, through the Qur'an and Prophet Muhammad's teachings, guides all aspects of Muslims' activities including, for example, the direction of customer choices (Jafari and Scott, 2014). Therefore, the research motivation for the present research is to conceptualise the value concept that goes beyond the simple definition of value as the trade-off between cost and utility (Zeithaml, 1988), and focuses on consumption experiences through extending the concept of consumer value in relation to other sources of value, such as altruistic value and religious beliefs value.

Besides understanding different dimensions of perceived value, previous research has investigated the effect of perceived value on customer behaviour, mainly customer satisfaction, customer loyalty and behavioural intentions (see Table 2.3). It is vital to understand customer value, as it is a significant antecedent of behavioural intentions in contexts such as healthcare (Chahal and Kumari, 2012), green product consumption (Chen and Chang, 2012) and tourism (Pandza, 2015; Eid, 2015). While customer value has been studied extensively in the profit-oriented sector (e.g. Frias-Jamilena et al., 2018; Yeh et al., 2016; Sánchez et al., 2007; Sweeney and Soutar, 2001; Babin et al., 1994; Sheth et al., 1991), it is rarely investigated in the context of charitable behaviour creating a research gap that this study addresses. Because donors are considered to be 'value-driven' (Woodruff, 1997; Wang et al., 2004), the present study is motivated to understand the effect of donor value on outcome variables such as intentions to give *Sadaqah,* donor commitment, donor loyalty and donor positive WOM. Moreover, a further important research gap is that there has been limited empirical research that examines donor value from Islamic perspectives. The literature is silent and does not explain how and in what sense value is created when Muslims donate. Furthermore, the literature does not identify what type of value Muslim donors seek through charitable giving. Therefore, the present study is motivated to investigate how and in what sense donation behaviour creates value for Muslims, which can consequently assist charities in creating value from Muslim perspectives. Examining what donors expect in return from their donation gives more profound insights into their overall donation behaviour.

Organisational Aspect (Reputation/Dynamism, Congruency, Barriers to Donating)—Other than donor value, the next essential factors that need to be considered when explaining individuals' charitable behaviour are the external drivers of institutional characteristics. The research motivation for this research is to incorporate a comprehensive framework that includes multi-dimensional approaches (i.e. individual and institutional factors) for explaining UK Muslims' charitable behaviour. These multi-dimensional approaches are adopted as they can further explain comprehensively on charitable behaviour, and the researcher will be able to concentrate on the most important factor of each dimension in the context of the Islamic faith.

For example, previous studies such as Walsh et al. (2009) found that a favourable (unfavourable) corporate reputation positively (negatively) affects critical relational outcome variables; hence, it should be of concern to an organisation. There is a growing literature on corporate reputation in the profit-making sector (i.e. the customer-based corporate reputation, CBR) suggesting that CBR positively affects and influences customer experiences with the firm, customer satisfaction, customer loyalty and commitment, financial performance, WOM behaviour, customer trust, consumer product evaluations, and customer citizenship behaviour (e.g. Helm et al., 2005; Souiden et al., 2006; Michaelis et al., 2008; Walsh et al., 2009, 2014; Caruana and Ewing, 2010; Bartikowski et al., 2011; Bartikowski and Walsh, 2011; Fernandez-Gamez et al., 2016; Cretu and Brodie, 2007) (see Table 2.6). The research motivation for the current study is also to highlight the importance of examining donor-based charity reputation because of its association with key marketing outcomes. For example, prior research indicates that charity's reputation has a direct positive impact on donors' trust in the charitable organisation (Torres-Moraga et al. 2010) and repeat donation intention (Beldad et al., 2014). A charity's reputation also has an effect on key outcomes such as willingness to donate and volunteer (Schloderer et al., 2014; Mews and Boenigk, 2013; Shier and Handy, 2012; Meijer, 2009). An important research gap is that we do not know the effect of a charity's reputation on intentions to give *Sadaqah*, donor commitment, donor loyalty and donor positive WOM. Given the importance of charities' reputations, the present study is motivated to examine the effect of a charity's reputation on intentions to give *Sadaqah* and outcomes variables such as donor commitment, donor loyalty and donor positive WOM.

A charity's reputation can be defined as a donor's subjective judgement of the charity's performance on the basis of the donor's own experiences with the charities, or from third-party information (Fombrun and Shanley, 1990). The need to be distinctive from other charities is important as donors are exposed to various types of causes and charitable organisations (Cornelissen et al., 2007), and a strong reputation can serve as an estimator of an organisation's capability to perform consistently in a period of time, providing positive signals to new potential customers (Herbig and Milewicz, 1995; Anderson and Weitz, 1989). Besides, donors to well-reputed organisations often engage in supportive behaviours (Fombrun, 1996; Sung and Yang, 2008). The present study contributes by providing evidence that a charity's reputation is among the important criteria in attracting donor support.

Corporate reputation is a collective phenomenon revolving around multiple stakeholders' ability to recognise and correctly interpret 'what a firm stands for' (Fombrun et al., 2000). Customers appear to be one of a company's most important stakeholders as they are the primary generators of revenue and are more likely than other stakeholders to have a 'relationship' with the company (Roberts and Dowling, 2002; Walsh et al., 2009); therefore it is important for firms to understand corporate reputation from a customers' perspective. Similarly, the research motivation of this study is to focus on the most important stakeholders for a charitable organisation, which are the donors, specifically UK Muslim donors.

The Image of Dynamism—Another important research gap is that there has been limited research investigating the relationship between dynamism and charitable behaviour, although the public image of charities is an important factor affecting charities' ability to solicit donations (Michaelidou et al, 2015). One of the dimensions of the non-profit brand image identified by Michel and Rieunier (2012) and Bennett and Gabriel (2003) is dynamism. An image of dynamism is defined as a charity's image showing it to be progressive, visionary, innovative and efficient (Bennett and Gabriel, 2003). A further motivation of this study is to highlight the importance of a charity's dynamism as it can encourage new ways of creative thinking that can benefit charities in attracting donors and help charities to grow beyond the competitive donation market.

An important research gap is that there has been limited research attention given to the effect of the image of dynamism in influencing charitable behaviour. Only few researchers such as Michel and Rieunier (2012) and Bennett and Gabriel (2003) identified the positive relationship between dynamism and donation behaviour. Huang and Ku (2016) found that the dynamism is positively associated with the intention to donate time, while Michaelidou et al. (2015) demonstrated that dynamism is significantly related to intentions to donate both money and time. People who believe that a charity's dynamism is an especially important reason for admiring a charity tend to give more to charity than others (Bennett and Gabriel, 2003). Bennett and Gabriel (2003) suggested that dynamism is a charity trait highly valued by donors. With the intensified competition between charities for resources (Ruperto and Kerr, 2009), charities must re-evaluate their marketing strategies and adopt innovative approaches to generate revenue. Therefore, this suggests the need for charities to emphasise dynamism when advertising for donations. Following these studies as a foundation, the research motivation for the current study is to fill the research gap by exploring the role of charity's reputation and image (specifically the image of dynamism) in influencing UK Muslims' charitable behaviour. The current study seeks to find the most prominent dimension of brand image based on UK Muslim donors' perspectives and goes a step further by examining the extent to which the perception of dynamism is related to individuals' behavioural intentions towards charitable organisations. By identifying the most important dimension of brand image, charities will be able to concentrate on projecting and tailoring their marketing communications based on donors' desired brand image.

Congruency—Besides a favourable charity's reputation, a further motivation of this study is to highlight the importance of donor-charity congruency. This is because based on social identity theory (Tajfel and Turner, 1979, 1985), Ashforth and Mael (1989) argue that an individual's desire to define himself/herself in relation to an organisation is a form of social identification and self-expression. By identifying with a particular organisation, individuals perceive themselves as psychologically intertwined with the organisation's fate, sharing its common destiny and experiencing its successes and failures (Ashforth and Mael, 1989). Following this argument, the current research is motivated to conceptualise the concept of fit/match between individuals and charities from the marketing literature of self-congruity (Sirgy et al, 1997), customer identification (Bhattacharya and Sen, 2003) and shared values (Heckman and Guskey, 1998)—collectively referred to as congruency. The present study defines congruency as the degree to which an individual perceives a oneness with an organisation (Ashforth and Mael 1989; Bhattacharya et al., 1995), the degree of overlap of self-schema and organisation schema (Bergami and Bagozzi, 2000; Bhattacharya and Sen, 2003), and the degree to which the self is defined by the same attributes the individual believes define the organisation (Dutton et al., 1994).

Within the profit-oriented sector, past studies such as Swanson and Davis (2006) found that a high level of patron identification is positively associated with frequency of attendance, high satisfaction and commitment, and future intentions. People who identify with their organisation give more effort, time, and money, and they stay longer with the organisation (Lichtenstein et al., 2004; Van Dick, 2001). Within the non-profit museum setting, Peasley et al. (2018) found that organisational identification is positively related to attitudes towards the museum and intention to donate. Also, when volunteers identify themselves with a non-profit organisation, there is a greater level of satisfaction with the organisation, engagement in their voluntary work (Kang, 2016), and individuals' charitable behaviours relative to the organisation also increase (Hou et al., 2014; Stephenson and Bell, 2014; Stephenson and Yerger, 2014). An important research gap is that the concept of congruency has been discussed mainly in the context of profit-oriented sector or non-profit museum settings only. In other words, previous empirical research on congruency is in organisational settings where the respondents are members of an identifiable organisation such as members or supporters of an art museum (Bhattacharya et al. 1995), company employees (Bergami and Bagozzi 2000) and alumni of a particular school or university (Mael and Ashforth 1992; Stephenson and Bell, 2014; Kim et al., 2010). The present research fills the gap in the literature by examining the degree to which members of the public (specifically UK Muslims) identify with a specific charitable organisation, consequently influencing their charitable behaviour.

Additionally, the effect of congruency has not been discussed in relation to outcome variables such as loyalty, commitment and WOM. The research motivation for the present study is to contribute by empirically demonstrating the relationship between congruency and behavioural intentions towards charitable organisations, specifically on intention to give *Sadaqah*, donor loyalty, donor commitment and donor positive WOM). A further research gap is that the scholarly work remains unclear about the effects of a potential fit between individuals and charities on donation behaviour such as *Sadaqah* in the context of Muslim donors. Accordingly, the current research is in line with consumer research that emphasises the importance of considering consumer self-image congruence (Sirgy, 1982; Jamal and Al-Marri, 2007) and self-brand connections (Escalas and Bettman, 2005) and in particular, the present study is motivated to demonstrate self-charity brand connections (or donor-charity congruency) in influencing UK Muslims' charitable behaviour. The present research is motivated to contribute to the literature by formalising the congruency construct as the mediator for the reputation-intentions relationship, as previous research only observed the direct effect of charity image/reputation on behavioural intentions (e.g. Schloderer et al., 2014; Bennett, 2013; Webb et al., 2000).

Barriers to Donating—While the literature is replete with studies that identify factors explaining why people are likely to donate to charities, less is known about why individuals are reluctant to give to charities. The research motivation for the present research is not only to uncover what individuals seek from charities but, perhaps more importantly, what demotivates individuals from giving to charities. In order to stand out from the advertising clutter, organisations often implement shocking or controversial advertising strategies to attract their audiences (Dahl et al., 2003). For example, charities' appeals often portray harrowing images of victims to grab public attention and arouse emotions among potential donors, which in turn affect charitable behaviour (Wang, 2008; Chang and Lee, 2010). Besides these shocking appeals, charities rely heavily on direct mailings to attract potential donors, which can sometimes result in donor fatigue (Andreoni, 2006). Irritation and the sense of being overwhelmed by excessive direct mailings can lower the responsiveness to such requests, reducing charitable donations or even stopping donations completely (Van Diepen et al., 2009). The research motivation for the present study is to investigate whether these shocking and excessive appeals may act as potential barriers to donating. Consequently, the current research provides fundraisers with an improved understanding of what they should and should not do when approaching potential UK Muslim donors.

Several attempts have been made to understand the barriers to donating, but mostly these have been conducted in the context of blood donation (e.g. Boenigk et al., 2011; Beerli-Palacio and Martin-Santana, 2009; Reid and Wood, 2008; Sojka and Sojka, 2008; Ringwald et al., 2010; Schreiber et al., 2003). For example, authors such as Boenigk et al. (2011) and Beerli-Palacio and Martin-Santana (2009) found fear of the process and inconveniences serve as barriers to donating blood, while time barriers, logistic barriers, and laziness were found by others as obstacles associated with blood donation (Sojka and Sojka, 2008; Reid and Wood, 2008; Ringwald et al., 2007). However, an important research gap is that we do not know the reasons why individuals (specifically UK Muslims) are reluctant to give *Sadaqah* to charities. The research motivation of the present study is to identify other potential barriers related to voluntary giving, as the barriers associated with blood donation discussed in the literature might not be the case for *Sadaqah*. A further motivation of this study is to examine the negative aspects of charitable giving (i.e. barriers to donating) on outcome variables such as donation intentions, commitment intentions, loyalty intentions, and positive WOM intentions.

Cultural and Religious Aspects of Charitable Giving—Besides the internal and external drivers mentioned previously, a further motivation of this study is to investigate the importance of individuals' cultural orientation and religiosity as whether these two important identity-based constructs can have an impact on donor value.

Previous studies defined cultural orientation as patterns of assumptions, beliefs and perceptions of social environments that drive people's attitude and behaviour in society (Hofstede et al., 1991; La Ferle and Lee, 2012). Therefore, different cultural orientations convey different values, attitudes, and behaviours (Hofstede, 2001). One of the most frequently used cultural dichotomies is individualism–collectivism, where individualism is the tendency to hold an independent view of the self that emphasises separateness, self-fulfilment and the uniqueness of the individual, whereas collectivism is the tendency to hold an interdependent view of the self that emphasises connectedness, group membership and relationships (Singelis, 1994; Triandis, 1989). Although a number of researchers have examined the cultural differences between masculine and feminine cultures in terms of charity advertising effectiveness (Nelson et al., 2006), there are few studies on the effects of individualistic and collectivistic cultural orientations on charitable behaviour.

The few studies that examine the effect of individualism–collectivism on charitable behaviour are mainly in the context of volunteerism (e.g. Jiang et al., 2018; Finkelstein, 2010; Kemmelmeier et al., 2006). For example, Finkelstein (2010) demonstrated that collectivism is associated with altruistic motives for volunteering, while individualism was predicted by more self-focused motives such as career-related inspirations. An important research gap is that previous studies mainly explained the direct effects of individualism–collectivism on charitable behaviour specifically in volunteering context. We do not know the extent to which individualism–collectivism can have an impact on donor value, consequently influencing charitable behaviour. The current research addresses this gap. Addressing this gap is essential as each cultural orientation may response to charitable appeals differently. For example, Kim (2016) showed that collectivistic cultural orientations had a more positive attitude toward the advertisement and a higher donation intention when the in-group source cue and emotional message approach were used. In contrast, rational message appeals were more effective for individualistic cultural orientations. A further motivation of this study is to examine the effect of cultural differences on charitable behaviour within an ethnic group.

The research motivation for this research is to examine another identity-based construct, which is religiosity. Religiosity is the degree, to which an individual adheres to specific religious beliefs and values and, at the same time, practices and uses them in their daily life (Worthington et al., 2003; Essoo and Dibb, 2004). Numerous studies have shown that major aspects of religiosity (e.g. religious belief, church attendance) are positively related to pro-social behaviour (Ward and King, 2018; Elk et al., 2017), generous behaviour (Greenway et al., 2018), helping strangers (Bennett and Einolf, 2017), monetary donations to charities (Einolf, 2017; Roberts and David, 2019; Wiepking et al., 2014; Ranganathan and Henley, 2008), blood donation (Charseatd, 2016), volunteerism (Abreu et al., 2015; Arli and Lasmono, 2015) and organ donations (Wakefield et al., 2011). This is because religion defines the ideals for life, which reflect the values and attitudes of societies and individuals and which can shape behaviour. However, an important research gap is that not all researchers consider the role of religion when explaining charitable behaviour, for example, one of the most well-known models for explaining the attitude-behaviour relationship (the theory of planned behaviour) has not considered religiosity. Nevertheless, previous research often examined the direct effect of religiosity on charitable behaviour (e.g. Roberts and David, 2019; Ward and King, 2018; Wiepking et al., 2014), but we do not know the extent to which religiosity can have an impact on donor value, consequently influencing charitable behaviour. Therefore, a further motivation of this study is to investigate the extent to which religiosity can have an effect on donor value, consequently influencing individuals' behavioural intentions towards charitable organisations.

Despite the general consensus on the critical role that religiosity and cultural orientation play in fostering charitable behaviour, there is a lack of knowledge concerning their role in influencing donor value, which consequently affects charitable behaviour. The research motivation for the present study is to advance the field's understanding on the impact of cultural orientation and religion on donor value. The current research is motivated to contribute to the existing literature by examining the relationships among individual's religiosity, cultural orientation (collectivistic vs. individualistic) and the perceived value of charitable giving. Therefore, the present research extends scholarly work that reports religion and cultural orientation as among the drivers of charitable behaviour (Kemmelmeier et al., 2006; Abreu et al., 2015; Ranganathan and Henley, 2008; Simmons and Emanuele, 2012; Worthington et al., 2003). Unlike this previous research, which simply reports religion and cultural orientation as a critical driver of charitable donation behaviour, the current study makes a new contribution by demonstrating the extent to which informants' religiosity and cultural orientation impact on donor value. In theorising and empirically demonstrating the effect of cultural orientation and religiosity on donor value, the present study provides the first causal evidence that cultural orientation and religiosity are among the important antecedents of donor value that drive charitable behaviour.

Outcomes of Charitable Giving (Behavioural Intentions)—A further motivation of this study is to focus on two outcome variables. First, the researcher is interested in understanding UK Muslims' intention to give *Sadaqah*. Ajzen (2006) defined behavioural intention as an indication of an individual's readiness to perform a given behaviour. Second, the researcher broadens the outcome variables to include donor commitment, loyalty and positive WOM intentions. The current study conceptualised commitment relative to the concept of loyalty and WOM intentions (collectively referred to as non-monetary consequences). Moorman et al. (1993) defined commitment as 'an enduring desire to maintain a valued relationship', Sirdeshmukh et al. (2002) defined loyalty as 'an intention to perform various set of behaviours that signal a motivation to maintain a relationship with the focal firm', and Arndt (1967) defined WOM as 'an oral, person-to-person communication between a perceived non-commercial communicator and a receiver regarding the product or service offered for sale'. In the present study, the non-monetary consequences reflect the relationships formed between donors and charities (also termed consumer-brand relationship/brand relationship in the literature) based on what donors think, feel and have in common with a particular charitable organisation (Fournier, 1998).

Past studies have used the theory of planned behaviour (TPB) to predict actual behaviour, as behavioural intention is assumed to be the immediate antecedent of the actual behaviour (Ajzen, 1991). In its most simple form, TPB states that people's behaviour is determined by their intentions. Therefore, it is only natural to investigate the intention to donate, as it is the predictor of actual behaviour. Nevertheless, an important research gap is that there is little attention paid to non-monetary consequences such as donor commitment, donor loyalty and positive WOM. Previous research has examine antecedents of donor commitment such as age, survivorship, region, fundraising goal, advocacy, financial support, social/enjoyment motives, social norms and satisfaction (Hyde et al., 2016); perceived importance of the cause, recognition and social value (Ranganathan et al., 2012); direct knowledge of someone requiring a transfusion, in the case of blood donation (Bani and Strepparava, 2011); personal nostalgia (Merchant et al., 2011); and emotional utility, familial utility and trust (Sargeant et al., 2006). On the other hand, the role of donor loyalty has only been examined in the context of blood donations, where researchers such as Boenigk and Helmig (2013) found a positive relationship between organisational identification and identity salience on loyalty. Boenigk et al. (2011) found a positive significant effect of altruistic values and satisfaction with treatment on blood donor loyalty. Past research has also demonstrate the importance of brand authenticity, brand personality, value perceptions, identity salience and perceived quality for having a positive effect on WOM (e.g. Wymer and Akbar, 2018; Groza and Gordon, 2016; Gipp et al., 2008; Arnett et al., 2003; Bennett and Barkensjo, 2005).

However, a further research gap is that previous studies remain silent on the effect of donor value, barriers to donating, congruency and reputation/dynamism on non-monetary consequences. The present study extends previous work and addresses the research gap by focusing on the important antecedents that might lead to UK Muslim donors' non-monetary consequences (i.e. donor loyalty, donor commitment and donor positive WOM). A detailed understanding of donor non-monetary or long-term intentions as part of an overall donation experience is beneficial for charities to implement consumer-driven marketing strategies to attract and retain donors (Kashif and Zarkada, 2015).

The research motivation for this research is to contribute to the body of research by filling two gaps in the behavioural intentions literature. First, instead of relying solely on donation intentions as the focal outcome variable of interest, the researcher broadens the outcome variables to include donation intentions, commitment intentions, loyalty intentions and positive WOM intentions (collectively referred to as behavioural intentions towards an individual's main charitable organisation). It is vital for non-profit marketers to discover the antecedents of a broader range of outcome variables (Wymer and Rundle-Thiele, 2016). It is not sufficient to only determine whether an individual has the intention to donate, as charities are looking to survive for the long run and must understand an individual's level of commitment, loyalty and positive WOM intention (Dudman, 2017). It is not possible for charities to maximise their donation volume by merely acquiring donors' one-off donations, and a lasting and sustainable donor base is becoming increasingly important (Bendapudi et al., 1996). Second, the researcher investigates the influence of donor value, barriers to donating, congruency and reputation/dynamism on the focal outcome variables. The influence of these variables on a bundle of important non-profit marketing outcome variables (i.e. intention to give *Sadaqah*, donor's commitment, loyalty and positive WOM), the purpose of this study, has not been investigated in the existing literature and, thus, represents a contribution to the research stream.

Previous research has focused on the determinants of giving to charitable organisations in general (Sargeant and Woodliffe, 2007), on the causes of repetitive giving to particular charities (e.g., Haxton, 2007; Bennett and Ali-Choudhury, 2009), on decisions to switch support from one charity to another (e.g. Sargeant, 2001; Sargeant and Jay, 2004; Bennett, 2009), and on antecedents of various forms of multiple charity donation behaviours (Bennett, 2012). However, the motivation for the present study is to focus on donation behaviour towards an individual's main charitable organisation (i.e. that to which the individual had to choose only one). The study's scope goes beyond a specific type of organisation, and its findings may be generally embraced by the wider non-profit sector. Knowledge of this issue is vital for charity marketers who face increasingly ferocious competition in donor markets and who seek to be individuals' first choice.

In summary, the motivation of the present study is to fill the gap in the existing literature in terms of identifying internal and external drivers of charitable behaviour in relation to *Sadaqah* donations in the context of Muslims in the West. Secondly, the current study is motivated to understand charitable behaviour from various aspects by integrating individual, organisational, cultural and religious aspects that influence broader outcome variables such as intention to give *Sadaqah,* donor commitment, loyalty and positive WOM. Thirdly, the motivation of the present study is to capture other dimensions of donor value from Islamic perspectives and investigate its effect on behavioural intentions. Fourthly, the current study is motivated to highlight the importance of organisation's reputation, image of dynamism and congruency in influencing behavioural intentions. Fifthly, the present research is motivated to identify factors explaining why individuals are likely to donate to charities, but also why individuals are reluctant to give to charities. Finally, the motivation of the current study is to advance the field's understanding on the impact of identity-based constructs (cultural orientation and religion) on donor value.

1.4 Research Aims

The present research aims to understand the dynamics involved in the donor-charities interaction, or in other words to identify the most important drivers of charitable behaviour for Muslim donors in the UK. The purpose of this research is to also develop and validate a comprehensive model of individuals' behavioural intentions towards their main charitable organisation in an under-researched cultural setting. The researcher integrates various dimensions in understanding UK Muslims' charitable behaviour including individual aspects (perceived value to charitable giving or donor value), organisational aspects (reputation/dynamism, congruency, and barriers to donating), cultural aspects (collectivism and individualism) and religious aspects (religiosity). The charitable donation behaviour is studied and empirically tested in the context of Muslims in the West, specifically the UK, and focuses on the voluntary aspect of giving (*Sadaqah).*

1.5 Research Questions

The following research questions are sought to achieve the research aims.

Research Question 1: What are the internal and external drivers of UK Muslims' charitable behaviour?

Research Question 2: What are the charitable giving patterns of Muslims in the UK?

Research Question 3: What is the relationship between the internal and external drivers of charitable giving and behavioural intentions towards an individual's main charitable organisation?

1.6 Research Objectives

This study was designed to address several related objectives.

Research Objective 1: To identify types of value donors attach to charitable giving (i.e. donor value).

Research Objective 2: To determine the positive and negative drivers of charitable giving.

Research Objective 3: To discover the charitable giving patterns of UK Muslims including the charitable causes and charitable organisations they are supporting, and the monetary donation preferences in terms of frequency of donation, method of giving and amount of donation.

Research Objective 4: To analyse the effect of individual's cultural orientation (individualism-collectivism) and religiosity on individual's perceived value to charitable giving.

Research Objective 5: To access the relationship between an individual's perceived value and the behavioural intentions towards an individual's main charitable organisations.

Research Objective 6: To determine the relationship among organisational aspects of barriers to donating, reputation/dynamism, congruency and behavioural intentions towards an individual's main charitable organisations.

Research Objective 7: To investigate the mediating variable of congruency in the relationship between reputation/dynamism and the behavioural intentions towards an individual's main charitable organisations.

Research Objective 8: To examine the relationship between intention to give *Sadaqah* and non-monetary consequences (donor commitment, loyalty and positive WOM).

1.7 Research Methodology

In order to achieve the research objectives, the current study employed two phases of data collection. The research began with an exploratory study to identify the emerging themes, followed by the quantitative phase, which involved testing the relationship between the emerging themes and charitable giving outcomes (behavioural intentions towards individual's main charitable organisation).

Qualitative Phase (interviews)—The first stage of this research was driven by qualitative methods, the interpretive and theory-building approach using face-to-face semi-structured in-depth interviews. The interviews lasted approximately 90 minutes guided by a discussion guide with 24 Muslims living in the UK. The epistemological position is interpretivism; participants had the maximum scope to talk freely and give meanings to their charitable giving experiences (Bryman, 2008). The researcher adopted this method to understand donation behaviour in depth and generate respondents' original insights (Belk et al., 1988; Creswell, 2014), as well as because it allowed the theories to emerge from data (Bryman, 2008). This comprehensive understanding was vital for the researcher in examining the donation behaviour of UK Muslims as influenced by their culture, personal values, beliefs, emotions and faith. From this first phase, a conceptual framework of UK Muslims' charitable behaviour was developed from the emerging themes, which were then tested in the second phase.

Quantitative Phase (Questionnaire)—The second stage of the research used quantitative methods through a self-administrated questionnaire. The scale items were derived from existing literature and the findings obtained from the qualitative phase. The researcher collected half of the responses using a web-based (online) questionnaire and drop-off (paper-based) questionnaire, and professional teams from a large market research firm were used to collect the remaining responses. A total of 406 completed questionnaires were received. The second phase of this study was essential to test the hypotheses, and tested links between variables using structural equation modelling (SEM). This statistical analysis was chosen because it enables the researcher to examine the relationship between different variables simultaneously within a single model (Hair et al., 2010). More details on the research methods are presented in Chapter 3.

1.8 Research Contributions

The present study offers several contributions to both theory and practice by providing a comprehensive analysis of the charitable behaviour of UK Muslims, a subject of considerable academic and commercial interest. In particular, the present study expands the limited existing research on individuals' voluntary donation to an under-researched and underrepresented culture. This is the first study on voluntary donation to focus on an ethnic minority faith-based group in the UK. The current research also explores the overlooked fundraising context of Muslims in the West (i.e. non-Islamic countries), by focusing on the Muslims in the UK. This is because limited studies on charitable behaviour of Muslim donors are mostly focused on the non-profit sector in Muslim dominated countries (e.g. Pakistan, Saudi Arabia, Malaysia).

The present study makes an important contribution to the limited literature on individuals *Sadaqah* to charitable organisations, instead of other Islamic instruments (e.g. *Zakat* and *Waqf*) that have been explored by other researchers, by focusing on charitable behaviour towards an individual's main charitable organisation instead of charitable behaviour in general.

The current research contributes to the existing literature by elaborating the kinds of charitable causes and charitable organisations that are popular among participants. This study also examines the actual behaviour related to individual's charitable giving patterns such as ways of supporting charitable causes and monetary donation preferences in terms of frequency of donation, the method of giving and the size of the donation.

This research contributes by identifying the key factors influencing Muslim donors to give *Sadaqah* to charitable organisations. Research that addresses Muslim individuals' charitable behaviour is especially valuable in view of charitable organisations' constant growth and their ability to pursue their missions, and particularly for charities that wish to segment their target donor base. This study examines not only reasons for individual giving but also factors that demotivate individuals from giving to charities (i.e. barriers to donating). Therefore, this research reflects on the positive and negative sides of charitable giving.

The present study makes an important contribution by developing and validating a comprehensive model from various perspectives—this model integrates variables from the individual level (i.e. collectivism, individualism, religiosity, and donor value) and the organisational level (i.e. barriers to donating, congruency, and reputation/dynamism) to test their comparative usefulness in a Muslim culture. This research demonstrates and formalises the congruency construct as the mediator for the reputation/dynamism behavioural intentions relationship. This study also contributes to the literature of perceived value by demonstrating various dimensions of donor value from the perspectives of Muslim donors. The current research contributes by examining the effects of collectivism, individualism and religiosity on donor value, as well as observing the effects of donor value, barriers to donating, congruency and reputation/dynamism on behavioural intentions towards individual's main charitable organisation in the context of UK Muslims, which has not been attempted before.

The current research contributes to the existing literature by investigating not only intentions to give *Sadaqah*, which can be monetary or non-monetary donations, but also non-monetary consequences such as donor commitment, donor loyalty and donor positive WOM. This is especially important for charities to establish continued support in the future (i.e. long-term donors). This study also provides support on the effect of intention to give *Sadaqah* on non-monetary consequences (donors' commitment, donors' loyalty and donors' positive WOM intentions towards an individual's main charitable organisation). Finally, the present study contributes to knowledge by providing guidelines and insights to non-profit marketers in understanding the charitable behaviour and donation tendencies of UK Muslims.

1.9 List of Key Terms

Charitable Organisations (or Charities)–The current study uses the terms 'charitable organisations' or 'charities' to refer to an organisation that is voluntary, formal and non-profit, primarily addressing and representing a social cause, with fundraising as its main source of funding that enables it to serve its beneficiaries and achieve its objectives. This organisation must be registered and regulated by the Charity Commission, and which must function in aid of a charitable purpose as defined by the Charities Act (2011).

What is Donated/Given–This study focuses on *Sadaqah* (i.e. voluntary donations) because this concept not only emphases donating money but includes donating belongings, as well as giving up time and skills. Although *Sadaqah* can be given in various ways, donating money remains the primary way in which people give (Charities Aid Foundation, 2018), therefore, the present study's main focus is on monetary donations made by individuals often to the charitable organisation of their choice (i.e. individual's main charity) with the aim to meet others' needs and/or for self-interest.

Types of Financial Donation–The present study acknowledges that there are variations in which participants donate to charities, which includes responding to an emergency and disaster relief by donating, responding to an approach from a charity such as a direct mail and from attending charity events, choosing between various charities to support, and supporting a friend's fundraising activity. Therefore, the findings from the SEM model may not apply to each types of financial donation equally well as participants' response may vary (e.g. proactive or reactive response), influenced by internal and external factors, and driven by rationality or emotion.

1.10 Structure of the Thesis

Figure 1.2 presents the structure of the thesis. The rest of the thesis is organised in eight chapters and proceeds as follows:

Chapter 1 (Introduction)—The first chapter introduces the research context and background and provides the justification for and significance of the research. It also presents the research aims, research questions, research objectives, research methodology, research contributions and finally the thesis structure.

Chapter 2 (Literature Review)—The second chapter covers the literature review for this study, focusing on the individual's charitable behaviour, followed by the perceived value of charitable giving, organisational aspects of reputation and dynamism, barriers to donating and congruency between donor and charities. This chapter further discusses the role of cultural orientation (i.e. individualism–collectivism) and religiosity in influencing charitable giving. Finally, the researcher reviews the literature pertaining to the outcomes of charitable giving (i.e. behavioural intentions).

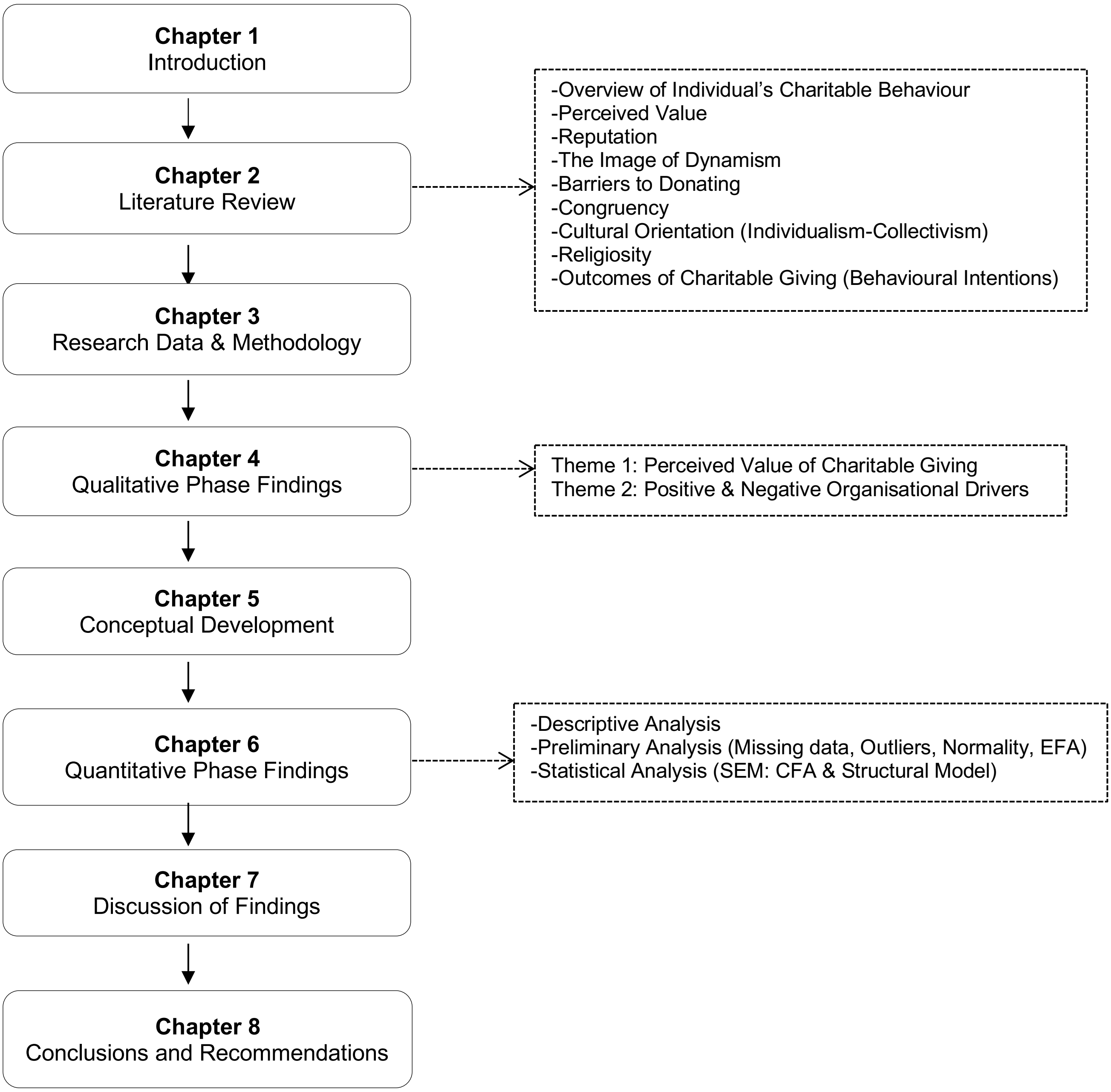


Figure 1.2 Structure of the Thesis *(Source: This Study)*

Chapter 3 (Research Data and Methodology)—The third chapter covers the research philosophies and paradigm, the research methodology including the research design, research approach and research method. This chapter further explains the data collection procedures, and the data analysis method used to conduct this study. Finally, this chapter describes the approaches to trustworthiness and rigour in research and the ethical consideration undertaken in this study.

Chapter 4 (Qualitative Phase Findings)—The fourth chapter presents the profiles of the participants and the emerging themes obtained from the in-depth interviews.

Chapter 5 (Conceptual Model Building)—The fifth chapter explains the conceptual model and hypotheses proposed from the findings obtained from the qualitative phase and the reviewed literature.

Chapter 6 (Quantitative Phase Findings)—The sixth chapter presents the findings obtained from the quantitative survey by providing descriptive analysis, preliminary analysis, and statistical analysis (SEM).

Chapter 7 (Discussion of Findings)—The seventh chapter analyses and discusses the findings obtained from both qualitative and quantitative phase based on the literature.

Chapter 8 (Conclusions and Recommendations)—The final chapter concludes by discussing the contributions and implications of this research, justifying the limitations and challenges of this study and providing recommendations for future researchers.

1.11 Summary of Chapter

This introductory chapter has presented an overview of the thesis. It has covered the research context and background and discussed the significance of this research. The research aims, research questions, research objectives, research methodology and research contributions were also discussed. The following chapter (Chapter 2- Literature Review) discusses the reviewed literature in the context of the present research, specifically on donor value, charity reputation/dynamism, barriers to donating, congruency between donors and charities, individualism–collectivism, religiosity and behavioural intentions.

Chapter 2 Literature Review

2.1 Introduction

The reviewed literature is presented over ten sections. Section 2.2 provides an overview of the theoretical foundations of an individual's charitable behaviour. The concept of perceived value is discussed in Section 2.3, followed by the organisational drivers of charitable giving (charity's reputation and the image of dynamism) in Section 2.4, barriers to donating in Section 2.5, and donor-charity congruency in Section 2.6. The researcher continues by discussing the role of cultural orientation and religiosity in influencing charitable giving in Sections 2.7 and 2.8 respectively. Finally, Section 2.9 sheds light on the outcomes of charitable giving and Section 2.10 provides a summary of the chapter.

2.2 Overview of Individual's Charitable Behaviour

This chapter aims to discuss various approaches in understanding individuals' charitable behaviour such as the economic approach, the sociological approach and the psychological approach. The researcher presents theories adopted by past researchers in explaining the charitable behaviour of individuals such as social exchange theory, the organisational identity theory, the resource-based theory, the theory of reasoned action and the theory of planned behaviour. These theories form the foundation of the present research in explaining UK Muslims' charitable behaviour.

The literature suggests that charitable behaviour often derives from a mix of motivations and factors (Radley and Kennedy, 1995; Ranganathan and Henley, 2008). The reasons why individuals donate are usually triggered and motivated by two main factors, intrinsic and extrinsic. Intrinsic factors are the fundamental human desire (inside factor that is dealt within the donor itself) to help those in need, for example through psychological benefits associated with giving (e.g. personal satisfaction and reducing personal distress). In contrast, extrinsic factors are the outside factors that motivate and influence individuals to donate, for example from religion (Ranganathan and Henley, 2008; Shier and Handy, 2012) or the characteristics of non-profit organisations (Pentecost and Andrews, 2010; Reddick and Ponomariov, 2012). In order to identify some gaps in existing research, the following sections explain the internal or intrinsic stimuli (i.e. donor value, cultural orientation, religiosity) and external or extrinsic stimuli (i.e.

charity's reputation, image of dynamism, barriers to donating, congruency), which influence individual's decision to donate to charitable organisations.

a) Perspectives on Charitable Behaviour

Charitable behaviour is a form of pro-social and helping behaviour, which aims to assist those in need. Pro-social behaviour is defined as 'voluntary, intentional behaviour that results in benefits for another' (Eisenberg and Miller 1987), while helping behaviour is defined as 'behaviour that enhances the welfare of a needy other, by providing aid or benefit, usually with little or no commensurate reward in return' (Bendapudi et al. 1996). The type of charitable behaviour explored in the present study, as discussed in Section 1.2, is voluntary giving (*Sadaqah*) to charitable organisations, hereafter, referred to as charitable behaviour.

Studies on charitable behaviour come from various disciplines including economics, sociology and psychology (Wang and Graddy, 2008; Bekkers and Wiepking, 2010; Leeuwen and Wiepking, 2013). Accordingly, scholars have explained charitable behaviour using specific approaches such as:

i. **The economic approach** that uses rational choice theory (i.e. based on the benefits people receive from donating such as tax incentives or the 'warm glow' effect) (Andreoni, 1990)
ii. **The sociological approach** that emphasises the importance of the social environment, norms and social networks in promoting charity (Schervish and Havens, 1997; Bekkers, 2004)
iii. **The psychological approach** that emphasises individual personalities and the perception of charities, while also stressing two psychological motivations (altruistic and egoistic) in order to gain psychological rewards (Sherry, 1983).

However, focusing on one approach at a given time may not sufficiently explain charitable behaviour under all conditions. This is mainly because charitable behaviour often comes from a mix of motivations and it is vital to understand charitable behaviour from a multi-disciplinary approach (Bendapudi et al., 1996; Radley and Kennedy, 1995). Accordingly, multi-disciplinary approaches take into account the integration of various factors such as individual psychological factors and institutional characteristics (Burnett and Wood, 1988; Guy and Patton, 1989; Bendapudi et al., 1996; Sargeant, 1999). The current study adopts these multi-disciplinary approaches to understand charitable behaviour of UK Muslims. Before discussing the individual psychological factors and institutional characteristics in more detail, it is important to outline several theories that have been adopted in multi-disciplinary approaches to explain individuals' charitable behaviour.

Social Exchange Theory—This theory suggests that donors are more likely to give when they perceive that some benefits would accrue to them in response to their donations (Amos, 1982). This theory indicates that social behaviour occurs as a result of an exchange process. The maximisation of rewards and minimisation of costs is the key principle put forth by this theory (Foa and Foa, 1975). For example, donors give money to charities, and in return, they gain some value or benefits from the organisation (Bekkers and Wiepking, 2011; Sargeant and Hudson, 2008). These benefits can take the form of material rewards (e.g. tax breaks or gifts) or psychological rewards (e.g. positive self-image and joy of giving) (Ariely et al. 2009). Sargeant et al. (2006) suggested three types of benefits derived from charitable behaviour: demonstrable (i.e. those which relate to the process of donation as the result of selfish economic considerations), emotional (i.e. internal satisfaction, releasing social pressure and relief from guilt), and familial (i.e. the need to assist or demonstrate an affinity with one's loved ones). Bekkers and Wiepking (2011) suggested that the provision of value, especially from psychological benefits, is positively associated with charitable behaviour. Social exchange theory is the basis used in explaining the perception of value (donor value), which is explained in more details in Section 2.3.

Organisational Identity Theory—This theory is a branch of social identity theory, which argues that individual derive a portion of their identity from the social groups to which they belong (Tajfel, 1982; Tajfel and Turner, 1985; Turner, 1999). Organisational identity theory, therefore, relates to an individual's associations with organisations, which is believed to be a major component of one's sense of self (Levinson, 1965). Tolman (1943) suggested that when a person identifies with an organisation, that person is psychologically intertwined with the organisation (i.e. they feel the organisation's successes and failures at a personal level). The more an individual identifies with an organisation, the more likely he or she is to show a supportive attitude towards the organisation and to act in the organisation's best interests (Mael and Ashforth, 1992). According to Arnett et al. (2003), when organisational identification is high for individuals, they are more likely to promote and make a donation to that organisation. Within the context of the present research, the researcher defined donor-charity congruency as the psychological link (match or fit) between a donor and a particular charitable organisation. Organisational identity theory is the basis used to explain the concept of congruency (i.e. identification, self-congruity, shared values) in explaining individual's donation behaviour, which is explained in more detail in Section 2.6.

The Resource-based Theory—This theory suggests the significance of a charity's reputation and image as important intangible resources that are derived from combinations of internal investments and external appraisals (Boyd et al., 2010, Roberts and Dowling, 2002). Charities that are able to establish strong reputations and image are more difficult to imitate, consequently providing a more sustainable source of competitive advantage (Boyd et al., 2010). This argument is compatible with the resource-based view, which is that the four attributes of a firm's resources are: rare, valuable, costly to imitate, and non-substitutable (Barney, 1991). For instance, both a positive reputation and image are more likely to attract an organisation's external shareholders especially donors (Schloderer et al., 2014; Bennett, 2013). The resource-based theory is the basis used in explaining the important role of charity's reputation and image, which is explained in more details in Section 2.4.

Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB)—Both TRA (Ajzen and Fishbein, 1980) and TPB (Ajzen, 1991) are widely recognised as important tools for understanding and predicting human behaviour (Ajzen, 2011). These two theories suggest a framework for assessing the cognitive functions that occur when individuals make decisions on whether or not to engage in specific behaviours, which include personal factors and social factors (Bagozzi, 1992) (see Figure 2.1). Personal factors include attitudes towards the behaviour. For example, a person's attitude towards donating money may impact on whether or not the individual develops an intention to give. Social factors refer to an individual's perception of social pressure (also termed subjective norms). Individuals may also develop the intention to give when they feel the pressure to perform such behaviour and feel that others would approve of it (i.e. perceptions of norms). Ajzen (1991) suggested another variable called perceived behavioural control (PBC) to overcome the limitations of the theory of reasoned action and hence the Theory of Planned Behaviour. PBC is the extent to which an individual believes that it is easy or difficult to perform the behaviour, it, therefore, reflects past experience and anticipated obstacles (Ajzen and Driver, 1992; Ajzen, 2002).

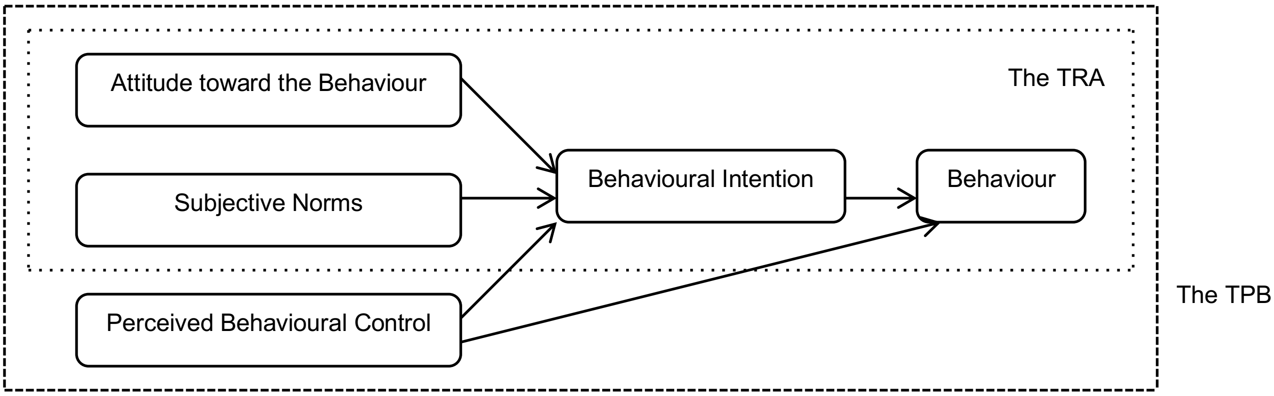


Figure 2.1 Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) *(Source: Adapted from Ajzen & Fishbein (1980) and Ajzen (1991))*

Although adding PBC has increased the amount of variance in explaining behavioural intention and behaviour within the context of charitable behaviour (Armitage and Conner, 2001), the TPB model only accounts for approximately half the variance related to intentions while the remaining variance is unaccounted for (Hyde and White, 2009). This allows the present study to explore other variables that can influence charitable behavioural intention. In line with TRA and TPB, the present research considers other factors such as value perception (discussed in Section 2.3); positive and negative organisational factors (discussed in Section 2.4 and Section 2.5); match and congruency between individuals and organisations (discussed in Section 2.6); and the role of culture and religiosity (discussed in Section 2.7 and Section 2.8) in explaining behavioural intentions towards charitable organisation. The current research does not measure attitude directly, but attitudinal predisposition. The present study focuses on the role of attitudinal predisposition as previous studies have shown consistent support for the role of attitudes on behaviour.

There has been less support for the role of norms within the TPB. For example, in a meta-analysis of 185 independent tests of the TPB, the subjective norm construct emerged as the weakest predictor of behavioural intention, with the effect size for attitude double that of the subjective norm component (Armitage and Conner, 2001). The failure to find strong support for a norm-intention link could reflect the lower importance of normative factors as determinants of intention and behaviour. For this reason, the present study does not include normative factors.

According to TRA and TPB, behavioural intention is the immediate factor leading to an individual's actual behaviour. Smith and McSweeney (2007) confirm the link between individuals' intentions and their actual charitable behaviour, therefore, it is expected that UK Muslim individuals' intention to donate to charitable organisations might also predict their actual charitable behaviour. In other words, if an individual has a strong intention to engage in the behaviour, then he or she is more likely to perform it. Section 2.9 discusses the outcomes of charitable giving (behavioural intentions towards charitable organisations) in more detail.

Psychological Determinants of Charitable Giving—Bekkers and Wiepking (2011) and Sargeant and Woodliffe (2007) suggested that individuals donate because of intrinsic reasons that can provide psychological benefits. Psychological benefits refer to the intangible benefits that donors receive as a result of donating and the intangible costs donors avoid by donating (Bekkers and Wiepking, 2011). From this perspective, the psychological factor is formed, composed of several constructs (see Table 2.1). For example, giving may contribute to one's personal satisfaction, altruism, joy, calmness and peace (i.e. intangible benefits), while alleviating feelings of guilt, fear, anxiety and sadness (i.e. intangible costs).

Table 2.1 The Psychological Determinants of Charitable Behaviour

Construct	**Overall findings**	**Authors**
Personal satisfaction	Individuals donate for personal satisfaction	Grace and Griffin (2009)
Altruism	Individuals with altruistic feelings tend to make charitable donations	Germain et al. (2007); Ribar and Wilhelm (2002); Piferi et al. (2006); Ferguson and Lawrence (2016); Ottoni-Wilhelm et al. (2017); Andreoni et al. (2017);
Ego	Individuals tend to make a donation to enhance his ego to society	Bennett (2003); Piferi et al. (2006)
Self-esteem	Individuals may be motivated to donate to improve their self-esteem	Sargeant (1999)
Calm & Peace	Individuals may feel calmer, "at peace with himself" when making a donation	Bennett (2003)
Hedonism	Individuals tend to feel pleasure in donating	Bennett (2003); Fine (2010)
Compassion	Individuals with a sense of compassion tend to donate	Bennett (2003)
Joy in donating	Joy in donating tends to produce positive psychological effects and influences on donations	Bekkers and Wiepking (2011); Ribar and Wilhelm (2002); Konrath (2016)
Pity	Individuals can make a donation through feeling pity	Sargeant (1999)
Fear	Individuals may be motivated to donate more when they are going through a situation that involves the feeling of fear.	Sargeant and Woodliffe (2007)

Personal distress	Individuals tend to donate when they are distressed.	Verhaert and Van den Poel (2011)
Empathy	Empathy can evoke altruistic behaviour and consequently influence the realisation of donations	Lee and Chang (2007); Chopik et al. (2017); Telle and Pfister (2016); Andreoni et al. (2017); Einolf (2008); Fisher et al. (2008); Fisher and Ma (2014); Verhaert and Van den Poel (2011)
Guilt	Individuals can donate to charity to relieve feelings of guilt	Hibbert and Horne (1996); Hauge (2016); Van Rijn et al. (2016); Luca et al. (2016); Chang (2014); Basil et al. (2006, 2008); Hibbert et al. (2007)
Anxiety	Individuals when faced with people in need tend to feel anxiety and wants to help through donation.	Verhaert and Van den Poel (2011)
Sadness	When confronted with people in need, the individual may feel sadness and want to help through donation.	Verhaert and Van den Poel (2011)
Sympathy	When the individual feels sympathy with the charitable causes they have decided to help	Sargeant (1999)
Personal fulfilment	Individuals tend to make a donation to seek personal fulfilment	Bennett (2003)

Source: Compiled by This Study

Scholarly work also argues that charitable giving may be influenced by two main motives: an individual's egoistic motives (i.e. benefits for the donor) or altruistic motives (i.e. benefits for others) (Bendapudi et al. 1996; Hibbert and Horne, 1996; Piliavin and Charng 1990). Egoistic (or self-serving) motives are related to the social exchange model (Homans, 1958), where an individual attempts to maximise personal satisfaction (Sherry, 1983). West (2004) describes modern compassion as 'feeling good' instead of 'doing good'. For example, an individual might become involved in charitable giving for personal gains, such as to signal wealth and to gain public recognition and social approval (e.g. Glazer and Konrad, 1996; Harbaugh, 1998; Bertacchini et al., 2010; Beldad et al., 2014). Egoistic motivations also include the internal feeling of satisfaction ('warm glow'), the joy of giving and the 'helper's high' (pleasurable emotions of calmness and self-worth), as well as the enhancement of one's social image and self-esteem resulting from making a donation (Dawson 1988; Beldad et al., 2014; Andreoni, 1990). This argument is also in line with the economic approach that highlights the tangible benefits people receive from donating such as economic incentives (i.e. tax rebates) (Andreoni, 1990; Bertacchini et al., 2010).

Another type of donation relating to egoistic motives is when help is given to reduce an individual's personal distress. Personal distress includes feelings of fear, guilt and pity, such as the feeling of guilt for not helping and the sense of relief from social pressure encourages an individual to give (Amos, 1982; Dawson, 1988). The feeling of distress is experienced when those in need ask for help and individuals attempt to reduce this personal distress by donating (Bendapudi et al., 1996). Based on the social justice motivation theory, when people witness undue suffering their belief in a 'just world' is threatened. Therefore an individual is motivated to respond to restore their faith in justice (Lerner, 1975; Miller, 1977).

Altruistic motivations are the opposite of egoistic motivations; since the individual attempts to maximise the pleasure and the well being of the recipient, even at the expense of individuals' own welfare (Sherry, 1983). Altruistic (or self-sacrificing) motives are related to the idea of pure and selfless giving (Belk and Coon, 1993). Altruism means voluntarily help without expecting any reward in return, which also explains anonymous donations made by specific individuals (Bierhoff, 1987). This is usually the case for those who have a high level of moral values, social justice, sympathy and empathy towards others (Fultz et al., 1986; Cialdini et al., 1987; Schwartz, 1977; Bennett, 2003). Therefore, it depends on the strength of an individual's compassion and sense of social responsibility, as well as individual's attitudes and personality traits (Andreoni, 1990; Radley and Kennedy, 1995; Bennett, 2003; Lwin and Phau, 2009).

However, these personal psychological factors have their own disadvantages. There is no such thing as pure altruism or pure egoism, as individuals involve themselves in charitable giving for multiple reasons (Bracha et al. 2009). For example, the impure altruistic model suggests that donors are charitable not solely for altruistic motives (such as seeking to provide a public good to society), but also to generate private benefits such as the 'warm glow' and joy of giving (egoistic motives) (Andreoni, 1989; Thoits and Hewitt, 2001; Handy and Katz, 2008). In reality, individuals are likely to be motivated by both altruistic and egoistic motives when seeking the most relevant charity (Sargeant, 1999).

Institutional Characteristics of Charities—Besides internal stimuli such as psychological benefits, positive and negative external stimuli such as a charity's reputation, its image of dynamism, barriers to donating and congruency can influence individual's charitable behaviour (more details in Section 2.4, 2.5 and 2.6). Previous studies have identified a number of institutional characteristics that can potentially impact charitable donation. For example, a strong belief in the efficacy of charitable organisation (the perception of a charity's effectiveness) has a significant positive relationship with the likelihood of leaving a bequest (Wiepking et al. 2010;

Bekkers and Wiepking, 2011). Previous research has also examined charities' ability and integrity (e.g. Baade and Subdberg, 1996; Sargeant and Lee, 2002; Venable et al., 2005) in influencing charitable behaviour, and communication effectiveness in creating an awareness of need to donors (e.g. Bekkers and Wiepking, 2011; Torres-Moraga et al., 2010). As discussed previously in the resource-based theory, another important factor that can motivate an individual to donate is a charity's image and reputation (Bennett and Choudhury, 2009; Meijer, 2009; Sargeant, 2001). The importance of a charity's reputation and image (specifically its image of dynamism) is explained in more details in Section 2.4.

However, concentrating on just institutional drivers while ignoring intrinsic determinants (e.g. individual stimuli and attitudinal predisposition) is not sufficient for explaining individual charitable behaviour. Therefore, it is vital to have a multi-dimensional approach to explain individuals' charitable behaviour by adopting theories such as the TRA, the TPB and the social exchange theory. Despite the research effort in the domain of individual giving, there remain many opportunities for further studies and considerable scope for the empirical testing thereof (Bennett and Sargeant, 2005). Hence, the current research incorporates a comprehensive framework that includes multi-dimensional approaches (i.e. individual and institutional factors) for explaining UK Muslims' charitable behaviour. These multi-dimensional approaches are adopted as they can more comprehensively explain charitable behaviour, and the researcher will be able to concentrate on the most important factor of each dimension in the context of the Islamic faith. The current study focuses on factors that can underpin a person's attitude, pre-disposition response, attitude tendency and behaviour using multiple dimensions of value perception, reputational factor, the image of dynamism, barriers to donating, donor-charity congruency, religiosity, and cultural orientation. An understanding of the various cognitive and psychological processes regarding human decision-making is important in order to understand charitable behaviour (Fishbein and Ajzen, 1975) and can assist marketing strategists to craft donor-driven strategies. The following sections explain each concept in more detail.

2.3 Perceived Value

A review of the existing literature shows that scholars have discussed the concept of perceived value from various perspectives. There are two perspectives that are particularly relevant from the consumer behaviour point of view: 1) the economic perspective (Zeithaml, 1988), which considers perceived value as strongly related to the price a consumer is willing to pay for what he perceives is the offering, and 2) the psychological perspective (Holbrook, 1999), which interprets value in relation to the cognitive and affective aspects that can influence purchasing decisions (Gallarza et al., 2011).

a) Definition of Perceived Value

The traditional conceptualisation of value defines it as a value-for-money conceptualisation, a trade-off between quality and price or in other words 'an overall assessment of the utility of a product or service based on perceptions of what is received (e.g. benefits, volume, quality, worth, performance) and what is given (e.g. cost, time, effort, sacrifices)' (Zeithaml, 1988). In particular, value is what consumers perceive in their mind about the value of products or services. However, this view of value is argued to be a too simplistic and narrow concept, and authors such as Holbrook (1999, 2005) and Sweeney and Soutar (2001) have argued that perceived value is a multi-dimensional and broader construct than a mere trade-off between utility and price.

Perceived value is different from the actual value (price) of a product, and it is something perceived by customers themselves rather than objectively determined by the seller (Woodruff, 1997). The perceived value affects the price customers are willing to pay, and in the case of charitable giving, perceived value may affect individuals' intention and willingness to donate. Moreover, customer-perceived value is always context-specific (Flint et al., 2002; Sheth et al., 1991; Woodruff, 1997). For example, Woodruff (1997) defined customer perceived value as a 'customer perceived preference for and evaluation of those products attributes, attribute performances, consequences arising from using them and facilitating (or blocking) in achieving customer's goals and purposes in specific situations'. Scholars also view customer-perceived value as something that relates to customer experience and value-in-use (Heinonen, 2009). Holbrook (1999, 2005) argued that perceived value is subjective and experiential in nature and consumers may use products to seek various types of value (Sheth et al. 1991; Sweeney and Soutar, 2001).

b) Dimensions of Perceived Value

Perceived value was initially recognised as one-dimensional, a single overall concept (Dodds et al., 1991; Sweeney et al., 1999). Perceived value was grounded in the concept of utility (i.e. a subjective measure of the usefulness or satisfaction that results from consumption), whereby economic and cognitive reasoning is used to assess the relevant benefit and costs. The one-dimensional concept of perceived value has been studied based on two-research streams: 1) Monroe's (1979, 1990) approach using pricing theory and 2) Zeithaml's (1988) approach using means-end theory.

The concept of value originated in **pricing theory (priced-based studies)** where value is formally defined in terms of the quality-price relationship (Dodds and Monroe, 1985; Monroe and Chapman, 1987; Monroe and Krishnan, 1985). This concept suggests that external cues such as price and brand name influence perceptions of product quality and value (Agarwal and Teas, 2004). The **means-end theory (or rational decision-making)** connects consumers' perceived value with their behaviour, where decision-making processes regarding consumption are influenced by product attributes and the perceived consequences of consumption. Therefore, perceived value is viewed as a trade-off between 'giving' and 'getting' (Zeithaml, 1988). Zeithaml (1988) also describe 'value as low price; value as whatever the consumer wants in a product; value as the quality obtained for the price paid: and value as what the consumer gets for what he or she gives'.

However, this concept of value is one-dimensional and does not reflect the complexity of consumers' perceptions of value, as it does not take into proper account numerous intangible, intrinsic and emotional factors that form part of the value construct (Gallarza and Gill, 2006). Therefore, this concept is not able to fully explain consumption experiences as it ignores the multi-dimensionality of the construct (Mathwick et al., 2001; Sweeney and Soutar, 2001), especially in the context of charitable behaviour where donors' experiences in giving to charities are often more complex and intangible. The multi-dimensions of perceived value comprise numerous interrelated dimensions that form a holistic representation of the complex phenomenon (e.g. Babin et al., 1994; Holbrook, 1994, 1999; Sheth et al., 1991; Sweeney and Soutar, 2001; Williams and Soutar, 2000). The multi-dimensional concept of perceived value has been studied based on several research streams, which include: the customer-value hierarchy, utilitarian and hedonic value, axiology or value theory, Holbrook's typology of consumer value and consumption-value theory.

The customer-value hierarchy emphasises that value stems from customers' learned perceptions, preferences and evaluations, and that customer value thus changes over time (Woodruff and Gardial, 1996). This 'value hierarchy model' includes consumption goals, consequences, and incorporates desired value and received value (Woodruff, 1997). Next, **utilitarian and hedonic value** argues that consumption activities produce both utilitarian and hedonic or experiential outcomes (Babin et al., 1994). On the other hand, Hartman (1967, 1973) described an **axiological model of value** in terms of extrinsic value, intrinsic value and systemic value. The fourth approach to the multi-dimensionality of perceived value is the **typology of consumer value suggested by Holbrook** (1994, 1996, 1999), which includes extrinsic versus intrinsic, self-oriented versus other-oriented and active versus reactive. **As for consumption-value theory**, Sheth et al. (1991) suggested that multifaceted consumer choice entails a variety of forms of value by synthesising theories of economics, sociology, psychology and marketing, which includes functional value, social value, emotional value, epistemic value and conditional value. Table 2.2 summarises the multi-dimensional concept of perceived value.

Table 2.2 The multi-dimensional concept of perceived value

Approaches	Value dimensions	Description
The utilitarian and hedonic value	Utilitarian	Task-related, functional and cognitive
	Hedonic or experiential	Reflecting the entertainment and emotional worth of customer experiences, experiential and affective
Axiology or value theory	Extrinsic value	Reflects the utilitarian or instrumental use of a particular service as a means to a specific end
	Intrinsic value	Represents the emotional appreciation of the consumption
	Systemic value	The rational or logical aspects of the relationship between sacrifices and returns
Holbrook's typology of consumer value	Extrinsic versus intrinsic	A product viewed instrumentally as a means to some end versus a consumption experience prized for its own sake as an end in itself
	Self-oriented versus other-oriented	Something valued by virtue of the effect it has for one's own sake versus an aspect of consumption positively evaluated for the sake of someone else
	Active versus reactive	The manipulation of some product by its user versus the appreciation of some consumption experience wherein an object affects oneself rather than vice versa
Consumption-value theory	Functional value	Whether a product can perform its functional, utilitarian, or physical purposes
	Social value	Refers to an image that is congruent with the norms of a consumer's friends and/or with the social image the consumer wishes to project

	Emotional value	Related to various affective states, which can be positive (e.g. excitement) or negative (e.g. fear or anger)
	Epistemic value	Concerned with a desire for knowledge, which can be inspired by intellectual curiosity
	Conditional value	Reflects the fact that some market choices are depending on the situation or circumstances faced by the consumers

Source: Hartman (1967, 1973); Holbrook (1994, 1996, 1999); Sheth et al. (1991)

In line with previous researchers' recommendations (e.g. Sweeney and Soutar, 2001; Sanchez-Fernandez and Iniesta-Bonillo, 2007), the present study adopts the multi-dimensional of perceived value in explaining UK Muslims' charitable behaviour, following Holbrook's typology of consumer value and consumption-value theory. These two approaches provide holistic representations of complex consumer phenomena that capture all of the economic, social, hedonic and psychological components of perceived value (Sanchez-Fernandez and Iniesta-Bonillo, 2007), which are relevant in the context of charitable giving.

Nonetheless, despite its richness and complexity, Holbrook's (1994, 1999) approach still has its limitations for operationalising and capturing certain types of value such as altruistic value and religious belief value, which are somewhat neglected in the literature (Brown, 1999; Wagner, 1999). These types of value are believed to be important in the charitable giving context, especially for Muslim donors who give to charity to fulfil their humanitarian and religious obligations. In summary, the present research's conceptualisation of value goes beyond the simple definition of value as the trade-off between cost and utility (Zeithaml, 1988) by focusing on consumption experiences as well as extending the concept of consumer (donor) value in relation to other sources of value such as altruistic value and religious belief value.

c) Importance of Customer-Perceived Value

Organisations increasingly recognise the importance of perceived value as a vital aspect of strategic management (Mizik and Jacobson, 2003; Spiteri and Dion, 2004). The creation of customer value is essential in building and sustaining competitive advantage, the strategic driver that differentiates a firm's offering in a crowded marketplace (Woodruff, 1997; Wang et al., 2004). It is believed that higher perceived value has a favourable influence on behavioural intention to give to a particular organisation (Sweeney et al., 1999).

Driven by demanding customers, intense competition, and rapid technological change, many organisations have sought to deliver superior customer value (Band, 1991; Day, 1994; Gale, 1994; Naumann, 1995; Butz and Goodstein, 1996; Woodruff, 1997). Delivering superior customer value is recognised as one of the most critical factors for the success of any organisation now and in the future, because it has a significant impact on consumer behaviour and it provides managers with insights into how to achieve superior performance (Parasuraman and Grewal, 2000). Consequently, the concept of 'customer value' has become a fundamental issue to be addressed in every marketing activity (Holbrook, 1994, 1999). Therefore, it is apparent that sustainable business is all about creating value for the customer, which in turns generates profits for the organisation (Kumar and Reinartz, 2016).

d) Empirical Studies on the Customer-Perceived Value in Products and Services

The concept of customer-perceived value has been studied for different outcomes in various contexts using different dimensions (see Table 2.3). Perceived value dimensions were initially investigated by authors such as Sweeney et al. (1999), Williams and Soutar (2000), Sweeney and Soutar (2001), Wang et al., (2004) and Pura (2005) by adapting the consumption-value model of Sheth et al. (1991). For instance, Sweeney et al. (1999) developed measures for the three dimensions of value (functional, social, and emotional value) in the original multi-dimensional scale, while omitting epistemic value and conditional value, as they were unsuitable for their particular study. Williams and Soutar (2000) analysed the proposed dimensions of value in a tourism context, finding that functional, emotional, social and epistemic values were evident for the participants in their study. In a similar vein, by utilising consumption-value theory within the context of durable goods, Sweeney and Soutar (2001) identified four value dimensions (i.e. emotional, social, quality/performance and price/value for money), however, they did not generate items for epistemic value and conditional value.

Besides identifying different dimensions of perceived value, previous research has also investigated the effect of perceived value on various customer behaviour mainly customer satisfaction, customer loyalty and behavioural intentions. For example, Wang et al. (2004), who also adopt the framework suggested by Sweeney and Soutar (2001), found all dimensions of perceived value (functional, social, emotional, and perceived sacrifices) to have a significant influence on customer satisfaction, however no substantial evidence was found to support the relationship of any dimensions of value to brand loyalty. Nevertheless, Pura (2005) found the direct effect of the dimensions of perceived value (monetary, convenience, social, emotional, conditional and epistemic) on attitudinal and behavioural components of loyalty in the electronic service context. Cronin et al. (2000) examined the relationship between service value, satisfaction and behavioural intention in six industries and found significant affects of service value on customer satisfaction and behavioural intention in all industries except health care. McDougall and Levesque (2000) investigate the relationship among three dimensions of value (core quality, relational quality and service value), customer satisfaction and future intentions across four services. The authors found all three elements of value significantly affect customer satisfaction, which in turn affects future intentions. In a similar vein, Eggert and Ulaga (2002) found a significant positive effect of customer-perceived value on satisfaction, repurchase intentions and WOM. Jamal and Sharifuddin (2015) found that the perceived value of a halal-labelled product associates positively with intentions to patronise stores (and not with the intent to purchase), with religiosity moderating this link. More examples of recent studies on the effect of customer-perceived value are presented in Table 2.3.

In summary, perceived value is often viewed as multi-dimensional. However, there is no consensus regarding the number and nature of the dimensions used to model and measure perceived value (Ruiz et al., 2008; Gallarza et al., 2011). This difficulty possibly arises from the intangible nature of value, which is one of its most important characteristics (Arvidsson, 2006). Despite increasing studies that tap into the nature of each value type, it can be summarised that consumer value is generally specified within three dimensions: functional value, emotional value and social value (Karjaluoto et al., 2012; Yeh et al., 2016). Also, a review of recent studies has found perceived value as a significant predictor of various customer behaviours such as customer satisfaction, customer loyalty and behavioural intentions (see Table 2.3).

Table 2.3 Studies on the Effect of Perceived Value in Various Contexts

Author(s)	Research Context	Method (Sample)	Dimensions of PV	Consequences/ Dependent variables	Key findings
Wu and Li (2017)	Tourism	A survey on 427 tourists	Experiential quality, perceived value	Experiential satisfaction	Perceived value and experiential quality are significant predictors of experiential satisfaction.
Yeh et al. (2016)	Smartphone	A survey on 157 respondents	Functional value, emotional value, social value	Brand loyalty	Functional value, emotional value, and social value have a positive influence on smartphone brand loyalty.
Joung et al. (2016)	Foodservice	A survey on 346 university students	Perceived quality; Perceived Value	Satisfaction	Perceived quality and perceived value had significant effects on customer satisfaction.
Hsio et al. (2016)	Mobile social apps	A total of 378 respondents	Utilitarian (perceived usefulness); Hedonic (perceived enjoyment)	Satisfaction; Habit; continuance intention	The effects of perceived usefulness on satisfaction and habit are significant but not on continuance intention. Perceived enjoyment significantly impacts satisfaction, habit, and continuance intention.
Hsu and Lin (2016)	Mobile app	A survey on 485 users	Hedonic value; Utilitarian value	Attitude; satisfaction	Hedonic and utilitarian values, along with satisfaction significantly influence attitude. Hedonic and utilitarian value also affects satisfaction.
Medeiros et al. (2016)	Green products	Experiment	Perceived Value	Purchasing decision	Perceived value of green products increases willingness to pay in the purchasing decision.
Richard and Habibi (2016)	Online consumer behaviour	A sample of 1523 consumer	Hedonism (consumer's emotions)	Intention to purchase	Consumers' emotions felt after visiting a website positively influence their perceptions of the website atmospherics that in turn influence a set of behavioural variables ending up with intention to purchase.
Eid (2015)	Tourism industry	A survey on 221 Muslims tourists	Quality value; Price value; Emotional value; Social value; Islamic value	Satisfaction; Loyalty	Quality value, price value, emotional value and Islamic attributes value positively affect customer satisfaction. Quality value, emotional value, social value and Islamic attributes value positively affect customer loyalty.
Eid and El-Gohary (2015)	Tourism industry	A survey on 537 Muslim tourists	Quality value; Value for money; Emotional value; Social value; Islamic value (Islamic physical attributes, Islamic non-physical attributes)	Satisfaction	Quality value, value for money, emotional value, social value, and Islamic physical attributes value positively effects customer satisfaction. Religiosity moderates the effects of Islamic physical attributes value and Islamic non-physical attributes value on Muslim customer satisfaction.
Jamal and Sharifuddi on (2015)	Halal labelling	A survey on 303 British Muslims	Emotional/quality value, monetary value and social value.	Intention to purchase, intentions to patronize stores	Perceived value of a halal-labelled product associates positively only with intentions to patronize stores (and not with intent to purchase) and religiosity moderates this link.
Chen and Chen (2010)	Heritage tourism	A survey on 447 tourist	Quality of the experiences; Perceived value	Satisfaction; behavioural intention	The perceived value has significant positive effects on satisfaction as well as behavioural intention

Author(s)	Research Context	Method (Sample)	Dimensions of PV	Consequences/ Dependent variables	Key findings
Kuo et al. (2009)	Mobile	A survey on colleges students	Service quality; Perceived value	Satisfaction; post-purchase intention	Service quality positively influences both perceived value and customer satisfaction. Perceived value positively influences on both customer satisfaction and post-purchase intention
Brodie et al. (2009)	Airline industry	A survey on 552 airline customers	Customer value; costs; service quality	Loyalty	Customer perceptions of service quality are found to have a moderately strong influence on perceptions of customer value, as are costs. Consumer perceptions of customer value are found to have a strong influence on customer loyalty.
Chen (2008)	Air passengers	A survey on 245 airline customers	Service quality; perceived value	Satisfaction; behaviour intentions	Perceived value has a significantly positive effect on satisfaction. Both perceived value and satisfaction have significantly positive effects on behavioural intentions. Perceived value reveals a larger effect than overall satisfaction on behavioural intentions.
Lee et al. (2007)	Tourism	A survey on 472 tourists	Functional, overall and emotional value	Satisfaction; recommendation	Functional, overall and emotional value have a significant effect on DMZ tour satisfaction. Overall value direct significant on recommendations. The influence of DMZ tour satisfaction on the recommendations of DMZ tours to others was also found to be statistically significant.
Kwon et al (2007)	Sport Apparel	A survey on 111 university students	Perceived value	Purchase intention	Perceived value was significantly associated with purchase intention. PV mediates the relationship between team identification and purchase intention
Cretu and Brodie (2007)	Hair salons	A survey on 377 salons' managers	Perceived customer value	Customer loyalty	There was a strong support for the hypothesis of the influence of perceived customer value on customer loyalty
Jones et al. (2006)	Shopping	A survey on 245 non-students respondents	Hedonic value; Utilitarian Value	Retail outcomes	Both hedonic and utilitarian shopping values are found to influence key retail outcomes. Hedonic and utilitarian shopping values are also found to moderate a number of relationships between satisfaction and retail outcomes.
Gallarza and Saura (2006)	Tourism	A survey of 274 university students	Positive value dimensions & negative value dimensions	Satisfaction	Perceived value is a consistent positive antecedent of satisfaction
Tam (2004)	Restaurant	A survey on 217 customer	Perceived value	Customer satisfaction; post-purchase behaviour	Perceived value was shown to have a positive effect on customer satisfaction and intended post-purchase behaviour.
Wang et al. (2004)	Securities firms	A survey on 320 customers	Functional value; social value; emotional value; perceived sacrifices	Customer satisfaction; brand loyalty;	Only functional value has a positive significant effect on customer relationship management. All dimensions of PV have a significant direct effect on customer satisfaction, but not on brand loyalty.
Chen and Dubinsky (2003)	E-commerce	A survey on 110 undergraduate students	Perceived-customer value	Purchase intention	A highly significant positive relationship between perceived customer value and on-line purchase intention.

Source: Compiled by This Study

e) Perceived Value of Charitable Giving (Donor Value)

While the concept of perceived value has been studied extensively within the business context, there has been relatively little empirical research concerned with developing an in-depth understanding of the concept within the charitable giving context. A donor, through their charitable activities, may seek different types of value, which might be different than seeking value through the use of products or services within the business context. This is because donation behaviour is a unique and intangible form of exchange where benefits are often delayed, inexplicit or unnoticed (Drollinger, 2010), and what donors truly value when donating to charities can be difficult to pin down and psychologically complicated. However, a rigorous model of donor value is vital, as it allows charities to come up with combinations of values that are important to donors. The right combinations of values pay off through stronger donor loyalty, future donations and sustained donation growth (Chell and Mortimer, 2014; Ranganathan et al., 2012; Gipp et al., 2008; Sargeant and Hudson, 2008; Sargeant et al., 2004, 2006).

When charities satisfy individuals' needs, they are delivering value, which puts them in a stronger position in the long run (Hartnett, 1998). If donors are 'value-driven', then managers need to understand what donors value and where they should focus their attention to achieve this needed market advantage. Delivering value is especially important for donors who are much more value-conscious than they were before. For example, conspicuous tokens of recognition have been recognised as important value propositions to nurture donor relationships (Grace and Griffin, 2009; Moore, 2008; Chell and Mortimer, 2014). The charity sector is now shifting from the traditional 'organisation-centred' mind-set to a 'customer-centred' approach to marketing (Dolnicar and Lazarevski, 2009). It is therefore essential for charities to highlight the value-expressive benefits by providing opportunities for self-expression and connecting with others. For example, donors may want to feel that they are responsible individuals and simultaneously fulfilling religious duties when donating to charities. This is in line with Bekkers and Wiepking's (2011) findings, which propose that altruism, social recognition and the provision of value (especially the psychological benefits) are all key drivers of charitable behaviour. Similarly, social exchange theory has also highlighted the importance of benefits that donors received from making donations (i.e. individuals donate to charities, and, in return, they gain some value or benefits from the charities) (Bekkers and Wiepking 2011; Sargeant and Hudson 2008).

Reflecting on the theory of consumption value, discussed by Sheth et al. (1991) and more commonly termed as customer value by Holbrook (1994, 2006), the current study defines customer value (donor value) as the perceived benefits a donor receives in exchange for a donation (McGrath, 1997). The focus of the present study is to understand what consumers/donors want out of an exchange in order to encourage charitable behaviour.

f) Empirical Studies on Donor-Perceived Value

As compared to the extensive studies on the effects of perceived value within the business context discussed previously (see Table 2.3), there are only a few studies that have examined the effect of perceived value within the charitable giving setting (see Table 2.4). Initially, McGrath (1997) proposed two dimensions of donor value influencing donation behaviour: cause value (dependent on the extent to which the charity carries out their mission) and service value (related to the actions a charity performs specifically for donors such as providing donor recognition and feedback). Sargeant et al. (2001) found donor perceptions of potential exchange benefits significantly affect their historical lifetime value. Furthermore, Sargeant et al. (2004) found a definite link between utility (demonstrable and familial) on giving behaviour. Sargeant et al. (2006) added another dimension of utility, emotional utility, and found a significant positive causal link between emotional/familial utility and commitment towards charities, but no causal link was found for demonstrable utility. This is because giving to charities make donors feel good about themselves (emotional utility) and allows them to demonstrate an affinity with loved ones (familial utility).

Sargeant and Hudson (2008) further highlighted the importance of increasing the perception of benefits from charitable giving by examining the relationship between value perceptions and loyalty. Their findings suggested that 'donors receiving greater personal value from their gifts (in whatever form) will be significantly more likely to be loyal'. Within the context of corporate donation (donations made by organisations to fund specific projects), Gipp et al. (2008) identified five dimensions of value (functional value, social value, emotional value, epistemic value and conditional value), similar to the conceptualisation of customer value by Sheth et al. (1991). Gipp et al. (2008) suggest that value perceptions led to an increase in satisfaction levels, intentions to donate and recommendation of the charity.

Value perception is important to be studied as it influences a person's attitude and behaviour towards giving to charities. For example, within the context of blood donation, Boenigk et al.

(2011) found a positive effect for altruistic value on blood donor loyalty and satisfaction with treatment. Chell and Mortimer (2014) studied the impact of experiential donor value and virtual conspicuous tokens of recognition on blood donor intentions, identifying three dimensions of value: altruistic value (the utility derived from performing an ethically desirable practice in which helping others is its own reward), emotional value (the utility derived from the positive feelings or affective states) and social value (the utility derived from the product's ability to acquire prestige or enhance social status). Their findings suggested that altruistic value and emotional value positively correlate with the intention to donate blood. However, emotional value is a stronger predictor of intentions to donate blood than altruistic value. Chell and Mortimer's (2014) findings also indicate that social value became a significant positive predictor of intention to donate blood only when a token of recognition is offered. These findings suggest that individuals will tend to donate when they can obtain social recognition via social media, by displaying that they have made a difference and they are good individuals. Ranganathan et al. (2012) identify the determinants of individuals' behavioural intentions towards a university-led charitable campaign, finding perceived importance of the cause, social value, and recognition as determinants of behavioural intentions. Their results indicated that to increase donations, charitable campaigns should stress the importance of the cause to potential donors and publicly recognise volunteers and donors (social value).

Although previous studies provide empirical evidence of the multi-dimensional nature of perceived value, none of them examines the perceived value of charitable giving from an Islamic perspective. The study of value from an Islamic perspective is vital since Islam regulates all aspects of Muslims' life through the Qur'an and Prophet Muhammad's teachings, therefore, Islam influences the direction of customer/donor choices (Jafari and Scott 2014). The researcher expects that any attempt to design a scale measurement of donor value from the perspective of Muslim donors should not only reflect its traditional value (e.g. emotional value and social value) but also the dimension of Islamic value. Therefore, the present study aims to conceptualise Muslim donors' perceived value in a multi-dimensional scale by constructing and validating additional dimensions related to Muslims (e.g. religious belief value) and examine how donor value may or may not influence behavioural intentions towards an individual's main charitable organisation.

Table 2.4 Studies on the Effect of Perceived Value within Charitable Giving Context

Author	Country	Research Context	Method (Sample)	Dimensions of PV	Consequences	Key findings
Chell and Mortimer (2014)	Australia	Blood donation	A survey on186 Australian blood donor	Altruistic value; Emotional value; Social value	Intentions to donate blood; intentions to donate blood (if given recognition)	Altruistic value and emotional value positively correlated with intention to donate blood (emotional value is a stronger predictor of intentions to donate blood than altruistic value). Social value became a significant positive predictor of intention to donate blood only when a token of recognition is offered.
Ranganathan et al. (2012)	USA	University-led charitable campaign	A survey on 253 university students	Perceived importance of the cause; Social value	Behavioural intentions (donating money, volunteering time, WOM) and commitment	Perceived importance of the cause and social value has a direct positive impact on behavioural intentions and commitment. Commitment has a direct positive impact on behavioural intentions.
Boenigk et al (2011)	Germany	First-time blood donors	A survey data of 2149 blood donors of the German Red Cross	Altruistic Value	Blood donor loyalty (recommendation and future donation); Satisfaction with treatment	Positive significant effect of altruistic value on blood donor loyalty and satisfaction with treatment.
Gipp et al. (2008)	UK	Corporate donation	A survey on 171 corporate manager	Functional value; Social value; Emotional value; Epistemic value; Conditional value	Satisfaction; intentions to donate; recommendation of the charity	Value perceptions led to increased satisfaction levels, intentions to donate, and recommendation of the charity.
Sargeant and Hudson (2008)	UK	Door-to-door fundraising	A sample of 10,000 (active & lapsed door-to-door recruits)	Donor value	Loyalty	Loyalty is driven by donor value.
Sargeant et al. (2006)	USA	Giving behaviour	A survey of 975 donors	Demonstrable utility; Familial utility; Emotional utility	Commitment; giving behaviour	Significant positive causal links were identified between emotional/familial utility and commitment, but there was no causal link identified for demonstrable utility.
Sargeant et al. (2004)	UK	Charity Giving behaviour	A survey of over 2,300 active and lapsed donors	Demonstrable utility; familial utility	Giving behaviour	Positive link between demonstrable utility and giving behaviour. Positive link between familial utility and giving behaviour

Author	Country	Research Context	Method (Sample)	Dimensions of PV	Consequences	Key findings
Sargeant et al. (2001)	UK	Customer lifetime value	An empirical study of 5000 donors to ten large national charities	Perception of exchange benefits	Historic donor value	Donor perceptions of potential exchange benefits will significantly affect their historic lifetime value. Individuals who perceive that giving will alleviate a negative state (to feel good about themselves) and those who believed that their support would make a real difference to the beneficiaries of the cause would tend to give higher sums than those without such a motivation. Those individuals who gave in memory of a friend or a loved one or those looking for some kind of self benefit to accrue from their donation tend to give smaller sums overall.

Source: Compiled by This Study

2.4 Reputation and Image

Aside from the benefits that may accrue from giving (perceptions of benefits), it became apparent that donors' perception of the charities would also impact giving (perceptions of charities) (Sargeant et al., 2004). For instance, Shier and Handy (2012) found that the perception of charities is one of the predictors of intention to donate. The need for organisations to build and maintain competitive advantage can be achieved not only through providing donor value but also through a charity's reputation and image (Hall, 1992; Sargeant et al., 2004). Therefore, it is important to focus on the perception of value for individuals (internal stimuli) and also individuals' perceptions of charities (external stimuli) as both influence charitable behaviour (Sargeant et al., 2004). Many researchers in the study of individuals' charitable behaviour have adopted this multi-dimensional view (e.g. Bennett and Gabriel, 2003; Sargeant et al., 2004; Sargeant et al., 2001; Sargeant et al., 2006). For example, Sargeant et al. (2006) examine the effect of donor value (perception of benefits) and organisational factors such as performance of the organisation, responsiveness and communication (perception of charities). However, the present study explores another important organisational factor, which is the charity's reputation and image.

Due to the increasing competition in the non-profit sector, charities are required to focus on the salient role of charity reputation and image. The present study focuses on reputation and image (specifically on dynamism) of charitable organisations as these two concepts are closely related. Authors such as Gotsi and Wilson (2001) and Wei (2002) treat reputation and image as interchangeable concepts as both constructs involve shareholders evaluation and perception (see Table 2.5 and Figure 2.2). These two concepts reflect the knowledge that external stakeholders hold about the organisations (Nguyen and LeBlanc, 2001).

Table 2.5 Corporate Reputation and Related Constructs

Construct	Description	Organisation's viewpoints	Corporate concern
Corporate image	The salient beliefs/impressions held about the organization	What do people believe about us	What people think about us?
Corporate reputation	The estimation in which the organization is held	How do people evaluate our actions	Are we good or bad, and held in high or low esteem?

Source: Adapted from Dowling (2016) and Brown et al. (2006)

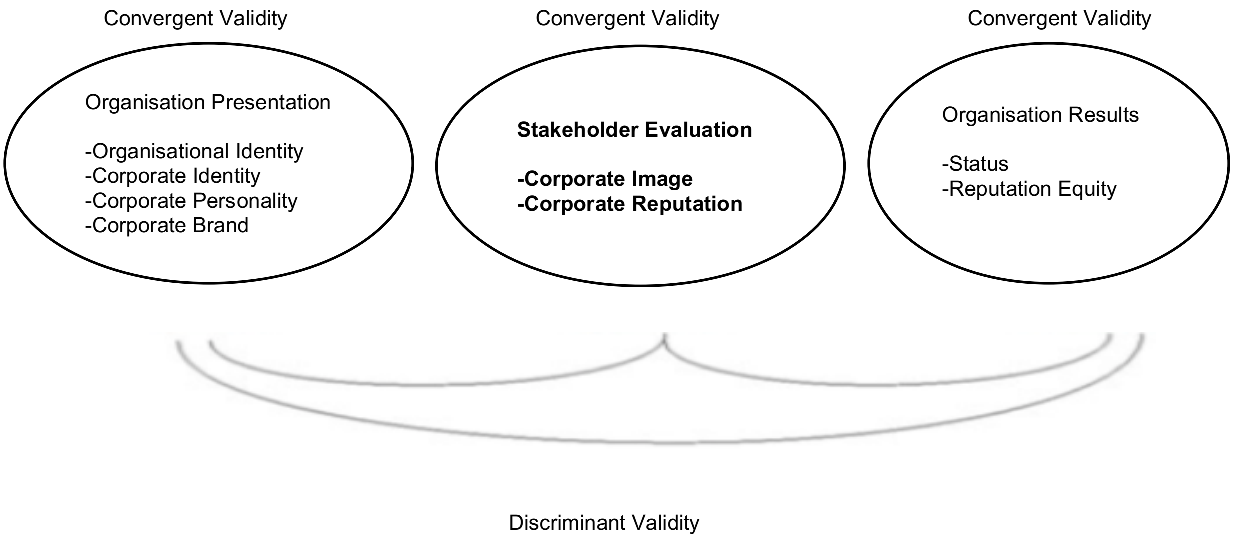


Figure 2.2 The Corporate Reputation Family of Constructs *(Source: Dowling (2016))*

a) Definition of Corporate Reputation

Reputation has been used from either an economics perspective, through insiders' and/or outsiders' expectations of specific organisational attributes (e.g., Weigelt and Camerer, 1988), or builds from institutional theory that reflects the perception of a collective stakeholder group such as customers, employees, and investors (Deephouse, 2000; Fombrun and Shanley, 1990; Olins, 1990). Research into corporate reputation receives more attention in the management and marketing literature (Johnson and Grayson, 2005; Veloutsou and Moutinho, 2009) as good reputation represents an intangible asset to an organisation.

Fombrun (1996) and Cornelissen et al. (2007) describe corporate reputation as an overall assessment of a firm's standing, and images held of the firm in the eyes of its external stakeholders. It also reflects individuals' aggregate evaluations of the firm over a period of time (Fombrun and Shanley, 1990). Corporate reputation results from firms' past actions and how well firms have done in the eyes of the marketplace (Weigelt and Camerer, 1988; Weiss et al., 1999). Reputation can, therefore, serve as an estimator of an organisation's capability to perform consistently in a period of time, provide positive signals to new potential customers and contribute to long-term relationships with customers (Herbig and Milewicz, 1995; Anderson and Weitz, 1989).

Corporate reputation involves the distribution of opinions, a collective system of subjective beliefs and the way the main external stakeholder or other interested parties conceptualise the organisation (Bromley, 2001). Reputation combines everything that is knowable about a firm, and it is a judgement of the firm made by a set of audiences on the basis of perceptions and assessments (Schultz et al. 2001; Rose and Thomsen, 2004). Gotsi and Wilson (2001) indicate that reputation involves stakeholders' evaluation of a company over time, which is based on stakeholder's direct experience with the company, any form of communication and symbolism that generates information about the firm or any comparison with other leading competitors' actions.

Corporate reputation is a collective phenomenon as it revolves around multiple stakeholders' ability to recognise and correctly interpret 'what a firm stands for' (Fombrun et al., 2000). However, customers appear to be one of a company's most important stakeholders as they are the primary generators of revenue for the business and they are more likely than other stakeholders to have a 'relationship' with the company (Roberts and Dowling, 2002; Walsh et al., 2009); therefore it is important for firms to understand corporate reputation from a customer perspective. Walsh and Beatty (2007) define customer-based corporate reputation (CBR) as a customer's overall assessment of a firm based on his/her reactions about the firm's offerings and corporate activities such as the firm's goods, services and communication activities, as well as interactions with the firm or its representatives such as employees, management or other customers. Based on this argument, the present study focuses on the most important stakeholder for a charitable organisation, which are the donors.

b) Importance of Corporate Reputation

Signalling theory indicates that customers often use corporate reputation as an external information cue to judge the organisation's quality, which in turns affects their attitudes regarding the firm (Walsh et al., 2009). For example, customers of well-reputed organisations often engage in supportive behaviours (Fombrun, 1996; Sung and Yang, 2008). Therefore, a good reputation pays off as it automatically signals high levels of competency and quality, leading to customers choosing to support more reputable organisations. A strong reputation also has a positive effect on purchase intention (Walsh and Beatty, 2007), customer loyalty (Bartikowski and Walsh, 2011; Nguyen and LeBlanc, 2001), and commitment to an organisation (Bartikowski and Walsh, 2011). A favourable reputation indicates that the company has a good reputation among the public and in the market as compared to their competitors, which offers the company a competitive advantage (Hansen et al., 2008; Selnes, 1993; Beatty and Ritter, 1986; Fombrun and Shanley, 1990). Moreover, a firm's reputation is a valuable intangible asset and appears to affect the firm's long-term performance, success and profitability (Brown and Dacin, 1997; Fombrun and Shanley, 1990; Rindova et al., 2005).

Corporate reputation is essential in the service sector where differences between competitors are difficult to distinguish due to the intangibility of the service offering. Customers often find it hard to evaluate services due to the lack of physical evidence (Laroche et al., 2004; Hansen et al., 2008; Greenwood et al. 2005). Therefore, a favourable reputation can act as one of the cues for customers to assess the value or quality of the received service, attracting new customers while retaining existing customers (Kirmani and Rao, 2000; Hansen et al., 2008).

c) Empirical Studies on Customer-Based Reputation (CBR)

Walsh et al.'s (2009) findings indicate that a favourable corporate reputation positively affects critical relational outcome variables such as loyalty, trust, and patronage intentions, and, hence, should be of concern to companies. It is therefore vital to examine CBR because of its association with key marketing outcomes. Customer-related reputation literature suggests that CBR positively affects and influences customer satisfaction, customer loyalty and commitment, WOM, customer trust and customer citizenship behaviour with regard to helping other customers and helping the company (Andreassen and Lindestad, 1998; Souiden et al., 2006; Michaelis et al., 2008; Walsh et al., 2009, 2014; Caruana and Ewing, 2010; Bartikowski et al., 2011; Bartikowski and Walsh, 2011; Roberts and Dowling, 2002).

Corporate reputation is positively associated with customer loyalty (e.g. Andreassen and Lindestad, 1998; Chia-Hung, 2008). Positive reputation increases people's intention to do business with an organisation, therefore, cultivating and maintaining people's loyalty and commitment to that organisation (Walsh and Beatty, 2007; Bartikowski and Walsh, 2011; Nguyen and LeBlanc, 2001). For example, studies by Walsh et al. (2009), Bartikowski and Walsh (2011), Caruana and Ewing (2010) and Walsh and Wiedmann (2004) suggest that CBR has a positive effect on customer loyalty. A company's reputation serves as a quality promise for customers. Therefore, companies should continue focusing on serving customers with high-quality products and services, integrity and honesty (Walsh et al., 2009). As a result, companies can encourage greater customer loyalty, reduce customers' perceived risk and motivate customers to do business with the firm (Dierickx and Cool, 1989; Rose and Thomsen, 2004;

Fombrun and Shanley, 1990). Also, the likelihood that the customers will support the firm's future business may increase (Andreassen and Lindestad, 1998; Walsh et al., 2009).

Bartikowski and Walsh (2011) suggest that CBR has a positive impact on customer commitment. Customers are more likely to have a sense of commitment, favourable intentions to continue supporting and patronising a firm, and express other forms of goodwill toward the company when they perceived that the firm has a good reputation (Bettencourt, 1997; Zeithaml et al., 1996). Bennett and Gabriel (2003) also suggest that a positive corporate reputation provides customers with 'repeated favourable reinforcement, which creates commitment-inducing emotional bonds'. Similarly, findings from Walsh et al. (2014) indicate that there is a positive relationship between CBR and commitment, as well as favourable connections between CBR and non-monetary outcomes (i.e. loyalty intentions and customer feedback), and between CBR and monetary outcomes (i.e. spending and share of wallet). A firm's strong reputation signals its trustworthiness to customers, which should motivate them to attach themselves to the firm (Bartikowski and Walsh, 2011; Hennig-Thurau and Klee, 1997). Organisations with favourable reputations benefit from building trust and identification among customers, which, in turn, positively affects customer commitment (Keh and Xie, 2009).

Walsh et al. (2009) indicate that CBR has a positive effect on customers' positive WOM. Customers engage in positive WOM (i.e. act as advocates of the company) whenever they perceive the company to have a favourable reputation (Walsh et al., 2009; Sundaram et al. 1998). The impacts of WOM are nowadays more visible with online communications able to influence thousands of other consumers almost instantly. This suggests that customers can have a greater impact on a firm's reputation through WOM than the company's advertising or publicity materials (Walsh et al., 2009). See Table 2.6 for more empirical studies on the effect of CBR.

Table 2.6 Studies on the Effect of Customer-based Corporate Reputation

Author, Year	Country	Research Context	Method, Sample	Consequences/ Outcome/Dependent Variables	Key Findings
Fernandez-Gamez et al. (2016)	Spain	Stock market	A sample of Spanish listed companies	Financial performances	Results show that the mere presence of a firm in a reputation ranking has a positive impact on its market value, and that also a higher CR have a favourable influence on financial performance.
Ali et al. (2015)	Various countries	-	Meta-analytic review: 101 quantitative studies	Customer commitment, loyalty, and trust; financial performance	Corporate reputation related highly with the following consequences: customer commitment, customer loyalty and customer trust.
Sengupta et al. (2015)	-	Airline industry	Scenario-based experimental design with 261 students	Customer satisfaction; behavioural intention	Brand reputation moderates the relationship between severity of service failure and coping strategies, customer satisfaction and behavioural intentions under different conditions.
Walsh et al. (2014)	France	Service context	A survey of 783 service customers	Non-monetary (loyalty intention, customer feedback) and monetary (spending, share of wallet) consequences	Positive direct effects of CBR on all outcome variables. Commitment partially mediates the relationship between CBR and most of the outcome variables. Service provider selection risk moderates these relationships, such that reputation has a stronger effect on several non-monetary outcomes for higher-risk services and commitment has a stronger effect for lower-risk services.
Delgado-Garcia et al. (2013)	Spain	Multiple industries	A panel data analysis of Spanish quoted firms	Firm risk	Being reputable reduces a firm's unsystematic risk and total risk, but increases systematic risk.
Bartikowski, Walsh & Beatty (2011)	France, UK, USA	Retailing and Fast-food restaurants	A survey on 1105 customers	Affective and intentional customer loyalty	CR positively affects both affective and intentional customer loyalty in all three countries.
Bartikowski & Walsh (2011)	France	Service context	A survey on 583 service customers	Customer citizenship behaviour (helping other customers; helping the company)	A good reputation improves loyalty, as well as commitment and both dimensions of citizenship behaviours (helping other customers and helping the company)
Caruana & Ewang (2010)	South Africa and Australia	Online retailing	A survey on 1857 customers of two internet vendors	Online customer loyalty	Corporate reputation has a direct effect on online loyalty
Keh & Xie (2009)	China	Service industries	A survey on 351 customers of three Chinese B2B service firms	Customer behavioural intentions	Corporate reputation has positive influence on both customer trust and customer identification. Customer commitment mediates the relationships between the two relational constructs (customer trust and customer identification) and behavioural intentions.

Author, Year	Country	Research Context	Method, Sample	Consequences/ Outcome/Dependent Variables	Key Findings
Walsh et al. (2009)	UK and Germany	Internet service firms	A survey data on UK (553) & German (401)	Customer loyalty, trust, and re-patronage intentions	Favourable (unfavourable) corporate reputation positively (negatively) affects critical relational outcome variables: loyalty, trust, and re-patronage intentions
Walsh et al. (2009)	Germany	Service sector	A survey on 511 customers of a German energy supply company	Customer loyalty and word-of-mouth behaviour	Corporate reputation affects customer loyalty and word-of-mouth behaviour
Michaelis *et al*. (2008)	Poland	Service industries	A survey on 184 students	Customer trust	Corporate reputation positively affects initial trust.
Hansen et al. (2008)	Europe	Telephone service industry	A survey on 264 customers	Customer-perceived value	Corporate reputation had substantially stronger effect on customer-perceived value than the other drivers (i.e. information sharing, distributive fairness and flexibility) measured.
Cretu & Brodie (2007)	New Zealand	Manufacturing	A survey on managers from 377 hair salons	Customer value; customer loyalty	The results indicate that the brand's image has a more specific influence on the customers' perceptions of product and service quality while the company's reputation has a broader influence on perceptions of customer value and customer loyalty.
Souiden et al. (2006)	Japan and USA	Automobile	A survey on 218 consumers	Consumer corporate loyalty/commitment and product evaluations	Corporate reputation positively affects both consumer corporate loyalty/commitment and product evaluations.
Eberl & Schwaiger (2005)	Germany	Stock markets	A survey on 1012 members of 'the general public	Financial performance	The 'cognitive' CR dimension positively affects future performance; the 'affective' dimension (sympathy) exerts a negative influence on future performance.
Helm et al. (2005)	Germany	Consumer goods producer	A personal interviews of 762 consumers	Customer satisfaction, customer loyalty	Reputation is an antecedent of satisfaction and loyalty. More than half of the effect of reputation onto loyalty is mediated by satisfaction. In order to achieve consumer loyalty, organizations need to create both, a good reputation and high satisfaction.
Nguyen & Leblanc (2001)	Canada	Service Industries	A survey on 788 customers	Customer loyalty	The degree of customer loyalty has a tendency to be higher when perceptions of both corporate reputation and corporate image are strongly favourable. The interaction between both constructs contributes to better explain customer loyalty.

Source: Compiled by This Study

d) The Reputation of Charitable Organisations

In the context of charitable giving, reputation can be summarised as donors' subjective judgement of a charity's performance on the basis of donors' own experiences with the charity or third-party information (Fombrun and Shanley, 1990). Reputation is crucial for voluntary organisations to attract donors (Bennett and Gabriel, 2003). In the case of charities, the services provided are intangible and donors do not consume them. It can be expected that a charity's reputation is an important antecedent for the decision of individuals to donate, as the 'product' of the charity is the promise to devote itself to its goal, such as protecting human rights or saving nature (Greenwood et al., 2005). As charities do not directly deliver products to donors, it is often difficult for individuals to check the quality of their outputs and, therefore, reputation becomes an important issue. According to Bendapudi et al. (1996), reputation is the single most critical element for charities because it influences the first step of the helping decision process. When a charity's reputation is lacking, prospective donors may ignore their charity appeals (Bendapudi et al., 1996).

Arguably, reputational judgements create expectations in the public mind about how a charity will behave in the future (Saxton, 1995) and thus may affect long-term willingness to donate to the charity (Sargeant, 1999) and the ability to attract volunteers and high-quality staff (Patton, 2002). Positive reputation affects both the beginning of a relationship with a charity (Einwiller, 2003) and the continuation of an established relationship (Anderson and Weitz, 1989). A charity needs a favourable reputation as it enables it to withstand occasional adverse publicity, stimulates trust, encourages donor loyalty, and enhances the organisation's competitive fundraising position (Fombrun and Shanley, 1990; Bennet and Gabriel, 2003). When charities' reputations are well established, they do not have to spend more resources to gain trust and credibility from the public. This is because when individuals trust the organisation's reputation, they are more likely to donate and be loyal to that particular charity; and charities can afford to allocate fewer resources to recruiting new potential donors (Kong and Farrell, 2010).

When donors give to charities they are essentially 'buying' an intangible service, and as the service provider, charities are a focal point in donors' decision-making (Venable et al. 2005). In many western countries, the charity marketplace is crowded and so the decision of which charitable organisation to support is potentially very complex. Therefore, individuals frequently donate to a well-known charity, using their knowledge of the charity brand as a shortcut to a good or at least satisfactory donation decision. Favourable reputation can, therefore, assist an individual to gauge a charity's merits (Bennett and Gabriel, 2003).

e) Empirical Studies on the Effects of Charity Reputation

The need to be distinctive from other charities (through strong reputation) is important as donors are exposed to various types of causes and charities (Cornelissen, 2014), and favourable reputation can influence the perception of individuals towards an organisation (Fill, 2002). Therefore, charity reputation can assist donors in identifying and recognising a charitable organisation to support. Nevertheless, there are only a few empirical studies that focus on charity reputation, or more specifically, on the effects of charity reputation on charitable giving (Webb et al., 2000; Bennett and Gabriel, 2003; Meijer 2009).

Schlegelmilch (1988) was a pioneer in identifying variables to measure the awareness of charities and their reputation. However, it is not clear which items were used to measure charity reputation. Another study conducted by Webb at al. (2000) examines charity reputation by understanding consumer attitude towards charities in general. However, the current research focuses mainly on the role of reputation towards a specific charity (i.e. the main charity supported by participants in this study) rather than the reputation of charities in general. Bennett and Gabriel (2003) studied the image and reputational characteristics of UK charitable organisations. Their results segmented respondents' perception of the charities into seven factors, two of which were linked to the reputation concept. They measure how excellent the reputation is among general public based on whether the charitable organisation is well managed, well known, competent, financially sound, uses its assets wisely, and whether it can provide excellent services to its beneficiaries (e.g. focus on spending on beneficiaries rather than administration) and employees. Beldad et al. (2014) found that respondents' intention to continue donating to a charitable organisation is influenced by the organisation's positive reputation. Bennett (2013) found that donors who perceive a charity to have an excellent reputation are more likely to engage with the charity, to perceive that their overall relationship with the charity is of high quality and to exhibit positive giving behaviour towards the charity such as WOM and intention to continuously support it.

Donors often admire charities with a strong reputation, therefore favourable reputation contributes to competitive advantage that it is difficult for competitors to imitate (Capozzi, 2005; Keh and Xie, 2009). Charities can achieve their goals more easily if they have a good reputation among their existing donors and volunteers. If existing and loyal donors view a charity well, they will prefer to choose to donate again ahead of other charities available. Positive organisational reputation has been found to positively influence donation intention and attract donors, since people are less reluctant to donate to highly reputable charitable organisations (Meijer, 2009; Sargeant, 2001). Past studies have established the presence of direct and substantial links between a charity's reputation and its ability to raise funds (Sargeant et al. 2008; Bennett and Gabriel 2003; Meijer 2009). Thus, a direct connection between reputation and charitable behaviour may also be anticipated in the present study. Table 2.7 summaries the empirical studies on charity's reputation.

Customers seem to be a company's most important stakeholder as they are the primary generators of revenue for the business (Roberts and Dowling, 2002; Walsh et al., 2009). Therefore, the present research focuses on charities' main customers, which is the donors (i.e. the main contributors to the success of altruistic campaigns organised by a charitable organisation). In order words, the current study examines charities' reputation from donors' perspectives. This indicates the main reason to study donors separately from other stakeholders, especially when customers/donors have a more significant impact on each other through WOM as compared to a company's advertising, and consumers/donors, in particular, can be very easily influenced by non-company communications (Walsh et al., 2009).

Table 2.7 Studies on the Reputation of Charitable Organisations

Author	Country	Research Context	Method (Sample)	Organisational drivers	Consequences	Key findings
Schloderer et al (2014)	Germany	Donating and volunteering behaviour	An online panel of 984 respondents	Reputation (affective: likeability & cognitive: competence)	Willingness to donate and volunteer	Reputation affects the key outcomes such as willingness to donate and work as a voluntary member in specific subgroups. The results also show that successful reputation management is specifically important for male, older, highly educated, and affluent respondents.
Beldad et al. (2014)	Netherlands	Repeat donation intention	A survey on 444 respondents	Organisation's positive reputation	Repeat donation intention	Respondents' intention to continue donating to a charitable organisation is influenced by organisation's positive reputation
Bennett (2013)	UK	Donor behaviour	A sample of 791 supporters of UK charities	Reputation of the charity	Donor behaviour (Donation level, positive WOM, future giving intentions); Donor Engagement; Relationship quality (trust, closeness)	Donors who perceive a charity to have an excellent reputation are more likely (a) to engage with the charity, (b) to perceive that their overall relationship with the charity is of high quality (trust), and (c) to exhibit positive giving behaviour towards the charity (WOM and intention to continue to support the charity)
Mews and Boenigk (2013)	Germany	Blood donation	An online experiment with 144 blood donors	Organisational reputation	Willingness to donate blood	Organizational reputation is easily damaged by negative news in the press and that this leads to a significantly lower willingness to donate blood for this organization among potential donors. The blood donation organizations have to be extremely careful to avoid that negative news is spread and actively manage their reputation.
Shier and Handy (2012)	India	Online donor behaviour	A survey on 479 online donors	Reputation, feedback, information, trustworthiness	People's willingness to donate online	This finding suggests that success of online platforms in raising money is contingent on donor perspectives of their program and organization including aspects of trust, reputation, and transparency.
Kong and Farrell (2010)	Australia	Relationship management perspective	Critical analysis of the relevant literature	The role of image and reputation	Non-profit relationship management	Both image and reputation are likely influential elements that assist non-profit organizations in developing and managing relationships with external stakeholders, and thereby aid organizations in attracting important resources such as donations and volunteer support.
Sarstedt & Schloderer (2010)	Germany	Donor behaviour	Qualitative & quantitative study on the public	Reputation (affective: likeability & cognitive: competence)	Willingness to donate or work as an honorary member	Likeability has a positive significant relationship with willingness to donate, willingness to work as an honorary member and trustworthy organisation. Competence has a positive significant relationship with trustworthy organisation.
Bennett and Choudhury (2009)	UK	Second-gift behaviour	A sample of 551 young people	Charity's image and reputation	Donors' decisions	The role of a charity's image and reputation in the donors' decisions

Author	Country	Research Context	Method (Sample)	Organisational drivers	Consequences	Key findings
Torres-Moraga et al. (2010)	Chile	Antecedents of donor trust and participation	A survey on 299 individual donors	Reputation; familiarity with the charity sector; organisation's opportunism; communication effectiveness	Donor's trust	Organisation's reputation; Donors' familiarity with the charity sector; Donors' perception of the organisation's opportunism have a direct effect on donor trust. Donors' perception of the organisation's communication effectiveness has only an indirect effect through its influence on the organisation's reputation and donor's familiarity with the sector. Organisation's reputation and donor's familiarity with the sector influence donor trust positively. Perceived opportunism impacts upon donor trust negatively.
Meijer (2009)	Netherlands	Measure attitude of consumers to a specific charity	A panel survey data of the 'Giving in the Netherlands project'	Reputation	Attracting donors; intention to donate money	The better the reputation of a charity, the more donors it will attract, The better the reputation of a charity, the more money people will give could not be confirmed in this study.
Bennet and Gabriel (2003)	UK	Image and reputational characteristics of major UK charities	A survey on 161 members of the general public	Non-profit brand image and reputation	Donor behaviour	Respondents' perception of the charities could be segmented into seven factors: Two factors related to the reputation concept (i.e. 'the charity uses its assets wisely' and 'popularity of the charity' (well-known)). The other factors were labelled as image variables (i.e. 'compassion,' 'dynamism', 'idealism', 'focus on beneficiaries' and 'being seen as non-political' 'progressive' and 'idealistic') The authors found that a charity's 'compassion,' 'dynamism,' 'wise use of assets' and 'focus on beneficiaries rather than administration' influenced the amount given to charity. Charity's image and reputation exerted a strong influence on donor behaviour.
Sargeant et al. (2001)	UK	Donor value	8 focus group and survey	Perception of organisation (Reputation)	Historic donor value	Positive organisational reputation has been found to positively influence donation intention and attract donors

Source: Compiled by This Study

2.4.1 The Image of Dynamism

Besides favourable reputation, the effective management of a charity's image is equally important, as an excellent charity image is a significant determinant of donation income (Tapp, 1996; Sargeant, 1999). Therefore, charities are encouraged to nurture and maintain both their image and their reputation (Bennett and Gabriel, 2003). Given the ever-increasing number of charities and the competitive market, charities use brand image as an identification system to differentiate themselves from other charities by creating their desired brand image (Voeth and Herbst, 2008). The term 'image' is often used interchangeably with 'identity' and 'reputation' (Wei, 2002). Whetten et al. (1992) define image as the way in which management would like outsiders to view their organisation, the perception of a brand in the minds of individuals. Image, therefore, is 'the set of meanings' through which people know, describe, remember and relate to an organisation (Dowling, 1986). Bernstein's (1992) definition of image is 'not what the company believes it to be, but rather, the feelings and beliefs about the company that exist in the minds of its audiences'. Thus, organisations are unable to control how their image is encoded by the receiver as image remains very much external to an organisation. However, in the case of the non-profit sector, charities can attract potential donors by projecting a favourable image to their external stakeholders, therefore shaping their images to be competitively attractive.

Prior research confirms the positive relationship between brand image and consumers' purchase intention (Chang and Liu, 2009; Khan et al., 2015; Wang and Tsai, 2014; Yeh, 2015). Similarly, within the non-profit sector, a charity's image is important as it influence donors' attitudes, preferences and intentions to donate (Bennett and Gabriel 2003; Michel and Rieunier 2012). For example, Bennett and Gabriel (2003) studied the image and reputational characteristics of UK charities, finding that a more favourable brand image results in higher donation amounts. The authors organised brand images into seven dimensions that best describe donors' overall impression of a charity: compassion, reputation, dynamism, popularity, political orientation, idealism and focus on beneficiaries. Among the mentioned dimensions, they found that compassion, reputation, dynamism, and focus on beneficiaries all have a significant influence on donations.

Michel and Rieunier (2012) examined the relationship between the brand image of charities and individual's donation behaviour (i.e. donation of time and money). The authors identified four dimensions of brand image (usefulness, efficiency, affect and dynamism) and each dimension significantly influences the intention to give time or money. Huang and Ku (2016) also examine the relationship between brand image and donation intention. Their results suggest that brand images showing usefulness and dynamism increase website viewers' intention to donate. Specifically, the image of dynamism is positively associated with intention to donate time (Huang and Ku, 2016). Michaelidou et al. (2015) also found the image of dynamism significantly related to intentions to donate money and time.

Despite the importance of the image of dynamism in influencing charitable behaviour, there has been limited research attention given to the topic. To date, only the four studies mentioned here have examined the concept of brand image (specifically the image of dynamism) and attempted to examine its impact (see Table 2.8). Following these studies as a foundation, the present study aims to fill the gap by exploring the role of charity's reputation and image (specifically the image of dynamism) in influencing UK Muslims' charitable behaviour. The current study seeks to find the most prominent dimension of brand image based on UK Muslim donors' perspectives. By identifying the most important dimension of brand image, charities will be able to concentrate on projecting their donors' desired brand image. Therefore, charity's marketers can tailor their marketing communications around the most appealing dimension of brand image in order to increase individuals' intention to donate. The current study aims to assist charities to manage their brand image to suit UK Muslim donors, consequently influencing their intention to donate. One of the key dimensions of image is the image of dynamism, projected to suggest a charity is progressive, visionary, innovative, and efficient, which is expected to prevail in the present study.

Table 2.8 Studies on the Image of Dynamism

Author	Country	Research Context	Method (Sample)	Organisational drivers	Consequences	Key findings
Huang and Ku (2016)	Taiwan	Internet marketing (website)	A survey of 210 university students	Brand image	Intention to donate money and time	The results show that the types of information delivered by an NPO website have different impacts on the impressions of the non-profit's brand image. Brand images showing usefulness and dynamism increase website viewers' intention to donate. Specifically, the image of dynamism is positively associated with intention to donate time.
Michaelidou et al. (2015)	UK	Brand image	Scale evaluation of 3 empirical studies	Dynamism	Intentions to donate money and time	Dynamism is significantly related to intentions to donate money and time.
Michel and Rieunier (2012)	France	Giving money and time	Two quantitative studies	Non-profit brand image (dynamism) and typicality	Intentions to give money and time	Brand image explains up to 31% of intentions to give money and 24% of intentions to give time. Typicality explains up to 29% of intentions to give money and 23% of intentions to give time.
Bennett and Gabriel (2003)	UK	Image building	A survey on 161 sample	Image and reputation	Donating to charities	People who believed that a charity's dynamism is especially important reason for admiring a charity tended to give more to charity than others. This suggests the need for charities to emphasize these characteristics when advertising for donations.

Source: Compiled by This Study

2.5 Barriers to Donating

Although charitable giving is usually viewed in a positive light, there are some things that charities do that can dissuade individuals from donating. Along with the motives to donate to charities, discussed in previous sections, there are barriers to donating. In particular, fundraisers can sometimes overwhelm donors when asking for donations. Marketing researchers have suggested that how charities ask for donors' support is important (Reed et al., 2007). In the wake of social media and the internet, charities have come up with different types of campaigns and appeals to attract donors. Some of the campaigns raise concerns as to whether it is the right approach to solicit donations. For instance, donors may experience guilt when they are targeted via excessive charity appeals. Although guilt can increase donors' likelihood to engage in charitable giving (Bendapudi et al., 1996), it can raise concerns as to whether the donation made was sincere or egoistic (to release from experiencing personal distress and pressure to donate), which consequently leads to forced donation. Besides guilt, excessive direct mailings within a short period of time may cause irritation and have a negative long-run effect on donors' attitude towards a particular charity (Diamond and Noble, 2001; Diepen et al., 2009). This high frequency of exposure may cause annoyance and individuals may view these unwanted and repeated exposures as junk mail, consequently reducing charitable donations.

Non-profit marketers need to be wary of the ways they ask for donations. Potential donors can be overwhelmed by numerous charitable appeals from various charities (Abdy and Barclay, 2001; Sargeant and Kahler, 1999). Although advertising and communicating with donors are portrayed as the right marketing approach for their altruistic causes, they could have an adverse effect on donation intention. Elliott and Speck (1998) discuss this problem in the advertising clutter theory and Andreoni (2006) defines this scenario as 'donor fatigue'. Charities' decision of asking too many requests would be detrimental to its revenues (Diepen et al., 2009). For example, knowing that religious people give more than non-religious people does not necessarily imply that religious people are more inclined to respond positively to an additional solicitation for donations (Bekkers and Wiepking, 2011). Several studies show that when a solicitation is kept constant, religious people are not more likely to donate to secular organisations than non-religious people (Eckel and Grossman, 2004; Bekkers, 2007, 2010). Therefore, increasing the number of solicitations among religious people may be cost-inefficient. Therefore, the persuasion process of soliciting donations needs to be addressed by non-profit marketers to gain enough support from the public without having to force or overwhelm them.

Charities' fundraisers are mostly aware of the power of emotion in donors' decision-making; therefore they have used disturbing issues through text and pictures to show a situation with potentially appalling consequences for a victim, but with a happy ending due to the charity's support (Carrera and Oceja, 2007; Chang and Lee, 2010). Although it might grab donors' attention due to its persuasive efficacy, there is also a danger for donors to ignore it. For example, individuals might distance themselves from charity events and exhibit 'avoidance' behaviour (Passyn and Sujan, 2006), even to the extent of refusing to think about the situation portrayed in the appeals (Ramanathan and Williams, 2007). Polonsky and Sargeant (2007) found donors complaining about charitable appeals were 'unnecessarily confrontational and disturbing'. Therefore, appeals designed to evoke emotions like guilt or empathy are often less persuasive especially when combined with a photograph of a child (Isen and Noonberg, 1979). Several studies have also supported the view that appeals that are 'heart-breaking', overly harsh and tragic can be ineffective (Das et al., 2008; Garbinsky and Aaker, 2012; Reinhart et al., 2007; Sargeant, 1999).

Shocking appeals in advertising may also lead to donor's feelings of emotional blackmailing. Different terminology is used when discussing this topic: shocking appeals (Parry et al., 2013; Dahl et al., 2003), offensive advertising (Boddewyn, 1991; Phau and Prendergast, 2001), or irritating advertisements (Aaker and Bruzzone, 1985). Dahl et al. (2003) define shock advertising as one that intentionally violates social norms. These authors provide a framework, description and published reactions of offence elicitors such as sexual references, vulgarity, moral offensiveness, disgusting images and religious taboos. However, further research in this area is still needed, especially within the charitable giving context as charities often display disturbing images to solicit donations from the public (Dahl et al., 2003). For example, Bhati and Eikenberry's (2016) study focuses on the portrayal of children in fundraising campaigns by NGOs working in India. Their findings suggest that children like to be portrayed as happy and 'in a good light', and they want to tell the whole story about their lives but also generate awareness about the hardships they face. The children interviewed were unaware of the purpose of the images as a fundraising and marketing tool, thereby raising ethical concerns. Consequently, charities face challenges in representing beneficiaries in a good light while also showing 'need' to donors.

Previous studies often addressed the perception of the advertising rather than the consequences, and focus on the causes (or charity products), rather than the messages used in the advertising (Aaker and Bruzzone, 1985; Wilson and West, 1981; Dahl et al., 2003). Therefore the current study aims to fill the literature gap by examining the perceptions and outcomes of shocking aspects of advertising content or technique on donation behaviour. Shock is proven to facilitate message comprehension and retention (Dahl et al., 2003), as well as behavioural changes (Sutton, 1992). Previous research argued that emotional imagery could trigger sadness and empathy and consequently increase charity engagement (Small and Verrochi, 2009; Bennett and Kottasz, 2000). However, the current study proposes the opposite, arguing that shocking appeals may have a negative impact on charitable behaviour. Accordingly, this research aims to examine the relationship between barriers to donating and the outcomes of giving such as the intention to donate, positive WOM, commitment and loyalty intention towards charitable organisations. The present research challenges previous findings which suggest that shocking advertisements encourage higher engagement with charities and that the message of the shocking advertisement is considered as more appropriate than that of an informative charity advertisement (Auxtova and Munzel, 2014).

There are different types of appeals to donors, which can either influence them to donate or demotivate them from donating. According to Fisher et al. (2008), the two types of appeals focus on either the appeal beneficiary (self versus other) or emotional valence (positive versus negative). Their findings demonstrate that the most effective charity appeals are those, which explain the benefit of giving to others rather than to the self, and charity appeals that suggest negative rather than positive emotions. However, marketers need to be careful of how they present their charity's materials in order to gain donors' attention, as disturbing images could lead to unpleasant experiences and donors choosing to ignore the appeal (Hung and Labroo, 2011).

Besides excessive appeals, shocking appeals, guilt and fear-inducing appeals, and emotional blackmailing appeals, there is also concern over the waste of resources as a barrier to donating. For example, Bekkers and Crutzen (2007) examined how the use of a colour picture in fundraising letters affected response rates and the amount given in a fundraising campaign. Their results suggested that packages with more graphics yield lower donations and response rates as donor dislike the high fundraising costs, with appeals in full colour giving potential donors the impression that the costs of these appeals are high. According to Bekkers (2006), individual confidence in charities is lower among those who believe that costs made for fundraising are higher. In a similar vein, Bowman (2004) found that donors give less to charities with higher overhead costs. When deciding on whether to donate to a charitable organisation, donors take into account the effectiveness of their donations and whether their donation makes a difference for the cause they are supporting (Bekkers, 2004). Thus, donors shy away from charities that operate inefficiently, are known to pay overly generous salaries to their employees or spend high amounts on fundraising costs.

Perceived risk can also influence an individual from not donating to charities, especially with the negative publicity and media scrutiny surrounding charities controversial activities such as distressing news of top managers earning exorbitant salaries. Donors' fear having their donations misused by charities, and people may believe that charitable giving is risky considering the probability of the top management of those organisations behaving opportunistically (Torres-Moraga et al., 2010). Another study on the barriers to donating include studies by Boenigk et al. (2011) who examined the impact of altruistic values and donors' satisfaction with treatment on blood donor loyalty. Their findings suggest that barriers to donating blood include the fear and the inconveniences of the donating process. Also, Reid and Wood (2008) found a negative relationship between time-related barriers and intention to donate blood.

Previous research often focuses on the positive side of charitable giving and in particular, donation behaviour studies highlight the importance of giving to charities and donors' motivations to donate (Bendapudi et al. 1996; White and Peloza 2009), while assuming fundraising activities by charities are noble in that they assist the needy. However, some limited research has focused on what charities are doing wrong, how they may have demotivated donors, and how sensitive issues have been ignored, such as potential contradictions with donors' religious beliefs. The present study attempts to uncover the underlying reasons why certain individuals choose not to donate such as issues related to desensitisation with excessive charities appeals and emotional blackmailing by fundraisers. Thus, marketers can understand the factors likely to contribute towards a readiness to donate to some good causes, and the factors leading to the withholding of support for others. This information is useful for marketers who want to attract and retain their donors especially in the context of UK Muslim donors. Yet, to date, studies have overlooked the demotivation factors, and donors do respond towards charities' marketing efforts. The aim is to supply insights into the 'darker' side of donor behaviour. Table 2.9 summarises prior studies related to barriers to donating.

Table 2.9 Studies on the Barriers to Donating

Author	Country	Research Context	Method (Sample)	Barriers	Outcomes	Key findings
Jones et al. (2019)	USA	News story	A survey on 655 individuals	Negative media stories	Financial donations	Negative media stories about non-profits can potentially lead to decreased financial donations. The researcher found that approximately 3 years since the story had aired, 278 (42.4%) of the sample still remembered the news story, and the majority of them reported that it negatively influenced their thinking (63%) and philanthropic donation behaviour (62%).
Albouy (2017)	France	Shocking charity campaign	A survey of 1,200 respondents	Negative emotions generated by emotional charities' campaigns (fear, guilt, sadness, shock)	Persuasion (attitude towards the ad & the cause, intention to help)	The results show that in the context of pro-social behaviours, negative emotions elicited by the campaign enhance the persuasion and this effect is partly transmitted by the empathic response.
Donkers et al (2017)	Netherlands	Competitive effects of mailings across charities	448,281 potential experimental subjects	Sending more requests	Total donations	There is a negative competitive effect on requests from other charities, but this effect dies out rapidly. Soon after the mailing has been sent, it is only a strong cannibalization of the charity's own revenues that prevails. This empirical finding suggests the important conclusion that not much coordination across charities is needed to increase revenues.
Cockrill and Parsonage (2016)	UK	Shocking advertising	An experiment on National Society for the Prevention of Cruelty to Children	Positive, neutral and shocking advertisement	Intention to donate to the charity; volunteer for the charity; agree to the charitable cause; and talk about the advertisement with family and friends	The shocking advertisement evoked the strongest emotional response overall and also evoked the widest range of emotions that affected the dependent variables. Shocking advertisements did have a strong effect on emotions, but not all of these emotions impacted positively on the four different behavioural variables. The emotion of shock itself only impacted on likelihood to talk about the advertisement for the overall dataset; it had very limited effects otherwise. This means that shock advertising does work, but not by shocking. For this advertisement, surprise, compassion & interest seemed to be the key, not shock. The creation of shock as an emotion was largely ineffective. Therefore, creating interesting and surprising advertisements rather than shocking advertisements may be more effective, especially since the negative impact of such emotions as regret may be avoided.
Cao & Decker (2015)	USA	Helping intention	An online experiments	Psychological distancing	Helping intention	The first-person vs. third-person narrative increased victim blame & reduced helping intention by motivating participants to distance themselves from the victim when the level of access to the victim's inner world was relatively high.
Garbinsky and Aaker (2012)	USA	Emotional evoke appeals	Experiments	Emotional evoke appeals (advertisement: happy vs. sad)	Donation rate two weeks later	Immediate advantage of sadness-inducing advertisements will fade over time, and as a result, if a donation is solicited long after advertisement exposure, happiness-inducing advertisements will result in greater giving.

Author	Country	Research Context	Method (Sample)	Barriers	Outcomes	Key findings
Bennett (2015)	UK	Charity fundraising advertisements	A survey of 771 respondents	The arousal of mixed emotions	Attitude towards the advertisement, behavioural intentions	Empathetic disposition, level of mixed emotions experienced & positive emotions experienced → attitude towards the advertisement (+). Affect intensity & Sensitivity to stress → attitude towards the advertisement (-). Empathetic disposition, Affect intensity, Sensitivity to stress, Level of mixed emotions experienced & Positive emotions experienced → behavioural intentions (+).
Wiepking et al (2012)	Australia	Bequest giving	A sample of 846 donors of a charity	Lack of solicitation, presence of family members, lower financial resources, feelings of financial insecurity, perceived difficulty	Charitable bequest	Belief in the efficacy of charities is requisite for leaving a bequest, as the deceased donor has no control over the enactment of the gift. This effect is mediated by the perceived difficulty of making a charitable bequest, which forms an important barrier for leaving such a legacy. Having family whose financial needs is perceived as not taken care of and the perception of financial inability to make a difference also form barriers for bequest giving.
Boenigk et al (2011)	Germany	First-time blood donors	A 2149 survey of the German Red Cross	Fear of the process Inconveniences	Blood donor loyalty	Negative relationship was found between barriers to donating (fear of the process and inconveniences) and blood donor loyalty.
Bennett (2009)	UK	Donation switching behaviour	A survey of 477 individuals	Dissatisfaction with the abandoned charity; Communications issues; Image congruence of each charity; Personal involvement with the first charity; Overfamiliarity; Perceptions of charity substitutability; Duration of a donor's relationship with the first charity; General desire for variation	Desire to switch	It emerged that a person's image congruence with a specific charity, involvement with the first organization, boredom and overfamiliarity with a charity's communications, and the attractiveness of the second charity's campaigns exerted highly significant influences. Also an individual's innate need for variation affected the number of switches he or she had concluded and whether switches were likely to concern a second charity in the same or a different sector; but did not influence the strength of the urge to switch support. A person's perception that all charities were basically alike similarly influenced the number and character of switch decisions but not the desire to switch. Satisfaction with the first charity's work and with the quality of its communications did not exert significant impacts on any of the dependent variables.
Beerli-Palacio & Martin-Santana (2009)	Spain	Blood donation	A survey of 303 donors	Fear of the process	Predisposition to blood donation	The findings suggest that the predisposition to donate blood is negatively influenced by the inhibiting factor of fear of the extraction procedure and its after-effects.
Diepen et al. (2009)	Netherlands	Direct mailing	Databases of 3 large charities	Direct mailing solicitation	Donor irritation	Although individuals do claim to get irritated by direct mailing solicitation letters, they do not reduce the amount of money they give.

Author	Country	Research Context	Method (Sample)	Barriers	Outcomes	Key findings
Reid & Wood (2008)	Australia	Blood donation	A survey of 278 individuals	Time barrier, needles barrier	Barriers to donating	Higher intenders felt they had more available time than lower intenders and also felt less fear of needles, whilst no differences were found across distance and disease barriers.
Sargeant & Hudson (2008)	UK	Donor attrition	A survey of 10000 active & lapsed recruits	Financial pressure	Reasons for termination of support	Financial pressures arising from a change in work or personal circumstances.
Sojka & Sojka (2008)	Sweden	Blood donation	A survey of 531 blood donors	Laziness, fear of needles	Obstacles associated with blood donation	The most commonly reported obstacle to becoming a regular blood donor was 'laziness' followed by 'fear of needles'.
Bekkers and Crutzen (2007)	Netherlands	Fundraising letters	Field experiment at a national religious charity	Colour picture in fundraising letters	Response rate and amount donated	Packages with more graphics yield lower donations, because both response rates are lower and the amount donated per letter is lower. A plain envelope raised more money than an envelope including a picture of the beneficiaries. The findings suggest that donors react less positively to "flashy" fundraising materials. The researcher interprets this finding from donor aversion against high fundraising costs.
Ringwald et al., (2007)	Germany	Blood donation	A survey of 267 individuals	Logistic problems	Reasons to stop donating blood	Among all given reasons & among the main reasons, logistic problems were named by far most frequently. Among those, the lack of time, inconvenient opening hours of the blood donation site or a long way to the blood donation site due to a removal were predominant.
Schreiber et al., (2006)	USA	Blood donation	A survey of 1705 first-time & 2437 repeat donors	Logistics factors (transport connections, limited dates of a blood event and/or limited time slots)	Barrier to donating	Not having a convenient place to donate is the important reason for not returning as blood donors. Although bad treatment and poor staff skills were less of a barrier than convenience, they were more important for minority donors. Physical side effects, foreign travel, or length of the process appeared less important.
Sargeant and Lee (2002)	UK	Reasons for non-support	A series of ten focus groups & survey of 576 individuals	Too many appeals, money do not reach the beneficiary, don't obligated to respond, cannot afford, inappropriate sums, government responsibilities, inappropriate communications, charities have not acknowledged support, charities are not deserving	How donors feel about voluntary organizations	Non-donors feel frustrated by the plethora of good causes seeking support (i.e. too many causes and too many appeals). These individuals would also appear to have a somewhat pessimistic view of the use to which these funds might be put, viewing charities as ineffective or inefficient. In addition, approximately one-third of the sample felt under some form of pressure, possibly because charities asked for inappropriate sums, generated a feeling of obligation, or because the individual being asked was not in a strong enough financial position to offer a gift. By comparison only a small percentage of the sample complained about the 'quality' of charity communication with fewer than 20 per cent of respondents finding these to be either inappropriate or intrusive.

Source: Compiled by This Study

2.6 Congruency (Match/Fit)

There is the need to comprehend variables that might influence charitable giving beyond those associated with individual psychological factors and institutional characteristics, which is the congruency between donors and charities. The current research conceptualises the concept of fit/match between individuals and charities from the marketing literature of self-congruity (Sirgy et al, 1997), customer identification (Bhattacharya and Sen, 2003) and shared values (Heckman and Guskey, 1998), collectively referred to as congruency. The present study defines congruency as the degree to which an individual perceives a oneness with an organisation (Ashforth and Mael, 1989; Bhattacharya et al., 1995), the degree of overlap of self-schema and organisation schema (Bergami and Bagozzi, 2000; Bhattacharya and Sen, 2003), and the degree to which the self is defined by the same attributes the individual believes define the organisation (Dutton et al., 1994).

Within the charitable giving context, it is vital for donors to identify themselves with their chosen charity as it encourages congruency and commitment to an organisation (Riketta, 2005). For instance, according to Ashforth et al. (2008), organisational identification is an essential part of the concept of self-identity as it is one way in which individuals come to define themselves. Furthermore, there is a basic human desire to identify with and feel part of a larger group, and an organisation can fulfil this need. Therefore, the present research examines the dynamics involved in the donor-charity interface and the importance of fit between an individual and a particular charitable organisation. The next sub-sections present the three aspects of donor-charity congruency used in the present study, customer identification, self-congruity and shared values.

2.6.1 Customer Identification

a) Definition of Customer Identification

'Identification' is defined as 'the process by which the goals of the organisation and the goals of an individual become increasingly integrated and congruent' (Hall et al., 1970). It is the perception of oneness and a person's sense of belonging to a certain group or organisation (Ashforth and Mael, 1989). Bhattacharya and Sen (2003) defined consumer-company identification as 'the primary psychological substrate for the committed, and meaningful relationships that marketers are increasingly seeking to build with their customers'. Consumers may be able to partially meet their self-definitional needs by identifying with a company whose products and/or services they consume (Bhattacharya and Sen, 2003). Tuskej et al. (2013) defined consumers' identification with a brand as the perception of similarity between the brand and the consumer, while Kim et al. (2001) define the level of consumer–brand identification as the degree to which the brand expresses and enhances consumers' identity. Therefore, a consumer's identification with a certain brand or a certain company makes that consumer differentiate the brand from others (Kim et al., 2001).

The most commonly used theoretical framework for research on organisational identification is social identity theory/organisational identity theory (Tajfel and Turner, 1979), which proposes that people's conceptions of the self are defined by their social connections, and individuals belong to or participate in social groups with emotional and value significance to the individual. Based on these two theories (Tajfel and Turner, 1979, 1985), Ashfort and Mael (1989) argue that an individual's desire to define themself in relation to an organisation (i.e. consumer-company identification) is a form of social identification and self-expression. There are several similar concepts to consumer identification in the marketing literature, including consumer 'self-connection' to a brand (Fournier 1998), the 'congruence' between a consumer's character and that of a company (Sen and Bhattacharya, 2001), the 'shared values' between individuals and organisations (Heckman and Guskey, 1998), and the 'self-image congruence' between consumers and brands (Sirgy et al., 1997).

Customer identification helps explain the relationship between customers and their consumed brands (Underwood et al. 2001). Based on social identity theory and organisational identity theory, Bhattacharya and Sen (2003) suggest that some of the strongest customer–company relationships occur when customers identify with companies that satisfy one or more of their key self-definitional needs (e.g. self-continuity, self-distinctiveness and self-enhancement). The underlying premise is that people typically go beyond their personal identity to develop a social identity with the hope of articulating their sense of self (Brewer, 1991) and that people may also identify with organisations even when they are not formal members of those organisations (Pratt, 1998; Scott and Lane, 2000).

b) Empirical Studies on the Effects of Customer Identification

Customer identification with a social object (whether it is a group, an organisation, or a brand) leads the person to behave positively, elicits supportive behaviours, and bring out continuous support for the organisation, especially by individuals who perceive the sense of connection with that organization (Mael and Ashforth, 1992; Ahearne et al., 2005). For example, Sha (2009) found that organisational identification had significant relationships with stakeholders' sense of belonging to the organisation. Accordingly, individuals who identify with their organisation give more effort, time and money, and they stay longer with the organisation (Van Dick, 2001; Lichtenstein et al., 2004). Organisational Identification also positively affects brand loyalty and WOM reports (Kim et al. 2001). Similarly, Tuskej et al. (2013) found that consumers who identify with a brand tend to commit more strongly to it and generate positive WOM. Bhattacharya and Sen (2003) also claim that brand identification causes people to become psychologically attached to the organisation. Therefore, a company with high customer identification can benefit through customers' loyalty to existing products, willingness to try new products, spreading positive WOM, and resilience to negative information associated with the company (Bhattacharya and Sen, 2003).

In summary, previous research has recognised that consumer identification has a significant impact on individual consumer behaviour such as purchase-related decisions (Ahearne et al., 2005), brand preferences (Tildesley and Coote, 2009), customer loyalty (Bhattacharya et al. 1995; Kim et al., 2001), the psychological sense of brand community and brand commitment (Brown et al., 2005; Casaló et al., 2008), customer satisfaction and a higher possibility of repurchase (Kuenzel and Halliday, 2008), positive WOM (Del Rio et al., 2001; Kim et al., 2001; Kuenzel and Halliday, 2008) and consumers' willingness to pay a premium price (Del Rio et al., 2001).

c) Empirical Studies on the Effects of Identification on Charitable Behaviour

An individual may have desired images of himself/herself and, therefore, will respond accordingly by supporting brands, organisations or charities that help them attain the desired self-image (Kuenzel and Halliday, 2008). This is because donor-charity identification can generate important psychological bonds and connections between individuals and the target charitable organisation. Therefore, identification can create a resistance to switching to competing organisations (Lam et al., 2010). Identification can also lead to a positive attitude towards the organisation and an intention to support the organisation (Kuenzel and Halliday, 2008). Thus, donors are more likely to remain committed to the charities with which they strongly identify with.

Donors may often have a sense of oneness with a particular charitable organisation. This is because charitable behaviour is viewed as positively related to communal constructs such as 'we-ness', solidarity, unity and cohesiveness (Diamond and Kashyap, 1997). For example, Stephenson and Bell (2014) explore alumni donor motivations and university brands. Their findings suggest that if the alumni's level of identification with the university increases, the expected number of donations would also increase. Kim et al.'s (2010) results also showed that those individuals who identify with the university showed strong intentions to support the university. Also, volunteers' identification with a particular non-profit organisation is positively associated with volunteer engagement and satisfaction. In a similar vein, Peasley et al. (2018) examined a sample of museum visitors and found that organisational identification is positively related to attitudes toward the requestor and the intention to donate to the non-profit museum.

However, most empirical research on identification is in organisational settings in which respondents are members of an identifiable organisation such as members or supporters of an art museum (Bhattacharya et al. 1995), company employees (Bergami and Bagozzi 2000) and alumni of a particular school or university (Mael and Ashforth 1992; Stephenson and Bell, 2014; Kim et al., 2010). The present research fills the gap in the literature by examining the degree to which members of the public (specifically UK Muslims) identify with a specific charitable organisation, consequently influencing their charitable behaviour. In general, the literature indicates that a donor's identification with a charitable organisation increases the behavioural intention towards that particular charitable organisation (e.g. intent to give, supportive intentions, engagement). Thus, it can be expected in the present study that congruency in terms of identification will also have a positive effect on behavioural intention towards individuals' main charitable organisation.

2.6.2 Self-Congruity

a) Definition of Self-Congruity

Self-image congruence is the interactions and match between consumer's self-concept (or self-image) and the product-user image (or 'personality') of a given product, brand, store, or organisations (Sirgy et al., 1997; Kressmann et al., 2006). The term 'self-image congruence' is also known as 'self-image/product-image congruity', 'self-congruence', 'self-congruity' and 'image congruence' in consumer behaviour literature. Consumers' self-concept can be defined as 'the totality of the individual's thoughts and feelings having reference to herself/himself as an object' (Sirgy 1982; Wylie 1989). On the other hand, product-user image (also known as a brand-user image) is the personal images associated with a product, for example, a set of attributes such as friendly, modern or traditional (Sirgy et al., 1997).

The self-congruity theory has explained the effect of self-image congruence on consumer behaviour (Sirgy, 1986). This theory indicates that consumer behaviour is determined by the congruence resulting from a psychological comparison involving product-user image and the consumer's self-concept. The psychological comparison between consumer's self-concept and product-user image can be classified as high or low self-congruity. High self-congruity is experienced when the consumer perceives the product-user image to match his or her self-image, and vice versa (Sirgy et al. 1997). This match has an impact on the consumer's preferences and choices. The consumer's self-concept, also referred to as self-image is classified into four types (see Table 2.10)

Table 2.10 Types of Self-Image

Types	Description
Actual self-image	How consumers see themselves
Ideal self-image	How consumers would like to see themselves
Social self-image	How consumers believe they are seen by significant others
Ideal social self-image	How consumers would like to be viewed by significant others

Source: Sirgy et al. (1997)

Self-image congruence affects consumer behaviour through self-concept motives such as the need for self-consistency and the need for self-esteem (Sirgy et al. 1997; Aaker, 1997; Biel, 1997; Malhotra, 1981, 1988; Sirgy, 1982). From a self-consistency perspective, the consumer is motivated to purchase a product with an image (positive or negative) that is in congruence with their self-image belief. The self-consistency motive denotes the tendency for an individual to behave consistently with her view of herself (Sirgy, 1982). On the other hand, self-esteem motive indicates that a consumer is motivated to buy a positively valued product to maintain a positive self-image or to approach an ideal image. The self-esteem motive refers to the tendency to seek experiences that improve self-concept (Sirgy, 1982). A consumer is more likely to conclude that the use of a particular brand can meet their need for self-esteem when there is a match between their ideal self-image and brand-user image (Sirgy et al., 1997). This is because the behaviour that allows people to reduce discrepancies between their actual and ideal selves serves to boost their self-esteem (Rosenberg, 1979).

Sirgy et al. (2000) also discuss the other two self-concept motives, social consistency motive and social approval motive. Social self-image (part of the public self, not the private self) influences behaviour through the ‘social consistency motive’ (Johar and Sirgy, 1991; Sirgy et al., 1992). People often feel uncomfortable when they act in ways inconsistent with how they believe others see them and, therefore, they are motivated to maintain an image others have of them (Sirgy et al., 2000). The ideal social self-image, which is also part of the public self, can influence people’s behaviour through the ‘social approval motive’ (Johar and Sirgy, 1991; Sirgy et al., 1992). An individual is often motivated to do things that would cause others to think highly of them, as they are likely to earn approval from others. This is particularly the case when actions that are inconsistent with the ideal social self-image lead to social disapproval. Hence, people are inclined to act consistently with their ideal social self-images in order to gain positive reactions from others. Kemp et al. (2012) explain that consumers use organisation associations to develop their own identities and to connect with the organisation. People develop relationships with organisations that more closely fit with their self-concept as it helps strengthen individuals’ identity, fulfil their psychological needs and facilitate interaction with others similar to them (Escalas and Bettman, 2003; Kemp et al., 2012).

b) The importance of Self-Congruity

Self-congruity is important especially when consumers generally evaluate a particular brand or organisation by matching their self-concept with the brand user-image, also referred to as ‘symbolic attributes’ (Sirgy, 1982, 1986). Therefore, the concept of self-congruity provides marketers with (1) strategic insights concerning positioning and advertising, allowing them to uncover the product-user images that are most congruent with the self-images of target consumers, therefore, positioning the brand to establish brand associations with a specific image of the product user; (2) serving as a basis for market segmentation, segmenting markets into groups of consumers who perceive congruence with the product-user image versus those who do not; and (3) explaining and predicting consumers’ attitudes and purchase intentions (Sirgy et al., 1997).

When consumers’ self-concepts are associated with a brand, the company behind the brand may be able to achieve a sustainable competitive advantage (Kemp et al., 2012). Consumers who have used brand associations to construct their identities may be more forgiving of marketing errors, including poorly executed advertising campaigns, or short-term product quality problems. They may also be brand loyal, less likely to engage in switching behaviour, and individuals may become advocates of the brand (organisation) (Escalas and Bettman, 2003; Kemp et al., 2012). Besides, consumers who form strong connections with favoured brands (organisations) are more likely to maintain an active commitment to that brand through repeated patronage, price insensitivity, purchase postponement if the brand is unavailable, and active participation in brand communities (Park et al., 2007).

A consumer often purchases goods that act a vehicle to create, express and enhance their self-identity especially when brands (organisations) are considered to have a ‘personality’ that reflects the stereotypic image of the typical user of the brand (brand-user image) (Aaker, 1996; Belk, 1988). Therefore, it is likely that the consumer will purchase products and services depending on their self-concept and select brands (organisations) that fit or match their images of themselves (Goldsmith et al., 1999). In the non-profit context, supporting charities that are congruent with individuals’ self-concepts can maintain and enhance their self-identity, and it helps to demonstrate both internally and externally how he or she is connected to certain modes of behaviour, attributes or values (Graeff, 1996). For example, Gentile et al. (2007) demonstrate how an individual’s decision to affiliate with a particular organisation will depend on his or her desire to affirm certain values and beliefs.

c) Studies on the Effects of Self-Congruity in Consumer Behaviour

Sirgy et al. (2000) examined the effect of self-image congruence in retailing and found that the greater the match between the store’s image and the consumer’s self-concept, the greater the chance that the consumer has a favourable attitude toward that store, motivating the consumer to patronise the store. This is the case as consumers are motivated to protect their personal identities, especially when they feel uncomfortable if they see themselves patronising a store that is not reflective of their true selves (Sirgy et al., 2000). Sirgy and Su (2000) propose an integrative model establishing the relationships among destination image, self-congruence and tourist behaviour. Their findings are consistent with Beerli et al. (2007) and Hosany and Martin (2012), which reveal a greater tendency to visit a destination when there is a match between a destination's image and one's self-concept.

Previous research indicates that self-image congruence can influence a variety of customer behaviour phenomena, either consumer’s pre-purchase evaluations such as purchase intentions, product preferences and choice, or consumer’s post-consumption evaluations such as satisfaction, loyalty and attitudes. For example, some studies have found a connection between self-image congruence with purchase intention, product involvement, WOM recommendations, brand preference, choice, satisfaction, and loyalty (Landon, 1974; Malhotra, 1988; Sirgy et al., 1997; Ericksen and Sirgy, 1989, 1992; Kressman et al., 2006; Jamal and Al-Marri, 2007; Jamal and Goode, 2001; Ibrahim and Najjar, 2008). Research also finds self-image congruence affects advertising effectiveness (Bjerke and Polegato, 2006; Hong and Zinkhan, 1995). Moreover, if the brand-related information is inconsistent with the customers' self-concept, then it is unlikely to gain customers' attention, acceptance and retention (Heath and Scott, 1998). Other empirical studies also indicate that congruence between consumer's self-concept and the product-user image facilitates positive behaviour and attitudes toward products (Sirgy, 1980, 1983, 1985; Sirgy et al. 1997) and is positively related to customers' product evaluations (Graeff, 1996).

Self-image congruence plays a vital role in brand loyalty as self-image congruence positively affects brand loyalty; the higher the self-congruity, the higher the loyalty and commitment to the brand one owns (Kressmann et al., 2006). This is because actual self-congruity indicates that the brand serves to satisfy the consumer's need for self-consistency, therefore encouraging the consumer to evaluate one's own brand positively (Kressmann et al., 2006). Likewise, ideal self-congruity implies that the brand serves to meet the need for self-esteem, therefore encouraging the consumer to evaluate their own brand favourably leading to repurchase (Kressmann et al., 2006). Jamal and Al-Marri's (2007) findings suggest that both self-image congruence and brand preference appear to be strong predictors of brand satisfaction in the automobile market. This is in line with prior research, which has reported similar findings in the travel destination market (Sirgy et al. 1997; Hosany and Martin, 2012), retail banking (Jamal, 2004) and the precious jewellery market (Jamal and Goode, 2001). Therefore, self-concept plays an essential role in determining consumer choice and consumers prefer brands that have images compatible with their perceptions of self (Belk et al., 1982; Ericksen, 1996, Mehta, 1999, Sirgy et al., 1985; 1997; Zinkham and Hong, 1991; Jamal, 2004; Jamal and Goode, 2001).

However, the effects of self-image congruence are likely to be stronger for products that are conspicuous in nature and are publicly consumed, such as socially consumed brands like automobiles and jeans than those that are less conspicuous in nature and are privately consumed such as soap and underwear (Jamal and Al-Marri, 2007). Graeff (1996) found that customers' evaluations of publicly consumed brands were affected more by the congruence between brand image and ideal self-image than actual self-image, whereas actual and ideal congruence have equal effects on customers' evaluations of privately consumed brands. Similarly, the current study argues that the effects of self-image congruence are likely to be strong when donating to charities as donations are conspicuous in nature and publicly given.

d) Studies on the Effects of Self-Congruity on Charitable Behaviour

Although the self-image congruence theory has been tested in the profit-making environment across many product categories (such as clothing, cars, credit cards and so on), the theory has not been fully acknowledged in the non-profit sector (Hou et al., 2009). Similar to the decision to purchase certain commercial products, donor decision-making will be influenced by non-profit brand, as brand provides a uniqueness that can allow consumers to distinguish a non-profit's brand from its competitors (Beverly et al., 2005; Hou et al., 2009). In particular, when a brand matches a donor's self-concept these preferences and intentions are enhanced (Hou et al., 2009). This research further develops the area of self-image congruence in donation behaviour and focuses on the matchup and congruency between donor's self-image and brand-user image, that is, the self-congruence between individual donors and charitable organisations.

In the context of charities, the literature speculates that donors may feel highly engaged when charitable organisations resemble donors' self-related values and beliefs (Bennett, 2013; Bennett and Ali-Choudhury, 2009), and they may be more likely to help those that they perceive as similar to themselves (Coliazzi et al., 1984). Therefore the present study examines the importance of match or fits between donors and their chosen charities on the outcomes of giving, the intention to donate and non-monetary consequences. The current study argues that charitable brand imagery plays a significant role in soliciting support from donors. Donors, especially those with high levels of religiosity, may use charitable brand images to satisfy psychological needs such as constructing their self, reinforcing self-identity and communicating their self to others through charitable brand choices based on the congruence or fit between their self-relevant religious goals and values with those projected by charitable organisations. This is because individuals often prefer to donate to charities that possess symbolic meanings and images congruent with the ways in which they like to see themselves (Sargeant and Woodliffe, 2007). A religious group's use of a charitable brand may provide meaning via the associations that donors hold regarding that group. Religious donors may use religion as a source of information for arriving at and evaluating their beliefs about the world and they may integrate such beliefs when constructing their self via charitable donations. However, to the best of the researcher's knowledge, no prior research focuses on such a phenomenon. Therefore, the present research purpose is to fill this gap in the literature.

It is also essential to study self-image congruency in the charity sector as Polonsky et al.'s (2002) studies indicate that their respondents firmly believed that people generally donate to charities that fit with their self-image. These findings suggest that the fit between the cause and the individual's self-image is essential. Therefore, it is vital for charities to develop messages that are congruent with the donor's self-image. Not only does it require analysis and insight of the desired image of the charity, it also requires matching the self-image of the donor and most importantly communicating this to the donors (Polonsky et al., 2002). Durgee (2016) investigates women feelings about selected feminist art. For a non-profit brand image to resonate the same way as a piece of art, it has to leverage the viewer's self-identity or sense of self. Based on Durgee's (2016) findings, the feminist art that most resonated with the sample did so because the art was a touching piece about motherhood, and most of the respondents were mothers. Therefore, for non-profit brand images to succeed they have to address target audience identity projects, that is, how the brand might relate to their feelings about themselves as individuals. The present study predicts that when donors perceive a match between themselves and a charitable organisation, a positive attitude toward the organisation will occur leading to favourable outcomes such as the intention to donate and other non-monetary consequences such as donor loyalty, commitment and positive WOM.

2.6.3 Shared Values

a) Definition of Shared Values

Values are viewed as the foundation of a charitable organisation. Individuals who perceive that they hold similar values to a charitable organisation tend to trust it more than those who do not, especially when familiarity with the organisation is low (Cvetkovich and Winter, 2003). When an individual does not have the resources or interest to make a detailed assessment of trustworthiness, individuals endow their trust based on shared values (Earle and Cvetkovich, 1995). Hart et al. (1986) identify shared values as a dimension of organisational trust.

Following Morgan and Hunt (1994), shared values are described in terms of statements relating to the participants' perceptions that a charitable organisation has similar values to them.

Therefore, value similarity or shared values is the alignment of values between the individual and the charitable organisation (i.e. shared characteristics). Value similarity includes various aspects such as shared aims or goals, shared opinions about social problems, and shared beliefs on how society should be developed (Yang et al., 2016).

b) Empirical Studies on the Effects of Shared Values

Bennett (2003) suggests that organisational values that individuals admire are potentially relevant to the choice of specific charities. In the Morgan and Hunt's (1994) model, shared values impact both commitment and trust. This is also the case with the results from MacMillan et al. (2005), where shared values have a direct and indirect impact on commitment via trust and nonmaterial benefits. The shared values-commitment link is derived from the social-psychological theory of attraction based on similarity (Berscheid, 1985). Therefore, increases in shared values between individuals and the charities they are associated with increase commitment. In a similar vein, Yang et al. (2016) found that value similarity between the public and charitable organisations is an important driver of trust in charities, even when individuals lack in-depth knowledge of them.

It is therefore vital for charities to comprehend the concept of shared values as donor trust in an organisation is underpinned by shared values (Uslaner, 1999). According to Tonkiss and Passey (1999), individuals' trust in charitable organisations depends heavily on individual identification with the values that these organisations represent. Therefore, shared values between a donor and a charitable organisation lead to donor trust, which consequently influences charitable behaviour. In order to generate trust, all parties (individuals and charities) must believe in common values that can be translated into common goals (Parsons, 1970). However, value similarity, which could play an essential role in trusting relations between individuals and charities, is understudied (Yang et al., 2016). The extant literature does not provide sufficient evidence regarding whether shared values between donors and charities (i.e. relatable concept to identification and self-congruity, collectively termed as congruency in the present study) may or may not influence charitable behaviour. The concept of shared values has only investigated in relation to trust and commitment (Morgan and Hunt, 1994; Yang et al., 2016). Therefore, the present study aims to fill the gap in the literature by investigating the role of shared values (as part of the concept of congruency) in influencing UK Muslims' charitable behaviour. Table 2.11 provides summaries of studies related to donor-charity congruency.

Table 2.11 Studies on Congruency and Charitable Behaviour

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Peasley et al. (2018)	USA	Non-profit museum	A sample of 584 museum visitors	Organisational Identification	Attitude toward the requestor; donation intentions	Organizational identification is positively related to attitude toward the requestor and intention to donate.
Yang et al. (2016)	UK	Building public trust	Focus group interview & survey on 743 adults	Value similarity	Public trust in charities	The findings show that value similarity between the public and charitable organizations is an important driver of trust in charities even when individuals lack in-depth knowledge of them.
Groza and Gordon (2016)	USA	Brand relationship engagement	A survey on 182 donors	Self-brand congruity	Intention to contribute financially, intention to volunteer, & intention to recommend	By assessing one's own personality with the non-profit's personality (i.e., self-brand congruity), nurturance is a strong indicator of brand relationship engagement.
Kang (2016)	USA	Volunteering	A survey on 590 volunteers	Volunteer's identification with the organisation	Volunteer engagement	Volunteer's identification with the organization will be positively associated with volunteer engagement in all three dimensions (affective commitment, positive affectivity and empowerment). When the level of identification was higher, the influence of satisfaction on affective commitment became greater. Volunteer-organization identification seemed particularly crucial for volunteers to be empowered and to become actively involved with the case organization. Also, when individual volunteers identified themselves with the non-profit organization, there was a greater influence of satisfaction with the organization on their engagement in their voluntary work.
Stephenson and Bell (2014)	USA	Alumni donor motivations & the university brand	A survey of 2763 university's alumni	Self-congruity	Donor behaviour	The results suggest that when the level of identification with the university increased, the expected number of donations would also increase.
Stephenson and Yerger (2014)	USA	Alumni supportive behaviour	A survey on 2,763 university students	Identification	Donation behaviours	The survey findings showed that brand identification correlated with donation behaviours (i.e. choice to donate, increased donation dollar amount, and the number of donations).
Bennett (2012)	UK	Multiple cause donation behaviour	A survey of 1,096 charity donors	Causes fit With self-Image	Multiple cause donation behaviour	Donors who support charities in different sectors typically do so because at least one of the supported causes offers a better fit with a donor's self-image than is the case for the other charities.

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Hou et al. (2014)	China	Charitable behaviour	A survey on 205 respondents	Organizational identification	Charitable behaviour: donating & volunteering	The results reveal that as competition amongst NPOs increased, the individuals' identification with NPOs became greater. Further, as the respondents' NPO identification increased, their charitable behaviours relative to the organization also increased; thus, identification played a mediating role between competition and donating and/or volunteering.
Bennett (2013)	UK	Donor behaviour	A sample of 791 supporters of UK charities	Self-congruence	Donor behaviour (Donation level, positive WOM, Future giving intentions); Donor Engagement	Self-congruence exerted a marginally significant (p=0.05) impact on donor behaviour (donation level, positive WOM, future giving intentions); but did not affect donor engagement.
Ko et al. (2011)	USA	University performing arts	A secondary data on 1771 donor	Identification	Donor behaviour	The findings suggest that suggest that identification with the performing arts program (PAP) is among the important predictors of donor behaviour.
Kim et al. (2010)	Korea	Supportive intentions	A survey on 306 university students	Organisational identification (students' identification with a university)	Intentions to support the university	The researcher found identification to relate to donor behaviours. Results showed that identification with both athletic programmes and academic department had strong effects on intentions to support the university. In addition, those who identified with the university showed strong intentions to support the university.
Polonsky et al. (2002)	Australia	Helping behaviour	Two focus groups	Perceptual Reactions (fit of the charity with donor's self image)	Helping behaviour	Respondents strongly believed that people generally donate to charities that fit with their self-image.

Source: Compiled by This Study

2.7 Cultural Orientation (Individualism-Collectivism)

Many researchers have noted that culture is an important, complex and influential element in explaining and understanding consumer behaviour (Cleveland and Chang, 2009). Most studies for many years included the effect of culture (e.g. Hofstede, 1984; Peñaloza, 1994; Oswald, 1999; Jamal, 2003; Askegaard et al., 2005; Wamwara-Mbugua et al., 2008; Cleveland and Chang, 2009). This is because culture represents the external influences that are imposed on the consumer by other individuals and groups. Culture is a complex whole that needs attention as culture influences an individual's way of life, ideas, customs and habits. Culture is also an integrated pattern of human knowledge, beliefs, attitudes and behaviours that depend upon the capacity for learning, accumulated experience and knowledge, which is socially transferred to succeeding generations through social learning. Mcracken (1986) defines culture as a system of meaning. Hofstede (1984) defines culture as the collective programming of the mind distinguishing the members of one group or category of people from another. Individuals unavoidably carry several layers of mental programming within themselves, corresponding to different levels of culture, for example, the seven levels of culture explained by Hofstede et al. (1991) (see Table 2.12).

Table 2.12 Seven Levels of Culture

Level of Culture	Description
National level	Associated with the nation as a whole and it is according to one's country (or count*ries* for people who migrated during their lifetime)
Regional, ethnic, religious, linguistic affiliation	Associated with ethnic, linguistic, or religious differences that exist within a nation
Gender level	Associated with gender differences
Generation level	Associated with the differences between grandparents and parents, parents and children
Role category	For example parent, teacher, student
Social class level	Linked to educational opportunities and with a person's occupation or profession
Corporate level	Associated with the particular culture of an organization

Source: Hofstede et al. (1991)

Culture is considered a challenging and complex issue for many marketers since it is inherently vague and often difficult to understand (Cleveland and Chang, 2009). However, it is crucial to study culture and understand how culture can influence an individual's behaviour, especially when culture can affect beliefs, attitudes, social norms and behavioural intentions. According to individual behaviour theory, culture plays a significant role in individual decision-making. An individual can learn about culture through his or her generation (rather than being something we are born with), however, culture is subject to gradual change, for example through migration, mixed marriages and social media. The present study's aim is to concentrate on the effect of individual differences based on his or her cultural orientation (individualism vs. collectivism) in relation to his or her charitable behaviour.

a) Definition of Cultural Orientation (Individualism-Collectivism)

Cultural orientations are defined as individuals' patterns of assumptions, beliefs and perceptions of their social environments (Hofstede et al., 1991) that drive people's attitude and behaviour in society (La Ferle and Lee, 2012). Previous studies pointed out that consumer' perceptions of self, assumptions of their relationships with others or the in-group and beliefs of social norms differed from country to country (Triandis, 1995; Triandis and Gelfand, 1998). Particularly, systematic differences of cultural orientations were frequently documented between countries in the West (e.g. the USA) and those in the East (e.g. China) in the literature (Hofstede et al., 1991; Triandis, 1995).

Cultural orientation also reflects stable traits that result in almost-automatic processing when the members of a culture discern what behaviours or principles are desirable (Hofstede, 1984). Therefore, different cultural orientations convey different values, attitudes and behaviours (Hofstede, 2001). One of the most frequently used cultural dichotomies and the most useful constructs to assess culture objectively and systematically is individualism–collectivism (Lee and Choi, 2005). Individualism–collectivism is defined as the degree to which the members of a particular culture are shaped by either their personal choices or by the group to which they belong (Hofstede, 1980). Individualism emphasises self-reliance and separateness, prioritises personal goals over in-group goals, and places more importance on attitudes than on social norms (Triandis and Gelfand, 1998). On the other hand, collectivism emphasises interdependence and connectedness, prioritises in-group goals over personal goals, and places more importance on social norms than attitudes (Triandis and Gelfand, 1998).

b) Differences between Individualism and Collectivism

Originating from Hofstede (1980), the concept of individualism–collectivism illustrates different values that are prominent across cultures; with individualism valued more in the West (e.g. the USA, Canada) and collectivism valued more in the East (e.g. Japan, Korea). Although conceptualisations of individualism-collectivism were initially applied at the level of the nation or culture (Hofstede, 1980), these constructs (also known as idiocentrism and allocentrism) can also be operationalised at the individual level as people may differ from one another with regard to their personal individualism–collectivism orientation (Triandis et al.,1988; Triandis et al., 1993).

Individualism is the tendency to hold an independent view of the self that emphasises separateness, internal attributes, and the uniqueness of individuals, whereas collectivism is the tendency to maintain an interdependent view of the self that emphasises connectedness, social context, and relationships (Singelis, 1994; Triandis, 1989). Individualists are primarily motivated by their personal preferences, needs and goals and they prioritise their own interests ahead of those of the group (Sivadas et al., 2008). Collectivists are mainly motivated by the norms of, and duties imposed by those groups, and they emphasise the goals of the group above individual desires (Triandis, 1995; Hofstede et al., 1991). Also, the self in individualist cultures is defined as autonomous and independent from groups, while the self in collectivist cultures is defined more in terms of group membership (Triandis, 1995; Hofstede et al., 1991).

The effect of group membership on individuals' behaviours has been proposed as one of the most important distinctions between individualistic and collectivistic cultural orientations (Koch and Koch, 2007). Group membership plays a more significant role in individuals' behaviours among collectivistic rather than individualistic cultures (Hofstede, 1980). Members of collectivistic cultures tend to be more concerned about the consequences of their own behaviour on in-group members, and they are more likely to sacrifice personal interests for the attainment of in-group interests (Hofstede, 1980). Thus, collectivist groups view themselves as 'we'-oriented, whereas individualistic groups perceive themselves as 'me'-oriented. Consequently, different cultural orientations may influence how individuals behave according to which group they perceive they belong to, either individualistic or collectivistic (see Table 2.13).

Table 2.13 Differences between Individualism and Collectivism

Individualism	Collectivism
Group members act on their own interests over group interests. Each individual is considered to be responsible for ownself.	Group members act on group interests over personal interests. The group is in turn considered responsible for the individual.
Personal goals tend to be distinct from and prioritised above in-group goals.	Personal goals and communal goals are more closely related and, when discrepant; the former are subordinated to the latter.

On average, people in individualist cultures have more non-kin social ties than those in collectivist cultures. This increase in actors' number of ties duties and their ability to maintain them, thus resulting in weaker connections than those in collectivist cultures.	People maintain strong social ties to a densely connected clique of individuals, with few relationships outside the group. On the aggregate level, collectivist cultures are sparsely connected, with the majority of connections occurring within cliques.
The self is defined as autonomous and independent from groups.	The self is defined more in terms of group membership.
Attitudes typically take precedence over norms as determinants of social behaviour.	Social norms take precedence over individual attitudes as determinants of social behaviour
Interpersonal relationships are established and maintained primarily on the basis of individual costs and benefits.	Interpersonal relationships are predominantly judged on their value to the group and only secondarily with respect to their value to the individual.

Source: Adopted from Triandis (1995); Hofstede et al. (1991)

To identify subtle differences of cultural orientations across countries as well as within a cultures, Triandis and Gelfand (1998) defined two types of individualism: horizontal individualism (HI) and vertical individualism (VI), and two types of collectivism: horizontal collectivism (HC) and vertical collectivism (VC), on the basis of the contrast between the horizontal and vertical views of human relationships (Triandis and Gelfand, 1998). The horizontal view (emphasising equality) assumes that an individual is more or less like every other individual, and the vertical view (emphasising hierarchy) believes that an individual is different from other individuals (Triandis and Gelfand, 1998). Table 2.14 summarises the differences between the vertical dimension and the horizontal dimension.

Table 2.14 The differences between the vertical dimension and the horizontal dimension

Vertical dimension		**Horizontal dimension**	
Vertical dimension is linked to the hierarchical social perspective that emphasises social competition with those perceived as outside in-group		Horizontal dimension places importance on benevolence, social equality and cooperation among close others	
Vertical individualism (VI)	Vertical collectivism (VC)	Horizontal individualism (HI)	Horizontal collectivism (HC)
The defining feature of VI is competition (i.e. people would like to compete for a higher status in the society)	The defining feature of VC is in-group integrity (i.e. people consider that group decisions and goals possess higher status than personal goals)	The defining feature of HI is self-reliance (i.e. people want to be distinctive from the group and rely on themselves to do their own things)	The defining feature of HC is interdependence (i.e. people emphasise common goals with others & would like to depend upon each other to achieve the goals)

Source: Adopted from Shavvit et al. (2006) and Triandis and Gelfand (1998)

c) Studies into the Effects of Individualism-Collectivism on Charitable Giving

Although there are numerous factors that influence charitable behaviour, including individual differences (Reed et al., 2007; Winterich et al., 2012) and situational factors (Fennis et al., 2009; Liu and Aaker, 2008), the understanding of cultural determinants in the context of charitable behaviour is still very limited (Winterich and Zhang, 2014). More focus has been given to examining the cultural value of masculinity vs. femininity (e.g. Nelson et al., 2006; Winterich and Zhang, 2014), power distance (e.g. Kort et al., 2010; Winterich and Zhang, 2014) and uncertainty avoidance (e.g. Smith, 2015) in affecting charitable behaviour. There are few studies on the effects of individualistic and collectivistic cultural orientations on charitable behaviour, although individualism–collectivism is perhaps the most central dimension of cultural variability that has been identified in cross-cultural research (Oyserman et al., 2002). Thus, the present study aims to fill the gap in the literature by examining individual differences based on cultural orientation (individualism–collectivism) in influencing charitable behaviour. The role of individualism–collectivism is relevant when examining UK Muslims as these individuals usually maintain or retain their culture of origin and acquire or adapt to the host or dominant culture (Laroche et al., 1998). Hence, an individual's cultural orientation may have an impact on this group's behaviour.

Laufer et al. (2010) examine whether charitable appeals in which charities communicate successes (either highlighting an individual or collective achievement) can have an impact on potential future donors in individualist and collectivist cultures. The authors found that the effectiveness of communications with the public concerning a charitable organisation's success stories depends on the type of message used in relation to the cultural context. When the message was congruent with the cultural dimension of individualism–collectivism, the public was more likely to consider donating to the charity. Standardising the message can have adverse implications on the public's intentions to give to the organisation. Laufer et al. (2010) thus suggest that charities should tailor their message to the cultural context rather than using messages that are standardised across cultures. This is because charity appeals that are targeted at people with an individualistic cultural orientation might not be effective for those with a collectivistic cultural orientation, consequently reducing charitable donations. For example, Kim (2016) showed that collectivistic cultural orientations had a more positive attitude toward the advertisement and a higher donation intention when the in-group source cue and emotional message approach were used. In contrast, rational message appeals were more effective for individualistic cultural orientations. Therefore, it is important to study the effect of individuals' differences based on their cultural orientation as it influences charitable donations.

Few studies have investigated the relationship between individualism–collectivism in the context of volunteering. For example, Finkelstein (2010) suggested that collectivism was found to be highly associated with altruistic motives for volunteering and the desire to strengthen social ties as compared to individualism. Also, the author found that collectivism is related to the development of a volunteer role identity, while individualism was most closely associated with career-related aspirations. This is because the individualist's perspective focuses on self-fulfilment, whereas the collectivist focuses on the good of the whole and maintains relationships with the group (Oyserman et al. 2002). Therefore, Finkelstein's (2010) results suggest that individualists and collectivists differ, not in their willingness to volunteer, but in why they choose to volunteer.

Some have argued that the centrality of social norms in initiating volunteering makes collectivists more likely to volunteer as collectivists are more sensitive to normative expectations (Hofstede, 2001; Wilson and Musick, 1997). Also, collectivists' focus on the welfare of the group and obligation to it may influence them to volunteer (Mattis et al., 2000; Parboteeah et al., 2004). Parboteeah et al. (2004) found that people in collectivistic societies more commonly engaged in formal volunteering. Similarly, Mattis et al. (2000) found that communalism, which is an individual's orientation toward social obligation and interdependence, predicted the amount of time spent volunteering. However, collectivists often limit their volunteerism to in-group members (Batson et al., 2002), while individualists usually work with people from diverse groups (Glaser-Segura and Anghel, 2002) and may more readily help strangers. This is because individualists are less bound by group membership and more concerned with individual autonomy and independence (Glaser-Segura and Anghel, 2002). Individualism focuses on individuals, who are valued and considered deserving apart from their group memberships (Kemmelmeier et al., 2003).

In a similar vein, Waterman (1981, 1984) discussed the ethical implications of individualism. According to Waterman, individualism entails an emphasis on personal development and self-improvement. Therefore, individualism promotes the goal to live one's life as a responsible and conscientious citizen, and consequently these individualists participate in charitable giving to highlight personal responsibility. Also, Kemmelmeier et al. (2006) argued that individualism was primarily related to giving to and volunteering for causes that are compatible with core individualist values, such as self-determination, self-actualisation, personal growth and individual achievement. No such relationship was found for religious causes and nonreligious causes that did not incorporate the values of individualism.

Indeed, the cultural ideology of individualism has often been associated with the pursuit of self-interest rather than the group interest (Gelfand et al., 1996). Therefore, individualism is positively related to charitable giving because of the sense of personal responsibilities, which is self-fulfilling (i.e. egoistic motives or self-interested motives), whereas collectivism is positively related to charitable behaviour because of the sense of obligation to others and desire for social harmony (i.e. altruistic motives or other-oriented motives) (Kemmelmeier et al., 2006). The present research argues that individualism's cultural 'grammar' of pro-social action is distinct from that in more collectivist societies (Janoff-Bulman and Leggatt, 2002; Miller and Bersoff, 1998). For example, Mullen and Skitka (2009) found that individuals who grew up in a collectivistic society are more familiar with the idea of helping others (especially members of the in-group), while individuals who grew up on individualistic societies tend to perform helping behaviours more rarely, although it was more possible for them to help a stranger or in cases of an emergency (see Table 2.15 for prior studies on the relationship between individualism–collectivism and charitable behaviour).

Although past studies have examined national differences regards to charitable behaviour, no specific studies have been conducted on the differences within an ethnic group. More specifically, no previous research has investigated the relationship between individualism–collectivism and the perceived value of charitable giving. Therefore, the present study aims to fill the gap by investigating the relationships between collectivism–individualism and perceptions of the value of charitable giving. Also, prior research has investigated the effects of collectivism–individualism on pro-social behaviour mainly related to volunteering (e.g. Finkelstein, 2010; Kemmelmeier et al., 2007). However, the present study will examine the effects of collectivism–individualism in the context of Islamic instruments of charitable giving, *Sadaqah*.

Table 2.15 Studies on Individualism-Collectivism and Charitable Behaviour

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Jiang et al. (2018)	Saudi Arabia	Volunteering	A survey on 209 Saudi volunteers	Individualism-collectivism	Intention of continuous volunteering	Saudi Arabia—typically classified as a collectivist society—individualistic considerations such as learning skills, meeting friends, and releasing guilt mediate the effect that collectivistic motivations (e.g., pro-social personality and community identity) have on the decision of continuous volunteering.
Lampridis & Papastylianou (2017)	Greece	Pro-social behavioural tendencies	A survey of 484 university students	Individualism-collectivism	Pro-social behavioural tendencies	Positive relationship between altruism, emotional, compliant and anonymous types and collectivism, whereas individualism was positively correlated only with the public type. Multiple regression analysis revealed that gender, age, religiosity, field of studies and collectivism, but not individualism, are strongly related to the dependent variables indicating pro-social behavioural tendencies.
Kim (2016)	USA & Korea	Charity advertising	A survey on 105 and 99 college students from Korea & the US	Cultural orientation: individualistic vs. collectivistic	Response to charity advertising	Results showed that compared with the individualistic US students; collectivistic Korean students had a more positive attitude toward the advertisement and a higher donation intention when the in-group source cue and emotional message approach were used. In contrast, rational message appeals were more effective for U.S. students, and no significant differences were observed among this group regarding the in-group and out-group source cue types.
Ye et al. (2015)	China & Canada	Donation outcomes	A survey and experiments on university students	Individualistic and collectivistic cultural contexts	Donation intentions	Charitable appeals framed around benefits to self (benefits to others) generate higher individual donation intentions when appeals are used in individualistic (collectivistic) cultural contexts and when benefits are distant (immediate).
Luria et al. (2015)	66 countries	Pro-social behaviour	Data drawn from 66 countries	Cross-national variations individualism-collectivism	Pro-social behaviour	Individualism correlated positively with pro-social behaviours.
Webb & Wong (2014)	Singapore	Pro-social behaviour	A survey of 226 Singaporeans	Individualism	Donation behaviour	No relationship found between individualism and donation behaviour.
Finkelstein (2011)	USA	Volunteering	A survey of 154 university students	Individualism-collectivism	Volunteer activity	Collectivism associated with personal responsibility & strong social support network. Individualism was related to a perceived responsibility to participate in social & political activism. Neither individualism nor collectivism was predictive of time spent volunteering. Findings suggest that rather than predicting who will/will not volunteer, the individualism-collectivism construct is useful in clarifying why people help.

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Finkelstein (2010)	USA	Volunteering	A survey on 194 university students	Individualism-collectivism	Volunteering	Collectivism was found to be more strongly related than was individualism to altruistic motivations and the desire to strengthen social ties. Collectivism, but not individualism, was found to be associated with the development of a volunteer role identity. Individualism was most closely associated with career-related volunteer objectives. The results suggest that individualists and collectivists differ, not in their willingness to volunteer, but in why they choose to volunteer.
Mullen & Skitka (2009)	USA and Ukraine	Organ transplant	A survey of 109 American & 98 Ukrainian participants	Ukraine (collectivist society) vs. USA (individualist society)	Organ donation	Personal responsibility had a stronger influence on Americans' than Ukrainians' allocations, whereas contribution to society had a stronger influence on Ukrainians' than Americans' allocations.
Kemmelmeier et al. (2007)	USA	Volunteering	State-level data on volunteering come from *Volunteering in America*	Individualism-collectivism	Community Volunteering	In highly individualist U.S. states results show that a greater portion of the population said they had volunteered during the previous year than was the case for more collectivist states. Volunteers in individualist and collectivist states did not differ with regard to the number of hours they devoted to their volunteering activity.
Kemmelmeier et al. (2006)	USA	Giving & Volunteering	Interviews with 2553 respondents	Individualism-collectivism	Volunteering & charitable donations	Individualism to be positively related to charitable giving and volunteerism such that both were more likely to occur in more individualist states. Cultural individualism was primarily related to giving to and volunteering for causes that were compatible with core individualist values, whereas no such relationship was found for religious causes and non-religious cause that did not incorporate values of individualism.
Parboteeah, Cullen & Kim (2004)	Various countries	Formal volunteering	A survey of 38,119 individuals from 21 countries	Societal collectivism	Formal volunteering	The researcher found that people in collectivistic societies more commonly engaged in formal volunteering.
Glaser-Segura & Anghel (2002)	-	Inter-organizational Cooperation	-	Individualism and collectivism	Cooperation	Collectivists often limit their volunteerism to in-group members, while individualists work with people from diverse groups and may more readily help strangers.
Mattis et al. (2000)	USA	Volunteerism	A sample of 171 African American men	Communalism	Volunteerism	The researcher found that communalism, which is an individual's orientation toward social obligation and interdependence, predicted time spent volunteering.

Source: Compiled by This Study

2.8 Religions and Religiosity

Besides the influence of culture on individuals' charitable behaviour, prior research has acknowledged religion and religiosity as a salient influencer of charitable behaviour (Ranganathan and Henley, 2008; Wiepking et al., 2014; Saroglou, 2013; Ward and King, 2018). In order to identify some research gaps, the researcher below discusses and explores the role of religiosity in influencing individuals' charitable behaviour. The researcher starts with an overview and definition of religion, followed by the importance of religion in influencing consumer behaviour. The discussion focuses then on a definition of religiosity, followed by a discussion on the effect of religiosity in major religions on individuals' charitable behaviour. Finally, the researcher explores the influence of Islamic religiosity on Muslims' charitable behaviour.

a) An Overview and Definition of Religion

There is a growing interest in the significance of religion in consumer research and marketing literature, as religion affects different ways of life (Worthington et al., 2003; Essoo and Dibb, 2004). For example, religion defines and explains the values for life, which in turn are reflected in the attitudes and beliefs of societies and human beings (Al-Hyari et al., 2012). Such values shape and form the behaviour of the followers and believers of a religion (Fam et al., 2004). Zimbardo and Ruch (1979) perceived religion as a tool used to influence individuals' goals, decisions, motivations, purpose and satisfaction. Peterson and Roy (1985) indicate that religion can also provide a source of meaning and purpose for individuals, thereby making life understandable and interpretable. Weber (1980) also viewed religion as a system of social values that stimulate economic growth and industrial development.

Generally, religion can be defined as an institution for expressing a strong belief in a divine and supernatural controlling power that controls human destiny (Rehman and Shabbir, 2010). Religion not only consists of a system of beliefs, but also practices set by God to guide followers on what is 'right and wrong', 'good and evil', and understandings regarding what is supernatural and sacred (Johnstone, 1975). Religion usually sets coherent and stable values, beliefs and practice requirements (Worthington et al., 2003). Previous research defines religion as 'a belief in God accompanied by a commitment to follow principles believed to be set forth by God' (McDaniel and Burnett, 1990). For example, devout Muslims will follow the authentic book of the Qur'an while devout Christians and Jews will adhere to their religious scriptures, the Bible and the Torah. The monotheist religions mostly believe in the Supreme Being and believe in worshipping God. Most denominations have also organised rituals such as prayer, sacrifices, fasting, festivals, matrimonial services, meditation, public services and other aspects of human culture. Table 2.16 provides more definitions of religion by previous researchers.

Table 2.16 Definitions of Religion

Author(s), Year	Definition of Religion
Wulff (1997)	a) A supernatural power to which individuals must respond; b) a feeling present in the person who conceives such a power; and c) the ritual acts carried out in respect of that power.
Terpstra and David (1991)	A socially shared set of beliefs, ideas and actions that are linked to a reality that cannot be proved empirically yet is believed to affect the course of natural and human events.
Koenig et al. (2000)	An organised system of beliefs, practices and symbols designed (a) to facilitate closeness to the sacred (i.e. God, higher power or ultimate truth/reality), and (b) to foster an understanding of a person's relation and responsibility to others in living together in a community.
Johnson (2000)	A social arrangement designed to provide a shared, collective way of dealing with the unknown and unknowable aspects of human life such as mysteries of life and death as well as the different dilemmas that occur in the process of making moral decisions.
Arnould et al. (2004)	A cultural subsystem that refers to a unified system of beliefs and practices relative to a divine ultimate reality or deity.
Sheth and Mittal (2004)	A system of beliefs about the supernatural and spiritual world, about God, and about how humans, as God's creatures, are supposed to behave on this earth.

Source: Compiled by This Study

The five largest religious groups in the world are Christianity (2.4 billion); Islam (1.8 billion); Hinduism (1.15 billion); Buddhism (521 million) and Chinese traditional religions, Confucianism and Taoism (394 million) (adherents.com, 2012). In most countries, two or more faiths are followed by the population. According to the 2011 Census, in the UK, Christianity is the majority religion (59.5%), followed by Islam (4.4%), Hinduism (1.3%), and Judaism (0.4%). Islam is the fastest-growing and second-largest religion in the world, and there is a substantial curiosity in understanding the relationship between Islam, consumption and marketing (Sandıkcı, 2011). Therefore, it is vital for global consumer research to consider the extent to which Islam underpins consumer behaviour phenomena such as donation behaviour.

b) The Importance of Religion in Influencing Consumer Behaviour

Previous studies have shown the impact of religion on a wide range of individuals' behaviour. For example, Kennedy and Lawton (1998) examined the effect of religion on ethical behaviour, and their findings revealed that more religious people were far less willing to engage in unethical behaviour. Cornwell et al. (2005) also found that religious affiliations significantly impact the ethical positions of Muslim, Buddhist and Christian consumers. Furthermore, those who are more religious are perceived by others to be more cooperative (Brennan and London, 2001). Past research has shown a positive relationship between religiosity and many aspects of people's wellbeing such as perceptions of life quality, optimism and lower levels of depression (Swinyard et al., 2001; Freiheit et al., 2006). Therefore, religion serves to define and guide individuals' ways of doing things, provides a series of tools and techniques for social behaviour and either promotes or rejects any particular choices and decision behaviours (Dudley and Kosinski, 1990; Schiffman and Kanuk, 2004).

Prior researchers such as Delener (1994) and Essoo and Dibb (2004) have acknowledged and showed the role of religion and religiosity in consumer behaviour studies. They argued that religious values greatly influence consumer behaviour and, in turn, their purchasing decisions. Religion may, therefore, affect people's values and habits, and serve to link consumers to a lifestyle that determines not only what and how much is consumed, but also why it is consumed (Hirschman, 1983; Delener, 1994). Meanwhile, De Run et al. (2010) consider religion a cultural lens through which an individual translates incoming messages, thus directly influencing the outcome of marketing communication. Prior research such as Cleveland and Chang (2009) examined the impact of religiosity on attitudes toward materialism and found an inverse relationship between religiosity and materialism as religion often promotes the concept of sharing and giving. Corroborating earlier findings by Cukur et al. (2004), Cleveland and Chang (2009) argue that religious values emphasise collectivism in placing the importance of others before the self, in contrast to materialistic values. Fundamentally, religion may influence attitudes towards owning and spending on products and services. For example, Bocock (1993) argues that religious understandings can provide individuals with grounded reasons and motivational patterns which control their desires for consumer goods and experiences, and the demotion of worldly possessions.

Other studies have examined the effect of religiosity on shopping behaviour (e.g. Delener 1994; Sood and Nasu, 1995). Findings from these studies suggest that religiosity should be considered an essential determinant of consumer behaviour whereby religious consumers were found to differ from their non-religious counterparts. The overriding importance of religion in influencing human behaviour makes it vitally important to study its impact on UK Muslims' charitable behaviour. Religion is an important cultural factor to be investigated as it has implications for an individual's behaviour at individual and societal levels (Mokhlis, 2009). The next section defines religiosity and discusses how religiosity plays a vital role in influencing charitable giving.

c) Definition of Religiosity

While investigating the role of religion, it is crucial to measure the subjective intensity of religion at an individual level. The intensity of one's religious beliefs is termed religiosity (Mukhtar and Butt, 2012). Religiosity shows the importance of religion in directing a person's life in accordance with religious role expectations (Weaver and Agle, 2002). This literature review on religion concentrates on two main perspectives: (1) **religious affiliation** (also means religious identity or self-identify Christians/Jewish/Muslims); and (2) **religiosity** (or **religious commitment**) (Essoo and Dibb, 2004). Religious affiliation is the self-identified association of an individual with a particular religion or specific religious group, while religiosity or religious commitment is the degree to which an individual adheres to specific religious beliefs, values and practices (Worthington et al., 2003; Essoo and Dibb, 2004; Swinyard et al., 2001).

Religious affiliation—Religious affiliation is measured by an individual's religious denomination, which may be operationally vague and unclear (McDaniel and Burnett, 1990). For example, a teenager may identify or affiliate himself or herself as Jewish or Muslim as he or she is born and brought up in a Jewish or a Muslim family, which does not necessarily indicate that he or she follows or believes in that religion. Although religious affiliation has been used as a variable in studying religion and consumer behaviour (e.g. Andeleeb, 1993; Hirschman, 1981), many researchers believe that it is insufficient for reflecting the impact of religion on consumer behaviour (McDaniel and Burnett, 1990; Wilkes et al., 1986). McDaniel and Burnett (1990) recommended that future research in the area of religion and consumer behaviour should focus not on the denominational affiliation of the consumer but on religiosity or religious commitment.

Religiosity (or religious commitment)—Religiosity is conceptualised as a continuum of commitment (Cleveland et al., 2013). For example, affiliation entails who is a Muslim, whereas commitment refers to what it is to be a Muslim (El-Bassiouny et al., 2014). The former is informative while the latter is transformative based on the level of commitment (Hashim, 2011). Delener (1994) believes that religiosity is one of the most important cultural forces and a key influence on human behaviour. However, the strength of an individual's religiosity differs from person to person and the level of religiosity can be reflected in various forms of behaviour (McDaniel and Burnett, 1990). Therefore, it is important for marketers to explore the various levels of religiosity (high or low) in influencing consumer behaviour (see Table 2.17 for further definitions of religiosity).

Table 2.17 Definition of Religiosity

Author(s) Year	Definition of religiosity	Religion (Country)	Context
Delener (1990)	A degree to which beliefs in specific religious values and ideals are held and practised by individuals	Catholic and Jewish (USA)	Goods consumer behaviour
McDaniel & Burnett (1990)	A belief in God accompanied by a commitment to follow principles believed to be set forth by God.	Christianity (USA)	Retail store consumer behaviour
Johnson et al. (2001)	The extent to which individuals' commitment to the religion they professes and its teachings (i.e. individual's attitudes & behaviours reflect this commitment)	Christianity (USA)	Ethical behaviour
Worthington et al. (2003)	Religiosity is the degree to which a person adheres to their religious values, beliefs and practices and uses them in daily life.	Multi-religions (Across countries)	Religion
Kashyap & Lyer (2009)	The degree to which an individual is committed to a set of religious beliefs and the degree to which these influence his/her attitudes and behaviour.	Christianity (USA)	Social investment
Khraim (2010)	An intricate concept & a variegated human phenomenon including behaviours, attitudes, beliefs & experiences.	Islam (Jordon)	Consumer behaviour

Source: Compiled by This Study

d) The Concept of Religiosity in Islam

Islam is defined as an absolute surrender and submission of one's will to the supreme will of Allah (God) and His law (Fam et al. 2004). The source of supernatural power Muslims believe comes from Allah, and all his creation (the universe, the earth, life and substance) obeys his commands. All aspects of a Muslim's life should, therefore, be undertaken for the sake of Allah. It is mentioned in the Qur'an 'Say; indeed, my prayer, my rites of sacrifice, my living, and my dying are for Allah, Lord of the worlds' (Qur'an, 7:162). Therefore, religiosity in Islam goes beyond just beliefs and attitudes, as it represents the way of life.

A Muslim is considered religious when he or she adheres to his or her Islamic values and beliefs, and at the same time practices and expresses his or her beliefs through action in his or her everyday lives. The basic foundation of Islam, the five pillars, begin with declaration of faith, testifying that there is no God but Allah and that Muhammad is His last Messenger and the final Prophet, followed by actions and practices which include: performing prayers five times a day; to pay Zakat or obligatory charity; to fast during the month of Ramadan; and to perform Hajj (the pilgrimage to Mecca) once in a lifetime, if one is capable (Khraim, 2010; Rehman and Shabbir, 2010). The behaviour of practising and devout Muslims follows the Qur'an, the central religious text of Islam revealed by Allah, and the *Sunnah*, the teachings of the Prophet Muhammad. For example, the Prophet presented himself as a practical man and is the role model for Muslims through demonstrating and providing guidance in every situation related to human social life (Malik, 2001). The Qur'an and the *Sunnah* play a central role in constituting Islamic laws that describe and govern the duties, morals and behaviour of Muslims in every aspect of their lives including providing guidelines to charitable giving (Coulson, 1964; Luqmani et al., 1987; Terpstra and Sarathy, 1994).

Vitell (2009) mentioned that spirituality often overlaps with religiosity in the context of religious beliefs. However, in Islam, religiosity differs from spirituality; devout Muslims not only need to testify their faith but follow it with righteous actions. Islam is viewed as the way of life for a devout Muslim. Western definitions of religiosity are not adequate for Islam as Islam emphasises the practice of religion both internally as a declaration of faith and externally through performing righteous deeds. Muslims must not only maintain a good relationship with God but also with other human beings. For example, a person is not considered religious although he or she prays five times a day if at the same time he or she is cruel to other human beings or animals. Even small trivial acts such as backbiting or slandering are considered major sins and as if he or she is eating the flesh of his dead brother: 'O you who believe! Avoid much suspicion; in deeds some suspicions are sins. And spy not neither backbite one another. Would one of you like to eat the flesh of his dead brother? You would hate it (so hate backbiting). And fear Allah, verily, Allah is The One who accepts repentance, Most Merciful' (Qur'an, 49: 12).

Muslims consumer behaviour—the emergence of 'religious revival' as one of the ten megatrends in the new millennium has created an urgent need to gain a better understanding of the impact of religiosity on consumer behaviour (Aburdene and Naisbitt, 1990; Arnould et al., 2004). This is particularly true for Muslims, who constitute almost a quarter of the world's population, since their religion, Islam plays a significant role in shaping all aspects of their lives. Therefore, in the consumption world context, Islam guides its followers towards spending and consuming decisions for a range of products such as food, finance, cosmetics, clothing and pharmaceuticals (Jamal, 2003; Mullen et al., 2000). Islam also provides rules that explain what is forbidden (haram) and what is lawful or permissible (halal) for Muslims to consume and purchase (Al-Bukhari, 1976; Al-Qadawi, 1999; De Run et al., 2010). For example, a few things are strictly prohibited for all Muslims apart from in exceptional circumstances, such as a severe threat to life (Mukhtar and Butt, 2012). These include abstaining from and avoiding gambling, consuming liquor and pork, taking interest on money and consuming the blood of animals or the meat of an animal sacrificed in the name of those other than Allah (Al-Bukhari, 1976; Al-Qadawi, 1999; Al-Mohamed, 1997; De Run et al., 2010). These products and services are considered sinful, therefore Muslims are obligated to consume Islam-compliant products and services, which is also considered an act of worship. For example, Al-Hyari et al. (2012) found that the people they interviewed consider Islam to heavily guide their consumption patterns and their day-to-day activities (e.g. 'I do not drink wine, and I do not eat pork because it is prohibited in Islam').

It is therefore essential for marketers to understand Muslim consumers to attract and attain their support, and at the same time avoiding consumers from switching to other competitors that form a better match with Muslim consumers' religious values. Religion has an impact on marketing practices because religion provides a set of guidelines for individuals to practice their faith (Al-Hyari et al. 2012). Thus, it is difficult to separate religion from the way of life of a devout Muslim as religion influences the way consumers behave. As a result, there is a growing interest in understanding Muslim consumers in the context of consumer decision-making and shopping behaviour, ethical behaviour, halal labelling, store patronage and loyalty, attitudes toward materialism and Islamic banking (e.g. Sood and Nasu, 1995, Jamal and Sharifuddin, 2015; Cleveland and Chang, 2009). Given the significance of religion on Muslims' consumer behaviour, it is relevant for the present study to examine the impact of religion (religiosity) in influencing UK Muslims' charitable behaviour, especially when religion is viewed as a stable and long-term factor affecting consumer behaviour.

e) The Effect of Religiosity on Charitable Behaviour

Discourses on charitable giving identify religion as a key driver for charitable behaviour (Bennett, 2003; Roberts and Roberts, 2012). A study by Parboteeah et al. (2004) demonstrated a positive relationship between philanthropy and religion. Previous research also lends support to the presence of faith in influencing donors' engagement in charitable activities (Adloff, 2009;

Carlo et al., 2010). Religion is viewed as one of the motivations for an individual's charitable giving and has a positive relationship with altruism and anonymous pro-social behaviours (Bekkers and Schuyt 2008; Carlo et al. 2010). Findings by Saroglou et al. (2005) echoed similar results as they found religion has an impact on altruistic behaviour. Moreover, in general, households who classify themselves as having a religion are more willing to donate and give more on average than households who do not (Lyons and Nivison-Smith, 2006).

Prior research has shown that major aspects of religiosity, such as personal religious belief and church attendance, are positively related to pro-social behaviour (Bennett and Einolf, 2017; Charseatd, 2016; Kilinc and Warne, 2015; Abreu et al., 2015). A key finding that has been replicated in various studies is that highly religious individuals tend to donate more than less religious ones (Crystal and DeBell, 2002; Gibson, 2008; Ranganathan and Henley, 2008; Simmons and Emanuele, 2012). Religious people tend to have pro-social behaviours since they are more willing to follow the moral guidelines set by their religion towards helping others (Abreu et al., 2013). Religious people are more likely to donate not only money but also their time when compared to those who are not religious (Simmons and Emanuele, 2012). Thus, faith is viewed as a form of social capital (Candland, 2000). According to Berger (2006), religious affiliation and self-perceived religiosity appear to be important influences on philanthropic variance. Their findings suggest that those who have a strong religious affiliation are more philanthropic as this charitable behaviour can be explained by individuals' strong feeling of communal responsibility towards others, and religious individuals have a high level of disposition to trust others (Wuthnow, 1991; Branas-Garza, Rossi and Zaclicever, 2009), which may lead to their involvement in many community and charitable activities.

Previous research tends to adopt the 'conviction' or the 'community' approach when attempting to explain why and how religion influences an individual's charitable behaviour (Wuthnow, 1991; Bekkers and Schuyt, 2008). The conviction approach assumes that religion motivates a person to give because it shapes a) an individual's beliefs on what is right and wrong, b) an individual's concern and responsibility for other peoples' wellbeing; and, c) an individual's feelings of trust in others (Wuthnow, 1991; Brooks, 2003). This explanation indicates that every religion has different cultures, with various levels of adherence to the values of care and compassion towards others, and each individual in these religious groups have internalised various values as a result of socialisation efforts (Bekkers and Schuyt, 2008). The community approach assumes that religion motivates people to donate as it creates a social context in which a) individuals become more aware of the opportunities to give, b) individuals are more likely to be requested to give, and c) individuals are more likely to encourage each other to give (Bekkers and Schuyt, 2008). This explanation emphasises the social context in which the members of religious institutions (i.e. mosques or churches) decide about giving and the social infrastructure of these religious institutions in offering and delivering services to the local community.

Charitable Behaviour in Major Religion—Throughout history, major religions have viewed materialism negatively (Belk et al., 2003) while promoting instead the virtues of giving, sharing and sacrificing (Cleveland and Chang, 2009). Therefore, philanthropy, charitable giving, altruistic and pro-social behaviours are an integral part of most religions. Charitable giving has been acclaimed as a common rule of pro-social behaviour in many major religions (Clain and Zech, 1999; Eckel and Grossman, 2004; Penner et al., 2005; Bekkers and Wiepking, 2007). Muslims, Hindus, Buddhists, Christians and people from all other religious beliefs donate generously for various causes (Ranganathan and Henley, 2008). Indeed, the concept of charity and the development of pro-social behaviour is a common denominator in global faiths, and therefore religion and charity are often perceived to 'go hand in hand' (Bateson et al., 2006).

In a non-Muslim context, religiosity is viewed as a direct influence on pro-social behaviour (Vitell et al., 2001; Reistma et al., 2006; Tienen et al., 2011). Past research has extensively studied charitable giving, particularly among Christians or in a mixed-religion context, especially in America and Europe from a Western context (Delener 1994; Adloff 2009; Carlo et al. 2010; Bekkers and Schuyt, 2008) (see Table 2.18). A generalisation on the basis of these particular samples to Muslim populations and Islamic perspectives is difficult, if not impossible. This is because the influence of specific characteristics of a country (such as religiosity) is not cross-national (Reitsma, 2007). Bekkers and Wiepking's (2011) extensive literature review only focused on individuals who are either Jewish or Protestant. For example, previous studies have shown that Protestants tend to donate more than Catholics in the US, Canada and the Netherlands (Bekkers and Schuyt, 2008, Chaves, 2002, Forbes and Zampelli, 1997, Hoge and Yang, 1994, Reed and Selbee, 2001, Zaleski and Zech, 1992, 1994). On the other hand, Hoge and Yang (2006) suggest that Jews give more significant amounts than Catholics and Protestants, but not as a proportion of income. However, in Canada, Jews donate similar amounts to Protestants but at lower proportions of income (Berger, 2006).

Nevertheless, only a few studies have considered donations by other religious groups (Bekkers and Wiepking, 2011) especially among Muslims, which is why the present study aims to fill the gap by examining UK Muslims' charitable behaviour. It is vital to explore Muslim donors especially when Islam is the fastest-growing faith community in the UK and is the second-largest religion in the world (Jamal, 2003; Travis, 2008). While there is a lack of information on UK Muslim donors specifically, there has been a significant amount of research done generally for the mainstream donors as to donors' trends in the UK (Sargeant and Hudson, 2008; Bennett and Barkensjo, 2005; Sargeant and Lee, 2004). Therefore, the present research provides a better understanding of Muslim donors in order for charities to implement the marketing techniques that are most appropriate based on donors' Islamic understandings. The present research explores the importance of religion and religiosity for Muslims in a non-Muslim majority country and examines whether the role of religion is significant for Muslims in the UK.

Previous studies have found a positive relationship between church membership, the frequency of church attendance and both secular and religious giving (Schlegelmilch et al, 1997; Lunn et al., 2001; Bekkers, 2003; Eckel and Grossman, 2003; Lyons and Passey, 2005; Van Slyke and Brooks, 2005; Lyons and Nivison-Smith, 2006; Brown and Ferris, 2007; Feldman, 2007; Bekkers and Schuyt, 2008). However, there are still studies that find no relationship or a negative relationship between religious attendance and secular giving in particular (Lunn et al., 2001; Wilhelm et al., 2008; Brooks, 2005). In Australia, religious involvement and secular giving seems to be unrelated or even inversely related (Lyons and Nivison-Smith 2006, Lyons and Passey 2005). A study of giving to human services also found no relationship with religious affiliation (Marx, 2000). Attendance of religious institutions is a common scale used to measure religiosity; however, reliance on religious attendance as a sole measure of religiosity is insufficient and may lead to incorrect conclusions (Bergan, 2001). This is because an individual may attend congregation prayers for several reasons such as to avoid social isolation, to please their family and friends, or as a form of action to impress others. Therefore, a high level of religious attendance may not be equivalent to a high degree of religiosity (Khraim, 2010). The present research will, therefore, examine religiosity using a widely known scale that measures not only religious attendance but also religious beliefs and religious commitment (Worthington et al., 2003).

Previous research also suggests that differences in solicitation methods may account for differences in the level of religious giving between denominations. Protestant congregations frequently use tithing and annual pledges to raise money, whereas Catholics generally use the collection basket in the church to collect donations (Hoge and Yang 1994, Zaleski and Zech 1994). The annual pledges are often linked to the application of the promise elicitation technique that creates psychological costs for breaking a promise (Cialdini, 2001). There are also differences between religious groups because of the social norms of the group and social pressures to conform to the groups' standard. For example, Berger (2006) and Bekkers and Schuyt (2008) both found that Protestants are more generous primarily because of stronger social norms and social pressures to conform to group standards, a higher level of church attendance and a greater number of solicitation techniques. Donations may also depend on the solicitor as Bekkers (2006) found that empathy and verbal proficiency affects giving, partly through church attendance. This might also apply for Muslims as the large part of the religious actions in Islam are performed collectively in public spaces such as congregational prayers in the mosque at least five times a day (more during Ramadan), a large gathering for Hajj once a year and religious study circles. These types of gatherings are prone to creating social environments in which attendants are taught the idea of charitable giving as something encouraged in Islam. Also, mosques are often used as a centre for collecting donations for different charitable causes. Therefore, religious Muslims who attend these places are more aware of charitable appeals and are more likely to be asked to give than those who are less religious or non-attendees.

Faith-based charities also appeal to religious or spiritual identity when soliciting donations, whereas medical charities commonly use relational based self-identity appeals, often by reminding donors of the value of familial utility (Sargeant et al., 2006). Smith (2004) found that Mormons and black Protestants usually donate to religious charities, whereas Jews, Catholics, Evangelical Protestants and mainstream Protestants divide their donations to include combination organisations, organisations that help the needy, health-related organisations and educational institutions. Although Muslim donors living in the West may have their specific means and preferences of giving, there is no research investigating their preferred charitable activities and the group of need they support and help. The current study fills these gaps in the literature.

Table 2.18 Empirical Studies on The Effect of Religiosity (in Major Religion) on Charitable Behaviour

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Roberts & David (2019)	USA	Various religion	Monetary donation	A survey of 180 participants	Intrinsically religious subscale of the widely accepted Religious Orientation Scale	Likelihood of donating money	Religiosity has a positive effect on attitudes toward charitable organizations, AHO, and donating to charity. Religiosity was also found to have an indirect impact on charitable giving via AHO. Materialism interacted with AHO, such that the indirect effect of religiosity on charitable giving through AHO is attenuated as materialism increases.
Ward & King (2018)	USA	Various religion	Pro-social behaviour	A survey of three studies (N's= 346, 507, 180)	Revised Intrinsic/ Extrinsic Religiosity scale	Pro-social state, pro-social behaviour	Religiosity was positively related to moral self-image, pro-social behaviour, and empathy.
Greenway et al. (2018)	USA	Christians	Generous behaviour	A survey on 313 Christians participants	Revised Religious Fundamentalism Scale, God Concept Inventory	Generous behaviour	Prayer condition was associated with less monetary generosity than a nonreligious control condition. In-group versus out-group status of the target of prayer/reflections was not a significant predictor of charitable giving.
Bennett & Einolf (2017)	126 countries	Various religion	Helping strangers	A survey of 179,961 respondents	Religious denomination, Service attendance	Helped stranger	It finds that religious people, members of minority religions, and people in religiously diverse countries were more likely to help a stranger.
Einolf (2017)	114 countries	Various religion	Monetary donations	Data from the Gallup World Poll	Importance of religion in daily life	Monetary donations to charity	Religiosity does not correlate significantly with charitable giving.
Elk et al. (2017)	Netherlands	Christians	Pro-social behaviour	A survey of 404 individuals	General religiosity, religious beliefs (intrinsic vs. extrinsic; belief in Predestination; belief in free will)	Money donated to charities, altruism, willingness to donate credits	The effects of religiosity on pro-social behaviour likely reflect that religious beliefs typically involve pro-social attitudes and values and that church visit directly fosters pro-sociality. Religious beliefs have a positive influence on the attitude toward blood donation. The amount of money donated was strongly related to general religiosity.
Charseatd (2016)	Iran	-	Blood donation	A survey on 242 undergraduate students	Religious beliefs	Attitude toward blood donation	Religious beliefs have a positive influence on the attitude toward blood donation.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Cappellen et al. (2016)	Belgium	Christians	Pro-social behaviour	A survey on 548 churchgoers	Importance of God in life, the importance of religion in life & frequency of prayer	Pro-social behaviour (spontaneous intention to share a hypothetical lottery prize)	Positive relation found between religion and pro-sociality was mediated by the social aspect of the Mass.
Berrebi & Yonah (2016)	Israel	Jews	Terrorism and philanthropy	Panel dataset of 152,731 tax itemizer philanthropists	Religious affiliation	Philanthropic donations	The religious affiliation of the majority group (Jewish) were found to be positive and statistically significant on charitable giving
Abreu et al. (2015)	Portugal	Christians	Donations practices (volunteerism & compassion)	A survey of 612 charity donors	Public & private practice (church services attendance & frequency of praying), Belief (belief in God & afterlife), Experience dimension (religious emotions & revelations), Consequences (the importance of religion in individual's daily lives)	Donations practices (regularity of donations, level of donations and types of organisation)	Religiosity positively influences donations practices.
Schnable (2014)	USA	Christians	Charitable giving	A national survey of church members	Religious affiliation, congregations	Likeliness of giving to international causes & support for specific kinds of aid	Altruistic values, congregational social ties, & exposure to international needs through one's congregation all are associated with giving to international causes; individuals with more frequent attendance, those with more social ties in the congregation, and evangelicals and black Protestants are significantly more likely to prefer church over government aid; and aid organizations affiliated with a religious tradition enjoy an "in-group" advantage in support.
Kilinc & Warne (2015)	France, Ireland, Italy, and Turkey	Catholic & Muslims	Generosity	Interviews with 218 Catholics & Muslims	Religious beliefs	Charitable giving	In relation to charitable giving, Catholics emphasize love of others and Muslims emphasize duty to God.
Eger et al. (2014)	USA	Christians	Charitable donations	A survey of 1,530 households	Religious attitudes	Total donations, religious donations, secular donations	Religiously conservative individuals contribute more than liberals both in terms of support to religiously affiliated non-profits and total donations to non-profit organizations.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Arli and Lasmono (2015)	Indonesia	Various religion	Volunteering	A survey of 258 university students	Intrinsic religiosity, extrinsic personal religiosity & extrinsic social religiosity (the degree to which a person internalizes and practices religious beliefs and values)	Attitude towards helping others, Attitude towards charitable organization	The results showed that individuals with high intrinsic and extrinsic personal religiosity were more likely to have 'other-oriented' reasons when performing philanthropic activities. Religiosity did not influence attitudes of individuals towards helping others. It appears that religious people, in the context of developing countries, may act similarly to believers in the developed countries. They first focus on helping within their own congregation then eventually assist others when they are in surplus. The results show unequivocally that religiosity does influence donations practices, and so being a predictor of donations practices.
Teah et al. (2014)	Malaysia	-	Motivation to donate	A survey of 203 individuals	Religious beliefs	Attitudes towards charities & motivation to donate	Religious beliefs moderate the relationship between attitudes towards charities and motivation to donate.
Yen & Zampelli (2014)	USA	Christians	Time & Money donations	Data from Panel Study on American Religion and Ethnicity	Attendance at worship services, religious participation, Importance of religion or religious faith in the respondent's life & religious denominational.	Last year giving: volunteered previously, time volunteered, donated cash for religious & non-religious purposes, cash donations for religious & non-religious purposes	Both attendance at worship services & participation in congregational activities excluding worship services have positive & highly significant impacts on the probabilities & mean levels of volunteering & religious giving. Catholic & Black Protestant volunteers less than other Christian/non-Christian denominations. Catholic & Mainline Protestants are more likely to give for both religious & non-religious purposes. Evangelical Protestants are more likely to give & also give more for religious purposes than any other religious denomination.
Wiepking et al. (2014)	Europe & USA	Christians	Monetary giving to non-profit organisation	Multi-level analyses using data from the European Social Survey	Religious affiliation & religious attendance	Individual engagement in religious giving (religious donation) & engagement in secular giving (secular donation)	Citizens in religious groups more often give money to charitable causes, both religious and secular, primarily because of their individual religiosity. No relationship between country-level devoutness and engagement in religious or secular giving. Citizens in countries with a higher level of religious heterogeneity are more likely to engage in religious giving but not secular giving.
Hopkins et al. (2014)	USA	Various religion	Non-profit advertising	A survey of 306 individuals	Religious beliefs – theism or the belief in an omnipotent God	Intent to donate to the non-profit sponsor of pro-social ads	Religiosity acts as a moderator in the relationship between liking of the ad, perceived corporate social responsibility of the non-profit, and intent to donate to the non-profit.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Wang and Handy (2014)	Canada	-	Immigrants' & Canadian natives' voluntary involvement	A survey of 512 immigrants & 2,208 natives (those born in Canada)	Religious attendance	Religious & secular voluntary participation	Religious attendance positively correlates with the propensity of both immigrants & natives to participate and volunteer in religious and secular organizations.
Storm (2014)	UK	Muslims, Christians, Hindus, Sikhs	Volunteering	Two surveys (general population & ethnic minority population in Britain)	Religiosity	Volunteering in religious & non-religious organizations	Religion increases volunteering primarily through bonding rather than bridging social networks. Religiosity is positively associated with membership and volunteering in both religious and non-religious organizations.
Granger et al. (2014)	Australia	Christians	Donation of time & money	A survey on 163 respondents	Religiosity	Donation of time & money	Religiosity positively influences donations of time & money to an spiritually-based communities.
Saroglou (2013)	Belgium	Christians	Pro-social behaviour	Four studies (N's: 106, 105, 315, 274 students)	The importance of God in personal life; the importance of religion in personal life; and the frequency of prayer	Pro-social behaviour	The impact of religiousness on pro-sociality limited but exists, and does not reflect self-delusion. Religiosity is correlated with self-reported pro-social behaviour, including volunteerism and charitable donations.
Blogowska et al. (2013)	Belgium	Christians	Pro-social behaviour	Two experiments	Personal religiosity (importance of God and religion in life, frequency of prayer)	Pro-social behaviour	Religiosity is associated with both real pro-social behaviour, i.e., costly helping of a person in need (Experiment 1), and real antisocial behaviour through the allocation of hot sauce to a gay person supporting gay rights but not to someone praising technological progress (Experiment 2).
Johnson et al. (2013)	USA	Christians	Volunteering	A sample of Mormon (n: 118), Catholic (n: 304) & non-Catholic Christian (n: 542) adults	Intrinsic religiosity	Volunteering	Controlling for extrinsic religiosity and worship attendance, the relationship between intrinsic religiosity and frequency of volunteering was greater among Mormons than Catholics and non-Catholic Christians in the context of religious and family volunteering. However, intrinsic religiosity was not a significant predictor of secular volunteering.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Mencken & Fitz (2013)	USA	Christians	Volunteering	A survey of 1,721 individuals	Religious adherent's image of God's disposition toward the world	Community volunteering	Having an image of God as judgmental lowers the odds that religious adherents report having volunteered for the community independent of their place of worship. Adherents who are most willing to engage the external community independent of a place of worship are those with less judgmental images of God.
Carabain & Bekkers (2012)	Netherlands	Christians, Muslims & Hindus	Philanthropic behaviour	Data from the immigrant study of the Giving in the Netherlands Panel Survey 2008	Religious affiliation, religious attendance,	Amount donated to religious institutions in the previous year, incidence of religious and secular giving, and incidence of religious and secular volunteering.	Muslims have relatively high levels of religious philanthropic behaviour and relatively low levels of secular philanthropic behaviour, whereas Hindus have relatively low levels of religious philanthropic behaviour and higher levels of secular philanthropic behaviour.
Vaidyanathan et al. (2011)	America	Christians & Jews	Charitable Financial Giving to Religious & Secular Causes	Data from the Panel Study on American Ethnicity and Religion	Religious service attendance, religious ideology, religious tradition & importance of religious faith	Donation to local religious congregation, religious organisations & nonreligious charitable organizations	For both religious and nonreligious giving, the effect of political ideology is completely mediated by participation in religious and civic practices.
Carabain & Bekkers (2011)	Netherlands	Christians, Hindu & Muslim	Volunteering	A survey of 906 immigrants	Church attendance	Religious & secular volunteering	Higher levels of religious attendance were positively related only to the likelihood of religious volunteering, and not with the likelihood of secular volunteering.
Wakefield et al. (2011)	Australia	Christian, Buddhist, Muslims	Organ donation	A survey of 509 Australians	Religious affiliation	Willingness to donate organs upon individual's death.	Persons who described themselves as having stronger religious beliefs (particularly Buddhist and Muslims) held less favourable attitudes toward donation & were more likely to oppose donation.
Vermeer & Scheepers (2012)	Netherlands	Christians	Non-religious volunteering	Dutch Panel study (two waves: 1983 & 2007)	Religious socialization in the family, individual aspect (belief in God, orthodoxy) & collective aspect (church attendance, religious involvement, religious affiliation, religious socialization)	Non-religious volunteering	Collective religious characteristics (active in a religious community & religious affiliation) & independent effect of a religious socialization are the most important determinants of non-religious volunteering.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Su et al. (2011)	Taiwan	Christians & Buddhists	Charitable giving behaviour	A survey of 410 adults	Religious belief & weekly participation in religious events	Decision to give & the amount to give	Religiosity influenced charitable giving much more than financial information. Type of religious belief moderates the effect of religion on both the decision to give & the amount to give, with the strongest positive relationship found for those professing the Christian faith.
Skarmeas & Shabbir (2011)	UK	-	Charitable giving behaviour	A survey of 227 individuals	Belief in God	Intention to give in the future	Religiosity & self-construal are important contributors of relationship quality. Religiosity & relationship quality have a direct impact on intention toward future giving.
Van Tienen et al. (2011)	Netherlands	Christians	Volunteering	Face-to-face interviews with 1212 individuals	Individual religious characteristics and collective religious characteristics	Formal and informal volunteering	Spirituality increases the likelihood of informal volunteering. Religious attendance is related positively to formal volunteering, religious & secular volunteering. There is no influence of individual religious characteristics on formal volunteering.
Ottoni-Wilhelm (2010)	USA	Various religion	Charitable giving to organisations for the needy	The Center Panel giving data	Denominational identities, frequent religious service attendance	Giving to organizations that help people in need	Giving to basic necessity organizations does not vary across Christian denominations and non-affiliated families in any notable way. However, Jewish families are both more likely to give and, when they do give, give larger amounts.
Carlo et al. (2010)	USA	Christians	Pro-social behaviours	A survey on middle school students	Frequency of church attendance, Importance of religion	Pro-social behaviours	Religiosity was found to e positively related to altruism, compliant, and anonymous pro-social behaviours.
Preston et al. (2010)	USA	-	Religious Prosociality	Conceptual paper	A religious principle (protection of the religious group) & a supernatural principle (belief in God, or other supernatural agents)	Religious Prosociality	The two principles emphasize different prosocial goals, and so have different effects on prosocial behavior depending on the target and context. A re-examination of the literature illustrates the independent influences of religious and supernatural principles on moral action.
Wiepking et al. (2010)	Australia	Christians	Motivation for leaving charitable bequests	A survey of 440 Australians	Attitudinal motivation: religious values	Motivation for leaving charitable bequests	People with stronger religious values have a higher probability of leaving a charitable bequest. People with stronger religious values are more inclined to do good and help others who are less well off than themselves.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Adloff (2009)	USA & Germany	Christians	Philanthropy	A survey on childless donors	Religious commitment	Philanthropy	Charitable giving is highly influenced by the level of religious commitment. Religious people give more and volunteer more than the non-religious. Religiosity positively reinforces the inclination of childless people to transfer resources to charities.
Helms and Thornton (2008)	USA	Christian	Charitable behaviour	Philanthropy Panel Study & Panel Study of Income Dynamics	Religious service attendance	Monetary and time donation	Religious individuals giving to religious causes are substantially less sensitive to changes in tax costs, but more sensitive to changes in income, than their secular counterparts.
Gibson (2008)	USA	Christians	Volunteering	A survey of 3,370 teenagers	Behaviour (frequent church attendance) and beliefs (theological conservatism)	Volunteering	Intense religiosity is a significant determinant of community volunteering
Saroglou & Pichon (2009)	Belgium	Christians	Helping behaviour	A survey on 181 individuals	Importance of God in life, importance of religion in life, and frequency of prayer	Willingness to help	The activation of religious context increased the willingness to help, but only the homeless. Orthodox religious people tended to consider the targets responsible for their problem, an association partially mediated by the belief in a just world for other. Symbolic thinking was associated with willingness for helping, an association partially mediated by the belief in ultimate justice.
Bekkers & Schuyt (2008)	Netherlands	Christians	Donation of time & money	Data from the first wave of the Giving in the Netherlands Panel Survey (n=1964)	Religious affiliation, frequency of church attendance	Donating time & money to churches & non religious non-profit organisations	Higher levels of volunteerism and generosity among members of Protestant churches than among Catholics and the non-religious. Higher contributions to church among members of Protestant churches are mostly due to higher levels of church attendance and social pressure to contribute. In contrast, higher contributions to non-religious organizations by members of Protestant churches, especially charitable donations, are mostly due to pro-social values.
Ranganathan and Henley (2008)	USA	Christian	Monetary donation intention	A survey of 240 individuals	Religiosity, Attitude towards helping others, Attitude towards charitable organisations, Attitude towards the advertisement	Charitable donation intention	Attitude towards helping others by itself does not cause charitable donation intention. Religiosity is an important determinant of attitude towards helping others, attitude towards charitable organisations, attitude towards the advertisement, and charitable donation intention.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Wilhelm et al. (2007)	USA	Christian	Religious giving	Center panel and national study data	Religious involvement	Religious giving	Baby boomer giving is less-than-expected and attendance noticeably lower among Catholic boomers, but less so among Protestant boomers. These patterns are evidence that changes in religious giving reflect changes in religious involvement.
Berger (2006)	Canada	Various religion	Philanthropy	A survey of 14,724 Canadians	Religious commitment (service attendance, self-reported religiosity), religious affiliation.	Giving and volunteering	Religious affiliation and self-perceived religiosity appear to be important as influences on philanthropic variance.
Reuter & Graaf (2006)	53 countries	Christians	Volunteering	Multi-level analyses on data from 53 countries	Religiosity	Volunteering	Frequent churchgoers are more active in volunteer work and a devout national context has an additional positive effect. However, the difference between secular and religious people is substantially smaller in devout countries than in secular countries. Church attendance is hardly relevant for volunteering in devout countries. Religious volunteering has a strong spillover effect, implying that religious citizens also volunteer more for secular organizations. This spillover effect is stronger for Catholics than for Protestants, non-Christians and nonreligious individuals.
Lam (2006)	43 countries	Christians	Voluntary	Data during 1990-1991 on representative samples in 43 different nations	Religious denomination	Voluntary associations	Protestants are more likely than Catholics to be members of voluntary associations, while there is no difference between Protestants and those who belong to “Other” or no religions. Catholic nations have lower overall membership rates compared to Protestant nations.
Lyons and Nivison-Smith (2006)	Australia	Christian	Household charitable giving (Giving and volunteering)	A survey of 6209 individuals	Level of attendance at religious services, Religious identity	Giving and volunteering	People who identify themselves as religious & demonstrate religious commitment by attending religious services frequently are more likely to volunteer & to volunteer more hours on average than people who are not religious. By contrast, those who claim to be religious but do not attend religious service or do so rarely are a little less likely to volunteer than those who profess to have no religion.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Ji et al. (2006)	USA	Protestant adolescents	Altruistic belief, pro-social behaviour	A survey of adolescents in an evangelical Protestants church	Personal religious orientations, doctrinal orthodoxy and faith maturity	Altruistic belief, pro-social behaviour	'Love-of-neighbour' faith is a powerful predictor of altruism. Intrinsic & orthodox religion are aligned with positive views toward helping others but inversely related to actual altruistic behaviour.
Ruiter and Graaf (2006)	Across 53 countries	Catholic, Protestant, non-Christian and non-religious	Volunteering	Multilevel analyses on data from 53 countries	Individual's church attendance, National religious context	Volunteering	Frequent churchgoers are more active in volunteer work and a devout national context has an additional positive effect. However, the difference between secular and religious people is substantially smaller in devout countries than in secular countries. Church attendance is hardly relevant for volunteering in devout countries. Religious citizens also volunteer more for secular organizations (the effect is stronger for Catholics than for Protestants, non-Christians & nonreligious individuals).
Reitsma et al. (2006)	Europe	Christians	Intention to donate to the poorest countries	A face-to-face interviews with 9415 individuals	Public practice (church membership & church attendance), private practice (frequency of prayer), religious beliefs & religious experience.	Intention to donate to the poorest countries	Church attendance, dogmatic conviction & a consequential religious attitude affect intentional donations positively. The religiosity of one's network does have an additional effect. Partner's church attendance is positively related to willingness to donate. However, people with mainly friends with the same religious opinions are less willing to donate.
Saroglou et al. (2005)	Belgium	Christians & Muslims	Pro-social behaviour	A survey on	Religiosity (the importance of God in personal life; the importance of religion in per life; and the frequency of prayer.	Pro-social behaviour	Female students' religiosity was associated with willingness to help close targets in hypothetical situations but the effect was not extended to unknown targets. These results indicate that religion impacts not only on reported high altruistic behaviour and empathy but it was also perceived as such by peers (i.e. friends, siblings, or colleagues). The pro-sociality of religious people is not an artefact of gender, social desirability bias, security in attachment, empathy or honesty.

Author (Year)	Country	Religious affiliation	Research context	Method (Sample)	Religiosity Measurement Dimensions	Consequences/ Outcomes/ Dependent variables	Key findings
Eckel and Gross man (2004)	USA	Christians	Monetary donation to secular charities	Experimenta l data of 168 participants	Religious services attendance	Contribution to charities	There is no significant difference in either the amount or pattern of giving or in the response to subsidies by religious and nonreligious participants. However, giving by religious participants is significantly more responsive to income changes than giving by nonreligious participants
Mattis et al. (2004)	America	Christians	Pro-social involveme nt	A survey of 151 African American men	Subjective religiosity, early religious Involvement, current church involvement	Pro-social involvement (i.e., volunteerism and membership in political/social justice organizations)	Church involvement emerged as a positive predictor of the likelihood that these men were involved in volunteer work as well as the number of hours that men dedicated to volunteer work. Subjective religiosity & the stress of everyday racism were associated with a greater likelihood of being a member of a political–social justice organization.
Furrow et al. (2004)	USA	Christians	Pro-social concerns	A sample of 801 highschool students	Religious identity (committed, devoted, traditional)	Pro-social concerns	A positive relationship between religious self-understanding, personal meaning, and pro-social personality.
Lam (2002)	USA	Multiple religions	Voluntary associatio n participati on	Data from survey on "God and Society in North America	Participatory, Devotional, Affiliative & Theological dimensions of religiosity	Levels of voluntary association participation	All four dimensions of religiosity have considerable, but distinctive, influences on secular voluntary association participation
Park and Smith (2000)	USA	Christians	Volunteeri ng behaviour	A survey of 1738 individuals	Religious capital (Religiosity, Religious identity, Religious socialization & Religious social networks)	Volunteering	Positive relationship between religion & volunteering. Religiosity (participation in church activities) is the strongest influence on volunteering. Significant religious influences influenced church-related volunteering, suggesting that churchgoing Protestants exhibit a strong sense of community identity through local churches.

Source: Compiled by This Study

f) Islamic Religiosity and Charitable Behaviour

Muslims' charitable behaviour is significantly guided by the teachings of Islam with the Qur'an emphasising the need to give one's substance, however, cherished, to others including those in need and the less fortunate (Qur'an 2:177). It is central to a devout Muslim's identity and faith to feel care and compassion for others. Islamic teachings and traditions highlight the spiritual need of those with wealth encouraging selfless charitable giving. Islam recognises the rights of the needy and those deprived of the wealth that its followers own and possess (Qur'an 70:24-25). Nevertheless, Kilnic and Warner (2015) found differences between how Catholics and Muslims understand their generosity towards others. The authors argued that Muslim participants would give to others or help others (i.e. being generous) as a religious duty to God, while Catholic participants would become generous as a symbol of love for Jesus. Similarly, they suggested that many Muslim participants believe that God continuously judged whether they are generous or not, whereas very few Catholic participants believe that Jesus would judge them for their generosity or the lack of it.

The act of giving may be influenced by an individual's level of religiosity and how they incorporate the teachings of religion in their daily lives. Accordingly, devout Muslims aim to fulfil their duty to God when they donate, preventing them from becoming proud of their generosity. Devout Muslims need to avoid the act of insincere giving that is donating not purely for the sake of Allah. This behaviour is to avoid showing off and giving for the sake of boosting one's ego (Bennett, 2003). Islam also discourages someone from giving to please others, as opposed to the literature that found some individuals might give for social recognition and praise from others (Bennett, 2003). Many verses of the Qur'an urge believers to work against their own vain desires and to strive to restrain from being self-centred: 'Do not follow [your own] desire, it will lead you astray from the way of Allah' (38:26); 'But he who feared standing before his Lord, and restrained his self (*nafs*) from vain desires, will surely have Paradise for abode' (79: 40-41).

Prophet Muhammad encouraged helping the needy and emphasised that being charitable is one of the responsibilities of being a Muslim. For example, the Prophet told his companions 'he is not a Muslim who eats his fill and lets his neighbour go hungry' (Sahih Albukhari, Hadith: 112). The Prophet Muhammad also states that charity is a way of gaining Allah's pleasures: 'hidden charity extinguishes the anger of the Lord' (Sahih Albukhari, Hadith: 1443). Furthermore, those who are charitable can gain several benefits in this life and the hereafter. As

Allah says ‘those who spend their wealth [on charitable causes] by night and by day, secretly and publicly; they will have their reward with their Lord, and they shall have no fear, nor shall they grieve’ (Qur’an, Chapter 2:274). Allah says, ‘for those of you who believe and give charity, there will be a great reward’ (Qur’an, Chapter 29:7). These religious rewards are sources of motivation for devout Muslims to give charity, especially the rewards in the afterlife (i.e. to secure heaven in the next life), which is the ultimate goal for every Muslim. That good deeds are rewarded in the afterlife drives charitable behaviour (Emmons and Paloutzian, 2003), particularly for Islam and other Abrahamic faiths (Christianity and Judaism) that believe in God and life after death.

Moreover, in Islam, there is a strong emphasis on the afterlife and religious benefits associated with every good intention and actions. For instances, devout Muslims believe that wealth in this life is far less significant than the rewards waiting for them in the next life when giving charity (Ferraro et al., 2005; Kaleem and Ahmed, 2010). The benefits in the hereafter are far more significant than worldly abundance, which indicates the sense of sacrifice for the delayed rewards in the afterlife. The present study empirically tests the effect of religiosity on donor value (e.g. religious beliefs value such as donating to seek rewards in the hereafter), which consequently influence UK Muslims’ behavioural intentions. These rewards are discussed in the literature as benefits (value) or forms of exchange (see Section 2.3). However, the form of exchange when giving charity in Islam is intangible and the reward is mainly useful in the next life. This creates differences between the concept of benefits (perception of value) and rewards in Islam. In a similar vein, research conducted by Ferraro et al. (2005) suggests that individuals donate more when mortality is made salient to them. Also, Tashfeen et al. (2015) found religiosity (specifically, afterlife perceptions) has significant consequences on philanthropic activities. Another experiment showed that reminding students about death leads them to give more to a charity (Jonas et al. 2002). Therefore, mortality salience may increase the psychological benefits of giving. No research to date, however, has explored this mechanism (Bekkers and Wiepking, 2011).

Additionally, giving monetary donations does not decrease one’s wealth because Allah promises, ‘whatever thing you give as a charity, He will compensate it’ (Qur’an, 54:39). Therefore, devout Muslims have strong beliefs that the more they give to charity, the more they will get in return. They believe there is an increase in their wealth when they give. This contradicts previous findings, which state, it is clear that giving money costs money, and larger donations are less likely to be honoured (Andreoni and Miller 2002; Bekkers and Wiepking 2011). A Muslim facing difficulty in life is guided by the Qur'an to give charity as a means of overcoming challenges. Islam also emphasises giving what an individual loves the most, thus, encouraging a less materialistic attachment to the material things in this world. Charitable giving prevents Muslims from being materialistic and strengthens their belief that wealth belongs to the Creator. This is a selfless act, which discourages greed and attachment to material things. Both materialistic and hedonic values (Belk 1985; Cleveland and Chang 2009) fade as communal values (love, generosity, and charity) are reinforced. The mentioned examples suggest a positive attitude towards giving in Muslim culture.

Islam is a total way of life resulting from a state of complete submission to one God, and devout Muslims consider all acts in life, including charitable behaviour, a form of divine worship. For devout Muslims, charitable giving represents not only a humanitarian action but also an essential part of their belief system and moral code of conduct (Alam et al., 2011; Arham, 2010). In Christianity, charity is one of the three fundamental virtues, the other two being faith and hope (Chetty, 2004). In Judaism, charity is termed *Tzedakah*, which also means righteousness (Tobin, 2001), while the principles of kindness, generosity and charity are also important hallmarks of Hinduism (Sookraj, 2004). However, the concept of charitable giving is more visible within the Muslim community as Muslims are obliged to donate part of their wealth in the form of charity (Kroessin, 2007). For example, the obligatory charity giving of a set proportion of one's wealth (disposable income) to charity is called Zakat. Zakat is also one of the Islamic pillars that every Muslim needs to embody (Warde, 2000). Zakat allows Muslims to obey Allah and help others, acknowledging that everything (including wealth and material abundance) comes from Allah on loan. The Qur'an defines the righteous person as 'he who for the love of Allah gives his wealth to his kinsfolk, to the orphans, to the needy' (Qur'an, Chapter 2:177). Faithful Muslims consider that a person does not own anything in their own right (Kroessin, 2007; Yusoff 2011; Rahman 2007). There are also repeated verses in the Qur'an that command individuals to perform their prayers and give charity. 'Save one life, it is as if you have saved the whole of humanity' is among the verses that inspire Muslim consumers to be involved in charitable giving.

Muslims also make donations as *Kaffara*, the act of giving when an oath is broken, *Waqf,* donating to build infrastructure to help those in need, or *Sadaqah*, sincere donations seeking blessings but also forgiveness from God (Kashif and De Run, 2015; Opoku, 2012). For this research, the author focuses on voluntary charity (*Sadaqah*). *Sadaqah* emphasises acts of kindness, and it depends on the discretion of the donor. *Sadaqah* can be practised at any time of the year and has no designated recipients and no fixed donation amount as compared to Zakat, which is paid only once a year, at a fixed amount (2.5% of one's wealth is given to charity) and is designated for eight categories of recipients (Al-Qardawi, 1999; Kroessin, 2007). Since *Sadaqah* is a spontaneous act, it has no limits or little guidelines on what it constitutes, other than it being used for the benefit of others. Thus, it makes it more difficult for charities to understand why, where and to whom Muslim would give their *Sadaqah*. Whilst a few studies have addressed the factors driving other Islamic financial instruments such as Zakat *and Waqf* giving intentions (e.g. Kashif et al., 2018; Osman et al., 2016; Mokthar, 2016), this is the first study to empirically test antecedents of UK Muslims' intention to give *Sadaqah*. For example, Mokhtar (2016) and Osman et al. (2016) both found a positive relationship between religiosity and *waqf* giving intentions. The present study is necessary as Green and Webb (1997) note it is likely that the specific determinants of behaviour will vary widely by category of help offered.

There are only a few studies that focus on the charitable behaviour of Muslims (see Table 2.19), which were mostly conducted in Muslim-majority countries such as Saudi Arabia, Malaysia, Bangladesh, Indonesia and Pakistan (e.g. Shaikh et al., 2018; Shahrier et al., 2017; Opoku, 2012). For instance, Lambarraa and Riener (2015) conducted an experimental study of publicity of donation and salience of Islamic values on charitable giving in Morocco. The authors found a positive effect of anonymity on donation incidence and a clear effect on the distribution of giving for religious people when religion is salient. However, the experimental design did not consider why and in what sense participants considered religion to be important. Kasri (2013) conducted a survey of giving motives in Indonesia and found that helping the poor or needy and supporting religious causes are the key motivations to donate. Similarly, Kashif et al. (2015) investigate monetary donation behaviour in Malaysia and found past behaviour, injunctive norms, and intentions to donate positively contribute towards actual behaviour to donate money. However, both studies did not elaborate on the role of religion or religiosity. Opoku (2012) found religiosity, altruism and personal satisfaction as the most important charitable motives, whereas psychological benefits, commitment and self-image constitute the least three. However, the study focused only on young Muslims (in Saudi Arabia) and does not elaborate how and in what sense the Islamic faith underpins charitable behaviour. The present study fills this gap by examining the overlooked fundraising context of Muslims in the West, by focusing on Muslims in the UK. The context of Muslims in the West is important because the theory developed from the materialist/capitalist worldview of the West is different from an Islamic perspective and needs a detailed exploration (Amin et al., 2014).

Table 2.19 Studies on Islamic Religiosity and Charitable Behaviour

Author (Year)	Country	Research Context	Sample, Methods	Religiosity Measurement Dimensions	Dependent variable	Key Findings
Shaikh et al. (2018)	Pakistan	Private charitable giving behaviour	A survey on 417 individuals	Religious motives	Motivation for charitable giving	Religious motive to be the strongest motivation for charitable giving.
Shahrier et al. (2017)	Bangladesh	Humanitarian donations	A survey-experiment of 334 individuals	Frequency of prayers, religious attendance	Religious donation & humanitarian donation	As the degree of religiosity is intensified, people tend to donate more to religious activities at the expense of humanitarian donation. Such different effects of religiosity originate from limited sources for donations and the substitutability between humanitarian and religious donations.
Mokthar (2016)	Malaysia	Intention to Give Cash *Waqf*	A survey of 323 university staff	Religiosity	Intention to perform cash *waqf*.	Religiosity is the strongest factor influencing their intention to perform cash *waqf*.
Arsyianti & Kassim (2016)	Indonesia	Regular charity giving	Interviews with 101 zakat recipients	Religious factor (performing prayer five times a day)	Intention of repeated donation	Religious factor do not have statistically significant effects on regular charity giving.
Cokgezen (2016)	USA & Europe	Donating money & time	A cross-national survey	Frequency of attendance to religious services	Donating money & volunteering	Positive relationship between religiosity and both forms of giving (donating money and volunteering).
Said & Saad (2016)	Malaysia	*Hibah* giving behaviour	Conceptual paper	Religious value	*Hibah* giving behaviour	Religious value may have a positive influence on *hibah* giving behaviour.
Tashfeen et al. (2015)	Pakistan	Philanthropic behaviour	Cross-sectional analysis of 817 households	Afterlife perceptions, faith patterns, intensity of religiosity and spirituality	Philanthropic activities	Religiosity has significant consequences on philanthropic activities.
Lambarraa & Riener (2015)	Morocco	Charitable giving donation	Two field experiments with 734 participants	Salience of Islamic values	Charitable giving donation	There is a positive effect of anonymity on donation incidence and a clear effect on the distribution of giving for religious people when religion is salient.
Tumin et al. (2013)	Malaysia	Organ donation	A survey of 779 individuals	Religion-cultural factor	Organ donation	Islam or religious factors are not strong determinants in the decision to donate or not to donate. Religion is found not as a main deterrent to organ donation.
Lwin et al. (2013)	Brunei	Charitable donation behaviour	A survey of 300 individuals	Importance of religion	Charitable donations	The findings showed the importance of religion in predicting donation behaviour.

Author (Year)	Country	Research Context	Sample, Methods	Religiosity Measurement Dimensions	Dependent variable	Key Findings
Read (2014)	USA	Civic engagement	A survey data with 1,156 Arab Muslims	Subjective religious identity (importance of religion in daily life, frequency of prayer, & importance of Islam), political religious identity (favourability toward mosques expressing views on politics), organizational religious identity (mosque participation)	Civic engagement (donated time, money, or been an officer)	Subjective religiosity is not significantly associated with civic engagement, while organizational religiosity increases the likelihood of being civically active. Although political religiosity appears to be insignificant for civic engagement, ancillary analyses finds that it operates by increasing political consciousness, which, in turn, encourages civic engagement.
Opoku (2012)	Saudi Arabia	Young people's charity giving	A survey of charitable motives	Religious belief & perceived importance of spiritual values	Charitable giving among young people in a prominent Islamic country	Religiosity acts as one of the most important motivator.
Sarkissian (2012)	Nine countries	Civic engagement	A data from the World Values Surveys	Religious service attendance & active membership in religious organizations	Civic engagement	Active participation in Muslim organizations is associated with greater civic engagement, while religious service attendance is not. In a subset of countries, daily prayer is associated with less civic engagement.
Borell & Gerdner (2011)	Sweden	Voluntary	A survey of local 105 Muslim congregations	Congregation	Social welfare services	Muslim congregations in Sweden are not only religious meeting places, but also social meeting places and centres for the organization of a broad range of social welfare services: outreach activities, support to newly arrived immigrants and activities for children and young people.

Source: Compiled by This Study

2.9 Outcomes of Charitable Giving (Behavioural Intentions)

The present study not only examines the main drivers of UK Muslims' charitable behaviour (e.g. donor value, donor-charity congruency, charity's reputation and the image of dynamism) but also how these factors affect the donor outcomes of charitable giving. The current study focuses on two outcome variables. First, the researcher is interested in understanding UK Muslims' intention to give *Sadaqah*. Second, the researcher broadens the outcome variables to include donor commitment, loyalty and positive WOM intentions. The current study conceptualises commitment relative to the concept of loyalty and WOM intentions (collectively referred to as non-monetary consequences). In the present study, the non-monetary consequences reflect the relationships formed between donors and charities (also termed as consumer-brand relationship/brand relationship in the literature) based on what donors think and feel about a particular charitable organisation (Fournier, 1998).

2.9.1 Donors Intention to Donate

Behavioural intention is generally defined as a disposition to act (Feldman et al., 1988). Behavioural intention includes motivational factors that influence behaviours and indicate the extent to which individuals try to execute these behaviours (Ajzen, 1991). Specifically, Ajzen (2006) defines behavioural intention as an indication of an individual's readiness to perform a given behaviour. The term 'behavioural intention' suggests the idea that intention is a driver of behaviour (Fishbein and Ajzen, 1975). Therefore, according to Bagozzi and Yi (1989), behavioural intention is a key psychological factor that differentiates reasoned from non-reasoned behaviour. However, it has also been argued that behavioural intention is not necessarily followed by action (Montefiore and Noble, 1989). Nevertheless, in general, the stronger the behavioural intention to behave in a certain way, the more likely it is that the behaviour will be performed (Ajzen, 1991). Understanding behavioural intentions can, therefore, be useful in predicting peoples' behaviour. In the present study behavioural intention, or 'intention to donate', is studied in the context of *Sadaqah*, individual voluntary monetary and non-monetary donations to the charitable organisation of choice, although donating money remain the primary sources of individual giving.

The current study focuses on behavioural intention as it is viewed as a proximal determinant of behaviour, the most direct and closest predictor of actual behaviour in the Theory of Planned Behaviour (TPB) (Ajzen, 1991). In its most simple form, the TPB states that people's behaviour is determined by their intentions, where positive behavioural intention leads to the intended behaviour. Due to its robust ability to predict behaviour, behavioural intention has been used as a dependent variable in many studies (Osman, 2014). It is only natural for the present study to select the ‘intention to donate’ as one of the dependent variables, as it is the strongest predictor of actual behaviour. Donors’ behavioural intentions are signals of actually donating, and thus are desirable to be monitored. This belief-based model offers some advantages, such as the ability to identify an individual’s beliefs, that can differentiate between who intends to perform the behaviour from those who do not intend to perform the behaviour, thereby providing avenues for intervention and behaviour change.

Similarly, according to the Theory of Reasoned Action (TRA), behavioural intention is also believed to be the immediate factor of an individual’s behaviour (Ajzen and Fishbein, 1975). Conner and Armitage (1998) indicate that behavioural intentions symbolise a person’s motivation, conscious plan, and decision to engage in the behaviour. Based on Smith and McSweeny’s (2007) study, an individual’s behaviour can be predicted by behavioural intention. Moreover, several studies using meta-analysis suggest that individuals’ behavioural intention is a strong predictor of their behaviour (Armitage and Conner, 2001; Hagger et al. 2002; Sheeran, 2002). Behavioural intention is also believed to be the main and best determinant of an action or behaviour (Ferguson, 1997; Godin et al., 2007; Reid and Wood, 2008).

However, prior research has acknowledged the problem of ensuring the measurement of intention is accurate (Ajzen, 2006; Fisher and Katz, 2000). For example, Ajzen (2006) argues that a person might tend to overestimate their willingness to engage in socially desirable behaviour and underestimate their inclination to perform socially undesirable behaviour. Fisher and Katz (2000) believe that the degree to which the self-reporting of values is distorted by social desirability bias reflects the relative importance of values within a culture. Hence, social desirability bias is a vital aspect to bear in mind when examining behavioural intentions. Nancarrow et al. (2001) believe that social desirability bias confuses attempts to study the nature of the relationship between behavioural intentions and behaviour. Nevertheless, the present study aims to reduce the issue of social desirability bias by asking participants to be honest in answering the survey, as well as guaranteeing confidentiality and anonymity of their answers. Although some researchers argue that the intention-behaviour relationship can be problematic (e.g. social desirability), many studies that adopt the TRA or TPB support the vital role of intention in explaining an individual’s behaviour and invalidating the link between intention and behaviour (Armitage and Conner, 2001; Hagger et al. 2002; Sheeran, 2002). Moreover, according to Isik (2014), the basis of all religious acts in Islam all starts with intention (*niyya*) and that without true intentions actions such as charitable giving are null and void.

Also, in the context of charitable behaviour, many researchers confirm the positive link between individuals' intentions and their behaviour, for example, in the context of volunteering (e.g. Harrison, 1995; Okun and Sloane, 2002; Greenslade and White, 2005), blood donation (e.g. Giles and Cairns, 1995; Giles et al., 2004; Lemmens et al. 2005), and monetary donation (e.g. Smith and McSweeney, 2007). Therefore, the present study also expects that UK Muslims' intention to donate to charitable organisations also predicts their actual donation behaviour. For example, in the area of organ donation, scholars have used behavioural intention as a substitute variable for measuring an actual donation behaviour (Morgan et al., 2002). Smith and McSweeney (2007) also found that as an individual's intention to donate increased, their self-reported frequency of donation and the number of donations made also increased. Verhaert and Poel (2011) conclude that as the donor's intentions increase, generosity also increases. They also found that intention explained the variance in the donor's decision to donate to the charities. Table 2.20 summarises the empirical studies pertaining to donors' intentions to donate.

Table 2.20 Summary of Empirical Studies Pertaining to Donors Intention to Donate

Author (Year)	Research Context	Key Findings
Ahn et al. (2018)	Intention to donate via SNSs	Attitude toward online donations → intention to donate via social network sites (SNSs) (+)
Alhidari et al. (2018)	Intention to donate to COs	Individuals' disposition to trust others & individuals' trust in COs → intention to donate to COs (+)
Li et al. (2018)	Intention to donate to crowd-funding projects	Social influence, sense of trust, effort expectancy, performance expectancy, facilitating conditions & experience expectation → donors' intention to donate to charitable crowd-funding projects (+)
Bock et al. (2018)	Charitable behaviour intentions: money & time	Protection motivation & values motivation → charitable behaviour intentions (+)
Kashif et al. (2018)	Intention to give Zakat	High levels of happiness, intrinsic drive to spend more, spiritual comfort, great source of self-protection against the realm of evil spirits → intention to give Zakat (+). Lack of trust & limited product mix offered by charities → intention to give Zakat (-)
Peasley et al. (2018)	Intention to donate	Attitude toward the requestor & organizational identification → intentions to donate (+)
Mokthar (2018)	Intention to give cash waqf	The *ukhuwah* (brotherhood), rewards, religious obedience & awareness → Intention to give cash waqf (+)
Jiang et al. (2018)	Intention of continuous volunteering	Pro-social personality & community identity → intention to continuously volunteer (+)
Wymer & Akbar (2018)	Donation, volunteer & bequest intention	The degree to which a charity is perceived to have brand authenticity → individuals' intentions to donate or volunteer for that charity & to make a bequest to that charity (+)
Mittelman & Rojas-Mendez (2018)	Intention to donate	Past behaviour, moral norms & perceived behavioural control → intention to donate (+)
Albouy (2017)	Intention to help	Negative emotions elicited by the campaign (partly transmitted by the empathic response) → intention to help (+)
Elk et al. (2017)	Willingness to donate	Denomination was strongly related to strength of religious beliefs, afterlife beliefs, free-will beliefs, & self-reported pro-social behaviour.
Baumsteiger (2017)	Pro-social intentions	Participants who wrote about the future expressed significantly stronger pro-social intentions & more likely to behave pro-socially than people who wrote about the past. Prospection & optimism each predicted positive affect, which then predicted stronger pro-social intentions.
Toure-Tillery & Fishbach (2017)	Intention to donate	Perceived distance (nearby recipients) → intention to donate (+). This relationship is mediated & moderated by motivational focus on making an impact.
Rai et al. (2017)	Intentions to donate to charities	Cold (vs. warm) temperature cues (activate the need for social connection) → greater intentions to donate to charities (+)
Moqri & Bandyopadhyay (2016)	Intention to donate to crowd-funding campaigns	Awareness & social influence, perception of urgency → Intention to donate to crowd-funding campaigns (+)
Shehu et al. (2016)	Intention to donate	Branding & incentivizing decisions → intention to donate (+). However, the effectiveness of incentives varies with the perceived level of trust in the NPO: highly trusted NPO services are harmed by monetary incentives, whereas less-trusted NPOs may even benefit.
McAlexander et al. (2016)	Intention to give to the University	There are significant differences between younger & older alumni in terms of their philanthropic intent.
Masser et al. (2016)	Intention to donate blood	In the presence of the mobile blood collection unit (MCU), the coping brochure boosted self-efficacy and led to increased donation intention and behaviour.

Author (Year)	Research Context	Key Findings
Hyde et al. (2016)	Intention to volunteer	Satisfaction & organizational commitment → intention to volunteer for RFL in future & willingness to volunteer for other NPO events/activities (+)
Inoue (2016)	Donation intention	Event satisfaction, perceived contributions of the event to the cause, & sense of camaraderie at the event → attendees' donation intention (+)
Balegh et al. (2016)	Intention to give blood	Participants in applied tension instruction condition, a relaxation instruction condition, & a Web browsing condition had significantly greater increases in intention to donate blood compared to a no-treatment control condition.
Koo & Fishbach (2016)	Self-giving	Self-giving (i.e. giving an endowment, supporting a cause with one's signature, & donating blood) increases givers' perception of themselves as generous and as committed to the cause and facilitates more giving in the long run.
Mokthar (2016)	Intention to Perform Cash *Waqf*	Religiosity, cash *waqf* knowledge, generosity, financial, service delivery & recommendation → Intention to perform cash *waqf (+)*
Hasbullah et al. (2016)	Intention to Contribute in Corporate *Waqf*	Attitude, subjective norm & perceived behavioural control → intention to contribute in corporate waqf (+)
Ramanath (2016)	Repeat giving intentions to Christian faith-organizations (INGOs)	The more existing donors of Christian faith-INGOs can identify themselves with the INGO's identity (comprising its beliefs and values, its claims to legitimacy & performance), the more likely it is for donors to be satisfied and decide to maintain a stable relationship with the specific INGO.
Osman et al. (2016)	Intention toward cash *Waqf* giving	Perceived behaviour control, trust & religiosity → intention toward cash *waqf* giving (+)
Kulow & Kramer (2016)	Intention to donate money & time	Karma beliefs → engage in pro-social behaviour (+). However, karmic beliefs are found to facilitate pro-social behaviour only in contexts not associated with self-gains. These effects are only obtained for donations of time and not for money donations.

Author (Year)	Research Context	Key Findings
Luca et al. (2016)	Donation intentions	Guilt (vs. empathy) → donation intentions (+). The activation of the emotion of guilt has a stronger effect on individuals that are high (vs. low) in consumer materialism value.
Cappellen et al. (2016)	Intentions to share lottery prize	Religion → pro-sociality (+). The social aspect of the Sunday Mass mediates this relationship.
Wymer & Rundle-Thiele (2016)	Intentions to make a bequest	Supporter loyalty → bequest intentions (+)
Groza & Gordon (2016)	Willingness to volunteer time	Nurturance & sophistication brand personalities → one's willingness to volunteer time to a non-profit organization (+)
Yilmaz & Bahcekapili (2016)	Pro-social intentions	Implicitly primed with punishing religious & secular authorities, and explicitly priming the punishing aspects of God→ pro-social intentions (+)
Nilsson et al. (2016)	Intentions to donate to out-group members	Individualizing moral intuitions (concern fairness & harm prevention), female gender, religiosity → intentions to donate to out-group members (street-begging EU-migrants) (+)
Charseatd (2016)	Intention to donate blood	Religious beliefs → attitude toward blood donation (+). Attitudes toward blood donation, perceived behavioural control & subjective norms → intention to blood donation (+)
Kim (2016)	Donation intention	Collectivists had a higher donation intention for the in-group than the out-group source cue advertisement, whereas individualists had a similar donation intention for both in-group & out-group source cue advertisements. Collectivists showed a greater donation intention in response to an emotional appeal, whereas individualists had a greater intention to donate after viewing the advertisement with an informational appeal.
Huang & Ku (2016)	Intention to donate money & time	Brand images showing usefulness & dynamism → website viewers' intention to donate (+).

Author (Year)	Research Context	Key Findings
Cao (2016)	Donation intention	A gain-framed charitable advertisement would be more likely than a loss-framed advertisement to increase donation intention among people with lower levels of perceived susceptibility to the negative consequences of not making a donation, whereas a loss-framed advertisement would be more likely than a gain-framed advertisement to increase donation intention among people with higher levels of perceived susceptibility.
Beldad et al. (2015)	Repeat donation intentions	Dutch donors: affinity with the charity's causes, trust in charities → repeat donation intentions (+). American donors: affinity with the charity's causes & efficacy of the monetary donation → repeat donation intentions (+).
Cao & Decker (2015)	Helping intention	The first-person (vs. third-person) narrative increased victim blame & reduced helping intention by motivating participants to distance themselves from the victim when the level of access to the victim's inner world was relatively high but not when the level of access was relatively low.
Bennett (2015)	Behavioural intentions	Personal tendencies (empathetic disposition, affect intensity, sensitivity to stress), level of mixed emotions experienced, emotions experienced were mainly positive, previously supported the type of cause depicted → behavioural intentions (+)
Ye et al. (2015)	Donation intentions	Charitable appeals framed around benefits to self (benefits to others) generate higher individual donation intentions when appeals are used in individualistic (collectivistic) cultural contexts & when benefits are distant (immediate). Social status is a moderator on the latter relationship, as individuals with relatively high social status have greater donation intentions when viewing charitable appeals emphasizing benefits to self, regardless of when the benefits occur. Individuals with relatively low social status exhibit higher donation intentions when donation outcomes are framed to emphasize immediate benefits to others
Michaelidou et al. (2015)	Intentions to donate money and time	Non-profit brand image (usefulness, efficiency, affect, dynamism, reliability & ethicality) → intentions to donate money & time (+)
Kashif et al. (2015)	Intentions to donate	Injunctive norm & past behaviour → intentions to donate
Kashif & De Run (2015)	Money donations intentions	Attitude, subjective norms, past behaviour, & perceived behavioural control → money donation intentions to charities (+)
Chell & Mortimer (2014)	Intentions to donate blood; intentions to donate blood if given recognition	Altruistic value & emotional value → intention to donate blood (+). Social value → intention to donate blood only when a token of recognition is offered (+).
Beldad et al. (2014)	Repeat donation intentions	Positive experience with that organization, respondents' affinity with the cause of the charitable organization, their trust in the organization, & the organization's positive reputation → repeat donation intention (+). The perceived risk of donating → repeat donation intention (-).
Lwin & Phau (2014)	Intentions to donate	Attitude towards the charity → intentions to donate (+).
Chang (2014)	Intention to donate	Egoistic (versus altruistic) appeals in charity advertising help regulate guilt and result in more favourable ad attitudes and donation intentions.
Winterich & Zhang (2014)	Donation intentions	Higher power distance results in weaker perceptions of responsibility to aid others, which decreases charitable behaviour.
Bednall et al. (2013)	Intention to donate blood	Perceived behavioural control, attitude, self-efficacy, role identity & anticipated regret → donation intentions to give blood (+)
Bennett (2013)	Future intentions to support	Donor experience, relationship quality, donor engagement & self-congruence → intention to continue to support the charity (+)

Author (Year)	Research Context	Key Findings
Martin-Santana & Beerli-Palacio (2013)	Intention to donate blood	Experience as donor, motivation & incentives → Intention to donate blood (+). Psychological barriers → Intention to donate blood (-)
Michel & Rieunier (2012)	Intentions to donate (time or money)	Brand image & typicality → intentions to give money & time (+)
Zhou et al. (2012)	Monetary & volunteer intentions	Nostalgia → charitable intentions (+). This effect is mediated by empathy with the charity's beneficiaries.
Ranganathan & Sen (2012)	Intention to give money & time	Perceived importance of the cause & social value → behavioural intentions & commitment (+). Commitment → behavioural intentions (+)
Knowles et al., (2012)	Intention to donate money to charities	Attitude, perceived behavioural control, moral norm & past behaviour → intention to donate money (+)
Ein-Gar & Levontin (2012)	Intention to donate time or money	Individual's temporally/socially distant from the population in need → willingness to donate to a charitable organization (+). Donors are temporally/ socially close to the donation target → willingness to donate to a specific person in need (+).
Simmons & Emanuele (2012)	Intentions to donate time & money	On average religious people donate more money and time than non-religious people.
Linden (2011)	Intention to donate to charity	Moral norms, attitude, perceived behavioural control & past behaviour → intention to donate to charity.
Skarmeas & Shabbir (2011)	Intention toward future giving	Religiosity & relationship quality → intention toward future giving.
Choi et al. (2012)	Blood donation intention	Temporal distance (distant future vs. near future) →blood donation intention (+). Social desirability & blood donation intention was stronger in the distant future than in the near future.

Author (Year)	Research Context	Key Findings
Yoo & Tian (2011)	Organ donation intention	Attitudes toward organ donation → behavioural intention in signing a donor card (+)
Merchant et al. (2011)	Intention to donate to charity	Donor's commitment to the charitable organization → intention to donate to that charity (+)
Merchant et al. (2010)	Intention to donate to the focal charity	Feedback that donors receive from the charitable organization will help to strengthen the emotional pay-off and enhances future donation intentions.
Bekkers (2010)	Intentions to give time & money	Social incentives, more highly educated, more empathic respondents, requests for more efficient ways of contributing, & requests for contributions to local as opposed to (inter)national organizations → intentions to volunteer & give money (+)
Pentecost & Andrews (2010)	Intentions to donate money, time & goods	For donating money, importance of charity & attitude towards charity influence students, whereas only importance of need significantly influences non-students. For donating time, no significant influences were found for non-students, however, importance of charity & attitude towards charity were significant for students. Importance of need was significant for both students & non-students for donating goods, with importance of charity also significant for students.
Beerli-Palacio & Martín-Santana (2009)	Predisposition to donate blood	Information that the potential donor has about the requirements to become a donor, & the motivations to donate blood → Predisposition to donate blood (+). Inhibiting factor of fear of the extraction procedure & its after-effects → Predisposition to donate blood (-)
Winterich et al. (2009)	Donation intentions to in-groups or out-groups	Moral identity → donation intentions to out-groups: Iraq, Indonesia (not to in-groups: London, New Orleans). However, this occurs only for consumers with a feminine gender identity. For consumers with a masculine gender identity, moral identity importance increases donations to the in-group but not the out-group.

Author (Year)	Research Context	Key Findings
Hou et al. (2009)	Giving intentions	Brand equity (brand personality, brand image, brand awareness of the non-profit organization), & donor self-concept → donor giving intention (+)
Wheeler (2009)	Intention to volunteer time or donate money	Study 1 found a relationship between the celebrity's connection, source credibility & intention. Study 2 verifies the connection & source credibility findings of Study 1, but cannot confirm the impact of the celebrity connection on intention. Study 2 includes attractiveness as a source credibility dimension, and attractiveness main effect on intention is identified.
Gipp et al. (2008)	Intentions to donate	Value perceptions → intentions to donate (+)
Reid & Wood (2008)	Intentions to donate blood	Perceived behavioural control, subjective norm & satisfaction attitude factor → overall intentions to donate blood (+). Time related barriers, anxiety attitude factor & fear of needless barrier → overall intent to donate blood (-).
Saroglou & Pichon (2009)	Helping intention	Orthodox religious people → helping the homeless (+) (partially mediated by just world belief-other). Symbolic thinking → willingness for helping (+) (partially mediated by the belief in ultimate justice).
Ranganathan & Henley (2008)	Intentions to donate	Direct effects of attitude towards advertisement & attitude towards charitable organizations on behavioural intentions. Indirect effects of religiosity & attitude towards helping others on behavioural intentions.
Nguyen et al. (2008)	Intentions on future blood donations	Donor satisfaction →intent to return for another donation (+). Medical testing, frequent donor programs & convenient donation times and locations → incentive for future donations (preferences varied by demographic subgroup).
France et al. (2007)	Intention to re-donate among experienced blood donors	Attitude, subjective norm, & self-efficacy → donation intention (+ direct effects). Self-efficacy, personal moral norm, vasovagal reactions, & overall donor satisfaction → donation intention through attitude (Indirect pathways).

Author (Year)	Research Context	Key Findings
Bresnahan et al. (2007)	Intention to register as organ donors	Attitude, social norm (American participants only), communicating with family, perceived behavioural control (Japanese participants only) → Intention to register as organ donors (+). Knowledge about organ donation → intention to register as Koreans organ donors (-)
Smith & McSweeney (2007)	Intention to donate money to charities	Attitudes, injunctive norms, moral norms, perceived behavioural control & past behaviour → Intention to donate money to charities (+).
Cockrill & Parsonage (2006)	Intention to donate to the charity; volunteer for the charity	The shocking advertisement evoked the strongest emotional response overall and also evoked the widest range of emotions that affected intention to donate & volunteer for charity.
Reitsma et al. (2006)	Intention to donate to the poorest country	Church attendance, dogmatic conviction & a consequential religious attitude → Intention to donate to the poorest country (+)
Bennett & Barkensjo (2005)	Intentions to support the organisation in the future	Perceived quality of relationship marketing → behavioural variables (+)
Godin et al. (2005)	Intention to give blood	Perceived behavioural control, factors facilitating taking action, anticipated regret, moral norm, attitude & past experience in giving blood → intention to give blood (+). Level of education → intention to give blood (-).
Feeley & Servoss (2005)	Intentions to become organ donors	Attitudes → intention to donate, willingness to discuss organ & tissue donation, experience with donation (+). Intention to donate → willingness to discuss organ & tissue donation (+). Willingness to donate, donor knowledge and experience → Intentions to sign donor card (+)
Venable et al. (2005)	Charitable giving intentions	Non-profit brand personalities → charitable giving intentions

Author (Year)	Research Context	Key Findings
Giles et al. (2004)	Intention to donate blood	Attitudes, subjective norm, self-efficacy, perceived behavioural control, & self-identity → intention to donate blood (+)
Diamond & Goodin-Williams (2002)	Intention to donate	Attitude toward the appeal had a stronger effect upon acquisition donors' intention to donate than it did upon renewal donors' intention.
Sargeant et al. (2004)	Charity giving behaviour	Effectiveness & service quality → giving behaviour (+). Professionalism → giving behaviour (-)
Brady et al. (2002)	Intention to donate for hybrid fund-raising	Value, organisational identification, perceived need, philanthropic predisposition → intent to give (+)
Cheung & Chan (2000)	Intentions to donate to international relief organizations	Self-efficacy, outcome efficacy, trusts in the IRO, moral obligation, need for donation, awareness of the IRO & past donation → intention to donate (+).

Source: Compiled by This Study

2.9.2 Donors Commitment

While previous research (see Table 2.20) mainly concentrates on the intention to donate, they often neglect non-monetary outcomes such as donors' commitment. Although examining intention to donate is essential, it is still not enough to explain other vital donor outcomes such as donor commitment, donor loyalty and positive WOM, termed as non-monetary consequences in the present study. As the fundraising environment became more competitive, charities are moving towards building a long-term relationship between donors and organisations (Bennett, 2005; MacMillan et al., 2005). Therefore, the current study simultaneously examines not only UK Muslims' intention to give *Sadaqah* (i.e. one-off donation), but also the non-monetary consequences (i.e. building the long-term donors), which remain under-researched. Building long-term relationships with consumers (donors) is important as it helps to move the company from one-time transactions to long-term 'partnerships' of exchanges (Morgan and Hunt, 1994). For this to happen, it is proposed that commitment is vital to the creation and maintenance of relationships (Morgan and Hunt, 1994).

Moorman et al. (1993) defined commitment as 'an enduring desire to maintain a valued relationship'. Feelings of commitment are developed when an individual comes to like, value and understand an organisation. An individuals' commitment to an organisation is the 'highest stage of relational bonding' as it implies the individual's desire to continue the relationship. A strong sense of commitment should moreover give rise to 'loyalty' and is reflected not only by an individual's intention to maintain an on-going relationship with an organisation, but also to recommend it to others through positive WOM (Morgan and Hunt, 1994). Within the charitable giving context, donors' commitment is the individual's intention or enduring desire to stay in the relationship, and the individual's willingness to put in the effort to maintain the relationship with the organisation (Morgan and Hunt, 1994; Sargeant and Lee, 2004).

Prior research has described commitment as the most directly influencing variable of donor retention (Ganesan et al., 2005; Bhattacharya et al., 1995). Commitment involves emotional attachment and it can reach a point where donors can tolerate disadvantages or make sacrifices in the short term (Gundlach et al. 1995). For instance, the donor takes pride in the existing relation, acts as a kind of advocate for the organisation, and sides with it against critics (Hofmeyr and Rice, 2002). This shows how donors are sincerely interested in the development of the organisation and feel personally concerned by it.

Previous research has examined the antecedents of donor commitment such as age, survivorship, region, fundraising goals, advocacy, financial support, social/enjoyment motives, social norms and satisfaction (Hyde et al., 2016); perceived importance of the cause, recognition and social value (Ranganathan et al., 2012); direct knowledge of someone requiring a transfusion, in the case of blood donation (Bani and Strepparava, 2011); personal nostalgia (Merchant et al., 2011); and emotional utility, familial utility and trust (Sargeant et al., 2006). For example, personal nostalgia is likely to result in emotional utility and familial utility, which produces higher levels of commitment, which in turn is likely to drive giving behaviour (Merchant et al., 2011). Prior research has also found trust to be associated with donors' commitment (Van Doorn et al., 2010). In a model of donor behaviour, Sargeant et al. (2006) found that emotional utility and familial utility impact the donor's commitment to the charitable organisation (see Table 2.21 for more studies pertaining to donors' commitment). However, prior literature remains silent on other factors such as the impact of a charity's reputation/image and donor-charity congruency on donors' commitment.

Table 2.21 Summary of Empirical Studies Pertaining to Donors Commitment

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Kang (2016)	USA	Volunteer engagement	A survey on 590 volunteers	Volunteer's identification with the organisation, volunteer satisfaction	Volunteer engagement in three dimensions (**affective commitment,** positive affectivity, and empowerment)	This study found that, when the level of identification was higher, the influence of satisfaction on affective commitment became greater. Also, when individual volunteers identified themselves with the non-profit organization, there was a greater influence of satisfaction with the organization on their engagement in their voluntary work.
Koo & Fishbach (2016)	South Korea	Self-giving	Five experiments on university students	Self-giving (represents one's essence)	**Sense of commitment** & generosity	Self-giving (i.e. giving an endowment, supporting a cause with one's signature, & donating blood) increases givers' perception of themselves as generous and as committed to the cause and facilitates more giving in the long run.
Hyde et al. (2016)	Australia	Charity sport event volunteers	A survey on 290 volunteers	Age, gender, region, cancer survivor, years volunteered, fundraising goal, team composition, motives, social norms & sense of community	Satisfaction, **organizational commitment,** intended future action.	Significant pathways were found from socializing/enjoyment, fighting cancer, financial support motives and social norm to satisfaction. While, age, survivorship, region, fundraising goal, advocacy, financial support, social/enjoyment motives, social norm and satisfaction were linked with commitment. Paths between satisfaction, commitment and intended future actions (CSE, NPO activity/event volunteering) were significant.
Ranganathan et al. (2012)	USA	Students' responses to University-led charity campaigns	A survey on 253 university's students	Perceived importance, recognition, social value	**Commitment** & behavioural intentions	Perceived importance of the cause, recognition and social value had a direct positive impact on commitment. While, commitment have a direct positive relationship with behavioural intentions.
Bani & Strepparava (2011)	Italy	Blood donation	A survey of 895 blood donors	Direct knowledge of someone requiring a transfusion or having benefited from one	**Commitment** to voluntary blood donor organizations	Direct knowledge of someone requiring a transfusion or having benefited from one appears to be connected to a high level of commitment to donation.
Naskrent & Siebelt (2011)	Germany	Donor retention	A survey of 364 respondents	Involvement of the donor	**Commitment**, trust, satisfaction, and donor retention	Positive relationship between involvement of the donor and satisfaction of the donor and commitment of the donor. Positive relationship between satisfaction of the donor on trust of the donor and commitment of the donor.
Merchant et al. (2011)	USA	Commitment to charitable organisation	A survey on 959 donors	Personal nostalgia, emotional utility, familial utility	**Commitment**	The research establishes that the effect of personal nostalgia on the donor's commitment is mediated by the emotional and familial utility that the nostalgia generates.

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Waters (2011)	USA	Non-profit organisation-donor relationship	A survey of 1706 donors to three non-profit hospitals	Access, sharing of tasks, openness, networking, positivity, assurances, reciprocity, reporting, responsibility, relationship nurturing	Trust, balance of power, satisfaction, **commitment**	Responsibility did influence commitment. Reciprocity had a positive impact on commitment. Networking, positivity, responsibility, and relationship nurturing all significantly affected commitment. Reporting significantly influenced commitment. Both reciprocity and sharing of tasks had statistically significant negative influences on how annual giving donors evaluated trust and commitment, respectively.
Skarmeas & Shabbir (2011)	UK	Giving behaviour	A survey of 247 university students	Religiosity, self-construal,	Relationship quality trust, **commitment**, satisfaction & intention towards future giving	Religiosity is associated positively with relationship quality and intention toward future giving. Self-construal is associated positively with relationship quality. Relationship quality is associated positively with intention toward future giving.
O'Neil J. (2009)	USA	Commitment in a non-profit organization	A survey on 275 donors	Communications	Trust, **commitment**, and satisfaction	Regression analyses indicate that roughly 50% of the variance in trust, satisfaction, and commitment is attributable to a combination of communication tactics; most importantly, clearly communicating to donors how their donations help those in need.
Sargeant & Woodliffe (2007)	UK	Building donor loyalty	A survey of 5000 individuals	Service quality, risk, trust, shared beliefs, personal link	**Passive commitment, active commitment,** loyalty	Negative significant effects of service quality and risk on passive commitment. While positive significant effects of trust, shared beliefs, service quality and personal link on active commitment.
Sargeant et al. (2006)	USA	Non-profit giving behaviour	A survey of over 1300 donors	Demonstrable, emotional & familial utility, performance of the organisation, responsiveness, communication	**Commitment,** trust, giving behaviour	Emotional utility, familial utility & trust are positively related to commitment, whilst performance of the organization and communication are positively related to trust. Also, commitment is positively related to giving behaviour.
MacMillan et al. (2005)	South Africa	Relationship between an NPO and its organizational funders	A survey on 41 NPO funders	Material benefits, shared values, non material benefits, communication, non-opportunistic behaviour	**Commitment** & trust	Positive significant relationships between shared values and non-material benefits on commitment. While, positive significant relationships between shared values, non-opportunistic behaviour and communication on trust.
Sargeant & Lee (2004)	UK	Trust, commitment & giving behaviour	A survey on 342 charity givers to four specific organizations	Relationship investment, mutual influence, forbearance from opportunism & communications acceptance	**Relationship commitment** & giving behaviour	There is a positive causal link between the degree of relationship commitment and donor giving behaviour. There is a positive causal link between the degree of trust and donor giving behaviour mediated by commitment. There is a positive causal link between the degree of relationship investment, mutual influence, communications acceptance and forbearance from opportunism on donor giving behaviour mediated by commitment.

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Sargeant & Woodliffe (2005)	UK	Donor commitment to voluntary organisations	A ten focus groups conducted on behalf of five large national charities	Trust in organisation, payment method, personal link, organisation's performance, risk, tangible link to beneficiaries, multiple engagements, choice in communications, communication quality, shared beliefs, knowledge/learning, availability of alternatives	**Passive commitment, active commitment,** giving behaviour	Passive commitment also appears to be driven by trust, risk, performance, the quality of communications received, and the availability of giving alternatives. Active commitment, by contrast, appeared to be fostered largely by a cognitive engagement on the part of the donor. Donors who felt that they had learned about the cause, shared its beliefs, experienced control or choice over communications, engaged with the organization in multiple ways, and developed a personal link (either actual or perceived) to the beneficiary group were significantly more likely to express active commitment.

Source: Compiled by This Study

2.9.3 Donors Loyalty Intentions

Loyalty is defined as ‘an intention to perform various set of behaviours that signal a motivation to maintain a relationship with the focal firm such as allocating a higher share of the category wallet to the specific firm, engaging in positive word of mouth (WOM), and repeat purchasing’ (Sirdeshmukh et al., 2002). Assael (1987) defines loyalty as ‘commitment to a certain brand/organisation’ arising from certain positive attitudes. The concept of loyalty becomes increasingly similar to Morgan and Hunt’s (1994) conceptualisation of commitment as both reflecting feelings of attachment and devotion towards the organisation. The loyalty construct also considers positive WOM as a component of loyalty. This approach is common in a great number of studies in the marketing literature (Bloemer et al., 1999; Jones and Sasser, 1995; Jones and Taylor, 2007; Lam et al., 2004; Zeithaml et al., 1996). Therefore, the present study conceptualises donors’ commitment, donors’ loyalty and donors’ positive WOM under the term non-monetary consequences (Soderlund, 2006).

Loyalty is important for both donors and charities. Customers (or donors) are willing to become loyal to an organisation that can deliver superior value relative to the offerings of their competitors (Reichheld, 1996). Donors can minimise the time spent searching for and evaluating alternatives and avoid the learning process needed to become accustomed to a new charitable organisation, that may consume time and effort. Donors’ loyalty can be a major source of sustained growth and profit, and a strong asset as loyal donors are more likely to forgive a charity’s mistakes and disseminate positive WOM about the organisation to others (Anderson and Mittal, 2000; Shoemaker and Lewis, 1999). It is also cheaper to retain customers (donors) than to attract new ones (Heskett et al., 1990). The concept of loyalty is important for marketers, as it is a key component for an organisation’s long-term viability or sustainability. For instance, organisations have better knowledge about their loyal customers (donors) and organisations can communicate more effectively aiming at known individuals instead of anonymous others.

It is vital to understand customer (donor) retention through terms such as donor loyalty as it represents an individual’s commitment for the long run, giving continuous support and making the organisation their first choice. Customers (donors) who are more loyal to a given provider are more likely to (1) provide positive recommendations of the company to the individuals in their reference group (friends and relatives), (2) have greater motivation to process new information about the company and (3) have stronger resistance to being persuaded by contrary information (Dick and Basu, 1994). By increasing customer loyalty, organisations benefit from deepening relationships with customers, as well as the ability to assess a customer's lifetime value (Walsh et al., 2009). However, in a disloyalty situation in which customers switch providers, customers are more likely to spread negative WOM about the provider to reduce their cognitive dissonance (Wangenheim, 2005). In other words, they try to convince themselves about the correctness of their decision by convincing others, which is one of the strategies often used for reducing post-decision dissonance.

Table 2.22 summarises the empirical studies pertaining to donor loyalty. The role of donor loyalty has been examined mainly in the context of blood donations, where researchers such as Boenigk and Helmig (2013) found a positive relationship between organisational identification and loyalty. Boenigk et al. (2011) found a positive significant effect of altruistic values and satisfaction with treatment on blood donor loyalty. According to Sargeant and Hudson (2008), loyalty appears to be driven by the quality of the service provided by the fundraising function, donor value and the perception that little pressure was applied at the point of recruitment. The development of donor-perceived relationship quality has a positive effect on important relationship fundraising outcomes such as donor loyalty and positive WOM communications (Shabbir et al., 2007). Lastly, Sargeant and Woodliffe (2007) found a positive significant effect of service quality, risk, trust and active commitment on loyalty, while they found a negative significant effect of passive commitment on loyalty. However, prior literature remains silent on other factors such as a charity's reputation/image and donor-charity congruency impact on donors' loyalty.

Table 2.22 Summary of Empirical Studies Pertaining to Donors Loyalty Intentions

Author (Year)	**Country**	**Research Context**	**Sample, Methods**	**Independent variable**	**Dependent variable**	**Key Findings**
Boenigk & Helmig (2013)	Germany	Money & blood donations	A survey on 612 donors	Organizational identification & identity salience	Donor satisfaction, **donor loyalty** & donations	Donor-non-profit identification and donor identity salience are distinct constructs and that both have direct positive effects on loyalty, but not that much on donations. Within the money donation context, both identification constructs have stronger total effects on donor loyalty than donor satisfaction, whereas in the blood donation context, donor satisfaction has a stronger effect on loyalty.
Boenigk et al. (2011)	Germany	First-time blood donors	A 2149 survey data of the German Red Cross	Altruistic values; Satisfaction with treatment; barriers (fear of the process & convenience)	**Blood donor loyalty** (recommendation and future donation)	Positive significant effect of altruistic values and satisfaction with treatment on blood donor loyalty. However, negative significant effect of barriers to donating on blood donor loyalty.
Sargeant & Hudson (2008)	UK	Door-to-door fundraising	A survey of 10000 door-to-door recruits	On-going satisfaction, donor value, and pressure	**Loyalty**	Loyalty appears to be driven by the quality of the service provided by the fundraising function, donor value and the perception that little pressure was applied at the point of recruitment.
Shabbir et al. (2007)	UK	Donor-Perceived Relationship Quality	In-depth interviews with 34 donor	Service quality, relationship benefits, trust, satisfaction, commitment	**Donor loyalty** & positive WOM communications	The development of donor-perceived relationship quality has a positive effect on important relationship fundraising outcomes such as donor loyalty and positive word of mouth communications.
Sargeant & Woodliffe (2007)	UK	Building donor loyalty	Nine focus groups & survey on 5000 individuals	Service quality, risk, trust, shared beliefs, personal link, active & passive commitment	**Loyalty**	Positive significant effects of service quality, risk, trust, active commitment on loyalty. While, negative significant effects of passive commitment on loyalty.

Source: Compiled by This Study

2.9.4 Donors' Positive Word-of-Mouth (WOM) Intentions

Besides donor commitment and loyalty, the researcher also includes donors' positive WOM as a non-monetary consequence. Reichheld (2003, 2006) suggests that whether a consumer will recommend an organisation or not is one of the crucial questions an organisation needs to ask in order to grow and succeed. In the marketing context, WOM communications can be defined as 'informal communications directed at other customers regarding the purchase, usage, or characteristics of particular goods and services and/or their sellers' (Westbrook, 1987). Similarly, Arndt (1967) defined WOM as 'an oral, person-to-person communication between a perceived non-commercial communicator and a receiver regarding the product or service offered for sale'.

WOM communication disappears as soon as it is uttered, for it occurs spontaneously and then vanishes (Stern, 1994). However, in the electronic age, virtual WOM, which is not face-to-face, direct, oral or ephemeral, can be created. The history of electronic WOM is traceable through archival threads. For example, customers are now able to post unedited messages on bulletin board sites (Hagel and Armstrong, 1997) or on a charity's social media platforms. According to Moqri and Bandyopadhyay (2016), WOM on social media affects individuals' intention to donate positively by increasing awareness about campaigns or by creating social influence. As a result, WOM has been mischievously nicknamed as free advertising. Therefore, positive WOM (e.g. recommendations to others, saying good things about the organisation) works in favour of charities as it represents a free form of marketing, especially given the limited amount of resources charities possess.

Empirical studies show that customers are even more likely to rely on these interpersonal communications (i.e. WOM) in the service context because of the intangibility and experiential nature of services (Murray, 1991; Zeithaml et al., 1993). Some researchers view customer outcomes such as positive WOM as much more powerful than traditional forms of marketing (Silverman, 2001). This is because consumers are increasingly turning away from organisation and corporate messages as their sources of information (Nielson, 2007) and are increasingly relying on WOM recommendations and advice. Hibbert (1995) noted the importance of positive WOM in recruiting donors and reassuring individuals about a charity's reliability. However, negative WOM could be extremely damaging, especially for a high profile charity (Hibbert, 1995).

Past research has also demonstrated the importance of brand authenticity, brand personality, value perceptions, identity salience and perceived quality in having a positive effect on WOM (e.g. Wymer and Akbar, 2018; Groza and Gordon, 2016; Gipp et al., 2008; Arnett et al., 2003; Bennett and Barkensjo, 2005). For instance, the degree to which a charity is perceived to have brand authenticity (Wymer and Akbar, 2018) and brand personalities such as integrity, nurturance, ruggedness and sophistication (Groza and Gordon, 2016) influences volunteer intention, donation intention and WOM recommendation. Similarly, in the educational sector, identity salience is related to both donating to and promoting a university to others (Arnett et al., 2003). Value perceptions (e.g. social value) also have a direct positive impact on recommendations of the charity (Ranganathan et al., 2012; Gipp et al., 2008) (see Table 2.23 for studies pertaining to donors' positive WOM intentions).

Table 2.23 Summary of Empirical Studies Pertaining to Donors' Positive Word-of-Mouth Intentions

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Wymer & Akbar (2018)	Canada	Charity support intention	Online survey approach of 499 respondents	Brand authenticity (BA)	Donation intention, volunteer intention, **word-of-mouth referrals** & bequests intention	The degree to which a charity is perceived to have BA influences individuals' intentions to donate or volunteer for that charity as well as their intentions to make a bequest to that charity or make favourable WOM referrals about that charity.
Groza & Gordon (2016)	USA	Brand relationship engagement	Survey data collected from a small non-profit of 182 respondents	Non-profit brand personality: integrity, nurturance, ruggedness, sophistication	Willingness to financially contribute, willingness to volunteer time, **recommendation intentions.**	Nurturance and sophistication brand personalities lead to one's willingness to volunteer time to a non-profit organization. Nurturance and ruggedness dimensions affect an individual's willingness to recommend the non-profit organization. By assessing one's own personality with the non-profit's personality (i.e., self-brand congruity), nurturance is a strong indicator of brand relationship engagement.
Bennett (2013)	UK	Donor behaviour	Interviews with a sample of 791 supporters of UK charities	Donor engagement, donor experience, relationship quality and self-congruence	Higher levels of giving, **improved word of mouth** & future intentions to continue support.	All the independent variables significantly affected donation level, word of mouth, and intention to continue to support the charity.
Ranganathan et al. (2012)	USA	University-led charitable campaign	A survey on 253 university students	Perceived importance of the cause; social value	Behavioural intentions (donating money, volunteering time, **WOM**) & commitment	Perceived importance of the cause and social value has a direct positive impact on behavioural intentions and commitment. Commitment has a direct positive impact on behavioural intentions.
Gipp et al. (2008)	UK	Corporate donation	A survey on 171 corporate manager	Functional value, social value, emotional value, epistemic value & conditional value	Satisfaction; intentions to donate; **recommendation of the charity**	Value perceptions led to increased satisfaction levels, intentions to donate, and recommendation of the charity.
Shabbir et al. (2007)	UK	Donor-Perceived Relationship Quality	Interviews of 34 donors	Service quality, relationship benefits, trust, satisfaction, commitment	Donor loyalty; **positive word-of-mouth**	Donor loyalty and positive word-of-mouth communications are the central consequences of donor-perceived quality.
Arnett et al. (2003)	USA	Alumni supportive behaviours	A survey on 953 alumni university	Identity salience	Financial contributions & **promoting the university to others (positive WOM)**	Identity salience is related significantly to both donating and promoting the university to others.

Author (Year)	Country	Research Context	Sample, Methods	Independent variable	Dependent variable	Key Findings
Bennett & Barkensjo (2005)	UK	Donors perceptions of the quality of the relationship marketing activities of charitable organisations	A survey on 141 known regular supporters of charities	Perceived quality of relationship marketing	Intentions (will support the organisation in the future, **will recommend the organisation to others)**; behaviour (length of association, donation level, donation frequency)	Perceived quality of relationship marketing and the behavioural variables were all positive and statistically significant.

Source: Compiled by This Study

2.10 Summary of Chapter

The second chapter of the thesis reviewed and presented the literature related to individuals' charitable giving. It discussed the theories of charitable giving and the concept of perceived value. The positive and negative organisational drivers of charitable giving including charity's reputation, the image of dynamism and barriers to donating were also discussed. Theory and empirical studies related to the donor-charity relationship (congruency) were also explained. The researcher also examined the role of cultural orientation and religiosity in influencing charitable behaviour. Finally, this chapter reviewed the outcomes of charitable giving (behavioural intentions).

After reviewing all the studies cited in this chapter, the current study aims to address the following gap in the literature. While previous research often focuses on a single approach in understanding individuals' charitable behaviour, the present research incorporates various approaches such as individual psychological factors, cultural and religious aspects, and institutional characteristics. Second, although previous research suggests individual's pure altruism or egoism motives when donating, the present study argues that individuals are likely to be motivated by combination of both altruistic and egoistic motives, suggesting the impure altruistic model. Third, while previous studies have identified institutional characteristics that can potentially impact charitable donation (e.g. efficacy, integrity, prestige), the current study argues that organisation's reputation and image of dynamism remain the most critical organisational drivers of charitable giving.

Fourth, although past research discussed the concept of value merely as the trade-off between quality and price, the present research argues that donor value is multi-dimensional and there are other types of value that are somewhat neglected in the literature. Therefore, the present study seeks to identify other dimensions of donor value from Islamic perspective and investigated its effect on various outcome variables. Fifth, while the concept of perceived value and organisation's reputation and image has been studied extensively within the business context, there has been relatively little empirical research concerned with developing an in-depth understanding of these concepts within the charitable giving context. Sixth, previous research often focuses on the positive side of charitable giving, while limited attention are given on what charities are doing wrong, therefore the present study identify the perceived barriers to donating.

Seventh, although previous research highlighted the importance of congruency when choosing a brand, the literature remains silent on the importance of donor-charity congruency. Therefore, the present study examines the importance of match or fits between donors and their chosen charities on the outcomes of giving. Eighth, while previous studies discussed the importance of culture and religiosity in influencing behaviour, there is no discussion on the relationship between these two constructs and donor value, which consequently influence charitable behaviour. Thus, the current research fills this gap. Finally, the limited studies on Muslims' charitable behaviour are mostly conducted in the Muslim dominated countries, however, the present study explores the overlooked fundraising context of Muslims in the West, specifically on voluntary donation, *Sadaqah*.

The conceptual framework of the current study is based on the reviewed literature in this chapter and the findings obtained from the qualitative phase (Chapter 4). Therefore, the conceptual framework chapter will be presented later on in the thesis (Chapter 5). The next chapter (Chapter 3- Research Data and Methodology) discusses the research data and methodology used in the present study.

Chapter 3 Research Data and Methodology

3.1 Introduction

This chapter details the methodological choices made in collecting and analysing the data for the current study. The chapter begins with an explanation of the research philosophies and paradigm in Section 3.2. It then discusses the research design and methodology in Section 3.3, the data collection method in Section 3.4 and the data analysis method in Section 3.5. Following this, the researcher discusses the approaches to trustworthiness and rigour in research in Section 3.6 and ethical considerations in Section 3.7. Lastly, Section 3.8 provides a summary of the chapter.

3.2 Research Philosophies and Paradigm

The researcher's philosophical stance guides the methodological choices taken in order to understand the charitable behaviour of UK Muslims. In order to choose the most suitable methodology to study this issue, firstly the researcher needs to understand the philosophical underpinnings of the research, thus allowing the researcher to match the research paradigm with the methodology and the research objectives.

3.2.1 Ontological and Epistemological Assumptions

A research paradigm is a set of concepts and assumptions used to explain reality, gain knowledge and view social phenomena (Guba, 1990; Bailey, 1994; Saunders et al., 2007). Different paradigms indicate different ways of understanding the social world, as beliefs guide one's actions. The concepts of a research paradigm are divided into three elements: ontology, the 'reality' that researchers study; epistemology, the 'relationship' between that reality and the researcher; and methodology, the 'technique' that is used by the researcher to investigates that reality (Denzin and Lincoln, 2011; Creswell 2014).

The two main approaches to gaining knowledge in the social sciences are **positivism** and **interpretivism** (Hudson and Ozanne, 1988). Both approaches are based on different ontological and epistemological assumptions, and they have different methodologies for gaining knowledge (see Table 3.1).

Table 3.1 Interpretivist vs. Positivist Approaches in Consumer Behaviour

Assumptions	Interpretivism	Positivism
Ontological orientation	Constructionism	Objectivism
Nature of reality	Socially constructed, Multiple realities	Objective and tangible, Single reality
Goal	Understanding	Prediction
Epistemological	Interpretivism	Positivism
Knowledge generated	Time bound, Context dependent	Time free, Context independent
View of causality	Multiple, simultaneous shaping events	Existence of real causes
Research relationship	Interactive, co-operative with researcher being part of phenomena under study	Separation between researcher and subject
Methodology- Techniques used by researcher	Primarily qualitative (e.g. in-depth interviews)	Formalized statistical and mathematical methods predominant. Verification of hypotheses (e.g. surveys)
Data collection	Direct, fluid, observational techniques	Pre-coded surveys or other formulaic techniques
Data analysis	Analysis focused on context-specific meanings and social practices	Statistical analysis aimed at highlighting universal cause and effect relationships
The role of conceptual framework	Views theory and methods as inseparable	Separate theory from methods

Source: Adapted from Bryman and Bell (2011) and Hudson and Ozanne (1988)

Ontology is concerned with the nature of social phenomena as entities that are to be admitted to a knowledge system (Bryman and Bell, 2011; Saunders et al., 2007). Positivists believe that a single reality exists; assume that reality is tangible, concrete and structured; and believe that objective reality is independent of what individual's perceive (Creswell 2014). On the other hand, interpretivists view the reality as socially constructed by human experiences and deny the existence of 'one real world'. Therefore multiple realities exist from different perspectives and the meanings of the social world are created by individuals and groups (Hudson and Ozanne, 1988; Bryman 2008; Silverman 2010). The goal of an intrepretivist is to achieve in-depth understanding while the goal of positivists is to predict.

Epistemology is the philosophy of knowledge, or how people come to know (Trochim, 2006). Positivists adopt the natural science model and try to generalise research findings, which can be applied to a large number of settings, people and times (Hudson and Ozanne, 1988). Therefore, the knowledge generated by positivists is time-free and context-independent. A positivist researcher attempts to explain and predict social phenomena by searching for regularities and causal relationships between their constituent elements (Bahari, 2010). In contrast, interpretivist researchers adopt a more historical, particularistic approach to research, and examine a particular phenomenon in a specific place and time. Interpretivists emphasise the understanding of deeper meanings, reasons and other subjective experiences. Therefore, knowledge generated by interpretivists is time-bound and context-dependent (Hudson and Ozanne, 1988). An interpretivist researcher attempts to understand multiple and simultaneous events that shape the existence of social phenomena. As a result, an interpretivist researcher constructs his or her meaning based on his or her unique and shared cultural experiences, which leads to no single right or wrong understanding (Solomon et al., 1999).

Methodology is defined as the rationale for the selection of methods. These methods are used to collect data, and for determining the sequence and sample of data to be gathered (Bryman, 2012). A positivist researcher predominantly uses a formalised statistical and mathematical method to gain knowledge, while an interpretivist researcher used primarily qualitative methods (Hudson and Ozanne, 1988). Data collected by a positivist often comes from pre-coded surveys or other formulaic techniques, while data collected by an interpretivist is more direct, fluid and uses observational techniques.

Both positivism and interpretivism offer different perspectives, and both approaches have their own strengths. Therefore, both the positivist and interpretivist approaches offer the present study a complementary view of the social world. The interpretivist approach is used in the first phase as this approach provides the means to examine human behaviour and gather in-depth insights into the multiple ways in which people interpret the social world around them and react to it (Neuman, 2000; Denzin and Lincoln, 1994). Interpretivism is appropriate for the first stage of the present research as comprehensive understandings of charitable behaviour of UK Muslims are complex, especially because of the sensitive issues that include donors' underlying psychological and emotional aspects, beliefs, culture and faith understandings (Denzin and Lincoln, 1994). This inductive approach is useful to understand donors' behaviour, which never stops evolving and to obtain holistic views of complex social phenomena (Denzin and Lincoln, 1994). The researcher's interpretivist underpinnings lead to the used of qualitative interviews.

Once the in-depth understanding is achieved, the positivist approach is used in the second phase to explore the relationships between variables obtained from the qualitative phase and reviewed literature. Although the interpretivist approach offers a rich source of data and in-depth explanations, it remains unclear as to how a person arrives at firm conclusions. Therefore, the positivist approach is used later in the study, which involves precision and generates statistically significant effects to generalise the findings (Wass and Wells, 1994).

3.3 Research Methodology

3.3.1 Research Design

Research designs are generally classified into three categories: exploratory research, descriptive research and explanatory or causal research (Churchill and Lacobucci, 2010; Saunders et al., 2007).

Exploratory research is used to gain insights and ideas particularly on a subject area in which there is limited or no knowledge and no clear understanding of what models should be used to gain a better understanding of the matter (Churchill and Lacobucci, 2010). This research allows more flexibility for the researcher, as it is less structured than other approaches (Aaker et al. 2011; Burns and Bush, 2002). This research design can be used to formulate a problem for a more precise investigation or for developing hypotheses, increase the researcher's familiarity with the subject, provide clarification of the relevant concepts and serve as an input for further research (Churchill and Lacobucci, 2010; Malhotra, 2007). Several types of methods can be used in exploratory studies, including literature searches, focus groups and in-depth interviews.

Descriptive research is used to examine the relationship between two or more variables, and the researcher who adopts this research design is concerned with determining the frequency with which something occurs (Churchill and Lacobucci, 2010; Aaker et al. 2011). As opposed to exploratory research, descriptive research is more rigid, planned and structured (Churchill and Iacobucci, 2010). Two types of descriptive research are longitudinal studies, in which data is collected from the same sample units of a population measured repeatedly, and cross-sectional studies, in which data is obtained from a sample of the population of interest as a one-time measurement (Churchill and Iacobucci, 2010; Malhotra, 2007). This research design often uses questionnaires to develop specific predictions of the way people behave in a particular population.

Explanatory or causal research is used to determine cause and effect relationships (Churchill and Iacobucci, 2010). This research design usually involves experimentation, for example, a laboratory or field experiment, as these techniques are more appropriate for determining cause and effect (Hair et al. 2010).

Based on the explanations of each research design, it can be seen that the cross-sectional descriptive research design is predominantly applied in the present study. In the early stage of the study, exploratory research, to explore and discover new ideas and insights and to look for patterns or hypotheses that can be tested and form as the basis for further research, was essential in order to gain knowledge about the charitable behaviour of UK Muslims (Stebbins, 2001). Qualitative methods (i.e. in-depth interviews) of exploratory research were employed. For the second stage of the study, a questionnaire was constructed from the extensive reviewed literature and the findings obtained from the qualitative phase in order to test hypotheses and link between variables (Churchill and Lacobucci, 2002). Thus, a descriptive approach was deemed to be most suitable. Specifically, the current study can be described as exploratory in nature with descriptive elements.

3.3.2 Research Approach

The research approach determines the relationship between theory and data. The three approaches to determining what should come first, either the theory or the data, are the deductive approach, the inductive approach and the abductive (or mixed) approach.

The **deductive approach** begins with a theory and later narrows down to a specific hypothesis, after which data is collected in order to accept or reject the hypothesis (Bryman, 2012). This approach is useful in allowing researchers to generalise their research findings (Guba and Lincoln, 2005). The goals of the **inductive approach** are to develop a theory from observations made from the empirical data (Saunders et al. 2009). However, in practice, the deductive and inductive approaches rarely occur separately as many studies combine the two (Bryman and Bell, 2011). This **mixed approach (also called the abductive approach**) is used when the explanatory hypotheses are formed and evaluated in order to contribute to the conceptual understanding of the phenomenon, assisting the discovery of new findings, constructs and relationships (Thagard and Shelley, 1997). The abductive approach begins with a guiding principle found by the researcher in previous studies in the shape of either a fuzzy intuitive concept or a developed theoretical model (Fischer, 2000).

Based on these explanations, it can be seen that the abductive approach is most appropriate for the present research as it enables the researcher to find and add new dimensions to the concepts focused on in the study (e.g. donor value and congruency). Although the primary constructs of the present research have been gathered from the existing well-established literature, using these constructs in a relatively new multicultural context has required the researcher to begin with an inductive approach to ensure that the adopted constructs are applicable in multicultural settings. This inductive approach allows the researcher to further develop the theory from observations of the empirical data (Saunders et al., 2007). As for the second phase of the research, a deductive approach was adopted (also termed a 'top-down' approach). This deductive approach begins with a theory, mainly from the themes generated from the first phase and reviewed literature, followed by narrowing down to a specific hypothesis.

3.3.3 Research Methods

By building upon the research design and research approach, the current research employed a mixed-method analytical approach. The mixed-method approach combines both quantitative and qualitative methods (Tashakkori and Teddlie, 2003). It enables the researcher to use qualitative and quantitative data collection and analysis in either parallel or sequential phases. A two-phase research approach was employed in the present study, starting with an exploratory investigation and concluding with a confirmatory investigation (Sobh and Perry, 2006) (see Table 3.2). The sequential mixed design approach is appropriate for the current study, as the variables that are examined quantitatively were identified through qualitative interviews and reviewed literature. In other words, the second phase of the study emerges as a result of, or in response to, the findings of the first phase. The combination of these two methods encourages methodological triangulation, which intends to reduce conclusion biases and the limitations of a specific method, and allows the researcher to gain a broader understanding of the issues investigated (Creswell et al., 2003; Maxwell, 2005).

Table 3.2 Summaries of the Qualitative and Quantitative Methods Used in this Research

Phase	Mode	Description
First Phase of the Research (Qualitative Method)	Exploratory mode	The first phase of this research is driven by qualitative methods using semi-structured in-depth interviews. These interviews enable the researcher to 'see things from the perspective of others' (Crotty, 1998).

Second Phase of the Research (Quantitative method)	Confirmatory mode	The second phase of this research employed the quantitative methods using questionnaire (i.e. quantitative survey). Questionnaire is constructed from the reviewed literature and the findings obtain from the first stage of this research in order to test hypotheses and link between variables.

Source: This Study

Qualitative methods—The review of the past literature examined the antecedents of donation behaviour; however, this failed to fully explain the processes and outcomes of donating to charitable organisations for UK Muslims. Given the poorly understood nature of this concept, qualitative methods are suitable for generating greater insights. The rationale for using semi-structured interviews (apart from answering the research objective and being exploratory) is that they permit detailed answers and clarifications regarding an issue, rather than respondents answering predefined answers as in surveys. Qualitative methods enable researchers to obtain holistic views and uncover the complex aspects of consumer responses in examining social phenomena without isolating any variables (Denzin and Lincoln, 1994). In addition, they allow for unanticipated answers and the emergence of new insights regarding a phenomenon. Furthermore, they can reveal the logic behind a respondent’s response and explore ‘why’ respondents believe and feel certain ways.

Qualitative methods undertake an interpretive approach that is ‘humanistic’ and ‘naturalistic’ (Bryman 2008; Lincoln and Guba, 1985), allowing researchers to obtain first-hand experience of the data. Data are more likely to be valid due to prolonged contact with participants during the interviews (Miles et al., 2014). Respondents have the ability to comment and raise issues that have been overlooked by researchers, thus improving the quality of the data and empowering participants (Aitken and Campelo, 2011). Moreover, qualitative research techniques are widely used in consumer research as they allow the elicitation of in-depth explanations of consumers’ own experiences and give them the ability to express their own beliefs (Denzin and Lincoln, 1994). This method also provides an understanding of the world through participants’ eyes (McCracken, 1988; Bryman, 2008). Thus, qualitative research generates rich and real data and captures the true meanings of participants’ own understandings (Stauss and Weinlich, 1997). In-depth interviews allow participants to have the maximum scope to talk freely and give meanings to their charitable giving experiences (Bryman 2008). Therefore, it is the best way to capture how a person thinks or feels, and participants are able to go into as much depth as they feel they want to. Qualitative methods strongly emphasise the words and meanings generated by the participants, which allows the researcher to concentrate on the generation of theories that emerge from the data (Bryman 2008).

There are various instruments used to collect data for qualitative research. Focus groups and individual interviews are among the most utilised instruments (Milena et al., 2008). The current study uses individual interviews rather than focus groups because individual interviews allow participants to be more relaxed and confident in expressing their feelings, therefore aiding more discussion on the topics (Milena et al., 2008). By contrast, focus group participants may act according to their personality, with the risk that in some situations those with weaker personalities may follow those with a stronger personality. Furthermore, participants tend to be more preoccupied with the image that the other participants build of them than in expressing what they really think about the subject (Milena et al., 2008; Wutich et al., 2010). Other researchers also posit that individual interviews produce greater depth and more detail than focus groups, and offer more insight into sensitive topics and respondent's personal thoughts, feelings and worldviews (Wutich et al., 2010). Individual interviews are deemed to be appropriate because the present study discusses sensitive topics related to faith, religion and donation behaviour. Individual settings allow participants to talk more freely without the pressure of conforming to others (i.e. group settings), allowing true responses rather than ideal answers to be captured.

In-depth interviews were selected as an exploratory mode because they provide 'thick description' (Seale et al., 2004; Geertz, 1973) and are more likely to facilitate interaction, incorporating in-depth dialogue, nuance and multidimensionality (Mason, 2002). This comprehensive understanding is important to the researcher for examining the charitable behaviour of UK Muslims that may be influenced by their culture, personal values, beliefs, emotions and faith.

Quantitative methods—Quantitative methods are suitable for the later stage of the research as they help the researcher to generalise the findings and provide a broader representation of the data. Quantitative methods allow the researcher to deductively test hypotheses or theories, providing predictions, collecting data in large samples and allowing the generalisation of findings (Neuman, 2000; Johnson and Ongwuebuzie, 2004). 'A survey design provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population' (Creswell, 2014). Referring to Yin's (2009) logic of inquiry, researchers are supposed to have limited control over behavioural events to ensure the validity and reliability of their findings from which they draw an inference to generalise the results to the wider population.

In line with the sequential mixed-methods design, the quantitative phase of this study followed the execution of the qualitative phase (Tashakkori and Teddlie, 2003). The purpose of this design is to use quantitative data to assist the interpretation of the qualitative findings and allow a better exploration of the phenomena. Following the initial phase, the quantitative phase examines the direct and indirect relationships among variables such as 'Religiosity', 'Collectivism', 'Individualism', 'Donor Value', 'Reputation/Dynamism', 'Barriers to Donating' and 'Congruency' on 'Intention to Give *Sadaqah'* and 'Non-Monetary Consequences'. Table 3.3 provides more information on the strengths and weaknesses of qualitative and quantitative research.

Table 3.3 Strengths and Weaknesses of Qualitative and Quantitative Research

Qualitative Research			**Quantitative Research**	
Strengths	**Weaknesses**		**Strengths**	**Weaknesses**
The data are based on the participants' own categories of meaning	Knowledge produced may not generalize to other people or other settings (findings may be unique to the relatively few people included in the study)		Can generalize research findings when the data are based on random samples of sufficient size	Knowledge produced may be too abstract and general for direct application to specific local situations, contexts, and individuals
It is useful for studying a limited number of cases in depth and describing complex phenomena	It is difficult to make quantitative predictions		It is useful for testing predictions and hypotheses	The researcher may miss out on phenomena occurring because of the focus on theory/hypothesis testing rather than on theory/hypothesis generation
Can conduct cross-case comparisons and analysis	Data analysis is often time consuming (it generally takes more time to collect the data when compared to quantitative research)		Data analysis is relatively less time consuming (using statistical software)	It may take time for researcher to learn the software
Qualitative data in the words and categories of participants lead themselves to exploring how and why phenomena occur	The results are more easily influenced by researcher's personal biases and idiosyncrasies		The research results are relatively independent of the researcher (e.g. effect size, statistical significance)	-

Source: Adapted from Johnson and Onwuegbuzie (2004)

The researcher adopted a mixed-method approach on the assumption that it would neutralise the weaknesses of each method. Johnson and Turner (2003) argued that the fundamental principle of mixed research is the position a researcher takes to compensate for the specific strengths and weaknesses associated with particular methods. Consequently, more viewpoints on the observed phenomenon can be examined (Easterby-Smith et al., 2002), therefore improving the accuracy of the data and producing a better picture of the phenomena, while avoiding biases intrinsic to single-method approaches (Collins et al., 2006). The effective use of this principle is the main basis of justification for the logic of using mixed methods in the present study. Although combining qualitative and quantitative methods can be prohibitively expensive and time-consuming, the advantages of using both methods outweigh the disadvantages, and the methods complement each other (Reichardt and Cook, 1979). Combining these two methods can increase confidence in the research data and findings, as well as increase the perceived quality of the research (Saunders et al., 2009). Qualitative and quantitative methods often work well together because they are relatively disparate. Integrating both methods is feasible and desirable in many contexts (Bryman, 2008).

Table 3.4 Rationale for using Mixed-Method Approach

Rationales	Explanantion
Triangulation	Seeking convergence and corroboration of results from different methods
Complementary	Seeking enhancement, elaboration, illustration and clarification of the results from one method with results from the other method
Initiation	Discovering paradoxes and contradictions that lead to a reframing of the research questions
Development	Using the findings from one method to help inform the other method
Expansion	Seeking to expand the breadth and range of research

Source: Adapted from Greene, Caracelli and Graham (1989)

Table 3.4 summarises the rationale for using mixed methods in the present study. Illustrations of these five rationales are as follows. The evaluation instruments were designed to give overlapping [complementary] and crosschecking [triangulation] assessments of the perceptions of those involved (Peters et al., 1986). Quantitative methods can establish the degree to which perceptions are shared, but uncovering the perception must be done naturalistically [development] (Gray and Costello, 1987). Combining both qualitative and quantitative methods can ‘tell the full story’ [expansion] (Hall, 1981). The whole is better than the sum of the parts when both approaches and methods are combined [initiation] (Smith, 1986). The next section discusses in detail the two phases of the present research.

3.4 Data Collection Method

The present study employed qualitative in-depth interviews and quantitative questionnaires in the collection of the primary data (see Table 3.5). Thus, it follows a sequential data collection (i.e. qualitative → quantitative).

Table 3.5 Methods of Collecting Data

Method	Description	Number	Year
Literature Review	Books, academic journals, newspaper and reports	-	2014-2018
Pilot Study	Face-to-face semi-structured in-depth interviews	21 respondents	March 2015-June 2015
Phase one of data collection- Qualitative Phase			
Interviews	Face-to-face semi-structured in-depth interviews	24 respondents	February 2017-July 2017
Phase two of data collection- Quantitative Phase			
Pre-test survey	Face validity	Eight respondents and three experts	November 2017
Pilot study	Validity and Reliability	30 respondents	November 2017
Final survey questionnaire	Paper-based questionnaire	406 usable replies	October 2017-January 2018
	Web-based questionnaire		
	Qualtrics services		

Source: This Study

Before conducting the actual interviews, the researcher tested the interview questions using a pilot study. Pilot studies help to assist the direction of research and help to refine research questions. Piloting enables researchers to improve and add any missing questions to ensure that the questions are suitable and reliable (Webb and Mohr, 1998; Marshall and Rossman, 1999). Also, appropriate interview questions and careful design help overcome issues related to reliability (Fowler, 2009). Some questions were amended to concentrate on other aspects that were not entirely visible from the pilot study's findings, such as perceived value and the different outcomes of giving.

3.4.1 Phase One of Data Collection (Qualitative Phase- Interviews)

a) Discussion Guide

A discussion guide was used during the in-depth interviews, containing a set of open-ended questions. The interview questions were derived from the literature review, pilot study, and the researcher’s past experience working as a manager in a charitable organisation, thus, allowing the questions to be more original, important and interesting.

The interview guide consists of two main parts (see Table 3.6). In the first part, participants were asked to recall and share their charitable giving experiences (e.g. Can you share your recent charitable giving experiences?). Respondents were asked to describe in detail the causes they care about, charitable activities they often involved in and how they give to charity (e.g. What causes do you support? How do you usually give? How much and how often do you give?). Participants were asked to specify their motives for donating and the circumstances of their unwillingness to give charity (e.g. What do you like and dislike most about charitable giving? What motivates you to donate? What demotivates you from giving?).

Participants were also probed for information regarding the perceived value associated with charitable giving and the meaning of charitable giving (e.g. What does giving charity means to you? What do you expect in return when you give? How do you feel about charitable giving? What values are important that you usually seek from giving? Any examples of bringing change to the world?). Next, participants were asked to relate how religion and culture influence their charitable giving (e.g. Can you share more about what your faith says about charity? Can you describe your cultural community? Can you share what your culture says about charity?).

The second part of the interview was designed to identify participants’ perspectives on charitable organisations. Participants were encouraged to share their experiences in giving to charitable organisations (e.g. Can you share your experiences in supporting/donating to charities? Which organisation’s characteristics would attract you to donate?). Participants were further asked to describe the charities they are currently supporting. To facilitate the process, participants were asked the following questions: Which charities are your favourite? Why do you favour them? The interviews continued by asking the participants to share any charities that they dislike or do not support and the reasons behind it (e.g. Are they any charities that you do not support or dislike? How do you judge whether charities are doing a great job?). Lastly, participants were asked to illustrate how they support charities, monetarily and non-monetarily (e.g. How do you plan to continue your support for charities?).

Table 3.6 Summary of the Discussion Guide

Part 1- Individual Donation behaviour (Individual Level) • General: Tell me about your charitable giving experiences? What do you like and dislike about it? What motivates and demotivates you from giving? • Perceived Value- what value is important that you usually seek from charitable giving? What charity giving means to you? What does charitable giving helps you achieve? • Religion and Religiosity- how does your religion/religious beliefs influence the way you give? Tell me about what Islam says about charity? • Culture- what does your culture says about charity?
Part 2 Individual Perspectives on Charitable Organisations (Organisational Level) • Can you share your experiences in supporting a charitable organisation? • Which characteristics and factors that can attract you to donate to charities? • What puts you off from donating to charitable organisations? • Can you share your experiences attending charity events? • What can charities do to get you involve in their events? • How do you plan in continuing your support for charities in the future?

Source: This Study

b) Interview Procedure

The first phase of data collection involved in-depth semi-structured interviews in English. Each interview was conducted individually and lasted approximately 60 to 90 minutes, depending on the participant's willingness to talk. The discussion guide presented in the last sub-section formed the basis of each interview. In order to increase the accuracy and precision of data recorded, all interviews were audiotaped and transcribed with the consent of participants (Patton, 1996; Shabbir et al., 2007). Detailed notes were also taken during and immediately after the interviews.

Participants' participation was voluntary, and they were briefed about the general purpose of the research prior to the interview (Belk et al., 1988; Neuman, 2000). Their consent was also obtained before the interviews (Belk et al., 1988; Neuman, 2000). Given the nature of some of the discussion, anonymity was guaranteed and protected in order to aid more open discussion (Saunders et al., 2009; Creswell, 2014). Careful consideration was also given to the setting in which the interviews were to take place. The interviews were conducted in the university's meeting room, which ensured safety and comfort for the interviewees.

Each interview followed a set of question guidelines, however, the researcher seized appropriate opportunities to follow up with different questions in order to understand what each participant was explaining and attempt to encourage elaboration. The researcher was able to continuously develop questions throughout the interview sessions, thus generating further insights from respondents (Belk et al., 1988), unlike in quantitative studies that are limited to structured and fixed survey questions. Participants were able to express their beliefs, emotions, experiences and preferences in giving to charities based on their own understandings. The questions were asked in a sequence from simpler to more complex questions and were worded to elucidate the respondents' own experiences rather than the experiences of other people, or what the respondents perceived others or the researcher to believe.

During the interviews, the researcher focus on establishing a good relationship and a high level of trust with the respondent by allowing the interviewees to talk freely, and by asking straightforward and precise questions. The researcher tried to eliminate cues or non-verbal behaviour (e.g. gestures) that could lead to a particular way of answering and avoided giving positive or negative impressions or comments throughout the interview. To avoid a 'non-directive' interview (Easterby-Smith et al., 2002), the researcher used a neutral tone of voice and focused mostly on open questions, which helped to avoid bias (Easterby-Smith et al., 2002). Table 3.7 summarises the procedures used for the interviews.

Table 3.7 Procedures for the Interviews

Stage	Description
Stage One	Designing the discussion guide (interview questions)
Stage Two	Logistics arrangements for the interviews
Stage Three	Research introduction and approval from the participants
Stage Four	Warm up questions such as where, when, and how they give to charity
Stage Five	The Interview • Open questions to explore broad information (tell me what happened when you donate?) • Closed questions to get factual information (where do you usually donate?) • Probes to establish sequence of events or gathering details and exploring sensitive events (what happened next?) • Clarity (can you give me an example of this, what do you mean by that?) • Depth (can you explain in more detail?) • Significance (what do you think is the most important factor?)
Stage Six	Conclude the interview

Source: This Study

c) Recruitment Process

The study adopts an interpretive qualitative approach of investigation (Hirschman, 1986; Lincoln and Guba, 1985; Belk et al. 1988), which is appropriate for gathering in-depth insights into the multiple ways in which people understand the world around them (Denzin and Lincoln, 1994).

Muslims in the UK, like any other ethnic group, are categories of ascription and identification used by the actors themselves (Barth, 1969). Therefore, and as per prior consumer research (Hirschman, 1981; Deshpande et al., 1986; Jamal, 2003; Jamal and Shukor, 2014), the researcher approached and recruited participants who described themselves as Muslims in a leading metropolitan city in the UK.

The process of recruitment started by developing and sharing a poster (via emails, personal contacts, mosques and community centres) describing the aim of the research, statements concerning data anonymity and participants' confidentiality and criteria for inclusion (e.g., Are you a Muslim with an ethnic minority background? Have you lived in the UK since birth or for over 10 years?). Approaches were also made via local community contacts, people from the mosques representing various religious and cultural traditions, university and Islamic centres, donors who attended fundraising events, WOM, social media, self-selecting and snowball sampling techniques. Therefore, the present study was able to capture diversity within the Muslim community along the lines of age, gender, ethnicity, occupation and levels of religiosity.

In line with previous interpretive consumer research (Jamal, 2003; Wallendorf and Belk, 1989), the study employs purposive non-random sampling (Miles et al. 2014), which considers key characteristics of potential participants (based on Islamic faith, various age, gender, education and occupation levels, and ethnic background) as the basis for selecting participants to reflect the diversity and breadth of the UK Muslim population. This approach allowed recruiting participants from ethnic communities who have a long history of migration and settlement in the UK (Jamal, 2003). The sample includes those who either donated at least once in their life, frequent donors, a founder of a charitable organisation, and volunteers or employees of a charitable organisation. New informants were chosen so as to either confirm or challenge the emerging patterns of data. Finally, the researcher stopped collecting data when it reached a state of theoretical saturation, which refers to the stage in data collection where no new insights are obtained (Strauss and Corbin, 1998).

Every method comes with its challenges, and at the beginning of the recruiting process, the researcher faced some issues in gaining access to participants. The people in the community did not respond or were unwilling to talk about their donation experiences, as they considered charitable giving as an act of worship and a private act between them and God. In order to overcome these challenges, the researcher wrote a letter and sent emails to the community leaders emphasising the importance of participating in this research for assisting charities to understand UK Muslim donors. Community leaders were encouraged to spread the word to their members, friends and family. Individuals who were interested in participation then contacted the researcher directly. The researcher also faced some difficulties in recruiting male participants, as some of them felt shy and uncomfortable being in the same room with the interviewer, who is a woman. To overcome this issue, the researcher conducted the interviews in a public place (i.e. the university's meeting room) and invited a friend to be present in the room to ensure that the male participants felt more comfortable, encouraging them to talk more freely.

In qualitative research, a sample size of 20–25 is considered appropriate (Creswell, 2014; McCracken, 1988). Thus, the sample for this study consists of 21 respondents, 7 males and 14 females (see Table 3.8 and Table 3.9). The age of the respondents ranged from 18 to 58 years of age, and most participants held at least a bachelor degree. A majority of the informants were categorised as currently employed (e.g. politician, teacher, dentist, lawyer, waiter) and the remaining were classified as either students or homemakers. A majority of the informants were married with children, while the remaining participants were either single, divorced or widowed. Most importantly, in order to ensure the sample reflected the diversity and breadth of the UK Muslim population, the respondents came from various ethnicities such as those originating from the Middle East, Africa and the Indian subcontinent. All informants identified themselves as Muslims.

Table 3.8 Profile and Demographics of the Female Participants

Name	Age	Ethnicity	Place of birth, Years in the UK	Highest Education	Profession	Marital Status	No of Children
Anisa	58	British Indian	India, 57 years	Bachelor Degree	Retired Social worker	Widow	2
Adeeba	25	British- Mixed African & Caucasian	UK, 25 years	Bachelor Degree	Project Manager	Single	N/A
Balqis	46	British- Other Asian	Malaysia, 30 years	High school diploma	Homemaker	Married	3
Dina	29	Arab	Saudi Arabia, 10 years	Master degree	Postgraduate student	Married	3
Fadila	40	British Pakistani	UK, 40 years	Master degree	Lawyer	Married	2
Faizah	36	British- Other Asian	UK, 10 years	Bachelor Degree	Homemaker	Divorced	2
Halima	40	British Pakistani	UK, 40 years	Master degree	Solicitor	Married	2
Laila	25	British- Mixed Chinese & Sudanese	UK, 25 years	Bachelor degree	Dentist	Single	N/A
Madiha	20	British Pakistani	UK, 20 years	Bachelor degree	Medical Student	Single	N/A
Medina	43	British Pakistani	Pakistan, 22 years	Diploma	Self-employed	Widow	1
Nadia	55	British Pakistani	Pakistan, 53 years	Bachelor Degree	Manager	Married	2
Sabiha	42	British Somali	UK. 42 years	Bachelor Degree	Social worker	Married	3
Warda	47	British Pakistani	Pakistan, 25 years	Bachelor Degree	Teacher	Married	3
Yasmine	18	British Bangladeshi	UK, 18 years	Maths GCSE	Student	Single	N/A

Source: This Study

Table 3.9 Profile and Demographics of the Male Participants

Name	Age	Ethnicity	Place of birth, Years in the UK	Highest Education	Profession	Marital Status	No of Children
Ayub	50	British Bangladeshi	Bangladesh, 40 years	A-level	Politician	Married	4
Azeem	46	British Pakistani	UK, 46 years	Master Degree	Self-employed	Married	4
Bilal	42	British Sudanese	Sudan, 30 years	Bachelor Degree	Manager	Married	3
Ehsan	30	Moroccan	Morocco, 10 years	Bachelor Degree	Waiter	Married	1
Faisal	42	British Pakistani	Pakistan, 12 years	Master Degree	Accountant	Married	3
Hamid	48	British Pakistani	UK, 48 years	Master Degree	Finance Manager	Married	2
Rahman	40	British Pakistani	UK, 40 years	Master Degree	Optometrist	Married	None

Source: This Study

3.4.2 Phase Two of Data Collection (Quantitative Phase- Questionnaire)

The second phase of the data collection involved a quantitative method, which was implemented via questionnaires. This section discusses the nine steps involved in the questionnaire design process and the sampling techniques used. The data collection stage was conducted over a period of ten weeks, starting from 18th October 2017 and continuing until 1st January 2018. Questionnaires were distributed among Muslims living in the UK as web-based questionnaires and drop-off questionnaires. Also, using a more extensive database, a professional team from Qualtrics Research Service collected the remaining questionnaires. To ensure that the respondents have a British Muslims background, a screening question ("Are you a Muslim with British citizenship?") was inserted at the beginning of the questionnaire. The 562 respondents who positively answered the screening question were asked to continue with the survey, and 406 of these respondents completed the self-administered questionnaire, for a response rate of 72%. 40 questionnaires were found to be unusable because they were unanswered and 116 had been removed because the missing data rate was higher than 10%.

a) Questionnaire Development Process

This study followed the procedure recommended by Churchill and Lacobucci (2010) for the development and validation of the questionnaire (see Figure 3.1).

Step 1- Specify what information will be sought

Step 2- Determine the type of questionnaire & the method of administration

Step 3- Items generation

Step 4- Determine the form of response to each question

Step 5- Determine the wording of each question

Step 6- Determine the question sequence

Step 7- Determine the layout & physical characteristics of the questionnaire

Step 8- Re-examine steps 1 to 7 and revise if necessary

Step 9- Pre-test the questionnaire and revise if necessary

Figure 3.1 Questionnaire Development Process *(Source: Adopted from Churchill and Lacobucci (2010))*

Step 1 (Specify what information will be required)—The required information for a questionnaire depends on the research questions developed from the conceptual framework. There are various types of questions that can be included in a self-completion questionnaire: personal factual questions, factual questions about others and questions about attitudes, beliefs, normative standards and values (Bryman and Bell, 2011). The questionnaire for the present study asked about participants' actual behaviour related to their charitable giving experiences such as the charitable causes and organisations that informants support and their monetary donation preferences (i.e. frequency of donations, the method of giving and the size of donations). Next, the questionnaire included nine constructs with regards to the informants' attitudes and beliefs which are cultural orientation, religiosity, the perceived value of charitable giving, barriers to donating, reputation/dynamism, congruency and behavioural intentions towards individual's main charity. Lastly, personal factual questions were included to provide demographic data (e.g. age, gender, ethnicity).

Step 2 (Determine the type of questionnaire and the method of administration)—The second step requires the researcher to determine the type of questionnaire and the method of administration. The present study employed self-administered questionnaires (i.e. a set of questions completed by the participants themselves) (Saunders et al., 2009). Self-administered questionnaires were used, as they are quicker to administer, cheaper, more convenient for respondents and allow respondents to provide anonymous answers that best represent their real thoughts (Bryman, 2012; Mitchell and Jolley, 2010).

There are several techniques for administering a survey including postal, phone, drop-off (paper-based) and online (web-based) surveys (Creswell, 2014; Fowler, 2009). The present study did not use phone or postal questionnaires as they take a longer time to administer and information might be lost along the way. Instead, the more cost-effective online (web-based) and drop-off (paper-based) questionnaire were employed as they are more quickly administered and can reach a wider population.

Online (**web-based) questionnaire**—The researcher employed a web-based questionnaire as the primary method of data collection. A questionnaire was created and posted online using the Qualtrics website as it has user-friendly features. Once the questionnaire was published online, the researcher invited her personal contacts to participate in the research via email and social networking sites (Facebook and Twitter). The personal contacts were also asked to invite their friends and family to answer the survey. In order to reach audiences beyond the researcher's personal contacts, the researcher gave out leaflets and posters inviting UK Muslims to participate in the study and used a paid advertisement on

Facebook to reach out to online audiences. The researcher also employed snowball sampling techniques by inviting religious leaders, community leaders and charity events organisers to share the questionnaire link among their network contacts. The first page of the questionnaire described the essential criteria for participation, British Muslims aged between 18 and 60 years old. Anyone meeting the criteria for participation was invited to participate in the study through the web-based questionnaire. The online questionnaire suits this research as it reaches a wider audience very easily for little cost (Bryman, 2012; Gunn, 2002). This web-based approach assisted the researcher in sending the questionnaire easily to a large number of participants throughout the UK, and all potential respondents received the questionnaires regardless of their location. Reminders to participants are easily sent through this method by sharing the link to the questionnaire, and the researcher was able to download data to an Excel spreadsheet, which allowed the analysis process to be quicker with minimal error, as mistakes in coding the answers were avoided (Bryman and Bell, 2011). Other advantages of using an online questionnaire are explained in Table 3.10.

Table 3.10 Advantages of using an Online Questionnaire

Advantages of using an online questionnaire
Wide geographical dispersion of sample
Flexibility and control over format
Feasibility for respondents to complete at their convenience
Quick to administer than mail or phone surveys
Avoiding unnecessary costs for data entering and coding since the data are obtained electronically
Higher response rate than mail or phone surveys
Remove the need to return the questionnaire by post
Reduce interviewer bias due to high anonymity and confidentiality

Source: Adopted from Bryman and Bell (2011); Granello and Wheaton (2004)

Using online questionnaires, researchers can observe respondents' answering process (Granello and Wheaton, 2004), such as identifying the number of people who have or have not completed the questionnaires, internet IP, and the amount of time used to complete the questionnaire. However, it is also important to observe and prepare for the limitations of online data collection, including the representativeness of the sample, response rates and measurement errors (Granello and Wheaton, 2004). The population sampled for this study is UK Muslims, which was stated at the introduction page of the survey. In order to increase the respondent rate, the surveys were sent via various means including through collaboration with the Muslim Council of Wales, the Muslim Council of Britain, school and university administrators and leaders of Muslim communities and mosques, who helped to disseminate the questionnaire to the most relevant people. A cover letter explaining the format and purpose of the research, as well as contact details of the researcher was included at the start of the questionnaire (Gunn, 2002). Measurement errors are related to the psychometric implications of using an electronic format of the survey rather than traditional paper-and-pencil (Wyatt, 2000; Arnau et al., 2001). However, the online questionnaire design was kept as close as possible to the traditional format, with clear instructions and a simple layout.

The web-based questionnaire was also disseminated through a large market research firm, Qualtrics Research Services, to ensure that it reached out to wider audiences beyond snowball sampling and researcher's personal contacts. Qualtrics developed a series of proprietary computer software programs that facilitate and automate the process of conducting surveys. Qualtrics collects samples from over 20 online panel providers and databases while maintaining the highest quality by using Grand Mean certified sample partners. To exclude duplication and ensure validity, Qualtrics checks every IP address and uses a sophisticated digital fingerprinting technology. In addition, every strategic panel partner uses de-duplication technology to provide the most reliable results and retain the integrity of the survey data. Qualtrics panel partners randomly select respondents for surveys where respondents are highly likely to qualify.

Drop off (paper-based) questionnaire—In order to target those people who do not have access to the internet facilities or could not be reached via the web-based questionnaire, a drop-off questionnaire was also employed during the data collection process, increasing the response rate (Dillman, 2007). The targeted participants were approached by people attending the mosque, Islamic centres, community events, university and schools, local community contacts, donors who attended charity events, WOM, through giving out flyers and posters in Muslim restaurants and snowball sampling techniques. Questionnaires were given to participants and collected, at a convenient time, once they were completed. However, drop-off questionnaires have greater cost such as for field workers to distribute the surveys, photocopying and clerical support for data entry. Therefore paper-based questionnaires were only used for supplementary data collection. This mixed modality usage (web-based and paper-based questionnaire) helped to increase the reliability of the survey and increase the response rate (Clayton et al., 1996).

Step 3 (Items generation: Determine the content of individual questions)—The third step is to determine the framing of individual questions in order to ensure the content validity. Any examined construct should use multiple questions (items) to minimise the high levels of measurement error that are associated with single-item scales (Churchill and

Lacbucci, 2010). Therefore, the present research used multiple indicators and questions for each concept under study.

The questions (items) used in this research were taken from validated instruments found in the reviewed literature and modified to fit the context of UK Muslims' charitable behaviour. Survey questions from validated instruments have been widely confirmed in a variety of populations and organisational settings, while others have been validated in more limited contexts. Questions (items) from past studies are beneficial as they have been previously tested (validated and reliable) and allow the researcher to compare this research with other studies (Bourque and Fielder, 1995; Bryman and Bell, 2011). The remaining questions (items) were developed based on the findings from the qualitative phase, as it provided rich information about the topic and the participants' own experiences (Nachmias and Nachmias, 2008). The selection of the questions (items) should follow the definition of the constructs under study, and only those items that best fit the definitions were selected (Anastasi, 1986). Therefore, a pre-test at the beginning of the research was conducted where any unclear questions or ambiguous items were amended or removed. In summary, this study followed the steps recommended by Churchill (1979) for validating new scales by obtaining the questions (items) from the qualitative phase and piloting them. The operationalisation of each construct (i.e. after being refined in the pre-test) was as follows.

Operationalisation of Donor Value—Donor value is conceptualised as consisting of seven dimensions (see Table 3.11). Four dimensions were adopted from Sweeney and Soutar (2001) for 'Social Value', Sweeney and Soutar (2001) for 'Positive Emotional Value', Sargeant et al. (2006) for 'Negative Emotional Value' and Chell and Mortimer, (2014) for 'Altruistic Value'. The other three dimensions were measured through the findings obtained from the qualitative phase.

Table 3.11 Operationalisation of Donor Value

Construct	Items	References
Social Value	G1- It helps me feel accepted	Sweeney and Soutar, 2001
	G2- It improves the way I am perceived	
	G3- It makes a good impression of me to others	
	G4- It gives me social approval	
Inspirational Value	G5- It makes me feel empowered to do more	Qualitative Phase findings
	G6- It makes me feel ambitious to do more	
	G7- It helps me to act as a role model	
	G8- I want to encourage others to donate	
	G9- I want to inspire others to donate	
	G10- By donating I can make efforts to get everyone together for a charitable cause	

	G11- By donating I can use my social influence to generate support for charitable causes	
	G12- When a friend of mine supports a charitable cause, I do the same	
	G13- It makes me feel like I am making a positive difference in other people's life	
	G14- I want to empower the beneficiaries	
	G15- By doing so I feel I can transform the world around me	
	G16- It helps transform the lives of others	
Communal Value	G17- By doing so I can give advice to my children or others about charitable giving	
	G43- My children or others learn so much by attending them with me	
	G44- My children or others get involved when attending them with me	
	G45- My children or others have so much fun when attending them with me	
	G40- I get to meet and socialize with others	
	G41- Everyone is eager to help charitable causes	
	G42- It helps to bring the community together	
Positive Emotional value	G18- I enjoy donating	Sweeney and Soutar, 2001;
	G19- I feel relaxed when I donate	
	G20- I feel good when I donate	
	G21- It gives me pleasure	
	G22- The thought of donating to charitable causes makes me want to donate	
Negative Emotional Value	G23-I would feel guilty if I didn't	Sargeant et al. (2006)
	G24- I would feel bad about myself if I didn't	
Altruistic Value	G25- I have a responsibility to help others	Chell and Mortimer (2014)
	G26- I enjoy helping others	
	G27- I want to help in a community or help in times of crisis	
	G28- I want to help others	
Religious beliefs value	G29- Charitable giving is a religious duty in Islam	Qualitative Phase findings
	G30- It is for the sake of Allah	
	G31- I can attain closeness to Allah	
	G32- Donating does not decrease my wealth	
	G33- It is the Sunnah (teaching) of the holy Prophet (PBUH)	
	G34- I seek rewards in the Hereafter	
	G35- It is a good deed as per my Islamic belief	
	G36- I want to purify my wealth	
	G37- I fear Allah's punishment	
	G38- I am accountable and responsible for the wealth I have	
	G39- I want to be a good Muslim	

Source: This Study

Operationalisation of Behavioural Intentions—The behavioural intentions towards an individual's main charity were measured through 14 items adapted from the studies of Maxham and Netemeyer (2002) for 'Word-of-Mouth', Wang et al. (2004) for 'Loyalty' and Morgan and Hunt (1994) for 'Commitment' (see Table 3.12).

Table 3.12 Operationalisation of Behavioural Intentions

Construct	Items	References
Non-monetary Consequences	AA1- I'm likely to say good things about my main charity	Maxham and Netemeyer, 2002)
	AA2- I would recommend my main charity to my friends and relatives	
	AA3- I recommend my main charity to others	
	AA4- If my friends were looking for a charity, I would tell them about my main charity	
	AA5- I feel I am loyal to my main charity	Wang et al. (2004)
	AA6- My main charity is my first choice	
	AA7- Even with more choices, I will not choose other charity	
	AA8- I feel a sense of belonging to my main charity	Morgan and Hunt (1994)
	AA9- I care about the long term success of my main charity	
	AA10- I would describe myself as a loyal supporter of my main charity	
	AA11- will be giving more to my main charity next year	
Intention to donate	AA12- Very likely to unlikely	This study
	AA13- Very certain to uncertain	
	AA14- Definitely will to definitely will not	

Source: This Study

Operationalisation of Congruency—Congruency was measured through 11 items adopted from the studies of Keh and Xie (2009) for 'Identification', MacMillan et al. (2005) for 'Shared values' and Sirgy et al. (1997) for 'Self-Congruity' (see Table 3.13).

Table 3.13 Operationalisation of Congruency

Construct	Items	References
Identification	J1- My main charity's successes are my successes	Keh and Xie (2009)
	J2- If a story in the media criticized my main charity, I would feel embarrassed	
	J3- When someone praises my main charity, it feels like a compliment for myself	
Shared values	J4- In general, my main charity's opinion/values are a lot like mine	MacMillan et al. (2005)
	J5- I like and respect my main charity's values	
	J6- I share a very similar set of values	
Self congruity	J7- Donating to my main charity is consistent with how I see myself	Sirgy et al. 1997
	J8- People similar to me donate to my main charity most of the time	
	J9- People who donate to my main charity are more like me than those who donate to other charities	
	J10- I can identify with those who donate to my main charity over other charities	
	J11- The kind of person who typically donates to my main charity is very much like me	

Source: This Study

Operationalisation of Reputation/Dynamism—Reputation/Dynamism was measured through 21 items adopted from the studies of Bennett and Gabriel (2003), Michel and Rieunier (2012) and Sargeant et al. (2008) (see Table 3.14).

Table 3.14 Operationalisation of Reputation/Dynamism

Construct	Items	References
Reputation/ Dynamism	K1- Uses its assets wisely	Bennett and Gabriel (2003) Michel and Rieunier (2012) Sargeant et al. (2008)
	K2- Is financially sound	
	K3- Is able to provide an excellent service to beneficiaries	
	K4- Value their volunteers	
	K5- Is well managed	
	K6- Is capable	
	K7- Has a good long-term future	
	K8- Has excellent employees	
	K9- Is very well known	
	K10- Has achieved a great deal	
	K11- Is trustworthy	
	K12- Spends more on beneficiaries and less on administration	
	K13- Is progressive	
	K14- Is visionary	
	K15- Is innovative	
	K16- Is a charity that other charities should try to emulate	
	K17- Is efficient	
	K18- Empowers the people they are seeking to help	
	K19- Is engaging, fun and exciting	
	K20- Encourages the beneficiaries to be more independent	
	K21- Is able to transform the lives of others	

Source: This Study

Operationalisation of Barriers to Donating—'Barriers to Donating' was measured through 15 items adapted from Sargeant (2001) and developed from the qualitative phase (see Table 3.15).

Table 3.15 Operationalisation of Barriers to Donating

Construct	Items	References
Barriers to Donating	L1- Ask for inappropriate amount of money	Sargeant (2001) Qualitative Phase Findings
	L2- Does not inform me about how my money is directly helping others	
	L3- Offers poor service quality	
	L4- Is asking even I cannot afford to donate	
	L5- Spends too much from my donation on admin rather than on the cause	
	L6- Is asking me to support causes which do not catch my imagination	
	L7- Wastes donors' money by sending donors too much junk mail	
	L8- Uses too many of shocking appeals when advertising	
	L9- Seems to blackmail donors emotionally	
	L10- Makes me feel guilty	
	L11- Pressures me to donate by using aggressive advertising appeals	
	L12- Keeps asking for money again and again	
	L13- Advertises its message too frequently	
	L14- Bombards me with too many advertised messages	
	L15- Asks me to donate in front of others	

Source: This Study

Operationalisation of Cultural orientation and Religiosity—Cultural orientation was measured through 12 items adapted from Triandis and Gelfand (1998). Religiosity was measured through ten items borrowed from Worthington et al. (2003) (see Table 3.16).

Table 3.16 Operationalisation of Cultural Orientation and Religiosity

Construct	Items	References
Vertical Collectivism	M1- It is my duty to take care of my family, even when I have to sacrifice what I want	Triandis and Gelfand (1998)
	M2- Parents and children must stay together as much as possible	
	M3- Family members should stick together, no matter what sacrifices are required	
Horizontal Collectivism	M4- If a co-worker gets a prize, I would feel proud	
	M5- The well-being of my co-workers is important to me	
	M6- It is important that I do my job better than others	
Vertical Individualism	M7- When another person does better than I do, I get tense and aroused	
	M8- It is important to me that I respect the decisions made by my group	
	M9- Competition is the law of nature	
Horizontal Individualism	M10- I rely on myself most of the time; I rarely rely on others	
	M11- I'd rather depend on myself than others	
	M12- I often do “my own thing”	
Religiosity	R1- I enjoy spending time with others of my religious affiliation	Worthington et al. (2003)
	R2- I often read about my religion	
	R3- It is important to me to spend periods of time in private religious thought and prayer	
	R4- Religious beliefs influence all my dealings in life	
	R5- I spend time trying to develop my understanding of my religion	
	R6- My religious beliefs lie behind my whole approach to life	
	R7- I enjoy participating in the activities of my religious organization (such as mosque)	
	R8- I make financial contributions to my favourite religious organization	
	R9- I keep well informed about my local religious group and have influence in its decisions	
	R10- Religion is especially important to me because it answers many questions about the meaning of life	

Source: This Study

Step 4 (Determine the form of response to each question)—The fourth step is to determine the form of response to each question. Likert scales are recommended for self-administered questionnaires, as they are a common response type for eliciting opinions and attitudes in social science research (Hair et al., 2010; Ryan and Garland, 1999). According to Dawes (2008), a five- or seven-point Likert scale may produce slightly higher mean scores relative to the highest possible attainable score as compared to those produced from a ten-point scale. Therefore, all of the items in the present study adopt the 7-point Likert scale (ranging from 1: ‘strongly disagree’ to 7: ‘strongly agree’) as this scaling allowed more precise information to be obtained about the respondent’s degree of agreement/disagreement with the statements supplied. This is the major advantage of Likert scales over a simple agree/disagree score, where this 7-point Likert scale allows for middle, neutral and undecided responses (Barker, 2004). Scales with seven response categories have been rated as relatively easy to use and most preferred (Preston and Colman, 2000). Findings by Finstad (2010) also support the conclusion that 7-point Likert items provide a more accurate measure of a participant's true evaluation and are more appropriate for electronically distributed questionnaires. As such, optimal reliability is obtained with a 7-point scale (Symonds, 1924; Oaster, 1989).

Two forms of responses can be used in a questionnaire, **close-ended**, in which participants select one or more of the alternatives that best represent their views or **open-ended** questions, in which participants provide their own answer. The present study used close-ended questions as they are easier to ask and quick to answer; standardised, making it easier to compare participants; and easier to code during the analysis process, as they can be coded directly from the questionnaire, saving time and money. The participants usually are clear with the meaning of close-ended questions, and the answers are relatively complete (Bailey, 1994).

Step 5 (Determine the wording of each question)—The fifth step is to determine the wording of each question to ensure that there is no confusing and ambiguous wording, and no double-barrelled or leading questions (Churchill and Lacobucci, 2010; Kinnear and Taylor, 1991). Questions that are poorly phrased are avoided as they can lead to confusion and participants may refuse to answer them, or the answers may be incorrect (Churchill and Lacobucci, 2010). In order to ensure that the questions were correctly phrased, the researcher used simple words and straightforward questions so that everyone would understand them in the same manner (Churchill and Lacobucci, 2010, Kinnear and Taylor, 1991, Bryman, 2012). The researcher avoided using ambiguous words and questions that may confuse the participants (e.g. through the use of 'usually' and 'regularly' as responses available for a question). The researcher ensured that the questions do not put too much strain on participants' memories and that they could not be regarded as condescending. The researcher avoided leading questions, which indirectly suggest what the right answer might be, and the wording was consistent with the respondents' level of understanding (Easterby-Smith et al., 2002; Forza, 2002). The questionnaire was also pre-tested in order to ensure the wording for each question was appropriate.

Step 6 (Determine the question sequence)—The next step is to determine the sequence of the questions. Poor logical question sequencing could reduce the motivation for answering the questionnaire, confuse respondents and lead to biased responses (Rea and Parker, 2005). The present study adopted the guidelines recommended by Churchill (1979) in which the easy, general and important questions were placed at the beginning of the questionnaire and the more difficult, sensitive and personal profile questions were placed at the end of the questionnaire. The questionnaire was arranged using a funnel approach where broad questions were asked first and progressively narrowed down to reduce the chance of sequence bias (Churchill and Lacobucci, 2010). Similar questions and items measuring the same concepts were grouped together to ensure a smooth and logical flow. To create an easy-flow questionnaire, the researcher divided it into five sections (see Table 3.17).

Table 3.17 Structure of the Questionnaire

Section	Construct/Variable	Items	Scale	Source
1	Charitable giving experiences	-	Multiple choice questions	Qualitative Phase findings
2	Donor value	45	Seven point Likert scale	Sweeney and Soutar, 2001; Sargeant et al. (2006); Chell et al., (2014); Qualitative Phase findings
3	Main Charity	-	Multiple choice questions	Qualitative Phase findings
	Behavioural Intentions	14	Seven point Likert scale	Maxham and Netemeyer, 2002); Wang et al. (2004); Morgan and Hunt (1994)
	Congruency	11	Seven point Likert scale	Keh and Xie (2009) MacMillan et al. (2005) Sirgy et al. 1997
	Reputation/Dynamism	21	Seven point Likert scale	Bennett and Gabriel (2003); Michel and Rieunier 2012; Sargeant et al. (2008a)
	Barriers to Donating	15	Seven point Likert scale	Sargeant (2001); Qualitative Phase findings
4	Cultural Orientation	12	Seven point Likert scale	Triandis and Gelfand (1998)
	Religiosity	10	Seven point Likert scale	Worthington et al. (2003)
5	Demographic	10	Multiple choice questions	This study

Source: This Study

Step 7 (Determine the layout and physical characteristics of the questionnaire)—The next step is to determine the layout and physical characteristics of the questionnaire, as it affects the participants' perceived importance of the study, which may influence their willingness to answer the questionnaire and can impact the accuracy of the information given (Churchill, 1979; Malhotra, 2007). A simple layout and numbered questions were used to reduce any difficulties in answering the questionnaire. The current study designed the questionnaire in a web-based and paper-based format with a professional appearance. At the beginning of the questionnaire, a cover letter with Cardiff Business School logo was used to represent the credibility of the institution. The cover letters also included statements concerning data anonymity and participants' confidentiality to encourage cooperation and useful responses (Churchill and Lacobucci, 2010). A clear page break was applied between sections to ease the movement between completing various questions. The web-based layout was designed in a mobile-friendly way to make it easy and feasible for respondents to complete the questions using their mobile devices. In order to increase the response rate, the participants were invited to enter a prize draw for shopping vouchers.

Step 8 (Re-examine steps 1 to 7 and revise if necessary)—Once the initial draft was finished, the questionnaire was reviewed and re-examined in terms of its appearances, sequence and wording to avoid any ambiguous or confusing elements.

Step 9 (Pre-test the questionnaire and revise if necessary)—The final step, pre-testing the questionare, is the most significant step in the research as it helps to reveal any potential problems and anomalies which would consequently require corrective actions (Smither and London, 2009). Suitable questions and careful design will overcome issues related to reliability (Fowler, 2009). Pre-testing the questionnaire is essential to estimate the appropriateness of the overall study design and instrument design (Cooper and Schindler, 2006, Robson, 2002), to ensure the informants understand the questions correctly and to obtain feedback from them (Miles and Huberman, 1984; Saunders et al., 2007). In particular, Moore and Benbasat (1991) recommend that participants in a pre-test study be asked to comment on the length, wording, sequence and instructions of the questionnaire.

Prior to the distribution of the actual questionnaire, pre-testing was conducted by administering the questionnaire to a small subset of the study's population. Eight respondents were asked to judge and be critical about each question, comment on any questions they did not understand and comment on length, wording and instructions. During the collection of the survey, a personal discussion with the participants was carried out to check their understanding of each question and to identify any potential room for improvement. Feedback was also collected from each respondent to reflect on whether the questions were easy to understand and answer. This process helped to check content validity. The pre-test suggested a fifteen-minute average completion time to answer the questionnaire, the need to number the questions more clearly and the need to amend some of the wording to ensure that it was not confusing or ambiguous. The layout and font were also amended to ease respondents' answering the questions.

Next, three academic researchers from the field were asked to review the questionnaire and provide suggestions, specifically on the items developed from the interview findings. The consultation with the academic researchers suggested that the items should be grouped according to the dimensions or labels given from the literature to specify each construct (Churchill, 1979). For example, there were ten dimensions of perceived value, which were then reduced to seven due to redundancy. Some ambiguous wordings were changed and redundant and double-barrelled questions were deleted, which reduced the length of the survey.

b) Sampling Procedure

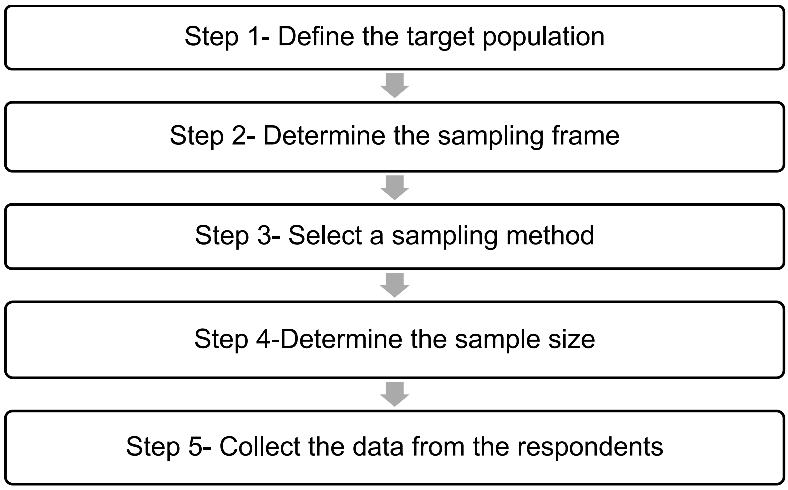


Figure 3.2 Five-Steps of the Sampling Procedure *(Source: Adapted from Churchill and Lacobacci (2002) and Malhorta and Birks (2000))*

It is crucial for quantitative research to have an appropriately defined sample, as collecting data from a large population is costly in terms of time and money (Bryman, 2012). Sampling is the process of selecting a number of participants which will later be used in the analysis to describe or explain the social phenomenon and draw general conclusions, or extrapolate to the target population with confidence (Saunders et al., 2007; Parasuraman et al., 2004). The major goals of sampling are to establish representativeness or to reduce biases and to be able to make inferences from findings relevant to the larger population (Baker, 1999). The present study employed the five steps procedure for drawing a research sample recommended by Churchill and Lacobucci (2010) (see Figure 3.2).

Step 1 (Define the target population)—The first step is to define the target population. A population is the whole interested group that the researcher wishes to observe and obtain information from (Wilson, 2000). The target population for the present study is UK Muslims aged between 18 and 65 years old. UK Muslims are chosen as they consist of Muslims from diverse ethnicities and countries such as those originating from the Indian subcontinent, the Middle East and Africa (Abbas, 2004). Also, previous scholars have rarely considered Muslim donors (Shukor and Yusuf, 2013) although Islam is the fastest-growing faith community in the UK and is now (after Christianity) the second largest religion in the country (Jamal, 2003; Travis, 2008). There are also limited studies on UK Muslims, although they donate more to charities than any other religious group (Gledhill, 2013) and are, therefore, extensively targeted by charities. Today's fundraisers need to examine different communities to maximise their donations (Elischer, 2014). Hence, UK Muslim donors are important to be studied.

Step 2 (Identify the sampling frame)—The next step is to find the sampling frame. A sampling frame is a list of all cases in the population from which the sample is drawn (Saunders et al., 2009). In the present study, UK Muslim donors are scattered around Wales, Scotland and England. Therefore, there is no accessible sampling frame for this population and it is difficult to create such a sampling frame. However, a sampling method that involved probability sampling and non-probability sampling was chosen to identify the appropriate participants.

Step 3 (Select a sampling method)—The third step involved the selection of the sampling method. The two major sampling methods are probability/random sampling, in which each person has the same chance of being selected, and non-probability sampling, in which respondents are chosen based on their convenience and availability, relying on personal judgement which prohibits estimation of the probability that any population element will be included in the sample (Churchill and Lacobucci, 2010).

There are five different types of sampling under the non-probability sampling approach: self-selection sampling, convenience sampling, snowball sampling, quota sampling and purposive sampling (Bryman, 2012). This study employed three types of non-probability sampling, self-selection sampling, convenience sampling and snowball sampling. Firstly, with self-selection sampling, the researcher invited individuals who met the requisite characteristics via personal contacts and social networking site. Next, with convenience sampling, respondents were selected based on convenient accessibility and proximity to the researcher through the distribution of the surveys to local mosques, halal shops, Muslim restaurants, community centres and events, as well as Muslim groups online (e.g. UK Asian businesses and Islamic Society). These two methods have the advantage of time and cost savings (Bradley, 2007), as well as gaining a good response rate (Bryman, 2012).

Lastly, using snowball sampling, the researcher approached a small group of individuals who were relevant to the research topic and asked them to suggest other individuals who might be willing to participate in the survey. The snowball sampling begins with a small sample and becomes bigger and bigger over time. This method is a convenient and economical option for researchers when the population cannot be precisely defined or when the sampling frame is unavailable (Nachmias and Nachmias, 2008). Other advantages of using snowball sampling are explained in Table 3.18.

Table 3.18 Advantages of using Snowball Sampling

Advantages of using snowball sampling
It allows the researcher to get in touch with various sub-groups in the target samples without making a commitment to a certain proportion (i.e. quota sampling).
It takes advantage of the social network connections among UK Muslims to reach different groups such as housewives and retired individuals.
It allows the researcher to investigate sensitive topics (e.g. religiosity, donation behaviour) as it uses interpersonal relationships and connections between individuals, which can make participants feel more comfortable and confidence to answer.
It is more efficient and less expensive in obtaining sufficient sample sizes.
It can be used if the studied population and sampling frame cannot be determined.

Source: Brown (2005); Bryman (2012); Saunders et al. (2009)

However, by using the non-probability sampling, respondents are not selected at random, and sample bias might occur when a specific group of individuals with similar shared characteristics are over-represented (Sadler et al., 2010; Magnani et al., 2005). Also, non-probability sampling reduces the ability to generalise the findings from the study to the entire population. In order to reduce snowball sampling bias, the researcher made sure that the questionnaires were disseminated to as many social networks as possible through collaborative efforts with different key people and organisations in the community, such as Islamic schools, university administrators, the Muslim Council of Wales and the Muslim Council of Britain (the national Muslim umbrella body with over 500 affiliated national, regional and local organisations, mosques, charities and schools).

The present study carefully controlled the snowball sampling following the procedures provided by Bailey (1994) and Atkinson and Flint (2001). Firstly, the researcher developed a list of demographic categories (e.g. age and ethnicity) that reflect the diversity of UK Muslims as a guideline to gather the appropriate data. This study did not employ quota sampling for the reasons mentioned above. This is consistent with previous studies in the individuals' donation field (Webb et al., 2000). Secondly, initial individuals with the requisite characteristics were identified such as the leaders of Islamic organisations such as the Muslim Council of Wales and the Muslim Council of Britain, community leaders and charity events organisers, Islamic schools and university administrators, and the researcher explained the purpose of the study and requested their assistance as coordinators in the data-gathering stage. Atkinson and Flint (2001) illustrated that engaging with initial participants as informal research assistants can help the researcher to obtain the confidence of further participants. To ensure that these coordinators were capable of this task, the researcher only selected those individuals who demonstrated a high willingness to help and those who have some experience in doing research.

The initial coordinators were chosen from different social groups, a process which can increase the sample's diversity and representativeness (Emmanuel, 2009). When the participants are contacted through several waves, the composition of the data converges on a more representative mix of characteristics than would occur with uncontrolled snowball sampling (Heckathorn, 1997). Next, the initial coordinators were asked to identify individuals from among their social networks and to use them as informants to select others who qualified for inclusion in the sampling. Lastly, clear instructions were given to all coordinators to exclude anyone if they have no experience with charitable giving, individuals who are under the age of 18 years old and those who are not British Muslims. In order to ensure that the participants had sufficient time to answer the survey, the coordinators were advised to share the web link to the survey.

In order to further reduce non-probability sampling weaknesses, the researcher employed a large market research firm (Qualtrics Research Services) to collect the survey. Qualtrics collects samples from over 20 online panel providers and database while maintaining the highest quality by excluding duplication and randomly selecting respondents for surveys where respondents are highly likely to qualify. Therefore, the survey was able to reach out to a wider audience beyond the researcher's personal contacts and the issue of sample bias was avoided. This increased the sample's representativeness, which allows the findings to be generalised.

Step 4 (Determine the sample size)—The fourth step is to determine the sample size, which should be above the minimum size of at least one hundred participants (Hair et al., 2010). An adequate sample size is needed as the present study employed structural equation modelling (SEM) to test the proposed structural model (Hair et al., 2010). Larger sample sizes are suggested when testing more complicated models. For example, Kline (2011) categorised the sample sizes as small (n <100), medium (n = 100–-200) and large (n >200). Based on these discussions, the current study collected 406 usable responses.

Step 5 (Collect data from the sample)—The final step is to execute the sampling plan by distributing the questionnaire. The final data collection process was conducted over a period of ten weeks, commencing on the 18th October 2017 and lasting until 1st January 2018.

3.5 Data Analysis Method

3.5.1 Method of Analysing Qualitative Data

Data analysis transports researchers and their data from transcript to theory (Patton, 2002). Qualitative research allows the researcher to move between different stages, which enables an iteration process between data collection, analysis, interpretation and theory building. The iterative process within and among interviews was conducted to identify and describe emerging themes. The data analysis used in this study involved anaysing participants' words, language and the meanings they imply (Miles et al., 2014), thereby providing large amounts of empirical data and rich descriptions. A large amount of qualitative data was reduced to meaningful segments, and the researcher found patterns within the data by adopting ideographic (themes within interviews) and thematic (themes across interviews) analysis. Thus, similar and contrasting themes across interviews were examined. This thematic analysis aims to identify, analyse and report patterns (themes) within the data, and organise and describe the data set in detail (Braun and Clarke, 2006).

The researcher analysed the transcribed data by employing procedures similar to those used in prior interpretive consumer research (e.g. Jamal, 2003; Oswald, 1999; Peñaloza, 1994). Interpretations of the meanings associated with charitable behaviour that emerged from the interviews were combined with perspectives drawn from the literature to generate major themes (i.e. connecting emergent themes and ideas with the theoretical concepts from the literature). In order to analyse the in-depth interviews, this study followed the systematic procedures suggested by Braun and Clarke (2006) (see Table 3.19).

Table 3.19 Phases of Thematic Analysis

Phase	Description of the process
Phase 1- Familiarising with the data	Transcribing data, reading and re-reading the data, noting down initial ideas
Phase 2- Generating initial codes	Coding interesting features of the data in a systematic fashion across the entire set, collating data relevant to each code
Phase 3- searching for themes	Collating codes into potential theme, gathering all data relevant to each potential theme
Phase 4- Reviewing themes	Themes validation and generating a thematic 'map' of the analysis

Phase 5- Defining and naming themes	On going analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme
Phase 6- Producing the report	Selection of vivid and compelling extracts examples. Relating back the analysis to the research question and literature.

Source: Adapted from Braun and Clarke (2006)

Phase 1 (Familiarising with the data)—The researcher determined how the data should be organised. Firstly, all of the interviews were audiotaped and transcribed. Transcribing the interviews allowed the researcher to develop a far more thorough understanding of the data and checking back against the audio recordings allowed for greater accuracy. Once the interviews were transcribed, the researcher quickly browsed through the transcripts as a whole and made notes on the first impressions. The researcher re-reads the transcripts individually, carefully and line-by-line. All transcripts were merged, and all of the answers to each topic and question were moved to the same master document. This master document contains the relevant responses, and the patterns, trends and themes across the responses were examined.

It is vital that the researcher immerses and becomes familiar with all aspects of the data in terms of the depth and breadth of the content. Immersion usually involves 'repeated reading' of the data, and reading the data actively by searching for meanings and patterns. This phase is very time-consuming because of the reading and re-reading process, which is why qualitative research tends to use far smaller samples than, for example, in questionnaire-based research. The researcher continues taking notes or marking ideas for coding which then go into subsequent phases. As the researcher moves to the second phase, the more formal coding process begins. In essence, coding continues to be developed and defined throughout the entire analysis process.

Phase 2 (Generating initial codes)—Phase two begins when the researcher has read and familiarised themselves with the data, and has generated an initial list of ideas about what is in the data and what is interesting about it. This phase involves the production of initial codes from the data. Codes are the feature identified from the data that appears interesting to the researcher and are referred to as 'the most basic element of the raw data that can be assessed in a meaningful way regarding the phenomenon' (Boyatzis, 1998). The process of coding is part of the analysis (Miles and Huberman, 1994), as the researcher organises the data into meaningful groups (Tuckett, 2005). However, the coded data in this phase differs from the main units of analysis, themes, which are often broader.

Coding can be performed either manually or by using computer software. The current study implemented manual coding where the researcher worked systematically through the entire data set by giving full and equal attention to each data point, in order to uncover interesting elements that formed the basis of repeated patterns (themes) across the data set. Coding was done by identifying patterns and variances in descriptions of information stemming from the questions asked. The researcher highlighted, organised and code relevant and interesting features based on matters that were emphasised and repeated in several places, anything that the interviewees explicitly stated is important, anything similar that the researcher had read in the literature and anything that reminded the researcher of a theory or a concept. Next, the researcher connected similar topics across informants and conducted a cross-case analysis to identify similarities and differences among participants. The themes begin to develop in the next phase, which is when the interpretative analysis of the data occurs, and in relation to which arguments about the phenomenon being examined are made (Boyatzis, 1998).

Phase 3 (Searching for themes)—Phase three begins when all data have been initially coded and collated as a long list of the different codes that the researcher has identified across the data set. This phase, which re-focuses the analysis to the broader level of themes, rather than codes, involves sorting the different codes into potential themes and collating all the relevant coded data extracted within the identified themes. Essentially, the researcher began to analyse the codes and consider how the different codes may combine to form an overarching theme (Braun and Clarke, 2006). This stage involved thinking about the relationship between codes, between themes, and between various levels of themes (sub-themes). Some initial codes formed main themes, whereas some others formed sub-themes and others still were discarded. There was also a set of codes that do not seem to belong anywhere. Therefore the researcher created a 'theme' called 'miscellaneous' to house the codes that did not seem to fit into the main themes.

The data analysis moved back and forth between the emerging themes and existing literature to explore possible explanations of the findings and enable an explanation that best fits the data, which Yin (2003) called explanation building. The researcher used visual representations to help sort the different codes and group them in creating themes. A thematic map of this early stage can be seen in Figure 3.3 (the initial thematic map) and Figure 3.4 (the developed thematic map).

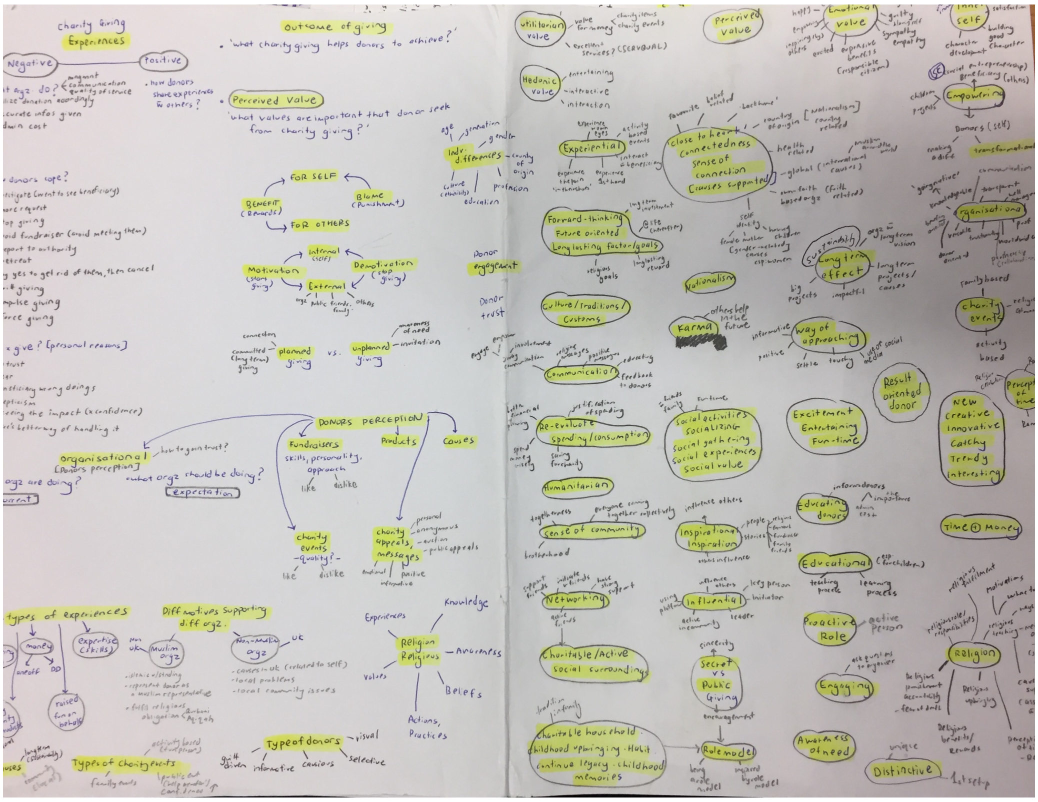


Figure 3.3 Initial Thematic Map (Codes Grouped Together to Form Potential Themes) *(Source: This Study)*

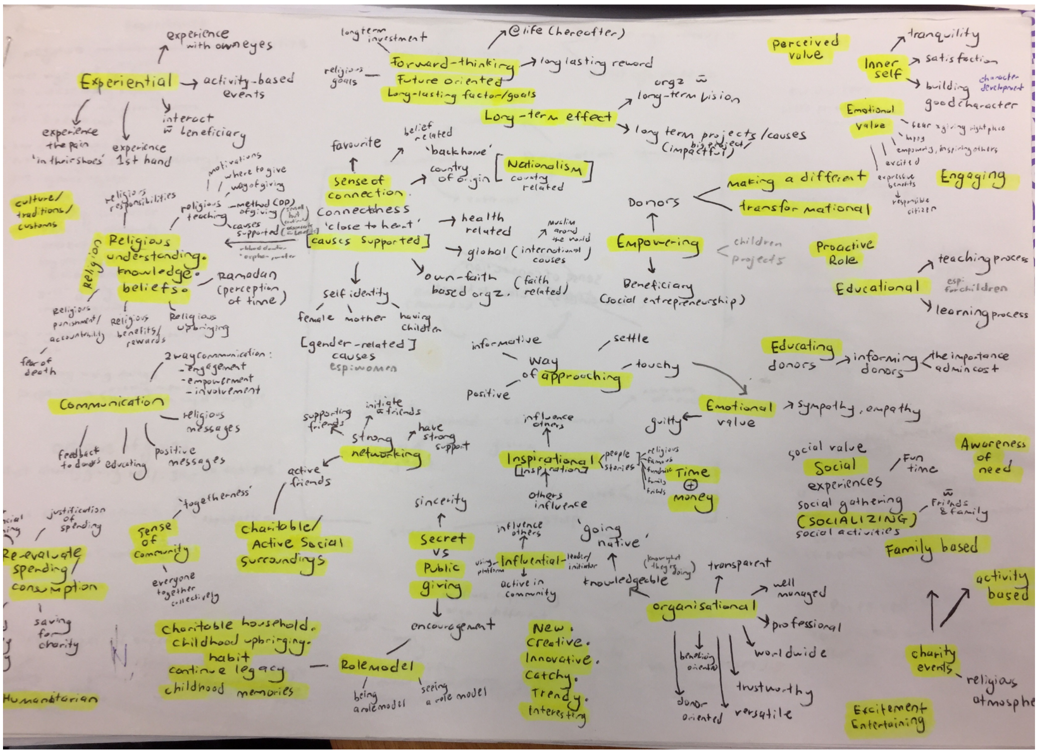


Figure 3.4 Developed Thematic Map (Showing the Combine Themes) *(Source: This Study)*

Phase 4 (Reviewing themes)—Phase 4 involves the refinement of themes found in the previous phase, where the researcher determines whether the themes hold as they are, or whether some need to be combined, refined, separated or discarded. During this phase, it becomes evident that some candidate themes are not actually themes, for example, if there are not enough data to support them, while others might collapse into each other, for example, when two apparently separate themes might form one theme. To be able to finalise the themes, the researcher interprets and analyses the data using cross-triangulation techniques such as discussing the data with supervisors (Wallendorf and Belk, 1989). For example, the researcher shared the findings for each participant and the findings across participants. This helped to generate new insights and resolve differences in interpretations. Differences existed in terms of labelling the themes and this disagreement was resolved through discussion between the researcher and the supervisors. The outcome of this refinement process is presented in Figure 3.5. At the end of this phase, the researcher has a fairly good idea of what the different themes are, how they fit together and the overall story they tell about the data.

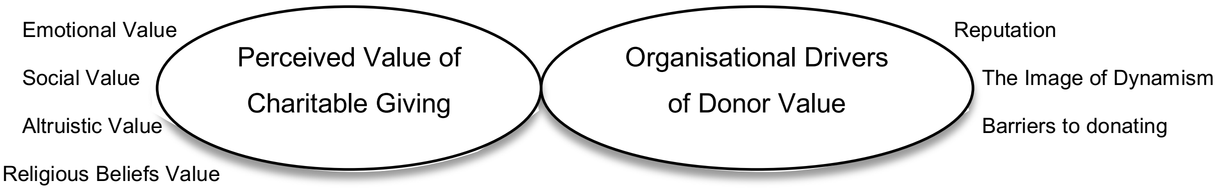


Figure 3.5 Final Thematic Map (Showing the Two Main Themes) *(Source: This Study)*

Phase 5 (Defining and naming themes)—Phase 5 begins when the researcher has a satisfactory thematic map of the data. In this phase, the researcher defines the themes by identifying what each theme is about and classifying what aspect of the data each theme captures in relation to the research questions. The researcher also identifies sub-themes.

Phase 6 (Producing the report)—Phase 6 begins when the researcher has a set of fully worked-out themes and involves the final analysis and write-up. These findings are presented in the next chapter, Chapter 4-Qualitative Phase Findings.

3.5.2 Method of Analysing Quantitative Data

The survey data were analysed using descriptive analysis, preliminary analysis (which included accounting for missing data, outliers, normality and exploratory factor analysis (EFA)) and SEM. The researcher also examined non-response bias, common method bias and social desirability bias.

a) Descriptive Statistics

Firstly, the survey data were analysed using descriptive analysis, which summarised the collected data. This statistical technique includes estimation of the central tendency (mean), dispersion (standard deviation), frequency and distribution shape of the data (skewness and kurtosis).

b) Preliminary Analysis

Careful consideration of the data prior to conducting multivariate analysis, such as SEM is time-consuming. However, failure to do so affects the modelling estimation and can cause a crash of the fitting programs (Kline, 2011). Therefore, the present study checked the collected data by focusing on missing data, outliers, normality and EFA before continuing an SEM analysis (see Section 6.4 for the results).

Missing data—Analysis using SEM requires that the observed data set does not have a single piece of missing data. However, data collected using surveys is never realistically free from missing data (Hair et al., 2010). A serious concern about the missing data is that it can introduce biases into the estimates derived from a statistical model, a loss of information and statistical power, and make statistical methods inappropriate or difficult to apply (Peng et al. 2002). The missing data needs to be addressed if the missing data are in a non-random pattern or more than 10% of the overall data set (Kline, 1999). There are two questions that must be answered concerning missing data: what types of data are missing and what approach should be used to remedy the missing data.

There are two types of missing observations, Missing Completely at Random (MCAR) and Missing at Random (MAR) (Hair et al., 2010). Missing data are considered MCAR if the pattern of missing data for a variable does not depend on any other variable in the data set or on the values of the variable itself. If the pattern of missing data for a variable is related to other variables, but it is not related to its own values, then it is considered to be MAR. Any remedy done to treat missing data that has a systematic pattern can lead to biased results but any mechanism used to treat missing data that is randomly scattered (with no distinct pattern) is expected to generate acceptable results. There are several methods to remedy missing data (see Table 3.20).

Table 3.20 Methods to Remedy Missing Data

Method	Description
The complete case approach (list-wise deletion)	Cases with missing observations on any variable in an analysis are excluded from all computations; therefore, the effective sample size includes only cases with complete records. Useful data may be discarded with the incomplete data and, therefore, the researcher could end up removing a bulk of the sample if a substantial amount of missing data are scattered in the dataset (Malhotra, 2007; Arbuckle, 2005). The benefit of implementing this approach is that all analyses are conducted with the same cases and it is easy to implement in any program.
The all-available approach (pair-wise deletion)	Cases are excluded only if they have missing data on the variables involved in a particular computation. Although this approach retains the sample size, it can lead to an inconsistent sample size, which may produce infeasible results (Malhotra and Birks, 2000).
Imputation techniques (replacement of missing data with estimated value)	This technique replaces the missing data by estimating the missing data value based on the valid values of other variables and/or cases by using mean imputation and regression-based substitution (Tabachnick and Fidell, 2007). The mean imputation is done when an arithmetic mean is computed from the overall sample and substituted from a missing data; therefore, the estimated variance and covariance of the missing cases are underestimated and the correlation between variables also shrinks (Byrne, 2001). The regression-based substitution takes into account the respondent's set of scores and yield accurate values (Kline, 2011).

Source: Hair et al., (2010); Kline (2011)

Outliers—Hair et al. (2010) define outliers as observations with a unique combination of features that are identified as different from other observations; that is, extreme values relative to other observations observed under the same conditions. There are many sources of outliers such as data entry errors, implausible values and rare events (High, 2013). The influence of outliers on the results might create problems for the overall results, for example, by increasing error variance, reducing the power of statistical tests, decreasing normality, changing the overall estimates and reducing the performance of the fit indices in confirmatory factor analysis (CFA) and SEM (Yuan and Zhong, 2013; Osborne and Overbay, 2004).

Normality—Normality is one of the basic assumptions required to carry out SEM (Reinartz et al., 2009). Univariate normality means that the distribution of the indicator data is normally distributed where the mean = 0, standard deviation = 1, with an asymmetric bell-shaped curve. Normally, univariate distribution can be tested using skewness and kurtosis tests. For a normal distribution, the skewness value should be within the range of ±1 and the kurtosis value should be within the range of ±3 (DeCarlo, 1997). However, Kline (2011) and West et al. (1998) suggested that absolute values for the skew index which are larger than 3 are considered extreme and absolute values of kurtosis larger than 10 are regarded as not normal. Furthermore, a large sample size leads to deviation from the assumption of multivariate normality (Hair et al., 2006). Hair et al. (2006) indicate, 'normality can have serious effects on small samples (less than 50 cases), but the impact effectively diminishes when sample sizes reach 200 cases or more'.

c) Non-Response Bias

Non-response bias occurs when there is a significant difference between respondents to a survey and non-respondents on the variables of interest (Dooley and Lindner, 2003). Referring to Dooley and Lindner (2003), the conclusions drawn in a study are invalid if non-response bias occurs. To determine whether there is non-response bias, the responses of early respondents are compared to late respondents, where late respondents are used as a proxy for non-respondents (Armstrong and Overton, 1977). This is the most widely used technique for countering non-response bias (Wagner and Kemmerling, 2010).

Independent sample t-tests were conducted on all Likert scale variables to check for non-response bias (see Table 3.21). The first 10 per cent of returned questionnaires (1–50) were considered as early respondents and the final 10 per cent of returned questionnaires was considered late respondents (356–406). The results yielded no significant differences ($p>0.05$) between the early and the late respondents with regard to the various aspects of donor value, behavioural intentions, reputation/dynamism, barriers to donating, and cultural orientation. Hence, it was presumed that respondents did not differ from non-respondents and thus non-response bias was not a concern in the present study. However, there might be a potential of non-response bias for two variables (congruency and religiosity) as the results yielded a significant difference ($p<0.05$) between the early and the late respondents.

Table 3.21 Non-Response Bias Tests

Variable	*p*-value
Donor Value	0.983
Non-monetary consequence	0.991
Intention to give *Sadaqah*	0.223
Congruency	0.000
Reputation/Dynamism	0.804
Barriers to donating	0.088
Collectivism	0.717
Individualism	0.084
Religiosity	0.002

Source: This Study

d) Common Method Bias

Tests were also conducted to examine the common method bias. This is the statistical variance caused by the method of measurement, instead of the constructs the measure represents (Podsakoff *et al.*, 2003). Common method bias can be avoided or reduced in several ways, for example by adopting a research design that allows the collection of data using different instruments at different points in time, ensuring appropriate levels of discriminant validity and taking measure to avoid issues such as socially desirable responses (Straub et al., 1995; Podsakoff et al., 2003; Williams et al., 2003).

In order to reduce the common method bias, firstly, data were gathered at different points of time using different instruments. Participants also came from diverse backgrounds and regions. The present research does not solely depend on a single response from one source. The questionnaires were distributed using three different sources: web-based, paper-based and large market research services. Next, the appropriate levels of discriminant validity were examined in EFA. The questionnaire was also carefully designed in a manner that minimised the risk of socially desirable responses, for example, by reassuring respondents that there were no right or wrong answers, ensuring anonymity and confidentiality, and stating that the completion of the questionnaire was voluntary (respondents were given the option to withdraw or omit any questions). Questions were solely based on the participants' own experiences and the researcher avoided any hypothetical questions. Also, to address the issue of common method bias, the research employed procedures suggested by Podsakoff et al. (2012) and Mackenzie and Podsakoff (2012) such as proximal separation of independent and dependent variables and ensuring that the questions were worded concisely and that they were specific and straightforward.

Statistical methods were also used to reduce common method bias. One of the most widely used techniques is Harman's single factor test technique (Podsakoff, et al. 2012). Harman's single factor test was run in SPSS to statistically determine whether common method bias exists, as suggested by Podsakoff et al. (2012). As a result, 25% of the variance was reported in the extraction sums of squared loadings, concluding that although there was considerable variance explained by a single factor, it was not a major cause of common method bias. Variance loaded on one factor was satisfactory with a result of less than 50% (Podsakoff et al., 2012).

d) Social Desirability Bias

Social desirability bias refers to 'the need for social approval and acceptance and the belief that it can be attained by means of culturally acceptable and appropriate behaviours' (Crowne and Marlowe, 1964). It results from the tendency of some people to respond in a socially acceptable manner, regardless of whether their true feelings are consistent with their responses. Social desirability bias is an important factor to consider in research as it can cause method variance and prevent uncovering the true relationship between independent and dependent variables (Fiske, 1982). In the discussion of method bias, Podsakoff et al. (2003) summarised potential causes of common method bias, one of which is social desirability. In other words, satisfying statistical results of social disability bias are sufficient but not necessary to satisfying statistical results of common method bias. Since this study had no significant common method bias in the statistical tests, the social desirability bias should not be a major concern for the model.

This research recognised social desirability as a potential source of bias. However, the researcher has taken the necessary measure to reduce the social desirability bias by fully briefed participants about the purpose of the study providing assurances that their participation was completely voluntary and there were no right or wrong answers. At the beginning of each interview and questionnaire, consent was obtained and participants were told that they could withdraw at any stage or ignore any specific question without telling the reason (i.e. participants were not forced to answer any questions). In order to aid more responses, further assurance was given by making sure that the interviews and questionnaire are anonymous, confidential and only be used for academic research purposes (i.e. no personal information such as names and address were recorded).

Moreover, the current study used individual interviews rather than focus group, which allowed participants to discuss sensitive issues, related to their faith and believes in relation to charitable giving. Individual settings allow participants to be more relaxed and confident in expressing their feelings and they are able to talk openly without the pressure of conforming to others (i.e. group settings), allowing true responses rather than ideal answers (Wutich et al., 2010). Similarly, the present study employed the self-administered questionnaire, which allowed participants to provide anonymous answers that best represent their real thoughts at their own convenient time.

Given participation was voluntary and anonymous, the researcher are of the opinion that the participants had no reason to offer responses that were not true. All of the participants were able to answer the questionnaire freely and speak spontaneously during the interviews.

e) Structural Equation Modelling (SEM)

The survey data were analysed using SEM. Hair et al. (2006) argued that ‘SEM is the best multivariate procedure for testing both the construct validity and theoretical relationships’. SEM is used as a more powerful alternative to multiple regressions, path analysis, factor analysis, time series analysis and analysis of covariance. Hair et al. (2006) added that by using SEM, the strength of relationships between constructs could be identified more accurately because it considers measurement errors in the estimation process, including unreliability and random error, in order to avoid bias. More advantages of using SEM are summarised in Table 3.22.

Table 3.22 Advantages of using SEM

Advantages of using SEM
The researcher can examine relationship between multiple independent and dependent variables simultaneously within a single model
The use of CFA to reduce measurement error by having multiple indicators per latent variable
The ability to validate measurement model before evaluating the structural model
The graphical modelling interface
The desirability of testing models overall rather than coefficients individually
The ability to model mediating variables rather than be restricted to an additive model
The ability to compare alternative models to assess relative model fit
The ability to represent unobserved concepts in these relationships

Source: Hair et al., (2010)

Fundamentals of SEM—SEM model, commonly known as a two-step model, consists of two sub-models: (1) a measurement model (CFA) and (2) a structural model (Anderson and Gerbing, 1988) (see Figure 3.6). The latent variables are portrayed using an ellipse (A, B) while manifest variables are portrayed by squares or rectangles (V, W, X, Y and Z). Latent (unobserved) variables are variables, which do not have a direct operational method to measure them while manifest variables refer to observed indicators. Small circles associate with each observed error term, and the factor being predicted (A, B), a residual term. Single-headed arrows (→) signify the impact of one variable on another and double-headed arrows (<-->) represent covariance or correlation between pairs of variables. The measurement model represents the CFA model, which indicates the pattern by which a measure loads on a specific factor, while the structural model defines relationships among the unobserved variables.

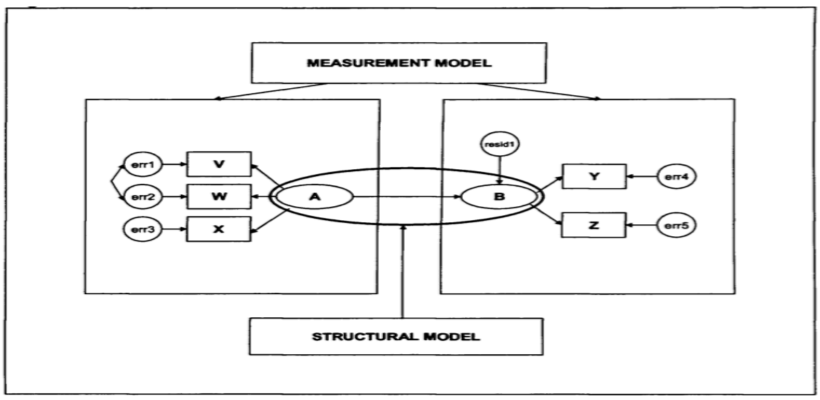


Figure 3.6 SEM Two-Step Models *(Source: Adapted from Byrne (2010))*

Stages in SEM—The current study employed the six-step process of SEM suggested by Hair et al. (2010) (see Table 3.23). This six-step SEM requires the researcher to establish a valid measurement model before testing the structural model. It is vital to ensure that both the measurement and structural models are correctly specified and that all of the results are valid.

Table 3.23 Six-Steps SEM process

Stage 1: **Defining individual constructs**	What items are to be used as measured variables?
Stage 2: **Developing the overall measurement model**	Make measured variables with constructs; Draw a path diagram for the measurement model
Stage 3: **Designing a study to produce empirical results**	Assess the adequacy of the sample size; Select the estimation method and missing data approach
Stage 4: **Assessing the measurement model validity**	Assess line GOF and construct validity of measurement model; Measurement model valid? Proceed to test structural model with stages 5 and 6.
Stage 5: **Specifying the structural model**	Convert measurement model to structural model
Stage 6: **Assessing structural model validity**	Assess the GOF and significance, direction, and size of structural parameter estimates; Structural model valid? Draw substantive conclusions & recommendations

Source: Adapted from Hair et al. (2010)

Stage 1 (Defining individual constructs)—The first step involved the definition of individual constructs. Researchers must invest significant time and effort at the beginning of the research process to ensure that the measurement quality allows valid conclusions to be drawn (Hair et al., 2010). Constructs can be defined and operationalised as they were in prior research. The items measuring donor value, reputation/dynamism, congruency, barriers to donating, cultural orientation, religiosity and behavioural intentions were identified from past studies during the literature review and findings from the qualitative phase.

Stage 2 (Developing the overall measurement model)—The second step was to develop and specify the measurement model. Each latent construct was identified and the measured indicator's variables (items) were allocated to the latent constructs (Hair et al., 2010). This is to measure relationships between items and constructs, correlational relationships between constructs, and items' error terms (Hair et al., 2010). The model for this study consisted of donor value, reputation/dynamism, congruency, barriers to donating, cultural orientation, religiosity and behavioural intentions.

Stage 3 (Designing a study to produce empirical results)—The third step requires the researcher to address several important issues related to SEM in order to produce empirical results. Besides examining the missing data, checking for outliers and assessing the normality, Hair et al. (2010) highlighted five issues that the researcher needs to address, which include a) the type of data analysed (covariance or correlation), b) the sample size, c) the model structure, d) estimation techniques and e) computer software use.

a) The type of data analysed (covariance or correlation)—Researchers have the option of using either covariance or correlation matrices as an input. The current study used a covariance matrix because it provides the researcher with far more flexibility due to the greater information content (Hair et al., 2010). This study used Analysis of Moment Strcutures (AMOS) software to perform SEM, which can compute the model solution directly from the raw data without requiring the researcher to compute a correlation or covariance matrix separately. Furthermore, the AMOS program can automatically select the matrix and estimate parameters within a few seconds.

b) Sample size—A good sample size produces more information and greater stability (Hair et al., 2010). Hair et al. (2010) recommended that sample sizes should be in the range of 100 to 400. Hoe (2008) argued that any number above 200 is understood to provide sufficient statistical power for data analysis. The total sample used in this study is 406, above the recommended sample size.

c) Model structure—Another important step in setting up an SEM is determining and communicating the theoretical model structure to the program. This step requires the researcher to specify which parameters are to be fixed (i.e. the value is specified by the researcher) or free (i.e. the value to be estimated).

d) Estimation techniques—There are several options available as estimation techniques, such as Weighted Least Squares (WLS), Generalised Least Squares (GLS), Asymptotically Distribution Free (ADF), and Maximum Likelihood Estimation (MLE). The current study uses the MLE because it is more efficient and unbiased when the assumption of multivariate normality is met (Hair et al., 2010). MLE continues to be the most widely used technique and is the default in most SEM programs including AMOS (Hair et al., 2010).

e) Computer software used—The current study uses AMOS software because it is user-friendly, straightforward, has a graphical modelling interface and is easily applied.

Stage 4 (Assessing the measurement model validity)—The fourth step is to evaluate the measurement model's validity by using various empirical measures. The current study employs CFA to establish measurement validity. This is because CFA specifies a series of relationships that suggest how the measured variables represent a latent construct. In general, the validity of the measurement model depends on a satisfactory level of goodness-of-fit and the specific evidence of construct validity (see Section 3.6.2 for more details).

Stage 5 (Specifying the structural model)—Step five involves identifying the structural model by assigning relationships between one construct to another based on the proposed theoretical framework. At this stage, a path diagram, which represents both the measurement and structural part of SEM, is in one overall model. Once the path diagram is developed, the model is ready for estimation. In other words, the overall theory is about to be tested, including the hypothesised dependence relationships among constructs.

Stage 6 (Assessing structural model validity)—The final stage involves efforts to test the validity of the structural model and its corresponding hypothesised theoretical relationships. Once the model is established as providing acceptable estimates, the goodness-of-fit must then be assessed. The three types of goodness-of-fit measured are absolute fit measures, incremental fit measures and parsimonious fit measures (see Table 3.24). Typically, using three or four fit indices provides adequate evidence of model fit. Researchers are encouraged to report at least one incremental index (e.g. Comparative Fit Index (CFI) or Tucker-Lewis Index (TLI)) and one absolute index (e.g. Root Mean Square Error of Approximation (RMSEA) in addition to the $\chi 2$ value) and the associated degrees of freedom (Hair et al., 2010).

Table 3.24 Goodness of Fit Measure

Goodness of Fit Measure	Description	Level of Acceptable fit
1. Absolute Fit: Determine how well a model fits the sample data		
Chi Square ($\chi 2$)	A measure for evaluating the overall model fit and assessing the magnitude of discrepancy between the sample and fitted covariance matrices.	Insignificant ($\chi 2$) at $p > 0.05$
Normed Chi-Square ($\chi 2$/df)	This is the ratio of the chi-square divided by the degrees of freedom.	Lower limit: 1.0 Upper limit: 2.0/3.0 or 5.0
Goodness of Fit Index (GFI)	A measure of proportion of variance and covariance that a given model is able to explain.	Value > 0.95 good fit, 0.90-0.95 adequate fit.
Root Mean Square Error of Approximation (RMSEA)	Indicates how well the model, with unknown but optimally chosen parameter estimates, would fit the population covariance matrix.	Value 0.05 to 0.08 is adequate fit.

2. Incremental Fit: Assess how well the estimated model fits relative to an alternative baseline model		
Comparative Fit Index (CFI)	Comparative index between proposed and null models, which is adjusted for degrees of freedom	Close to 1 very good model fit; > 0.95 good fit; and, 0.90-0.95 adequate fit.
Tucker-Lewis Index (TLI), or Non Normed Fit Index (NNFI)	This combines a measure of parsimony into a comparative index between the proposed and null models.	Close to 1 very good model fit; > 0.95 good fit; and, 0.90-0.95 adequate fit.
Bollen's Incremental Fit Index (IFI)	Comparative index between proposed and null models adjusted for degrees of freedom	Close to 1 very good model fit, > 0.95 good fit, 0.90-0.95 adequate fit.
3. Parsimonious Fit: Provides information about which model among a set of competing model is best		
Parsimony Normed Fit Index (PNFI)	The PNFI takes into account the number of degrees of freedom used to achieve a level of fit.	Higher values of PNFI are better.
Parsimony Goodness of Fit Index (PGFI)	The PGFI is based on the parsimony of the estimated model.	Higher values of PGFI are better.
Adjusted Goodness of Fit Index (AGFI)	This fit index takes into account both the measure of fit and model complexity.	Higher values of AGFI are better
Expected Cross Validation Index (ECVI)	Represents a measure of the degree to which one would expect a given model to replicate the results in another sample from the same population.	Lower value is preferred.

Sources: Adapted from Hair et al. (2010); Bryne (2010), Kline (1998)

3.6 Approaches to Trustworthiness and Rigour in Research

3.6.1 Qualitative phase (To establish Trustworthiness)

Lincoln and Guba (1985) proposed four criteria for assessing the concept of trustworthiness in qualitative research: credibility (a counterpart to internal validity and believability of the findings), transferability (a counterpart to external validity that considers the degree to which findings apply to different contexts), dependability (a counterpart to reliability which considers how likely the findings are to apply at other times) and lastly, conformability (closely linked with dependability and referring to the neutrality and accuracy of the data).

In order to ensure the credibility of this research, the researcher prolonged the engagement with the target sample by spending sufficient time interviewing different people to gain a full understanding of the phenomenon under investigation. The lack of any emergent new data was evidence that saturation had been attained, after which the qualitative phase was ended. Credibility can also be enhanced through triangulation (Yin, 2003). The two main reasons for triangulation are for the confirmation and completeness of data (Shih, 1998; Begley, 1996; Casey and Murphy, 2009). Confirmation of data is the process of comparing the gathered data from various sources to explore the extent to which findings can be confirmed (Casey and Murphy, 2009). This technique can increase confidence in the credibility of the findings, especially when data are gathered through multiple sources and are found to be consistent (Knafl and Breitmayer, 1991). Completeness of data is concerned mainly with the gathering of multiple perspectives from a variety of sources so that a complete picture of the phenomenon can be presented (Shih 1998; Casey and Murphy, 2009). Therefore, the current study gathers multiple perspectives on charitable giving from diverse Muslims of various ages, professions, educational levels, ethnicities and levels of involvement with charitable giving.

Moreover, the appropriateness of the interview questions was reviewed by untrained individuals, to establish face validity; experts in the field, to establish content validity; and lastly through comparing the current findings with past findings, to establish criterion validity (Litwin, 1995; Jolliffe and Farrington, 2006). The researcher also avoided asking questions that referred to events far in the past because participants might not have been able to recall past events.

The issue of transferability is a limitation for the current research as the findings might not be applicable to different contexts. However, this study does not aim to generalise the findings beyond UK Muslims as this research's goal is to understand UK Muslims' charitable behaviour in-depth in order to assist charities in segmenting their donor profiles. Nevertheless, the researcher later reflects on whether the conclusions and findings of the study hold any greater significance if they are usable in other contexts and the extent to which they can be generalised (Miles and Huberman, 1994). For example, reputation, congruency and perceived value play a significant role for participants in this research when choosing to support charities, which might also be the case when selecting other products or services from businesses.

One area of concern when conducting interviews is that reliability (or dependability) issues can arise due to several factors including respondent bias or interviewer error (Yin, 2009; Hair et al., 2010). In order to mitigate such risks, Yin (2009) suggests that a research protocol (including an interview procedure and discussion guide) be produced to ensure standardisation and general rules to be followed when conducting the interviews. A research protocol for the interviews was therefore developed, as discussed in Section 3.4.1. The researcher also transparently described the participants, settings and processes of the interviews as recommended by Miles and Huberman (1994) (see Section 3.4.1). The researcher minimised respondent bias by avoiding unnecessary comments, tones or non-verbal behaviour that might have had an impact on the interviewees' responses. The researcher established readiness and openness to listen and observe the respondents (Strauss and Corbin, 1998) through detailed preparation for the interviews, avoiding potential personal assumptions and establishing conclusions based on the displayed data, which were also examined by the supervisors using the cross-triangulation technique (Wallendorf and Belk, 1989). These techniques help to generate new insights and resolve differences in interpretations by checking the accuracy of the findings and interpretations.

In order to achieve the aspect of conformability, participants were able to answer and talk freely during the interview with minimal interference and judgement from the researcher. Thus, all information is valid and reliable on the basis of the informants' own answers. Validity is related to accuracy (Churchill and Lacobucci, 2010). Therefore, an accurate answer from the respondents' experience and beliefs is essential. Also, appropriate interview questions and careful design help to overcome issues related to reliability (Fowler, 2009). The interview questions were also tested using a pilot study before conducting the actual interviews (Litwin, 1995) to ensure that the questions were reliable and suitable (Marshall and Rossman, 1999). Although piloting requires more time and effort, it is worthwhile in order to uncover any unsuitable questions in the early stage before conducting the final interviews (Litwin, 1995). Some questions were amended to concentrate on other aspects that were not entirely visible from the pilot study. The interviews were also audio-recorded to ensure accuracy during the analysis stage. In order to solve the issue of reliability, interviews were transcribed and used jointly with the audio recordings, and data were matched with the researcher's field notes taken during each interview when analysing the data (Shabbir et al. 2007). The findings are expected to be valid and reliable as the researcher was able to collect sufficient interviewees' responses to answer the research questions (Kervin, 1999).

3.6.2 Quantitative phase (To establish Rigor)

The questionnaire used in the present research aims to satisfy standard measurement criteria of validity, reliability, and unidimensionality.

Validity (synonymous with accuracy) refers to the degree to which a measurement instrument accurately represents what it is intended to measure and measures what it claims to measure (Hair et al., 2010; Churchill and Lacobucci, 2010). Research is valid when the findings are correct and respondents answer accurately (Fowler 2009). The present study first employed the traditional approach (EFA) to assess the validity of the measurement instruments and then the constructs were validated again using the contemporary approach

(CFA) (Bagozzi et al., 1991; Straub, 1989). EFA provides information on how many factors are needed to best represent the data (Hair et al., 2006). CFA is similar to EFA in some respects, but philosophically it is somewhat different since the researcher must indicate the number of factors that exist within a set of variables and detail which factors each variable will load highly on before the results can be computed (Hair et al., 2006).

The two types of validity that need assessing by the researcher are (a) content validity, and (b) construct validity (Saunders et al., 2007).

a) Content validity (also termed face validity) is a qualitative assessment of the degree to which the scale items capture the key facets of a construct and addresses the question of whether the full content of a definition is represented in the measure (Rungtusanatham, 1998; Neuman, 2000). The content validity can be established from an expert or researcher's judgement (Malhorta and Birks, 2000; Hair et al., 2010). In order to ensure the constructs possess content validity, the researcher ensured that all questions were used based on an extensive literature review, academic members of staff (i.e. expert judgments) examined the scale items to ensure that they accurately captured what was aimed to measure, and a pilot study was conducted to gain participants' evaluations of the appropriateness of the measuring instruments (Churchill and Lacobucci, 2010; Bryman, 2012). However, content validity only fulfils the minimum requirement that the researcher needs to establish and is not fully sufficient to measure the validity of the scale items hence, a more formal evaluation of examining construct validity is required (Bryman and Cramer, 2011).

b) Construct validity is the extent to which a measurement instrument measures the theoretical construct it is designed to measure (Hair et al., 2010). Construct validity also includes convergent validity, examining how well similar indicators converge, and discriminant validity or divergent validity, examining how different indicators diverge (Neuman, 2000).

In order to estimate the relative amount of **convergent validity,** the researcher needs to examine factor loading. Factor loading needs to be statistically significant and high loadings on a factor is recommended (i.e. 0.5 or higher, ideally 0.7 or higher), which indicates that they converge on some common points (Hair et al., 2010; Byrne, 2001; Kline, 2011). The second step is to check the Average Variance Extracted (AVE), the rule of thumb is that 0.5 or higher suggests an adequate convergence (Hair et al., 2010). In addition to factor loadings and AVE, construct reliability is another indicator of convergent validity (Hair et al., 2010). As mentioned earlier, construct reliability of 0.7 or higher suggests good reliability while a score of between 0.6 and 0.7 may be acceptable provided that other indicators of the model's construct validity are good (Hair et al., 2010). Besides the classical approach (EFA), the contemporary approach of CFA can also be employed (Bagozzi et al. 1991). If the models pass the convergent, discriminant and reliability tests, structural analysis can be conducted immediately.

In order to determine the **discriminant validity,** also known as **divergent validity** (the opposite of convergent validity), the researcher needs to examine the correlation value among constructs, and ensure that a construct does not correlate too highly with other constructs from which it is supposed to differ. If the correlations are too high (i.e. >0.85), this suggests that the construct is not actually capturing a distinct or isolated trait (Kline, 1999). The next step is to check the AVE values, which should be higher than 0.5 (Fomell and Larcker, 1981). Finally, a more rigorous test to examine validity is through checking AVE values for any two constructs with the squared of correlation estimate between these two constructs (Hair et al., 2010). The value of AVE should be greater than the corresponding inter-construct squared correlations (Fornell and Larcker, 1981; Hair et al. 2010). Passing this test provides good evidence of discriminant validity (Hair et al., 2010).

Reliability (synonymous with consistency) refers to the degree to which a measure is consistent, stable and able to generate replicable results overtime (Bryman, 2012; Malhorta and Birks, 2007). There are two approaches to examine reliability, the test-retest approach and the internal consistency approach (Hair et al., 2010). Internal consistency is the most common approach used, which consists of measuring the coefficient alpha, also knows as Cronbach's Alpha (Koufteros, 1999; Bearden and Netemeyer, 1999). Based on the rule of thumb, scales that have an alpha score over 0.7 are considered reliable (Gerbing and Anderson, 1988; Hair et al. 2010). However, the use of Cronbach's Alpha suffers problems such as its positive relationship with the number of scale items (i.e. increasing the number of the scale items will increase the value of the coefficient alpha). Therefore, in an effort to overcome this problem, reliability measures derived from the CFA can be used (Hair et al., 2010). The measures consist of another two methods: (1) AVE, for which the rule of thumb suggests 0.5 or higher is adequate, and (2) construct reliability where a score of 0.7 or higher suggests good reliability and where 0.6 to 0.7 may be acceptable, provided that the indicators of the model's construct validity are good (Hair et al., 2010). Both measures are believed to provide more rigorous results (Hair et al., 2010). Reliability can also be assessed by R^2 (squared multiple correlations) for individual items, where values greater than 0.5 indicate the item is reliable (Bollen, 1989). Therefore, the present research assesses the measurement reliability through the Cronbach's Alpha, the AVE, construct reliability and R-squared.

In addition to validity and reliability, in the context of SEM, the measure needs to establish that all variables in the measure have one underlying construct. **Unidimensionality** refers to a set of measured variables (indicators) that can be explained by only one underlying construct (Hair et al., 2010). An appropriate technique to assess unidimensionality is to perform CFA of multiple indicator measurement models and assess the goodness-of-fit indices (Anderson and Gerbing 1988; Kline, 2011). The present study employed a variety of fit indices to assess the model, as suggested by Hair et al., (2010): the CFI, the TLI, and the RMSEA. To assess the overall fit of the hypothesised model, the current study adopts the maximum likelihood $\chi 2$ statistic. Nevertheless, because the $\chi 2$ statistic is particularly sensitive to sample sizes, an adjusted $\chi 2$ ($\chi 2/df$; where df = degree of freedom) is recommended as a better-fit metric (Hair et al., 2010). In the present study, the normed Chi-square ($\chi 2/df$) was reported as the parsimonious fit indices, RMSEA was reported as the absolute fit indices, and the CFI and TLI were reported as incremental fit indices. Table 3.25 summarises the guidelines for assessing the measurement of reliability, validity and unidimensionality for the current study.

Table 3.25 Summary of the Guidelines in Assessing Measurement of Reliability, Validity and Unidimensionality

<table>
<tr><th colspan="2">Measurement criteria</th><th>Description</th><th>Assessment</th><th>Recommendation</th></tr>
<tr><td rowspan="5">Reliability</td><td>Item reliability</td><td rowspan="5">Consistency of a measure of a concept</td><td>Individual item squared multiple correlations (R-squared)</td><td>>0.5</td></tr>
<tr><td rowspan="4">Scale reliability</td><td>Cronbach Alpha</td><td>>0.7 or it may decrease to 0.6 in exploratory research</td></tr>
<tr><td>Composite Reliability</td><td>>0.7 indicate good reliability. Value between 0.6 and 0.7 may be acceptable provided that other indicators of a model's constructs validity are good</td></tr>
<tr><td>AVE</td><td>AVE of >0.5 is a good rule of thumb</td></tr>
<tr></tr>
<tr><td rowspan="2">Validity</td><td>Content Validity</td><td></td><td>Literature review
Personal interview
Pilot study</td><td>-</td></tr>
<tr><td>Construct Validity (Convergent Validity)</td><td>Items for a specific construct should converge or share a high</td><td>Factor loadings</td><td>Standardised loading estimates should be >0.5 and ideally >0.7.

Factor loadings should be statistically significant</td></tr>
</table>

		proportion of variance in common		
	Construct Validity (Discriminant Validity)	The extent to which a construct is truly distinct from other construct	Correlations among factors	Low to moderated correlations among factors (<0.85)
			AVE	AVE of >0.5 is a good rule of thumb
Unidimensionality		Existence of one construct underlying a set of items	Goodness of fit indices	Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA).

Sources: Adopted from Hair et al. (2010); Anderson and Gerbing (1988); Fornell and Lacker (1981); Kline (1998)

3.7 Ethical Consideration

Before conducting the study, the researcher was aware of the code of ethics. Prior to the data collection process, ethics approval was obtained from the university's ethics committee. At the start of the data collection process, participants were given a consent form explaining the following: the purpose of the research so that participants were fully aware of what to expect, the potential benefits of participating in this study, the research method, the voluntary nature of participation, the guaranteed anonymity and confidentially in making sure that the research data is non-attributable, the secure methods for storing research data and contact details for both the researcher and research supervisor (Neuman, 2000; Belk et al., 1988; Creswell, 2014). Consent was obtained from the participants prior to conducting the interviews and surveys. For the interviews, consent was also obtained for the interviews to be audio-recorded and transcribed. All participants in the present study volunteered themselves and they were well informed of the duration of the interviews and the survey.

In order to ensure the safety and comfort of the participants and the researcher, the interviews were conducted in an open and safe place, the university's meeting room. No personal information (e.g. names and address) were asked and participants are referred to pseudonyms in order to safeguard their anonymity and confidentiality (Saunders et al., 2009). Participants confidentiality assurances were also given at the beginning of the interview in order to aid more open discussion from them (Creswell, 2014). The participants were not forced to answer any questions that they might find inappropriate or an attempt to breakthrough their confidential information. All of the participants were able to answer the questionnaire freely and speak spontaneously during the interviews (Lee and Sargeant, 2011).

3.8 Summary of Chapter

This chapter has discussed issues related to the methodology used in this study, including research paradigm, research methodology, data collection method, data analysis method and ethical considerations. In summary, the current study adopts a sequential mixed-model design, which consists of two phases of data collection: a qualitative phase (in-depth interviews) and a quantitative phase (questionnaires). Qualitative data is analysed using thematic analysis and quantitative data is analysed using SEM. The next chapter (Chapter 4-Qualitative Phase Findings) discusses the findings obtained from the qualitative phase.

Chapter 4 Qualitative Phase Findings

4.1 Introduction

As discussed in the previous chapter, the present study employed qualitative methods in an initial phase of the research before verifying and validating the results using quantitative methods. The qualitative phase seeks to address a subject area where little prior research has been carried out and identify emerging issues that were not identified during the literature review.

Two major themes emerged as a result of the interpretation of the qualitative data. The themes that emerged relate to the types of value donors seek from charitable giving and the positive and negative organisational drivers of charitable giving. Before discussing the two themes (see Section 4.4 and Section 4.5), the researcher first describes the informants' profiles in Section 4.2 and summarises the main findings from the thematic analysis in Section 4.3. Illustrative quotations from the discussions have been chosen to be representative of commonly expressed positions, while the names used are fictitious.

4.2 Informants Profile

The sample for the qualitative phase consists of twenty-one informants (seven males and fourteen females) with ages from 18 to 58 years old. Most informants hold at least a bachelor's degree and they are either a homemaker, an employee or a student. A majority of the informants are married while the remaining are either single, divorced or widowed. The informants come from diverse ethnicities such as those originating from the Indian subcontinent, the Middle East and Africa and all informants identified themselves as Muslims.

In summary, all informants were able to recall their charitable giving experiences. Informants were either regular donors to a charitable organisation, founders of their own charitable organisation or volunteers or employees of a charitable organisation. Table 4.1 provides informants' backgrounds in relation to their demographic profile, charitable giving experiences, the charitable organisations they support and the charitable causes they care about.

Table 4.1 Profile of the Informants

Informants Profile	Charitable Giving Experiences	Charitable Organisations Supported	Causes Supported
Anisa (Female, 58 years old, British Indian) was born in India but had been living in the UK throughout her life. Her highest education is bachelor degree and she is a retired social worker. She is a widow with two children.	Gives *Qurbani* (animal sacrifices) through Islamic charities; sponsor an orphan (for 25 years); donates money directly to the mosques, schools and orphanages in India; attends charity events (e.g. auctions, charity concerts, comedy shows and Islamic lectures); initiates collection for the needy.	Muslim Hands, Islamic Relief, Interpal, Human Appeals, Cancer Research UK, British Heart Foundation	Orphans, children in the war zone, religious causes, homelessness and refugees
Adeeba (Female, 25 years old, British from mixed Northern African White Caucasian) was born and brought up in the UK. Her highest education is bachelor degree and she is working as a project manager in a charitable organisation.	Donates monthly to WaterAid UK for 4 years; volunteers for Islamic Relief; attends charity events (watching documentary to support causes for Palestinian and Syrian); organises fundraising events such as bazaar in the mosque.	WaterAid UK, Islamic relief, Human Appeals, Interpal, and Life of African Mothers, Hope Not Hate, Hyatt foundation	Orphans, women's empowerment, health and rights, water issues, basic needs and emergency disaster
Balqis (Female, 46 years old, British from mixed race Chinese and Malay) was born in Malaysia but had been living in the UK throughout her life. Her highest education is high school diploma and she is a housewife. She is married to a British and has three children.	Donates in building a water pump in Cambodia; volunteers for a centre that teaches Islamic studies; supports charities related to cancer, kidney and diabetic as her kids and husband suffer from those health issues.	Health-related charities	Syrian war victims and Rohingya crisis
Dina (Female, 29 years old, Arabs) was born in Saudi Arabia and had been living in the UK for ten years. Her highest education is a master degree and currently, a PhD researcher. She is married with three children.	Visits orphanage home and participates in programs with the orphans; helps her family members who are poor; prefers donating directly to the needy; attends fundraising events with her children at school; makes crafts to sell for charitable purposes.	No specific organization name mentioned	Causes related to children especially the orphans and needy children
Halima (Female, 40 years old, British Pakistani) was born and brought up in the UK. Her highest education is a master degree. She is a solicitor and married with two children.	Donates money to poor people in Pakistan (when she was younger); donates through charities' websites (when she was older); attends charity events; sponsors an orphan in Bosnia. Recently, she starts donating to local charities in the UK.	Muslim Aid and Islamic Relief, ISSA Wales and local hospices	Causes related to local needs, natural disasters, orphans and widows who are conflicted by war
Madiha (Female, 20 years old, British Pakistani) was born and brought up in the UK. She is a university student and single.	Volunteers at care homes and school for disable children; attends charity dinners; sponsors an orphan; visits orphanage in Pakistan.	Muslim Hands, WaterAid UK, Islamic Relief, and Children in Need	Homelessness, disability, orphans

Informants Profile	Charitable Giving Experiences	Charitable Organisations Supported	Causes Supported
Fadila (Female, 40 years old, British Pakistani) was born and brought up in the UK. She is married with two children and her highest education is a master degree. She is working as a lawyer.	Gives every month to three different charities for the past ten years; attends charity events to raise funds for charitable causes (e.g. floods in Pakistan); shares her expertise (as a lawyer she works for those in need for free, e.g. she did a lease for a charitable organisation that helps people with drug-related problems); volunteers to paint local houses association and spending time reading books for unfortunate children.	No specific organization name mentioned	Emergency appeals, and requests related to children and homelessness
Faizah (Female, 36 years old, British Asian, Malaysian) was born in the UK. Her highest education is bachelor degree and she used to work as a schoolteacher, but currently, she is a housewife. She is a single mother with two children.	Gives donations through her children's school; attends fundraising events with her children, especially events that involves selling pre-own stuff.	Interpal, Cancer Research UK and organisation that collect money for children's health	Causes related to refugee children, children at war and children in the cancer hospital.
Laila (Female, 25 years old, British from mixed race Chinese and Sudanese) was born and brought up in the UK. Her highest education is bachelor degree and she is working as a dentist.	Attends charity bazaar (show her support by buying food and clothing); prefers fundraising events with fun activities and has a child attracting elements; prefer charities' organiser introduces the audiences to each other (allowing her to socialise); enjoys participating in the charitable event called the 'shoebox for Syria' (engaging and fun where everyone brings gifts for war victims (children) for their Eid celebration)	Anaya Aid and Islamic Relief	Children, war victims
Nadia (Female, 55 years old, British Pakistani) was born in Pakistan but had been living in the UK for 53 years. Her highest education is bachelor degree and she is a self-employed manager. She is married with two children.	Rents a building and the rental is given to charity (by using her father's inheritance); continues her father's work in building a school for Islamic studies in Pakistan and building a mosque in the rural area in the UK; initiates bucket collection for charities; runs her own charity.	No specific organization name mentioned	Poverty and children (e.g. education for the poor children and support for disable children).
Medina (Female, 43 years old, British Pakistani) was born in Pakistan but had been living in the UK for 22 years. Her highest education is high school diploma and she is self-employed.	Sponsors a child in Pakistan; attends charity dinners; donates her belongings; shares her expertise by cooking for homeless people; donates to the mosque and causes advertised on TV.	No specific organization name mentioned	Children, homelessness

Informants Profile	Charitable Giving Experiences	Charitable Organisations Supported	Causes Supported
Sabiha (Female, 42 years old, British Somali) was born and brought up in the UK. Her highest education is bachelor degree. She is married with three children and works as a social worker.	Donates mostly towards her family members 'back home' (i.e. Somaliland).	No specific organization name mentioned	Poverty and emergency appeals (e.g. war victims).
Ayub (Male, 50 years old, British Bangladeshi) was born in Bangladesh but had been living in the UK for 40 years. His highest education is A-level and he is a politician. He is married with four children.	Volunteers for Islamic Relief for many years; raised money over £130,000 within the last ten years for earthquake victims in Haiti and Cashmere, flood and cyclone victims in Bangladesh and Salvation Army that helps homeless people; founder of a registered charitable organisation in the UK; visits Ethiopia and Palestine for humanitarian work; volunteers for homeless people in his neighbourhood; organises charity dinners; has been on the TV to talk about his charity work; go around businesses in various cities to collect money for causes he believes in.	Islamic Relief, Salvation Army	Natural disaster victims, Homelessness
Warda (Female, 47 years old, British Bangladeshi) was born in Pakistan but had been living in the UK for 25 years. Her highest education is bachelor degree and she works as a teacher. She is married with three children.	Donates money and food whenever there is a natural disaster appeals; attends and organises charity events with her friends (e.g. she initiates a big fair to raise money for the earthquake in Pakistan)	No specific organization name mentioned	Natural disaster victims
Azeem (Male, 46 years old, British Pakistani) was born and brought up in the UK. His highest education is master degree and he is self-employed. He is married with four children.	Gives cash donation; donates over the radio and gives more during Ramadan; gives hundreds of pounds, two or three times a year and donates £5 direct debit every month; attends charity events such as charity fairs and contributes by giving money and baking cakes.	Islamic Relief, Cancer Research UK, Action Aid, and Muslim Aid	Children, human rights, war victims, basic needs (e.g. shelter and food), education, natural disaster in the third world countries
Bilal (Male, 42 years old, Sudanese) was born and brought up in the UK. His highest education is bachelor degree and he is working as a manager. He is married with three children.	Volunteers to teach children in a non-profit organisation; gives at fundraising events and to the mosque after Friday prayer; supports Sudanese society where he sets up a monthly direct debit to help the Sudanese community; gives cash donation and offers helps by sharing his experiences and advises those people who are in need.	Islamic Relief	Education, children

Informants Profile	Charitable Giving Experiences	Charitable Organisations Supported	Causes Supported
Ehsan (Male, 30 years old, Moroccan) was born in Morocco and had been living in the UK for ten years. His highest education is bachelor degree and works as a waiter. He is married with one child.	Gives free coffees and gave his clothes to homeless people; pays school fees for poor children.	No specific organization name mentioned	Homelessness, causes related to children
Faisal (Male, 42 years old, British Pakistani) was born in Pakistan and had been living in the UK for 12 years. His highest education is a master degree and works as an accountant. He is married with three children.	Prefers giving directly to the poor in Pakistan (e.g. donated money for a kidney transplant) and to the mosque.	Cancer hospital in Pakistan and Muslim Aid	Causes related to education, environment and women empowerment.
Hamid (Male, 48 years old, British Pakistani) was born and brought up in the UK. His highest education is a master degree and works as a finance manager. He is married with two children.	Regularly gives to bucket collection in the mosque; attends charity events; sponsors an orphan; donates through charities' websites and social media; buys food and drink for the homeless people; went to Kosovo for humanitarian work.	Islamic Relief, Muslim Aid and Action Aid	Causes related to children and community development.
Yasmine (Female, 18 years old, British Bangladeshi) was born and brought up in the UK. Her highest education is GCSE. She is a student and single.	Makes handcrafts and sells it to her friends, and the proceeds were donated to the water crisis in Africa; took part in 10 miles walk to raise money for charity; spend her time tutoring younger kids and the money paid to her is given towards helping Syria' war victims; volunteers for charities	Islamic Relief, Human Appeals, Acorns and Harry Help Others	Causes in the third world countries and health-related purposes.
Rahman (Male, 40 years old, British Pakistani) was born and brought up in the UK. His highest education is postgraduate study and currently working as an optometrist.	Donates cash to the mosque and charity boxes in the shops; gives directly to the poor in Pakistan and homeless people in the UK; gives direct debit for different charities and appeals (especially when asked to donate by friends & family); often gives through JustGiving website, Muslims TV channels (during Ramadan), charity dinners and charities' websites; attends charity dinners; organises charity events; volunteers abroad. Recently, he prefers to give more to larger charities.	Islamic Relief, Muslim Hands, Al-Imdaad Foundation, Water Aid and Vision Aid Overseas	Emergency appeals, orphans and water projects.

Source: This Study

4.3 Summary of the Main Findings from the Thematic Analysis

Before discussing the two main themes (see Section 4.4 and Section 4.5), the researcher will summarises and integrates the main findings from the thematic analysis in this section. Firstly, participants support range of charitable causes including disaster and emergency relief; causes related to education, environment and women empowerment; local causes such as community project and homelessness, as well as causes related to orphans, children and poor that allows them to develop a sense of attachment, connection and interdependence with others. Participants chooses to support charities that are reputable and well-established such as Islamic Relief, Human Appeals, Muslim Hands, Cancer Research UK, British Heart Foundation, Salvation Army and Muslim Aid.

Findings from the thematic analysis point to intrinsic or internal stimuli (i.e. perceived value of charitable giving) and extrinsic or external stimuli (i.e. positive and negative organisational drivers) in which influence participants' charitable behaviour. In other words, the qualitative data suggest various value dimensions that participants seek from charitable giving (i.e. emotional value, social value, altruistic value and religious beliefs value) and participants choose to support charities that are reputable and possess the image of dynamism, while avoid those who they perceived to be out-dated, wasteful of resources, fail to communicate, as well as uses excessive appeals and inappropriate approaches (i.e. barriers to donating).

Participants are motivated to be charitable to show a real concern for others based on their Islamic beliefs and altruistic attitudes such as promoting good neighbourhood and community, develop a sense of closeness and a feeling of responsibility towards the welfare of others, as well as expressing sympathy and empathy towards those in need. For example, the following comments are common among the participants: 'I wanted to help them…my brother and sister around the world need my help', 'Giving to charity help to develop important characteristics to be a human being such as gratitude, love, empathy, thinking about others before yourself', 'I am a mother, I have kids. I get so touch with anything to do with kids in a war. I feel deeply sympathise', 'I feel like doing my part and it is my responsibility', and 'It is my duty as a Muslim to help others, God command me to do so'.

Although participants have a strong sense of emotions towards others which consequently motivated them to give, they would also support causes that can increase their psychological benefits such as supporting causes that are long term, which can generate continuous rewards in the hereafter (religious beliefs value). Participants would also give to attain sense of joy as well as avoiding the sense of guilt (positive and negative emotional value). Interview data reveals that in exchange for participants' charitable acts, they wanted to become role models to others, to inspire and empower others, to educate others and to enhance the sense of community and 'togetherness' (group-related social value). Finally, participants highlighted the sense of human responsibility for others, especially their local community and in times of emergency crisis (altruistic value).

Aside from the benefits that may accrue from giving (perceptions of benefits), it became apparent that donors' perception of the charities would also impact charitable behaviour (perceptions of charities). Qualitative data suggest the need for charities to build and maintain competitive advantage not only through providing donor value but also through a charity's reputation and image of dynamism. Therefore, it is important for charities to focus on the perception of value for individuals (internal stimuli) and also individuals' perceptions of charities (external stimuli) as both influence charitable behaviour. These findings are in line with previous researchers who have adopted the multi-dimensional view (e.g. Bennett and Gabriel, 2003; Sargeant et al., 2004; Sargeant et al., 2001; Sargeant et al., 2006). For example, Sargeant et al. (2006) examine the effect of donor value (perception of benefits) and organisational factors such as performance of the organisation, responsiveness and communication (perception of charities). However, the present study provides empirical evidence showing another important organisational factors, which are the charity's reputation and image of dynamism, while simultaneously avoiding the perceived barriers to donating. These organisational factors are important as participants often give through charitable organisations, especially when they do not have access to the needy, therefore, charities would act as intermediary. Due to the increasing competition in the non-profit sector, qualitative data suggest that participants are mindful when choosing which charities to support. The following sections will discuss in details the two themes identified in the qualitative phase.

4.4 Theme 1 (Perceived Value of Charitable Giving)

The first theme presents an empirical examination of perceptions of the value attached to charitable giving. Adopting a customer/donor value delivery orientation requires organisations to learn extensively about their target customers/donors (Woodruff, 1997). Before deciding how to compete on superior customer/donor value delivery, organisations need to answer difficult questions such as: what exactly do customers/donors value; and of all the things customers/donors value, on which should organisations focus to achieve an advantage? Based on these questions, the present study aims to provide an understanding of donor value within the charitable giving context. Consequently, the charitable organisation's internal processes for delivering value can be brought in line with what donors' value (Woodruff, 1997).

The data reveals that charitable activities help informants to create different types of value in exchange for a donation. Table 4.2 presents various types of value associated with charitable giving, labelled as the following: 'Emotional Value', 'Social Value', 'Altruistic Value', and 'Religious Beliefs Value'.

Table 4.2 Types of Value Muslim Donors Seek from Charitable Giving

Research Aim: Comprehends the value created from charitable giving
Research Objective 1- To identify types of value donors attach to charitable giving
Theme 1- Perceived Value of Charitable Giving **Sub-Themes:** Emotional Value · Social Value · Altruistic Value · Religious Beliefs Value
Research Implication: Assist charitable organisation in creating value for donors

Source: This Study

<u>Sub-Theme 1 (Emotional Value)</u>

'Emotional Value' is reflected in the responses from a majority of the informants. The qualitative data describes the informants' affective states in relation to donation behaviour such as personal feelings of doing good, feelings of happiness and achieving a sense of personal satisfaction (positive feelings), as well as a sense of guilt and self-blame for not being able to do good (negative feelings).

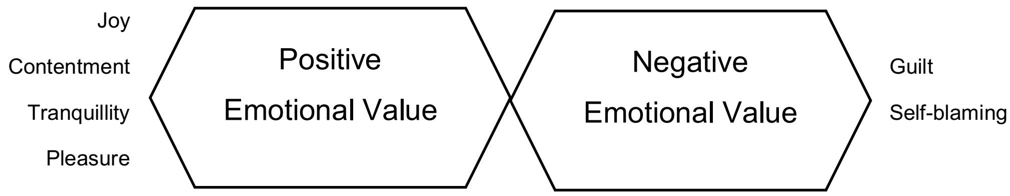


Figure 4.1 Emotional Value *(Source: This Study)*

An interpretation of the data reveals that most of the informants highlighted the positive feelings and emotions they experienced in exchange from their charitable giving. The positive emotions refer to informants' joyful feelings prior to and after donating. For example, the intangible effects of charitable giving are informants' peace of mind and feelings of contentment, tranquillity, enjoyment and pleasure. When they perceived they would attain these positive emotions, it triggered their intention to donate, as they believed that the charity not only benefits others but also themselves. For instance, the overwhelming majority of informants such as Faizah (a 36-year-old housewife) and Halima (a 40-year-old solicitor) expressed the pleasant and relieved feelings they experienced when they could ease the burden of others. In a similar vein, informants like Jamila (a 21-year-old undergraduate student), Madiha (a 20-year-old medical student) and Ehsan (a 30-year-old waiter) indicated that charitable giving means peace of mind, happiness and rewarding feelings which in turn motivates them to give to charities.

On the other hand, Medina (a 43-year-old self-employed widow) and Hamid (a 48-year-old finance manager) indicated that their charitable acts are a form of good deeds and that they felt very emotional and satisfied to be able to make a difference in someone else's life. Sabiha (a 42-year-old social worker) stated 'it is a sense of relief when giving' and Tahirah (a 28-year-old postgraduate student) always felt grateful and by helping others she felt as if she was good enough to be in this world, stating: 'It is really special for me to be able to help others. I feel that I'm good enough to be in this world. I help others to feel calm, to have peace. It's something for God, it's something to make me feel special'. In the same vein, Balqis (a 46-year-old housewife) feels proud of herself when she is able to help others: 'Even though I'm not rich, I can still help and I'm very blessed by Allah for giving me the chance to do it. I feel happy just like how the children feel when they open the present that you gave.' Similarly, Rahman (a 40-year-old optometrist) expressed the following: 'I feel blessed when I help others'.

Informants also said that their charitable acts are part of their character development (i.e. building good character), as when Medina (a self-employed 43-year-old) expressed the following: ‘When doing any good deeds or any charity my heart gets softer, I feel soft.’ The same feeling was experienced by Azeem (a self-employed 46- year-old) who continues to build on his sense of sincerity when giving and improving his character so that he can be an example to others. Ehsan (a 30-year-old waiter) feels sorry about the needy when he sees them and confessed that charitable giving makes his heart soft and humble, preventing him from being arrogant. As for Hamid (a 48-year-old finance manager), charitable giving helps him reflect on how lucky he is: ‘I went to Kosovo a few years back for charity…It was a very surreal experience…helping people makes me realise how lucky we are.’

While most of the informants expressed the positive feelings they experience, some informants commented on the negative feelings they experience when they are not able to donate, as they feel guilty and responsible for the needy. Informants blamed themselves for not being able to help and do more. For example, informants narrated the following: ‘Sometimes I really feel upset because I cannot donate’ (Tahirah, a 28-year-old student) and ‘Sometimes it is a man-made problem and I feel responsible’ (Ayub, a 50-year-old politician).

Raihana (a 26-year-old postgraduate student) felt like she is missing out in giving to people, expressing the following: ‘I know there are great people in the world that are helping people in need, I heard about them, sometimes I feel like I don’t do anything. I have to do more.’ In the similar vein, Warda (a 47-year-old Teacher) feels that it is her fault when there are people in hunger when she comments: ‘Food and water make a lot of difference in everybody’s life. If you have food and you are not hungry, you may not be involved in so many crimes. In a way, all of us are at fault with that, because nobody should be hungry. We should help more.’ Ehsan who is the father of a 3-year-old son sometimes suffers in silence and feels sad when he is unable to help: ‘When I see someone in need of help, and I want to help, but at the same time I can’t because I don’t have the tools. So, I just wait and I suffer by myself. That’s the worst feeling.’

Sub-Theme 2 (Social Value)

The second sub-theme that emerged from the qualitative data is ‘Social Value’. An interpretation of the interview data reveals that most of the informants highlighted that the ‘social value’ they seek from charitable giving can either be ‘self-related’ or ‘group-related’.

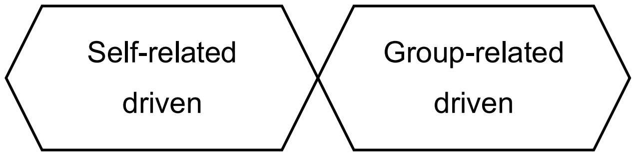


Figure 4.2 Social Value *(Source: This Study)*

Informants explained that charitable giving enables them to acquire prestige and enhance their social self-concept, which is a more 'self-related' drive. For instance, Tahirah (a 28-year-old postgraduate student) expressed that by helping others she enhances her self-worth and feels much better about herself: 'Helping others gives me self-esteem, I feel like I'm doing something. I feel that I'm good enough to be in this world…I feel like I am somebody when I am doing something for other people.' As for Raihana (a 26-year-old postgraduate student), involving herself in charitable acts reflects an image that is congruent with the norms of her friends and family. For example, it is normal for her to help others, especially after Eid prayers: 'The needy and their children will stay at the mosque to wait for people to give them sweets and money…so it's probably a tradition to give I'll say. My family and I usually bring more money than usual when it is time to give to children that are in need. We even give to the people who don't need it as a gift.'

During the interviews, 'Social Value', which is 'group-related' driven, was more apparent than 'self-related' factors. For example, in exchange for the informants' charitable acts, informants wanted to become role models to others, to inspire and empower others, to educate others and to enhance the sense of community and 'togetherness'. Further discussion of these elements is conducted below.

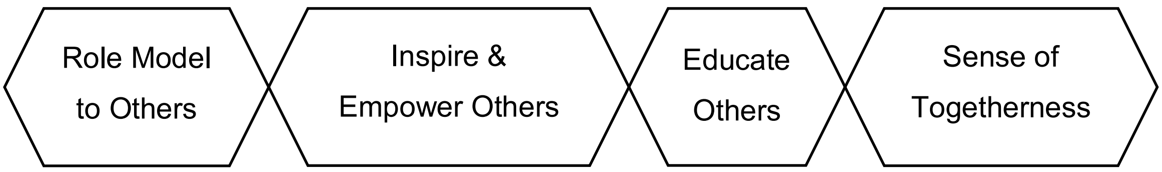


Figure 4.3 Social Value: 'Group-Related' Driven *(Source: This Study)*

As demonstrated by the informants, donating helps them to become role models for others. For example, Anisa (a 58-year-old retired social worker) who is a widow with two children said that she loves to encourage her children to give charity: 'My children do it because they saw me do it from the day I started working when my husband died. So they know it is important.' By participating in charitable giving, Raihana (a 26-year- old postgraduate student) and Warda (a 47-year-old teacher) were able to advise their husbands and children about the importance of giving.

Informants also talked at length about how charitable giving allows them to educate and inspire family and friends. For instance, Dina (a 29-year-old postgraduate student) who is married with three children usually goes to family-based charity events to take the opportunity to educate and inspire her children to give:

> I would go to fundraising events with my kids to sell crafts that we made and buy some stuff. I like family events because it's not just contributing; it is also a way of teaching your kids to contribute. I would tell them that we are going to those events for the poor people because sometimes my kids came to me and said 'What poor people? I never saw poor people'. Even though they heard about them, they never saw them and I thought these are the things I should be doing, taking them there to realise that there are less fortunate people out there and this way they will appreciate what they have.

Dina also believes that she learned to be charitable from her parents as they always made her get involved in charitable giving: 'I think my parents influence me and I'm influencing my kids, it's me being part of my family who made me this way and I want my kids to be the same.

In a similar vein, Warda, a mother of three children, feels like attending fundraising events as a family is a joyous activity as she comments: 'Your children will get involved, and they will learn from your example and they will do it when they grow up and the whole family will be involved. So, if the whole family goes, they would have fun, they would raise money and they would learn so much more.' Azeem (a self-employed 46-year-old) encourages his children to give and prefers to give anonymously, though at the same time feels that by giving in public he can be an example to others and inspire his children: 'I try to remain anonymous when I give, it is better to remain anonymous but sometimes I have to set an example and by giving money someone else might give money as well. I might inspire them.' Ehsan (a 30-year-old waiter) feels that he is obligated to tell his family and friends about charitable giving and encourage them: 'I have to encourage others because they might not know about it; they don't know the taste of it. Because when you taste something good, you will always talk about it. If you eat crab and you love it, you will tell others. That's what is happening to me with charity, when you experience the good feeling and it's very nice, I will talk about it. I want others to try it'. Similarly, Rahman (a 40-year-old optometrist) expressed the following: 'I hope I made even a tiny difference by travelling to help others, even if only during a limited time, and encouraging others to donate.'

For Medina (a self-employed 43-year-old), charity appeals 'empower me…I feel empowered to give.' The same goes for Raihana (a 26-year-old postgraduate student) who mentioned: 'I feel empowered, ambitious to do more.' As demonstrated by most of the informants, they feel empowered to give more and they want to inspire others as well. For example, Madiha (a 20-year-old medical student) always tries to influence and empower her friends to give: 'I will tell my friends about it. So they know it is real and encourages them to donate and share my experiences with them.' Also, in exchange for involving themselves in charitable giving, informants expressed that they are able to empower their beneficiaries. For example, Hamid (a 48-year-old finance manager) mentioned the following: 'What I like most about helping others is empowering the needy and letting them be in control of their life. The other reason is to educate them differently, the needy need help in that sense.'

Some of the informants, especially those who are very influential in the community, revealed that they were involved in charitable giving because they love to collect donations by utilising their social network. For example, Anisa (a 58-year-old retired social worker) often invites her friends to come over for coffee and they donated to causes they agree on. She also initiated a collection of money for an asylum seeker and was astonished by the responses and donations she received from her friends:

> Just last week I posted to my friends on WhatsApp 'anybody have a cooker or washing machine, because there is one asylum seeker (a mother with a child) who hasn't been able to cook and wash clothes.' I posted the message in the morning and I forgot about it. And in the evening when I checked my phone, my friends wanted to donate £10 each and asked me to give to the asylum seeker. They transferred it to my bank account and some came to my house to give the money. When it comes to charity, everybody is giving it in different ways.

Interpretations of data suggest that the informants give to charity to exploit the strong connection and networking that they have and enhance their sense of community and 'togetherness'. For instance, Ayub (a 50-year-old politician) is very influential among his friends, who support his charitable work, and he utilises his social connections to give back to the community. He worked together with his friends to collect over £130,000 over the last ten years for charity: 'A lot of my friends help me with charity projects. Their support and the success in the past give me comfort that we can help and we have helped. I have also established my own charity and have lots of influential people involved, Muslims and non-Muslims, very senior and high-up government people are involved.' The same goes for Warda (a 47-year-old teacher) who organised a campaign of bucket collections with friends which was successful due to her strong social network: ‘My friend and I arranged a big fair and we raised more than £1000. Whoever we asked, they were very happy to participate and help.’ Similarly, Balqis (a 46-year-old housewife) and her friends usually organise charity events together and support each other throughout.

Informants talked at length about how they are eager to donate to empower the beneficiaries and how they wish that their donations could help transform the lives of others. As a result, they can improve their social ideal-self to become someone that can make a difference and transform the lives of others. For example, Anisa (a 58-year-old retired social worker) has been sponsoring an orphan for more than 20 years, and the orphan is now a teacher. She feels that her donation was able to transform the orphan’s life: ‘I feel like I am making a difference in other people’s lives. The young orphan girl is a teacher now.’ She also donates to several causes in an attempt to make a difference: ‘My friends and I donate to different orphanages and schools. I think it is part and parcel of Muslim lives. We are brought up with the idea of *Zakat, Sadaqah* and charitable giving. We are always doing something…we think about it as helping, being useful and a member of a community. I don’t think charity is a charity. It is a way of life for Muslims.’

The same goes for other informants who donate to transform the lives of others. For instance, Balqis (a 46-year-old housewife) said: ‘I feel like I am making a difference to the lives of others, especially the Syria box charity. I can see the children smile when they open the box.’ Halima (a 40-year-old solicitor) also makes a difference to the lives of others by sharing her clothes with any bride who wants to get married in a third world country so that they can feel good about themselves, as well as showing support to refugees by visiting them and making sure they do not feel alone. Similarly, Laila (a 25-year-old dentist) likes to empower and teach youth to become better visions of themselves and she believes that her profession as a dentist is also a form of charity: ‘I’m a dentist, I feel like I’ve done something charitable by getting them out of pain, charitable giving to me…means helping, improving the lives of others and making a positive difference in someone’s life.’ Medina (a self-employed 43-year-old) has high hopes of making a difference, as she believes that she can contribute to the society by cooking for the homeless people: ‘From time to time I will cook for them. I think it is good to give back to the community.’

The final aspect of the ‘Social Value’ is when informants immerse themselves in the social experiences that revolve around charitable activities, giving them the ability to socialise when attending charity events. Most of the informants agreed that donating is a great opportunity for socialising and that it triggers a sense of togetherness, especially when informants attended charity events with friends and family. For example, Azeem (a self-employed 46-year-old) attends fundraising events and feels that people make an effort to get together: ‘Charity events are a good gathering effort to bring everyone together from different sort of life…Muslims and non-Muslims come together and focus on solving issues together.’ Sabiha (a 42-year-old social worker) and Nadia (a 55-year-old manager) enjoy seeing all Muslims come together for a great cause and attending charity events is a way for women to get together. According to Medina (a self-employed 43-year-old) donating represents a sense of togetherness in the efforts to give back to the community.

In a similar vein, Madiha (a 20-year-old medical student) attended a fundraising event organised by a Muslim charity which involved Qur’an recitation, a performance by young children, an inspiring lecture, and an enthusiastic fundraiser engaging with the audience to motivate them to get involved and to educate them about the causes. She commented on how the audience can socialise with each other and at the same time support a worthwhile cause: ‘I think people can come and socialise with their friends and at the same time learn something and support a charity.’ Laila (a 25-year-old dentist) loves that charity events bring society together and have a positive impact, which allows social cohesion: ‘What I like the most is the fact that everyone comes together with good intentions, everyone has an eagerness, wanting to help.’ Anisa (a retired social worker) and Balqis (a housewife) enjoy attending charity events as it allows them to meet new people and socialise with others. Anisa commented the following: ‘I live on my own and it is nice to see other people in these events, talk to them and learn from others.’ Balqis mentioned that ‘during the fundraising events, it is not only about raising funds, people interact with each other over coffee…They talk about their daily lives…It provides the time to socialise because usually I am busy with running errands. It provides a relaxing time to reduce the stress of life.’

Sub-Theme 3 (Altruistic Value)

Most of the informants discussed at length the benefits derived from performing an ethically desirable practice like charitable giving, in which virtue is its own reward. Informants stated their sense of responsibility to help others, especially their local community and in times of national crisis. An interpretation of the data also reveals that Informants enjoy helping others and want to help others. For example, Dina (a 29-year-old postgraduate student) believes that it is worth giving her money and effort to help others and she feels the need to play her part. Fadila (a 40-year-old Lawyer) commented that everyone should give and help the rest of society, as she thinks that helping others is part of being a good human being. Similarly, Faizah (a 36-year-old housewife) believes that it is important to help anyone regardless of their faith and background as it portrays the sense of humanitarianism: 'We need to give regardless of faith and background. It is very humanitarian if you can help others. My family and I are not rich people, but we feel like we are able to contribute something…It feels good to help for good causes, humanitarian purposes.' Rahman echoed similar beliefs when he expressed that the main motive for giving is for humanity.

Hamid (a 48-year-old finance manager) believes that there is nothing greater than helping others: 'There's no greater motto in life than helping others.' According to Madiha (a 20-year-old medical student), charitable giving is not just about fulfilling humanitarian duties, but also fulfilling a sense of moral obligation especially in helping poor people in third world countries: 'Because there is a lot of poverty in Pakistan, it's my moral obligation to help them. Especially if we are living in a better lifestyle.' Sabiha (a 42-year-old social worker) stressed the importance of giving by expressing the sense of obligation upon her to support the needy, especially with so many problems happening around the world.

Informants like Warda (a 47-year-old teacher) believes that charitable giving enables her to perform a desirable ethical practice in making sure wealth is distributed equally when she stated the following:

> I believe that everyone should be given at least food to fill their tummies…food should be given to everybody equally. You can have other luxuries in life, but food and water should be equally divided because many people die from eating too much food…Charitable giving helps Allah's creations. So, it is every human being's duty to help anyone in need. I believe that there is enough food in this whole universe for everybody, so it is our duty to divide it properly. So do whatever we can because the people who don't have it, is their right as well.

Faisal (a 42-year-old accountant) echoed similar beliefs as he said that some people have undue advantages which require human intervention to ensure justice, which is why he believes that God created him in this world to fulfil his responsibilities toward others: 'I think it is a responsibility and one of my main duties. I should and I must do it. It is for equality and justice. I am a human being; they are human beings as well. They need the same sort of resources and care. So we should want the same thing for other people that we want for ourselves. That is the main value. All humans are a family…'

Most of the informants highlighted that the enjoyment they received in exchange for helping others is a reward in itself. Warda (a 47-year-old teacher) stated that she feels happy when she can help somebody, even if it is as simple as buying a more expensive coffee because it is fair-trade, which helps small farmers. Ehsan (a 30-year- old waiter) expressed the importance of creating peace and love for others through charitable giving even if it is just a smile for a stranger:

> Maybe tomorrow I might not see you anymore…So, let us make the first time we meet as if it was the last time. It means…we should create peace and love. Charity is a big word, it means a lot of things and sometimes it is just an easy thing, like a smile. When you see someone and feel sorry for them, eventhough it is not your problem that is charity as well. Just keep your heart soft for others.

Informants expressed that in exchange for their charitable behaviour, they are able to help the community, enhancing their sense of community and showing their sense of sharing, responsiveness and contributions towards others. For example, Anisa (a 58-year-old retired social worker) and Ehsan (a 30-year-old waiter) believe that through their charitable acts they can enhance their sense of helping and sharing through being kind and generous towards others. Sharing with others is also part of being grateful for what one has. Ehsan explained the following: 'We have to share…It's like a feeling of care for others…We are all human beings, so we have to help each other. Charitable giving can create peace and equality in society. You will feel like you're not alone…and when you feel like you're not alone, it puts a lot of energy in your life.' Dina (a 29-year-old postgraduate student) echoed similar beliefs as she said: 'Charitable giving means supporting one another…working as a community. You have recieved a lot from the community and now just try to give back…don't just take.'

The majority of informants expressed the other part of 'Altruistic Value' attached to charitable giving which is the enjoyment of helping others when wishing them happiness. For example, charitable giving is a memorable experience for Ehsan (a 30-year-old waiter) who helped out a homeless person when he was working one day. The happiness he sees in other people's faces is incredible for him. He shared his story about a homeless person who came to his shop asking for hot water on a cold rainy day. Instead of water, he gave him a free coffee and his coat as he saw that the person needed it more than him. He does all this just to make the other person happy: 'If you see someone in need of something, and you can do it, you just do it, that's charity.' Rahman (a 40-year-old optometrist) echoed a similar understanding: 'It is definitely worth donating as its part of what makes us humans…charitable giving trains us to develop various characteristics such as gratitude, sincerity, love, empathy, thinking of others before yourself…even if it is only for a minute.'

Sub-Theme 4 (Religious Beliefs Value)

An interpretation of the data reveals that the 'Religious Beliefs Value' is the most apparent value, compared to the other three values discussed previously. For example, in exchange for informants' charitable acts, informants wanted to fulfil their religious duties and follow their religious teaching, attain religious benefits and religious rewards and be accountable for their actions.

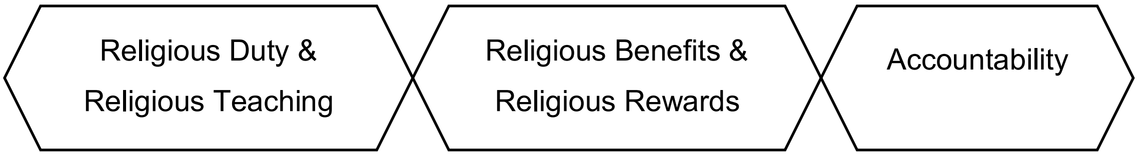


Figure 4.4 Religious Beliefs Value *(Source: This Study)*

A majority of the informants stated that their Islamic faith and the teachings of Islam significantly guide and influence their charitable acts. As demonstrated by the informants, the charitable acts depend on their level of religiosity and how they incorporate the teachings of the religion in their lives and daily activities. During the interviews, most informants related their understanding of charitable giving in line with their Islamic beliefs and Islamic rulings on charity based on the Qur'an and the teachings of the Prophet Muhammad. All informants agreed that this is the case, which shows that Islamic faith seems to influence Muslims' charitable giving. Most of the informants are quite well informed and aware of the Islamic teachings on charitable giving. Each of the respondents had an understanding of the basic tenets of being a Muslims, although some of them did not know in great details. For example, Fadila (a 40-year-old lawyer) believes that by being charitable, she can fulfil what she had learned from the hadith (the teachings of the Prophet) with regards to looking after her neighbours. Hamid (a 48-year-old finance manager) believes that charitable giving is one of the teachings of the Prophet: 'It is natural to help others, especially our neighbours, regardless of whoever they are…Seven neighbours on either side; I know who my neighbours are by name. I suppose it's religious teaching.'

A common thread throughout the various narratives of the informants was their eagerness to fulfil their religious duties by giving charity. The concept of generosity is based on their religious knowledge, which influences the causes they support and their ways of giving. Based on their religious knowledge, Anisa (a 58-year-old retired social worker), Adeeba (a 25-year-old project manager) and Madiha (a 20-year-old medical student) decided to give secretly in an attempt to avoid showing off in front of others as they quoted a verse of the Qur'an: 'What you give with your right hand, your left hand should not know it.' Laila (a 25-

year-old dentist) wanted to give sincerely as she narrated the verses from the Qur'an: 'The Qur'an mentioned that those promised paradise are the people who give without expecting thanks…my faith taught me that when I give charity, I should give it with sincerity…and I will be rewarded…you should want to help others not because you want them to thank you, to appreciate you.'

The causes that informants support are also based on their religious understandings, for example, Sabiha (a 42-year-old social worker) feels inspired by the Prophet Muhammad and would like to transform the world around her through charity by planting trees and building mosques and water wells. Ayub (a 50-year-old politician) felt that if he had the chance to make a difference, it would be through supporting causes related to education: 'If I have the chance to make a difference to other people's life…first is through education. Islam emphasised reading (*iqra*), as Allah's first word in the Qur'an is read…to seek knowledge.' Ehsan (a 30-year-old waiter) believes that the best charity in Islam is to be given to family, therefore he loves buying things for his wife and children.

A majority of the informants are eager to give as they wish to follow in the footsteps of their role model, the Prophet Muhammad. Anisa (a 58-year-old retired social worker) sponsored an orphan for more than 20 years: 'I helped the orphan because the Prophet said "if you are helping the orphan, you are this close to me in *Jannah"* [shows two fingers close together].' Adeeba (a 25-year-old project manager) echoed similar beliefs:

> My donation is partly due to the *hadith*…where the person who supports an orphan is with the Prophet in paradise…that resonates with me and the fact that the Prophet himself is an orphan…so I think Islam guides me on who to help…it wasn't the charity appeals themselves that attracted me to donate, it is the religious guidance on supporting orphans.

Informants not only learned to give from the sayings of the Prophet Muhammad but also the examples of the Prophet Muhammad's companions (see Table 4.3).

Table 4.3 Informants' Quotes Related to Prophet Muhammad's Companions

Informants	Quotes
Laila (a 25-year-old dentist)	'Charitable giving is part of my faith…there are many narrations inidicate that his companions had given up half of their wealth or 2/3 of their wealth for a cause that the prophet had asked. They were generous people and willing to give when they have the opportunity…just looking at their actions inspire me…these are the companions that were promised paradise and that's because of their good actions, how eager they were and how much charity they give…'

Azeem (a self-employed 46-year-old)	'The story of Prophet's companions are the one that inspire me…when they conquer the whole world and walk over precious stones…they thought that it is nothing because they understood the test of this life and what this life really is. They realise this wealth is meaningless, and what is meaningful is the way we conduct ourselves to others, Muslims or non-Muslims, whom we have duty and rights to. So that is my biggest inspiration. It says in the Qur'an, once you encapsulated the meaning of this life, and understands what this life really means, and then the dunya [world] will chase after you. To attain peace you have to be close to Allah, and it doesn't just come from prayers, it comes from other things, like giving charity.'

Source: This Study

The informants' believe that they donate for Allah, which leads them to attain closeness to him. For example, Anisa (a 58-year-old retired social worker) felt inspired to give for Allah: 'An important motive that encourages and inspires me to give is Allah. Is just Allah. We all want to please Allah and make Allah pleased with us. That is our goal in this life, to please Allah and go to *Jannah*. What I expect in return when I give is his blessing and approval.' Other informants shared similar motives (see Table 4.4).

Table 4.4 Informants' Quotes Related to Donating for Allah

Informants	Quotes
Balqis (a 46-year-old housewife)	'I want to give for the sake of Allah. I really do it to please Allah.'
Halima (a 40-year-old solicitor)	'Important motive that encourage me to give is my religion. As a Muslim, you donate for the sake of Allah; I will get rewarded from the almighty one day.'
Sabiha (a 42-year-old social worker)	'Give from the heart and for the sake of Allah.'

Source: This Study

The second aspect of 'Religious Beliefs Value' demonstrated by the informants was the attempt to obtain religious benefits and rewards in exchange for their charitable behaviour. For example, Laila (a 25-year-old dentist) felt motivated to give knowing that she will be rewarded in the end: 'I believe that giving charity is a form of worshipping God; you get the reward in the hereafter.' Hamid (a 48-year-old finance officer) also believes that there is a reward in helping others and it is a form of fulfilling his religious duties. Raihana (a 26-year-old postgraduate student) echoed a similar understanding: 'Allah will reward people who give to others and Allah will protect the people who donate. I give *Sadaqah jariah*… It means that after I die, I will still receive the reward…because at the end of the day…we are going to die and be buried and you are not taking anything with you.' Similarly, Adeeba (a 25-year-old project manager) loves to give something that has a long-lasting effect such as by planting a tree: 'There is *Sadaqah jariah*, for which the reward will last even after I die. So I know if I plant a tree, it will be long-lasting. I think of the reward that way…I'm thinking about what I can do that's going to last after I die.' Faizah (a 36-year-old housewife) firmly believed that when she dies, the only thing that can save her is her continuous charity.

Interpretations of data suggest that the informants' drive to give is mainly to seek rewards in the afterlife, which in turn demonstrates the sense of a future-oriented self. For example, Anisa (a 58-year-old retired social worker) commented: 'There are double-triple rewards and blessings in the hereafter when I give...and my goal is for the hereafter.' Fadila (a 40-year-old lawyer) also expressed the following: 'I expect nothing in return in this life…only good in the next life.' Informants also talked about the best possible way to donate their wealth to maximise their religious benefits. For example, Warda (a 47-year-old teacher) felt that Allah would reward her in terms of cleaning her soul and saving her from all sorts of problems. Charitable giving enhances her future-oriented self by giving now in exchange for something more significant in the next life. Charitable giving is a form of preparation for the next life for Azeem (a self-employed 46-year-old): 'For me, it means making preparations for the hereafter…What I consume and what I wear doesn't give any satisfaction in this life. The ultimate aim is to attain peace for this life and the next life…It is something that will benefit you not in terms of currency in this life, but the next life.' Bilal (a 42-year-old manager) also seeks rewards and forgiveness from Allah when helping others.

Interpretations of data also suggest that the informants have strong beliefs that they will receive more in return when they give to others. For example, both Anisa (a 58-year-old retired social worker) and Medina (a self-employed 43-year-old) mentioned that they will get back more in return than what they give. Fadila (a 40-year-old lawyer) also commented: 'I am not going to lose anything because Allah will give you more.' Charitable giving helps the informants strengthen their religious beliefs that donating will not decrease their wealth and that giving charity is counted as good deeds. By participating in charitable acts, informants wish to receive Allah's help in terms of easing their existence in this world such as through curing any sickness and removing Allah's anger. For instance, Dina (a 29-year-old postgraduate student) gives charity to ask Allah to heal her sickness and Anisa (a 58-year-old retired social worker) believes that by helping others, Allah will help her son with his examination. Faizah (a 36-year-old housewife) feels a blessing when she gives: 'I get more ease in everything I do, ease in my health and my problems from the act of donation. Allah will help as a reward for my generosity.'

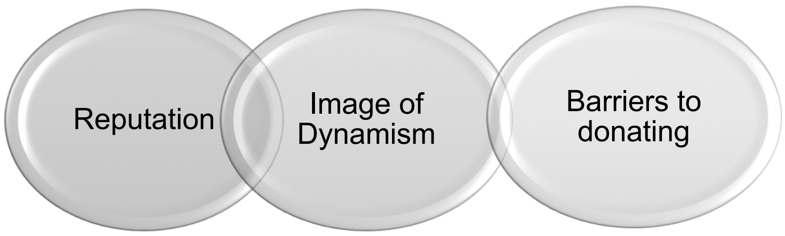
Lastly, an interpretation of the data reveals that most of the informants highlighted a sense of accountability and responsibility for the wealth they have, and that the wealth should be spent in the right way by, for example, giving charity. For instance, Dina (a 29-year-old postgraduate student) believes that 'everything that you have is God-given, you have to help those who are less fortunate and be a good influence in their life.' Hamid (a 48-year-old finance manager) was inspired to get involved in charity work as it is a norm among his friends that talk about in day-to-day conversation. He believes that 'the main thing about Islam is to sacrifice. Sacrifice means you are sharing what you have. Maybe when you have two loaves…instead of giving one, you can give two loaves to others…in that case, you are caring more about others than for your own needs, and that is the highest level in Islam.' Informants also expressed the sense of fear of Allah's punishment as they feel that they are accountable and responsible for their actions. For example, Nadia's charitable actions are triggered more when the 'thought of dying and hellfire' comes into her mind. She continued: 'There are always thoughts of hellfire and paradise…so when you have done good deeds, you feel better.' Raihana (a 26-year-old postgraduate student) wants to avoid Allah's anger, therefore she engages in different types of charitable activities. Sabiha (a 42-year-old social worker) genuinely believes in the importance of giving as she feels she is being tested with the wealth she received from Allah and feels accountable for her actions: 'I think life is a test, I am tested with the assets that I have, and therefore I should give. If not, I will be questioned for that.'

As for Ayub (a 50-year-old politician), he raised money for humanitarian work in Haiti, Kashmir, Ethiopia and Palestine to atone for his sins, as he believes problems in these areas are human, man-made tragedies. He also felt a sense of responsibility and accountability when he mentioned: 'If you know someone who is hungry and you go to bed with a full stomach, you will be asked on the day of judgement. So it is very important that we think about other people who are less fortunate.' Warda (a 47-year-old teacher) echoed the fear of religious punishment: 'We will be questioned about how we spend our money.' Ehsan (a 30-year-old waiter) believes that charitable giving is a way to protect himself on the day of judgement and Faisal (a 43-year-old accountant) also felt that he is being tested with his wealth when he shared some verse from the Qur'an: 'The Qur'an mentioned..."we have put other people's right in yours"…so I think it means that this is the money that God has given me, basically God is testing me, whether I give back or not.'

4.5 Theme 2 (Positive and Negative Organisational Drivers of Charitable Giving)

An interpretation of the data reveals that the second theme identified in the interviews is related to informants' perception of charities. This theme explores the positive and negative organisational drivers of charitable giving. Three sub-themes emerged regarding the organisational drivers of charitable giving: 'Reputation', 'Image of Dynamism' and 'Barriers to donating' (see Table 4.5).

Table 4.5 Organisational Drivers of Charitable Giving

Research Aim: Comprehends the organisational drivers of charitable giving
Research Objective 2- To determine the positive and negative organisational drivers of charitable giving
Themes- Positive and negative organisational drivers of charitable giving **Sub-themes:** 
Research Implication: Assist charitable organisation in collaborative effort with donors

Source: This Study

<u>Sub-theme 1 (Reputation)</u>

An interpretation of the data reveals the elements of 'Reputation' in a charitable organisation insisted on by informants are that it is: well known and operates worldwide, reliable and trustworthy, well established and treats the stakeholders (the donors and beneficiaries) well.

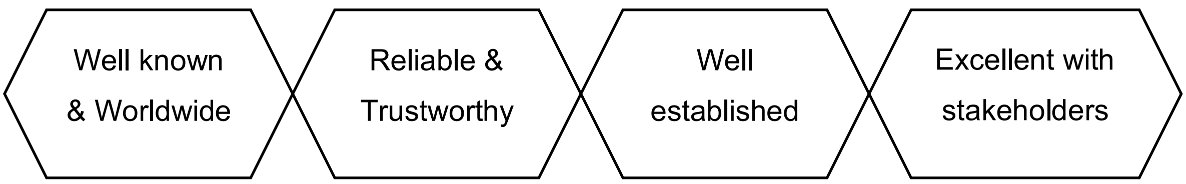


Figure 4.5 Reputation *(Source: This Study)*

As demonstrated by most of the informants, the first element of 'Reputation' is that charities should be well known (i.e. they have a prominent name among other charities) and operate worldwide. For example, Dina (a 29-year-old postgraduate student) expressed the following:

'I support charities that are well known and they are well known for being good and worthy of being in charge.' Similarly, Halima (a 40-year-old solicitor) supported Muslim Aid and Islamic Relief: 'I support these charities because they are the most popular ones.' Faizah (a 36-year-old housewife) also agreed in supporting well-known charities that are registered, as she can trust them more: 'Some of them are prominent names like Interpal, I could only think about Interpal…They are well known, they are a registered organisation, it is not a scam. I trust them, so there is no problem donating to them. If there is something wrong, I can easily report them because they are a registered organisation.'

On the other hand, Adeeba (a 25-year-old project manager) supports charities that have strong outreach and operate in many countries: 'The charities I support depends on their outreach, how many countries they are operating in and the number of campaigns, it shows growth which is important…Also, if well-known celebrities that I like and respect are supporting them…that will also influence me to donate.' Similarly, Warda (a 47-year-old teacher) would give to charities that have direct access to the needy: 'I would rather give to charities that have direct access to the poor and those who operate worldwide.' Table 4.6 provides examples that demonstrate the importance of charities being well known and having worldwide outreach.

Table 4.6 Informants' Quotes on Charitis being Well Known and Operates Worldwide

Informants	Quotes
Fadila (a 40-year-old lawyer)	'I give to UK based charity that help worldwide and not limited to the UK. I normally hear about the charity in the press, there are big charities and seems to be well organized.'
Ayub (a 50-year-old politician)	'The charities I support work all over the world, regardless of race and religion. They are international based organisations.'

Source: This Study

An interpretive of the qualitative data suggests the second element of 'Reputation' in the data is that a charitable organisation is reliable and trustworthy. This was demonstrated by informants such as Fadila (a 40-year-old lawyer) who insisted that charities should be reliable in the way that they handle donors' donations: 'Charities need to be transparent in terms of how they get the money, how much is the administration cost, and how much is going to the beneficiaries.' Madiha (a 20-year-old medical student) feels safe when she knows that charities are legitimate and when she has heard the names before. Medina (a self-employed 43-year-old) expressed similar sentiments: 'Basically I have seen their work…online or in the mosque, they showed a video on what they have done…this is because everyone wants to see if it is really happening.' Nadia (a 55-year-old manager) believes that charities are reliable when they are organised, provide enough information to donors and documented every transaction well. She believes that these actions can increase donors' trust and make donors willing to donate more.

Informants like Dina (a 29-year-old postgraduate student) believe that charities are trustworthy when she can trust the person in charge: 'I support a charity when the person who is responsible for that charity is someone I know…someone who is responsible and trustworthy.' Similarly, Halima (a 40-year-old solicitor) trusts and knows the person managing the charity she is supporting: 'I trust an organisation like ISSA Wales because I know the person who runs it, I believe in what they do and if they were doing something wrong, next time I wouldn't give to them.' This belief was echoed by other informants (see Table 4.7).

Table 4.7 Informants' Quotes on Charities' Reliability and Trustworthiness

Informants	Quotes
Hamid (a 48-year-old manager)	'I support charity based on their clear mission statement…and the person who runs it should have a good background.'
Halima (a 40-year-old old solicitor)	'The person who are in charge of the charity need to be an outstanding citizens, I need to believe that they are kind people, trustworthy and your donation are not going to go in their pockets. As for the big organisations, they have auditors…until something suspicious comes out in the news, I would trust that everything is done properly.'

Source: This Study

The third element of 'Reputation' based on the qualitative data is that the informants demanded that charitable organisations should be well established, meaning that they have been there for a long time, and are professional, well organised and efficient in utilising donations. For example, Anisa (a 58-year-old retired social worker) stated the following: 'The reason I am supporting Islamic Relief is that they have been going on for a long time and they have been succeeding.' Similarly, Adeeba (a 25-year-old project manager) supports charities that have been operating for a long time: 'How I judge whether the organisation is doing a great job or not depends on the length of time they have been operating and their impact, which indirectly shows their success. I'm worried supporting new charities because of their reputation unless I really know the person in charge.' Halima (a 40-year-old solicitor) and Azeem (a self-employed 46-year-old) have also been supporting charities that have been around for a long time (20 to 30 years) as they believe that they are using donors' money wisely.

Most of the informants highlighted the importance of professionalism, as demonstrated by Balqis (a 46-year-old housewife) who stated: 'If you don't organise properly, not many people will come and support your charity. I would give to charities that are professional.'

Dina (a 29-year-old postgraduate student) believes that charities should be well organised and regulated. Fadila (a 40-year-old lawyer) gives to charities that deal with their donors professionally and have a professional website that is easy for donors to navigate and donate to. She also expressed the following: ‘I support this particular charity as compared to other charities because they are well organised, provide lots of information and are more professional.’ Similarly, Hamid (a 48-year-old finance manager) has supported the same charitable organisation for a long time as it is more organised and structured: ‘Charities should be more organised, deliver what they say they would and be informative…If not, they would lose years of hard work… If they are not organised in the past and try to organise another event in the following month, people would not turn up anymore.’

Lastly, interpretation of the data reveals that most of the informants believe that charitable organisations need to treat their stakeholders (e.g. donors and beneficiaries) well. For example, charities need to be careful in managing donors’ money by reducing administrative costs, as suggested by Azeem (a self-employed 46-year-old). Donations should mostly be spent on the needy as commented by Fadila (a 40-year-old lawyer): ‘The most amount of my donation should go to the needy, so charities need to keep their administration costs as low as possible.’ Informants also insisted that charities should approach their donors properly. For example, Anisa (a 58-year-old retired social worker) mentioned the following: ‘I have been to many charity events and mostly they know how to organise it…They gently ask for a donation from you. They don’t force you…they bring good fundraisers to speak to you.’ Balqis (a 46-year-old housewife) believes that charities need to show their appreciation to their donors: ‘Charities can get me involved in their activities if they appreciate their donors and volunteers…Charities should acknowledge their volunteers’ hardwork and fully utilise donations for the needy.’ On the other hand, Fadila (a 40-year-old lawyer) expressed the following need: ‘What I need from charities is to make it is easier for the people to give their time to help…know what skills each donor has…get to know who your donors are. If they target individual’s professional skills, it makes it more relevant for them to help.’

Most of the informants agreed that charities should look after their donors by providing enough information and feedback about donors’ donations. For instance, Anisa (a 58-year-old retired social worker) loves the updates she received regarding the orphan she sponsors which included photographs and school reports. Hamid (a 48-year-old finance manager) echoed similar beliefs: ‘I have sponsored a child and I get an update from the charity every year. I am very much satisfied because I know what they are actually doing.’ Also, consider the following quotes by Azeem (a self-employed 46-year-old): ‘I get feedback as to where the money is being spent and how it has helped.’ Nadia (a 55-year-old manager) believes that charities should care about their donors by asking their views and provide two-way communications: ‘In a charity event, charities should be friendly and ask for donors’ views and suggestions…so they can improve in the future…Charities can provide feedback forms.’

An interpretive of the qualitative data considers charities to be excellent in their services when they are dedicated to serving their stakeholders. For example, Ayub (a 50-year-old politician) supports Islamic Relief, as he believes that the organisation is hardworking and dedicated to their supporters. Sabiha (a 42-year-old social worker) also commented the following: ‘I support an organisation that I believe in…I think they are doing a good job devoting their time to help the need.’ Laila (a 25-year-old dentist) echoed similar beliefs: ‘Charities should have a strong passion for the cause and recruit a team who believe in the cause and have excellent people skills.’ Informants also agreed that charities should provide excellent services for their beneficiaries. For example, Azeem (a self-employed 46-year-old) expressed the following: ‘Charities should be aware of the circumstances and the needs of the people they are trying to support.’ Similarly, Anisa (a 58-year-old retired social worker) believes that charities are excellent when they serve everyone regardless of race or religion: ‘I like human appeals because it says ‘human’ and not ‘Islamic’ or ‘Muslims’…they are supporting all human beings regardless of race or religion.’

Sub-theme 2 (The Image of Dynamism)

The second sub-theme that emerged from the interviews regarding the organisational drivers of charitable giving is the ‘Image of Dynamism’. According to informants, charities exhibiting the ‘Image of Dynamism’ are visionary, long-lasting, proactive, have a large impact and empower the beneficiaries. For instance, Fadila (a 40-year-old lawyer) suggests that charities should have long-term projects that can empower beneficiaries instead of just giving a one-off donation: ‘The charities that I am supporting don’t just necessarily give money to the community, they give the community farming tools and teach them how to farm so they can grow their own food and not rely on food hand-outs. That is preferable and better… empowering individuals to help themselves.’ Adeeba (a 25-year-old project manager) echoed similar beliefs when she mentioned social entrepreneurship as a future-forward concept to help beneficiaries to stand on their own two feet: ‘Social entrepreneurship gives people jobs. For example, my friend in Nigeria sells her artwork for charity.’ Similarly, Dina (a 29-year-old postgraduate student) believes that charities should empower beneficiaries by giving them a platform to progress in the long-term: ‘Instead of giving money, teach them to get a job and earn money.’

Faisal (a 42-year-old accountant) agreed that charities should think of future-forward ideas and invest donor money on long-term projects such as education: ‘Charities should be organised and think about the short-term and long-term objectives for the community. Charities should take the big steps to remove suffering in the long run...for example, by focusing on education.’ Warda (a 47-year-old teacher) echoed similar sentiments: ‘I agree with social entrepreneurship and empowering the poor…For example, window cleaning or walking the dog to get some money…That is better than begging on the streets. If these people are given partnership by the council or charities for them to work…it will help them a lot.’ Azeem (a self-employed 46-year-old) felt that just helping the needy with one-off donation will not solve their issues: ‘I don’t think giving somebody money will solve the issues, it is just temporary, they need a foundation that is more permanent so they can stand on their own two feet and be self-sufficient, and do not have to beg…They should be encouraged through social entrepreneurship and through education.’

Sub-theme 3 (Barriers to donating)

An interpretation of the data also reveals that the informants highlighted negative experiences associated with their charitable giving. This sub-section discusses the reasons informants are reluctant to donate when charities approach them. Figure 4.6 demonstrates five emerging issues related to ‘Barriers to Donating’ discussed by the informants.

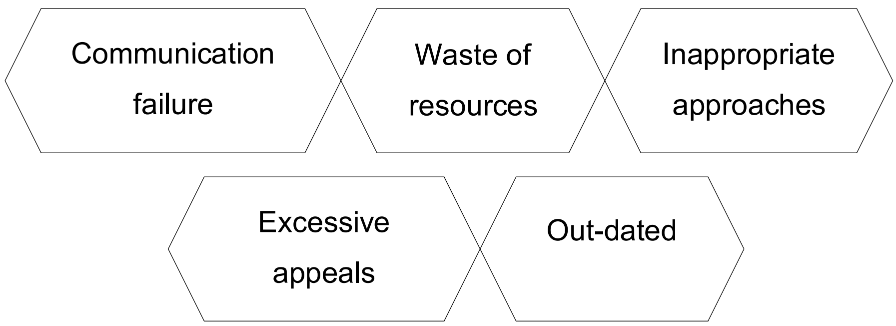


Figure 4.6 Barriers to Donating *(Source: This Study)*

The informants suggest that when charities fail to communicate well with their donors, donors will be reluctant to donate. For example, Hamid (a 48-year-old finance manager) dislikes charities that do not do what they say they are going to do, or give mixed or incorrect messages about their causes. Several informants become unmotivated to give when charities do not inform them about how their money is directly helping the needy. Informants such as Fadila (a 40-year-old lawyer) often feel that charities need to be transparent in providing information to donors. She shares her experience as follows:

> I think it would be nice if charities share on how they spend our donation. I used to ask this question but never got a response and then I stopped supporting that particular charity. Information should also be available on their website so people have confidence in where the money is going. Instead of giving through charities, I send money directly to the poor via my uncle who is in Pakistan. I didn't have confidence in the existing charities. I did that for a couple of years before I found a charity that I'm quite comfortable with…being transparent is important…the more information I have about a charity, the more likely I am to support them.

Similarly, Medina (a self-employed 43-year-old) expressed the following: 'I was donating for a cause, and when I try to learn how they spend donors' money…I went to ask the organiser and they could not provide the information I was looking for…it is frustrating.' A similar commentary was given by Warda (a 47-year-old teacher), who shared her experiences in supporting a charity that did not provide clear information. She felt that the charity was spending her donation on a great cause but that they were not very clear about the information that was given to her:

> My husband and I sponsored a child and were told by the charity that the money we're providing would cater for all the child's needs, but when my husband went to see the child he found that the information given by the charity was not true. They were only paying for his school fees, nothing else. In my mind, I thought we were sponsoring his food and his basic needs. If they told us the truth, we would have increased our donation. I could have done more.

The next barrier to donating suggested by the qualitative data is the element of wastefulness in charities that spend too much money on administration rather than on the cause, as well as wasting donors' money by sending too much junk mail. Medina (a self-employed 43-year-old) was concerned about charities have too many expenses: 'It bothers me when there are too many expenses, for example hiring people, office rent and travelling expenses. I think it is not fair taking from people if they are not being told.' Anisa (a 58-year-old retired social worker) finds it wasteful when charities send too many letters because she would just tear them up and throw it away. Halima (a 40-year-old solicitor) also expressed similar sentiments: 'Nowadays when I get letters from charities, I would just throw them in the bin. I don't read them; I've never looked at them. I think they should stop because they are wasting a lot of money…they should fully utilise the Internet instead.' Fadila (a 40-year-old lawyer) stated the following: 'It is frustrating to receive the same newsletters in the post, what a waste of postage…send me email instead…especially when we are in the era of technology.'

Faisal (a 42-year-old accountant) expressed his frustration when his donations are not fully utilised to help the needy: 'Some charities don't have the capacity and do not know how best to spend donors' money. They do not have a systematic way of spending donors' money. They should reduce costs when organising charity events, and not spend money for the speaker's 4 or 5 star hotel.' In a similar vein, Ehsan (a 30-year-old waiter) dislikes when charity events are held at big hotels using donor money to pay for them. He also mentioned that this is the reason why he does not want to donate and has stopped going to those events.

An interpretation of the data reveals that most of the informants highlighted inappropriate approaches by charities. For example, informants believe that some charities use too many shocking appeals when advertising, seem to blackmail donors emotionally, make them feel guilty through forceful request, pressure informants to donate by using aggressive advertising appeals and ask for inappropriate donation amounts. For example, Anisa (a 58-year-old retired social worker) finds it challenging to support charities that ask for a large number of donations and she felt that a lot of people get tired of giving because of that. She also felt that auctions dissuade her from donating because when a charity holds an auction they ask for ridiculous sums of money and pressure donors. She also finds it uncomfortable to give in front of others and therefore she tries to avoid public giving. Sabiha (a 42-year-old social worker) also finds it embarrassing when an organiser asks donors to put their hands up to indicate that they want to donate. She finds it more uncomfortable when she cannot afford to give, especially when the organiser is asking for a large amount of money.

Laila (a 25-year-old dentist) dislikes charities that ask for an inappropriate amount of money, pressure donors to donate by using aggressive advertising appeals and ask even when donors cannot afford to donate: 'I do not like pledging for a big amount of donation. Most people can't donate and feel bad and pressurised to put their hands up. It feels like a forced charity. I don't like fundraisers who are pushy and forceful. Also, if the amount they are asking is unrealistic then I wouldn't give.' Adeeba (a 25-year-old project manager) commented the following: 'there is nothing that can stop me from donating as long as they don't guilt-trip me into giving.' Similarly, Anisa (a 58-year-old retired social worker) dislikes when charities ask in a commanding way and attempt to make her feel guilty. She believes that she should not have to feel guilty in order for her to donate but rather she wants to give freely and happily.

Balqis (a 46-year-old housewife) does not donate when the charity's staffs are rude to her, as she believes that the character of the employees reflects whether they are the right or competent person to organise fundraising. She dislikes when organisers force her to donate by yelling and shouting. She felt that the right approach to soliciting donations is through storytelling that can touch people's hearts and encourage people to give sincerely. Similarly, Dina (a 29-year-old postgraduate student) dislikes fundraisers who are pushy: 'I dislike when a fundraiser is pushy and the way they talk makes me feel like I am an evil person…I will just walk away without donating. The pushy people, they always put me off.' Dina believes that, rather than forcing donors, charities should concentrate on spreading awareness, which will then influence an individual to donate. She felt that individuals should be given a chance to make their own decisions rather than be pushed to follow the fundraiser's decision. Faizah (a 36-year-old housewife) and Fadila (a 40-year-old lawyer) both find it annoying when fundraisers with a pushy approach knock on their door. Laila (a 25-year-old dentist) also shared her experiences dealing with pushy fundraisers:

> Fundraisers can be too pushy sometimes and create awkwardness in the atmosphere. When they are pushing people to donate £10,000 and no one is putting their hands up…and they said the audience has this and that car…and continue talking like that for 5 minutes…it just makes me feel demotivated…if he was to change his tone, be more positive and give forms so I can write how much I can donate, that would be better…I think people would then be more giving and feel less judged.

Warda (a 47-year-old teacher) also felt that sometimes fundraisers are too clingy and that becomes annoying to her, especially those fundraisers who do not leave her alone. As a result, whenever she sees the fundraisers again, she tries to avoid them. Dina (a 29-year-old postgraduate student) is dissuaded from donating when charities use too many shocking appeals when advertising: 'The things that put me off when donating is what I see on TV when they take pictures of the sick babies. I don't like them filming poor babies who are suffering. I always change the channel because I don't have the heart to see it.'

Interpretations by the qualitative data reveal that most of the informants felt that sometimes charities advertise their messages too frequently. As demonstrated by informant such as Anisa (a 58-year-old retired social worker) thought that some charities bombard her with too many charity appeals: 'I just feel that there are too many…like Islamic channels in Ramadan, charity appeals are constantly there…although I want to give, but I have to stop at a certain point and say no. I just feel like I have been bombarded.' Fadila (a 40-year-old lawyer) felt the same way when she expressed her frustration dealing with constant appeals: ‘I used to give a one-off donation to a charity and the next thing you know, you get bombarded by calls and text messages from the charity and they kept on calling. They keep my details and start texting me, which I think is wrong because you haven’t given them permission to do that.’

Another similar commentary was given by Medina (a self-employed 43-year-old), who felt that some charities are constantly asking for a donation: ‘What I dislike is when they keep on asking for money again and again…people are not putting up their hands, but they keep on asking.’ Similarly, Hamid (a 48-year-old finance manager) believes that there are excessive appeals, which make it harder for him to choose: ‘There are so many charity events and I don’t know what to choose…’ Charitable giving to an extent has become a financial burden for Azeem (a self-employed 46-year-old): ‘I prefer not to be bombarded by too many phone calls all the time…I don’t want to be asked to give a bit more…because I try to give to various organisations…it is difficult to add more and more then because it gets a bit like a burden…financially.’

Most of the informants also highlighted that fundraising events are becoming outdated. For example, Fadila (a 40-year-old lawyer) felt that some charity events do not interest her anymore: ‘There is an event I attended previously, it is for women to get together…like a fashion show…it does not interest me anymore, I find it a bit boring. I did go once and I never went again, my sister invited me and I say I’m not interested.’ Similarly, Balqis (a 46-year-old housewife) shared her recent experience: ‘I attended a fundraising event recently where I felt like I don’t want to attend anymore in the future. Because they have the same event every year, I feel bored.’ Anisa (a 58-year-old retired social worker) also felt that it was a waste of her time for her to attend some charity events: ‘I have attended some charity events that are not interesting and boring, I feel like it was a waste of my time. I stop going to those events. Charity A’s events are the same all the time, nothing that encourages me to attend, so why do I need to go there again.’ Similarly, Adeeba (a 25-year-old project manager) commented the following: ‘Charity X comes to my mind when I think about events that are outdated and I prefer less…to be honest, I haven’t kept track of them for a while. I was getting bored with their charity events such as sit down meals…They should find healthier activities to do together. We do need more creative ways of fundraising.’

4.6 Summary of Chapter

This chapter discussed the two broad themes that emerged from the qualitative data: the 'Perceived Value of Charitable Giving' and the 'Organisational Drivers of Charitable Giving'. The reviewed literature and the findings from this initial phase of research are used to construct the conceptual model, which is subsequently verified and validated in the second phase of research (the quantitative phase). The next chapter (Chapter 5- Conceptual Model building) discusses the conceptual model and the proposed hypotheses.

Chapter 5 Conceptual Model Building

5.1 Introduction

This chapter builds a conceptual model for the present research. Section 5.2 discusses the proposed hypotheses and section 5.3 provides a summary of the chapter.

5.2 Conceptual Framework

A theoretical framework (see Figure 5.1) is proposed based on the findings of the qualitative phase (Chapter 4) and the literature review (Chapter 2). The conceptual model and hypotheses are proposed to answer the research objectives (see Table 5.1). The researcher first examines the relationship between 'Collectivism', 'Individualism', 'Religiosity' and 'Donor Value' (H1a to H2). Next, the relationship between 'Donor Value', 'Barriers to Donating', 'Reputation/Dynamism', 'Congruency' and 'Behavioural Intentions' is investigated (H3a to H7b). Finally, the researcher observes the relationship between 'Intention to Give *Sadaqah*' and 'Non-Monetary Consequences' (H8).

Table 5.1 Summaries of the Research Objectives and the Hypotheses

Research Objectives	Hypotheses
Research Objective 4: To analyse the effect of cultural orientation and religiosity on individual's perceived value to charitable giving.	H1a: Collectivism → Donor Value H1b: Individualism → Donor Value H2: Religiosity → Donor Value
Research Objective 5: To access the relationship between an individual's perceived value and the behavioural intentions.	H3a: Donor Value → Intention to Give *Sadaqah* H3b: Donor Value → Non-monetary Consequences
Research Objective 6: To determine the relationship among organisational aspects of barriers to donating, reputation/dynamism, congruency and behavioural intentions.	H4a: Barriers to Donating → Intention to Give *Sadaqah* H4b Barriers to Donating → Non-monetary Consequences H5a: Reputation/Dynamism → Congruency H5b: Reputation/Dynamism → Intention to Give *Sadaqah* H5c: Reputation/Dynamism → Non-monetary Consequences H6a: Congruency → Intention to Give *Sadaqah* H6b: Congruency → Non-monetary Consequences
Research Objective 7: To investigate the mediating variable of congruency in the relationship between reputation/dynamism and the behavioural intentions.	H7a: Reputation/Dynamism → Congruency → Intention to Give *Sadaqah* H7b: Reputation/Dynamism → Congruency → Non-monetary Consequences
Research Objective 8: To examine the relationship between intention to give *Sadaqah* and non-monetary consequences.	H8: Intention to Give *Sadaqah* → Non-monetary Consequences

Source: This Study

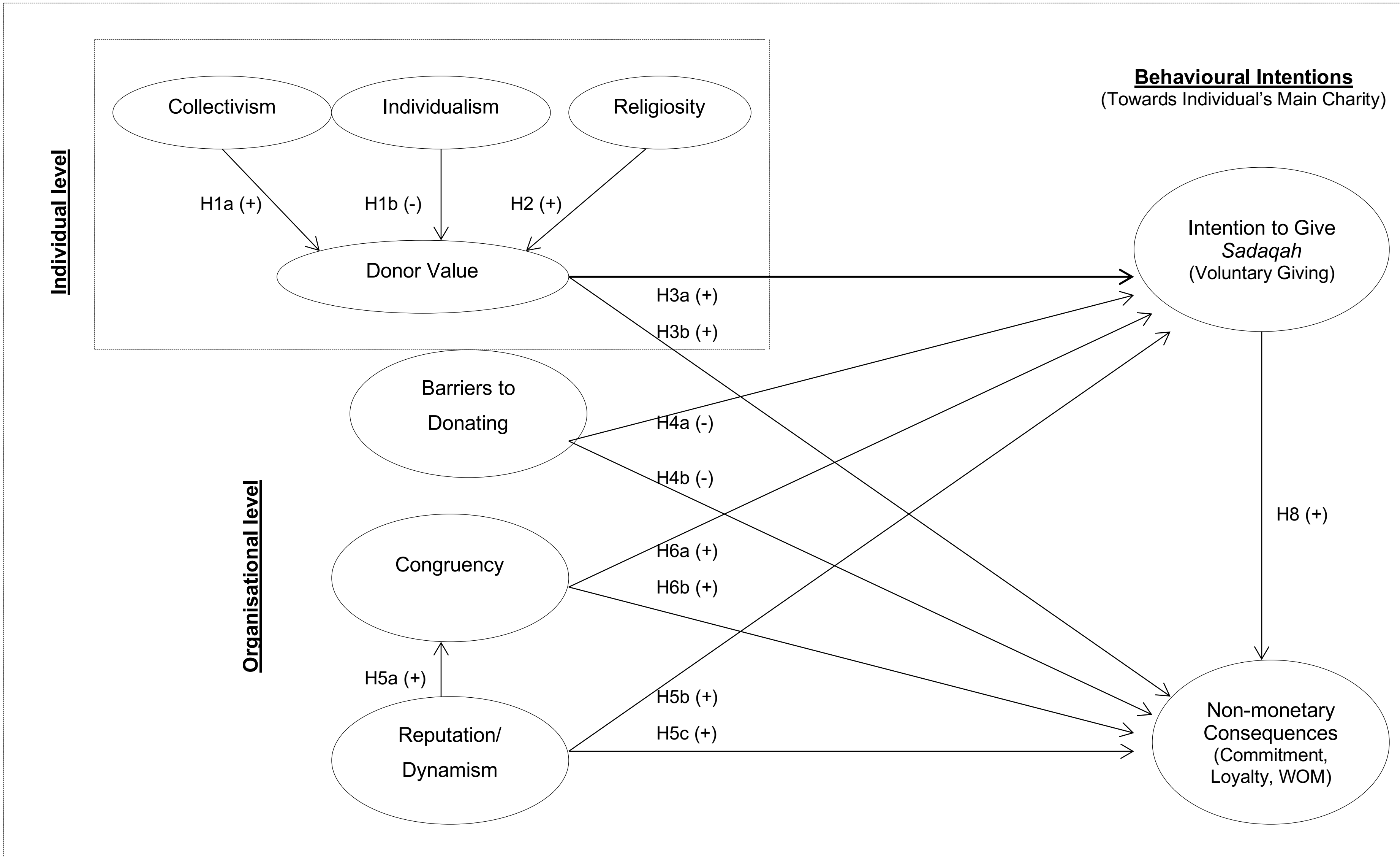


Figure 5.1 Proposed Theoretical Frameworks

5.2.1 Cultural Orientation and Perceived Value

a) Collectivism and Donor Value

Chapter Two (Section 2.7) illustrates the significant role of cultural orientation (collectivism–individualism) in the charitable-giving context. Sheth et al. (1991) and Sweeney and Soutar (2001) argued that perceived value is subjective and experiential in nature and consumers may use products to seek various types of value. Similarly, donors with a collectivist cultural orientation may also seek different types of value in exchange for their charitable behaviour. This is because individuals with a collectivist orientation emphasise interdependence, in-group harmony and group-oriented goals, and stress connectedness and cooperation (Hosfstede, 1980; Triandis, 1995; Oyserman et al., 2002). Collectivism is known to have other-oriented empathy and sensitivity to the needs of others and empathy is the most salient source of the altruistic motivation to help others (Penner, 2002). Collectivism's social rules focus on promoting selflessness, enjoying working as a group and doing what is best for society. Therefore, by engaging in charitable activities (i.e. helping others), these individuals can attain various values associated with giving (i.e. psychological benefits or affective states) such as joy (Bekkers and Wiepking, 2011; Ribar and Wilhelm, 2002; Konrath, 2016; Chell and Mortimer, 2014) and reducing personal distress which includes feelings of guilt from not being able to help others (Hibbert and Horne, 1996; Hauge, 2016; Luca et al., 2016; Chang, 2014; Basil et al., 2006, 2008).

Since an individual with a collectivist orientation is viewed as 'other-oriented' and concerned with assisting others, they would expect to attain various types of value in exchange for charitable donations. This is because individuals who are collectivist place importance on their connections with others, which leads to individuals favouring goals that focus on achieving a collective good (Downie et al., 2006). This is in line with Ye et al. (2015) who showed that charitable appeals framed around benefits to others generate higher individual donation intentions when appeals are used in collectivistic cultural contexts.

Moreover, individuals with a collectivist orientation attach more value attach to charitable giving because it symbolises and reflects collectivist cultures by bringing the community together. Prior research has identified community identity as another collectivistic value that motivates charitable behaviour (Levy et al., 2012). Thus, a person with a strong community identity tends to link their own welfare to that of others and thus seeks to aid the community (Janoski et al., 1998). Also, within collectivist cultures, individuals are considered 'good' if they are generous, helpful and attentive to the needs of others. Therefore, being involved in charitable activities, individuals with a collectivist orientation are able to fulfil their humanitarian goals. The goals of collectivism include sacrifice for the common good and life satisfaction derives from carrying out social roles and obligations (Oyserman, 1993). These individuals may want to feel that they are responsible individuals, reflecting the value-expressive benefits by providing opportunities for self-expression and connecting with others. This is in line with the typology of consumer value suggested by Holbrook (1999), which indicates that an aspect of consumption can be positively evaluated because of how others respond or if it is done for the sake of someone else. Building on these discussions, the following hypothesis is, therefore, offered:

H1a: A significant positive relationship exists between 'Collectivism' and the perceived value associated with charitable giving ('Donor Value').

b) Individualism and Donor Value

On the other hand, a person with an individualistic cultural orientation might not feel the importance of acquiring value associated with charitable giving, as they tend to perceive themselves as independent of others and generally behave according to their personal values and preferences (Triandis, 1989; Sivadas et al., 2008). Therefore acquiring psychological benefits or affective states in relation to others is not the major concern for an individual with an individualist orientation.

As discussed in Chapter Two (Section 2.7), individualism entails an emphasis on personal development and self-improvement, developing one's own potential (Waterman, 1984). Therefore, individualism is primarily related to giving to and volunteering for causes that are compatible with core individualist values such as self-determination, self-actualisation, self-fulfilment, personal growth and individual achievement (Kemmelmeier et al., 2006). Kemmelmeier et al. (2006) found no relationship between individualism and giving to causes that did not incorporate the values of individualism. For example, individualists involve themselves in pro-social behaviour such as volunteering only to attain benefits that relate to the self, for example, to seek a job (career function), to improve self-confidence (enhancement function) or to learn new skills (learning function) (Clary and Snyder, 1999). Similarly, Ye et al. (2015) argued that individualists emphasise the importance of benefits to the self rather than benefits to others when they donate. This is in line with the rational choice theory, which argues individuals are self-interested and behave to maximise benefits, which is reflected in the culture of individualism (Loose, 2008).

Someone with an individualist orientation is usually less cooperative and emphasises separateness, as they are primarily concerned with their own benefit (Triandis, 1989; De Cremer and Van Lange, 2001), rather than enjoying donating to others and participating in community-led charitable events (i.e. communal aspects are secondary motivations). These individuals are viewed as 'self-oriented' and therefore, they would not expect to receive different types of value in exchange for charitable donations. This is in line with the findings by Carlo et al. (2001) who argued that, in general, individualistic values are linked to greater competitive behaviour and a weakening of pro-social motivations by endorsing self-interest. This is because individualists tend to be self-focused and concerned with separating themselves from others (Oyserman et al., 2002). Therefore, creating value in relation to others via charitable giving might not be their main interest. Accordingly, the next hypothesis is proposed:

H1b: A significant negative relationship exists between 'Individualism' and perceived value associated with charitable giving ('Donor Value').

5.2.2 Religiosity and Donor Value

The discussions in Chapter Two (Section 2.8) suggest that religiosity enhances pro-social behaviour where religious people, especially those who attend places of worship, do more voluntary work within and beyond their congregations, donate more, and help the needy more than non-believers and non-attenders (Bekkers and Wiepking, 2011; Musick et al., 2000; Ruiter and De Graaf, 2006; Gibson, 2008). This is because religion instils a sense of connection with the religious group and a feeling of being part of a community (Bekkers and Wiepking, 2011). Therefore, donors who are religious may also seek different types of value in exchange for their charitable behaviour, such as communal value. In exchange for a donation, religious individuals also seek to attain value associated with giving such as through maximising personal satisfaction and receiving pleasure from donating (Grace and Griffin, 2009; Bekkers and Wiepking, 2011), relieving feelings of guilt (Hibbert and Horne, 1996; Hauge, 2016; Luca et al., 2016; Chang, 2014; Basil et al., 2006, 2008); psychological feelings of achievement, recognition, and freedom from anxiety (Sandikci and Ger, 2010), as well as fulfilling their humanitarian and religious roles (Kashif and De Run, 2015).

Religious Muslims tend to be more likely than Muslims who are less religious to attend religious places such as mosques and participate in religious activities such as attending regular congregational prayers and community-led fundraising events). Therefore, participating in charitable giving activities allows individuals to encourage each other to engage in giving and become a role model for others (inspirational value). Also, in exchange for an individual's charitable act, individuals experience a sense of togetherness (communal value) as religion provides norms through collective rituals (Reitsma et al., 2006). In particular, Islam encourages a sense of brotherhood and the concept of community identity called '*Ummah*'. Islam has been built around the notion of a group (*jama'ah*) and Muslims are encouraged to do many things collectively such as praying in a congregation, the pilgrimage to Mecca, and *iktikaf*— staying in the mosque during the last days of Ramadan).

Besides, religious teachings encourage a sense of duty to help those in need and care for others (Brooks, 2003; Bekkers and Schuyt, 2008). Religious individuals tend to perceive that they have a duty to others and are willing to sacrifice to help the greater good through donating to charities. Therefore, religious individuals are more likely to engage in charitable activities and in return acquire altruistic value from their responsibility to help others. By stressing values such as altruism, sharing and helping the needy, Ranganathan and Henley (2008) have established the importance of religion for donations. Also, religious people are often concerned about religious teachings and are conscious of God. Therefore, in the context of religious Muslims, acquiring religious beliefs value, through attaining closeness to Allah, seeking rewards in the hereafter and following the teachings of the Prophet (Senturk, 2007) in return for their generosity is expected to be important. According to Davies et al. (2010), pleasing God is among the benefits received after donation. If an individual is bounded by strong religious beliefs, he or she will place a greater value on donating to charity, increasing the likelihood of donation. Todd and Lawson (1999) concluded that frequent donors were more concerned with the stability of society, correcting injustices, looking after the frail, placed a greater emphasis on spiritual rather than material matters and held some form of religious faith or beliefs.

Based on this rationale, the present study investigates whether individuals who exhibit high levels of religiosity want to acquire different types of value in return for their charitable behaviour. In light of the preceding discussion and findings, it is proposed that:

H2: A significant positive relationship exists between 'Religiosity' and perceived value associated with charitable giving ('Donor Value').

5.2.3 Donor Value and the Behavioural Intentions

As discussed in Chapter Two (Section 2.3) and Chapter Four (Section 4.3), individuals are often motivated to give because they perceive that some benefits would accrue to them as a consequence of their charitable behaviour (Amos, 1982; Sargeant et al., 2006). These intangible benefits have been conceptualised in different dimensions such as social value, altruistic value, emotional value and religious beliefs value (as evidenced by reviewed literature in Section 2.3 and interview findings in Section 4.3). This is in line with Sheth et al. (1991), Sweeney and Soutar (2001) and Gipp et al. (2008) who conceptualised customer value using several dimensions.

a) Donor Value and Intention to donate

There is evidence to support customer value as a major antecedent of behavioural intention in contexts such as healthcare (Chahal and Kumari, 2012), air travel (Chen, 2008) and green product consumption (Chen and Chang, 2012). Chang and Wildt (1994) suggested that customer perceived value is a significant contributor to purchase intention. This is because customer value is ‘the fundamental basis for all marketing activity’ (Holbrook, 1994) and a high value is one primary motivation for customer patronage. This is in line with Jamal and Sharifudin (2015) who found a positive relationship between perceived value and intentions to patronise stores.

In the context of charitable giving, Gipp et al. (2008) found a direct overall positive relationship between customer value and intention to donate money in the context of corporate donations. Chell and Mortimer (2014) found a positive relationship among donor value (altruistic value, emotional value and social value) and donors’ intention to donate but within the context of blood donation. Similarly, Boenigk et al. (2011) found that altruistic value is seen as the most important mechanism for giving blood for the first time. The current study aims to shed light on understanding donor value within the context of UK Muslims’ voluntary donation (*Sadaqah*). In conceptualising different dimensions of perceived value associated with charitable giving and their relationship with giving, the present study proposes that those individuals who exhibit a high-perceived value of charitable giving will have a positive intention to give *Sadaqah* to the charitable organisation of their choice. Therefore, the following hypothesis has been developed:

H3a: A significant positive relationship exists between the perceived value associated with charitable giving (‘Donor Value’) and ‘Intention to Give *Sadaqah*’ to an individual’s main charitable organisation.

b) Donor Value and Non-monetary Consequences

There is also evidence to support the impact of perceived value on non-monetary consequences such as commitment, loyalty and WOM. Customer value regulates ‘behavioural intentions of loyalty toward the service provider as long as such relational exchanges provide superior value’ (Sirdeshmukh et al., 2002). Therefore, customer value can be viewed as a strategic weapon in attracting and retaining customers (Wang et al., 2004). For example, perceived value has been hypothesised as a predictor or a correlate of WOM in many studies (Durvasula et al., 2004; Hartline and Jones, 1996; Keiningham et al., 2007). Also, studies conducted by Nguyen and LeBlanc (2001), Eggert and Ulaga (2002), and Lam et al. (2004) found a positive relationship between value and WOM. Gipp et al. (2008) found that value perceptions lead to recommendations of a charity.

Similarly, previous studies have identified perceived value as a significant determinant of customer loyalty (Sirdeshmukh et al., 2002; McDougall and Levesque, 2000; Chen and Dubinsky, 2003). Moreover, the marketing literature identifies perceived value as an important determinant of commitment (Ranganathan et al., 2012; Sargeant et al., 2006). In a model of donor behaviour, Sargeant et al. (2006) found that emotional utility and familial utility impact donors’ commitment to a charitable organisation. One explanation is that customers/donors who perceive that they receive relatively high value tend to become more committed to the organisation, recommending others in the reference group to become loyal to the same organisation (McKee et al., 2006). Furthermore, social exchange theory and the ‘warm-glow-effect’ (i.e. the psychological benefits of giving) suggest that donors receiving greater subjective value from their donation will be significantly more likely to be loyal (Andreoni, 2001). Based on the above rationale, the following hypothesis is offered:

H3b: The perceived value associated with charitable giving (‘Donor Value’) relates positively to ‘Non-Monetary Consequences’ (commitment, loyalty and positive WOM) towards an individual’s main charitable organisation.

5.2.4 Barriers to Donating and the Behavioural Intentions

As discussed in Chapter Two (Section 2.5), barriers to donating are found to significantly influence the likelihood of charitable giving, with barriers to donating negatively influencing one’s behavioural intentions. For example, Cacioppo et al. (1997) argue in the context of blood donation that barriers play an important role in the decision-making process and negatively influence loyalty towards a blood donation organisation. Similarly, Boenigk et al (2011) found a negative relationship between barriers to donating and blood donor loyalty (i.e. the higher the individual barriers of a blood donor, the lower the blood donor loyalty).

Among the barriers to donating discussed in the literature and examined in the present research are the excessive solicitations received by donors. Several studies have argued that when solicitations are kept constant, religious people are not more likely to donate to secular organisations than non-religious people (Eckel and Grossman, 2004; Bekkers, 2007, 2010). Increasing the number of solicitations among religious people may, therefore, be cost-inefficient. Moreover, growing donor irritation with the number of fundraising approaches may lower donations in the future (Bekkers and Wiepking, 2011). Excessive direct mailings and constant reminders can irritate donors and lead to a negative impact on their donating decisions, especially when competitors use the same tactics (Diepen et al., 2009). Potential donors can be overwhelmed by charitable appeals from different charities (Abdy and Barclay, 2001; Sargeant and Kahler, 1999). Although advertising and communicating with donors are considered the correct marketing approach for their altruistic causes, this can have a negative effect on donation intention. This problem has been discussed in Elliott and Speck's (1998) advertising clutter theory, and Andreoni (2006) defines this scenario as 'donor fatigue'. Charities making too many donation requests can, therefore, be detrimental their revenues (Diepen et al., 2009).

Also, shocking appeals (guilt appeals or emotional blackmailing) when advertising and inappropriate materials presented by charities could also constitute barriers to donating, as disturbing images could lead to unpleasant experiences and donors choosing to ignore the appeal (Hung and Labroo, 2011). Nevertheless, emotional imagery can trigger sadness and empathy, consequently increasing charity engagement (Small and Verrochi, 2009; Bennett and Kottasz, 2000), Bhati and Eikenberry (2016) suggested that the unfortunate children they interviewed prefer to be portrayed as happy and in a 'good light', as well as wanting to tell the whole story about their lives and generate awareness about hardships they face.

Another barrier to donating discussed in the literature relates to high administrative costs, which was also suggested in the qualitative phase findings of the present research (see Section 4.4). Bekkers and Crutzen (2007) showed that the packages given to donors with more graphics yield lower donations, in terms of lower response rates and lower amounts donated per letter, which they interpreted as donors' aversion to high fundraising costs. Based on this discussion, the present research investigates the relationship between barriers to donating and charitable giving. It is, therefore, hypothesised that:

H4a: 'Barriers to Donating' relate negatively to 'Intention to Give *Sadaqah*' to an individual's main charitable organisation.

H4b: 'Barriers to Donating' relate negatively to 'Non-Monetary Consequences' (commitment, loyalty and positive WOM) towards an individual's main charitable organisation.

5.2.5 Reputation/Dynamism and the Behavioural Intentions

The theoretical work of Dutton et al. (1994) and the empirical study by Ahearne et al. (2005) argue that the attractiveness of an organisation's identity is a driver of identification with the organisation. Similarly, Newbold et al. (2010) and Balmer and Liao (2007) highlighted distinctiveness as an antecedent to identification. Based on social identity theory (Tajfel and Turner, 1979), the underlying motivation for individuals to identify with an organisation is the perceived attractiveness of the organisation's identity. Individuals identify with organisations with which they share common traits or beliefs, or with those they believe in or want to believe in. In a non-profit setting, potential donors are drawn to charitable organisations that they perceive to be congruent with their beliefs or self-concept. Thus, positioning the organisation in an attractive and distinctive manner (through a charity's reputation/dynamism) can increase identification. Similarly, Peasley et al. (2018) argue that positioning an organisation in a distinctive manner (through organisational prestige) can influence donors' identification with the organisation.

It is the primary goal for charities that seek donor-charity identification to develop an image with which individuals can identify, and one of the greatest assets a charitable organisation has is its reputation and image, for example, the image of dynamism. A charity's reputation and image subsequently influence identification because it enables stakeholders to increase their confidence in the organisation (Bhattacharya et al., 1995). Once a reputation and image are built, the charity can attract new donors and build identification. How organisations use their reputation and image to convey status and influence impacts how individuals pursue identification with the organisation. When a potential donor believes that an organisation is socially acceptable and viewed positively, he or she may desire an association with it to fulfil a desire for social status or self-esteem, which can come from the social opportunities and reputation/dynamism the organisation provides. Identification with an organisation that has a strong reputation and image enables individuals to view themselves in a positive light, which enhances their sense of self-worth (Ashforth and Mael, 1989). This donor-charity congruency provides the individual with an opportunity to enhance their self-esteem or distinctiveness through association (Ahearne et al., 2005; Arnett et al., 2003; Mael and Ashforth, 1992). For example, donating to a reputable charitable organisation provides an individual with one avenue for enhancing their sense of self and communicating it to others (Highhouse et al., 2007).

Given this assertion, the present study expects donors to experience strong levels of identification (congruency) when the charity is perceived as distinctive from other charities in terms of a strong reputation and an image of dynamism. Therefore, the present study suggests the following hypothesis:

H5a: There is a positive relationship between 'Reputation/Dynamism' and 'Congruency'.

The discussion in Chapter Two (Section 2.4) highlights the significant role of an organisation's reputation and the image of dynamism in the charitable giving context. The extant marketing literature suggests that a favourable corporate reputation positively affects critical relational outcome variables such as customer retention (Andreassen and Lindestad, 1998; Barich and Kotler, 1991), positive WOM behaviour (Fombrun and Van Riel, 1997; Groenland, 2002), people's intention to do business with an organisation (Walsh and Beatty, 2007) and people's loyalty (Bartikowski and Walsh, 2011; Nguyen and LeBlanc, 2001) and commitment (Bartikowski and Walsh, 2011) to an organisation. This is because a good reputation is an important signal of quality and credibility that can motivate individuals to purchase a product or service (Fombrun and Shanley, 1990) and customers of reputable organisations often engage in supportive behaviours (Fombrun, 1996; Sung and Yang, 2008). A good reputation, therefore, affects both the initiation of a relationship (Einwiller, 2003) and the continuation of an established relationship (Anderson and Weitz, 1989).

Similarly, in the context of the charitable sector, the reputation of a charity may impact on an individual's decision on whether or not to donate to that particular charitable organisation (Diamond and Gooding-Williams, 2002). Some empirical studies have demonstrated the positive effects of a charity's reputation on individual's charitable behaviour (e.g. Bennett and Gabriel, 2003; Meijer 2009; Bennett and Choudhury, 2009; Torres-Moraga et al., 2010). For example, Meijer (2009) found that a charity's favourable reputation is an antecedent of donation intentions. A charity's reputation has a positive influence on individuals' repeat donation behaviour (Beldad et al., 2014). A charity's reputation provides numerous cues as to how well a particular organisation is performing. For instance, a positive reputation is crucial in attracting donors, stimulates trust, encourages donor loyalty and enhances the organisation's competitive fundraising position (Bennett and Gabriel, 2003; Bennett and Sargeant, 2005).

Besides a favourable reputation, the effective management of a charity's image is important, as a strong charity image is a significant determinant of donation income (Tapp, 1996; Sargeant, 1999). Therefore, charities are encouraged to nurture and maintain both their images and reputations (Bennett and Gabriel, 2003). Bennett and Gabriel (2003) reported that a charity's image of dynamism and reputation had a strong influence on donations. A favourable image such as the image of dynamism is reported to influence donating and volunteering intentions (Michel and Rieunier, 2012). Similarly, Huang and Ku (2016) suggest that brand images showing dynamism are positively associated with intention to donate time.

Authors such as Gotsi and Wilson (2001) and Wei (2002) treat reputation and image as interchangeable concepts as both constructs involve shareholders evaluation and perception (see Table 2.5 and Figure 2.2). Therefore, the present study focuses on reputation and image (specifically on the image of dynamism) of charitable organisations as these two concepts are closely related (Nguyen and LeBlanc, 2001).

In the present study, it can be expected that there is a positive relationship between a charity's reputation and image of dynamism and the outcomes of giving (i.e. intention to give *Sadaqah* and non-monetary consequences). Therefore, the current study hypothesises that:

H5b: There is a positive relationship between 'Reputation/Dynamism' and 'Intention to Give *Sadaqah*' to an individual's main charitable organisation.

H5c: There is a positive relationship between 'Reputation/Dynamism' and 'Non-Monetary Consequences' (commitment, loyalty and positive WOM) towards an individual's main charitable organisation.

5.2.6 Congruency and the Behavioural Intentions

As discussed in Chapter Two (Section 2.6) there are several similar concepts to 'customer identification' in the marketing literature, including the 'congruence' between a consumer's character and that of a company (Sen and Bhattacharya, 2001), the 'shared values' between individuals and organisations (Heckman and Guskey, 1998) and the 'self-image congruence' or 'self-congruity' between consumers and brands (Sirgy et al., 1997). The most relevant concepts for congruency used in the present study are what the literature terms 'self-congruity', 'shared values' and 'customer identification'. The present study argues that individuals consider congruency to exist between them and a charitable organisation if they believe that their main charity's successes are their successes (customer identification), they share a very similar set of values with their main charity (shared values), and they believe that people similar to them donate to their main charity (self-congruity).

Previous research has theoretically and empirically associated congruency with positive consumer responses, including WOM (e.g. Bennett, 2013; Groza and Gordon, 2016). Conceptually, this makes sense because for some consumers, saying positive things about an organisation to others may provide a means of expressing their own self-identity (Arnett et al., 2003), and the greater the degree of overlap between the organisation and the self, the more likely that the individual will say positive things about the organisation to others. Furthermore, studies have analysed the identification of customers and/or employees and its impact on loyalty (e.g. Homburg et al., 2009; Loi et al., 2014; Netemeyer et al., 2012). When individuals strongly identify with an organisation, this identification motivates them to support the organisation (Mael and Ashforth, 1992). As Bhattacharya and Sen (2003) noted, 'consumers become champions of the companies with whom they identify'. This is because identification promotes a sense of belonging to a group or organisation and creates a strong emotional attachment to it. For example, an individual internalises the successes and failures of the group/organisation as their own. Therefore, the individual commits more readily to the achievement of organisational goals. The individual then makes efforts on behalf of the organisation to assist in the achievement of these goals such as by donating, being loyal and committed through spreading positive WOM about the organisation (Meyer et al., 2002). For instance, Mael and Ashforth (1992) found that identification correlated with donations. Similarly, Arnett et al. (2003), Kim et al. (2010) and Porter et al. (2011) found identification to relate to donor behaviours.

Previous studies also found that consumer's identification with an organisation influence brand supportive behaviour and lead the person to behave positively toward the organisation (Ahearne et al., 2005); brand preference (Tildesley and Coote, 2009); consumer satisfaction and a higher possibility of repurchase (Kuenzel and Halliday, 2008); brand loyalty and WOM reports (Bhattacharya et al. 1995; Kim et al. 2012)). An organisation with high customer identification can benefit through customers' loyalty to existing products, willingness to try new products, spreading positive WOM, and resilience to negative information associated with the company (Bhattacharya and Sen, 2003; Del Rio et al., 2001; Kim et al., 2001; Kuenzel and Halliday, 2008). Stephenson and Bell's (2014) findings suggested that when the level of identification between an alumnus and the university increased, the expected number of donations would also increase. This is because customer identification helps explain the relationship between customers and their consumed brands (Underwood et al. 2001), in which the goals of the organisation and those of the individual become increasingly integrated and congruent (Hall et al., 1970). Hou et al. (2014) suggest that as individuals' NPO identification level increases, charitable behaviours toward the NPO will also increase. Also, Arnett et al. (2003) found that the more important organisational identification was to an individual, the more likely it was that the person would promote and make a donation to that organisation. By saying positive things about an organisation to others may provide a means of expressing their own self-identity (Arnett et al. 2003).

The second aspect of congruency in the present study is self-congruity. Previous studies have demonstrated the positive effect of self-congruity on consumer behaviour, preference and choice (Sirgy et al. 1997). For example, the greater the match between the store patron image (or destination's image) and the consumer's self-concept, the more likely that the consumer has a favourable attitude toward that store (or greater tendency to visit the destination) (e.g. Sirgy et al., 2000; Sirgy and Su, 2000; Beerli et al., 2007; Hosany and Martin, 2012). Some studies also found the connection between self-congruity with purchase intention, product involvement, WOM recommendations, brand preference, satisfaction, and loyalty (e.g. Landon, 1974; Malhotra, 1988; Sirgy et al., 1997, 1991; Kressman et al., 2006; Jamal and Al-Marri, 2007; Jamal, 2004; Jamal and Goode, 2001; Ibrahim and Najjar, 2008). Polonsky et al. (2002) studies indicate that their respondents strongly believed that people generally donate to charities that fit with their self-image.

The third aspect of congruency in the present study is the existence of shared values. Individuals who perceive that they hold similar values to a charitable organisation tend to trust it more than those who do not (Cvetkovich and Winter, 2003), consequently influencing donation behaviour. Bennett (2003) suggested that organisational values that individuals admire are potentially relevant to the choice of specific types of charity. In the Morgan and Hunt (1994) model, shared values impact both commitment to and trust in an organisation. The shared values-commitment link is derived from the social-psychological theory of attraction based on similarity (Berscheid, 1985). Therefore, increases in shared values between individuals and charities are associated with increases in commitment.

Based on these discussions, it can be concluded that in general, people wish to belong to or be identified with a group or organisation they admire. Therefore it can be expected in the present study that when individuals believe that there is congruency between them and a charitable organisation, they are more likely to donate and be more likely to commit, to be loyal and to recommend the organisation to others. In order words, the intention to donate and non-monetary consequences towards an individual's main charity will be influenced by congruency. Therefore, it is proposed in the present study that congruency (comprising of the three elements: identification, shared values and self-congruity) can be expected to have a positive effect on the outcomes of giving (intention to give *Sadaqah* and non-monetary consequences). The following hypotheses have been developed:

H6a: 'Congruency' relates positively to 'Intention to Give *Sadaqah*' to individuals main charitable organisation.

H6b: ‘Congruency’ relates positively to ‘Non-Monetary Consequences’ (commitment, loyalty and positive WOM) towards an individual’s main charitable organisation.

5.2.7 Mediating Variable of Congruency

Following the discussion in the previous section, which explained the effects of donor-charity congruency in influencing charitable behaviour, the present study is one of the first to investigate the simultaneous effects of ‘Reputation/Dynamism’ and ‘Congruency’ on the outcomes of charitable giving (‘Intention to Give *Sadaqah*’ and ‘Non-Monetary Consequences’). Hong and Yang (2009) found the mediating role of customer-company identification on the effects of corporate reputation on customers’ WOM intention. They noted that organisational identification occurs when an individual perceives a sense of connection between themself and an organisation. Yang et al. (2010) also found that stakeholder-organisation identification mediated the impact of crises and increased positive post-crisis responses from stakeholders. The authors found that identification with an organisation led to positive post-crisis attitudes toward the organisation and positive WOM intentions.

The present study predicts that, in addition to having a ‘Reputation/Dynamism’ direct influence on charitable giving outcomes (‘Intention to Give *Sadaqah*’ and ‘Non-Monetary Consequences’), ‘Reputation/Dynamism’ has an indirect influence on charitable giving outcomes mediated by ‘Congruency’. The conceptual framework and subsequent hypothesised relationships presented previously (in Section 5.2.5 and Section 5.2.6) suggest that ‘Congruency’ might act as a mediating variable. Therefore, the next sets of hypotheses are:

H7a: The effect of positive ‘Reputation/Dynamism’ on ‘Intention to Give *Sadaqah*’ is mediated positively through ‘Congruency’.

H7b: The effect of positive ‘Reputation/Dynamism’ on ‘Non-Monetary Consequences’ is mediated positively through ‘Congruency’.

5.2.8 Intention to donate and Non-Monetary Consequences

Finally, the present study argues that individuals’ intentions play a crucial role in giving behaviour such as *Sadaqah* (Al-Qardawi, 1999). Previous research has demonstrated the positive relationship between intention to give and non-monetary consequences, which include donor commitment, loyalty and positive WOM. For example, Fullerton (2003) showed the positive relationship between commitment and behavioural intentions in service industries. Similarly, Gilliland and Bello (2002) demonstrated the positive relationship between commitment and repurchase from an organisation.

In the charitable giving context, Sargeant et al. (2006) found a positive link between a donor's donation intentions to a particular charity and non-monetary consequences (donor commitment, loyalty and positive WOM). Therefore, the current research proposes that a donor's intention to give *Sadaqah* to their main charitable organization influences the donor's commitment, loyalty and positive WOM towards that charitable organisation. This means that when an individual has the intention to give *Sadaqah* to his/her main charity, he or she will also exhibit non-monetary consequences towards that particular charitable organisation. It can, therefore, be hypothesised:

H8: 'Intention to Give *Sadaqah*' relates positively to 'Non-Monetary Consequences' (commitment, loyalty and positive WOM) towards an individual's main charitable organisation.

5.3 Summary of Chapter

This chapter integrated the reviewed literature presented in Chapter 2 and findings obtained from the qualitative phase presented in Chapter 4 in order to develop a model of UK Muslims' charitable behaviour. The next chapter (Chapter 6- Quantitative Phase Findings) presents the quantitative findings of the hypotheses proposed in this chapter.

Chapter 6 Quantitative Phase Findings

6.1 Introduction

This chapter outlines the results of the quantitative phase. It is divided into six sections. Section 6.2 discusses the sample and data collection. Next, Section 6.3 outlines the descriptive analysis describing the demographic characteristics, charitable giving patterns and the measurement scales. Section 6.4 explains the preliminary analysis, which involved data screening for the missing data, checking for outliers, assessing normality and conducting exploratory factor analysis (EFA) for all of the constructs. Section 6.5 focuses on the statistical analysis, which includes the measurement model (CFA) and the structural model. Finally, Section 6.6 provides a summary of the chapter.

6.2 Sample and Data Collection

As discussed in Chapter 3, the data collection was conducted over a period of ten weeks, starting from 18th October 2017 and continuing until 1st of January 2018. The researcher collected 45 drop-off questionnaires and 316 web-based questionnaires. Professional teams from a large market research firm (Qualtrics Research Service) were instructed to collect 201 questionnaires using their extensive database. In total, 562 responses were received. Of the 562 replies, 406 of these respondents fully completed the questionnaire. Forty questionnaires were found to be unusable because they were unanswered and 116 questionnaires were removed because the missing data rate was higher than 10% (see Section 6.4.1 for more details).

6.3 Descriptive Analysis

6.3.1 Demographic Profile

This section describes the demographic profiles of the study respondents. It is useful to collect information about a sample's socio-demographic profile because this helps to generate an understanding of the characteristics of the sample (Pallant, 2010). The respondents' gender, age, marital status, number of children, ethnic identity, years living in the UK, education, profession, and income are presented in Table 6.1.

Table 6.1 Demographic Profiles of the Study Respondents

Demographic Variables	Category	Research Sample (*n*= 406)	
		Frequency	**Percentage**
Gender	Male	197	48.5
	Female	209	51.5
Age	18-24 years	146	36.0
	25-34 years	105	25.9
	35-44 years	79	19.5
	45-54 years	49	12.1
	55-64 years	19	4.7
	Above 65 years	8	2.0
Generation	First generation	8	2.0
	Second generation	68	16.7
	Third generation	184	45.3
	Fourth generation	146	36.0
Marital Status	Single	189	46.6
	Married	202	49.8
	Widowed/Divorced/Separated	15	3.7
Number of children	None	220	54.2
	One to three	155	38.2
	More than three	31	7.6
Ethnic identity	Arab/Middle Eastern	70	17.2
	Bangladeshi	54	13.3
	Caucasian	31	7.6
	Indian	30	7.4
	Pakistani	151	37.2
	Somali	17	4.2
	Other African	17	4.2
	Others	36	8.9
Years in the UK	Since birth	236	58.1
	More than 10 years	170	41.9
Education	High school or less	20	4.9
	GCSEs/O-Level	46	11.3
	A-Level	91	22.4
	Professional Qualification/Diploma	35	8.6
	Undergraduate degree	84	20.7
	Postgraduate degree	92	22.7
	Doctorate degree	33	8.1
	Other	5	1.2
Profession	Public sector employee	106	26.1
	Private sector employee	72	17.7
	Non-profit sector employee	21	5.2
	Self-employed	43	10.6
	Unemployed	25	6.2
	Housewife/ Husband	32	7.9
	Retired/Pensioner	4	1.0
	Student	100	24.6
	Other	3	0.7
Income	Up to £15,000	77	19.0
	£15,001 - £30,000	104	25.6
	£30,001 - £45,000	66	16.3
	£45,001 - £60,000	49	12.1
	Above £60,001	52	12.8
	Not applicable	58	14.3

Source: This Study

Figure 6.1 shows that 48.5% of the respondents were male and 51.5% female. The largest age group consisted of those aged 18-24 years (36.0%), followed by the age group of 25-34 years (25.9%). 19.5% of the respondents were aged between 35-44 years, 12.1% were between 45-54 years and 4.7% were between 55-64 years. Those aged 65 years and above represented only 2% of the sample.

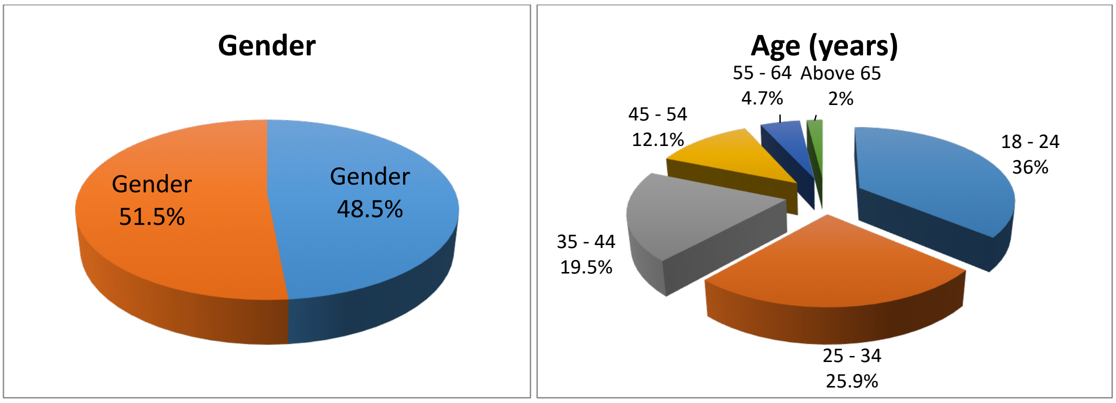


Figure 6.1 The Respondents Profile by Gender and Age *(Source: This Study)*

Figure 6.2 presents that half of the respondents are married, while 46% are single and 4% are widowed or divorced. 54% of the respondents are supporting no children, while 38% are supporting one to three numbers of children and 8% are supporting more than three children.

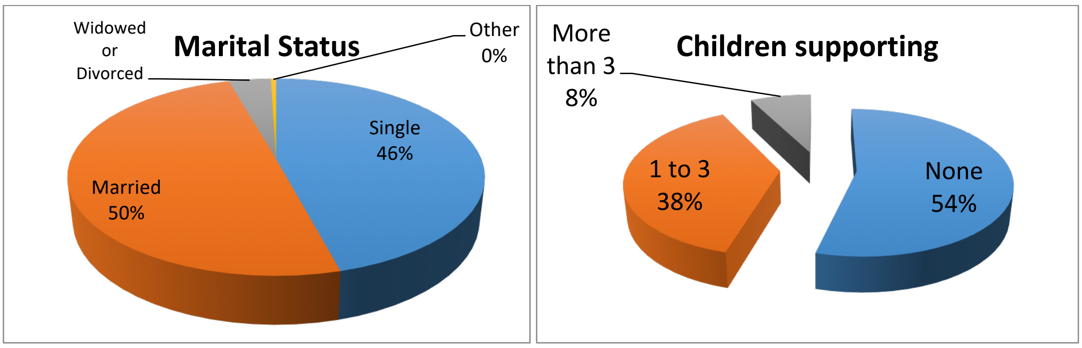
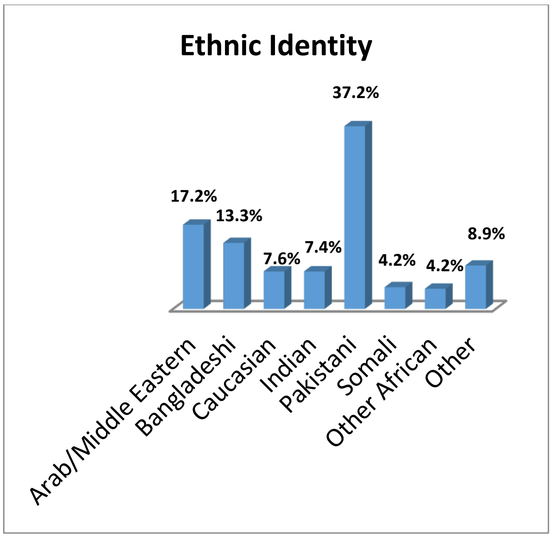


Figure 6.2 The Respondents Profile by Marital Status and Children Supporting *(Source: This Study)*

Figure 6.3 shows that the majority of the respondents identified themselves as Pakistani (37.2%), while 17.2% identified themselves as an Arab or Middle Eastern. Meanwhile, 13.3% identified themselves as Bangladeshi, 8.9% as others (i.e. Mixed etc.), while 7.6% identified themselves as Caucasian and 7.4% as Indian, and 4.2% identified themselves as Somali and other African. According to the 7-Likert scales, more than half of the respondents identify themselves as somewhat strong (24%), strong (20%) and very strong (29%) with their chosen ethnic group. 14% identify themselves as neither weak or strong with their chosen ethnic group. The remaining of the participants identifies themselves as somewhat weak (5%), weak (4%) and very weak (4%) with their chosen ethnic group.



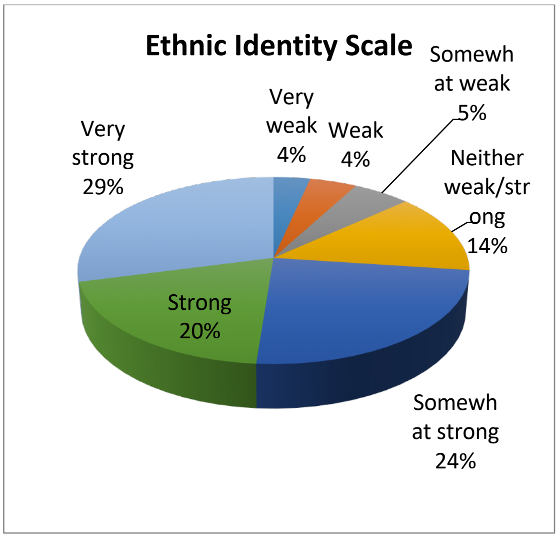
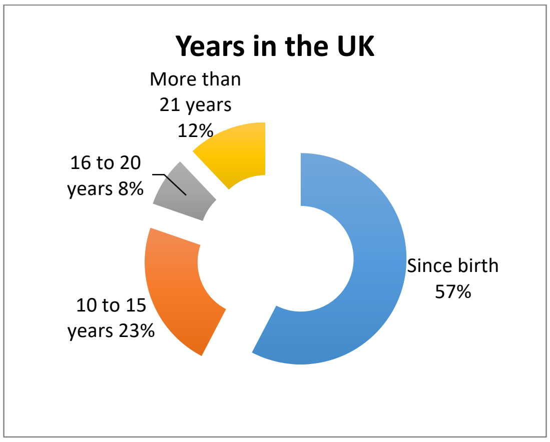


Figure 6.3 The Respondents Profile by Ethnic Identity and Ethnic Identity Scale *(Source: This Study)*

Figure 6.4 indicates that the majority of the respondents were born in the UK (57%). 23% of the respondents have lived in the UK between 10 to 15 years, 12% have lived in the UK for more than 21 years and 8% have lived in the UK between 16 to 20 years. Figure 6.4 also shows that the education level of the participants varies greatly. The largest group is of respondents with postgraduate degrees (22.7%). 22.4% had A-levels, 20.7% had undergraduate degrees, 11.3% had GCSEs/O-Levels, 8.6% had professional qualifications/diplomas, 8.1% had doctorate degree, and 4.9% had high school level or less.



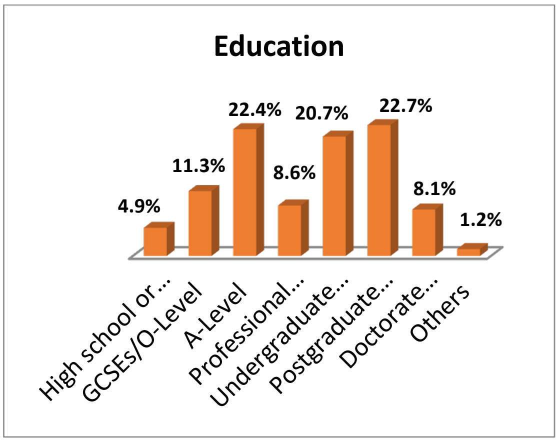
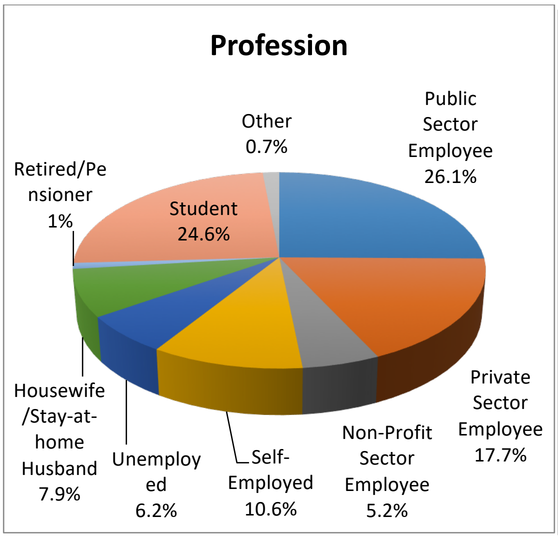


Figure 6.4 The Respondents Profile by Years Living in the UK and Education *(Source: This Study)*

Figure 6.5 explains that the profession of the respondents varied widely. The largest group of the respondents was public sector employees (26.1%), followed by students (24.6%), private sector employees (17.7%), self-employed (10.6%), housewives/stay-at-home husbands (7.9%), unemployed (6.2%), non-profit sector employees (5.2%), and pensioners (1%). Figure 6.5 also indicates that the distribution of the respondents' combined household annual income varied widely. The largest group consisted of the income group between £15,001 and £30,000 (25.6%), followed by the income group of up to £15,000 (19.0%). 16.3% of the respondents' income is £30,001 to £45,000, 14.3% were not applicable, and 12.8% were above £60,001. Those incomes between £45,001 to £60,000 represented 12.1% of the sample.



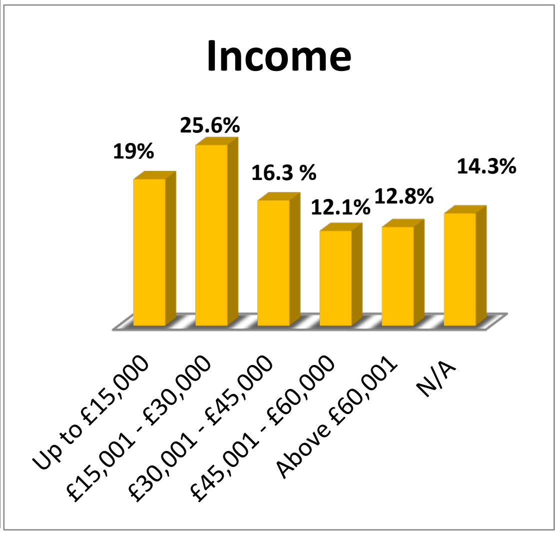


Figure 6.5 The Respondents Profile by Profession and Income *(Source: This Study)*

6.3.2 Charitable Giving Patterns

Table 6.2 provides the summary of the respondents' charitable giving patterns, which include charitable causes that they support, their charitable activities, monetary donation preferences and respondents' main charitable organisation.

Table 6.2 Charitable Giving Patterns

Variables	Category	Research Sample	
		Frequency	Percentage
Charitable Causes	Arts & Culture	3	0.7
	Animals	10	2.5
	Children	51	12.6
	Community Development	9	2.2
	Disaster Relief (e.g. earthquakes)	35	8.6
	Disability	6	1.5

	Emergency Relief (e.g. war victims)	52	12.8
	Education	10	2.5
	Environment	3	0.7
	Elderly and Widows	1	0.2
	Health	24	5.9
	Human Rights	34	8.4
	Homelessness	28	6.9
	Hospitals & Hospices	8	2.0
	International Development	6	1.5
	Medical Research	6	1.5
	Orphans	48	11.8
	Poor	45	11.1
	Religious Causes (e.g. *dawah* related)	19	4.7
	Social Welfare	2	0.5
	Sports	2	0.5
	Other (e.g. mental health)	4	1.0
Charitable activities	Donating money	361	88.8
	Donating my belongings	203	50.4
	Donating blood	53	12.9
	Giving up your time and skills (i.e. volunteering)	162	39.9
	Raising money on behalf of charities	123	29.9
	Attending charity events	143	35.3
	Other (e.g. work for charities)	6	1.5
Donating money to charities	Yes	358	88.2
	No	48	11.8
Frequency of donation	Weekly	53	14.8
	Every two weeks	20	5.6
	Monthly	146	40.9
	Every few months	89	24.6
	Yearly	32	9.0
	Other (e.g. when opportunity arises, daily)	18	5.0
Method of giving	Direct debit payment to charitable organization	149	36.3
	Payment via charitable organization's website	114	27.7
	Payment via a fundraising website	115	28.0
	Payment on the phone or via text message	52	12.7
	Cash payment to a bucket collection	209	51.1
	I pay by myself directly to needy people	97	23.8
	Other (e.g. reward cards)	6	1.5
Amount of Donation	Up to £10 per month	150	42.1
	£11 to £20 per month	67	18.8
	£21 to £30 per month	48	13.5
	£31 to £40 per month	26	7.3
	Over £40 per month	51	14.3
	I cannot afford to donate	14	3.9
Main Charity	British Heart Foundation	12	3.0
	Comic Relief	6	1.5
	Cancer Research UK	17	4.2
	Human Relief	10	2.5
	Human Appeal	23	5.7
	Islamic Relief	124	30.5
	Interpal	9	2.2
	Made in Europe	1	0.2
	Muslim Aid	22	5.4
	Macmillan Cancer Support	4	1.0
	Muslim Hands	38	9.4
	Oxfam	11	2.7
	Penny Appeal	20	4.9
	Red Cross	6	1.5

	Save the Children Umar Welfare Trust UNICEF WWF YMCA Other	19 27 7 5 2 43	4.7 6.7 1.7 1.2 0.5 10.6

Source: This Study

Figure 6.6 indicates the charitable causes that the respondents support the most. Among the top causes chosen by the respondents are emergency relief (12.8%), children (12.6%), orphans (11.8%), the poor (11.1%), disaster relief (8.6), and human rights (8.4%). The next highest chosen causes are homelessness (6.9%), health (5.9%), religious causes (4.7%), animals (2.5%), education (2.5%) and community development (2.2%). The remaining causes only represent less than 2% which are hospitals and hospices, disability, international development, medical research, arts and culture, environment, social welfare, sports, the elderly and widows.

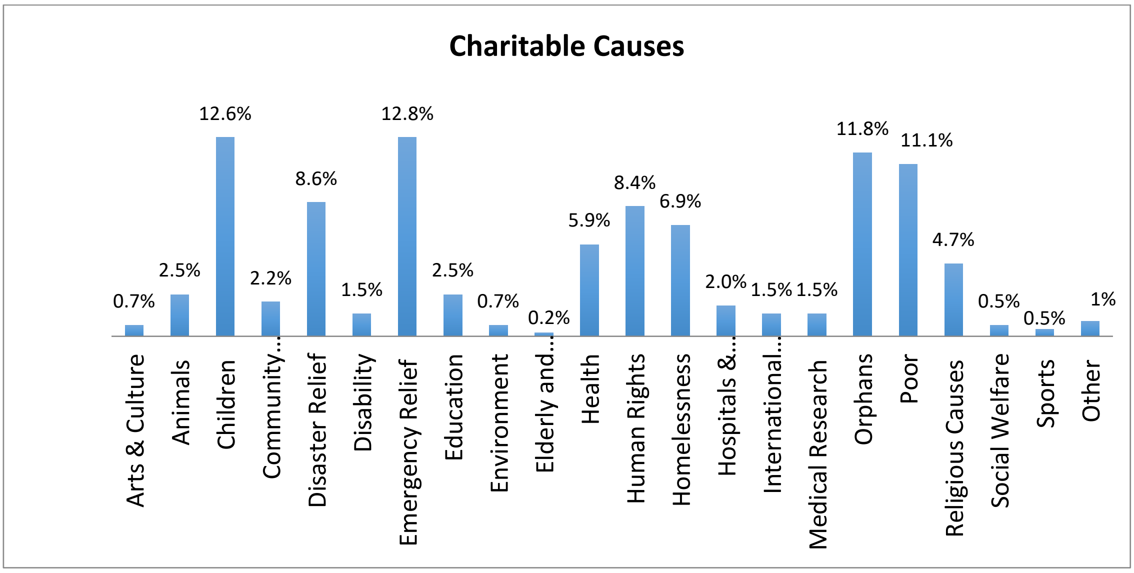


Figure 6.6 The Charitable Causes *(Source: This Study)*

Figure 6.7 represents the charitable activities the respondents often involved in. The majority of the respondents' charitable activities involve donating money (88.8%), followed by donating belongings (50.4%), giving up time and skills (39.9%), attending charity events (35.3%), raising money on behalf of charities (29.9%) and donating blood (12.9%).

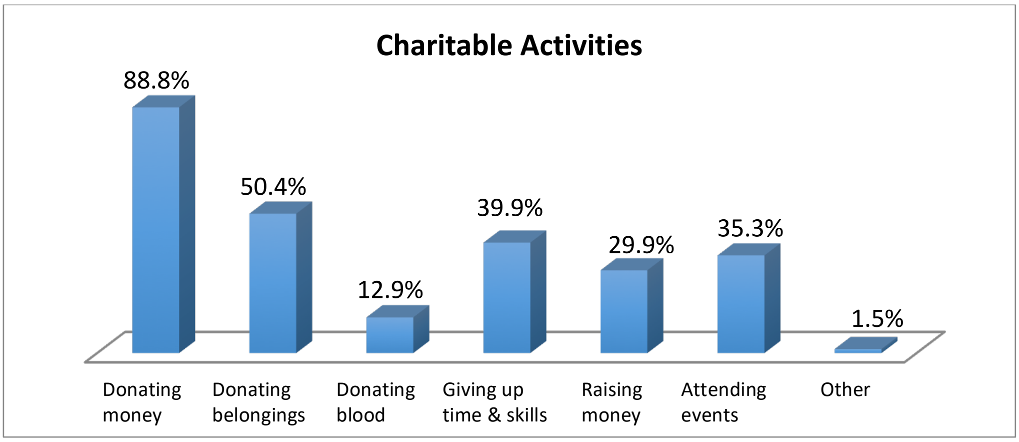
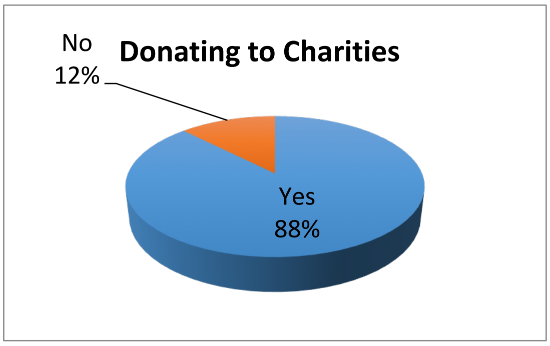


Figure 6.7 The Charitable Activities *(Source: This Study)*

Figure 6.8 shows that almost 90% of the respondents agreed that they all donated money to charitable organisations. Only 12% of the respondents did not give money to charitable organisations. On average 40.9% of the respondents donated money to charitable organisations on a monthly basis, while the remaining donated every few months (24.6%), weekly (14.8%), yearly (9%) and every two weeks (5.6%).



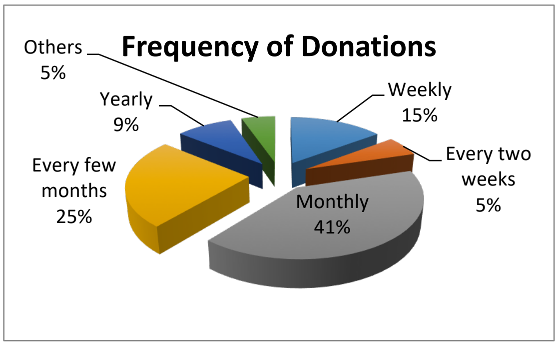


Figure 6.8 Donating Money to Charitable Organizations and Frequency of Donations *(Source: This Study)*

Figure 6.9 indicates that more than half of the respondents choose to donate by cash payments to a bucket collection or charity boxes (e.g. in a mosque, shops, charity events), while 36.3% prefer to make direct debit payments to charitable organisations. 28% choose to make payments via a fundraising website (e.g. Just-Giving page). 27.7% prefer to make payments via the charitable organisation's own website. The rest of the respondents prefer to give directly to needy people (23.8%), and make payment on the phone or via text messages (12.7%). 42% of the respondents donate up to £10 per month, followed by 18.8% donate between £11 to £20 per month, 14.3% donate over £40 per month, 13.5% donate between £21 to £30 per month, 7.3% donate between £31 to £40 per month, and 3.9% cannot afford to donate under their circumstances.

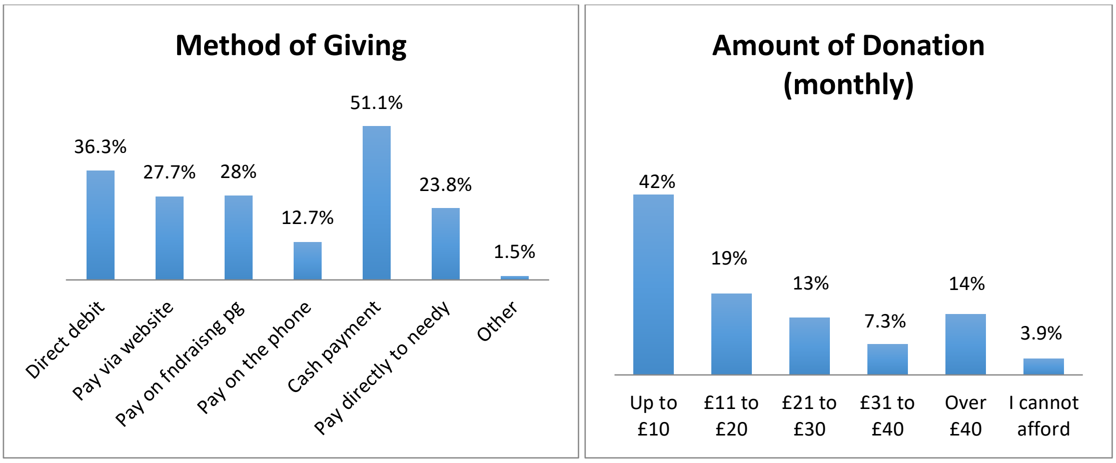


Figure 6.9 Methods of Giving and Amount of Donation (Monthly) *(Source: This Study)*

Figure 6.10 shows the respondents' main charity (i.e. the charitable organisation that the respondents support most often). 31% of the respondents' choose to support Islamic Relief, while 10% choose to support charities that are not listed in the questionnaire, such as Action for Blind People, local mosques and Islamic centres. 9% of the respondents' choose to support Muslim hands, followed by Umar Welfare Trust (7%), Human Appeal (6%), Muslim Aid (5%), Penny Appeal (5%), Save the Children (5%), Cancer Research UK (4%), British Heart Foundation (3%), Oxfam (3%), Human Relief (2%), Interpal (2%). Those supporting UNICEF, Comic Relief, Red Cross, WWF, Macmillan Cancer Support, YMCA, and Made in Europe represented only less than 2% of the sample.

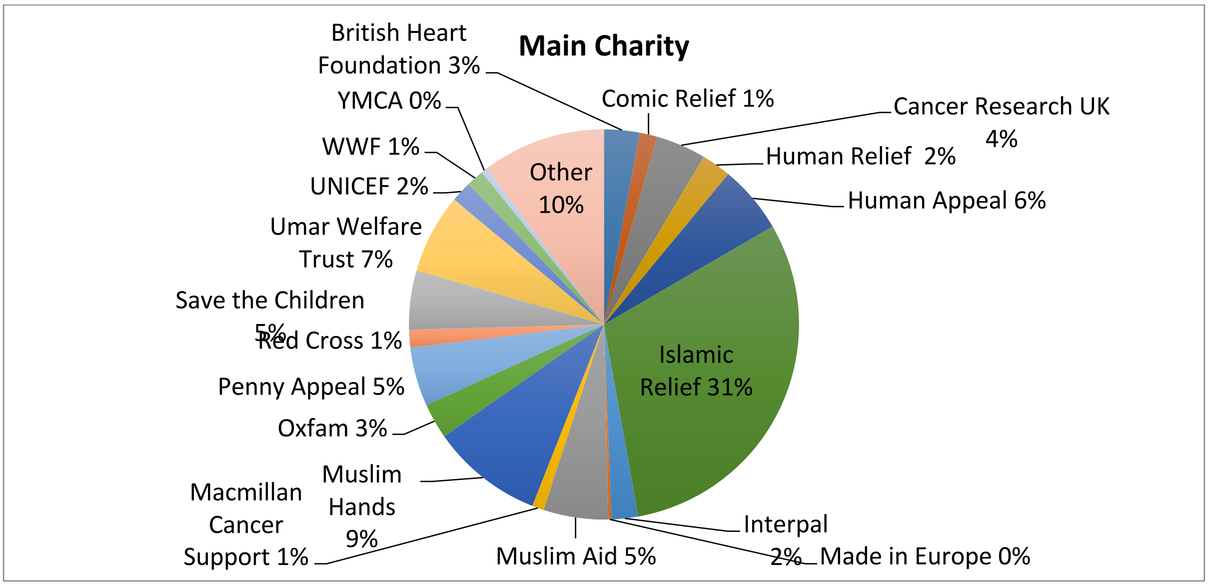


Figure 6.10 The Respondents' Main Charity *(Source: This Study)*

6.3.3 Descriptive Analysis for Donor Value

This section discusses the descriptive statistics and response frequencies through the use of central tendency (mean), dispersion (standard deviation) and percentages. This section reports on the overall construct and its items (i.e. how the respondents answered to the survey questions). The construct consists of 'Donor Value', behavioural intentions ('Non-monetary Consequences' and 'Intention to Give *Sadaqah*'), 'Congruency', 'Reputation/Dynamism', 'Barriers to Donating', cultural orientation ('Collectivism' and 'Individualism') and 'Religiosity'.

By using the seven-point Likert scale (ranging from 1: strongly disagree to 7: strongly agree), the respondents were asked to indicate their level of agreement on how they value donating to charitable causes. In the present study, the 'Donor Value' construct consisted of 'Social Value', 'Inspirational Value', 'Positive Emotional Value', 'Negative Emotional Value', 'Altruistic Value', 'Religious Beliefs Value' and 'Communal Value'. 'Social Value' was measured with four items. As illustrated in Table 6.3, the respondents were found to take a neutral standpoint (neither agree nor disagree) with the following statements: 'It helps me feel accepted' (G1: mean= 4.4; SD= 1.97); 'It improves the way I am perceived' (G2: mean= 4.27; SD= 2.08); 'It makes a good impression of me to others' (G3: mean= 3.93; SD= 2.13), and 'It gives me social approval' (G3: mean= 3.99; SD= 2.03).

Next, 'Inspirational Value' was measured with twelve items. Respondents were found to agree that they donate to charitable causes because of the following statements: 'It makes me feel empowered to do more' (G5: mean= 5.6; SD= 1.359); 'It makes me feel ambitious to do more' (G6: mean= 5.57; SD= 1.46); 'I want to encourage others to donate' (G8: mean= 5.51; SD= 1.56); 'It makes me feel like I am making a positive difference in other people's life' (G13: mean= 6.15; SD= 1.13); 'I want to empower the beneficiaries' (G14: mean= 5.6; SD= 1.43); 'By doing so I feel I can transform the world around me' (G15: mean= 5.17; SD= 1.35); 'It helps transform the lives of others' (G16: mean= 6.2; SD= 1.11). Meanwhile, the respondents somewhat agreed that they donate to charitable causes because of these statements: 'It helps me to act as a role model' (G7: mean= 5.06; SD= 1.72); 'I want to inspire others to donate' (G9: mean= 5.3; SD= 1.57); 'By donating I can make efforts to get everyone together for a charitable cause' (G10: mean= 5.3; SD= 1.50); 'By donating I can use my social influence to generate support for charitable causes' (G11: mean= 4.94; SD= 1.73); and 'When a friend of mine supports a charitable cause, I do the same' (G12: mean= 4.73; SD= 1.66).

A four-items scale measured the ‘Positive Emotional Value’ where the respondents agree that they donate to charitable causes because they enjoy donating (G18: mean= 6.02; SD= 1.13); they feel relaxed when they donate (G19: mean= 5.75; SD= 1.32); they feel good when they donate (G20: mean= 6.08; SD= 1.18); it gives them pleasure (G21: mean= 5.83; SD= 1.34); and the thought of donating to charitable causes makes them want to donate (G22: mean= 5.81; SD= 1.20). On the other hand, a two-items scale measured the ‘Negative Emotional Value’ where the respondents somewhat agree that they would feel guilty if they did not donate (G23: mean= 5.4; SD= 1.61) and they agree that they would feel bad about themselves if they did not donate (G24: mean= 5.56; SD= 1.49).

‘Altruistic Value’ was measured with four items (G25, G26, G27 and G28). The respondents agree that they have a responsibility to help others, enjoy helping others, and want to help in a community or help in times of crisis and help others (mean= 6.29, 6.31, 6.32, 6.42; SD= 1.05, 0.985, 0.985, 0.955). The ‘Religious Beliefs Value’ was measured using eleven items. The respondents agree to the following statements: ‘Charitable giving is a religious duty in Islam’ (G29: mean= 6.37; SD= 1.10); ‘It is for the sake of Allah’ (G30: mean= 6.24; SD= 1.30); ’I can attain closeness to Allah’ (G31: mean= 6.21; SD= 1.25); ‘Donating does not decrease my wealth’ (G32: mean= 6.16; SD= 1.30); ‘It is the *Sunnah* (teaching) of the holy Prophet (PBUH)’ (G33: mean= 6.38; SD= 1.03); ‘I seek rewards in the Hereafter’ (G34: mean= 6.09; SD= 1.35); ‘It is a good deed as per my Islamic belief’ (G35: mean= 6.36; SD= 1.07); ‘I want to purify my wealth’ (G36: mean= 5.83; SD= 1.51); ‘I fear Allah’s punishment’ (G37: mean= 5.71; SD= 1.63); ‘I am accountable and responsible for the wealth I have’ (G38: mean= 6.22; SD= 1.12); and ‘I want to be a good Muslim’ (G39: mean= 6.33; SD= 1.16).

Lastly, a seven-items scale measure the ‘Communal Value’ where the respondents agree that they attend charitable events so they can give advice to children and others about charitable giving (G17: mean= 5.77; SD= 1.378). They also agree that attending charitable events helps to bring the community together (G42: mean= 5.82; SD= 1.17). Meanwhile, the respondents were found to somewhat agree with these six statements: ‘I get to meet and socialize with others’ (G40: mean= 5.18; SD= 1.49); ‘Everyone is eager to help charitable causes’ (G41: mean= 5.18; SD= 1.49); ‘My children or others learn so much by attending them with me’ (G43: mean= 5.33; SD= 1.40); ‘My children or others get involved when attending them with me’ (G44: mean= 5.28; SD= 1.41); ‘My children or others have so much fun when attending them with me’ (G45: mean= 5.1; SD= 1.45).

In summary, Table 6.3 shows that the respondents somewhat agree and agree (mean= between 4.50 to 6.49) that they donate to charitable causes because of the following six perceived value (i.e. 'Inspirational Value', 'Positive Emotional Value', 'Negative Emotional Value', 'Altruistic Value', 'Religious Beliefs Value' and 'Communal Value'). Therefore, a high level of perceived value seems to be the norm except for the 'Social Value' dimension, which respondents were found to take a neutral standpoint (mean= between 3.50 to 4.49).

Table 6.3 Descriptive Analyses for Donor Value

Construct	**Items**	**Response Scales (%)**							**Mean**	**SD**
		1	2	3	4	5	6	7		
Social Value	G1	12.1	8.1	8.4	26.4	9.9	14.5	20.7	**4.4**	1.971
	G2	16.3	9.1	6.4	22.2	11.3	14.8	20	**4.27**	2.08
	G3	22	9.4	6.9	22.3	10.9	11.4	17.1	**3.93**	2.13
	G4	20	7.4	8.2	24.5	11.1	15.1	13.6	**3.99**	2.033
Inspirational Value	G5	0.7	2.2	3.5	16.1	17.4	27.3	32.8	**5.6**	1.359
	G6	2	2.5	4	14.6	16.8	26.2	34.1	**5.57**	1.467
	G7	6.4	3.5	4.4	21	18.3	20.7	25.7	**5.06**	1.722
	G8	2.5	3.9	3.4	15	15.5	24.4	35.2	**5.51**	1.56
	G9	3.2	3.4	4.2	19.7	17	24.1	28.3	**5.3**	1.575
	G10	1.5	4.7	4.4	19.7	18	25.1	26.6	**5.3**	1.505
	G11	5.2	6.2	6.4	21.2	17	20.2	23.7	**4.94**	1.735
	G12	5.9	5.2	7.6	26.1	19	19.2	17	**4.73**	1.668
	G13	0.7	1	0.7	7.9	9.4	30.8	49.5	**6.15**	1.138
	G14	1.5	2.2	3.2	17	15.6	24.9	35.6	**5.6**	1.433
	G15	1.5	1.7	2.5	12.1	19.3	26.4	36.5	**5.71**	1.354
	G16	0.2	1.5	1	5.2	13.8	24.6	53.8	**6.2**	1.11
Positive Emotional Value	G18	0.2	1	1.7	7.9	15.8	29.1	44.3	**6.02**	1.137
	G19	0.5	2.2	2.7	13.3	17.5	24.9	38.8	**5.75**	1.327
	G20	0.7	1.2	1.2	7.4	13.3	27.3	48.8	**6.08**	1.185
	G21	1.7	1.5	2.2	10.1	15.3	29.4	39.8	**5.83**	1.342
	G22	0.2	0.5	2.5	15.3	15.1	29.4	37	**5.81**	1.209
Negative Emotional Value	G23	4	3	4	16.3	16.8	23.2	32.8	**5.4**	1.616
	G24	3	2.5	2.7	13.3	17.7	28.1	32.8	**5.56**	1.491
Altruistic Value	G25	0.2	0.7	1.2	5.9	8.4	26.1	57.4	**6.29**	1.05
	G26	0	0.5	0.7	6.2	9.9	25.1	57.6	**6.31**	0.985
	G27	0	0.5	1.2	5.7	8.1	27.2	57.3	**6.32**	0.985
	G28	0	0.5	0.5	5.9	7.6	20.2	65.3	**6.42**	0.955
Religious Beliefs Value	G29	0.7	0.7	1	5.4	8.9	16.7	66.5	**6.37**	1.108
	G30	1.5	0.5	3.2	8.1	5.7	16.5	64.6	**6.24**	1.307
	G31	1	1	1.5	8.9	9.4	16.5	61.7	**6.21**	1.25
	G32	1.2	2	1.7	7.4	8.4	21.4	58	**6.16**	1.309
	G33	0.2	0.5	0.7	6.9	7.7	19.1	64.9	**6.38**	1.034
	G34	1.5	1.5	1.5	10.3	10.1	17.5	57.6	**6.09**	1.351
	G35	0.7	0.2	1	6.7	6.2	21.7	63.5	**6.36**	1.07
	G36	2.2	3	2.7	11.1	11.4	21.7	47.9	**5.83**	1.513
	G37	3.7	2	4.4	13.1	10.9	17.8	48.1	**5.71**	1.637
	G38	0.7	1.2	0.5	5.7	11.4	25.2	55.2	**6.22**	1.129
	G39	1	1	0.5	6.9	7.9	17.8	64.9	**6.33**	1.162
Communal Value	G17	1.5	2.2	1.7	13.3	14.5	27.6	39.2	**5.77**	1.378
	G40	3	2.5	5.2	22.8	16.9	28.8	20.8	**5.18**	1.494
	G41	1.5	5.2	5.2	19.6	21.5	24.5	22.5	**5.18**	1.493

	G42	0.7	1.2	0.7	10.9	18.9	34.2	33.3	**5.82**	1.174
	G43	2.2	1.5	2.7	23.6	18.6	26.8	24.6	**5.33**	1.407
	G44	1.7	2.7	2.7	24.8	17.1	28.3	22.6	**5.28**	1.412
	G45	2.7	2.2	3.7	29	17.4	25.3	19.6	**5.1**	1.452

Source: This Study

6.3.4 Descriptive Analysis for Behavioural Intentions

The behavioural intentions towards an individual's main charity were measured by two constructs: 'Non-Monetary Consequences' and 'Intention to Give *Sadaqah*'. An eleven-items scale measured respondents' non-monetary consequences towards their main charity. As shown in Table 6.4, the respondents agree that they are likely to say good things about their main charity (AA1: mean= 5.69; SD= 1.29); agree that they would recommend their main charity to their friends and relatives (AA2: mean= 5.67; SD= 1.37); agree that if their friends were looking for a charity, they would tell them about their main charity (AA4: mean= 5.62; SD= 1.29); and agree that they care about the long term success of their main charity (AA9: mean= 5.59; SD= 1.31). Meanwhile, the respondents somewhat agree with the following statements: 'I recommend my main charity to others' (AA3: mean= 5.45; SD= 1.42); 'I feel I am loyal to my main charity' (AA5: mean= 5.13; SD= 1.59); 'My main charity is my first choice' (AA6: mean= 5.36; SD= 1.49); 'I feel a sense of belonging to my main charity' (AA8: mean= 4.98; SD= 1.59); 'I would describe myself as a loyal supporter of my main charity (AA10: mean= 5.14; SD= 1.56); and 'I will be giving more to my main charity next year' (AA11: mean= 5.26; SD= 1.40). The result shows that the respondents take a neutral standpoint on this statement 'Even with more choices, I will not choose other charities' (AA7: mean= 4.17; SD= 1.91).

'Intention to Give *Sadaqah*' was measured using a three-items scale. The respondents agree that they were very likely to donate to their main charity next time they decide to donate (AA12: mean= 5.55; SD= 1.56). Meanwhile, the respondents somewhat agree that they are very certain (AA13: mean= 5.33; SD= 1.53) and definitely will (AA14: mean= 5.32; SD= 1.48) donate to their main charity next time they decide to donate. In summary, Table 6.4 indicates that the respondents somewhat agree and agree that they are committed to their main charity and they have the intention to donate to their main charity in the future.

Table 6.4 Descriptive Analyses for the Behavioural Intentions

Construct	**Items**	**Response Scales (%)**							**Mean**	**SD**
		1	2	3	4	5	6	7		
Non-monetary Consequences	AA1	1.5	1	1.7	14.7	17.4	31.7	31.9	**5.69**	1.292
	AA2	1.5	2.2	2.7	12.5	18.4	28.2	34.6	**5.67**	1.374
	AA3	1.7	3	2.7	17.5	20	26.4	28.6	**5.45**	1.428

	AA4	1.2	1.7	2	14.7	17.9	34.4	28	**5.62**	1.291
	AA5	3.7	4.2	4.2	22	18.8	23.5	23.7	**5.13**	1.591
	AA6	1.5	4.2	4.4	19.4	15.9	27	27.7	**5.36**	1.495
	AA7	11.1	13.1	11.3	21.7	12.3	16	14.5	**4.17**	1.919
	AA8	3.2	5.7	6.4	23.3	17.9	23.6	19.9	**4.98**	1.596
	AA9	0.7	1.7	4.2	14	19.5	30	29.8	**5.59**	1.315
	AA10	3	5.2	4.2	21.4	17.5	26.6	22.2	**5.14**	1.568
	AA11	1.2	3	3	26.4	17.5	25.4	23.5	**5.26**	1.406
Intention to Give *Sadaqah*	AA12	2.7	2	4.7	16.3	16.3	17.8	40.1	**5.55**	1.564
	AA13	2.3	2.5	5.3	21.2	18.7	18.7	31.3	**5.33**	1.534
	AA14	1	2.8	6.3	22.5	18.9	17.4	31.1	**5.32**	1.486

Source: This Study

6.3.5 Descriptive Analysis for Congruency

'Congruency' is being measured through three factors: 'Identification', 'Shared Values' and 'Self-Congruity'. The 'Identification' is measured using a three-items scale. Table 6.5 shows that on average, the respondents somewhat agree that their main charity's successes are their successes (J1: mean= 4.95; SD= 1.56); they somewhat agree that if a story in the media criticized their main charity, they would feel embarrassed (J2: mean= 4.48; SD= 1.78); and they somewhat agree that when someone praises their main charity, it feels like a compliment to themselves (J3: mean= 4.5; SD= 1.77). A three-items scale measured the 'Shared Values' construct. The results show that the respondents somewhat agree that in general, their main charity's opinions and values are a lot like their own (J4: mean= 5.24; SD= 1.34) and they also somewhat agree that they share a very similar set of values with their main charity (J6: mean= 5.37; SD= 1.25). Meanwhile, the respondents agree that they like and respect their main charity's values (J5: mean= 5.69; SD= 1.13).

Next, 'Self-Congruity' was measured using a five-items scale. The respondents somewhat agree with the following statements: 'donating to my main charity is consistent with how I see myself' (J7: mean= 5.02; SD= 1.52); 'people similar to me donate to my main charity most of the time' (J8: mean= 4.82; SD= 1.48); 'people who donate to my main charity are more like me than those who donate to other charities' (J9: mean= 4.51; SD= 1.65); 'I can identify with those who donate to my main charity over other charities' (J10: mean= 4.66; SD= 1.65); and 'the kind of person who typically donates to my main charity is very much like me' (J11: mean= 4.63; SD= 1.56). In summary, the respondents somewhat agree and agree on their level of identification and shared values with their main charity; and the respondents were generally positive about their self-congruity with their main charity.

Table 6.5 Descriptive Analyses for Congruency

Construct	Items	Response Scales (%)							Mean	SD
		1	2	3	4	5	6	7		
Identification	J1	3	5.2	5.4	27.7	18	21	19.8	**4.95**	1.561
	J2	7.9	9.1	8.4	24.9	15.6	19.3	14.8	**4.48**	1.788
	J3	8.1	7.7	6.9	29.9	14.1	17.3	16	**4.5**	1.772
Shared values	J4	0.7	3.4	2.5	25.3	20.6	27.3	20.1	**5.24**	1.343
	J5	0.2	0.2	1	16.2	23.3	29	30	**5.69**	1.131
	J6	0.7	0.7	2.5	24.4	23.2	25.1	23.4	**5.37**	1.256
Self-congruity	J7	2.7	4.4	5.2	25.8	19.7	22.4	19.9	**5.02**	1.523
	J8	2.5	5.4	5.2	32.5	18.2	21.4	14.8	**4.82**	1.481
	J9	6.1	6.9	7.6	32.7	16.7	15.5	14.5	**4.51**	1.655
	J10	4.2	8.1	8.4	28.1	14.8	20.7	15.8	**4.66**	1.658
	J11	4.7	6.2	5.7	33.1	19.3	17.8	13.3	**4.63**	1.563

Source: This Study

6.3.6 Descriptive Analysis for Reputation/Dynamism

The twenty-one items scale measured respondents' level of agreement with their main charity's reputation/dynamism. Table 6.6 implies that the respondents agree that their main charity uses its assets wisely (K1: mean= 5.72; SD= 1.17); is financially sound (K2: mean= 5.73, SD= 1.189); is able to provide an excellent service to beneficiaries (K3: mean= 5.84, SD= 1.083); value their volunteers (K4: mean= 5.69; SD= 1.18); is well-managed (K5: mean= 5.74, SD= 1.157); is capable (K6: mean= 5.87, SD= 1.08); has a good long-term future (K7: mean= 5.93, SD= 1.046); has excellent employees (K8: mean= 5.64, SD= 1.20); is very well known (K9: mean= 5.88, SD= 1.20); has achieved a great deal (K10: mean= 5.94, SD= 1.067); is trustworthy (K11: mean= 5.93, SD=1.066); spends more on beneficiaries and less on administration (K12: mean= 5.57, SD= 1.29); is progressive (K13: mean= 5.79, SD= 1.11); is visionary (K14: mean= 5.76, SD= 1.143); is innovative (K15: mean= 5.71, SD= 1.20); is a charity that other charities should try to emulate (K16: mean= 5.56, SD= 1.245); is efficient (K17: mean= 5.79, SD= 1.091); empowers the people they are seeking to help (K18: mean= 5.79, SD=1.154); is engaging, fun and exciting (K19: mean= 5.52, SD= 1.26); encourages the beneficiaries to be more independent (K20: mean= 5.58, SD= 1.16); and is able to transform the lives of others (K21: mean= 6.00, SD= 1.02). In summary, the respondents were generally positive about their main charity's reputation/dynamism (i.e. all the mean scores are above 5.5).

Table 6.6 Descriptive Analyses for Reputation/Dynamism

Construct	Items	Response Scales (%)							Mean	SD
		1	2	3	4	5	6	7		
Reputation	K1	0.5	0.7	0.7	17.6	15.6	34.9	30	**5.72**	1.179
	K2	0.2	1.2	1.5	16.3	13.6	37.1	30	**5.73**	1.189

	K3	0	0.2	1.5	12.6	18.6	33.9	33.2	**5.84**	1.083
	K4	0.2	0.7	1.2	18.3	16.8	32.6	30.1	**5.69**	1.182
	K5	0.2	0.5	1.7	16	16	35	30.5	**5.74**	1.157
	K6	0.2	0.5	1.2	10.6	17.8	36.8	32.8	**5.87**	1.081
	K7	0.2	0.2	0.5	11.4	15.3	38	34.3	**5.93**	1.046
	K8	0	1	2.2	18.3	18.3	30.4	29.7	**5.64**	1.203
	K9	0.2	1.7	2.5	9.4	15.8	32.8	37.7	**5.88**	1.207
	K10	0	0.5	1	10.9	16.3	34.1	37.3	**5.94**	1.067
	K11	0.2	0	1.2	11.1	16	35.1	36.4	**5.93**	1.066
	K12	0.7	0.7	2.2	22.6	14.4	29.3	30	**5.57**	1.294
Dynamism	K13	0	0.5	2	13.6	16.5	36.5	30.9	**5.79**	1.111
	K14	0.2	0.2	1.7	15.9	15.6	35.2	31	**5.76**	1.143
	K15	0.5	0.5	1.7	17.1	17.1	31.7	31.4	**5.71**	1.202
	K16	0.5	0.5	2.7	21.1	16.6	30.8	27.8	**5.56**	1.245
	K17	0	0.7	1	12.9	19.8	34.7	30.9	**5.79**	1.091
	K18	0.2	0.7	2.2	11.9	18.8	33.4	32.7	**5.79**	1.154
	K19	1.5	0	1.2	22.4	18.2	30.3	26.4	**5.52**	1.266
	K20	0.2	0	2.7	19.8	18.6	33.4	25.2	**5.58**	1.167
	K21	0	0.2	1	9.7	14.9	35.9	38.4	**6.00**	1.025

Source: This Study

6.3.7 Descriptive Analysis for Barriers to donating

By using the fifteen-items scale, the respondents were asked to indicate their level of agreement on ‘Barriers to Donating’. Table 6.7 shows that the respondents somewhat agree that when charities approach them, they feel reluctant to donate because charities are asking for inappropriate amounts of money (L1: mean= 4.53, SD= 1.79); charities do not inform them about how the money is directly helping others (L2: mean= 5.03, SD= 1.66); charities offer poor service quality (L3: mean= 4.56, SD= 1.69); charities are asking even when they cannot afford to donate (L4: mean= 4.61, SD= 1.77); charities spend too much from their donation on administration costs rather than on the cause (L5: mean= 4.88, SD= 1.75); charities are asking them to support causes which do not catch their imagination (L6: mean= 4.5, SD= 1.7); charities waste donors’ money by sending donors too much junk mail (L7: mean=4.81, SD= 1.8); charities use too many shocking appeals when advertising (L8: mean= 4.64, SD= 1.807); charities seem to blackmail donors emotionally (L9: mean= 4.61, SD= 1.828); charities make them feel guilty (L10: mean= 4.55, SD= 1.828); charities pressure them to donate by using aggressive advertising appeals (L11: mean= 4.66, SD= 1.82); charities keep asking for money again and again (L12: mean= 4.73, SD= 1.75); charities advertise their messages too frequently (L13: mean= 4.47, SD= 1.715); charities bombard them with too many advertised messages (L14: mean= 4.81, SD= 1.746); and charities ask them to donate in front of others (L15: mean= 4.7, SD= 1.77).

Table 6.7 Descriptive Analyses for Barriers to Donating

Construct	Items	Response Scales (%)							Mean	SD
		1	2	3	4	5	6	7		
Barriers to Donating	L1	6.7	9.1	10.8	23.4	15.3	17.5	17.2	**4.53**	1.79
	L2	4	5	7.7	19.1	21.3	18.3	24.8	**5.03**	1.66
	L3	4.7	9.9	7.9	28.6	16.5	15.8	16.5	**4.56**	1.696
	L4	5.4	9.4	10.1	23.2	16.8	15.6	19.5	**4.61**	1.773
	L5	5	7.2	6.7	24.1	13.9	19.9	23.3	**4.88**	1.753
	L6	5.2	9.7	10.1	26.2	16.6	17.6	14.6	**4.5**	1.7
	L7	6.7	6.2	9.7	18.1	16.8	21	21.5	**4.81**	1.8
	L8	5.2	11.4	9.4	19.3	17.3	17.8	19.6	**4.64**	1.807
	L9	6.7	9.4	10.9	19	16.8	18	19.3	**4.61**	1.828
	L10	7.4	10.4	7.9	21.3	17.6	17.8	17.6	**4.55**	1.828
	L11	6.7	8.6	9.6	20.9	16.5	16.7	20.9	**4.66**	1.825
	L12	4.7	9.1	10.1	18.3	20.5	17.3	20	**4.73**	1.751
	L13	6.2	9	9.5	28.2	15.2	17.7	14.2	**4.47**	1.715
	L14	5.2	7.9	7.2	21.3	18.1	19.4	20.8	**4.81**	1.746
	L15	4.4	9.9	10.8	20	16.5	18	20.4	**4.7**	1.773

Source: This Study

6.3.8 Descriptive Analysis for Cultural Orientation

The cultural orientation construct consisted of ‘Collectivism’ and ‘Individualism’. ‘Collectivism’ is measured using a six-items scale. Table 6.8 shows that the respondents agree that they believe it is their duty to take care of their family, even when they have to sacrifice what they want (M1: mean= 5.87, SD= 1.234); parents and children must stay together as much as possible (M2: mean= 5.85, SD= 1.279); family members should stick together no matter what sacrifices are required (M3: mean= 5.54, SD= 1.38); if a co-worker gets a prize, they would feel good (M4: mean= 5.67, SD= 1.241); the well-being of their co-workers is important to them (M5: mean= 5.76, SD= 1.231); and it is important to them that they respect the decisions made by their group (M6: mean= 5.6, SD= 1.249). Next, a six-items scale measured ‘Individualism’, where respondents neither agree nor disagree that when another person does better than they do, they get tense and are aroused (M7: mean= 4.03; SD= 1.91). Meanwhile, the respondents were found to somewhat agree that it is important that they do their job better than others (M8: mean= 5.25, SD= 1.4); competition is the law of nature (M9: mean= 4.79, SD= 1.53); they rely on themselves most of the time, they rarely rely on others (M10: mean= 5.33, SD= 1.447), and they often do their own thing (M12: mean= 5.33, SD= 1.393). The results also show that the respondents agree that they rather depend on themselves than on others (M11: mean= 5.53, SD= 1.511).

Table 6.8 Descriptive Analyses for Cultural Orientation

Construct	Items	Response Scales (%)							Mean	SD
		1	2	3	4	5	6	7		
Collectivism	M1	1	0.2	3.7	8.1	19.7	27.6	39.7	**5.87**	1.234
	M2	0.5	1.5	3.2	10.8	16.5	26.6	40.9	**5.85**	1.279
	M3	1	1.7	5.9	13.3	21.4	25.4	31.3	**5.54**	1.38
	M4	1	1	3	12.3	19.7	34.2	28.8	**5.67**	1.241
	M5	1.5	1	1.5	9.6	20.7	34.1	31.6	**5.76**	1.231
	M6	1	1	3	15.3	18	36	25.9	**5.6**	1.249
Individualism	M7	11.9	13.8	14.3	19.8	13.3	13.6	13.3	**4.03**	1.91
	M8	1.5	2	5.7	21.4	23.6	22.4	23.4	**5.25**	1.4
	M9	3	5.9	9.4	22.7	23.2	22.2	13.8	**4.79**	1.53
	M10	2.2	2	6.7	15.8	19.8	30.1	23.5	**5.33**	1.447
	M11	2.9	2.2	4.4	13	16.5	28.5	32.4	**5.53**	1.511
	M12	1.7	2.7	5.4	14.3	24.1	30	21.7	**5.33**	1.393

Source: This Study

6.3.9 Descriptive Analysis for Religiosity

By using a ten-items scale, the respondents were asked to indicate their level of agreement on their level of religiosity. Table 6.9 shows that the respondents agree that they enjoy spending time with others of their religious affiliation (R1: mean= 5.64, SD= 1.416); they often read about their religion (R2: mean= 5.67; SD= 1.37); it is important to them to spend periods of time in private religious thought and prayer (R3: mean= 5.83, SD= 1.336); religious beliefs influence all their dealings in life (R4: mean= 5.83, SD= 1.306); they spend time trying to develop their understanding of their religion (R5: mean= 5.76, SD= 1.316); their religious beliefs inform the whole approach to life (R6: mean= 5.97, SD= 1.267); and religion is especially important to them because it answers many questions about the meaning of life (R10: mean= 6.13, SD= 1.202). Meanwhile, the respondents somewhat agree that they enjoy participating in the activities of their religious organization (such as mosque) (R7: mean= 5.45; SD= 1.51); they make financial contributions to their favourite religious organization (R8: mean= 5.09; SD= 1.59); and they keep well informed about their local religious group and have influence in its decisions (R9: mean= 4.83; SD= 1.67).

Table 6.9 Descriptive Analyses for Religiosity

Construct	Items	Response Scales (%)							Mean	SD
		1	2	3	4	5	6	7		
Religiosity	R1	2	2.2	3.4	11.3	18.4	28.7	34.1	**5.64**	1.416
	R2	1.2	2.7	3.9	9.6	18.7	30	33.7	**5.67**	1.379
	R3	1.2	2.2	3.2	7.1	17.7	28.7	39.8	**5.83**	1.336
	R4	1	2.2	2	9.6	17.9	28	39.3	**5.83**	1.306
	R5	1	2	3.4	9.3	17.9	30.2	36.1	**5.76**	1.316
	R6	1.2	1.2	2	8.6	13.3	29.3	44.3	**5.97**	1.267
	R7	2.5	2.5	5.4	15	18.4	24.8	31.4	**5.45**	1.514

	R8	3.4	5.4	5.2	18.2	22.4	23.6	21.9	**5.09**	1.592
	R9	4.9	5.2	8.8	22.9	19.4	18.7	20.1	**4.83**	1.675
	R10	0.7	1.2	1.7	7.1	11.5	25.6	52.1	**6.13**	1.202

Source: This Study

6.4 Preliminary Analysis

Prior to conducting statistical analysis, the data were screened to ensure it is useable and meets all of the requirements for multivariate analysis. This involved examining missing data, checking for outliers, assessing normality and EFA.

6.4.1 Missing Data

Missing data can cause several problems, such as making it impossible to conduct analysis in the AMOS software. Additionally, missing data may lead to biased conclusions and reduce the ability of statistical tests to suggest relationships in the data (Byrne, 2010; Hair et al., 2010). As discussed in Section 3.5.2, there are two types of missing data: missing completely at random (MCAR) and missing at random (MAR) (Hair et al., 2010). The researcher conducted an MCAR test to identify whether the data were missing completely at random (Hair et al., 2006). The MCAR test was not significant, which means that the missing data is missing at random (i.e. randomly and scattered without a pattern). Therefore, appropriate remedies were taken to produce acceptable results.

There are three common methods used to deal with missing data: imputation (replacing the missing value with an estimated value based upon other values in the dataset), pairwise deletion (cases are only removed from a specific analysis where a variable to be used in that computation has missing data) and listwise deletion (removing the entire observation where the data is missing) (Byrne, 2010). Pairwise deletion is not adopted in the present study as it causes a number of problems, for example, inconsistent sample sizes across the tests, which leads to difficulties in calculating standard errors and impedes the attainment of a convergent solution due to the covariance matrix being non-positive (Byrne, 2010).

The present study employs imputation and listwise deletion techniques. In order to examine the missing values for each variable, the researcher used frequency tables in SPSS. Case and variable screening were also conducted to identify any missing data in rows and columns. Any respondents with a high number of missing values (more than 10%) were excluded from the analysis (adopting the listwise deletion technique), which led to 116 cases being removed. Although this technique can reduce the sample size and the statistical power (Byrne, 2010), these issues are not a major concern, as the dataset remained large.

The responses from respondents with a less than 10% missing value rate (see Table 6.10) were replaced with the median replacement method (adopting the imputation technique). The median replacement method was the most suitable method to be used as the percentage of missing values is small (i.e. less than 4%). A lower than 5% missing data rate within a large dataset is considered less serious, and any process selected to remedy the issue is likely to yield similar results (Kline, 2011; Tabachnick and Fidell, 2014). Another method the researcher used was to examine the surrounding values of the other indicators for the latent factors and then to take the mode value for those respondents to impute the missing values. After using these techniques, there was no more missing data and therefore SEM analysis was conducted in AMOS.

Table 6.10 Frequency and Percentage of the Missing Data

Construct	Items	Frequency	%		Construct	Items	Frequency	%
Donor Value	G7	1	0.2		Reputation/ Dynamism	K2	3	0.7
	G31	1	0.2			K3	3	0.7
	G33	2	0.5			K5	3	0.7
	G39	1	0.2			K7	3	0.7
	G43	3	0.7			K10	3	0.7
	G44	3	0.7			K11	2	0.5
	G45	3	0.7			K14	5	1.2
Non-monetary Consequences	AA1	1	0.2			K16	4	1
	AA5	2	0.5			K17	3	0.7
	AA6	1	0.2			K18	3	0.7
Intention to Give *Sadaqah*	AA12	5	1.2		Barriers to Donating	L1	3	0.7
	AA13	11	2.7			L7	4	1
	AA14	12	3			L8	4	1
Congruency	J1	2	0.5			L9	3	0.7
	J3	2	0.5			L10	4	1
	J8	2	0.5			L13	6	1.5
	J10	1	0.2			L14	4	1
	J11	2	0.5		Collectivism	M1	3	0.7
Religiosity	R1	2	0.5			M2	3	0.7
	R3	2	0.5			M3	3	0.7
	R4	2	0.5			M4	3	0.7
	R5	2	0.5			M5	3	0.7
	R6	3	0.7		Individualism	M8	3	0.7
	R7	2	0.5			M9	3	0.7
	R10	2	0.5			M10	3	0.7
						M11	3	0.7
						M12	3	0.7

Source: This Study

6.4.2 Checking for Outliers

Outliers can influence overall results by distorting the mean value away from the median. Outliers can be identified as univariate outliers (extreme values on one variable) or multivariate outliers (extreme values on two or more variables) (Byrne, 2010). The present study did not identify univariate outliers, as the survey used Likert-scales questions. Outliers do not exist in Likert-scales; therefore answering at the extreme (1 or 7) is not really representative of outlier behaviour.

Multivariate outliers can be identified using the Mahalanobis D2 measure, which measures and evaluates the distance of each observation from the mean centre of all observations, where a larger Mahalanobis distance identifies a possible outlier (Byrne, 2010; Hair et al., 2010). A very conservative level of significance ($p < 0.001$) is suggested as the threshold for the identification of possible outliers (Hair et al., 2010; Tabachnick and Fidell, 2014). In the current research, the Mahalanobis D2 was measured in AMOS and a number of extreme observations were found. However, according to Stoimenova et al. (2006), observations with D2 probabilities of 0.001 are not necessarily outliers and can feature as a normal part of the data distribution. Therefore, it was decided to retain these cases, as there is insufficient proof that they were not part of the population being examined, as some respondents may have differing opinions from the majority due to past experiences.

Additionally, Hair et al. (2008) suggested that while the deletion of outliers might improve the multivariate analysis, it may increase the risk of limiting its generalisability. Therefore, the researcher decided not to delete any outliers as the presence of a few outliers in a large sample is not a significant concern (Kline, 2011).

6.4.3 Assessing Normality

Normality refers to the distribution of the data for a particular variable. Normality can be assessed in many different ways such as the distribution shape, skewness and kurtosis. A standard normal distribution has a mean of zero and a standard deviation of one (Howell, 2007), with zero skewness and kurtosis (De Vaus, 2002). Tabachnick and Fidell (2007) recommended that the value of skewness and kurtosis should be within the range of -2 to +2. Nevertheless, Kline (2011) and West et al. (1998) consider absolute values for the skew index that are larger than three to be extreme, and absolute values of kurtosis larger than ten are regarded as not normal. Byrne (2010) indicates that kurtosis values equal to or greater than seven indicate problems with kurtosis.

Table 6.11 presents the scores of skewness and kurtosis and illustrates that all the variables do not exceed the guidelines. As the items seem to be normally distributed in the present study, there is no requirement to transform non-normally distributed variables, as that would present additional problems by altering the meanings of the actual responses (Kline, 2011).

Table 6.11 Normality Assessment for Variable Used in the Study

Construct	Items	Mean	SD	Skewness	Kurtosis
Inspirational Value	G7	5.06	1.722	-0.769	-0.078
	G8	5.51	1.56	-1.027	0.435
	G9	5.3	1.575	-0.832	0.143
	G10	5.3	1.505	-0.718	-0.111
	G11	4.94	1.735	-0.599	-0.46
Positive Emotional Value	G18	6.02	1.137	-1.263	1.539
	G20	6.08	1.185	-1.593	2.848
Altruistic Value	G25	6.29	1.05	-1.819	3.607
	G26	6.31	0.985	-1.547	2.135
	G27	6.32	0.985	-1.665	2.65
	G28	6.42	0.955	-1.825	3.095
Religious Beliefs Value	G30	6.24	1.307	-1.944	3.451
	G31	6.21	1.25	-1.781	3.031
	G33	6.38	1.034	-1.891	3.609
	G34	6.09	1.351	-1.65	2.448
	G35	6.36	1.07	-2.139	5.251
	G39	6.33	1.162	-2.149	5.045
Communal Value	G43	5.33	1.407	-0.75	0.413
	G44	5.28	1.412	-0.688	0.165
	G45	5.1	1.452	-0.584	0.107
Commitment	AA1	5.69	1.292	-1.106	1.358
	AA2	5.67	1.374	-1.129	1.136
	AA4	5.62	1.291	-1.068	1.2
	AA5	5.13	1.591	-0.731	0.009
	AA6	5.36	1.495	-0.774	-0.032
	AA11	5.26	1.406	-0.519	-0.191
Intention to Give *Sadaqah*	AA12	5.55	1.564	-0.964	0.311
	AA13	5.33	1.534	-0.678	-0.121
	AA14	5.32	1.486	-0.497	-0.534
Congruency	J1	4.95	1.561	-0.482	-0.306
	J3	4.5	1.772	-0.337	-0.677
	J8	4.82	1.481	-0.371	-0.241
	J10	4.66	1.658	-0.342	-0.639
	J11	4.63	1.563	-0.378	-0.23
Reputation/Dynamism	K2	5.73	1.189	-0.891	0.413
	K3	5.84	1.083	-0.678	-0.328
	K5	5.74	1.157	-0.763	0.088
	K7	5.93	1.046	-0.948	0.836
	K10	5.94	1.067	-0.87	0.182
	K11	5.93	1.066	-0.91	0.528
	K14	5.76	1.143	-0.749	0.016
	K16	5.56	1.245	-0.596	-0.227
	K17	5.79	1.091	-0.713	-0.001
	K18	5.79	1.154	-0.892	0.531
Barriers to Donating	L1	4.53	1.79	-0.29	-0.849
	L7	4.81	1.8	-0.547	-0.647
	L8	4.64	1.807	-0.346	-0.917
	L9	4.61	1.828	-0.359	-0.892
	L10	4.55	1.828	-0.368	-0.853
	L13	4.47	1.715	-0.268	-0.709
	L14	4.81	1.746	-0.499	-0.618
Collectivism	M1	5.87	1.234	-1.195	1.508
	M2	5.85	1.279	-1.107	0.829

	M3	5.54	1.38	-0.828	0.214
	M4	5.67	1.241	-1.045	1.202
	M5	5.76	1.231	-1.314	2.365
	M6	5.6	1.249	-0.965	0.935
Individualism	M8	5.25	1.4	-0.554	-0.043
	M9	4.79	1.53	-0.463	-0.332
	M10	5.33	1.447	-0.858	0.367
	M11	5.53	1.511	-1.128	0.864
	M12	5.33	1.393	-0.874	0.545
Religiosity	R1	5.64	1.416	-1.187	1.2
	R3	5.83	1.336	-1.379	1.819
	R4	5.83	1.306	-1.28	1.597
	R5	5.76	1.316	-1.212	1.326
	R6	5.97	1.267	-1.526	2.496
	R7	5.45	1.514	-0.932	0.373
	R10	6.13	1.202	-1.671	2.938

Source: This Study

6.4.4 Exploratory Factor Analysis (EFA)

Three procedures proposed by Anderson and Gerbing (1988) were followed to analyse the data, the EFA, CFA and reliability and validity tests. First, the EFA was run on the sample to examine the factor structure (grouping of variables based on strong correlations). EFA is a statistical approach for determining the correlation between a large number of variables in a dataset based on a set of common underlying dimensions (Hair et al., 2010) without imposing any preconceived structure on the outcome (Child, 1990). The benefit of EFA over CFA is that no prior theory about which items belong to which constructs is applied (Child, 1990). This means the EFA will be able to spot problematic variables more easily than the CFA. In general, an EFA prepares the variables to be used in a cleaner structural equation model (SEM) and should usually be conducted for new datasets.

Factor analysis can also be used as a tool to determine the number of latent variables and the scale unidimensionality of variables before a more in-depth analysis. The main aim of EFA is to summarise and reduce the number of variables into a smaller number of higher-order factors (Hair et al., 2010). EFA is needed as the current study employs some new measures adopted from the qualitative phase findings such as ‘Religious Beliefs Value’ and the ‘Communal Value’. EFA is also able to explore whether all the factors used in the present study are relevant within the context of UK Muslims. Therefore, EFA is required as a pre-stage for examining the instruments before proceeding with the CFA.

All the reflective latent factors were included in the EFA. Oblique rotation (Promax) was used in the present study, as it assesses the variables for a unique relationship between each factor (removing relationships that are shared between multiple factors). There are three main methods of factor extraction. The current study uses the MLE method as it maximises the differences between factors and provides a model fit estimate. This is the approach used in AMOS and since the current study uses AMOS for CFA and structural model, the MLE is appropriate during the EFA.

After selecting the above methods, all the items were iterated until the results arrived at a clean rotated component matrix. The results converged in 15 iterations. The 15-factor model explained 62.773% of the variance, which met the criteria, as results above 60% are ideal. There were 94 (1.0%) non-redundant residuals with absolute values greater than 0.05. The non-redundant residuals were thus less than 5%, which is acceptable.

The next step was to determine the appropriateness of data (adequacy) by examining the Kaiser-Meyer-Olkin (KMO), Bartlett's Test of Sphericity and the communalities results. The results of the KMO and Bartlett's Test were ideal and acceptable (0.935) with a significant p-value (see Table 6.12). The KMO result is above the required cut-off level according to Hair et al. (2010). These results indicate the suitability of the factor analysis technique for all the items in the present study.

Table 6.12 KMO and Bartlett's Test

Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	.935
Bartlett's Test of Sphericity Approx. Chi-Square	34354.692
df	5460
Sig.	.000

Source: This Study

As for evidence of convergent validity (the loading amplitude on the pattern matrix), the results indicate that all the items loading was above 0.5, which is above the threshold needed for convergent validity (Fornell and Larcker, 1981). As for evidence of discriminant validity (no major cross-loading or strong correlations), there were no strong cross-loadings or correlations between factors that did not exceed 0.7. Face validity is also established when the researcher examines whether the factors make sense intuitively and based on theoretical understandings. The results indicate that variables of a similar nature load together on the same factor. In order to examine the reliability, the researcher observed the Cronbach’s Alpha. All the results indicate values greater than 0.7 as recommended by Hair et al. (2010), indicating excellent consistency in the responses (see Table 6.13). The Cronbach's alpha of each construct for this study ranged from 0.7 to 0.9. The closer the coefficient is to 1.0, the greater is the internal consistency of the variables in the scale.

15 factors were extracted. The first factor was labelled 'Social Value', consisting of four items (G1-G4) and yielding an acceptable degree of internal consistency (Cronbach's Alpha of 0.90). The second factor was labelled 'Inspirational Value', consisting of two items (G8, G9) with a Cronbach's Alpha value of 0.77. The third factor was labelled 'Positive Emotional Value', comprised of four items (G18-G21) with a Cronbach's Alpha value of 0.82. The fourth factor was labelled 'Negative Emotional Value', which consisted of two items (G23, G24) with a Cronbach's Alpha value of 0.82. The fifth factor was labelled 'Religious Beliefs Value', which comprised of ten items (G29-G37, G39) with a Cronbach's Alpha value of 0.92. The sixth factor was labelled 'Communal Value', consisting of six items (G40-G45) with a Cronbach's Alpha value of 0.86.

The seventh factor was labelled 'Reputation/Dynamism', comprising 21 items (K1-K21), with a Cronbach's Alpha value of 0.97; while the eighth factor, 'Barriers to Donating', consisted of 15 items (L1-L15) with a Cronbach's Alpha value of 0.96. The ninth factor was labelled 'Congruency', consisting of eight items (J1, J3, J6, J8-J11) with a Cronbach's Alpha value of 0.92. The tenth factor was labelled 'Non-Monetary Consequences', comprising nine items (AA1-AA6, AA9-AA11) with a Cronbach's Alpha value of 0.94. The eleventh factor was labelled 'Intention to Give *Sadaqah*', consisting of three items (AA12-AA14) with a Cronbach's Alpha value of 0.93.

The twelfth factor was labelled 'Individualism', comprising five items (M8-M12) with a Cronbach's Alpha value of 0.79. The thirteenth factor was labelled 'Vertical Collectivism', comprising three items (M1-M3) with a Cronbach's Alpha value of 0.78; while the fourteenth factor 'Horizontal Collectivism' consisted of two items (M4, M5) with a Cronbach's Alpha value of 0.72. The last extracted factor was labelled 'Religiosity', comprising of ten items (R1-R10) with a Cronbach's Alpha value of 0.92. Table 6.13 details the factor loading by EFA for the 15 constructs and the Cronbach's Alpha.

Table 6.13 Factor Loading by EFA for 15 constructs and the Cronbach's Alpha

Construct	Item	Items loading	Corrected item-total correlation	Cronbach's Alpha
F1: Social Value	G4	0.89	0.78	0.90
	G2	0.87	0.80	
	G1	0.78	0.75	
	G3	0.78	0.75	
F2: Inspirational Value	G8	0.52	0.62	0.77
	G9	0.43	0.62	
F3: Positive Emotional Value	G21	0.72	0.65	0.82
	G20	0.67	0.64	
	G18	0.59	0.64	
	G19	0.56	0.62	
F4: Negative Emotional Value	G23	0.85	0.69	0.82
	G24	0.71	0.69	
F5: Religious Beliefs Value	G31	0.81	0.79	0.92
	G30	0.78	0.73	
	G34	0.76	0.74	
	G33	0.70	0.78	
	G39	0.70	0.73	
	G35	0.68	0.76	
	G29	0.68	0.73	
	G37	0.58	0.59	
	G36	0.56	0.62	
	G32	0.51	0.55	
F6: Communal Value	G44	0.84	0.70	0.86
	G45	0.84	0.71	
	G43	0.83	0.70	
	G41	0.55	0.63	
	G42	0.53	0.60	
	G40	0.50	0.53	
F7: Reputation/ Dynamism	K3	0.88	0.81	0.97
	K2	0.87	0.75	
	K17	0.86	0.81	
	K7	0.84	0.79	
	K5	0.84	0.81	
	K13	0.83	0.81	
	K4	0.83	0.78	

Construct	Item	Items loading	Corrected item-total correlation	Cronbach's Alpha
(continue) F8: Barriers to Donating	L13	0.82	0.80	
	L7	0.82	0.80	
	L5	0.79	0.77	
	L8	0.79	0.78	
	L10	0.76	0.75	
	L15	0.76	0.74	
	L2	0.75	0.71	
	L4	0.75	0.74	
	L1	0.74	0.74	
	L6	0.73	0.76	
	L3	0.73	0.74	
	L11	0.85	0.82	
F9: Congruency	J9	0.97	0.74	0.92
	J11	0.92	0.77	
	J10	0.85	0.77	
	J8	0.81	0.78	
	J7	0.61	0.75	
	J3	0.50	0.74	
	J1	0.50	0.68	
	J6	0.44	0.62	
F10: Non-monetary Consequences	AA3	0.84	0.79	0.94
	AA2	0.83	0.77	
	AA10	0.78	0.76	
	AA4	0.75	0.78	
	AA1	0.75	0.72	
	AA5	0.71	0.72	
	AA6	0.60	0.78	
	AA9	0.58	0.72	
	AA11	0.50	0.69	
F11:Intention to Give *Sadaqah*	AA14	0.93	0.89	0.93
	AA13	0.90	0.86	
	AA12	0.82	0.80	
F12: Individualism	M11	0.77	0.63	0.79
	M10	0.66	0.63	
	M12	0.57	0.55	

	K15	0.79	0.81				M9	0.50	0.55	
	K14	0.79	0.80				M8	0.50	0.50	
	K1	0.78	0.76				M2	0.70	0.66	
	K8	0.76	0.78			F13: VC	M3	0.64	0.59	0.78
	K10	0.76	0.78				M1	0.51	0.61	
	K6	0.75	0.76				M5	0.52	0.56	
	K11	0.75	0.73			F14: HC	M4	0.50	0.56	0.72
	K19	0.74	0.67				R3	0.78	0.78	
	K16	0.71	0.73				R6	0.77	0.77	
	K12	0.71	0.70				R4	0.75	0.78	
	K20	0.71	0.72				R5	0.73	0.74	
	K21	0.68	0.73			F15: Religiosity	R7	0.71	0.72	0.912
	K18	0.64	0.72				R1	0.71	0.67	
	K9	0.59	0.62				R10	0.68	0.70	
	L12	0.88	0.83				R9	0.67	0.57	
F8: Barriers to Donating	L14	0.85	0.83	0.96			R2	0.67	0.70	
	L9	0.85	0.82				R8	0.64	0.61	

Source: This Study

Prior to the final EFA results reported previously, 26 items failed to meet the criteria on the basis of loading less than 0.5 on a single factor (G28, G27, G38, G15, G6, G26, G5, G25, G22, G10, J5, M6, G17, J2, G13, G14, G12, G16) and cross-loading or similar wording with another item (i.e. G11, G7, AA7, J4, M7). These were consequently removed from further analysis, as items with low loading do not contribute positively to convergent validity or towards reliability. In order to achieve adequate discriminant validity, the researcher was required to remove some items due to heavy cross-loading. It is important to note that the exclusion of these items from the model construct was investigated and considered to be beneficial for improving the overall validity and reliability of the model. Therefore, it was essential for the researcher to trim the items until there was a clean rotation, consequently reducing error and increasing reliability. Based on the examination of each removed item, it was found to be necessary as the main reason for exclusion is due to ambiguity and redundancy (in which items hold equal or very similar meaning). The deletion of the items does not significantly change the construct as initially conceptualised, nor does it compromise the study's theoretical underpinnings.

It is also worth mentioning that the item deletions in the EFA stage were necessary even though pilot tests were conducted. EFA and pilot tests are different, yet complementary and necessary techniques to improve the validity of the measures. A pilot test was essential in the present study to assess the content validity of the scales by using eye examination (Churchill and Iacobucci, 2010), while EFA was conducted to assess the validity of constructs using statistical tools. Malhotra (2007) argues that due to its subjective nature, content validity alone is not a sufficient measure of the validity of a scale. Therefore, the aim of the pilot tests was to reveal any potential problems with the questions' wording and sequencing under the actual conditions of data collection (Parasuraman et al., 2004), while the aim of the EFA was to reduce the given number of variables into a smaller number of higher-order factors (Hair et al., 2010). The large number of variables in the current study may have made it difficult for the participants in the pilot tests to detect the redundancy of some items that were subsequently deleted after the EFA analysis. In addition, since the present study adopted a number of constructs and applied them to the new context of Muslims in the UK, the validity of the scales was an important element.

Furthermore, the nature of the multivariate analysis technique that was used meant that, unlike for univariate analysis methods, which are limited to a single variable, involved complex relationships between a large number of variables (Chisnall, 2005). EFA plays an important role in reducing the complexity of multivariate analysis techniques (such as SEM) by using it as a data reduction method (Hair et al., 2010). One of the concerns for the current study was to simplify the constructs, as recommended by previous researchers (e.g. Fabrigar et al., 1999).

6.5 Statistical Analysis: Structural Equation Modelling (SEM)

This section is divided into two main parts: an evaluation of the measurement model (CFA), which includes examining the validity, reliability and unidimensionality of the model and an assessment of the hypothesised relationships through path analysis (structural model) which includes testing the direct and mediating effects.

6.5.1 Measurement Model (CFA)

The next step after the item purification through EFA is to perform the first part of SEM, which is the CFA (also known as the measurement model). The measures generated from EFA are subjected to the CFA in order to validate them through a more robust procedure. Gerbing and Anderson (1988) suggest that procedures such as item-total correlation, alpha coefficient, and EFA cannot ensure the unidimensionality of measures, which is viewed as an important requirement of valid measurements. They strongly recommend that a more rigorous statistical procedure should be employed to refine and confirm the factor structure generated from the EFA. Hence, the CFA procedure validated all the measures in the present study. Also, CFA assessed the measurement model prior to the structural analysis of the research model.

CFA focuses on the relationships between a set of observed variables and a set of latent variables (Schumacker and Lomax, 2004). Therefore, it determines whether observed items are highly correlated with the latent construct (Hair et al. 2010). CFA can identify scale items that cross-load on other constructs in the model (Bollen, 1989). CFA allows researchers to identify a cluster of observed variables in a pre-specified theory-driven hypothesised model to evaluate the extent to which a particular collected data set confirms what is theoretically believed to be its underlying constructs (Hancock and Mueller, 2006).

In the present study, CFA was employed on all of the constructs, through examining three statistical factors: validity, reliability and unidimensionality. The Maximum Likelihood Estimation technique estimated the constructs by following the recommendation of Anderson and Gerbing (1984) and Kline (2011). The CFA was run for a two-measurement model. The measurement model included first-order constructs, such as ‘Reputation/Dynamism’, ‘Congruency’, ‘Barriers to Donating’, ‘Intention to Give *Sadaqah*’, ‘Non-Monetary Consequences’, ‘Individualism’ and ‘Religiosity’; and the second-order constructs for ‘Donor

Value' and 'Collectivism'. A second-order measurement model of 'Donor Value' was constituted by the six manifest variables suggested by the reviewed literature and qualitative findings: 'Social Value', 'Religious Beliefs Value', 'Communal Value', 'Positive Emotional Value', 'Negative Emotional Value', and 'Inspirational Value'. A second-order measurement model of 'Collectivism' was constituted by the two manifest variables suggested by the reviewed literature: 'Vertical Collectivism' and 'Horizontal Collectivism'.

The symbols used in the diagrams consist of four types: ellipses represent unobserved (latent) variables and small circles represent measurement errors and residuals associated with each observed item, rectangles represent observed variables, single-headed arrows (⟶) represent the impact of one variable on another and double arrows (⟷) represent correlations between pairs of variables.

All of the factors derived from the EFA were carried on to the CFA in order to confirm their validity, reliability and unidimensionality. In the first run of the CFA, the model did not achieve all of the required values in the indices of model goodness-of-fit. Therefore, after examination of standardised regression weights, seven items (K9, K19, G32, R8, R9, G40, M8) and the second-order constructs of 'Donor Value' (i.e. 'Social Value' and 'Inspirational Value') were dropped due to low loadings. Ten items were also removed on the basis of similar wording (AA10 [similar to AA5], L5 [similar to L7], L12 [similar to L13], K12 [similar to K1], K4 [similar to K8], K15 [similar to K13], J3 [similar to J1], J9 [similar to J10], R2 [similar to R5] and G42 [similar to G41]. The CFA was run again, consequently showing that the deletion of these items successfully improved the model fit from CMIN/df= 2.0; TLI=0.8; CFI=0.8; RMSEA=0.05 for the initial model to CMIN/df=1.8; TLI= 0.9; CFI= 0.9; RMSEA=0.04 for the re-specified model.

The results of the re-specified model (illustrated in Table 6.14) suggest that the model is now robust, where all of the goodness-of-fit indices are above the threshold indicated by Hair et al. (2010). This suggests that the proposed model achieved a good model fit with the observed data, indicating that the conditions for unidimensionality were achieved.

In order to validate the measurement model, convergent validity was assessed. The convergent validity criteria for the re-specified model was satisfactory because all of the standardised regression weights of each item in the scale were loaded greater than 0.5 and they were highly statically significant (greater than +/-1.96) at $p<0.05$ as suggested by Anderson and Gerbing (1988). In support of scale reliability, the composite reliability (CR) scores for each construct exceeded 0.7 and the average of variance extracted (AVE) was above 0.5. Therefore, the CR and AVE scores exceeded the threshold suggested by Fornell and Larcker (1981). In conclusion, the model met the required criteria for validity, reliability, and unidimensionality. The CFA results of all the constructs are presented in Table 6.14 and Figure 6.11.

Table 6.14 The Measurement Model (CFA) for All the Constructs

Construct	Items	Convergent Validity		Scale Reliability	
		Standardized Regression Weight	Critical Ratio (T-value)	CR	AVE
Acceptable Level		>0.5	> +/- 1.96	>0.7	>0.5
Donor Value	Positive Emotional Value	0.738	11.502***	0.77	0.50
	Negative Emotional Value	0.583	9.823***		
	Religious Beliefs Value	0.872	15.179***		
	Communal Value	0.487	8.337***		
Reputation/ Dynamism	K1	0.773	n/a	0.96	0.62
	K2	0.758	16.606***		
	K3	0.827	18.543***		
	K5	0.836	18.789***		
	K6	0.783	17.301***		
	K7	0.794	17.601***		
	K8	0.785	17.335***		
	K10	0.801	17.794***		
	K11	0.817	18.243***		
	K13	0.822	18.389***		
	K14	0.81	18.052***		
	K16	0.734	15.983***		
	K17	0.818	18.265***		
	K18	0.738	16.086***		
	K20	0.715	15.466***		
	K21	0.757	16.597***		
Barriers to Donating	L1	0.755	n/a	0.96	0.62
	L2	0.712	14.958***		
	L3	0.758	16.054***		
	L4	0.752	15.903***		
	L6	0.773	16.419***		
	L7	0.803	17.182***		
	L8	0.796	17.012***		
	L9	0.836	18.01***		
	L10	0.777	16.537***		
	L11	0.838	18.063***		
	L13	0.825	17.74***		
	L14	0.849	18.35***		
	L15	0.753	15.948***		

Congruency	J10	0.797	n/a	0.90	0.59
	J11	0.787	17.203***		
	J8	0.835	18.531***		
	J7	0.787	17.212***		
	J6	0.692	14.652***		
	J1	0.688	14.568***		
Non-monetary Consequences	AA1	0.792	n/a	0.92	0.60
	AA2	0.851	19.527***		
	AA3	0.837	19.098***		
	AA4	0.856	19.698***		
	AA5	0.742	16.301***		
	AA6	0.718	15.65***		
	AA9	0.71	15.442***		
	AA11	0.677	14.559***		
Intention to Give *Sadaqah*	AA12	0.823	n/a	0.93	0.81
	AA13	0.91	23.497***		
	AA14	0.965	24.926***		
Individualism	M9	0.567	n/a	0.78	0.50
	M10	0.794	10.461***		
	M11	0.735	10.153***		
	M12	0.636	9.354***		
Collectivism	Vertical Collectivism	0.837	13.179***	0.81	0.69
	Horizontal Collectivism	0.82	11.546***		
Religiosity	R1	0.693	n/a	0.92	0.63
	R3	0.839	15.782***		
	R4	0.887	16.597***		
	R5	0.75	14.21***		
	R6	0.866	16.245***		
	R7	0.665	12.672***		
	R10	0.804	15.163***		

***p<0.001

Unidimensionality (model fit indices)

	Absolute fit		**Incremental fit**		**Parsimonious fit**
Acceptable level	p < 0.05	RMSEA	CFI	TLI	CMIN/df
		< 0.05	> 0.9	> 0.9	Range 1-3
Initial model	p < 0.00	0.05	0.8	0.8	2.0
Re-specified model	p < 0.00	0.04	0.9	0.9	1.8

Source: This Study

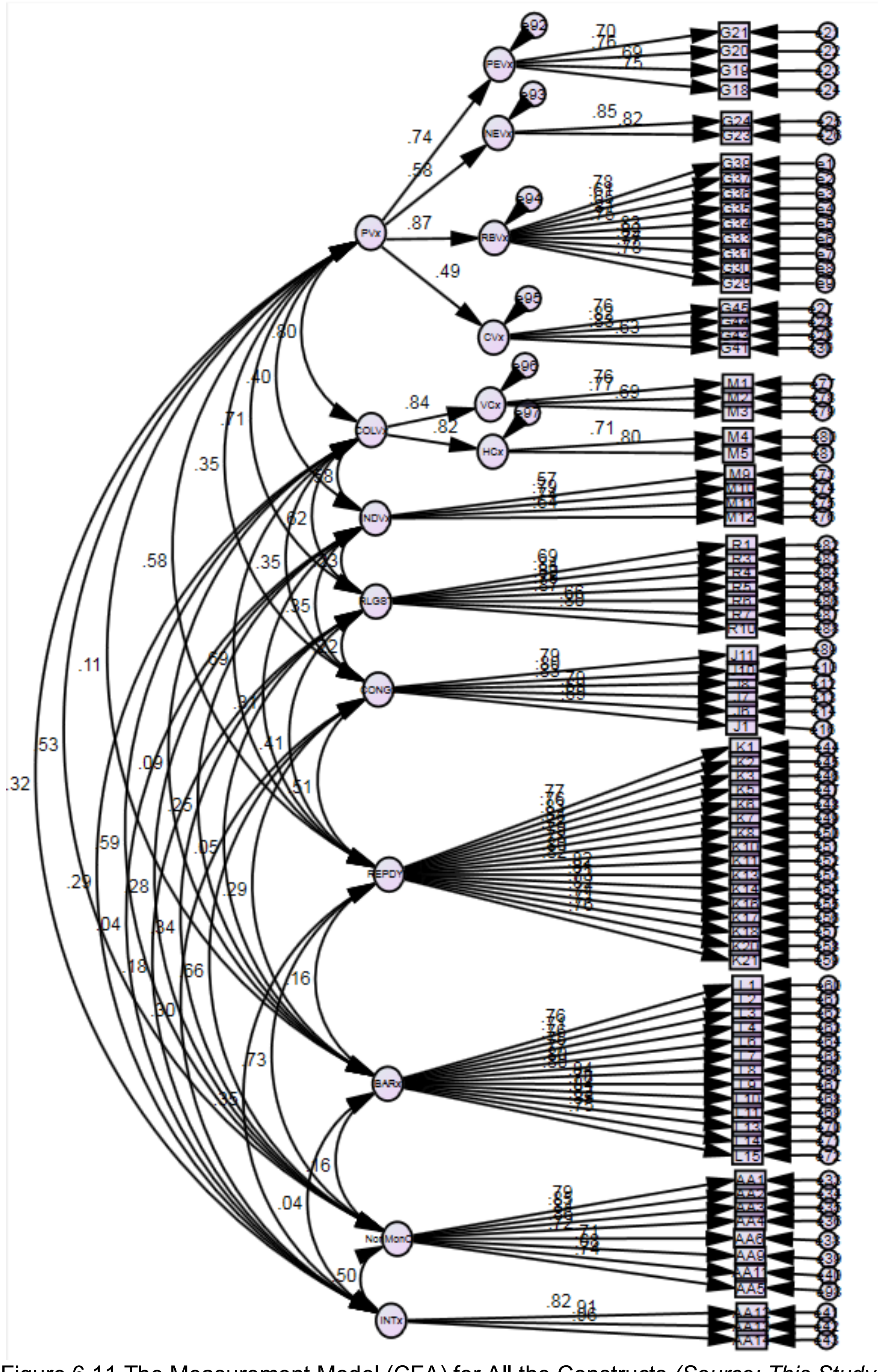


Figure 6.11 The Measurement Model (CFA) for All the Constructs *(Source: This Study)*

Figure 6.11 illustrates the final model, which consists of the nine latent variables (ellipses symbols): ‘Donor Value’, ‘Collectivism’, ‘Individualism’, ‘Religiosity’, ‘Congruency’, ‘Reputation/Dynamism’, ‘Barriers to Donating’, ‘Non-Monetary Consequences’ and ‘Intention to Give *Sadaqah*’. All the correlation scores (double arrows) between these latent variables were significant between 0.04 and 0.73, with none of them exceeding 0.85. The results also show that the standardised loadings of the observed variables on the latent variables were all above 0.5.

‘Donor Value’ consists of four second-order constructs (‘Religious Beliefs Value’, ‘Communal Value’, ‘Positive Emotional Value’, ‘Negative Emotional Value’) with loadings above the cut-off point except for ‘Communal Value’ which is 0.49, however it is still acceptable as it is just slightly under the required 0.5. The second latent variable is ‘Collectivism’, which consists of two second-order constructs (‘Vertical Collectivism’ and ‘Horizontal Collectivism’) with loadings above the required level (0.84 and 0.82 respectively). ‘Individualism’ is the third latent variable and consists of four observed items with loading scores between 0.57 and 0.79. The fourth latent variable ‘Religiosity’ is comprised of seven observed items with acceptable loading levels between 0.66 and 0.88.

The fifth latent variable is ‘Reputation/Dynamism’ with 16 observed items with loadings above the cut-off point ranging between 0.71 and 0.83. The sixth latent variable is ‘Barriers to Donating’ which consists of 13 observed items with loadings above the required level (ranging between 0.71 and 0.84). ‘Non-Monetary Consequences’ is the seventh latent variable and consists of eight observed items with loading scores of between 0.67 and 0.85. The eighth latent variable of ‘Congruency’ consists of five observed items with acceptable loading levels between 0.66 and 0.84. Lastly, ‘Intention to Give *Sadaqah*’ is the ninth latent variable, consisting of three observed items with all achieving high loading levels of between 0.82 and 0.96.

As discussed earlier, the discriminant validity was assessed to ensure whether each construct is different from others, measuring the uniqueness of the constructs (Barclay et al., 1995). In the present study, discriminant validity was evaluated using two methods, ensuring that the correlation index among variables is less than 0.85 (Kline, 2011) and that the value of AVE of each construct is greater than 0.5 (Fornell and Larcker, 1981). As discussed previously, all of the correlations between constructs were below the borderline of 0.85 (see Figure 6.11) and all the constructs achieved AVE scores in excess of the minimum required level of 0.5 (see Table 6.14). These results provide evidence that all of the constructs employed in the present study possess discriminant validity.

In conclusion, the evaluation of the CFA measurement model has demonstrated that the re-specified model has a moderately acceptable fit, as well as provided evidence of the unidimensionality, convergent validity, discriminant validity and reliability of the model. Therefore, the measurement models were sufficient to enter the second stage of the SEM analysis (i.e. structural model).

6.5.2 Structural model

This section proceeds with the second step of the SEM (i.e. structural model) by examining the overall fit of the proposed research model. After the measurement model was validated, structural equation analysis using AMOS 23 assessed the relationships among the latent variables. This section focuses on testing the relationships among the constructs in the validated model according to the hypothesised conceptual model. This includes testing the hypothesised structural relationships of direct and mediating effects. Figure 6.12 presents the model tested in the present study (VCx=Vertical Collectivism; HCx=Horizontal Collectivism; COLV=Collectivism; INDVx=Individualism; RLGST=Religiosity; PEVx=Positive Emotional Value; NEVx=Negative Emotional Value; CVx=Communal Value; RBVx=Religious Beliefs Value; PVx=Donor Value; BARx=Barriers to donating; CONGR=Congruency; REPDYN=Reputation/Dynamism; INTx=Intention to Give Sadaqah; NonMonCons= Non-monetary Consequences).

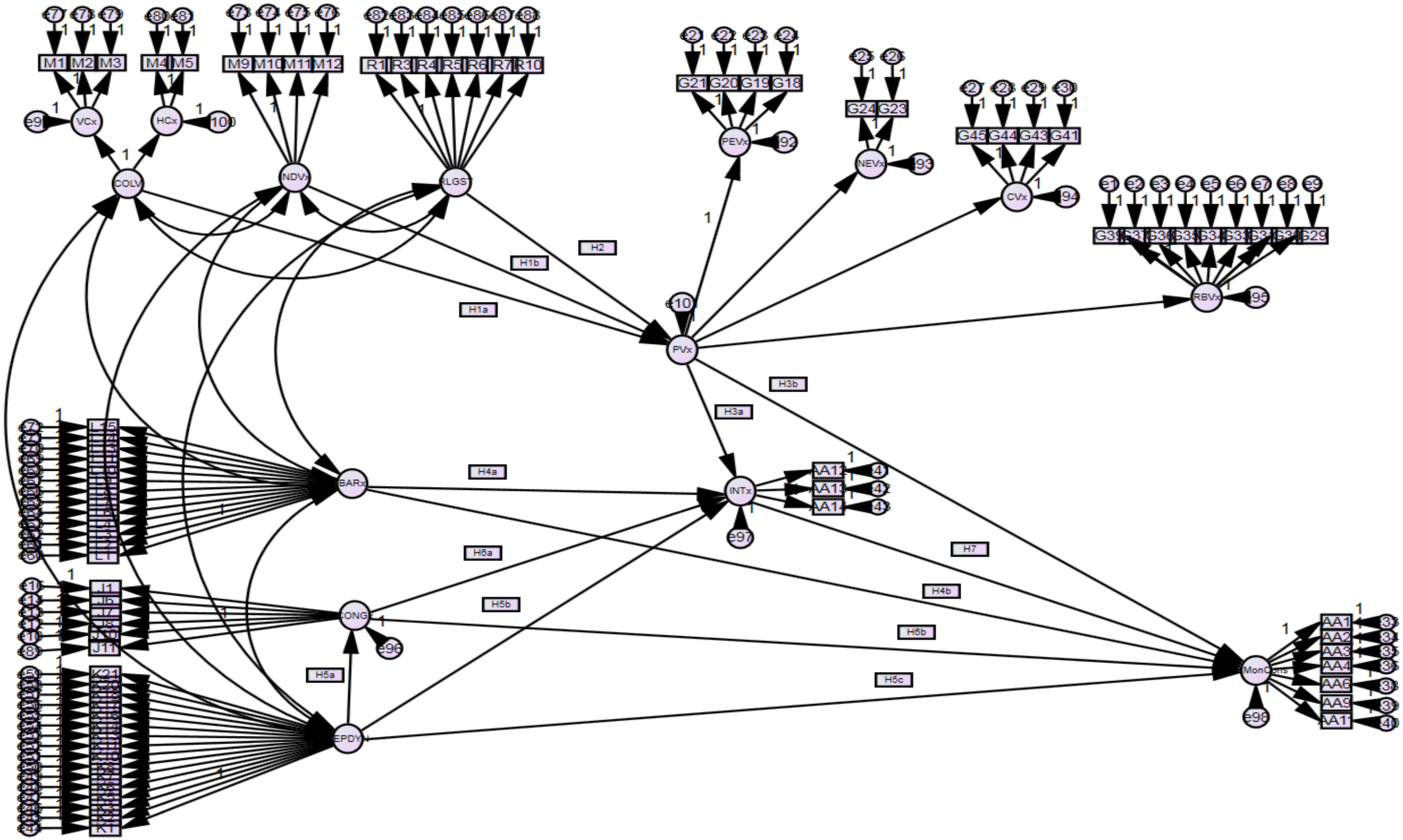


Figure 6.12 Model Tested in this Study

6.5.2.1 Findings of the Structural Model

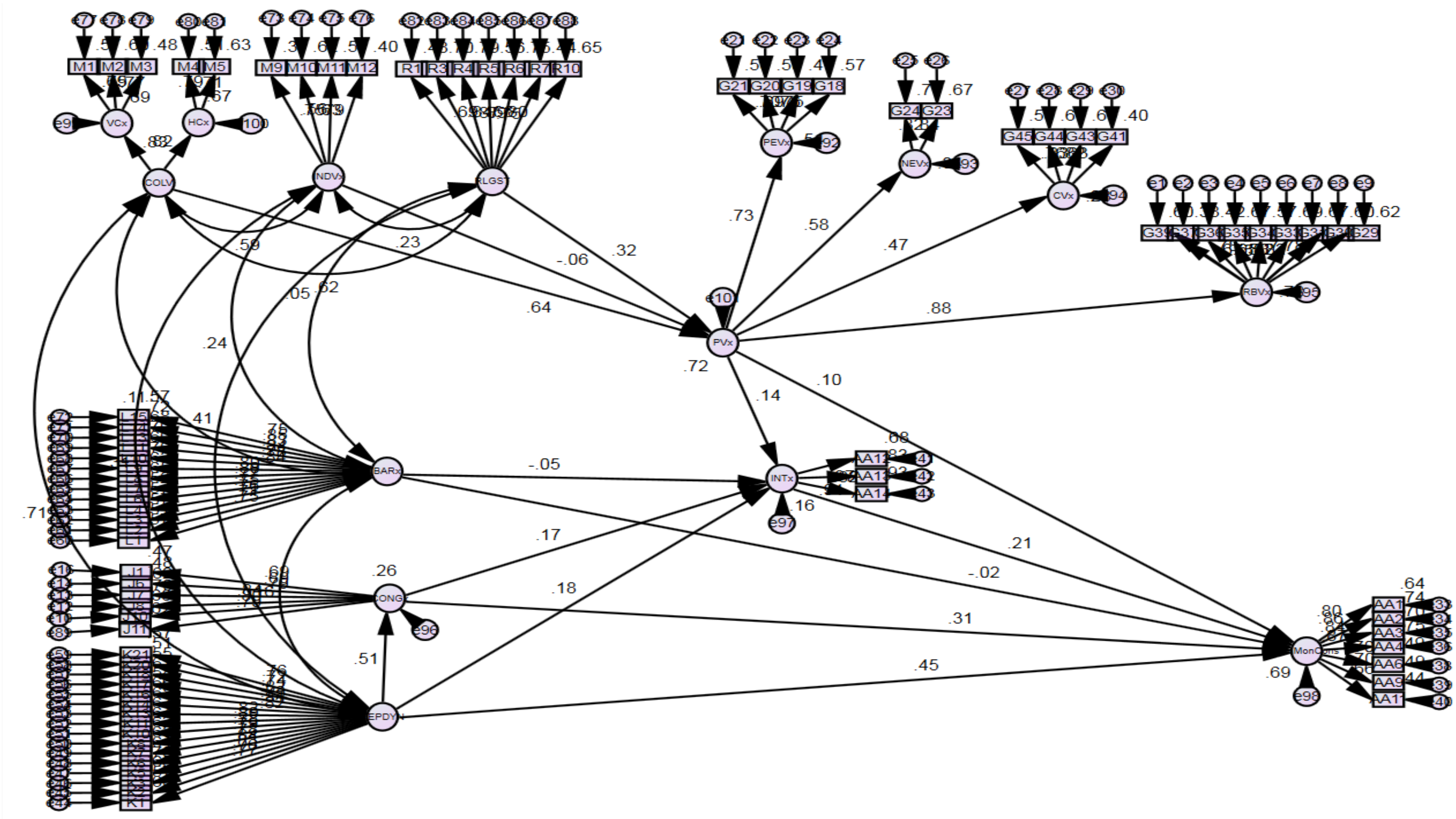


Figure 6.13 Results of the Structural Equation Modelling (SEM)

Figure 6.13 shows the results of the structural model analysis. Firstly, the researcher examined the hypotheses relating to the relationships between cultural orientation (‘Collectivism’ and ‘Individualism’) and an individual’s perceived value (‘Donor Value’) (H1a and H1b). As hypothesised in H1a, ‘Collectivism’ is significantly and positively related to ‘Donor Value’ (β = .64; p < .001). However, rather than as hypothesised in H1b, ‘Individualism’ does not relate with ‘Donor Value’ (β = -.06; p = .343). Therefore, Hypothesis 1a is accepted, while Hypothesis 1b is rejected. As hypothesised in H2, ‘Religiosity’ is significantly and positively related to ‘Donor Value’ (β = .32; p < .001). Thus, Hypothesis 2 is accepted.

As hypothesised in H3a, the findings indicate that ‘Donor Value’ is significantly and positively related to ‘Intention to Give *Sadaqah*’ (β = .14; p < .05). As hypothesised in H3b, ‘Donor Value’ is significantly and positively related to ‘Non-Monetary Consequences’ (β = .10; p < .05). Therefore, both hypotheses (H3a and H3b) are accepted.

Examining the hypotheses relating to the relationship between barriers to donating and the outcomes of giving (H4a and H4b), Hypothesis 4a predicts a negative relationship between ‘Barriers to Donating’ and ‘Intention to Give *Sadaqah*’ (β = -.05; p = .344) and Hypothesis 4b posits a negative relationship between ‘Barriers to Donating’ and ‘Non-Monetary Consequences’ (β = -.02; p = .559). Neither were statistically supported, therefore, Hypothesis 4a and Hypothesis 4b are rejected.

Support was revealed for Hypothesis 5a, which suggests that ‘Reputation/Dynamism’ is significantly and positively related to ‘Congruency’ (β = .51; p < .001). Thus, Hypothesis 5a is accepted. Examining the hypothesis relating to the relationships between ‘Reputation/Dynamism’ and the outcomes of giving (H5b, H5c), Hypothesis 5b, which posits a positive relationship between ‘Reputation/Dynamism’ and ‘Intention to Give *Sadaqah’*, is statistically supported (β = 0.18; p < .01). Analysis of the data also reveals statistical support for Hypothesis 5c, which posits a positive relationship between ‘Reputation/Dynamism’ and ‘Non-Monetary Consequences’ (β= 0.45; p < .001). Therefore, both hypotheses (H5b, H5c) are accepted.

The data is also supportive of Hypothesis 6a in which a positive association between ‘Congruency’ and ‘Intention to Give *Sadaqah*’ is hypothesised (β = .17; p < .01). Support is also found for Hypothesis 6b, which suggests a positive association between 'Congruency' and 'Non-monetary Consequences' (β = .31; p < .001). Therefore, Hypothesis 6a and Hypothesis 6b are accepted. Finally, the data is supportive of Hypothesis 7 in which 'Intention to Give *Sadaqah*' is significantly and positively related to 'Non-Monetary Consequences' (β = .21; p < .001). Thus, Hypothesis 7 is accepted.

In summary, based on the acceptable goodness-of-fit indices (i.e. CFI=0.9; TLI=0.9; RMSEA=0.04; CMIN/DF=1.78), of the 13 hypotheses in the structural model, ten hypotheses were accepted. The other three hypotheses were found to be statistically insignificant and are therefore rejected. These results are discussed in greater details in the next chapter (Chapter 7- Discussion of Findings). Table 6.15 summarises the results of the structural model.

Table 6.15 Structural Model Results

	Path Description	Standardized Coefficient (β)	Critical Ratio (T-value)	Results
H1a	Collectivism → Donor Value	.64	6.28***	Supported
H1b	Individualism → Donor Value	-.06	-.947 (ns)	Not supported
H2	Religiosity → Donor Value	.32	4.46***	Supported
H3a	Donor Value → Intention to Give *Sadaqah*	.14	2.09*	Supported
H3b	Donor Value → Non-monetary Consequences	.10	2.26*	Supported
H4a	Barrier → Intention to Give *Sadaqah*	-.05	-.95 (ns)	Not supported
H4b	Barrier → Non-monetary Consequences	-.02	-.59 (ns)	Not supported
H5a	Reputation/Dynamism → Congruency	.51	9.41***	Supported
H5b	Reputation/Dynamism → Intention to Give *Sadaqah*	.18	2.61**	Supported
H5c	Reputation/Dynamism → Non-monetary Consequences	.45	8.43***	Supported
H6a	Congruency → Intention to Give *Sadaqah*	.17	2.91**	Supported
H6b	Congruency → Non-monetary Consequences	.31	7.13***	Supported
H7	Intention to Give *Sadaqah* → Non-monetary Consequences	.21	5.69***	Supported

R-squared values of endogenous variables (statistical power):
Intention to Give *Sadaqah*: .16; Non-monetary Consequences: .69

Goodness-of-Fit Statistics- Normed chi-square ($\chi 2$/df): 1.78; (TLI): 0.9; Comparative fit index (CFI): 0.9; Root mean square error of approximation (RMSEA): 0.04

*** p<0.001; ** p<0.01; * p<0.05, ns=not significant

Source: This Study

6.5.2.2 Findings of the Mediating Effects

By performing bootstrapping in AMOS (bootstrap 2000 with bias-corrected confidence intervals 95), the researcher investigated the indirect, direct and total effects of the variables. Firstly, the researcher examined the direct effect between the independent variable (IV) and the dependent variable (DV). If the direct effect between IV and DV is insignificant, there is the potential of full mediation if the indirect effect with the mediator (M) is significant. If the direct effect is significant, there is potential for a partial mediation indirect effect with the mediator is significant. Next, the researcher examined the indirect effect of the mediator. Lastly, the researcher examines the direct effect between IV-M and M-DV. For the present study, the researcher examines whether 'Congruency' (M) mediates the relationship between 'Reputation/Dynamism' (IV) and two dependent variables (DVs) ('Intention to Give *Sadaqah*' and 'Non-Monetary Consequences'). Table 6.16 summarises the mediating effects.

Table 6.16 Mediating Effects: 'Congruency' as the Mediator

Hypotheses	**Direct effects (X → Y)**	**Indirect effect (X → M → Y)**	**Mediation type observed**
H8a: Reputation/Dynamism → Congruency → Intention to Give *Sadaqah*	0.18**	0.089**	Partial Mediation
H8b: Reputation/Dynamism → Congruency → Non-Monetary Consequences	0.45**	0.219**	Partial Mediation

** *p*<0.01 *Source: This Study*

Based on Table 6.16, Hypothesis 8a suggests that 'Congruency' mediates the relationship between 'Reputation/Dynamism' and 'Intention to Give *Sadaqah*'. A direct effect of 'Reputation/Dynamism' → 'Intention to Give *Sadaqah*' is significant in the presence of the mediator (Congruency) with p-value 0.01**. The indirect effect with the presence of a mediator is also significant, p-value=0.013**. The direct effects between 'Reputation/Dynamism' → 'Congruency' and 'Congruency' → 'Intention to Give *Sadaqah*' are also significant, p-value < 0.01 and p-value < 0.01. The results show that 'Congruency' partially mediates the relationship between 'Reputation/Dynamism' and 'Intention to Give *Sadaqah*'.

Hypothesis 8b suggests that congruency mediates the relationship between 'Reputation/Dynamism' and 'Non-Monetary Consequences'. The direct effect of 'Reputation/Dynamism' → 'Non-monetary Consequences' is significant in the presence of the mediator (Congruency) with p-value 0.01**. While, the indirect effect with the presence of the mediator is significant, p-value=0.01**. The direct effects between 'Reputation/Dynamism' → 'Congruency' and 'Congruency' → 'Non-monetary Consequences' are also significant, both with p-value < 0.01. The results indicate that 'Congruency' partially mediates the relationship between 'Reputation/Dynamism' and 'Non-Monetary Consequences'.

6.6 Summary of Chapter

This chapter discussed the descriptive statistics, preliminary analysis, the measurement model (CFA) and the structural model, which includes direct and mediating effects. The next chapter (Chapter 7- Discussion of Findings) provides a discussion of the qualitative and quantitative phase findings.

Chapter 7 Discussion of Findings

7.1 Introduction

This chapter discusses the research findings presented in Chapters Four and Six in the context of the reviewed literature (Chapter Two). The discussion is divided into eight sections. Section 7.2 discusses charitable giving patterns among UK Muslims, while Section 7.3 examines the issues related to the perceived value of charitable giving. The researcher explains the relationship between reputation/dynamism and charitable giving in Section 7.4. The relationship between congruency and charitable giving is deliberated in Section 7.5. Section 7.6 examines the issues related to barriers to donating. Behavioural intentions towards individuals' main charity are discussed in Section 7.7. Lastly, Section 7.8 provides a summary.

To answer the research questions (Section 1.5), the researcher developed a theoretical framework (Section 5.2) that combines constructs relating to the intention to give *Sadaqah* and non-monetary consequences. Overall, the results from the present study contribute to the current literature by providing empirical evidence of donor value (determined by an individual's religiosity and collectivism), a charity's reputation/dynamism and donor-charity congruency in predicting UK Muslims' intention to give *Sadaqah*, and to be committed, loyal and to spread positive WOM (non-monetary consequences) towards their main charitable organisation.

7.2 Charitable Giving Patterns

One of the purposes of the present study is to examine the charitable giving patterns of UK Muslims, the charitable causes and charities they are supporting, their charitable activities, and monetary donation preferences in terms of frequency of donation, methods of giving and amounts of donation (**Research Objective 3**). The results from the charitable giving patterns provide guidelines and insights for non-profit marketers in understanding the donation tendencies of UK Muslims.

When participants were asked to choose only one charitable cause to support, the majority of the participants decided to support 'emergency relief' (e.g. war victims), followed by causes related to 'children', 'orphans', 'the poor' and 'disaster relief' (e.g. earthquakes). This result contrasts with the findings of the Charities Aid Foundation (CAF) UK giving report (2018) which found 'medical research' and 'animal welfare' are the top two causes among British populations, followed by 'children or young people', 'hospitals and hospices', and ‘overseas aid and disaster relief’. Although the CAF report suggested ‘hospitals and hospices’ and ‘medical research’ are among the top five causes supported by British populations, the present research found these two causes to be among the least supported causes. The current findings suggest that participants develop a sense of closeness and feeling of responsibility towards ‘out-groups’ when they choose to give internationally (e.g. to war and earthquake victims). This result also contrasts with the findings of Winterich et al. (2009) who suggested that individuals tend to be more sympathetic towards victims belonging to their ‘in-group’. The present study’s qualitative data also supported the surveys’ findings, as participants expressed their support for international causes because they feel a sense of urgency, belonging and attachment with vulnerable individuals around the world, especially the victims of war and those affected by natural disasters.

The surveys’ findings are also in line with the qualitative data as participants demonstrated a religious and future-oriented self, where participants were highly influenced by Islamic teachings and the religious rewards associated with supporting orphans. For example, quotes like these were common among participants: ‘the Prophet said...if you are helping the orphan, you are this close to me in Jannah [shows two fingers close together]…’ and ‘it wasn’t the appeal itself that makes me want to give, it is the religious guidance on supporting orphans.’ The qualitative data also suggests that participants choose to donate to causes related to ‘children’ and ‘the poor’ because of strong feelings of empathy and sympathy towards these vulnerable individuals, in line with Sargeant (1999), Verhaert and Van den Poel (2011) and Chopik et al. (2017).

The majority of the participants agreed that donating money and giving goods to charities are the two main ways of supporting charitable causes, which is in line with the 2018 CAF report. Although *Sadaqah* can be given in many ways, donating money to a charitable organisation (on a monthly basis) remains the most common charitable action participants took part in. The typical amount given to charities based on the 2018 CAF report is £20 per month, however, the participants in the present study usually donate up to £10 per month, slightly lower than the UK national average. Despite innovation in charitable giving over the years such as fundraising websites and the use of direct debit, donating using cash continues to be the most common way of giving money to charities for the participants in this study, similar to the rest of UK donors (CAF, 2018). Similarly, the qualitative data suggest that participants often give cash to bucket collections in mosques, especially during Islamic gatherings and events such as Friday prayers, Islamic lectures and religious celebration, as well as to charity boxes in shops and at charity events.

When participants were asked about their main charitable organisation (the one that they support most often), the majority of the participants preferred to donate to Islamic Relief as compared to other charitable organisations. This result is different to the top charitable organisations preferred by the overall UK population which are Cancer Research UK, Oxfam, The British Red Cross Society, The British Heart Foundation and Save the Children) (NCVO, 2018). There are two possible explanations for this finding, which relate to the role of a charity's reputation/dynamism and donor-charity congruency. First, the qualitative data suggested that a charity's reputation/dynamism was one of the most important characteristics that would attract participants to donate, and Islamic Relief has a favourable reputation/dynamism as they have been transforming lives locally and worldwide (i.e. well-known and global reach) since 1984 (i.e. well-established and reliable) by responding to disasters, fighting poverty and promoting sustainable economic development in local communities. Second, the possible explanation for choosing Islamic Relief is due to the strong donor-charity congruency, where participants feel the sense of match or fit as participants believed that individuals similar to them also donated to the same charity and the charity has an image that is consistent with how they see themselves (self-congruity), they shared similar Islamic values with the charity (shared values) and they have a sense of identification with the charity (identification) (see Section 7.4 and 7.5 for detailed explanations).

7.3 Donor Value, Religiosity and Cultural Orientation

Perceived value has been identified as one of the strategic drivers for gaining a competitive edge in a marketplace (Woodruff, 1997) and has been argued to be the most significant predictor of customer loyalty, customer satisfaction and behavioural intentions (see Table 2.3). Thus, delivering superior customer (donor) value has far-reaching implications for the charitable sector. In the charitable giving context, the consumption experience is intangible, dynamic and subjective (Sweeney and Soutar, 2001), and therefore it is not acceptable to assume that the dimensions of value identified in a for-profit business context are applicable to donors within the non-profit settings.

In line with the importance of creating value for donors, the present research has identified several types of value associated with charitable giving (**Research Objective 1**). Previous research has discussed the benefits charitable organisations provide to donors, categorising them as extrinsic, through material rewards such as gifts and tax breaks, and intrinsic through psychological rewards such as joy from giving) (Ariely et al., 2009). The findings from the present study only captured the intrinsic side of charitable giving. The present study demonstrates the provision of value through the psychological benefits that are positively associated with charitable giving, in line with Bekkers and Wiepking (2011). From the qualitative data, the current study identifies various value dimensions that participants seek from charitable giving, emotional value (positive and negative feelings), social value (self-related and group-related drives including inspirational value and communal value), altruistic value, and lastly religious beliefs value.

The emotional value is reflected by the qualitative data, which is in line with past studies where a donor derives positive feelings or affective states of self-satisfaction from donating such as joy, a 'warm glow', finding donating to be an enjoyable experiences (Andreoni, 1990; Chell and Mortimer, 2014; Gipp et al., 2008) and releaving social pressure and guilt from having to witness the suffering of others (Amos 1982; Dawson 1988; Beldad et al., 2012; Sargeant et al., 2006). Donors involved themselves in charitable giving activities because of the emotional experiences received in exchange for donating (Andreoni, 2001). Similarly, the present findings are in line with the egoistic motivations for charity where donors attempt to maximise personal satisfaction when giving (Sherry, 1983).

The present research identifies a social value dimension that is more group-related driven as opposed to social value that is self-related driven. Self-related social value involves individuals who want to gain social approval and make a good impression on other people in exchange for their charitable behaviour (Chell and Mortimer, 2014; Ranganathan et al., 2012). This type of value was not apparent in the present study as participants want to give solely for the sake of Allah and the majority of the participants prefer to donate anonymously to avoid showing off. In exchange for participants' charitable acts, participants wanted to become a role model to others, inspire and empower others, educate others, and enhance the sense of community and 'togetherness'. However, these emerging explanations have rarely been discussed in the previous literature. The third value associated with charitable giving found in the current research is the altruistic value, where participants feel that through fulfilling their humanitarian roles and performing ethically desirable practices they can behave as responsible human beings. This finding is in line with previous researchers such as Chell and Mortimer (2014) and Boenigk et al. (2011).

Lastly, the most prominent value associated with giving is the religious beliefs value, where participants mainly give to seek rewards in the hereafter, fulfil their religious duty and attain closeness to Allah. The current findings contribute to the existing literature in highlighting that faith is a form of capital (Candland, 2000). The present study demonstrates that charitable behaviour is profoundly affected by donors' sense of religious obligation.

Therefore, the current findings suggest some distance between charitable donations and consumer behaviour, as it is commonly understood (i.e. 'I believe that giving to charity is a form of worshipping God'). Informants do not believe that giving charity is actually 'giving' something away; rather they consider it saving for the afterlife (i.e. to achieve their ultimate goal, heaven). Different levels of religiosity and how individuals incorporate the teachings of religion in their lives influence the way they give to charities. For example, a strong faith in the afterlife encourages individuals to do more good deeds and at the same time chooses a charitable organisation that can enhance their religious sense of self (i.e. charities that promote giving for the sake of Allah). The affective elements (e.g. positive and negative emotional value) suggested by existing researchers play a fundamental role in understanding donor value, however it would not be possible to understand the behaviour of UK Muslims without incorporating the Islamic beliefs value identified in the present study. This is similar to Eid (2015), who found that the Islamic attributes value is fundamental to understanding Muslim tourist behaviour. Thus, 'value is always uniquely and phenomenological determined' and is also idiosyncratic, experiential, contextual and meaning-laden (Lusch and Vargo, 2011).

Nevertheless, the dimensions of social value and altruistic value disappeared after several statistical analyses in the quantitative phase. Only positive emotional value, negative emotional value, communal value and religious beliefs value were included in the SEM. This may be because UK Muslims do not generally associate these two dimensions with their perception of value associated with charitable giving.

Another noteworthy finding from the present study is the empirical evidence of the relationship between donor value and the behavioural intentions towards an individual's main charitable organisation (**Research Objective 5**). The results from the quantitative phase indicate that donor value is an important determinant of intention to give *Sadaqah* and the other non-monetary consequences (commitment, loyalty and positive WOM) (**H3a and H3b are supported**). More specifically, the proposed relationship between donor value and behavioural intentions was positive and significant. The findings suggest that individuals who exhibit high levels of perceived value associated with charitable giving will have positive intentions to give *Sadaqah* to their main charitable organisation and they will be committed, loyal and give positive WOM towards their main charitable organisation. The findings are in line with previous research that found a positive relationship between donor value and charitable giving behaviour (Sargeant et al., 2006; Gipp et al., 2008; Chell and Mortimer, 2014). Sargeant and Hudson (2008) highlighted the importance of increasing the perception of benefits from charitable giving as donors receiving greater personal value from their donations will be more likely to remain loyal.

One possible explanation is that when the participants experience the enjoyment (positive emotional value) and releasing of guilt (negative emotional value), this triggers donation behaviour towards their main charitable organisation. Similarly, if a charity can enhance an individual's religious sense of self, emphasising the importance of giving in Islam (i.e. giving for the sake of Allah) and highlight the religious rewards associated with giving (religious beliefs value), this can encourage the individual to support the organisation. Moreover, charities that focus on the communal sense of giving, for example doing things together, attending and learning about charitable giving with each other (communal value) will have a positive effect on behavioural intentions towards that particular charitable organisation (i.e. able to increase the number of intented donations). The current research suggests that value integration does occur in the UK Muslim charitable giving setting and that the outcome of this process has a direct influence on giving decisions. Thus, the process appears similar to that observed in traditional service settings and in the business context, indicating some degree of symmetry in the nature of buying and giving decisions. Accordingly, in order for organisations to improve the likelihood of UK Muslims' giving (buying), a successful charitable campaign must highlight these four-donor values, which in turn justifies the cost of giving (expenditure). In this way, donors who give something of value to a charitable organisation deemed worthy receive something of (intangible and intrinsic) value in return.

The present study considers donor value to be an attitudinal predisposition that helps to predict intention to give *Sadaqah* and non-monetary consequences. Therefore, the current research advances the understanding of the outcomes of attitude and expands the limited understanding of attitudes toward charitable giving among UK Muslims, providing a solid foundation from which to understand Muslims' charitable behaviour. The current findings are similar to the notion of impure altruism, helping others because it is personally rewarding and psychological benefits associated with giving suggested by Andreoni (1990) and Bekkers and Wiepking (2011). Consequently, this challenges the idea that charitable giving is an act of pure altruism; by demonstrating donor value, emotional value (positive and negative), communal value, and religious beliefs value as a predictor of behavioural intentions. Although these values are somewhat outside the control of charitable organisations, these four dimensions of value can be used as part of a value proposition to encourage individuals to donate and strengthen individuals' bonds to the organisation.

7.3.1 Religiosity and Donor Value

In response to **Research Objective 4**, the empirical evidence confirms the positive and significant relationship between an individual's religiosity and donor value (**H2 is supported**). In other words, the present research suggests that individuals who are more religious tend to attach a greater value to charitable giving. The research concurs with prior studies that have shown religiosity to play a dominant role in shaping a person's perceptions (Lindridge, 2005). What exactly is it these religious individuals (UK Muslims) value? As discussed in the previous section (Section 7.3), these religious individuals value four types of donor value when it comes to charitable giving: positive emotional value (i.e. the positive feelings that charitable giving generates, such as pleasure and feeling good), negative emotional value (i.e. the negative affective states that charitable giving relieves individuals from such as guilt), communal value (i.e. the utility derived from doing things together) and religious beliefs value (i.e. the utility derived from fulfilling religious duties, attaining closeness to Allah and seeking rewards in the hereafter).

Religious individuals seek positive emotional value in exchange for their charitable behaviour as they find happiness and pleasure from doing good deeds like donating to charity. This is because each global religion places a strong emphasis on sympathy, compassion and caring towards others (Emmons and Paloutzian, 2003). Donors' experience of the pleasure associated with giving can significantly increase their likelihood of engaging in charitable giving (Andreoni, 1990; Bendapudi et al., 1996). Donors enjoy giving and feel good when they feel strongly about a specific worthy cause. Moreover, the act of charitable giving may become a mechanism through which devout Muslim donors strive to achieve *Nafs Mutmainna* or a satisfied soul as mentioned in the Qur'an: 'O satisfied soul, return to your Lord satisfied and satisfying him' (89:27). This state of the self represents the inner peace, tranquillity, happiness and contentment with which Allah has blessed a person (Aydin, 2010; Picken, 2005). The present research suggests that UK Muslims derive a sense of self-worth and personal satisfaction from charitable giving, especially as the Qur'an emphasises the need to give one's substance, however cherished, to others including those in need and the less fortunate (Qur'an 2:177).

Moreover, the donation literature identifies the feelings of guilt from not helping others as a key motivator of charitable behaviour (Amos 1982; Dawson 1988) and the current study suggests that devout Muslims engages in charitable giving to avoid feeling guilty (negative emotional value), given Islamic values strongly promote charitable giving. The current finding is in line with Islamic scholarship (Al-Ghazza-li, 1096-97; Aydin, 2010; Al-Haqqani, 2002;

Mohamed, 1986) that discusses the concept of *Nafs Lawwamah* or the self-accusing soul, as such a soul rebukes one for neglecting divine duties. *Nafs Lawwamah* generates feelings of guilt and propels a devout Muslim to reclaim his or her spirituality (Mohamed, 1986). Accordingly, a person may seek forgiveness from God and take actions to correct any of his or her shortcomings through doing good deeds like donating to charities, in order to handle the internal anxieties of regret and guilt. This is because religious Muslims would feel guilty if they are not charitable, as they feel accountable in front of Allah.

The present findings suggest that religious individuals would also seek communal value as they enjoy doing things together and religious people are often gathered in a congregation. The current finding is in line with studies of other religious groups such as Christians, where previous researchers have demonstrated a positive relationship between the frequency of church attendance and charitable behaviour (Bekkers and Schuyt, 2008; Eckel and Grossman, 2003; Bekkers and Wiepking, 2011; Reitsma et al., 2006). This is because people who often attend religious services, a measure of religiosity donate more than less frequent visitors. Berger (2006) suggested that those who have a high religious affiliation are more philanthropic and this charitable behaviour can be explained by individuals' strong feeling of communal responsibility towards others. Furthermore, religious people have a high level of disposition to trust others (Wuthnow, 1991; Branas-Garza et al. 2009), which may mean they are involved in many community and charitable activities. Individuals with high religiosity tend to focus more on others (other-oriented focus) (Arli and Lasmono, 2015). Similarly, Granger et al. (2014) found that desire to contribute to society (others) significantly moderates the relationship between religiosity and donation behaviour. Specifically, Muslims are often charitable because of the element of brotherhood encouraged in Islam. For example, Mokthar (2018) found the intention of Muslims to donate cash *waqf* is because of *ukhuwah* (brotherhood). Therefore, non-profit marketers can provide sufficient platforms such as through community charity events for those individuals who prefer to be part of a group (i.e. have the sense of engaging with others) in order to create a sense of togetherness. For example, charities can set a target amount where everyone works together to achieve it, and place collection boxes at religious gatherings. Religious leaders can also encourage members of their congregation to donate during religious services. Knowing that others are performing charitable activities can inspire individuals to donate.

The current research also demonstrated that religious individuals seek the religious beliefs value as being charitable allows them to be closer to Allah, fulfil their religious duties and attain rewards in the hereafter through becoming good Muslims. The current finding is in contrast to the behaviour of Catholics, who do not feel or believe that they have a duty to

God to help others and to be generous to their organisations, instead, they think of their giving as helpful for the needy and a demonstration of love for Jesus (Kilinc and Warne, 2015). However, for Muslims, love for God cannot be separated from the idea of a duty to God (Kilinc and Warne, 2015). The current study demonstrates that in Islam everything is related to the belief in the hereafter. Strong faith in the afterlife encourages Muslims to do more good deeds, such as giving to charities, to achieve their ultimate goal, heaven. As practicing Muslims, they are required not only to believe in God but also to practice their faith, therefore religious Muslims express their faith by stating that God commanded them to give. Thus, they attempt to fulfil their religious role as charitable individuals. Religious individuals would seek benefits, not in terms of worldly gain such as tax benefits, social status, the need for recognition suggested by prior research (e.g. Guy and Patton, 1989; Sargeant, 1999; Schervish and Havens, 1997), but in terms of benefits in the hereafter (i.e. delayed rewards). Self-image (social value) is less predictive of charitable giving in societies with a strong religious influence (Opoku, 2012; Shaikh et al., 2018). Therefore, using religious feelings to encourage UK Muslims to donate may influence their charitable behaviour.

Based on these rationales, religious individuals would want to acquire religious beliefs value in exchange for their charitable behaviour. Hence, non-profit marketers could influence Muslims' donation behaviour by highlighting messages (advertising appeals) that focus on religious responsibilities and religious benefits such as through using God's words in the Qur'an or the sayings of the Prophet Muhammad. Individuals who reflect on the needy will be drawn to action if they believe that God is calling them to such an action. Although the religious beliefs value is observed to be important to the participants in the present study, the findings by Olson and Beckworth (2011) contradict this, stating that in the 20th century, western European religious institutions have lost much of their influence, resulting in the decline of both religious practice and beliefs. In Great Britain and the United States, studies have shown a relatively low influence of religion in society (Hollinger et al., 2007).

The present findings help to explain the lack of clarity in the literature as to whether an individual's religiosity affects donor value, which subsequently has a predictive role on behavioural intentions towards charitable organisations (the intention to give *Sadaqah* and non-monetary consequences). This is the first study to investigate the impact of individuals' religiosity on donor value, and suggest that identity-based factors such as religiosity may also play a critical role in developing donor value. The reason why religious people are more charitable is because they value charitable giving more (i.e. the psychological benefits associated with giving).

7.3.2 Cultural Orientation (Individualism-Collectivism) and Donor Value

A further interesting aspect of the current research is the nature of the relationship between an individual's cultural orientation and their perception of the value associated with charitable giving. Prior research has argued that an individual's cultural orientation plays an important role in explaining differences in his or her cognitive style, attitudes, self-concept and buying behaviour (Bond, 2002; Patterson et al., 2006), however the literature remains silent on how individuals' differences in terms of their cultural orientation would have an impact on donor value. In respect to **Research Objective 4,** the results suggest that a collectivist cultural orientation significantly and positively related to donor value (**H1a is supported**). Those individuals who are more collectivist tend to value charitable giving more, consequently influencing their behavioural intentions towards charitable organisations.

One possible explanation is that people with collectivistic, compared to individualistic cultural orientations develop a greater sense of emotional value towards others. This is because Individuals with collectivistic cultural orientations emphasise building relationships and prioritise the goals of others above their own individual needs (Triandis, 1995; Hofstede, 1991). By giving to charity, these individuals feel the affective states of self-satisfaction and joy (positive emotional value). This is inline with Kim (2016) who found that those with collectivistic cultural orientations had a more positive attitude towards the advertisements and a higher donation intention when emotional message approaches were used. Therefore, individuals with collectivistic cultural orientation seek positive emotional value in exchange for their charitable behaviour, as they find happiness and pleasure from donating to charities.

Since an individual with a collectivist orientation is 'other-oriented' and concerned with helping others, they would expect to relieve negative emotional value in exchange of charitable behaviour. As collectivism places more importance on social norms than attitudes (Triandis and Gelfand, 1998), releasing social pressure and relief of the guilt of having to witness the plight of others (negative emotional value) would be their aim. This is because members of collectivistic cultures tend to be more concerned about the consequences of their own behaviour on in-group members, and they are more likely to sacrifice personal interests for the attainment of in-group interests (Hofstede, 1980).

Individuals who are more collectivist often do things collectively; therefore these individuals would seek communal value in exchange from their charitable behaviour. This is because collectivism emphasises interdependence, group-oriented goals, and stresses connectedness and cooperation (Hosfstede 1980; Triandis 1995; Oyserman et al., 2002). In exchange for charitable acts, participants in the current study seek to enhance the sense of community and togetherness. The present findings suggest that these individuals enjoy doing things together and look forward to engaging with one another, for example in attending charity events. This is because people with a collectivist cultural orientation are often connected and maintain relationships with the group (Oyserman et al., 2002), therefore viewing themselves as 'we'-oriented, whereas people with an individualist cultural orientation perceive themselves as 'me'-oriented. In collectivist societies, there is a higher social expectation to help others especially friends, family and other close members of the in-group (Janoff-Bulman and Leggatt, 2002). Similarly, Finkelstein (2010) suggested that collectivism has a stronger desire to strengthen social ties when compared to individualism. Muslims with a collectivist cultural orientation feel more value attached to charitable giving as it symbolises and reflects cultural (e.g. bringing the community together) and Islamic traditions (e.g. teaching of the prophet and Qur'an that emphasise on religious duty to help others).

On the other hand, no relationship was found between those with an individualist cultural orientation and the perceived value associated with giving. In other words, the current data do not support the hypothesis that individualism negatively influences donor value (**H1b is not supported**). One possible explanation is that someone with an individualist cultural orientation might not feel the importance of acquiring value related to charitable giving, as they tend to perceive themselves as independent of others, and generally behave according to their personal benefits and preferences (Triandis, 1989; Sivadas et al., 2008). People with an individualist cultural orientation are usually less cooperative and emphasise separateness, as they are primarily concerned with and prioritised their own personal goals ahead of the interests of the group (Triandis, 1989; Sivadas et al., 2008). They may enjoy donating to others less (positive emotional value) and may not feel the sense of guilt from not donating (negative emotional value) when compared to people with collectivist orientations. This is in line with Kim's (2016) findings that suggested the emotional message approach is ineffective for individualistic cultural orientations, as these individuals prefer rational message appeals.

Also, the self in individualist cultures is defined as autonomous and independent from groups (Triandis, 1995; Hofstede, 1991) resulting in weaker social connections than those in collectivist cultures, therefore participating in community-led charitable events (communal value) may not be the concern of individualists. Moreover, individualism has been associated with the pursuit of one's self-interest rather than group interest and indifference to or even hostility toward one's community and its institutions (Kemmelmeier et al. 2006). Therefore, donating to charitable organisations requires individuals to place the welfare of others before themselves, hence, individualists may be less likely to engage in pro-social behaviour, and seeking to acquire value associated with charitable giving will not be their priority.

Another reason why the researcher did not find a significant association between individualism and perceived value could be that individualism may be an important contributor to other donor values not considered in the present study. For example, Finkelstein (2010) suggested that individuals with individualistic cultural orientation volunteers displayed charitable behaviour when it is most closely associated with self-focused career-related aspirations. In other words, an individualist focuses on personal development, self-fulfilment and self-improvement in exchange for their charitable behaviour (Clary et al., 1998; Oyserman et al., 2002). This dimension of donor value that is not present in the current research. Similarly, Kemmelmeier et al. (2006) found that individualists primarily give to and volunteer for causes that are compatible with core individualist values such as for self-determination, self-actualisation, personal growth and individual achievement, whereas no such relationship was found for causes that did not incorporate the values of individualism. Therefore, in an individualist cultural context, a charity that focuses on the benefits to the self, instead of benefits to others, is likely to obtain more donations (Ye et al., 2015).

7.4 Reputation/Dynamism

In the qualitative phase, the researcher explored the positive and negative drivers of charitable giving (**Research Objective 2**). This section discusses the positive organisational drivers of charitable giving, while the negative organisational drivers of charitable giving (i.e. barriers to donating) are discussed in Section 7.6. The interpretations of the qualitative data suggest that the most important organisational drivers of charitable giving are a charity's reputation/dynamism. A majority of the respondents highlighted external factors that drive their charitable behaviours in relation to favourable reputation such as supporting well-known charities that operate worldwide, charities that participants believe to be reliable and trustworthy, charities that are well established and charities that are excellent with their stakeholders. Participants also seek dynamism in a charitable organisation through supporting charities that are visionary, progressive and those that empower beneficiaries with long-lasting and large impact projects.

The results are consistent with the reviewed literature presented in Section 2.4. The present study highlights the importance of reputation/dynamism in the charitable sector as it provides favourable signals to new potential donors and contributes to long-term relationships with existing donors (Bennett and Gabriel, 2003). A strong reputation affects both the beginning of a relationship (Einwiller, 2003) and the continuation of an established relationship (Anderson and Weitz, 1989). Therefore charities need to establish a positive reputation to stimulate the trust of donors (Bennet and Gabriel, 2003). Reputation also enables a charity to withstand occasional adverse publicity and serves as an estimator of an organisation's capability to perform consistently in a period of time, therefore enhancing the organisation's competitive position (Bennett and Sargeant, 2005; Fombrun and Shanley, 1990). Brown and Dacin (1997) demonstrated that the knowledge consumers have about a company might influence their beliefs about and attitudes towards new products manufactured by the company. Under these circumstances, extrinsic cues such as a charity's reputation/dynamism have a strong influence on behavioural intentions towards an individual's main charity.

The current study also highlights the issue of dynamism, progression and sustainability as evidenced by the qualitative data, in which informants prefer long-term projects that benefit local communities, for example sponsoring an orphan's education and building infrastructure such as schools, mosques and hospitals, as opposed to giving money to one individual. This is in line with Smith et al. (2013) who suggested that individuals are more generous in donating to large numbers of victims compared to a single identified individual, as they believe that through this they can make the whole community stronger as opposed to just one individual. A majority of the informants suggest that the government should promote microfinance institutions, collateral-free small loans to poor households, as a tool towards eliminating poverty. Nobel laureate Dr Yunus of Grameen Bank of Bangladesh was the first to introduce the idea of microfinance institutions (Kaleem and Ahmed, 2010). The qualitative data also suggest that continuous giving is important as informants seek to maximise their rewards in the hereafter and charities need these 'long-term-donors' in order to sustain their activities in the long run. Interpretation of the qualitative data indicate that informants who want to give continuous donations demand long-term projects for the needy which can empower and transform lives, highlighting the importance of a charity's image of dynamism.

In the quantitative phase, the participants were unable to differentiate the concepts of reputation and the image of dynamism, therefore these two related concepts were merged into a single factor (reputation/dynamism) (see Section 6.4.4). This may be because UK Muslims generally use these two closely related concepts as one construct when describing the charities. This is in line with authors such as Gotsi and Wilson (2001) and Wei (2002) that treat reputation and image as interchangeable concepts as both constructs involve stakeholders' evaluation and perception; and both concepts reflect the knowledge that external stakeholders hold about the organisations (Nguyen and LeBlanc, 2001).

In response to **Research Objective 6**, the researcher examined the relationship between the organisational aspects of reputation/dynamism, congruency and behavioural intentions towards an individual's main charitable organisation. The results from the quantitative phase suggest that a charity's reputation/dynamism positively and significantly influences donor-charity congruency (**H5a is supported**). In other words, a charity's distinctiveness and attractiveness, demonstrated by their strong reputation/dynamism, is a driver of donor-charity congruency. Individuals experience strong levels of congruency when the charities are perceived as distinctive from other charities in terms of strong reputation/dynamism. One explanation for this finding could be that charity's reputation/dynamism subsequently influences identification (donor-charity congruency) because it enables stakeholders to increase their confidence in the organisation (Bhattacharya et al., 1995). When a potential donor believes that an organisation is socially acceptable and viewed positively (i.e. strong reputation/dynamism), he or she may desire association with that particular organisation to fulfil a desire for social status or self-esteem. Individual identification with a charitable organisation that has a favourable reputation/dynamism enables individuals to view themselves in a positive light, which enhances their sense of self-worth (Ashforth and Mael, 1989).

The current finding is consistent with earlier research by Ahearne et al. (2005), who argue that the attractiveness of organisational identity is a driver of identification. Similarly, Newbold et al. (2010) and Balmer and Liao (2007) highlighted distinctiveness as an antecedent to identification. Peasley et al. (2018) also argue that positioning an organisation in a distinctive manner, such as through organisational prestige, influences identification. This is because individuals identify with organisations with which they share common traits or beliefs, or with those they believe in or want to believe in. In a non-profit setting, potential donors are drawn to charities whose values they perceive to be congruent with their own beliefs or self-concepts. Thus, positioning the organisation in an attractive and distinctive manner through favourable reputation/dynamism can increase donor identification. The current results provide valuable information to charities on the importance of building themselves into a reputable/dynamism organisation with which donors identify.

Another noteworthy finding from the present study is the empirical evidence of the relationship between a charity's reputation/dynamism and the behavioural intentions towards individuals' main charitable organisation. As anticipated, the results from the quantitative phase demonstrate that a charity's reputation/dynamism is a significant determinant and provides an important cue for donors that can influence UK Muslims' intention to give *Sadaqah* and non-monetary consequences (**H5b and H5c are supported**). More specifically, the proposed relationship between a charity's reputation/dynamism and behavioural intentions was positive and significant. The empirical findings from the present study reinforce the findings from prior research by Huang and Ku (2016), Michaelidou et al. (2015), Michel and Rieunier (2012), Bennett and Gabriel (2003), Schloderer et al (2014), Bennett (2013), Beldad et al. (2014), and Meijer (2009) regarding the effects of a strong reputation on individuals' charitable behaviour.

Furthermore, individuals who believed that a charity's dynamism is an especially important reason for admiring a charitable organisation tended to give more to charitable organisations than others (Bennett and Gabriel, 2003). More specifically, the image of dynamism is positively associated with intention to donate time and money (Huang and Ku, 2016; Michaelidou et al., 2015; Michel and Rieunier, 2012). Also, charities' positive reputations affect individuals' donation behaviour and key outcomes such as willingness to donate, repeat donation intention and positive WOM (Schloderer et al., 2014; Beldad et al., 2014; Bennett, 2013; Meijer, 2009). In other words, the current findings suggest that a charity's image showing dynamism and a favourable reputation increases individuals' intention to donate and promotes supportive behaviours (non-monetary consequences such as committed, loyal and positive WOM) towards their main charitable organisation. These findings suggest that charities need both a salient image of dynamism and a sound reputation to succeed in the long run, and charitable campaigns communicating reputation/dynamism will be more persuasive and are collectively stronger in influencing UK Muslims' charitable behaviour. Therefore, charities should be concerned with the effective management of their external images, managing their reputation and image in a systematic manner, and capitalise on a positive reputation/dynamism, as it is an important cue that individuals use in deciding whether or not to donate to an organisation.

7.5 Donor-Charity Congruency

Also in respect to **Research Objective 6**, the present study provides empirical evidence of the relationship between donor-charity congruency and behavioural intentions towards individuals' main charitable organisation. The results from the quantitative phase indicate that donor-charity congruency is an important determinant of the intention to give *Sadaqah* and non-monetary consequences for UK Muslims (**H6a and H6b are supported**). More specifically, the relationship between donor-charity congruency and behavioural intentions is positive and significant. The findings suggest that congruency enhances Muslim donors' confidence and trust in a particular charity, as they believe that people similar to them donate to the same charity and that the charity has an image that is consistent with how they see themselves (self-congruity), they share similar values with the charity (shared values) and they have sense of identification with the charity (identification). Donating to and supporting individual's main charity has the potential to create or fortify a sense of belonging between an individual and the people similar to that individual that donate to the charity with which the individual wants to be associated and believes to be salient to his or her identity. For example, this is inline with the qualitative data as participants expressed the following: 'Both my children and my sons in laws donate to the same organisation…all my friends do. We all donate to the same organisation', 'I donate to that charity because we share the same principles and believe', 'I supported that organisation because someone introduces them to me…I also felt a connection towards that charity', 'I don't support that charity because I don't believe in them or it is just against my religion… I have strong believe and faith in my religion. So anything against my religion, I wouldn't donate.', and 'I give to them because I believe in what they do.'

The finding is also in line with results by Bennett (2013) who found self-congruence to have an impact on donor behaviour. Additionally, Hou et al. (2014) found that as identification with a charitable organisation increases, so do one's charitable intentions and behaviours in relation to the charitable organisation. In the context of alumni charitable behaviour, Stephenson and Yerger (2014) found that alumni with strong brand identification with a particular university choose to donate money more regularly. This finding is also in accordance with studies in the business context (He et al., 2012; Yeh et al., 2016) implying that charities will successfully earn donors' loyalty and future support via their perceived identification when donating to a particular charity.

While previous research points to the potential fit between donors' self-concepts and those of charitable organisations (e.g. Sargeant, 1998), no prior research provides empirical evidence in support of the relationship with non-monetary consequences such as commitment, loyalty and positive WOM. This research, therefore, makes a strong contribution to the existing literature by discussing the significant relationship between congruency and non-monetary consequences towards an individual's main charity. Specifically, participants choose to give their *Sadaqah*, to commit, to be loyal and to relate positive WOM about a particular charity that they perceive to be similar to their own values (shared values), they believe that the charity's success is also their success (identification) and they believe that donating to that charity is consistent with how they see themselves (self-congruity). This is in line with Sargeant and Woodliffe's (2007) findings which suggested that donors who have high level of fit or identification (congruency) with a charitable organisation are likely to develop loyalty, which ultimately increases the frequency and volume of giving.

Comparing the structural model findings with the charitable giving patterns, it can be seen that the top three charities chosen by the participants are Islamic Relief, Muslim Hands and Umar Welfare Trust. These findings suggest that there is a strong membership tendency for UK Muslims to donate to their own faith-based related organisations, where the participants choose to give to Muslim organisations as these charities provide identification, shared values and self-congruity. These organisations are also viewed as representing them as Muslim individuals, allowing a sense of trust to be easily established. Therefore, these individuals are more likely to have the intention to support this type of charity. Generally, individuals wish to belong or to be identified with a group or organisation they admire. This discussion also links with the self-brand connection; if a brand is associated with an in-group, the person is likely to have a positive attitude towards it (Escalas and Bettman, 2005). When a brand is perceived to be consistent with an in-group, self-brand connection (identification) increases. The opposite is true if a brand is perceived to be associated with an out-group.

Another noteworthy finding from the present study is the mediating variable of donor-charity congruency in the relationship between reputation/dynamism and the behavioural intentions towards an individual's main charitable organisation (**Research Objective 7**). The results from the quantitative phase indicate that donor-charity congruency mediates the relationship between reputation/dynamism and intention to give *Sadaqah* (**H7a is supported**). Similarly, the quantitative phase provides evidence that donor-charity congruency plays a key role in mediating the relationships between reputation/image and non-monetary consequences (donor loyalty, donor commitment, and positive WOM) (**H7b is supported**). These results help to explain the lack of clarity in existing literature as to whether donor-charity congruency fully or partially mediates the relationship between reputation/dynamism and behavioural intentions.

The importance of reputation/dynamism and how it is related to behavioural intentions towards an individual's main charity was discussed in Section 7.4. The results further suggest that enhancing a charity's reputation/dynamism can strengthen donor-charity congruency. Therefore, it is not only important to maintain and develop a charity's reputation/dynamism, but also to concentrate on the level of congruency between donors and charities. Potential donors' giving opportunities are essentially limitless with so many charities vying for their time, money and recommendations. Given that many charities are concerned about their ability to cultivate long-term relationships with supporters, charities must work hard to achieve donor-charity congruency and to do so in a way that differentiates them from competing organisations. This is because congruency is evidenced and demonstrated in the present study as a mediator between reputation/dynamism and behavioural intentions, and as individuals' identification with a particular charity increases, so do their intentions to support that charity.

Charities need to keep fostering donor-charity congruency by engaging in effective communication and constant relationship cultivation. Communications that emphasise value similarity and shared beliefs, illustrate successes, and which stimulate feelings of closeness to the organisation are especially important in this respect. Increases in congruency combined with favourable reputation/dynamism positively influence charitable behaviour. Though many changes have occurred in the non-profit sector over the past two decades, it seems that congruency and reputation/dynamism are still relevant today. The current study extended these findings to show the additional influence of these two constructs on outcome variables such as donors' commitment, loyalty and positive WOM. Donor-charity congruency and reputation/dynamism are not only a desirable attribute for charities to achieve but also drivers of additional beneficial outcomes. This validates the efforts of charities that encourage on-going donations rather than focusing on one-off contributions. The goal here is not to maximise a one-time donation, but rather to create a long-term relationship and perhaps spread this to the donor's social group, thus, maximising charity revenues.

7.6 Barriers to Donating

Besides exploring the positive organisational drivers of charitable giving, the researcher also identifies the negative drivers of charitable giving (**Research Objective 2**). The current research not only examined the drivers of participants' charitable behaviour but also contributes towards understanding donor fatigue and what demotivates participants from giving to charities. Although a number of studies have explained the importance of charities in enhancing social welfare, the present qualitative data show that certain behaviours by charities' marketers can demotivates donors and form a barrier to donating.

Non-profit marketers need to be wary of the ways they ask for donations, as overdoing things leads to donors' desensitisation as suggested by the qualitative data. Although visual salience can increase donors' attention (Roque, 2012), too many appeals can make the public less sympathetic with charitable causes. Potential donors can be overwhelmed by various charitable appeals (Abdy and Barclay, 2001; Sargeant and Kahler, 1999). Although advertising and communicating with donors are portrayed as the right marketing approach for their altruistic causes, they can nevertheless have a negative effect on donation intention. This problem has been discussed in the advertising clutter theory by Elliott and Speck (1998), and Andreoni (2006) defines this scenario as 'donor fatigue'. Charities making too many requests can be detrimental to revenues (Diepen et al., 2009). For instance, excessive direct mailings and constant reminders can irritate donors and reduce their intentions to donate, especially when competitors use the same tactic (Diepen et al., 2009). The excessive repetition of information leads to overfamiliarity and boredom and, in consequence, a loss of donors' interest. Therefore, careful crafting of the donation request must be part of the planning process for recruiting new donors and ensuring recurring donations. For example, the frequency of charities' communications needs to be carefully controlled to avoid tiresome information. In a climate where requests for donations are made all too frequently, asking for a donation in a respectful and properly worded manner can enhance the likelihood of receiving a positive response to the donation request.

The interpretation of the qualitative data also suggests that participants are reluctant to give when charities use inappropriate approaches, such as blackmailing donors' emotions and excessively using disturbing images. These findings correspond with previous studies that discuss donors' guilt in response to charities' advertisements (Hibbert et al. 2007), which consequently leads to forced donation. Garbinsky and Aaker (2012) illustrated that eliciting negative emotions (e.g. sadness and guilt) may not always be advantageous. For instance, bloody images in charitable appeals may backfire and lead to donors refusing to donate. Informants in the present study believe that guilt-generating tactics may defeat the purpose of giving for the sake of God. The persuasion process of soliciting donations needs to be addressed by marketers, and they should seek to gain enough support from the public without having to force or overwhelm them. Charities can focus on creating charitable appeals that generate positive feelings, for example by highlighting the joy of giving, the religious reminders on giving, and the sense of togetherness generated from giving. Charities should also build trust with donors so that they believe the charities do not misuse their donations, for example by channelling donations more effectively, ensuring there is no waste of resources and limiting overhead costs. This is because when donors perceive the fundraising costs of charities to be high, they have less confidence them and are less likely to donate (Bekkers, 2003, 2006).

The quantitative phase also examined the relationship between barriers to donating and behavioural intentions towards an individual's main charitable organisation (**Research Objective 6).** One point worth mentioning is that the effect of barriers to donating on behavioural intentions was non-significant (**H4a and H4b are not supported**). For the current study's sample, at least, barriers to donating did not affect behavioural intentions. While the qualitative data suggest that donors often feel demotivated by the actions of certain charities, the quantitative data does not find any relationship between barriers to donating and the behavioural intentions towards an individual's main charity. The extent to which charities provide barriers to donating seems to drive neither intention to give *Sadaqah* nor non-monetary consequences. It is, of course, entirely possible that barriers to donating may play a role in not stimulating charitable giving (i.e. through failing to persuade a non-donor to become a donor) but no evidence was found that once this has taken place, barriers to donating impact on either of the relationship variables tested in the present study.

Although these results are unexpected, there are a few possible explanations. One reason why the researcher did not find a significant association between barriers to donating and behavioural intentions could be that the effect of this factor is indirect and works through other variables not included in the model. The insignificant result may be an indication that the relationship between barriers to donating and behavioural intentions is more complex than the present model indicates. Perhaps it is moderated or mediated by factors not accounted for in the current research. Nevertheless, the insignificant results should not be interpreted as showing that barriers to donating have no role in charitable giving. Perhaps barriers to donating plays a different role from the one specified here. For example, barriers to donating may be related to other important outcome variables (e.g., trust, engagement, repeat donations) that have not been investigated in the present study. Further, some of the barriers to donating discussed by previous research were not tested in the quantitative phase, as they did not emerge during the qualitative phase. For example, past research talks about financial constraints and feelings of financial insecurity as barriers that negatively influence donation behaviour (Konrath and Handy, 2018; Wiepking et al., 2012; Sargeant and Hudson, 2008). While modelling charitable behaviour, donors' income can be seen as a budget constraint, and the most common reason given for not donating is not having the money to spare (Duncan, 1999; Low et al. 2007).

Also, prior research discusses barriers to donation brought about by beliefs related to time, distance, fear, risk perception and perceived difficulty (Wiepking et al., 2012; Boenigk et al., 2011; Reid and Wood, 2008; Beerli-Palacio and Martin-Santana, 2009), which are not common among participants in the present study. Therefore these barriers were not tested in the quantitative phase and could be another possible explanation for the insignificant results obtained for the relationship between barriers to donating and behavioural intentions. Additionally, participants in the present study could find waste of resources, excessive appeals, and inappropriate approaches as barriers to donating but still feel strongly about other aspects of the charitable organisation such as donor-charity congruency and reputation/dynamism. It is possible that a person might dislike the barriers to donating identified in the present study, but that these are insufficient to prevent them from developing the intention to donate, because of other factors associated with a particular charitable organisation. This is in line with findings by Van Diepen et al. (2009), in which individuals feel irritated by the amount and frequency of charitable direct mailings, but these negative feelings are not propagated into stated nor actual donating behaviour. In other words, individuals' irritation could rise without impacting their level of donations. It is quite conceivable that such mailings induce the sense of social responsibility that is stronger than irritation. This is because the beneficiaries of individuals' donation, for example, children in third world countries are still benefiting from it and ultimately in need of help, despite the unpleasant behaviour of charity marketers. This argument is especially applicable for those individuals who cannot personally and directly help the beneficiaries and who need charities to act as intermediaries. Nevertheless, the insignificant finding from the present research could be an indication that barriers to donating may not be as stable of a predictor of behavioural intentions as the other constructs tested in the present study.

The researcher investigated the perceived barriers to donating by asking the following question 'when I am approached by a charitable organisation to donate, I feel reluctant because the charitable organisation…'. Charitable organisation mentioned in the questionnaire can be referred to any charitable organisation that comes to participants' mind including their main charitable organisation. The researcher argued that what a charitable organisation is doing might have an effect on intention to give to participants' preferred charity. For example, if many charities are approaching donors too frequently, they might feel desensitised, therefore, they will be less motivated to give to their main charity.

Evidence from qualitative data suggested that when there is perceived barriers to donating (e.g. too many appeals, emotional blackmailing, forceful approach), it would have an effect on how individual would give to their main charity. For example, although Anisa gave a lot to her main charity, she still feel reluctant to give sometimes: 'Sometimes I just feel that there is too many appeals…it is constant but you want to give but you have to stop at certain points and say no really…also sometimes they make you feel guilty and I don't like that.' Similarly, Balqis avoids attending charity events as she feels like she is being forced to give, as a result she could not show support to her main charity. Halima dislikes someone who uses pushy tactics to get her donations, although she believes that it is a worthy charitable causes when she expressed the following: ‘he is so pushy it put me off, I didn’t bother then to look into it although it was a really good cause. If he had been less pushy then I would have fell more encourage and actually do look at it.’ She also said that when there is too many appeals, she had ‘to stop supporting one charity and support another charity.’

On the other hand, Ayub finds it difficult to support a charity when he is being approached to donate in public: ‘I found it difficult because I don’t like to give in front of others, and they usually ask who wants to give, so you put your hands up, I don’t know how to do that.’ Faisal prefers not to be bombarded by too many appeals from other charities because he has given to a specific organisation: ‘I prefer not to be bombarded by too many phone calls all the time. Because I have given money and setup a direct debit to help an organisation. I don’t want to be asking to give a bit more, add a bit more to my current direct debit. I try to give to different organisations, and try to spread the money but it is very difficult to then add more and more because it gets a bit like a financial burden.’ Although when a charitable organisation approached the partcipants, it will have an effect on their intention to donate to their main preferred charity, a significant effect might be possible if future research could specify the question that focuses on the barriers specifically done by participants’ main charitable organisation.

7.7 Behavioural Intentions

Finally, the researcher conducted the present study to assess the final research question (**Research Objective 8**) and the results of the analysis are in line with expectations (**H8 is supported**). The current findings confirm the positive relationship between intention to give *Sadaqah* and the non-monetary consequences. This means that when an individual has an intention to give *Sadaqah* to his or her main charity, he or she will also demonstrate non-monetary consequences towards that particular charitable organisation. Therefore, intentions to donate will lead to commitment, loyalty and positive WOM towards the individual’s main charitable organisation. It is important for marketers to maintain good relationships with their existing donors, as they are more likely to become committed and loyal to that particular charity.

One explanation for this finding could be that intention plays an important role in the implementation of worship in Islam including giving behaviour such as *Sadaqah* (Al-Qardawi, 1999). In Islam, any worship that is not accompanied by intention will not be rewarded by

Allah (Qardawi, 1999). The present study effectively models intention to donate as the central driver of the non-monetary consequences, or key relationship fundraising outcomes, namely, commitment, loyalty and positive WOM, and extends previous attempts at modelling the non-monetary consequences process.

As the charitable sector changes and develops, the creation of donor commitment, loyalty and positive WOM helps charities to remain competitive in the long-term. Donor loyalty and commitment brings with it benefits such as continuous donation and a customer base that is less sensitive to the marketing efforts of other charities, while positive WOM provides free marketing for charities. Because of this, understanding the antecedents of donor commitment, loyalty and positive WOM is important. Therefore the present study suggests that donor value, congruency, reputation/dynamism, and intention to give *Sadaqah* are related to non-monetary consequences such as donor commitment, loyalty and positive WOM. Essentially, when being a donor is not just limited to the intention to donate but also involves maintaining loyalty and commitment to the charitable organisation and providing positive WOM (by trying to recruit other people, talking about the charity, and therefore heightening awareness of donation to the charity), there is a significant increase in donor behaviour and more generally, greater involvement in the entire donation process.

7.8 Summary of Chapter

The present chapter discussed the qualitative and quantitative phase findings; and contributes to the current literature by providing empirical evidence of multiple factors that predict UK Muslims' charitable behaviour (see Table 7.1 for the summaries). This study highlights the importance of religiosity, collectivism, donor value, reputation/dynamism and congruency as meaningful variables in a comprehensive model of charitable intentions. The results indicate that donors support their main charity because of both personal and organisational factors. The final chapter (Chapter 8- Conclusion and Recommendations) explains the research contributions and implications, limitations of the study and recommendations for future research.

Table 7.1 Summaries of Research Objectives and Hypotheses for the Present Study

Qualitative Phase		
Research Objectives		
RO1	To identify types of value donors attach to charitable giving (i.e. donor value).	
RO2	To determine the positive and negative drivers of charitable giving.	
RO3	To discover the charitable giving patterns of UK Muslims including the charitable causes and charitable organisations they are supporting, and the monetary donation preferences in terms of frequency of donation, method of giving and amount of donation.	
Quantitative Phase		
Research Objectives		**Hypotheses**
RO4	To analyse the effect of individual's cultural orientation (individualism-collectivism) and religiosity on individual's perceived value to charitable giving.	H1a: Collectivism → Donor Value H1b: Individualism → Donor Value H2: Religiosity → Donor Value
RO5	To access the relationship between an individual's perceived value and the behavioural intentions towards an individual's main charitable organisations.	H3a: Donor Value → Intention to Give *Sadaqah* H3b: Donor Value → Non-monetary Consequences
RO6	To determine the relationship among organisational aspects of barriers to donating, reputation/dynamism, congruency and behavioural intentions towards an individual's main charitable organisations.	H4a: Barriers to Donating → Intention to Give *Sadaqah* H4b Barriers to Donating → Non-monetary Consequences H5a: Reputation/Dynamism → Congruency H5b: Reputation/Dynamism → Intention to Give *Sadaqah* H5c: Reputation/Dynamism → Non-monetary Consequences H6a: Congruency → Intention to Give *Sadaqah* H6b: Congruency → Non-monetary Consequences
RO7	To investigate the mediating variable of congruency in the relationship between reputation/dynamism and the behavioural intentions towards an individual's main charitable organisations.	H7a: Reputation/Dynamism → Congruency → Intention to Give *Sadaqah* H7b: Reputation/Dynamism → Congruency → Non-monetary Consequences
RO8	To examine the relationship between intention to give *Sadaqah* and non-monetary consequences (donor commitment, loyalty and positive WOM).	H8: Intention to Give *Sadaqah* → Non-monetary Consequences

Source: This Study

Chapter 8 Conclusion and Recommendations

8.1 Introduction

The final chapter is divided into five sections. Section 8.2 highlights the key contributions and presents both theoretical and managerial implications of the present research. Section 8.3 discusses the research limitations, followed by recommendations for future research in Section 8.4. Finally, the thesis ends with a brief conclusion in Section 8.5.

8.2 Research Contributions and Implications

a) Theoretical Contributions and Implications for Researchers

Overall, the present study contributes by developing and validating a comprehensive model of UK Muslim charitable behaviour and makes an important contribution to the limited literature on Islamic instruments of voluntary giving, *Sadaqah*. It expands the limited research on Muslim donors in the West (non-Islamic countries) and is the first study on charitable behaviour to focus on an ethnic minority faith-based group in the UK. Therefore, the present findings are the first step towards an in-depth understanding of Muslims' charitable behaviour in the West. The current study validates that donor value, congruency and reputation/dynamism are three important factors in predicting intention to give *Sadaqah* and non-monetary consequences to a particular charitable organisation. The present findings indicate that 69% variance of non-monetary consequences (commitment, loyalty, positive WOM) is explained in the model, while 16% variance of intention to give *Sadaqah* is explained in the model.

The present research contributes to a growing stream of scholarly work that investigates the interplay of Islam, consumption and marketing practices (Jamal and Sharifuddin, 2015, Jamal and Shukor, 2014; Sandıkcı, 2011). Muslims represent an important population segment in many countries around the globe including those where they are a majority (e.g. Turkey, Malaysia and Pakistan) and where they are an identifiable minority (e.g. the UK, France and USA). There is a significant growth in Islam-compliant products and services like Islamic finance, halal food, halal cosmetics and halal tourism (Alserhan and Alserhan, 2012; Wilson and Liu, 2010) with Ogilvy and Mather establishing a bespoke Islamic branding practice in 2010 to offer advice on how best to appeal to Muslim consumers around the world (Temporal, 2011).

The current research contributes to the literature of perceived value (specifically on donor value) by demonstrating the multi-dimensional construct of donor value from Muslim perspectives. There has been little empirical research that examines customer value from the perspectives of the Muslim customers, other than Eid (2015) who examined Islamic attributes value within the tourism industry. The present research provides new insights into the otherwise under-researched areas of donor value by providing a comprehensive model of the consequences of Muslim donors' perceived value. This claim is based on the grounds that the researcher found support for a relationship between donor value and individuals' behavioural intentions. Further, where donor value was originally conceptualised in the blood donation and monetary donation context (Chell and Mortimer, 2014; Gipp et al., 2008; Sargeant et al., 2006), the current study extends the theoretical development by demonstrating that donor value is relevant within the voluntary donation context (i.e. *Sadaqah*) and is not only restricted to receiving tangible benefits such as familial utility (Sargeant et al., 2006) but also intangible benefits. In summary, the present findings indicate that Muslim donor perceived value is classified into four dimensions: positive emotional value, negative emotional value, communal value and religious beliefs value and that Muslim donor perceived value is an antecedent of Muslim donors' intention to give *Sadaqah* and non-monetary consequences such as donor commitment, donor loyalty and positive WOM. The current study extended the work of McGrath (1997) and Chell and Mortimer (2014) by proposing other dimensions of donor value such as communal value and religious beliefs value. Future research can, therefore, examine these value dimensions within the business context or adapt them for other faith groups as well as explore different aspects of donor value besides those found in the present research.

Typical approaches to understanding consumers' value perceptions and behavioural intentions focus largely on individual consumers in isolation from their cultural and religious identities. Therefore, the current research's theoretical contribution lies in its study of the impact of cultural orientation (collectivism) and religiosity on donor value. This has made an important contribution by demonstrating the positive effects of religiosity and collectivism on perceptions of value, which in turn influence behavioural intentions towards individuals' main charitable organisations. The present findings suggest that existing theories of consumer perceived value need to be supplemented with information on individual-level collectivist cultural orientations and religiosity, as these significantly affect donor value. In particular, consumers high in collectivism are more value-oriented than consumers low in collectivism. Similarly, religious individuals are more value-oriented than individuals with low level of religiosity. The present research expands on previous studies that only considered the direct implications of collectivism and religiosity on donation behaviour (e.g. Finkelstein, 2010; Kemmelmeier et al., 2006; Lampridis and Papastylianou, 2017; Jiang et al., 2018). Positioning religiosity and collectivism as antecedents of donor value represent relatively new territory and no prior research specifically elaborates on how individual characteristics influence the perceived value associated with giving.

The present research contributes to the literature of congruency where the match or fit between donors and charitable organisations is vital for predicting individuals' intention to give *Sadaqah* and the non-monetary consequences (commitment, loyalty and positive WOM). Additionally, the current study contributes by formalising the congruency construct as the mediator for the relationship between reputation/dynamism and behavioural intentions. This, therefore, expands previous research that only examined the effect of a charity's image and reputation on behavioural intentions (Schloderer et al., 2014; Bennett, 2013). Hence, the current research explains why and how the relationship between reputation/dynamism and behavioural intentions exists.

The current findings offer several theoretical contributions in relation to the growing literature on customer-based reputation or donor-based reputation. First, the current findings are in accordance with previous research that demonstrated the positive links between corporate reputation and consumer behaviour within the profit-making sector, and the relationship between charities' reputation and donation behaviour. Second, the present research contributes to the reputation/dynamism literature as it provides opportunities to apply the pre-existing instruments for measuring reputation/dynamism in the charitable sector and provides in-depth analysis of the perceptions of the reputation/dynamism of charities held by different donor groups (UK Muslim donors). The current study concentrates on what donors believe charities should be instead of what charities believe they should possess. In line with past studies that concentrated on customer-based corporate reputation (CBR) (Walsh et al., 2014), the present study fills the gap by understanding donor-based reputation/dynamism or donor perceptions of charities, and validates reputation/dynamism as the most important driver for UK Muslims' charitable behaviour. A charity's reputation/dynamism is deemed to be important to study for organisational drivers because it covers most aspects needed in an organisation such as the elements of effectiveness, familiarity and trustworthiness, the extent to which charities are well managed, well known, competent, use their assets wisely, are financially sound, progressive, and can provide excellent services (e.g. Bennett and Gabriel, 2003; Keh and Xie, 2009; Meijer, 2009; Sargeant, 2001; Torres-Moraga et al., 2010).

The present study examined not only reasons for individual giving but also factors that demotivate individuals from giving to charities, the barriers to donating. Therefore, this research reflects on both the positive and negative side of charitable giving. The current research contributes by developing and validating a comprehensive model from various perspectives. In order words, the present model integrates variables from the individual level (i.e. collectivism, individualism, religiosity, and donor value) and the organisational level (i.e. barriers to donating, congruency, and reputation/dynamism), to test their comparative usefulness in a Muslim context.

b) Managerial Contributions and Implications for Practitioners

Overall, the present findings provide insights into the donation tendencies of UK Muslims, which are useful for charities looking to increase donations from this segment of the population. Charities can identify donors' preferences and use the data as future benchmarks for upcoming charitable campaigns. Also, given that no prior research has investigated the combined positive effects of religiosity, collectivism, donor value, congruency and reputation/dynamism on behavioural intentions towards individuals' main charitable organisation, the present study goes a long way towards helping marketers increase their understanding of UK Muslim donors and how best to segment them based on their needs. It is crucial for charities to understand the factors that best predict an individual's charitable behaviour as it allows charities to increase donation amounts and long-term support. Therefore, managers should allocate their resources to different factors relative to their importance.

The current study demonstrates the applicability of donor value in the context of *Sadaqah*, assisting charities to understand what donors want from future exchanges. The purpose of the study is to offer some useful and practical guidelines for charities and other types of businesses wishing to understand Muslim donor perceived value successfully. The current study contributes by supplying charities with a number of operative dimensions of value perception that are essential if the charities are to remain competitive in the increasingly crowded charitable sector. Charities are therefore advised to measure and monitor the creation of donor value and to take remedial action where necessary.

Charities require loyal and committed supporters as their projects are continuous and rarely one-off, therefore it is necessary to develop strategies to maintain long-term relationships with donors, and for this purpose, it is necessary to orientate management around the value perceived by a donor. The principal source of competitive advantage is to compose an offer that provides donors with a perceived value higher than that of other charities. Creating and delivering value for customers (donors) is at the heart of relationship marketing (e.g. Woodruff, 1997), and focusing on religious beliefs value, communal value and emotional value is likely to win the hearts of Muslim donors. This study calls for developing promotional messages that encourage such individuals to think about those types of value. For example, charities should focus on creating value that highlights and emphasises the pleasure and 'feel good' aspect of giving (positive emotional value) and the feeling of guilt associated with not being able to give (negative emotional value). Charities should also harness religious identities by encouraging individuals to give to fulfil religious duties and emphasise messages that accord with the religious beliefs value such as encouraging donation for the sake of Allah, seeking rewards in the hereafter and achieve the ultimate goal, heaven. Charities should also highlight the communal sense of giving and the sense of togetherness from donating such as donating together, involving and learning about charitable giving from each other (communal value). The present research demonstrates that individuals are motivated by certain dimensions of value as a means to communicate their charitable behaviour with themselves and with others (Chell and Mortimer, 2014). If the marketers have an understanding of the multi-dimensional nature of value, and its impact on donor decision-making processes, they can build aggregate value without resorting to force appeals.

The current research contributes by demonstrating that those who seek the mentioned value are those who are more religious and collectivist. Therefore, charities should segment their target groups according to individuals' level of religiosity and collectivist orientation, and pay attention to creating value for these individuals. Charities should also encourage these individuals to promote the charity, especially when the UK Muslims relies strongly on WOM (Jamal, 2003), and highly religious and collectivist individuals are frequently opinion leaders and spokespersons. Thus, targeting these individuals may be more effective than conventional marketing efforts. By undertaking these strategies, charities can build relationships and demonstrate their commitment to the religious and cultural aspirations that are relevant to Muslims in the UK. Charities wishing to enhance donor value should invest greater resources into conducting market research to determine the individual-level cultural make-up of their target donors, in order to establish better and more focused marketing strategies. As a result, charities will be able to customise donor value-building strategies and thus achieve higher levels of giving.

Given the importance of charities' reputation/dynamism evidenced by the research findings, charities should invest in developing, managing and nurturing their reputation and the image of dynamism for long-term growth, demonstrating to their donors how capable, well managed, visionary, progressive, and trustworthy their organisation can be. This is because investing in and maintaining reputation/dynamism will have a positive effect on individuals' charitable behaviour. For example, charities should publish annual financial statements that are clear and transparent showing how the donated funds are used and the impact of these donations. Marketing and communication activities should use advertising messages that highlight strong reputation/dynamism when seeking to engage with potential and existing donors. Given that reputation/dynamism is a major concern to UK Muslims, any new charities should collaborate or work closely with existing reputable charities to gain support and trust, while existing charities should continue maintaining their reputation and aim for efficient reputation management. It is also recommended to conduct periodic checks to monitor how reputation evolves from donors' perspectives. The Charity Commission in the UK should continue supporting and monitoring registered charities to ensure that they maintain good governance.

8.3 Research Limitations

As with any study, the present research is not without its limitations. First, one of the limitations of the current research is that it is specific to one faith (Islam) and one sector (charitable sector), restricting the generalisability of the findings. Future research could use a more diverse sample (a range of religious groups) in order to make cross-cultural comparisons. The data was also collected from individuals in the UK only, leaving out other Muslims in other parts of the world. The findings reported in the current study are thus context and time-bound. One should exercise caution in generalising findings beyond those who participated in this research, and there are in all likelihood many Muslims whose views might differ from those discussed in this research. However, during the recruitment process, the researcher made extensive efforts to recruit the sample from a range of places, sources and demographic backgrounds including those of different age, gender, educational background, occupation and ethnicity and cultural traditions. In spite of its limitations, the present study opens a new door and a step forward in studying the behaviour of Muslims in the West.

Second, the current study was conducted from an interpretive perspective and the researcher fully acknowledges the limitations imposed by adopting such an approach. It is important to acknowledge that the researcher's beliefs may influence the interpretation and outcomes of the findings. Thus, the formulation of ideas and opinions may differ from another researcher in the field. The researcher's presence during the interviews may have affected the way participants responded. However, given the cultural and religious sensitivities, the researcher is a culturally acceptable interviewer (a female Muslim researcher). Therefore, the identity as a Muslim seems to have been important in gaining the trust of the interviewees, necessary for frank disclosure, and for probing in depth about the religious character of UK Muslims' charitable behaviour. It worked to the researcher's favour, as participants were willing to express their emotions and beliefs.

Third, the measures for all of the variables in the study were collected simultaneously via the same questionnaire, so there are a possibility of common method variance (Straub et al. 1995). However, the common method of identifying this variance is the lack of discriminant validity among the principal constructs, which was not evident. Additionally, socially desirable responses could have been present in this study, where the participants may have responded to questions to create a favourable response and conform to perceived expectations or social norms. However, extensive efforts were taken by the researcher to reduce the impact of social desirability bias through assuring the anonymity and confidentiality of the responses, which were not given directly to the researcher but were instead given in a self-completed questionnaire (in which the respondents did not give any personal information to identify them); using multiple items to assess each construct; emphasising the voluntary nature of participation (i.e. confirming a participant's right to withdraw at any time, without giving a reason); and highlighting that there are no right or wrong answers, therefore encouraging the respondents to answer each question truthfully while having the option of omitting any questions they did not want to answer.

Fourth, using a questionnaire with a Likert scale may not have given sufficient scope to the participants to truly express their beliefs. However, the current survey includes only closed-ended questions as Bryman and Bell (2011) warn that questionnaire with open-ended questions are much harder for the respondent to fill in, thus increasing the chance of receiving incomplete questionnaires. In addition, Oppenheim (2003) argues that open-ended responses are more difficult to analyse than closed-ended questions.

Fifth, the current study measures all of the constructs at one point in time and the data are cross-sectional in nature. Hence, it is not possible to determine causal relationships. Future studies could overcome this issue by using a longitudinal design that takes time into consideration. Also, in order to provide an even more convincing case for the causal interpretation of variable correlations, additional longitudinal research is needed in which exogenous factors are captured before the data on endogenous criteria are collected. Despite the mentioned limitations, the current findings are still meaningful within the UK Muslim donors context and the study was successful in answering the research questions and meeting the research objectives set out in the first chapter of the thesis.

Sixth, the current research makes the assumption that donating to charities represents a form of consumer behaviour, as the findings demonstrated that participants seek various types of value in exchange for a donation (i.e. value-maximising and rational self-interested individuals) in line with previous researchers such as Chell and Mortimer (2014), Gipp et al. (2008) and Sargeant et al. (2006). Nevertheless, the researcher acknowledged that in practice individuals' charitable behaviour is often at least partially explained by their social relations (e.g. social environment and norms) and emotions (e.g. sympathy and empathy) that is different from the consumer behaviour models might predict (Bekkers, 2004; Verhaert and Van den Poel, 2011).

Although past studies have used attitude theory, the theory of planned behaviour (TPB) and theory of reasoned action (TRA) to predict actual behaviour (Fishbein and Ajzen, 1975; Ajzen, 1991; Bagozzi, 2006), the researcher acknowledged the current findings' ability to realistically model (in a testable way) the full complexity of (consumer) behaviour. For instance, the theories mentioned do not take account of the non-attitudinal personal and situational factors and it has been argued that behavioural intention is not necessarily followed by action as a person might tend to overestimate their willingness to engage in socially desirable behaviour (Ajzen, 2006; Davies et. al, 2002). Nevertheless, behavioural intention is believe to be the most direct and closest predictor of actual behaviour and many studies have confirmed the positive link between individuals' intentions and their behaviour (e.g. Smith and McSweeney, 2007; Morgan et al., 2002; Verhaert and Poel, 2011). Therefore, the present study also expects that UK Muslims' intention to donate also predict their actual donation behaviour. Moreover, according to Isik (2014), the basis of all religious acts in Islam all starts with intention and that without true intentions actions such as charitable giving are null and void.

The researcher also acknowledged the limitation when framing the study within a conventional consumer behaviour framework as it restrict the range of questions asked, particularly in relation to emotions (i.e. the emotional dimensions in the questionnaire all have a hedonic slant such as enjoyment, relaxation, pleasure etc. – rather than considering emotions such as empathy, pity and compassion that may be relevant in a donation scenario). However, following the emerging themes in qualitative phase that highlights participants' emotions related to hedonic value and value-maximisation (i.e. psychological benefits), it is therefore appropriate for the questionnaire to be construct in the existing way.

Finally, there are variations in terms of financial donations made to charitable organisations. For example, triggers behind donating in response to disaster may be different when donating to annual event such as ‘Red Nose Day’. Therefore, the researcher fully acknowledged the limitations of the model in generalising the findings as each types of financial donation vary in the extent to which they are proactive/reactive, influenced by internal and external factors, and driven by rationality or emotion. Since there are variations in terms of financial donations made to charities, future research should be cautious in applying the current findings as the model and findings may not apply to them all equally well. For example, an individual’s donating triggers to a single identified victim is different when donating to a large number of victims, where there are greater feeling of concern and higher donations when victims are perceived as *entitative*—comprising a single, coherent unit (Smith et al., 2013). Winterich et al. (2009) also found donation behaviour differences when donating to in-groups and out-groups, where individuals with a feminine gender identity and higher moral identity tend to increase donations to out-groups (Iraq, Indonesia) and not to in-groups (London, New Orleans).

8.4 Recommendation for Future Research

Although the current study offers several meaningful contributions, future researchers could expand its scope even further. Firstly, future research may wish to investigate whether the SEM model and the findings of the present research can be extended to include other individuals, settings and times (Cook and Campbell, 1979). This is because the current study only aimed to understand the charitable behaviour of Muslim donors in the UK. Although an appropriate sample for this study, in order to be able to generalise the findings to other socio-economic groups in other geographic areas, additional research is required. Therefore, it would be useful to validate the current findings in other settings such as by comparing and contrasting the findings between different faith and cultural groups, as well as examining the differences between UK Muslims and other Muslims around the world.

Replicating research of individuals’ charitable behaviour in different geographical contexts is highly recommended by Sargeant et al. (2006) as the approach in which the charity sector generates funding and the nature of charitable organisations may vary substantially from one country to another, and from one religion to another. While past scholars focused on Muslim donors in Islamic countries (e.g. Kashif and De Run, 2015; Opoku, 2012), the present study opens up a new door in studying the behaviour of Muslims donors in non-Islamic countries in the West. The model presented in the current research can also be further tested for Muslim consumers across a range of products and services. Also, future research could use multiple time periods as, for example, when an individual gets older, they might value donating more or as individuals become more religious, they may value things differently than they did before.

Second, the present study found positive relationships between constructs such as donor value, congruency and reputation/dynamism and behavioural intentions towards an individual's main charitable organisation. Therefore, it might be useful to investigate those constructs on other types of charitable organisations. It can be argued that the reasons to support other types of charitable organisations might be different than supporting individual's main charitable organisation. This is because previous research has provided some evidence that other organisational factors can influence an individual's charitable behaviour such as the brand personality of charities (Groza and Gordon, 2016; Sargeant et al., 2008; Shehu et al., 2016), charities' brand authenticity (Akbar and Wymer, 2017; Wymer and Akbar, 2018) and charities' brand awareness and branding (Boenigk and Becker, 2016; Durgee, 2016). In addition, future scholars may also wish to further expand the current research by investigating the extent to which individuals' behavioural intentions are related to their actual charitable behaviour as previous scholars have found a direct link between behavioural intentions and actual behaviour (Smith and McSweeney, 2007; Verhaert and Poel, 2011).

Third, the current study examines voluntary giving (*Sadaqah*) in the context of UK Muslims. However, it is recommended for future research to explore in-depth other forms of charitable giving in Islam such as *Waqf* and Zakat. This is because each of these Islamic instruments is slightly different from the others. Thus, it would be interesting for researchers to use a comparative study to differentiate each instrument and examine the similarities and differences between them and investigate whether or not the present study's variables work similarly. Additionally, future research may explore the implications of the current study on different charitable behaviours such as volunteering and blood donation.

8.5 Concluding Thoughts

To conclude, an individual's voluntary giving to a charitable organisation is a complex yet extremely important phenomenon. The present study indicates that combining the effects of collectivism, religiosity and perceived value of giving with the organisational aspects of congruency and reputation/dynamism are useful in explaining UK Muslims' intentions to give *Sadaqah* and their commitment, loyalty and positive WOM towards their main charitable organisation. These findings contribute significantly towards an in-depth understanding of UK Muslim donors and the conceptual model that is proposed and validated in this thesis enriches the theoretical and empirical research in this important area which can be applied by other researchers. The current findings are considered as meaningful to scholars and practitioners in the marketing and consumer behaviour fields in general, and in particular, to those in the charitable sector. The present findings can assist and guide non-profit marketers in developing effective donation strategies to solicit donations from UK Muslim donors.

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APPENDIXES

Appendix A: Ethical Approval for Qualitative Data

Cardiff Business School
Ysgol Busnes Caerdydd

Yaacob, Aqilah
Cardiff University Business School

25 October 2016

Dear Aqilah:

Ethics Approval Reference: 1617017
Project Title: Donation Behaviour of British Muslims

I would like to confirm that your project has been granted ethics approval as it has met the review conditions.

Should there be a material change in the methods or circumstances of your project, you would in the first instance need to get in touch with us for re-consideration and further advice on the validity of the approval.

I wish you both the best of luck on the completion of your research project.

Yours sincerely,

Electronic signature via email

Debbie Foster
Chair of the ethics sub-committee
Email: CARBSResearchOffice@cardiff.ac.uk

Appendix B: Ethical Approval for Quantitative Data

Cardiff Business School
Ysgol Busnes Caerdydd

Yaacob, Aqilah
Cardiff Business School

30 August 2017

Dear Aqilah:

Ethics Approval Reference: 1617046
Project Title: Donation Behaviour of British Muslims

I would like to confirm that your project has been granted ethics approval as it has met the review conditions.

Should there be a material change in the methods or circumstances of your project, you would in the first instance need to get in touch with us for re-consideration and further advice on the validity of the approval.

I wish you both the best of luck on the completion of your research project.

Yours sincerely,

Electronic signature via email

Debbie Foster
Chair of the ethics sub-committee
Email: CARBSResearchOffice@cardiff.ac.uk

Appendix C: Informed Consent Form for Participants (Interviews)

CARDIFF BUSINESS SCHOOL, CARDIFF UNIVERSITY, RESEARCH ETHICS

Consent Form for Research Project: Donation behaviour of British Muslims

This study is conducted by Aqilah Yaacob who is a PhD student from Cardiff Business School under the supervision of Dr Ahmad Jamal and Dr Stephanie Slater.

The key research aim is to explore the extent to which British-Muslim donors seek to create value via donation behaviour and the role of religion and culture in this value creation. The focus is to understand the dynamics involved in the donor-charitable organization interface and how best to motivate and target donors. Participation in this research will provide valuable information, which will be disseminated through academic conferences, publications and possibly business related publications.

Participation in this research project will involve face-to-face in-depth interview that would last approximately 90 minutes. The interview will be audio-recorded and data to be transcribed for research use purposes.

Participation in the study is entirely voluntary and participants can withdraw from the study at any time without giving a reason. There will be no obligation for participants to cooperate, participate in the interview or respond to any question.

Participants may also ask questions at any time and discuss any concerns with either the researcher, Aqilah Yaacob (yaacoba@cardiff.ac.uk) or the supervisor, Dr Ahmad Jamal (jamala@cardiff.ac.uk).

All information obtained during the interview will be held anonymously, confidentially, and securely so that it will not be possible to trace information or comments back to individual contributors. Information will be stored in accordance with the current Data Protection Act.

The findings of the study will purely used for academic purposes. Participants can request information and feedback about the purpose and results of the study by emailing the researcher yaacoba@cardiff.ac.uk

By signing this form **I consent to participate in the study conducted by Aqilah Yaacob of Cardiff Business School, Cardiff University. I am also happy for the interview to be audio-recorded.**

Date: ________________________ Signature: ____________________

Appendix D: Discussion Guide (interviews)

<u>INTRODUCTION (warm up questions)</u>

**Pro-social behaviour (helping & donating in general: monetary & non-monetary)

1. As I mentioned in the consent form, I would like you talk to me about your charity giving experiences. Can you share of your recent experience in helping/donating to others? Tell me what happened? What did you do?
2. What do you like most about helping/donating to others? (Why?)
3. How do you usually help/donate to others?

<u>Part A- ALL ABOUT INDIVIDUAL DONOR</u>

Individuals' pro-social behaviour (motivation/demotivation)

1. Why do you donate/help others?
2. What are the most important motives for your giving?
3. Who inspires you to donate/help others?
4. Are there any factors/issues that stops you from donating/helping others? Please elaborate.
5. Do you ever experience any tension when donating/helping? If yes, please elaborate.
6. What are the risks or fear or anxieties you experience when you decide to donate/help?

Perceived Value

1. What do you get in return from your charitable giving?
2. Can you please explain what charity giving means to you? Can you describe your feelings and emotions before, during and after donating/helping others? Probe – what is the source of delight/pleasure? What does charity giving helps you to achieve? Probe – the role of entertainment during the events.
3. Do you think it is worth donating? What do you get out of donating? Probe – explore if they find the money, time (do they think a lot and take time) and energy that they spend for charity giving is worth? Why?
4. What do you think of the quality of service provided by your charity? Do you find the charity to be trustworthy? Reliable? (Keeps its promises; provides a prompt service) Do you feel safe in dealing with them? Does it provide any personal support? Why do you think it is useful? Or valuable to you?
5. How does your charitable actions help you relate with people around you (like those in the family, friends and in the community). Tell me if you provide any advice to others? What about others? Tell me about any advice you get from others? Who else in your group gives? Tell me if you give on your own or with your family/friends? What is the difference between giving on your own and with others? Do you share with others any of your charitable activities? (Can you elaborate more)? Do you feel a different person when you donate in public?
6. What sort of causes do you support? Why? How do you feel when you help others? Any examples/experiences of bringing change to the word? Do you feel you are making a difference to the lives of others? Probe – ask for examples. How do you plan to transform the world around you? Tell me 2 things that you would like to change? Why? How?

Religiosity & Religion

Knowledge/awareness, beliefs, actions/practices, values, experiences:

1. How important is Islamic faith/religion in your daily live? Why is it important?
2. How does your religion/religious beliefs influence the way you give charity? In what way does it influence you?
3. What do you think Islam says about charity?

    a. Tell me about what Qur'an says about charity?
    b. Tell me about what Hadith (teachings of the prophet) say about charity?
4. How often do you attend religious services (or go to the mosques)? Why do you go there usually?
    a. Based on your experience, can you share any donation collection or charity events being held there? *(Ask for examples)*
    b. Can you share any charity appeals made by your religious leaders? What did they say that influence you to give?

Culture

1. Where are you from?
2. Can you describe your cultural community?
3. How do you feel when being part of your cultural community/group?
4. What does your culture (cultural values) says about charity?
5. In what way your cultural values/traditions influence your charitable behaviour? Probe – the way you give/help others, role of family and friends and to whom you help?
6. To what extent you watch TV? Probe – which channels? Mainstream vs. from your country of origin? What is special about charity appeals shown on these channels?
7. In what sense you feel your parents (elders in the family) are different (or similar) to you when it comes to charitable giving/helping others?
8. Tell me more about your friends and the way they donate? Probe – where and why?
9. Do you visit back home? How frequently? Do you recall any experiences of donating while back home? Probe – where, why and how do you know if not travelled back home?
10. In what sense your experiences back home are different/similar to the ones in the UK when it comes to your charitable giving behaviour? Probe – why?

<u>Part B- ALL ABOUT CHARITABLE ORGANISATIONS (DONORS' PERSPECTIVES)</u>

<u>Choice of charity (Individual's preferences):</u>

1. Can you share your experience supporting/donating to charitable organisation?
2. Which characteristics/factors would attract you to donate/ support a particular charitable organisation? Which criteria is the most important to you?
3. Can you name some of the charitable organisations you prefer to support/donate (currently supporting & in the past)? **(LIKE):**
    a. Why do you favour them?
    b. Which one is your favourite charitable organisation? (Why?)
    c. What are the characteristics/attributes/criteria of that organisation?
    d. Do you donate to other charitable organisation besides the one you mention just now? *If yes, is it for the same reason or not? If no, why do you donate to specific charitable organisations, and not to others?*
4. Can you share any charitable organizations you do not support/donate? **(DISLIKE):**
    a. Why don't you support them?
    b. What puts you off from donating/supporting an organisation?
5. Have you ever had any negative/unpleasant experiences with a charitable organisation? Can you share that experience?

Monetary and non-monetary consequences

1. How do you plan in continuing your support for charitable organisation in the future?

Appendix E: Invitation to Take Part in Survey (Flyers)

Are you a British Muslims aged 18 years old and above?

If yes, you are kindly invited to take part in this 15 minutes survey.

Your participation will provide valuable information in understanding donation behaviour among Muslims.

You will have a chance to win a gift voucher worth **£5.**

Your support is highly appreciated. Thank you.

Please email Aqilah Yaacob (PhD researcher, Cardiff Business School, Cardiff University) at yaacoba@cardiff.ac.uk if you wish to find more information.

Please type the link below to take part in the survey:
bit.ly/donationbehaviour

Appendix F: Questionnaire

QUESTIONNAIRE

Dear Participant,

This questionnaire is part of a PhD research project where you will be asked to answer a series of questions about your charitable giving experiences, and some general questions about yourself and your opinions. **The questions will relate to your charitable donations, specifically on your voluntary giving other than zakat. It will take you no more than 15 minutes to complete.** Your support is the most important factor for the success of this research.

Please answer all of the information truthfully and as fully as possible. There are no right or wrong answers. Completion of this questionnaire is **voluntary** and you can withdraw at any stage without telling us any reason. Also, you have the option of omitting a question if you do not wish to answer it. Your **anonymity** and **confidentiality** is fully guaranteed. The data collected will only be used for academic research purposes and reported in aggregate term so no individual will be identifiable as part of the study.

As a compensation for your time you will be entered into a lucky draw, whereby 30 participants will get the chance to **win a £5 each in a gift vouchers.** Please enter your email address at the end of the questionnaire if you wish to enter the prize draw. Please be assured that your email address will not be used for any other purposes.

If you have any questions about the survey or if you wish to get a copy of major findings of this research, please email the researcher, Aqilah Yaacob at yaacoba@cardiff.ac.uk or supervisors Dr Ahmad Jamal at jamala@cardiff.ac.uk. **Thank you for your time!**

Please tick the appropriate boxes below:

☐ I **understand** and **agree** with the information given above and I am giving my **consent** to participate in this research

☐ I am **18 years old or older**; and I am a **Muslim** with **British citizenship**

SECTION 1

The following questions assess your charitable giving experiences. Please select the appropriate boxes.

Q1. If you could only choose one, which of the following charitable causes do you support? (Please tick ONLY ONE option)

A1	Arts & Culture		A12	Human Rights	
A2	Animals		A13	Homelessness	
A3	Children		A14	Hospitals & Hospices	
A4	Community Development		A15	International Development	
A5	Disaster Relief (e.g. earthquakes)		A16	Medical Research	
A6	Disability		A17	Orphans	
A7	Emergency Relief (e.g. war victims)		A18	Poor	
A8	Education		A19	Religious Causes (e.g. *dawah* related)	
A9	Environment		A20	Social Welfare	
A10	Elderly and Widows		A21	Sports	
A11	Health		A22	Other (please specify) ________	

Q2. In what way do you support charitable causes? (Tick all that is applicable)

B1	Donating money	
B2	Donating my belongings	
B3	Donating blood	
B4	Giving up your time and skills (i.e. volunteering)	
B5	Raising money on behalf of charities	
B6	Attending charity events	
B7	Other (please specify) ________	

Q3. Do you donate money to charitable organisation?

C1	Yes (if yes, please continue to the next question)	
C2	No (if no, please proceed to question number 7)	

Q4. How often do you donate money to charitable organisation on average? (Please tick only one option)

D1	Weekly	
D2	Every two weeks	
D3	Monthly	
D4	Every few months	
D5	Yearly	
D6	Other (please specify) ________	

Q5. How do you normally make monetary donations? (Tick all that is applicable)

E1	Direct debit payment to charitable organisation	
E2	Payment via charitable organisation's own website	
E3	Payment via a fundraising website (e.g. Just Giving)	
E4	Payment on the phone or via text message	
E5	Cash payment to a bucket collection or charity boxes (e.g. in a mosque, shops, charity events etc.)	
E6	I pay by myself directly to needy people	
E7	Other (please specify) ________	

Q6. On average, how much do you donate to charitable organisation? (Please tick only one option)

F1	Up to £10 per month	
F2	£11 to £20 per month	
F3	£21 to £30 per month	
F4	£31 to £40 per month	
F5	Over £40 per month	
F6	Under my circumstances I cannot afford to donate	

SECTION 2

Q7. People value donating to charitable causes in many different ways. Please circle the number that represents your answers.

	I donate to charitable causes because…	**Strongly Agree** ⟷ **Strongly Disagree**						
G1	It helps me feel accepted	7	6	5	4	3	2	1
G2	It improves the way I am perceived	7	6	5	4	3	2	1
G3	It makes a good impression of me to others	7	6	5	4	3	2	1
G4	It gives me social approval	7	6	5	4	3	2	1
G5	It makes me feel empowered to do more	7	6	5	4	3	2	1
G6	It makes me feel ambitious to do more	7	6	5	4	3	2	1
G7	It helps me to act as a role model	7	6	5	4	3	2	1
G8	I want to encourage others to donate	7	6	5	4	3	2	1
G9	I want to inspire others to donate	7	6	5	4	3	2	1
G10	By donating I can make efforts to get everyone together for a charitable cause	7	6	5	4	3	2	1
G11	By donating I can use my social influence to generate support for charitable causes	7	6	5	4	3	2	1
G12	When a friend of mine supports a charitable cause, I do the same	7	6	5	4	3	2	1
G13	It makes me feel like I am making a positive difference in other people's life	7	6	5	4	3	2	1
G14	I want to empower the beneficiaries	7	6	5	4	3	2	1
G15	By doing so I feel I can transform the world around me	7	6	5	4	3	2	1
G16	It helps transform the lives of others	7	6	5	4	3	2	1
G17	By doing so I can give advice to my children or others about charitable giving	7	6	5	4	3	2	1
G18	I enjoy donating	7	6	5	4	3	2	1
G19	I feel relaxed when I donate	7	6	5	4	3	2	1
G20	I feel good when I donate	7	6	5	4	3	2	1
G21	It gives me pleasure	7	6	5	4	3	2	1
G22	The thought of donating to charitable causes makes me want to donate	7	6	5	4	3	2	1
G23	I would feel guilty if I didn't	7	6	5	4	3	2	1
G24	I would feel bad about myself if I didn't	7	6	5	4	3	2	1
G25	I have a responsibility to help others	7	6	5	4	3	2	1
G26	I enjoy helping others	7	6	5	4	3	2	1
G27	I want to help in a community or help in times of crisis	7	6	5	4	3	2	1
G28	I want to help others	7	6	5	4	3	2	1
G29	Charitable giving is a religious duty in Islam	7	6	5	4	3	2	1
G30	It is for the sake of Allah	7	6	5	4	3	2	1
G31	I can attain closeness to Allah	7	6	5	4	3	2	1
G32	Donating does not decrease my wealth	7	6	5	4	3	2	1
G33	It is the *Sunnah* (teaching) of the holy Prophet (PBUH)	7	6	5	4	3	2	1
G34	I seek rewards in the Hereafter	7	6	5	4	3	2	1
G35	It is a good deed as per my Islamic belief	7	6	5	4	3	2	1
G36	I want to purify my wealth	7	6	5	4	3	2	1
G37	I fear Allah's punishment	7	6	5	4	3	2	1
G38	I am accountable and responsible for the wealth I have	7	6	5	4	3	2	1
G39	I want to be a good Muslim	7	6	5	4	3	2	1
	I attend charitable events because….	**Strongly Agree** ⟷ **Strongly Disagree**						
G40	I get to meet and socialize with others	7	6	5	4	3	2	1
G41	Everyone is eager to help charitable causes	7	6	5	4	3	2	1
G42	It helps to bring the community together	7	6	5	4	3	2	1
G43	My children or others learn so much by attending them with me	7	6	5	4	3	2	1
G44	My children or others get involved when attending them with me	7	6	5	4	3	2	1
G45	My children or others have so much fun when attending them with me	7	6	5	4	3	2	1

SECTION 3

Q8. If you could ONLY CHOOSE ONE, which of the following is your **Main Charity (the one that you support most often)?**

H1	British Heart Foundation		H11	Muslim Hands	
H2	Comic Relief		H12	Oxfam	
H3	Cancer Research UK		H13	Penny Appeal	
H4	Human Relief		H14	Red Cross	
H5	Human Appeal		H15	Save the Children	
H6	Islamic Relief		H16	Umar Welfare Trust	
H7	Interpal		H17	UNICEF	
H8	Made in Europe		H18	WWF	
H9	Muslim Aid		H19	YMCA	
H10	Macmillan Cancer Support		H20	Other (please specify) ________________	

Q9a. The following statements assess your commitment and intentions towards your **MAIN CHARITY**. Please take a moment and think about your **MAIN CHARITY**. Once you have done this, please circle the number that represents your answers.

		Strongly Agree ⟷ **Strongly Disagree**
I1	I'm likely to say good things about my Main Charity	7 6 5 4 3 2 1
I2	I would recommend my Main Charity to my friends and relatives	7 6 5 4 3 2 1
I3	I recommend my Main Charity to others	7 6 5 4 3 2 1
I4	If my friends were looking for a charity, I would tell them about my Main Charity	7 6 5 4 3 2 1
I5	I feel I am loyal to my Main Charity	7 6 5 4 3 2 1
I6	My Main Charity is my first choice	7 6 5 4 3 2 1
I7	Even with more choices, I will not choose other charity	7 6 5 4 3 2 1
I8	I feel a sense of belonging to my Main Charity	7 6 5 4 3 2 1
I9	I care about the long term success of my Main Charity	7 6 5 4 3 2 1
I10	I would describe myself as a loyal supporter of my Main Charity	7 6 5 4 3 2 1
I11	I will be giving more to my Main Charity next year	7 6 5 4 3 2 1

Q9b. Think about your **MAIN CHARITY**, what is the likelihood of donating to your **Main Charity** next time you decide to donate? (Please answer all three statements)

I12	Very Likely						Very Unlikely
	7	6	5	4	3	2	1
I13	Very Certain						Uncertain
	7	6	5	4	3	2	1
I14	Definitely Will						Definitely Will Not
	7	6	5	4	3	2	1

Q10. Please indicate the extent to which you agree or disagree with each of the following statements:

	I believe that…	**Strongly Agree** ⟷ **Strongly Disagree**
J1	My Main Charity's successes are my successes	7 6 5 4 3 2 1
J2	If a story in the media criticized my Main Charity, I would feel embarrassed	7 6 5 4 3 2 1
J3	When someone praises my Main Charity, it feels like a compliment for myself	7 6 5 4 3 2 1
J4	In general, my Main Charity's opinions and values are a lot like mine	7 6 5 4 3 2 1
J5	I like and respect my Main Charity's values	7 6 5 4 3 2 1
J6	I share a very similar set of values with my Main Charity	7 6 5 4 3 2 1
J7	Donating to my Main Charity is consistent with how I see myself	7 6 5 4 3 2 1
J8	People similar to me donate to my Main Charity most of the time	7 6 5 4 3 2 1
J9	People who donate to my Main Charity are more like me than those who donate to other charities	7 6 5 4 3 2 1
J10	I can identify with those who donate to my Main Charity over other charities	7 6 5 4 3 2 1
J11	The kind of person who typically donates to my Main Charity is very much like me	7 6 5 4 3 2 1

Q11. The following statements assess your views about the corporate reputation of your **MAIN CHARITY**. Please indicate the extent to which you agree or disagree with each of the following statements:

	I believe that my Main Charity…	**Strongly Agree**	←		→			**Strongly Disagree**
K1	Uses its assets wisely	7	6	5	4	3	2	1
K2	Is financially sound	7	6	5	4	3	2	1
K3	Is able to provide an excellent service to beneficiaries	7	6	5	4	3	2	1
K4	Value their volunteers	7	6	5	4	3	2	1
K5	Is well managed	7	6	5	4	3	2	1
K6	Is capable	7	6	5	4	3	2	1
K7	Has a good long-term future	7	6	5	4	3	2	1
K8	Has excellent employees	7	6	5	4	3	2	1
K9	Is very well known	7	6	5	4	3	2	1
K10	Has achieved a great deal	7	6	5	4	3	2	1
K11	Is trustworthy	7	6	5	4	3	2	1
K12	Spends more on beneficiaries and less on administration	7	6	5	4	3	2	1
K13	Is progressive	7	6	5	4	3	2	1
K13	Is visionary	7	6	5	4	3	2	1
K15	Is innovative	7	6	5	4	3	2	1
K16	Is a charity that other charities should try to emulate	7	6	5	4	3	2	1
K17	Is efficient	7	6	5	4	3	2	1
K18	Empowers the people they are seeking to help	7	6	5	4	3	2	1
K19	Is engaging, fun and exciting	7	6	5	4	3	2	1
K20	Encourages the beneficiaries to be more independent	7	6	5	4	3	2	1
K21	Is able to transform the lives of others	7	6	5	4	3	2	1

Q12. The following statements assess your views about any potential barriers to donating. Please indicate the extent to which you agree or disagree with each of the following statements:

	When I am approached by a charitable organization to donate, I feel reluctant because the charitable organization:	**Strongly Agree**	←		→			**Strongly Disagree**
L1	Asks for an inappropriate amount of money	7	6	5	4	3	2	1
L2	Does not inform me about how my money is directly helping others	7	6	5	4	3	2	1
L3	Offers poor service quality	7	6	5	4	3	2	1
L4	Is asking even when I cannot afford to donate	7	6	5	4	3	2	1
L5	Spends too much from my donation on admin rather than on the cause	7	6	5	4	3	2	1
L6	Is asking me to support causes which do not catch my imagination	7	6	5	4	3	2	1
L7	Wastes donors' money by sending donors too much junk mail	7	6	5	4	3	2	1
L8	Uses too many shocking appeals when advertising	7	6	5	4	3	2	1
L9	Seems to blackmail donors emotionally	7	6	5	4	3	2	1
L10	Makes me feel guilty	7	6	5	4	3	2	1
L11	Pressures me to donate by using aggressive advertising appeals	7	6	5	4	3	2	1
L12	Keeps asking for money again and again	7	6	5	4	3	2	1
L13	Advertises its message too frequently	7	6	5	4	3	2	1
L14	Bombards me with too many advertised messages	7	6	5	4	3	2	1
L15	Asks me to donate in front of others	7	6	5	4	3	2	1

SECTION 4

Q13. The following statements relate to your cultural orientation. Please circle the number that represents your response.

		Strongly Agree	⟷					Strongly Disagree
M1	It is my duty to take care of my family, even when I have to sacrifice what I want	7	6	5	4	3	2	1
M2	Parents and children must stay together as much as possible	7	6	5	4	3	2	1
M3	Family members should stick together, no matter what sacrifices are required	7	6	5	4	3	2	1
M4	If a co-worker gets a prize, I would feel proud	7	6	5	4	3	2	1
M5	The well-being of my co-workers is important to me	7	6	5	4	3	2	1
M6	It is important to me that I respect the decisions made by my group	7	6	5	4	3	2	1
M7	When another person does better than I do, I get tense and aroused	7	6	5	4	3	2	1
M8	It is important that I do my job better than others	7	6	5	4	3	2	1
M9	Competition is the law of nature	7	6	5	4	3	2	1
M10	I rely on myself most of the time; I rarely rely on others	7	6	5	4	3	2	1
M11	I'd rather depend on myself than others	7	6	5	4	3	2	1
M12	I often do "my own thing"	7	6	5	4	3	2	1

SECTION 5

Q17. The following questions are related to the religiosity aspect of your life. Please circle to indicate your answer.

		Strongly Agree						Strongly Disagree
R1	I enjoy spending time with others of my religious affiliation	7	6	5	4	3	2	1
R2	I often read about my religion	7	6	5	4	3	2	1
R3	It is important to me to spend periods of time in private religious thought and prayer	7	6	5	4	3	2	1
R4	Religious beliefs influence all my dealings in life	7	6	5	4	3	2	1
R5	I spend time trying to develop my understanding of my religion	7	6	5	4	3	2	1
R6	My religious beliefs informs my whole approach to life	7	6	5	4	3	2	1
R7	I enjoy participating in the activities of my religious organization (such as mosque)	7	6	5	4	3	2	1
R8	I make financial contributions to my favourite religious organization	7	6	5	4	3	2	1
R9	I keep well informed about my local religious group and have influence in its decisions	7	6	5	4	3	2	1
R10	Religion is especially important to me because it answers many questions about the meaning of life	7	6	5	4	3	2	1

SECTION 6- Demographic

Please select the appropriate boxes.

Q18. My gender is:

S1	Male	
S2	Female	
S3	Other (please specify)_______________	

Q19. My age is:

T1	18-24 years old	
T2	25-34 years old	
T3	35-44 years old	
T4	45-54 years old	
T5	55-64 years old	
T6	Above 65 years old	

Q20. My marital status is:

U1	Single	
U2	Married	
U3	Separated/Divorced/Widowed	
U4	Other (please specify)_______________	

Q21. Number of children I am supporting:

V1	None	
V2	One to three	
V3	More than three	
V4	Not applicable	

Q22a. My ethnic identity/background is:

W1	Arab/Middle Eastern	
W2	Bangladeshi	
W3	Caucasian	
W4	Indian	
W5	Pakistani	
W6	Somali	
W7	Other African	
W8	Other (please specify)_______________________	

Q22b. How strongly do you identify with your chosen ethnic group in Q22a?

Very Strong	⟷					Very Weak
7	6	5	4	3	2	1

Q23. I have lived in the UK:

Y1	Since birth	
Y2	10 to 15 years	
Y3	16 to 20 years	
Y4	More than 21 years	

Q24. My highest education qualification is:

Z1	High school or less	
Z2	GCSEs/ O Level	
Z3	A Level	
Z4	Professional Qualification/ Diploma	
Z5	Undergraduate degree	
Z6	Postgraduate degree	
Z7	Doctorate degree	
Z8	Other (please specify)_______________	

Q25. My profession is:

AA1	Public Sector Employee	
AA2	Private Sector Employee	
AA3	Non-Profit Sector Employee	
AA4	Self-Employed	
AA5	Unemployed	
AA6	Housewife/Stay- at-home Husband	
AA7	Retired/Pensioner	
AA8	Student	
AA9	Other (please specify)______________________	

Q26. My combined household annual income is:

BB1	Up to £15,000	
BB2	£15,001–£30,000	
BB3	£30,001–£45,000	
BB4	£45,001–£60,000	
BB5	Above £60,001	
BB6	Not applicable	

Please enter your email address if you wish to enter the prize draw: ________________________________

THANK YOU VERY MUCH FOR YOUR TIME!