Investigating Individuals' Monetary Donation Behaviour in Saudi Arabia

By

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In the name of Allah, the Entirely Merciful, the Especially Merciful

"Allah (the God) makes the way to Paradise easy

for those who treads the path in search of knowledge"

(Prophet Muhammad peace be upon him)

Dedication

With a grateful heart I dedicate this dissertation

To…

The soul of my missed father Sulaiman Alhidari

And my beloved and great mother Lateefah Alfouzan

May Allah enable me to reward you with love and respect

And to…

My beloved wife and children

Who gave me unconditional support

And, finally, to…

All of the volunteers, donors and workers in the charitable sector across the world

Please accept my effort in this study as a brick in your grateful and beautiful humanitarian building

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List of Abbreviations

AVE: Average Variance Extracted

CFA: Confirmatory Factor Analysis

CFI: Comparative Fit Index

COs: Charitable Organisations

D^2: Mahalanobis Distance

EFA: Exploratory Factor Analysis

GCC: Gulf Co-operation Council

GFI: Goodness of Fit Index

IRO: International Relief Organisation

KMO: Kaiser-Meyer-Olin

NPO: Non-Profit Organisation

PBC: Perceived behavioural control

RMSEA: Root Mean Square Error of Approximation

SCT: Social Cognitive Theory

SET: Social Exchange Theory

SEM: Structural Equation Modelling

TPB: Theory of Planned Behaviour

TRA: Theory of Reasoned Action

TLI: Tucker-Lewis Index

χ^2: chi-square

Abstract

The primary objective of this thesis is to develop a conceptual model which will help to understand individuals' monetary donations to Charitable Organisations (COs) in Saudi Arabia. Although individuals are one of the main funding sources for many COs, research in this area is limited. Most of the previous studies have been conducted in Western countries and they have principally investigated the relationship between individuals' demographic characteristics and their monetary donation behaviour. The present study fills the gap in the literature by conducting a substantive research on Muslim donors' behaviour. This study examines Saudi individuals' intentions and the extent to which these intentions are related to individuals' self-reported donation to COs. It also investigates the role of individuals' trust in the COs, as well as their behavioural differences with regards to the level of their religiosity and demographic characteristics (e.g. income, age and gender).

Structural Equation Modelling (SEM) is used to rigorously test the validity of the measurement models in order to examine the comprehensive set of hypothesised interrelationships among the variables and their comparative effects on individuals' intentions and self-reported monetary donation to COs. The data were collected through drop off questionnaires. A survey was administered to a convenience sample of respondents and 221 completed questionnaires were received.

Firstly, the empirical results show that behavioural intention to donate to COs translate over time into self-reported behaviour. Secondly, they show that attitudes toward helping others and attitudes toward giving monetary donation to COs have a significant effect on behavioural intention. Thirdly, moral responsibility and social norms have a significant impact on behavioural intention. Fourthly, perceived behavioural control has a significant impact on behavioural intentions but not on self-reported behaviour. Fifthly, trust in COs has a significant impact on both behavioural intention and self-reported behaviour. Sixthly, an individual's perceptions of the ability, integrity, and benevolence of COs are direct antecedents of his or her trust in the COs, making trust a multi-dimensional construct. Seventhly, an individual's trust disposition has a direct impact on his or her behavioural intention. And finally, Saudi individuals do not differ in their monetary donation behaviour on the basis of their religiosity and most of the demographic characteristics.

The main theoretical implication of the study is that while the theory of reasoned action and the theory of planned behaviour are useful in explaining Saudi individuals' monetary donation behaviour to COs, extending the theory to include the combined effect of new variables and moderators increases our understating of the underlying phenomenon. An individual's monetary donation behaviour is still a complex, elusive, yet extremely important phenomenon. The model proposed and validated in this thesis advances the theory and research on monetary donations to COs and provides a comprehensive understanding of donors' behaviour for practitioners in charitable and not-for-profit organisations.

Keywords: individuals' monetary donation, Saudi Arabia, donation behaviour, trust in charitable organisations, perceived ability, perceived integrity, perceived benevolence, trust disposition, moral responsibility, TPB, TRA, structural equation modelling, SEM

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1. Introduction

> *" You will never attain Paradise until you spend benevolently out of what you love "*
>
> *(The Holy Qur'an, Chapter 3: 93)*

Individuals comprise a significant share of the monetary donation market, as a result they are the most generous supporters of charitable organisations (COs) (Breeze, 2006; NCVO and CAF, 2012; Giving USA, 2013). The literature emphasises the importance of understanding an individual's behaviour regarding monetary donation. Previous research provides explanations for individual's monetary donations; however, these explanations are dominated by scientific disciplines, such as psychology, society and economics. Many researchers have called for a comprehensive understanding of individual's monetary donation behaviour by including different but related factors (Sargeant, 1999; Bekkers and Wiepking, 2011). This dissertation aims to answer these calls.

The main objective of the study is to develop a comprehensive model of an individual's monetary donation behaviour to COs by integrating personal, social and organisational factors that influence individuals when donating money to COs in the context of Saudi Arabia and the countries of the Gulf Co-operation Council (GCC), namely Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates. This study contributes to the literature by testing the explanatory capability of well-established theories such as the Theory of Research Action (TRA) and the Theory of Planned Behaviour (TPB). In particular, the study expands the TPB model outside its original Western context, thus filling a gap in the literature. By enhancing the understanding of current donors' behaviour, the comprehensive model provided in this study will also help marketers and practitioners in the charitable sector to attract and retain donors.

This chapter introduces the reader to the context and structure of this dissertation. The chapter is divided into eight sections. The first section provides an overview of the context of the research. The second section provides the theoretical foundation of the research topic. The rationale of the research is discussed in the third section, followed by specifying the objectives in the fourth section. The fifth section outlines the research questions. The sixth section describes the methodology and sampling method that are used and section seven summarizes the contributions. Finally, section eight highlights the structure of the dissertation.

1.1 Research Context

1.1.1 The Charitable Organisations Sector

In the area between private and domestic space and the market and the state, it is possible to identify a diverse range of organisations that are often called the third sector or the non-profit, charitable, voluntary or independent sector (Morris, 2000); however, there is still a considerable debate over an accepted universal definition for this sector. The sheer diversity of the organisations that may be considered part of this sector means that it is difficult to capture the entire sector within one definition.

The Johns Hopkins Comparative Non-profit Sector Project (JHCNSP) by Salamon and Anheier (1997) is a major contribution towards the development of a common definition of the non-profit sector. The project was launched in 1990 to inquire into the scope, structure, history, legal position, and role of the non-profit sector outside both the market and the state, in a broad cross section of nations. According to Salamon and Anheier (1997) a Non-Profit Organisation (NPO) is an organised, private, non-profit distributing, self-governing, and voluntary organisation.

Kendall and Knapp (1995) argued that Salamon and Anheier's (1997) definition is too broad for application to some countries because it includes areas of activity that are in reality part of the state provision (e.g. universities and schools) and includes business wise bodies (e.g. trade unions and business associations) which are not generally regarded as having characteristics associated with more traditional COs.

Thus, Kendall and Knapp (1995) define COs as formal, self-governed, separate from government and business, non-profit distributing, benefiting from philanthropic donations and voluntarism, and are not political or religious organisations. Oster (1995) proposed five

characteristics for COs that distinguish them from other organisations. First is that COs are mission driven organisations. COs strive to implement a social mission while the common objective shared by most commercial organisations is making a profit. Second, volunteerism is a key component for COs. People (in general) perform voluntary activities through COs and NPOs, not through governmental or commercial organisations (Bloom and Kilgore, 2003). Third, the disconnection between the purchasers and the users means that the purchaser and the user of a CO are not the same individual, which is in contrast to the majority of commercial transactions (Liao, Foreman and Sargeant, 2001). The CO's purchasers are individual or institutional donors while their users are the recipients of the goods or services provided by the CO. The distance between the donors and those who receive the charity means that the donor's trust in the CO is critical (Richie, Swami and Weinberg 1999). The donors must place their trust in the COs ability to carry out its mission successfully (Laidler-Kylander, Simonin and Quelch, 2007). Fourth is that COs is an independent from government. The relationship between COs and government can take three forms, which are: supplementary to government, complementary to government, or adversarial to government (Yong, 2000). In the supplementary model the COs are seen as fulfilling the demand for public goods that have been left unsatisfied by the government. In the complementary view the COs are seen as partners to government, helping to carry out the delivery of public goods that are largely financed by government. In the adversarial view the COs provoke the government to make changes in public policy and maintain accountability to the public. Reciprocally, the government attempts to influence the behaviour of COs by regulating their services and responding to their advocacy initiatives. These types of relationship between the COs sector and governments are dynamic and differ from one country to another, subject to many elements (such as a country's history, political system, and economic status).

The final characteristic of COs is that their sources of funds mean that COs, in general, are dependent on external sources to obtain the financial funds that allow them to accomplish their charitable missions. Although the government can often be included as one of the external sources to fund the COs, the nature of the government-charity relationship impacts on governmental support as well as other sources of COs funding. People tend to reduce their donation to the COs when the governments increase their funding by awarding grants or contacts; however, if there is a decrease in government grants and contracts, then this may persuade donors to increase their contributions (Khanna and Sandler, 2000).

Generally, when governments start to shrink their funding this makes the COs rely more and more on other sources of funding. In addition to government funding, the COs can attract funding from private contributions and autonomous income. Private contributions include donations from individuals, legacies, foundation or trust grants, and corporate donations while autonomous income is generated from the sales of goods or services, the income from rents and investment, and tax benefits (Sargeant and Woodiffe, 2005). However, individuals remain the major funding resources for most COs. The next section discusses the individuals' donation.

1.1.2 COs and Individual Donations

One of the characteristics that distinguishes COs from governmental and commercial organisations is their relative dependence on financial donations (Okten and Weisbrod 2000; Notarantonio and Quigley 2009). Financial funding for COs is received from various sectors of society, specifically from individuals, corporations, charitable foundations (or trusts) and governments (Barman, 2007). Some types of organisations generate funds from membership fees and investments or sale activities. For example, Figure 1.1 shows the various sources of donations for US COs in the year 2012. It can be seen from these figures that individual monetary donation is the main source of charity funding in the US.

Figure 1.1: US 2012 Donation by Sources of Contribution
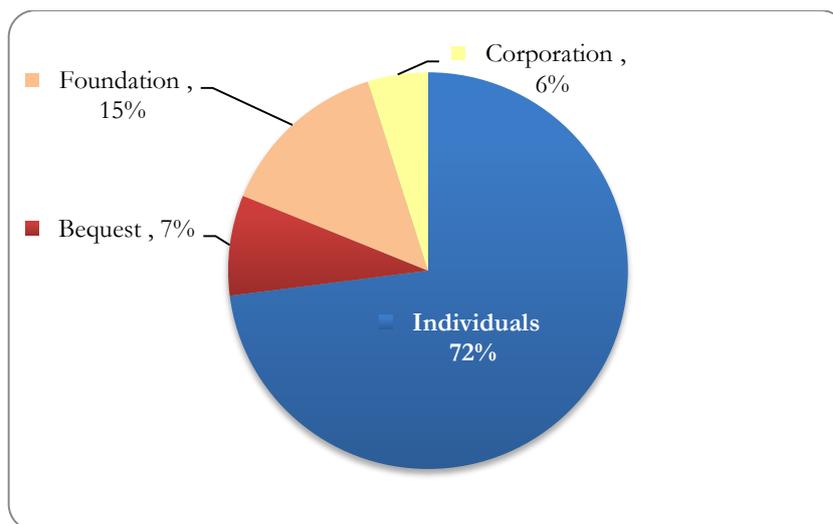
Source: (Giving USA, 2013)

Over the past three decades, US individuals have been the source of more than 72% of charitable donations, providing $227.68 billion in 2012 alone for charitable causes (Giving USA, 2013). In the UK, 55 % of British adults give to COs and the total amount of their giving reached more than £9 billion in 2012 (NCVO and CAF, 2012). Table 1.1 illustrates the level of support from British adults to COs over the three years between 2010 and 2012.

Table 1.1: Individual monetary donations in the UK between 2010 and 2012

	2010	2011	2012
Proportion of adults giving (%)	56	58	55
Estimated total annual amount of donation (£b)	10.6	11	9.3

Source: (*NCVO and CAF 2012*)

An individual's monetary donations have come to be seen as a key social indicator, shedding light on levels of selfishness, public spiritedness, faith and trust, and on the state of social capital at any given time (Sargeant, Lee and Jay, 2002). However, even with the generosity of individuals, many COs currently face many challenges to gain enough funding to continue to run their activities and achieve their charitable goals. The continuous growth in the number of COs, the increasing demand on their services, the steady decline in the average level of giving, and the shrinking of government funding make the donation market very competitive (Sargeant, Lee and Jay, 2002; Shelley and Polonsky 2002; Reed, Aquino and Levy, 2007).

The competitive environment that COs work in emphasises the necessity of understanding the charitable donation behaviour of individuals because they are still the principle source of financial funds in order to attract more donors and to keep them loyal. Like any other human behaviour, monetary donation behaviour is complex (Bennett and Gabriel, 2000; Ting-Yuan Ho, 2006). Efforts to gain a better understanding of an individual's monetary donation behaviour and to provide insight into the factors influencing it emphasise the significance of this topic (Webb, Green and Brashear, 2000). Monetary donation behaviour has attracted the attention of many researchers worldwide (e.g. Supphellen and Nelson, 2001; Bennett and Choudhury, 2009). However, in Saudi Arabia the case is not the same. Although Saudi COs gain most of their funds from individuals, the topic of

individuals' monetary donation behaviour in Saudi Arabia in its infancy stage and there are very few (if any) studies investigating this topic.

1.1.3 The COs Sector in Saudi Arabia

Charitable and voluntary activities are a core aspect of Saudi society. Both Islamic principles and Arab culture motivate many of the members of Saudi society to help needy people (Kozlowski, 1998). Saudi individuals, in general, are proactive in carrying out charitable activities with regard to their families, their local communities, and even to needy people across the world. Saudi Arabia is a large country of 1,335,000 square miles. It has population of 24.8 million. A total of 51% of Saudis are male and 49 % are female. A total of 44% of the Saudi population are aged between 15 and 39 (Central Department Of Statistics and Information, 2012). Saudi COs are regulated by many governmental bodies. The main regulators are the Ministry of Social Affairs and the Ministry of Islamic and *Waqf* Affairs (Alfawaz, 2009). In addition to local charities, a few international charities are active in Saudi Arabia (most of which fall under the remit of the Muslim World League).

Saudi COs are distributed across all of the thirteen regions of Saudi Arabia. More than 50% of the Saudi population are centralised in Riyadh, Makah' and the Eastern region (Ministry of Social Affairs, 2012). Consequently, the majority of large Saudi charities are located in Riyadh, the capital city (Alfawaz, 2009). Although the oldest formal Saudi charity was established in 1962, the growth of the charitable sector in Saudi Arabia has not been gradual. For example, in 2001 there were only 198 Saudi COs. In recent years this number has increased sharply, and in 2012 there were around 750 Saudi COs (Ministry of Social Affairs, 2012). The main characteristics of the Saudi charitable sector are that it is currently dominated by religious motivations (Hassan, 2010), the founders have a considerable influence on a CO's management, the COs have weak organisational structures (Almulhem, 2004), there is a similarity of services and it occasionally suffers from links with terrorism (Ibrahim, 2005).

Funding resources for Saudi COs include individuals, corporations and the government. Individuals are the most generous donors in Saudi Arabia (Alshareef, 2008).

Unfortunately, there is currently not enough research in the Saudi context to help Saudi COs to understand the monetary donation behaviour of individuals (Ibrahim, 2005). The majority of the few previous studies on charitable behaviour have focused on blood or organ donation; however, monetary donation behaviour differs significantly from these two charitable behaviours. The many aspects that differentiate Saudi society from other societies

are likely to influence the Saudi individuals' monetary donation behaviour. These include the effect of increased oil prices on incomes, the domination of the Islamic religion in Saudi people lives, and the recent growth of Saudi COs.

Bekkers and Wiepking (2007), who reviewed more than five hundred studies on charitable donation literature, emphasise that the social context in which decisions on charitable contributions are made is a very important factor (if not the most important factor) that determines the outcome of these decisions. In line with this argument, this dissertation devotes Chapter Two to explain donation in the context of Saudi Arabia.

1.2 The Background to this Research

The background to charitable behaviour is based on the concept of altruism. According to Bierhoff (1987), altruism means helping others voluntarily without the expectation of earning a reward from external sources. A number of studies indicate altruism as a motivating factor for charitable behaviour (Polonsky, 2003; Hall, 2006; Manner and Galliot, 2007). However, while altruistic motivations play an important role in giving, a strong emphasis is also placed on the impact of egoistic motivations (Polonsky, Shelley and Voola, 2002). Becker (1974) observed that apparent charitable behaviour can be motivated by a desire to avoid the scorn of others or to receive social acclaim. Social pressure, guilt, sympathy, or a desire for a 'warm glow' can all play important roles in charitable behaviour (Andreoni, 1990). The literature shows that charitable behaviour is often a mix of motivations (Radley and Kennedy, 1995). Sargeant, Ford, and West (2006b) conclude that there is a significant link between familial and emotional utilities in charitable donation behaviour. Individual charitable behaviour serves as an umbrella concept that includes: giving money or "in-kind" donations (Piliavin and Charng 1990), time (Musick, John and William, 2000), blood (Giles, McClenahan and Cairns and Mallet, 2004; Reid and Wood, 2008), or body parts (Healy, 2000). Since this study is concerned with monetary donations, the next section will focus on charitable monetary donation behaviour.

Monetary donation behaviour has previously been of interest to scholars in the fields of economics, sociology, and psychology, and they have used different viewpoints to explain the behaviour (Wang and Graddy, 2008). Influenced by rational choice theory, *economists* have often explained monetary donation behaviour as being based on the benefits people receive through donating, such as tax incentives and the effect of a 'warm glow' (Andreoni 1990; Brown and Landford 1992). For these people monetary donation behaviour is not

considered as purely altruistic; instead, people donate money because they enjoy the pleasure that derives from the act of presenting a gift. The main critique of the economic model of monetary donation behaviour is that it overlooks the social construction of individual values. The expected benefits that an individual enjoys through monetary donation are affected by his or her social networks, prior experiences and organisational involvement, as well as other social and psychological factors.

In contrast to the economic perspective, the *psychological explanation* of monetary donation behaviour is linked to individual personalities and the perception of COs. The decision to donate money is viewed as the result of pro-social or altruistic personality characteristics (i.e. agreeableness, extraversion, and emotional stability), the perceived efficacy of contributions, and feelings of empathy (Schervish, 1997; Bekkers, 2004). However, the studies that have been run by psychologists have often used experimental methods, which may limit their generalisability.

Another significant contribution to our understanding of monetary donation behaviour comes from the *sociological perspective*, which emphasises the importance of the social environment, norms, and social networks in promoting charity. Exposure to requests to donate, an individual's organisational involvement, and community size are factors that have been shown to be associated with the decision to donate (Schervish and Havens 1997). Although their findings are associated with the impacts of these factors on monetary donation behaviour, they are not consistent. For example, Schervish and Havens (1997) found that informal helping behaviour and participation in organisations that serve as channels for giving and volunteering (especially religious organisations) are strongly related to monetary donation behaviour, although general levels of social participation are not related to monetary donation behaviour. Meanwhile, O'Neill (2002) found that for Californians religious affiliation makes no difference in either the rate or level of donation, especially when giving to secular agencies.

Despite the differences between these approaches, there is a growing consensus that it is important to understand all of these facets in order to understand monetary donation behaviour (Bendapudi, Surendra, Singh and Bendapudi, 1996). Consequently, many researchers have adopted a multi-disciplinary approach in order to formulate a framework for monetary donation behaviour.

1.3 Justification for the Research

The literature review (which is described in Chapters Two, Three, Four and Five) indicates that several previous studies have investigated the individual's monetary donation behaviour. For instance, some studies have explored the influence of personal motivations on an individual's donation behaviour (Andreon, 1990; Radley and Kennedy, 1995, Bennett, 2003; Lwin and Phau, 2009). Other studies have investigated the influence of social factors on an individual's motivations to give a monetary donation (Carman, 2006; Bartolini, 2005; Smith and McSweeny, 2007; Croson, Handy and Shang, 2009). Meanwhile, several studies have examined the impact of institutional characteristics of the COs on an individual's donation behaviour (Baade and Subdberg, 1996; Sargeant and Lee, 2002a; Venable, Rose, Bush and Gillbert, 2005). Although the conclusion from these studies has revealed that individual monetary donation behaviour is a significant area of research, a review of the literature has found that there are a number of gaps in our understanding of this topic. Firstly, most of the previous research has focused exclusively on either psychological factors, social factors, or institutional factors; however, monetary donation is a complex behaviour and a variety of motivations can drive individuals to donate to COs. A framework is required that can capture these different factors. Consequently, the present study provides a comprehensive framework that considers psychological factors (such as attitudes and moral norm), social factors (such as social norm) and institutional factors (such as a CO's ability and integrity).

Secondly, instead of helping needy people directly, individuals who give to COs use them as a vehicle that transfers their financial donation into charitable products or services that help needy people. This makes an individual's trust of COs a significant element when they make a donation decision. Chang (2005) found that in the US the perceived effectiveness of a CO is an important difference between donors and non-donors. This is important because donors have no control over the deployment of their donation, nor do they have a direct way to monitor how the COs uses their donation. Previous researchers have tended to study the impact of trustworthiness apart of any other factors (e.g. Sargeant and Lee, 2002b; Burt and Dunham, 2009; Torres-Moraga Vasquez-Parraga and Barra, 2010). The present study integrates the construct of trust in COs in a revised model of a well-establish theory (i.e. the TPB). Integrating the trust of individuals in COs in a comprehensive framework will give a deeper insight into their monetary donation behaviour.

Thirdly, religion is one of the main motivations for an individual's donation (Hoge and Yang, 1994; Bekkers and Schuyt, 2008). The evidence indicates that religious persons

are more generous on average than non-religious persons (Eckel and Grossman, 2004). However, previous research on the relationship between an individual's religiosity and their monetary donation behaviour seems to have been conducted mainly in a Christian or mixed religion context in the West (see Table 4.1 p: 84). To date, there has been no research exploring the role of religiosity in an individual's donation behaviour in the Islamic religion context. The present study attempts to fill the gap in the literature by investigating the role of the individual's religiosity in their monetary donation behaviour in a Muslim country (i.e. Saudi Arabia and GCC).

Fourthly, the individual's behaviour in charitable giving is influenced by many factors. A factor that has an impact in one context will not necessary have an impact in another, especially in a situation where there are differences in culture, religion, political system and the charitable sector structure. A review of the literature of individual giving behaviour shows that the majority of the previous literature has been conducted in a Western context and that very few studies have focused on an individual's giving behaviour in a Muslim or Arabic context (Shelley and Polonsky, 2002; Ranganathan and Sen, 2012). Bekkers and Wiepking (2007) reviewed more than five hundred studies on charitable donation literature and concluded that the context in which decisions on charitable contributions are made is an important factor that determines the outcome of these decisions. The present study attempts to fill the gap in the monetary donation literature by exploring individuals' monetary donation behaviour in a relatively new context that differs from Western societies in many aspects (such as religion, culture and welfare). Moreover, studying individuals' monetary donation behaviour in Saudi Arabia would help in understanding individuals' monetary donation behaviour in a number of other nations that are similar to Saudi in many characteristics, such the six GCC nations. All the GCC nations are dominated by one religion, Islam; one language, Arabic; can be traced back to one route, Arab; are controled by similar political systems, are rich countries and have similar demographics. For example, the Gulf nations are young (36-38% of the population in most countries is aged under 15) and almost 50 % of the population in all GCC countries is female (www. gcc-sg.org, 2013).

1.4. Research Objective

The main objective of the present study is to provide a conceptual model that determines the drivers of Saudi individuals' intentions towards giving a monetary donation to the COs

and their relationship to giving a monetary donation to the COs. Drawing on the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB), the present study expands the original model by including associated variables with monetary donation behaviour in order to predict a Saudi individual's behaviour with regard to donating money to COs.

1.5 Research Questions

The following questions have been formulated to achieve the research objectives:

Research Question 1: How are Saudi individuals' intentions towards giving monetary donation to the COs formed? And, to what extent are they related to their self-reported monetary donation to COs?

Research Question 2: What are the beliefs that Saudi individuals hold about giving monetary donation? And, how do these beliefs affect their intentions towards giving monetary donations to the COs?

Research Question 3: What is the role of Saudi individuals' trust on COs in developing intentions towards giving monetary donation to these COs? And, how is this trust formed?

Research Question 4: Are there any differences between segments of Saudi individuals on the basis of their religiosity and demographic characteristics (i.e. income, gender, and age)?

1.6 Research Methodology

The conceptual framework for this study was developed and the hypotheses were tested through the positivist epistemological position and from the ontological position of the interpretative paradigm. This study had two phases of data collection: a qualitative phase (which involved interview methods) and a quantitative phase (which was implemented via a survey questionnaire). Interviews were conducted with the aim of exploring a Saudi individual's behaviour of giving monetary donation to COs, to have an understanding on several concepts (e.g. moral responsibility and religiosity), and to develop items for the survey questionnaire development.

The data were collected through leave and collect questionnaires and phone

interviews. A total of 221 completed questionnaires were received and analysed using Structural Equation Modelling (SEM). This statistical analysis was chosen because it estimates interrelated dependence relationships in a single model, it has the ability to represent unobserved concepts in these relationships, and it is able to correct for measurement error in the estimation process (Hair, Anderson, Tatham, and Black, 2010; Kline, 2011).

1.7 Contributions of the Present Research

This study makes a contribution to theory and practice by providing a comprehensive account of individuals who give a monetary donation to COs in Saudi Arabia. The research contributes to the consumer behaviour and marketing literature by testing the explanatory capability of established theories such as the TRA and TPB and expanding their applicability outside their original Western context. In particular, the present study:

1. Develops and validates a comprehensive model and makes an important contribution to the limited literature on individuals giving monetary donation to COs. It integrates new variables into well-accepted general models, the TRA and the TPB, to test their comparative usefulness in a Muslim culture.

2. Examines the effects of attitudes, social norm and Perceived Behavioural Control (PBC) on an individual's intention and on the behavioural intention role of predicting a Saudi individual's monetary donation behaviour, which has not been attempted before.

3. Expands the limited existing research of individuals' monetary donation to a new culture, Saudi Arabia, a Muslim country.

4. Contributes to the literature of trust in COs by showing that trust is a multi-dimensional construct and that the meaning and consequences of trust are better understood when each dimension is viewed separately.

5. Adds to the religiosity literature by developing a measurement scale to measure the religiosity in Islamic context, an area that has so far has experienced only very limited research.

6. Demonstrates support for the hypothesis that there is no difference between individuals in their giving monetary donation based on their religiosity.

7. Provides a number of implications for COs concerning the use of effective marketing strategies regarding individuals donors.

1.8 Structure of this Thesis

To achieve the research objectives, this thesis is divided into eleven chapters. Figure 1.2 illustrates the structure of this thesis:

Figure 1.2: Structure of the Thesis
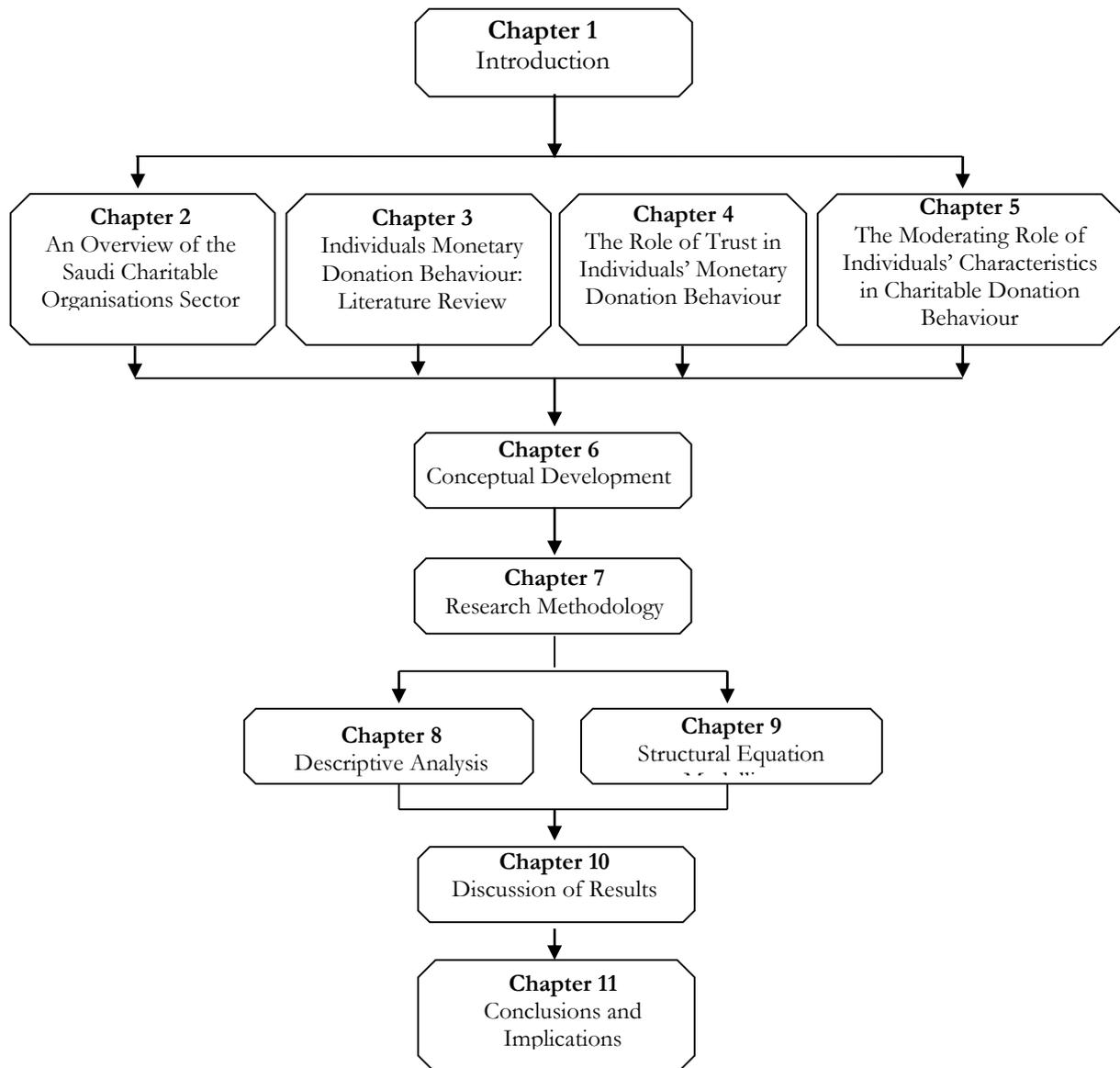
Source: this study

Chapter One introduces the research background, discusses the importance of investigating the current research and presents the main objective that this study aims to achieve. It also reviews the adopted paradigm, methodology, research contributions and the structure of the thesis. **Chapter Two** presents an overview of the COs sector in Saudi Arabia. The first part of the chapter is concerned with the historical growth of the Saudi sector. The second part

focuses on defining the COs in the Saudi context, while the third part highlights the structure of the Saudi charitable sector. The last part discusses the funding sources for the COs in Saudi Arabia and the crucial role of individuals in supporting the COs financially. **Chapter Three** presents an overview of the research on individuals' monetary donation behaviour to COs. The first objective of this chapter is to provide a background of, and to clarify the definitional ambiguities related to, monetary donation behaviour by proposing a definition that is specific to the context of individuals' monetary donation in Saudi Arabia. The second objective is to critically review and compare the main theoretical models that have been used in the previous literature to explain an individual's monetary donations to COs. These theories include the Social Cognitive Theory (SCT), the Social Exchange Theory (SET), the TRA, and the TPB. Finally, this chapter aims to propose a theoretical foundation for the present study. **Chapter Four** reviews the role of trust in individuals' monetary donation behaviour to COs. The main objective of this chapter is to clarify the definition of trust in the context of an individual's monetary donation to COs and to propose a model of trust in that context. **Chapter Five** highlights the role of moderating variables of individual differences (i.e. religiosity and demographic characteristics) on an individual's monetary behaviour.

Chapter Six develops a theoretical framework for an individual's monetary donation behaviour to COs. This chapter incorporates some of the most significant factors affecting the individuals' donation behaviour that are reviewed in Chapters Three, Four, and Five. It then proposes a number of hypotheses for the relationships between these factors. **Chapter Seven** outlines a detailed, step-by-step procedural examination of the methodology employed in obtaining the required information for this empirical research. The aim of this chapter is to link the proposed conceptual model and related hypotheses developed in Chapter Six with the empirical results presented in Chapter Eight and Chapter Nine. This chapter is organised around seven major topics of methodology, which are: research paradigm, research purpose, research approach, data collection method, research sample, reliability and validity of the measures and data analysis.

The analysis of data is divided into two chapters. **Chapter Eight** presents the descriptive statistics of the data and provides a general picture of the survey participants, their response to the survey questions and the result of exploratory factor analysis (EFA). **Chapter Nine** reports the findings of the Confirmatory Factor Analysis (CFA) and the findings for the hypothesised relationships using SEM. **Chapter Ten** provides a discussion of the key research findings from Chapter Eight and Chapter Nine. **Chapter Eleven**

addresses the study implications for research and practice as well as the research contributions. This chapter also highlights the limitations of this study and it finally provides some guidance for future research.

1.9 Summary

This introductory chapter has presented a general overview of this research. It has covered the topics of the research context and it has briefly reviewed the studies in individuals' monetary donation behaviour. The research objectives, research questions, research methodology and contribution of the research were then discussed. Finally, this chapter concludes with a presentation of the thesis structure. Chapter Two focuses on the context of the research.

TWO

TWO

2. An Overview of the Saudi Charitable Organisations Sector

This chapter presents an overview of the COs sector in Saudi Arabia through four areas of focus. The first area is concerned with the growth of the sector from the establishment of the country in 1932 to the present. The second area focuses on defining the COs in the Saudi context. The third area highlights the structure of the Saudi charitable sector, including the links between the sector and the government, the sector's regulators, the geographical distribution of the sector, and the classification of the COs within the sector. The last area discusses the funding sources for the COs in Saudi Arabia and the crucial role of individuals in supporting the COs financially.

2.1 History of the Saudi Charitable Sector

Charitable behaviour in Saudi Arabia is rooted in the social and religious life of the country. Arabs tend to consider charitable behaviour as a matter of pride. This is reinforced by Islam which emphasises this type of behaviour. Much of the charitable behaviour embedded in Arab Muslims is strongly recommended if not obligatory within Islam. This shapes their charitable behaviour from emotional response behaviour where one gives money to a needy person in the street to rational behaviour that helps to make a significant impact in the community. The Islamic principles also influence a wide range of individual charitable actions from helping family members, other members of society and the community to supporting organised collective charitable projects, and from temporary support to sustained support through an endowment (*waqif*), an inalienable religious endowment in Islamic law, typically involving a building, plot of land or cash for charitable purposes.

Charitable movements in Islamic countries peak when the political environment is stable and when the community closely follows Islamic teachings. During the three main Islamic Caliphates—the Umayyad Caliphate (661–750), Abbasid Caliphate (750–1258) and Ottoman Caliphate (1299–1923)—the *waqif* was used widely (Alzoheily, 1987). However, the active charitable movement in the Islamic world faltered under colonization which targeted

the *waqif* in order to weaken the opposition of religious groups, and the post-independence governments which effectively nationalized many charitable entities including the *waqif* (Alasraj, 2012). Although this weakened the *waqif* phenomenon in the Islamic world, many new forms of charitable activities emerged as a result of global experiences elsewhere (Alwaihabi, 2007).

The history of the charitable movement in the Kingdom of Saudi Arabia follows a similar pattern to the rest of the Arab world. The history of the Saudi charitable sector can be viewed in three stages: 1932-1961 (creation of KSA to the establishment of the Ministry of Social Affairs); 1961-2001 (from the establishment of the Ministry of Social Affairs to the events of 9/11); and 2001 to date.

2.1.1 First stage: 1932-1961

1932 saw the establishment of the Kingdom of Saudi Arabia by King Abdulaziz Al-Saud after several years of fighting. At that time most Saudis were very poor and dependant on agriculture and building the new country was a major challenge. The weaknesses of state institutions and the high levels of poverty encouraged people to take care of themselves through sorts of charitable activities. Therefore, there were attempts to create collective organised charitable activities, especially in the western part of the Kingdom (Al-Hijaz). Specific examples included the creation by citizens of Mecca an association to provide a medical treatment for the injured Saudi solders during the war between Saudi and Yemen in 1934, which was the only charitable association formally approved by King Abdulaziz. The association was the root of the current Saudi Red Crescent (SRCA, 2013). In 1959 another charitable association established in Madenah city, followed by establishment of the Safaw charitable association in the eastern region and the first women's charitable association in Jeddah city (Sabbagh, 2012). However, during this stage, the number of the Saudi charities was little as there was no government body regulating or controlling organised charitable activities. The milestone of the Saudi charitable sector history was when the Saudi government delegated the regulation responsibility of the COs to a new governmental body called the Ministry of Social Affairs in 1961.

2.1.2 Stage Two: 1961-2001

The number of charitable associations grew gradually from 1932 but the first major change in the Saudi charitable sector happened in 1961 when the Saudi government established the Ministry of Social Affairs which became the first and the main regulator for the sector. The Ministry of Social Affairs took responsibility for developing the sector resulting in a proliferation of charities. In 1965 the Ministry established the first regulation act to organise all voluntary and charitable activities; this regulation was updated in 1990, making the procedure of establishing new CO clear for the Saudi community. In this stage a few international COs entered the sector. Although the number of the international COs was limited, Saudi international COs were very large (particularly when compared to the local charities), and active in response to the various crisis around the Muslim world, and were able to attract considerable funding.

At the end of the 1990s, the Saudi charitable sector was active and effective both locally and internationally. However, the sector's prosperity faced a challenging time in the wake of 9/11, when it became under the spotlights.

2.1.3 Stage Three: 2001 to Date

The low level of professional practice and the lack of good governance that would enable Saudi COs to show a high level of transparency in dealing with monetary donations (Al-Yahya and Fustier, 2011) have made Saudi COs easy targets to accuse of being linked to financing terrorism. Before 9/11, there were no solid and updated governmental regulations that organised monetary donations in the Saudi COs sector. Act No. 547 in 1976 was the first regulation issued by the Saudi government that aimed to organise fundraising activities for Saudi COs (King Khalid Foundation, 2013). Unfortunately, the regulations were not followed by a proper implementation mechanism and to many cOs they seemed just "ink on paper". In the aftermath of the attacks, regulation of the sector and government oversight increased significantly. Thus, the Ministry of Interior imposed strict reporting rules on all Saudi COs operating abroad. The rules relating to the banking activities of COs in Saudi Arabia were first adopted in 2003 and updated in December 2008. In 2003, Saudi Arabia established a National Commission for Relief and Charity Work Abroad. However, the Commission was still not fully operational by government (US Government Accountability Office, 2009). The next step was in 2005, when the government established the Saudi

Financial Investigation Unit (FIU), as part of the Ministry of Interior. The FIU receives and monitors aid transaction reports on who gives donations, where they go, who delivers them and how, and to whom. As of July 2009, the Saudi government had not approved any direct transfer of funds from Saudi charities to charitable activities outside Saudi Arabia (US Government Accountability Office, 2009). Instead, such contributions now have to go through closely monitored governmental committees or the Red Crescent Society.

The new regulations introduced following 9/11 reshaped the Saudi charitable sector. Most of the funding to Saudi COs that operate internationally dried up as affluent individuals and firms hesitated to donate, fearing charges of supporting groups or causes linked to terrorism (Barasi, 2005; Kroessin, 2007). However, local Saudi COs have benefitted, as donations to them have increased because the same fear does not exist. As a result, in the ten years since 2001, the number of the local COs has increased dramatically, as shown in Figure 2.1.

Nowadays, COs represent a significant actor in the Saudi charitable sector. However, the Saudi charitable sector is full of formal and informal entities that seem similar to the COs in some ways and different in others. The next section defines the COs in the context of Saudi Arabia.

Figure 2.1: Growth Rate of the Saudi Charitable Sector
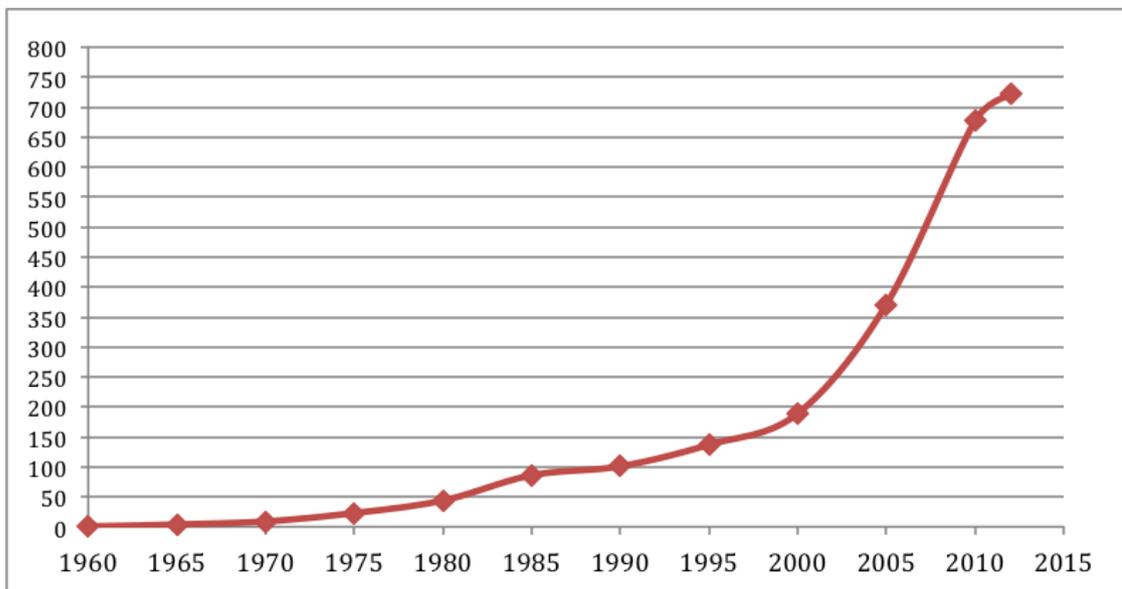
Source: This study

Note: The chart excludes cooperative religious charities for which data is not available.

2.2 Defining Charitable Organisations in Saudi Arabia

The traditional place for the COs is in the area between the state and the private for profit sector generating what called variously the third, community, non-profit, civil society or voluntary sector. However, the area between state and commercial sector is full of heterogeneous entities (Morris, 2000). The diversity makes defining the charitable sector challenging, especially when once consider the differences between countries' political, social and economic structures. Thus, Kendall and Knapp (1995) describe the sector as a loose baggy monster.

The ambiguity of the sector goes beyond the labels to its definition. Arthur et al. (2003) highlight several criteria which have been used to define the sector, for example: funding resources; inability to distribute profits; the degree of voluntary participation; eligibility for charitable status and independence from government control. However, the Johns Hopkins Comparative Non-Profit Sector Project (JHCNSP) by Salamon and Anheier (1997) provided a major contribution towards the development of a common definition of the sector. The project was launched in 1990 to inquire into the scope, structure, history, legal position, and role of the non-profit sector outside both the market and the state, in a broad cross section of nations. According to Salamon and Anheier (1997) a Non-Profit Organisation (NPO) is an organised, private, non-profit distributing, self-governing, and voluntary organisation. These terms are defined as follows.

   a. Organised: this means that a NPO is institutionalised, to some degree, in terms of its organisational form or system of operation.
   b. Private: an NPO should be institutionally separate from the government.
   c. Non-profit distributing: an NPO should not return any profits generated to their owners or directors, but should instead plough any profits back into the basic mission of the agency.
   d. Self-governing: an NPO should be equipped with its own internal regulations for governance.
   e. Voluntary: an NPO should involve some meaningful degree of voluntary participation, in either the operation or the management of the organisation's affairs.

Salamon and Anheier's (1997) definition covers a wide range of entities, such as: COs, foundations and trusts, social enterprises, co-operatives, advocacy organisations, professional and trade associations, religious organisations, political parties, and universities.

Thus, Kendall and Knapp (1995) argue that Salamon and Anheier's (1997) definition is too broad to be applied in all countries because it includes areas of activity that are in reality part of the state provision (such as universities and primary and secondary schools). Their definition also includes bodies such as trade unions and business associations, which are not generally regarded as having the "public benefit" or "altruistic" characteristics associated with more traditional COs. Similarly, Pollock et al. (2007) confirm that not all NPOs have charitable aspects.

COs are probably the most publicly recognised element of the non-profit sector. According to Kendall and Knapp's (1995) narrow definition, COs are formal entities, separate from government and business, self-governing, non-profit distributing, benefiting from philanthropic donations and voluntarism, and are not political or religious organisations.

In the case of Saudi Arabia, Kendall and Knapp's definition seems applicable although certain aspects are debatable. All 959 COs that comprise the Saudi charitable sector are formal entities. Although, COs in Saudi Arabia are criticized as weak in terms of professionalization (Kandil, 1995), they have organisational structure, are established according to the governmental regulations and have charitable missions. This feature of formal entity excludes all the charitable activities conducted by informal family groups, neighbourhood groups or by youth voluntary groups that have emerged recently in Saudi Arabia. Informal charitable activities are important in some fields such as community development and social welfare. Although the informal charitable sector is wider than formal charitable sector, this study's interest is in formal and structured entities.

The second and third requirements of Kendall and Knapp's (1995) definition are that a CO should be constitutionally and institutionally independent of government and should be self-governing, that is with its own internal decision-making structures and not controlled by a private (for profit) firm or by the government. In Saudi Arabia, the independence of COs is a grey area. According to the International Centre of Not for Profit Law report the majority of the Saudi charities are government affiliated and not independent organisations (ICNL, 2013). Some charities set up by the government such as the National Association of Human Rights, are quasi-state organisations (Montague, 2010). However, quasi-state organisations are a minority segment within the Saudi charitable sector; the majority of the COs were set up by individual or groups of Saudis independent of the state. Unlike the UK which regulates the charitable sector through an independent body, the Charity Commission (www.charity-commission.gov.uk), in Saudi Arabia the entire sector's

regulators are government bodies. Theoretically, these bodies have a considerable amount of control over the decision-making and operations of the COs. This control is equivalent to holding a veto power, which can be applied to decisions ranging from board members approval to the development of certain programmes (Shalaby, 2008).

Nevertheless, the government has the right to stop the charities working without the necessity of a judicial decision. In the case of fighting the funding of terrorism, the Saudi government prevents any financial transfers abroad for charitable activities, effectively tying the hands of international Saudi COs. However, in reality, aside from the international COs which are only a small minority of the Saudi charitable sector, government intervention occurs on very rare occasions. The government has only ever closed one charity, *Al Harameen*, which was alleged to have been involved in the funding of terrorism. In general, Saudi local COs have the right to ask for and receive donations, react to regional needs and communicate with each other without government interference. The relative independence of Saudi COs may be clear to the local population, but due to the monarchical political system civil society is not as strong as in democratic countries.

The fourth feature is the non-profit distribution, which according to Kendall and Knapp is fundamental to most definitions of COs. Non-profit distribution means that any net profits are not paid to any individuals who exercise control over the organisation, such as members, officers, director or trustees (Hansmann, 1980). The primarily non-business dimension of the CO, therefore, excludes organisations that might be seen as charitable or voluntary such as friendly associations or community business unions. However, non-profit distribution does not mean that COs cannot earn profits in the sense of an excess of receipts over expenditure (Salamon and Anheier, 1997). In the case of Saudi Arabia, the law permits COs to earn profits and to have financial investments, as long as it is not considered to be the main objective of the charity (Ministry of Social Affair, 2013a). All Saudi Arabian COs must meet this condition.

The fifth requirement of the COs according to Kendall and Knapp's definition is benefiting from philanthropic donations and voluntarism. COs should utilize some meaningful degree of voluntary involvement through either the use of voluntary labour or the use of donated services on the board of directors and the funding of its activities. However, this does not mean that the majority of the CO's labour or income must come from voluntary sources. The presence of a degree of voluntary input, even if only a voluntary board of directors, suffices to qualify an organisation as voluntary in some sense (Salamon and Anheier, 1997). According to Saudi law the board directors should be volunteers unless

they are nominated for the paid management team (Ministry of Social Affairs, 2013a). Although, Saudi COs have a long history of benefiting from voluntarism, but there are no statistics or reports about volunteers' participation in the Saudi COs. Nevertheless, according to Bendani, Aldini and Garris (2012) more than 25% of young Saudis volunteer on a regular basis. Similarly, Buckner et al. (2012) conducted a cross-national study about the volunteerism in several Arab countries including Saudi Arabia and found that one in four people volunteer.

The final aspect identified by Kendall and Knapp is that charities are not political or religious organisations. This excludes many entities that have some charitable aspects but the charitable status is not the sole part of the organisation. However, in Saudi Arabia, the establishment of any type of political entity outside the government is forbidden; therefore, the charitable sector does not contain any type of political parties nor advocacy bodies (Montague, 2010). Nevertheless, there are thousands of religious places in the shape of mosques, some of which have evolved into charitable activities. However, these activities are neither consistent nor formally organised. Mosques in Saudi Arabia do not have the legal status of charitable organisation and are therefore excluded from the charitable sector.

In conclusion and in light of the above discussion and following Kendall and Knapp's (1995) definition, the CO in Saudi Arabia can be defined as a voluntarily, formal, self-governed, partially independent, non-for-profit, and non-political or religious organisation. This definition includes all COs and excludes all religious entities, and in particular mosques, youth voluntary groups, schools and other entities that engage in certain charitable activities but do not hold a charitable status. Further discussion about the structure of the Saudi charitable sector is presented in the next section.

2.3 The Structure of the Saudi Charitable Sector

The Saudi Arabian charitable sector is not well established. Structurally, there are several governmental bodies that regulate the sector activities and operationally some argue about the sector's lack of professionalism (Shalaby, 2008). However, it is not exceptional in the rest of the Arab world. Unfortunately, Arab countries' governments have not exerted sufficient effort to develop a strong and active charitable sector. According to Kandil (1995), the reasons for the lack of support are because in some cases the government does not appreciate the sector's importance and in other cases governments distrust COs. In the case of Saudi Arabia the relationship between the government and the COs is not hostile but

neither is it sufficiently healthy to empower the sector and allow it to act as a third sector (Al-Yahya and Fustier, 2011). For example, many proposals have been produced by the Consultative Council (the Saudi equivalent of parliament) to reform and develop the Saudi charitable sector (i.e. the structure of the *waqif*, international COs' activities, and the fundraising system), but the Saudi government has not taken these proposals seriously (Alsalomi, 2013).

In Saudi Arabia, there are several governmental bodies that give permission to establish COs and regulate their activities. The first is the Ministry of Social Affairs which regulates the charitable associations and private foundations. At the end of 2012, the number of COs was 624 and number of the private foundations was 89 (Ministry of Social Affairs, 2013b). The second regulator is the Ministry of Islamic Affairs, which grants permission to cooperative COs[1] that focus mainly on providing religious guidance and education; these total 211 organisations (Ministry of Islamic Affairs, 2013). The third governmental body is the King who, in certain circumstances, establishes COs though royal decrees. COs established through royal decrees fall under three categories: organisations that emerged before the establishment of the Ministry of Social Affairs like the World Assembly of the Muslim Youth (WAMY); organisations that tackle a specific national issue such as the Charitable Organisation for Orphan Care; and organisations that are headed by members of the main royal family such as the King Faisal Foundation. However, there are only 11 COs in the Saudi Arabia established by royal decree.

For Saudi international charitable organisations, the main regulator is the Saudi-based Muslim World League which has the right to establish and control specialist Islamic worldwide charities. In 2012, Muslim World League controlled 15 international COs (Muslim World League, 2013). It was these international charities that were the most affected by the anti-terrorism regulations, which focused on the donations and the transfer of funds abroad. Meanwhile, there are many entities, which might appear to be COs or undertake some charitable activities but are not consider COs in Saudi Arabia, for example, mosques and *waqif*. Thousands of mosques across the country are active in providing certain types of charitable activities. However, mosques in Saudi Arabia are considered to be places of worship and legally are under the government control. Similarly, *waqif* is traditionally the main source in Islam for funding charitable activities. Unfortunately, Saudi Arabia, like most Arab governments, controls *waqif* and spends its revenues on selective charitable activities.

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[1] An association of persons working voluntary for promoting Islam under the supervision of the Ministry of Islamic Affairs (Ministry of Islamic Affairs, 2013)

However, recently (March 2013) a proposition has been discussed in the Saudi Consultative Council that aims to move the *waqif's* regulations to an independent commission (SPA, 2013). In total there are 959 COs working in Saudi Arabia (Table 2.1).

Table 2.1: The Saudi Charitable Sector

Charity Type	Number
Traditional Charities	624
Foundation charities	89
Cooperative Islamic charities	220
Royal decree charities	11
International charities	15
Total	**959**

Source: This Study

Although geographically, the COs are spread across the country, two provinces dominate. This is understandable as the first province is the region that includes the capital, Riyadh city and the second is the province which contains the holy city of Meccah. Figure 2.2 illustrates the Saudi charitable sector distribution across the 19 provinces in the Kingdom of Saudi Arabia.

Figure 2.2: Distribution of the Saudi Charitable Sector
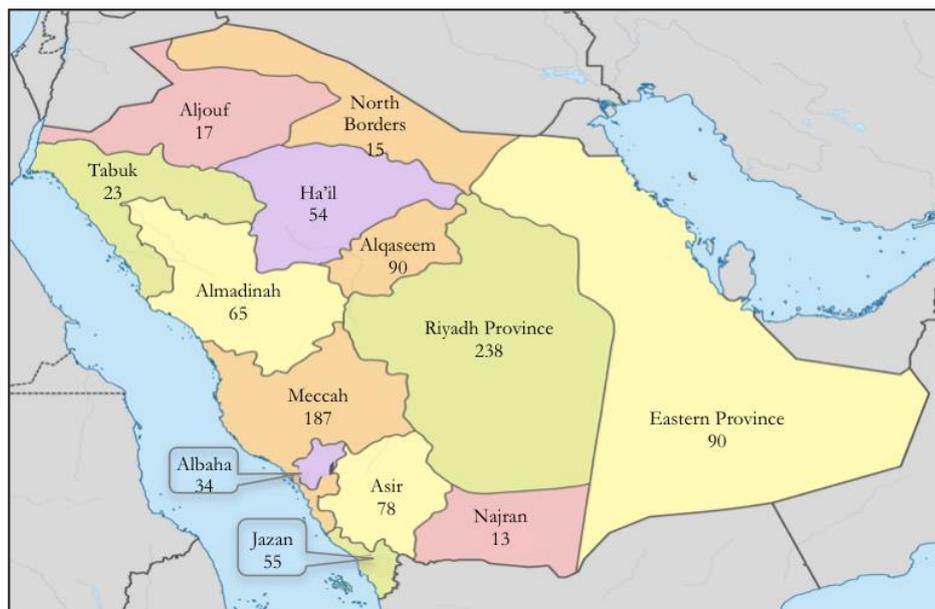
Source: This Study

Saudi COs provide a wide range of services and undertake different activities, including education, health care, disabled and elderly care, housing, youth and social care, prisoners and prisoners' family care and religious activities (Ministry of Social Affairs, 2013b). However, it is worth mentioning that the Saudi charitable sector does not play any political role (Montagu, 2010). The main feature of most Saudi COs is a lack of specialization and focus (Al-Yahya and Fustier, 2011), as they are multi-function and heterogeneous. The main reason for the development of the multi-functions charities was that they developed during a time when the government outreach was weaker, particularly in outlying towns and villages. However, the new strategy for the Ministry of Social Affairs is to encourage the establishment of specialized COs that focus on one charitable cause (Ministry of Social Affairs, 2013b). Figure 2.3 shows a classification of the Saudi charities according to their main charitable cause. The next section explains the sources of COs funding.

Figure 2.3: Classification of the Saudi Charitable Sector
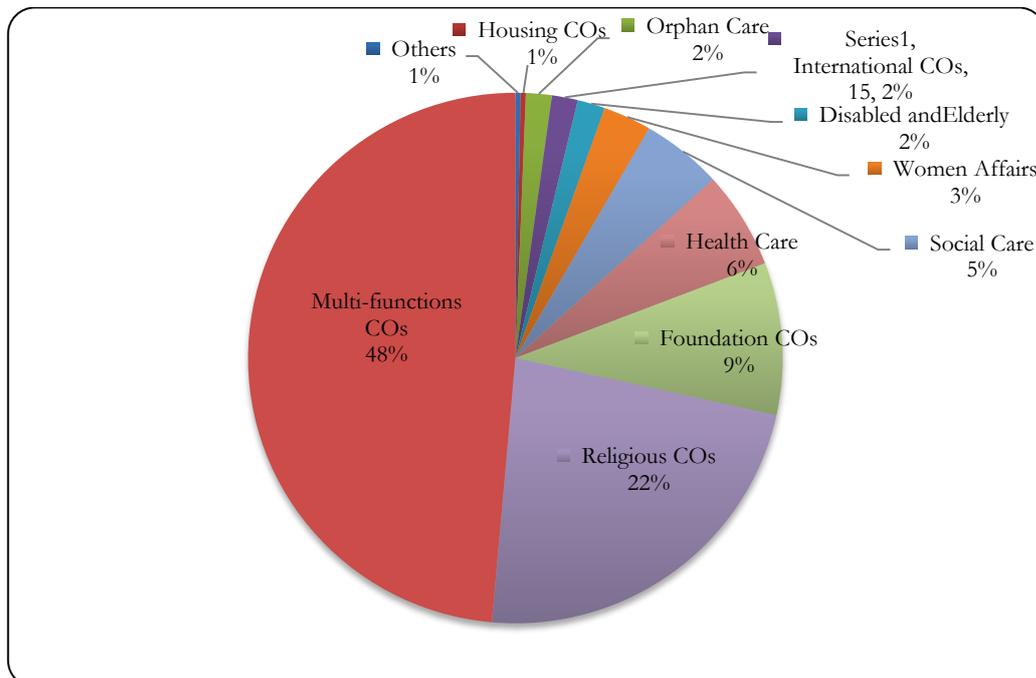
Source: This Study

2.4 Funding in the Charitable Organisations Sector

The wealth that resulted from the discovery of huge oil reserves after 1938 increased capacity for donating both within the Kingdom and internationally. However, most of individuals' philanthropic giving remained anonymous, while the increased levels of funding became manifest through local and international philanthropic institutions (Shalaby, 2008). This section discusses two subjects: the funding forms in the Saudi charitable sector and funding sources in the Saudi charitable sector.

2.4.1 Funding Forms in the Saudi Charitable Sector:

Saudi COs receive financial funding from outsiders in two common forms- *Zakat* and *Sadaqa*. *Zakat* is an essential pillar of the Islamic religion, one of its major rituals and the second of its four main forms of worship. It is an obligation supported by the ethical values of Islam. In Islam, *zakat* is considered to be a right of the poor over the wealth of the rich - a right decided by the true owner of wealth, *Allah*, and imposed on those who have been given control of that wealth by Him. *Zakat*, therefore, does not humble or humiliate the receiver nor does it make the rich attain a higher rank, either ethically or socially (Al-Qaradawi, 2013). The root of the word *zakat* in Arabic means cleanliness, growth, blessing and praise (Ibn Manthor, 2011). All these meanings of the word are used in the Qur'an and prophetic Hadith. The Almighty Allah promises that zakat increases the funds from which it is taken and protects them from being lost or destroyed (Qur'an, Chapter 54:39) and that it cleanses the wealth from any illegal income (Qur'an, Chapter 9:103). Growth and cleanliness are not restricted to the *zakat* assets themselves, but reach out to the person who pays *zakat*, in accordance to the verse "out of their wealth take *zakat* that so thou mightiest purify and sanctify them" (Qur'an, Chapter 9:103). In addition, it makes the poor grow too, meaning that *zakat* creates psychological and material growth for the rich and for the poor. Thus, *zakat* is differentiated from other forms of tax as it aims to achieve spiritual, moral, social and economical purposes.

However, *zakat* is obligatory only upon a person if he or she is an adult, sane, free and Muslim. He or she must possess wealth in excess of a specified minimum amount (Nisaab), excluding his or her personal needs (clothing, household furniture, utensils, cars etc.), for a complete lunar year, and should be of a productive nature from which one can derive profit or benefit (Al-Qaradawi, 2013). Table 2.2 illustrates some examples of the types

of wealth on which *Zakat* is imposed, the *nisaab* and *Zakat* amount.

Table 2.2 Examples of types of wealth on which *Zakat* is imposed

Wealth Types		*Nisaab*	*Zakat* amount
Gold		85 grams	2.5%
Silver		595 grams	2.5%
Cash, stock or bonds, other cash assets		The equivalent amount of Gold or Silver	2.5%
Trade		The equivalent amount of Gold or Silver	2.5%
Agricultural Products		653 KG	5 % or 10% According to the irrigation method
Livestock	Camel	5 Camels	One sheep
	Cow	30 Cows	One cow
	Sheep	40 sheep	One sheep

Source: Al-Qaradawi (2013)

The recipients of *Zakat*, according to the Qur'an, fall into eight categories, as follows:

Zakat is for the poor and the needy and those who are employed to administer and collect it, and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for those in debt, and for *Allah's* Cause, and for the wayfarer (a traveller who is cut off from everything); a duty imposed by *Allah* and Allah is All-Knower, All-Wise (Qur'an, Chapter 9:60).

Although eight specific categories of *Zakat* are specified, many contemporary scholars and Islamic *shariah* councils are of the view that the category 'in Allah's cause' covers any charitable activities that aim to support Islam and empower the Muslim community, including building schools and hospitals (Ben Menea, 2012). A report by McKinsey & Company found that, in a region of wealth, especially an oil-rich country such as Saudi Arabia, most people observe the Muslim obligation of *Zakat* (Mills, 2009).

While *Zakat* is an obligatory action due from able Muslims on a yearly basis, *Sadaqa* is a voluntary charity which can be performed at any time of year; any amount can be given and it can be used for any cause which is of benefit to people.

The root of the word *Sadaqa* is the word *sidq*, which mean truthfulness (Ibn Manthor 2011). *Sadaqa* links to truthfulness because *Sadaqa* implies giving away goods and funds for the sake of *Allah,* in expression of faithfulness and in realisation of the belief in resurrection and the afterlife. Prophet Muhammad (PBUH) states that "*Sadaqa* is an evidence" (Sahih

Muslim, Hadith: 223), meaning that *Sadaqa* is proof of faith.

It is for that reason that the Qur'an associates giving with affirmation of faith and withholding with rejection of faith. *Allah* says, "So he who gives in charity and fears *Allah* and in all sincerity testifies to the best, We will indeed make smooth for him the path to bliss, but he who is a greedy miser and thinks himself self-sufficient and gives lies to the best We will indeed make smooth for him the path to misery" (Qur'an, Chapter 92:4-17).

Giving *Sadaqa* is highly recommended in Islamic teachings and the *Sadaqa* giver is promised many benefits in this world and in the hereafter. For example, the Almighty *Allah* promises that *Sadaqa* expiates for sins (Sahih al-Jaami, Hadith: 5136), gives protection against all kinds of evil (Qur'an, Chapter 13: 22), cures illness (Sahih al-Jaami, Hadith: 3358), increases wealth (Sahih Muslim, Hadith: 2588), gains great reward from Allah in the hereafter (Qur'an, Chapter 29:7), extinguishes the anger of Allah (Sahih Albukhari, Hadith: 1443),and many other benefits. It is, therefore, recommended to give Sadaqa by night and by day, in secret and in public (Qur'an, Chapter 2:274).

In the Cos' world, there are two terms that are related to *Sadaqa*: charity and philanthropy. Although there are many similarities, there are also some differences between these two terms. Charity comes from the Latin word "caritas", which means an "unlimited loving kindness of all others". Philanthropy comes from a combination of two words in Ancient Greek: philos (loving) and anthropos (human being) or "love of humanity" (Udani, 2014). Both words are nouns describing the act of helping or goodwill to people. However, the difference lies in the focus of the activity. Charitable giving is an effort to relieve human suffering and support the poor and needy with food, shelter and healthcare. Philanthropic giving promotes social change and deals with the root causes of social ills by, for example, addressing inequalities of wealth, improving health and spurring on education and research (Spero, 2014). Charity tends to be more of a "Band-Aid" and can create dependency, whereas philanthropy seeks improvement by empowering people (Acs and Desai, 2007). Charity is immediate and often short term in focus, whereas philanthropy is long term. Woods (2006) argues that charity is a personal and direct connection to those in need, while philanthropy is more institutional. When a charitable man makes a donation, he digs in his pockets for whatever he has got on him, or he conscientiously writes a cheque for a sizable sum and hands it over to a grateful beneficiary; on the other hand, when a philanthropist gives a grant, their money is coming from a foundation where it is invested for social benefit (Woods,

2006). Give a man a fish, feed him for a day; teach a man to fish, feed him for a lifetime. Charity is for today; philanthropy is forever!

Philanthropy, both the practice and the word itself, is very popular in the US, but not so popular in other countries. In the UK, for example, charity and charitable giving are the preferred terms (Wright, 2002). This distinction between charity and philanthropy reflects a major difference between the approach of most major Western giving and the giving in many developed countries. In Saudi Arabia, the distinction between charity and philanthropy is not obvious, maybe because the charitable sector in Saudi Arabia is not yet mutual, or because Saudi philanthropists do not realise their role regarding the main social problems. However, in Islamic teachings, there is distinction between two types of charity - charity and continual charity. The first can be one-off giving; while the second is giving something that can last forever. For example, feeding a poor man is charity, while donating a farm that can generate food for poor people is continual charity. Prophet Muhammad (PBUH) encourages Muslims to give continual charity by saying "If a human dies, then his good deeds stop except for three: a Sadaqa Jariah (continual charity), a beneficial knowledge, or a righteous child who prays for him" (Sahih Muslim, Hadith: 1383). The best example that can represent continual charity in Islam is Waqif (endowment) which will be discussed in the following section.

2.4.2 Funding Sources in the Saudi Charitable Sector:

There are several sources of funding for Saudi COs, including: the government, charitable foundations, corporates and individuals; all of which are discussed below.

2.4.2.1 Government

In its plan of social development and societal engagement, the Saudi government supports COs financially. Government support comes in four different ways: establishment support after CO registration; support for CO building; annual support; and emergency support in the case of financial crisis. In 2012, for example, Saudi COs received SR450m (UK£75m) from the government, however, government support represents only 5%-10% of the total annual budget of Saudi COs (Alawaad, 2012). Saudi COs, therefore, cannot depend solely on government fund to accomplish their activities.

2.4.2.2 Charitable Foundations

Charitable foundations in Saudi Arabia are in the form of private foundations and two of their main objectives are to support local COs in their charitable activities and building their capacities. A recent poll conducted by the International Centre for Charitable Research and Studies on the relationship between the charitable foundations and COs in Saudi Arabia found that more than one-half of Saudi COs rely on charitable foundations as their main source of funding (Abu Rumman, 2012).

Charitable foundation is the relatively modern form of *waqif* (Qadi, 2004). *Waqif* is a voluntary, permanent, irrevocable dedication of a portion of one's wealth, in cash or kind, to Allah. According to Islamic philosophy, *waqf* is a capital gift or benevolent loan to Allah in the form of a charitable endowment. 100% of the donation is invested in an income producing capital asset and only the income generated (i.e. rental or profits) from the capital investment is utilised for funding charitable activities.

In general, there are three types of *waqif* in Islam: familial (Thurri), charitable (Khairy), and Joint (Mushtarak) *waqif*. The beneficiaries in familial *waqif* are specific individuals related to the founder family and their descendants, whereas the beneficiaries in charitable *waqif* are one or more charitable causes. Joint *waqif* is a combination of both familial and charitable waqif (Zaki, 2006).

In the history of Islam, the first known *waqif* was the mosque of *"Quba"* in Madinah, which was built upon the arrival of Prophet Muhammad (PBUH) in 622 C.E. However, *waqif* in Islam is not restricted to religious purposes only. The second *waqif* in Islamic history was the well of *"Bayruha"*, which was bought and designated by one of Prophet Muhammad's (PBUH) companions as a free public utility for drinking water (Kahf, 2003). Since prophetic times, *waqif* has been distributed among Muslims throughout all the Islamic states' history. As a result, *waqif* has benefited not only different aspects of people's lives, but its benefits also cover animals and plants. However, after the colonial period, many of the leaders of Islamic countries took a negative stand towards *waqif*. *Waqif properties* in many Islamic countries were added to the public property of the government and the governments took responsibility for the spending of its revenues (Kahf, 2003). People responded to this action by stopping donating *waqif*. However, nowadays, Muslim countries have witnessed a revival in *waqif* culture and the awareness of *waqif's* role in Muslim communities is increasing day-by-day. For example, in Saudi Arabia, the current approximate estimation of *waqif* assets value is around $500 Billion (Alrazeen, 2013). More than 120 private foundations have been

established in Saudi Arabia, half of them only emerging in the last five years (Ministry of Social Affairs, 2013b).

2.4.2.3 Corporates

Business organisations represent a third source of funds for COs. Unlike charitable foundations that regard grants as their major activity; corporates regard funding as minor activity (Kotler and Andreasen, 1991). In Saudi Arabia corporates are required by the law to pay *zakat*. In 2012 corporate *zakat* totalled SR11bn (almost UK£2bn) (Department of *Zakat and Income Tax*, 2013). However, corporate *zakat* is collected by a government body called the Department of Zakat and Income Tax and distributed to the needy through the Ministry of Social Affairs. In addition to *zakat*, large Saudi corporates in recent years have become more aware of their responsibility towards the community and have started to adopt the Corporate Social Responsibility (CSR). For example, 57% of Saudi corporates in Riyadh province engage in CSR activities (CSR Riyadh, 2010). Although there are no published statistics on CSR activities and budgets in Saudi, according to Alarabi (2008) Saudi corporates find COs to be good partners to enable them to fulfil this duty.

2.4.2.4 Individuals

Individuals are the most traditional and greatest source of funding for COs in the global context. For example, in the US almost 75% of COs' donations come from individuals (Giving USA, 2012). Similarly, in the UK almost 55% of the population give to COs (NCVO and CAF, 2012) while in Australia 87% of the adult population donate in varying degrees to COs (Lyons and Passey, 2005). The complexities of life in Saudi Arabia associated with modernization have resulted in individuals finding it easier to give their *zakat* and *sadaqa* to COs rather than directly to the needy as previously. Although there are no official statistics about the level of individuals' donations, Algareeb (2005) estimates that individuals charitable giving to the COs reached SR8.5bn (UK£1.4bn) in 2004.

Individuals in Saudi Arabia have huge potential resources through which to fund COs and both Saudi academics and practitioners need to gain greater knowledge of this source of funding. This research will help in this regard by understanding individuals' behaviour in relation to charitable donations.

2.5 Summary

Chapter Two presents an overview of the relatively young and active COs sector in the Kingdom of Saudi Arabia. The historical review illustrates that the local COs in Saudi Arabia witnessed a remarkable growth especially in the last ten years. Structurally, the COs in Saudi are regulated by several governmental bodies, distributed across the country but more heavily represented in two regions; Riyadh and Meccah. Furthermore, the majority of the COs are multi-functional charities. COs in the Saudi context are defined as a voluntarily, formal, self-governed, partially independent, non-profit distribution, and non-political and religious organisation. In order to fulfil their charitable missions, Saudi COs gain financial support through four sources, government, foundations, corporates and individuals. Individuals are traditionally the crucial funding in Saudi Arabia. Thus, the next chapter will discuss individuals' monetary donation behaviour to COs.

THREE

THREE

3. Individuals' Monetary Donation Behaviour: A Literature Review of the Theoretical Models

72% from the $316 billion charitable donation came from Individuals.
(Giving USA, 2013)

This chapter presents an overview of the research on individuals' monetary donation behaviour to COs. The first objective of this chapter is to provide a background to monetary donation behaviour, to clarify the definitional ambiguities related to monetary donation behaviour, and to proposing a definition of monetary donation behaviour that is specific to the context of the present study. The second objective is to critically review and compare the main theoretical models that have been used in the literature to explain individuals' monetary donations to COs. These theories include the SCT, the SET, the TRA, and the TPB. Finally, this chapter proposes a theoretical foundation for the present study.

3.1 Background and Definition of Monetary Donation Behaviour

Monetary donation behaviour is commonly considered to be a type of helping behaviour (Jones, 2006). Bendapudi, Singh, and Bendapudi (1996) define helping behaviour as a behaviour that enhances the welfare of a needy other, by providing aid or benefit, usually with little or no commensurate reward to the donor/giver. This broad definition of helping behaviour can include a wide range of charitable actions, such as time donation, blood donation, and organ donation, as well as monetary donation (Netemeyer, Andrews, and Durvasnia, 1993). However, many scholars argue that a monetary donation can be distinguished from other forms of charitable behaviour in many respects (Supphellen and Nelson, 2001; Everatt, Habib, Maharaj, and Nyar, 2005). For example, in contrast to time donation, in monetary donation behaviour the recipient is usually absent from the context in which the donation is being made (Bekkers and Wiepking, 2007) and, unlike blood or

organ donation, monetary donation does not involve anxiety, fear, or pain (Wilson and Musick, 1997).

It is worth noting that, while individuals have two main means to give monetary donation (i.e. either directly to needy people or indirectly through a CO (Habib and Maharaj, 2008); the present study focuses only on individual monetary donations to COs. Thus, the following definitions are concerned with the act of donating to COs.

The subject of monetary donation has attracted the interest of many scholars from a wide range of disciplines, including economics, social psychology, and political sociology (Bekkers, 2007). Although these collective efforts have increased our knowledge about monetary donation, they also reveal a broad range of views on the definition, causing confusion in the discussion, and a lack of agreement on the meaning of donation (Smith, 2006). One of the more widely accepted definitions of monetary donation is that employed by Lester Salamon (2002), who defines monetary donation as "the private giving of money for public purposes" (p.10). Given this particular definition, monetary donation might perhaps be best understood, at least as a concept within modern political economy, as the application of private means to public ends. The other conceptual poles in this scheme are government taxation, which can be defined as the application of public means to public ends, and market exchange, which can be defined as the application of private means to private ends.

Lyons (2001) alternatively defines monetary donation as a "voluntary gift of money to advance the public good" (p.46), thus emphasising the voluntary aspect of the behaviour. In contrast to Lyons, Schervish (1997) views monetary donation as involuntarily action. He argues that monetary donation is frequently defined more in terms of its "obligatory" rather than its "voluntary" nature. Schervish (1997), therefore, defines monetary donation as "a social relation governed by a moral obligation that matches a supply of private resources to a demand of unfulfilled needs and desires that are communicated by entreaty" (p.602).

Another way of considering monetary donation is provided by Schwartz (1970) who focuses on the donor's expectations. He defines charitable monetary donation as a one-way voluntarily transferring of resources from a donor to a donee (Schwartz, 1970). The meaning of "one-way" in this context is that donor does not expect any type of reward from his/her donation. However, a purely altruistic view of monetary donation is debatable. Although it might be true that donors do not usually receive tangible rewards from their donation, they might receive intangible rewards. In line with this, Brady, Noble, Utter, and Smith (2002) define monetary donation as a value exchange. They argue that a monetary donation is a

payment made in exchange for intangible rewards. Thus, individual donors give something of value to a CO that they deem worthy, and in return they receive something intangible. For example, certain generous donors receive a building in their honour or a foundation in their name while others are content with the intrinsic satisfaction that accompanies the fulfilment of a good deed. However, Smith (2006) argues that for most donors rewards are not expected, even if they are received on occasion. On the other hand, some researchrs defined charitable monetary donation more brodaly. For example, Bekkers and Wiepking (2010) have defined it as the individuals' donation of money to a CO which benefits others than own one's family. Table 3.1 details the various definitions of charitable monetary donation highlighted in this thesis.

Table 3.1: Definitions of Charitable Monetary Donations

Study	Definition
Salamon (2002)	Private giving of money for public purposes.
Lyons (2001)	A voluntary gift of money to advance the public good.
Schervsh (1998)	A social relation governed by a moral obligation that matches a supply of private resources to a demand of unfulfilled needs and desires that are communicated by entreaty.
Schwartz (1970)	A one-way voluntarily transferring of resources from a donor to a donee.
Brady et al. (2002)	A value exchange.
Bekkers and Wiepking (2010)	An individual's donation of money to a CO which benefits others than own one's family.

Source: this study

From the discussion, monetary donation behaviour can be said to involve the following dimensions:

1. A monetary donation is a voluntary behaviour but compelled by obligatory factors such social or moral norms;

2. A monetary donation extends on a continuum from purely altruistic to fully rewarded behaviour which are mostly intangible; and

3. A monetary donation can be rational towards achieving a specific aim, or simply a private act of giving.

Although donation behaviour is universal, it is worth taking into account the impact of contextual factors that might shape the donation behaviour differently between different

contexts. Thus, the following section focuses on defining donation behaviour in the context of Saudi Arabia.

3.1.1 Defining the Individuals' Donation Behaviour in a Saudi Context

A definition of individuals' donation behaviour in Saudi Arabia has to take into account the cultural aspects of Islamic teachings and Arabic norms in the Saudi context which are liable to shape the donation behaviour and make it different from behaviour in other contexts. As there is no research that explores individuals' donation behaviour in Saudi Arabia, the aim of this section is to provide a working definition of individuals' donation behaviour derived from the general literature of individuals' donation behaviour and structured interviews with current donors to COs in Saudi Arabia. The researcher obtained email addresses for 14 current Saudi COs donors from Saudi COs and conducted structured interviews with them by email. In particular the aim of the structured interviews was to explore three areas: the decision rules of donors; the differences in donation decisions between *zakat* and *sadaqa*; and how Saudi donors choose one CO over another. The next three sections discuss these areas in details.

3.1.1.1 Decision rules of Saudi donors

Individuals' donation decisions adopt different rules. Hibbert and Horne (1997) argue that donors' decision-making is broadly consistent with commercial consumer decision-making frameworks. Consumer researchers have found it convenient to view consumer decision-making in terms of a continuum, which is anchored at one end by habitual decision-making and at the other extreme by extended problem-solving. However, many decisions fall somewhere in the middle and are characterized by limited problem-solving (Solomon, Bamossy, Askegaard and Hogg, 2010) (see Figure 3.1). Researchers propose that the level of problem-solving in which a person will engage depends on factors such as product cost, purchasing frequency, product/brand familiarity, and the level of consumer involvement. Involvement is perhaps the most significant determinant in classifying decision-making and refers to the amount of time and effort a consumer invests in the search, evaluation and decision processes (Lamb, Hair and McDaniel, 2009).

Figure 3.1: A Continuum of Decision-Making

| Routine response behaviour | → | Limited problem-solving | → | Extended problem-solving |

Low-cost products →→→→→→→→→ More expensive products

Frequent purchasing →→→→→→→→→ Infrequent purchasing

Low consumer involvement →→→→→→→→→ High consumer involvement

Familiar product class and brands →→→→→→→→→ Unfamiliar product class and brands

Little thought, search or time given to purchase →→→→→→→→→ Extensive thought, search or time given to purchase

Source: Solomon et al. (2010, p.261)

Where product is expensive, unfamiliar or infrequently bought the consumer is suggested to engage in extended problem-solving. Decision-making in extended problem-solving is perceived to carry a fair degree of risk in terms of the potential perceived negative consequences of taking the decision such as exposure to loss of wealth, increased anxiety or impacting on social opinions of the consumer (Lamb et al. 2009). Therefore, the consumer becomes highly involved in their decision-making by collecting as much information as possible, both from memory (internal search) and from outside sources (external search). Thus, the alternatives are carefully evaluated by considering the attributes of each product or brand against a set of desired characteristics. In the centre of the continuum, limited problem-solving is usually more straightforward. Individuals are not as motivated to search for information or to evaluate each alternative rigorously, either because the cost of the product is not high or because they are familiar with it and buy it frequently. Individuals instead use simple decision rules to choose among available alternatives. These cognitive shortcuts enable individuals to fall back on general guidelines, instead of having to start from scratch every time a decision is to be made. Both extended and limited problem-solving models involve a degree of information search and deliberation; although the degree to which these activities are undertaken vary. At the end of the decision-making continuum lays habitual decision-making, which refers to decisions that are made with little or no conscious effort. Individuals make choices almost automatically with minimal effort. The development of habitual, repetitive decisions allows individuals to minimise the time and energy spent on ordinary purchase decisions (Howard and Sheth, 1969; Solomon, et al. 2010).

The levels of individuals' involvement in the decision-making are not necessarily uniform. An individual may be highly involved in one case but demonstrate little or no involvement in another (Miller and Gregory, 2012). A donation decision to COs by donors may reflect such a scenario. For example, donors may be highly involved with a cause due to the urgency or immediacy of need following a natural disaster (Micklewright and Wright, 2005), yet be detached or lack interest in making a charity box donation. Thus, according to Hibbert and Horne (1997) situational factors influence the donors' decision involvement.

In the Saudi context, the structured interviews with current COs donors discovered that COs donors' behaviour do not appear to belong to the extended problem-solving type of decision-making. This is because the act of donating does not match the criteria for that type of decision (e.g. infrequent, expensive, and unfamiliar). However, their behaviour fits more closely with the limited problem-solving type of decision-making, although in a number of cases the donor's decision is more of a routine decision. Examples of a limited problem-solving type and routine type of donation decision-making across the axes of involvement, familiarity, frequency and cost, can be found in the responses to the structured interviews.

In terms of the degree of *involvement*, Saudi interviewed donors appear to be partially involved in the donation decision. For example, one interviewee usually makes a quick evaluation between the alternatives, using only personal evaluation; he stated:

When I want to donate, I usually make a quick evaluation of the known COs and charitable causes. However, my decision is based on personal judgement. (Interviewee No. 2: male, thirties).

However, for another donor, the degree of involvement and the need to spend time and effort is influenced by the situation. For him the need to access greater information only exists when he is going to deal with a new CO. He commented:

Sometimes I need to gather information before my donation decision when I want to support a new CO. (Interviewee No. 10: male, fifties).

Although, the above interviews support the limited problem-solving types of donation decision-making for Saudi donors, other interviews show that donation decisions are a routine behaviour in many cases. For example, one interviewee said:

In terms of my donation, it could be unplanned spontaneous decision. For example, when I go shopping and see some of the COs' donation boxes, I sometimes give without deep thinking. (Interviewee No. 4: male, thirties).

Monetary donation to COs seems a *familiar* behaviour for many of the interviewed donors. The following quotes express a high familiarity level to monetary donation COs among the interviewees. For example, one donor highlighted that his donation decision is based on experience, which allows him to avoid undesirable alternatives. He stated:

I do not like to give to those in the street or to those who hang around the mosque doors. Usually, a donation decision for me is organized through a trusted CO. (Interviewee No. 8: male, thirties).

The familiarity of donation behaviour, for some donors appears particularly in relation to certain charitable causes with which he or she has past experience. One interviewee described his donating decision as:

I do not answer all of the support appeals that I receive from the COs, I have a commitment to support an orphan child and I plan to support a Qur'an teaching school outside Saudi in the future. (Interviewee No. 4: male, thirties).

The familiarity of the donation behaviour among the interviewed donors is likely to be related to *frequency*. For another interviewee, the donation decision was a frequent action and appears to be periodically scheduled highlighting the routine nature of their donation behaviour; the interviewee commented:

Most of my donations are scheduled on a monthly basis; I usually donate when I receive my monthly salary. (Interviewee No. 1: female, forties).

She explained this point by mentioning the Prophet's phrase, "charity will not decrease wealth", which indicates that she did not perceive any risk of losing money from giving monetary donation to COs. Another donor also highlighted the frequent and the inexpensive nature of his donations. He stated that:

I am keen to not let a week pass without giving donation to COs, even if it is quite a small amount of money. (Interviewee No. 9: male, forties).

The *cost* of the donation to COs appeared to impact the donation decision behaviour for the interviewed donors. One interviewee linked his donation behaviour to the donation amount; he commented that:

My donation decision is often simple; however, when I want to give a large donation I try to obtain enough information about the beneficiaries and how the CO deals with my donation. (Interviewee No. 9: male, forties)

Similarly, another donor differentiates his involvement in the donation decision based on the donation amount and commitment, he said that:

In the case of donating large amount of money or continuous donations through standing orders I usually think deeply, otherwise I do not. (Interviewee No. 10: male: fifties).

These latter quotes highlight Hibbert and Horne's (1997) point that behaviour can be influenced by situational factors including the context of the donation. Thus, in some cases, Saudi donation behaviour appears to be routine, while in general, it is more in the centre of the continuum (i.e. limited problem-solving). The responses also highlight that extended problem-solving is unlikely to be used in monetary donation behaviour; often, because as Ho and O'Donohoe (2011) highlight, limited problem-solving involves a shorter process characterised by low involvement and low perceived risk, and is typified in giving situations where the potential donors have little time to carry out an information search. Furthermore, Breeze (2010) emphasises that donors are usually restricted by the amount of information that they can gather and the amount of time that they are able and willing to devote to this decision-making processes.

It is worth highlighting that the common explanation of donation behaviour to COs is a needs-based decision, in which donors give donations based on the evidence of the neediness of the beneficiaries (Breeze, 2010). This was seen in a number of responses. For example, some interviewed donors mentioned "need" in their description of their donation decision to the COs. Two interviewees reported that:

My donation to the COs is to help those who are in need and new charitable projects. (Interviewee No. 6: male, forties).

And,

My donation usually reacts to COs appeals that meet urgent needs. (Interviewee No. 4: male, thirties).

However, in addition to the needs-based approach, for some donors donation decisions appear in part to be self-interested. Thus, one stated that:

A donation decision usually is an initiative from me to meet urgent needs as well as when I face difficult times. A donation for me is one way to solve my own personal problems. (Interviewee No. 3: male, fifties).

Another interviewee mentioned some examples of personal benefits that she gains from monetary donation. She commented:

Decisions to make a donation increase in times of calamities, illness and doing sins. (Interviewee No. 1: female, forties).

It appears that donation decisions behaviour for the Saudi donors are based on a rationality of meeting others needs and/or donors' self-interest. Lee and Woodliffe (2010) argue that not all donors who give to COs are motivated by altruistic motives; there are those who look for tangible and intangible benefits in exchange for their donation. In addition to the altruistic motivations, Saudi donors likely to be motivated by perceived intangible benefits (such as recovering from illness and forgiveness of their sins).

The interviews discussed monetary donation behaviour in general. However, monetary donation to the COs comes mainly in two forms; namely *zakat* and *sadaqa* (Shalaby, 2008). Therefore, in order to gain a full understanding of donation decision-making behaviour for Saudis it is important to differentiate between these two types of monetary donation and these are discussed in detail in the following section.

3.1.1.2 Donation decision-making between *zakat* and *sadaqa*

COs receive donations from individuals in Saudi Arabia in two main forms: *zakat* and *sadaqa*. *Zakat* represents on-going commitment whereby annually 2.5% of one's wealth should be given to charity (Kroessin, 2007). *Sadaqa* means to give away and realise ones' faith by action. The comparison between *zakat* and *sadaqa* can be discussed from four perspectives: timing, motivation, beneficiaries and flexibility. In terms of timing *zakat* is given only once a year while *sadaqa* can occur many times during the year. In a Muslim community, both *zakat* and *sadaqa* are motivated primarily by religion. The Qur'an and the Prophet's speeches are full of texts that encourage people to give *zakat* and *sadaqa*. In terms of beneficiaries, *sadaqa* can be spent on different charitable causes; however, *zakat* is limited to eight categories of charity designated by the Almighty Allah in the Holy Qur'an (see section 2.4.1).

In addition, *zakat* like most of the five pillars of Islam (i.e. the testimony of faith, performing five prayers a day, fasting during the month of Ramadan, giving *zakat* and the pilgrimage to Mecca), can be performed privately which reflects the relationship between the individual Muslim and Allah. No human rule (e.g. by government, mosque or family) can force a Muslim to perform these pillars if the individual does not want to do so. For example,

Muslims have the freedom to give their *zakat* when they want, to whom they want, how they want. This freedom gives the Muslim a significant degree of flexibility in performing these religious actions.

Overall, there is a considerable degree of similarity between *zakat* and *sadaqa* in terms of religious motivations, the beneficiaries and the flexibility. In the present study, most interviewees appear to view *zakat* and *sadaqa* as two forms of charitable donation with only minor differences in aspects such timing. For example, the following excerpts from the interviews indicate the similarity between zakat and sadaqa as follows:

> *Zakat and sadaqa have similar objectives, that is, both are to help needy people. (Interviewee No. 6: male, forties).*

Another interviewee sees no difference between *zakat* and *sadaqa* apart from timing:

> *Apart from timing, I do not see a big difference between my decisions for donating zakat or sadaqa. Zakat is annual donation while sadaqa can be any time during the year. (Interviewee No. 5: female, twenties).*

While, another interviewee acknowledges the difference between *zakat* and *sadaqa* but only in their levels of flexibility:

> *In my view, sadaqa gives me more freedom and creativity so I can support a cause that is outside of the zakat's categories and meets my interests as well as others' needs. (Interviewee No. 13: male, forties).*

From the above examples it was clear that the respondents found *sadaqa* and *zakat* to be closely related concepts, with both coming under the umbrella of "monetary donations to COs": a view consistent with the Qur'an which calls *zakat* and *sadaqa* a charity in many positions (e.g. Chapter 2, verse 215; Chapter 8, verse 3; Chapter 9, verse 60; Chapter 22: verse 35). Therefore, the current study includes both zakat and sadaqa donation as part of monetary donation behaviour.

3.1.1.3 How Saudi donors choose a CO

In Saudi Arabia, individuals have three different channels through which to pay their donations; direct giving, through mediators and to COs. The traditional channel involves giving directly to the needy. A direct donation was previously common because donors and beneficiaries often knew each other as they lived in the same place. However, since the discovery of oil and the economic boom that followed, many traditional aspects of Saudi life have been changed (Ibrahim, 2005). Urbanization has reduced the simplicity of people's relationships, and differentiated geographically between donors and needy people. The result is that direct donation has become an uncommon means of individuals' monetary donation (Ba Hammam, 2009).

The second channel is donating through mediators. A mediator is a trusted volunteer who is active in charitable activities. Some mediators are volunteers with a specific charitable organisation, helping it fundraise, while others work individually and have their own charitable activities that deal directly with the beneficiaries. Many Saudis previously found it easier to give a donation to a trusted mediator. However, due to the new regulations on controlling the funding of terrorism and the remarkable growth of local COs, the Saudi government has outlawed collecting monetary donations by mediators and instead encourages people to donate directly to the COs.

Consequently, COs have become the main channel for individuals' donations in Saudi Arabia. In 2004, for example, Saudi individuals donated SR8.5bn (UK£1.4bn) to COs (Algareeb, 2005). The influence of COs in the daily lives of Saudis is clear, as the COs use many different ways to communicate with the population. According to Alshehri (2011) almost 45% of the Saudi COs have a website and use social media. Most, if not all, Saudi banks now offer easy and safe donation accounts for the COs which individuals can use through their online bank accounts. The Ministry of Social Affairs has created a website that includes information about all the registered Saudi COs which enables the users to donate to the CO of their choice (see, www.gg.org.sa). In addition, Saudi telecom companies enable their customers to donate to their preferred COs through text messages. Saudi COs, therefore, are able to reach the majority of Saudis, especially in the main cities.

However, as Sargeant and Jay (2004) point out the sheer number of COs that are currently seeking funds worldwide can easily confuse donors, and the situation in Saudi is similar. Furthermore, the majority of Saudi COs are multi-functional charities providing similar services (see Figure 2.3), which implies that choosing a CO can be difficult for the donors. As discussed earlier, the process behind the choice for the donor can be classified

into three types: extended problem-solving, limited problem-solving and routine decisions (see section 3.1.1.1). The findings from the interviews with Saudi donors show that the decision of choosing a CO is mostly a limited problem-solving decision and in some cases is just a routine decision. It is clear from the interviews that Saudi donors do not spend a lot of time and effort evaluating between the alternative Saudi COs. For example, some donors appear to base their choices on a broad COs class (e.g. education, religion, environment, or healthcare) and then choose a CO that falls into the desirable class. One interviewee commented:

> *I always support religious COs and I never donate to any other type of COs such as a medical or humanitarian CO. There is no specific reason, it is a personal choice.* (Interviewee No. 4: male, thirties).

Similarly, another donor said:

> *The charitable cause is important. I see some causes as more important than others; for example, I believe providing clean water for poor families is more important than teaching them Qur'an, at least in certain times.* (Interviewee No. 14: male, forties).

Thus, according to these interviewees, the donors' decision to choose a CO is assisted by pre-assigning causes as being intrinsically worthy, or unworthy, of their support.

However, charitable cause is not the only criteria that donors use in making their decision to donate to a CO. Some interviewees shortcut their decision-making process by considering the CO's reputation. For one interviewee, CO reputation was the only criterion that was used to select a CO for donation; she said that:

> *I usually donate to the more reputational COs.* (Interviewee No. 1: female, forties).

Similarly another donor asserted the crucial effect of CO reputation in her choice:

> *Of course, CO reputation is the most important factor in my choice decision between COs.* (Interviewee No. 5: female, twenties).

Another interviewee explained the reason for the importance attached to the CO's reputation. He highlights:

> *My choosing decision is based on CO reputation, because reputational CO seems to me credible.* (Interviewee No. 9: male, forties).

In contrast, a CO's reputation can be a reason for some donors to not to choose it. One interviewee clearly stated that:

I avoid donating to the good reputation COs because I believe that most other people's donations go to them. (Interviewee No. 8: male, thirties).

In a highly social community such as Saudi Arabia, personal relationships play an important role in individuals' decisions to make a donation to the COs. Individuals may support a CO when they have a personal relationship with those running the organisation. This approach of choosing a CO was obvious for many interviewed donors. For example, one donor said:

Known individuals who are working in the CO is significant in my choosing decision. (Interviewee No. 12: male, fifties).

Another donor offered an explanation of the importance of personal relationship in CO choosing decision, as follows:

Unfortunately, there are some COs nowadays who use a donation in a wrong way! Therefore, I do not give a donation to a CO unless I know some of its members. (Interviewee No. 6: male, forties).

However, other donors do not view this as an important factor. For one donor, the personal relationship with a CO's workers has a negative impact on their choice of CO. He particularly stressed:

I do not see any importance of having known people working in the CO; in fact I believe this might harm my sincerity for giving charity. (Interviewee No. 4: male, thirties).

A further reason for choosing a CO is based on geographical location. For example, one interviewee stated that:

I prefer to give a donation to a CO that works in my geographical area [i.e. my neighbourhood or village] so that I can get a benefit from it as a form of philanthropic exchange. (Interviewee No. 14: male, forties).

Another donor also used the geographical context, albeit in a different way. He stated that:

Most of my donations go to the COs that work in small towns because I feel there are sufficient funds for those COs who work in the big cities. (Interviewee No. 4: male, thirties).

In addition to the limited problem-solving decision forms (i.e. general classification of the COs, reputation, personal relationships and geographical reasons), the interviewees highlighted a number of random approaches towards selecting a CO. For example, one interviewee said:

Many of my donation choice decisions are random, I basically select one CO from the list that appears on the cash machine screen. (Interviewee No. 8: male, thirties).

Another donor expresses the incidental nature of his donation behaviour towards a CO by commenting:

When I go shopping and see some of the COs' donation boxes, I sometimes give without deep thinking. (Interviewee No. 4: male, thirties).

From the interviews, it can be concluded that most Saudi donors' decisions to choose a COs tend to be within the limited problem-solving decision type. Furthermore, for the minority the decision appears to fall in the routine category, as it is basically an automatic decision without deep thought or evaluation.

3.1.1.4 Conclusion

This section aimed to produce a working definition for the monetary donation behaviour for individuals in Saudi Arabia. To reach this aim, the discussion covers three areas: the decision rules of donors in general; the difference in donation decisions between *zakat* and *sadaqa*; and how Saudi donors choose one CO over another. In the first part, the discussion indicates that Saudi individuals donors tend to adopt a limited problem-solving approach in which they involved partially in their donation decision. However, for a minority of Saudi donors, donation decision is a routine behaviour. An important point is that interviewed donors generally indicated two broad motivations for their donations to the COs: first, meeting the need of beneficiaries of the COs' activities and meeting their own needs or interests.

The second part illustrates that, although interviewed donors give more attention to *zakat* donation and seem more involved in *zakat* decision than *sadaqa* decision, they view both *zakat* and *sadaqa* as forms of monetary donation behaviour. In part three, interviewed donors generally express similar views to those in part one, in that they appear to adopt limited problem-solving or a routine approach in their decision relating to their choice of CO. Instead of spending time and effort in gathering information and evaluating the alternative COs, they shortcut their decision-making process by adopting simple rule of thumb or cues such as CO's reputation, general classification of the COs, personal relationships and geography. For some donors, the decision is a routine one without much thought or evaluation.

The interviews illustrate that COs' donors donate to various types of charitable causes (i.e. religious, educational, medical, and humanitarian) in different forms (e.g. *zakat* or *sadaqa*) and through various methods (e.g. cash, standing order, online and so on). As this is the first study in the Saudi context, the monetary donation behaviour is viewed in general; that is, this behaviour should cover donations to any type of charitable cause (or any COs), in any forms (*zakat* and *sadaqa*) and through any method (cash, standing order or online). Similarly, COs' donors in this study are those who have donated to COs previously, regardless of the level or the frequency of donation.

In light of the discussion and to provide a more focused and relevant definition compared to the general definitions proposed by previous researchers (see section 3.1), individuals' donation behaviour to COs in the context of Saudi Arabia can be defined as:

"*zakat* and *sadaqa* donations made by individuals to the charitable organisation of their choice, which involve a relatively low degree of information search and deliberation, with the aim to meet others' needs and/or self-interest".

The working definition of monetary donation behaviour in the context of Saudi Arabia is used in order to facilitate a precise understanding of the concept. The definition is useful as it helps to ensure conceptual validity; in other words, it means that all participants had the same understanding of the meaning involved, thus providing uniformity to the answers provided. In turn, this understanding ensures that the results of the study are useful. Moreover, the main objective of the current study is to examine the impact of certain personal, social and organisational factors on the individual's monetary donation behaviour in the context of Saudi Arabia rather than to explore the behavioural motivations or the different individual donation rules.

Having defined the individuals' monetary donation behaviour in the context of Saudi Arabia, the next section presents a theoretical foundation of individuals' monetary donation.

3.2 Theoretical Foundations of Individuals' Monetary Donation

Individual monetary donation behaviour has attracted the attention of many researchers from many different disciplines. Table 3.2 presents a review of the literature in the field. The literature can be classified into three main approaches; sociological, psychological and multi-dimensional. The first two are discussed in this section, while the multi-dimensional approaches are discussed in greater detail in Section 3.3.

3.2.1 The Sociological Approach

Sociologists emphasise the importance of social norm in promoting monetary donation. The effect of social norm on monetary donation behaviour can be explained in at least two ways. In the first explanation, social norm reside outside the individuals and become visible through the actions of other persons in intermediary groups and social networks of which the individuals are a part. This explanation is sometimes labelled as a "structural interpretation" because it emphasises the role of group structure (Bekkers, 2004). According to this explanation, individuals are more likely to obey social norm when they are more strongly integrated into intermediary social groups, such as the family, mosque, or church. In the second explanation, which is referred to as a "cultural explanation", social norm reside inside the individual through their beliefs and internalised value system (Bekkers, 2004). According to this explanation, individuals are more likely to obey social norm when they have internalised these norms through socialisation in intermediary social groups, including when they are no longer part of these groups. Although the two interpretations lead to different predictions of the conditions under which social norm affect behaviour, they are complementary. Both structural and cultural interpretations claim that social norm affect behaviour in a larger number of situations.

In most social contexts, a monetary donation is rewarded with approval while not donating may damage an individual's reputation (Bekkers, 2010). Individuals, therefore, may give to charity to achieve a social reward. Lee, Piliavin, and Call (1999) confirm that perceived expectations are a consistent positive predictor of the intention to give money. However, this sociological interpretation does not explain monetary donation behaviour under all conditions. For example, some individuals may prefer to give without disclosing their identity. If individuals only obey norms when their behaviour can be observed, they would not give to COs through bank transfers, for example. Therefore, individuals may give not only when there is approval from others but also for internal reasons, which are the focus of the psychological approach.

3.2.2 The Psychological Approach

Psychologists identify the conditions that affect monetary donation through understanding the cognitive and emotional processes of the donor. In this approach, individuals who give to others experience a number of psychological rewards. In general, the literature distinguishes between two psychological motivations: altruistic and egoistic motivations. Sherry (1983) highlights this, arguing that motivation for donating to charities may extend from "altruistic, where the donor attempts to maximise the pleasure for the recipient, to egoistic, where the donor attempts to maximise personal satisfaction" (p.160).

Early research focused on altruism to explain the monetary donation behaviour of individuals (Shanka and Oroz, 2009). Altruism, in this context, refers to voluntarily helping others without the expectation of a reward (Bierhoff, 1987). Individual donors, according to this perspective, are motivated by altruistic concerns about the well-being of the recipients of their charity. Meanwhile, Bertacchini, Santagata, and Signorello (2010) indicate that altruism may represent the driving force behind engaging in the voluntarily contribution of collective goods. It is evident from Table 2.2 that a number of studies indicate altruism as a motivating factor for monetary donation behaviour (e.g. Shelley and Polonsky, 2002; Manner and Gailliot, 2007; Sargeant, 1999; Smith and McSweeney, 2007).

Altruistic motivation may be a good way to explain anonymous monetary donations by certain individuals; however, researchers such as Piliavin and Charng (1990) and Radley and Kennedy (1995) argue that the existence of pure altruism in an individual's behaviour is debatable. In this context, West's (2004) posits that modern compassion is all about feeling good and not actually about doing good (i.e. it is egotistic). Thus, individuals may give in order to signal wealth and status in order to gain public recognition (e.g. Glazer and Konrad, 1996; Harbaugh, 1998), because they derive an internal satisfaction or "'warm glow'" from donating (e.g. Andreoni, 1990), to release the social pressure to contribute (e.g., Keating, Pitts, and Appel, 1981), or to experience relief from guilt (Amos 1982; Dawson 1988).

However, many researchers argue that there is no such thing as pure altruism or pure egotism; rather motivations are on a continuum between pure altruism and pure egotism. Thus, Andreoni (1989) suggests that the model of "impure altruism" is a powerful approach to explain psychological motivations to give monetary donations. Bracha, Heffetz, and Vesterlund (2009) support this view and illustrate that the literature of monetary donation recognises that there may be multiple reasons why individuals voluntarily give money to someone in need. For example, donations may be made because individuals derive

satisfaction from improving the well-being of someone other than themselves or because the act of donation causes the donor to feel a warm-glow (Harbaugh, 1998). A multi-dimensional approach is discussed subsequently.

3.2.3 Multi-dimensional Approach

Recently, a growing body of research has taken into account the integration of the social and personal psychological perspective's impact on individual monetary donation behaviour (Sargeant, 1999). This multidimensional view has been adopted by many researchers in the behavioural study of individual monetary donation. The next section describes a number of the main multidimensional models to explain individual monetary donation behaviour.

Table 3.2: A Review of Monetary Donation Behaviour Research

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
1	Keating, Pitts, and Appel, 1981	USA	Database analysis	Household contribution	Pure philanthropic motivations Economic market motivations	Household contributions were to gain expected benefits. However, the benefits were in the form of goodwill in response to social pressure, rather than an estimation of personal gain from services provided by the CO.
2	Amos, 1982	USA	Database analysis	Individuals Monetary donation	The impact of indirect benefits and indirect motives on Individuals donation to charity	While a clear cut dominance of one motive is not indicated in these results, there is little or no support for the direct benefits motive.
3	Dawson, 1988	USA	Database analysis	Monetary donation to medical research	The motives of reciprocity, income, career, and self-esteem predict monetary giving to medical research.	Reciprocity and income motives are significant predictors of giving, as are household assets and age.
4	Andreoni, 1990	USA	Literature Review	Monetary donation	The impact of personal utilities and subsidies regulation on individuals donation	The conventional view of charitable giving may be inaccurate and it indicates the potential importance of developing empirical models that account for impure altruism and the interdependence of preferences.
5	Jackson, Bachmeier and Wood, 1995	USA (Public) (800)	Questionnaire	Volunteering and monetary donation	Religious affiliation	Participation in church groups increases both forms of helping, but attending church does not.
6	Radley and Kennedy, 1995	UK (Professionals)	49 Semi-structured Interviews	Monetary donation	People's experience of disadvantage and need, People's incorporation in their giving.	Experience and incorporation are not alternatives, but together with individual motives and social norm make possible a reinterpretation of personal charitable giving behaviour.
7	Baade and Subdberg, 1996	USA (Alumni)	Database analysis	Alumni giving	Students characteristic Institutional characteristic	Institutional quality variables are found to have a positive impact on the average alumni gift, with that impact most significant for private universities and liberal arts colleges. Students' wealth has a positive impact on the average gift.
8	Chua and Wong, 1999	Singapore (Public)	Database Analysis	Monetary donation	Income, tax price, donor's age and education.	All of the variables included in the study (income, tax price, age and educational attainment) significantly affect individual's monetary donation behaviour.
9	Sargeant, 1999	UK	Literature Review	Monetary donation		Proposed a theoretical model of giving behaviour consolidating the marketing, economic, clinical psychology, social psychology, anthropology and sociology literatures.
10	Todd and Lawson, 1999	New Zealand (Public)	Database analysis	Monetary donation	Individuals' demographic characteristics	Findings confirmed some earlier studies in that demographics such as age, education and income significantly discriminate between heavy and light donors.

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
11	Cheung and Chan, 2000	Hong Kong	telephone survey (277)	Monetary donation	Self-efficacy, outcome efficacy, trust in the international charity, moral obligation, need for donation, awareness of the international charity, and past donation on monetary donation	These results show that self-efficacy, outcome efficacy, trust in the international charity, moral obligation, need for donation, awareness of the IRO, and past donation showed significantly positive effects on intention. Self-efficacy appeared to stem from trust in the international charity and income. Individualist explanation exerted significantly negative effects on intention to donate to the international charity and self-efficacy.
12	Jackson, 2001	USA (Young African Americans)	2 Focus groups	charitable contributions of money, time and skill	Communities of participation, framework of consciousness, direct requests. Discretionary resources, Models and experiences from one's youth, Urgency and effectiveness, Demographic, Intrinsic and extrinsic rewards.	The study concluded that the notion of uplifting one's race remains a powerful motive for charitable contributions. The majority of the members did not see organized religion as being the largest benefactor for their charitable contributions or as a motivation.
13	Sargeant et al. 2001	UK (Donors)	8 Focus groups and 500 Questionnaire	Donor lifetime value	Perceptions of the performance of the voluntary sector/specific organisations Perceptions of any exchange benefits that might accrue already exist. Perceptions of delivered service quality.	All three classes of perceptual variables (perceptions) have the capacity to influence donor lifetime value.
14	Polonsky et al. 2002	Australia	Focus group (2)	Monetary donation	Examines weather variables included in existing models of behaviour, as developed in the USA and Europe, apply in Australia.	The results of two focus groups suggested that variables included in these models generally do apply to the Australian context. However, some differences also exist: First, donors perceive that governmental support of charities in Australia is high and thus causes are perceived to be less likely to need individual support. Second, respondents placed more emphasis on intrinsic variables as compared to extrinsic variables. Third, the emphasis placed on the importance of factors influencing helping behaviour in Australia seems to differ to what is suggested in the existing literature.
15	Sargeant and Lee, 2002b	UK (public)	10 Focus group and 1000 Questionnaire	Trust in voluntary sector	*Organisational*: perceived charities performance, Charities competence , Charities motives , Service quality *Individual:* Satisfaction , Familiarity, Attitude to philanthropy and beneficiaries	Results indicated that trust in the voluntary sector context may best be regarded as a function of one's attitude to philanthropy, perceived organizational performance, charities competence and service quality. While no evidence has been found that factors such as satisfaction, familiarity and attitude towards beneficiaries impact directly on trust in voluntary sector. Non-donors exhibit considerably less trust than donors.
16	Shelley and Polonsky, 2002	Australia (Donors)	Questionnaire (429)	monetary donation motivations	Demographic characteristics	No significant differences between (a) younger and mature donors; (b) male and female donors
17	Bennett, 2003	UK (Public)	Questionnaire (250)	Selecting the charitable cause	Personal values Organisational values	Personal values influence the specific type of charity that an individual choose to assist. People holding particular values seem to favour certain organisational values within charities. Selecting a definite type of charity to support gives a person the opportunity

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
						to express his or her personal values. Donation levels increased with respect to the respondent's age, income, level of education.
18	Bennett and Savani, 2003	UK (Public)	Questionnaire (286)	Public Perception of the charity performance	Knowledge about the charity Familiarity with the charity	Person's general knowledge about, and familiarity with, charities was a highly significant determinant of how favourably the individual felt about charities and how accurately he or she rated their performance attributes.
19	Bekkers, 2003	Netherlands (Public)	Questionnaire (2724)	Monetary donation	Trustworthiness of charitable causes General social trust	Donors aware of the accreditation system have more trust in charities than those who are not aware, and they give more money to charitable causes. General social trust increases the amount people give to charitable causes, even more so when people know about the accreditation system. Charitable organizations have only limited control over the public's trust because it is also rooted in a general social trust in institutions and fellow citizens.
20	Carman, 2006	USA (Employees)	Database Analysis (75,000)	Monetary donation	Social influences in workplace	Individual giving behaviour is affected by social influences, and that social influences are stronger within salary quartiles and, in some situations, within genders.
21	Kottasz, 2004	UK (Young wealthy professionals)	Questionnaire (217)	Monetary donation	Gender	Significant differences emerged between the donor behaviour characteristics of males and females. Whereas men were more interested in donating to the arts sector in return for "social" rewards, women had strong predilections to give to "people" charities and sought personal recognition from the charity to which they donated. On average, the respondents preferred attribute combinations involving donations to very well-established and well-known charities.
22	Sargeant, , West and Ford, 2004	UK (Active and lapsed donors)	8 Focus groups and 2300 Questionnaire	Monetary donation	Perception of benefits. Perceptions of COs. Perception of fundraising organisation in question.	The results suggested that the more favourable the public perception of charities, the greater will be the level of support.
23	Sargeant and Lee, 2004	UK (employees)	477 Questionnaire	Monetary donation	Trust, relationship commitment, and giving behaviour.	The study concluded the effect of trust on individuals giving behaviour was mediated by the relationship commitment.
24	Bartolini, 2005	USA (donors)	144 Questionnaire	Monetary donation	Revised model of TPB: attitudes (towards giving, philanthropy and CO), subjective norms, descriptive norms, moral norms, PBC and emotional evolvement.	Among the three attitudinal measures, only attitude towards giving was found to explain a significant portion of behavioural intention. Among the three measures of social norm, subjective norms and moral norms contributed to behaviour intention, whereas descriptive norms were not related. PBC contributed to behavioural intention. Behavioural intention was not related to actual behaviour, neither were attitudes or PBC related to behaviour.
25	Burgoyne, Young and Walker,	UK Households	6 Focus groups	Monetary donation	Household's financial behaviour	The study confirmed that our knowledge of the ways people negotiate and discuss money matters in the household can be applied to that part of financial decision-making that covers charitable giving. Styles of money management seem to encompass ways of

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
	2005					negotiating and discussing giving to charity. The use of 'mental accounts' for household money extends to resources for charitable giving.
26	Sargeant and Hilton, 2005	UK (Legacy legators and normal donors)	5 Focus groups and 300 Questionnaire	Giving legacy behaviour	*Organisational* : performance, Professionalism, Responsiveness, Communications *Individual* : Reciprocation, Altruism, Empathy, Negative state relief	Legators are more demanding than other categories of donors. Considering the organizational factors, legacy legators appear to demand a higher degree of service quality from the fundraising organisation. They expect the quality of communication and the responsiveness of the organisation to be of a significantly higher standard than other categories of supporter. No evidence was found that legacy legators are more demanding in relation to professionalism than other categories of donor.
27	Venable, Rose, Bush and Gilbert, 2005	USA (Current and potential donors)	4 Focus groups, 18 interviews and 3214 questionnaire	Monetary donation	CO brand personality	Charities brand personality may influence potential donors' likelihood to contribute. The results yield four dimensions of brand personality for COs. Integrity, Nurturance, Sophistication, Ruggedness.
28	Lyons and Nivison,-Smith 2006	Australia (Public)	Database Analysis (6209)	Monetary donation	Individuals' religious characteristics	People who identify themselves as having a religion are more likely to donate than people who do not, but that this relationship is produced by a subset of this group; namely, people who regularly attend religious service. The likelihood of donation and average amount donated by individual over a year increase with level of attendance at religious services. The relationship holds even after allowing for other factors that affect the likelihood of a person donation and the amount given. It also holds for donating to nonreligious causes.
29	Sargeant, Ford and West, 2006b	UK (Donors)	Mixed Focus groups (8) and Questionnaire (1000)	Monetary donation	*Individual*: Perceived demonstrable utilities, Perceived emotional utilities, Perceived Familial utilities *Organisational*: Performance, Responsiveness, and Communication. *Mediator*: Trust and commitment	Positive causal link shown between the degree of trust in the COs and the degree of commitment to the CO. There is a significant positive causal link between the degree of commitment and donor monetary donation behaviour. Significant positive causal links were identified between emotional/familial utility and commitment, but there was no causal link identified for demonstrable utility. Significant positive causal links were identified between performance of the CO, communication and trust. While there was no significant correlation found between responsiveness
30	Sargeant, Hilton and Wymer, 2006a	USA (Legacy legators)	Focus group (8)	Giving legacy	*Organisational*: Performance, Professionalism, Communications Quality *Individual*:: Altruism, Affinity/Empathy, Reciprocation *Legacy specific*: Spite, Lack of family need, Taxes, Need to "live on" and Need for work to continue	The study results confirmed that the organisational factors, individual factors and legacy specific factors do impact the legacy donors' behaviours. A number of barriers to bequest giving were also identified; time or lethargy, cost, inconvenience, "insensitive marketing," and "insufficient funds to make a difference."

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
31	Ting-Yuan Ho, 2006	USA (Donors)	Database Analysis (4216)	Monetary donation	Donors demographic characteristics	Belonging to a religious congregation had the greatest impact on charitable donation, followed by whether they volunteered within the past year. Other variables such as home ownership, marital status, and education also had positive effects on charitable giving. When the study examined charitable donation in terms of absolute amounts, variables most closely linked to higher income had the strongest influence on monetary donation.
32	Treiblmaier and Pollach, 2006	Austria (students and member in charities)	Questionnaires (222)	Online donations	The impact of charitable project, CO and the internet on individuals attitudes towards online donation	The developed scale shoed significant differences between the two groups. The study's results demonstrate the applicability of the instrument to segment user groups according to their preferences
33	Manner and Gailliot, 2007	USA (Students)	Psychological experiment (154)	Helping behaviour	Empathic concern	Findings suggest that the link between helping and empathic concern may be more pronounced in the context of kinship relationships than among strangers. Findings suggest that factors motivating pro-social action in close relationships may be different from those that motivate helping among strangers
34	Pentecost and Andrews, 2007	Australia (Students and non-students)	Questionnaire (776)	Charitable behaviour (money, time and goods)	Perceived importance of CO. Attitude towards charity. Importance of need.	Students were found to rate the importance of the charity to be significant for all forms of donation behaviour. Attitude towards the charity is also a significant factor for money and time but not for goods. Importance of need has significant influence, whereas attitude towards the charity does not. For non-student, importance of the CO and attitude towards the charity bore no significance on any charitable behaviour.
35	Smith and McSweeny, 2007	Australia (public)	Questionnaire (227)	Monetary donation intention and behaviour	Revised model of TPB (attitudes, norms, injunctive, descriptive and moral norms), PBC, and past behaviour)	Attitudes, PBC, injunctive norms, moral norms and past behaviour all predicted charitable giving intentions; however, descriptive norms did not predict donating intentions. Donating intentions were the only significant predictor of donating behaviour at Time 2.
36	Piper and Schnepf, 2008	UK (Public)	Database Analysis (12,679)	Monetary donation	Individuals gender	Results indicate that women are more likely to donate to charitable causes and more generous than men. Men and women appear to have different preferences for charitable causes, with a notably higher support among women for animal welfare, education, and the elderly. For men, the support for religious organisations is also related to marital status, with married men nearly twice as likely as single men to support such organisations. Women also tend to support more causes.
37	Ranganathan and Henley, 2008	USA (Students)	Questionnaire (240)	Monetary donation intention	Religiosity, Attitude towards helping others, Attitude towards charitable organizations, Attitude towards the advertisement	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 organizations, Attitude towards the advertisement, and charitable donation intention.
38	Bennett and Choudhury, 2009	UK (University students)	Questionnaire (551)	Second-gift behaviour	Charity image and reputation, Image congruence, Personal Inertia, Information overload, Emotional uplift	Nearly 85% of the people who had in fact given went on to make a second gift to the same or to a different charity. The majority (78%) of second gifts benefited charities other than the organisation that received the first gift. The median value of second gifts

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
					Social influences, Communications from charities	to different charities was (at £12.50) higher than the median value of initial donations. A person's decision to donate to a different charity was also influenced positively and significantly by self-image and organisation reputation and negatively by the individual having felt pressurised by others to give to the first organisation. People who were inert by nature were less inclined to bother switching charities for the second donation. Seventy-five per cent of the sample made their second gift within a year of making the first.
39	Holmes, 2009	USA (Universities Alumni)	Database analysis (22,641)	Alumni donation	Exploring the relationship between charitable tax deductions, academic prestige and demographic on alumni giving to educational institutions	Wealthy alumni who live in states that allow charitable tax deductions are more generous than otherwise similar alumni in states without such subsidies, Alumni contributions increase in years when the college has achieved greater athletic prestige but fall when academic prestige rises, recent alumni are more influenced by institutional prestige than older graduates, females tend to be more generous, alumni who have close alumni relatives tend to give more as do alumni who participated in campus activities during their college years.
40	Lwin and Phau, 2009	Australia (Students)	Questionnaire (220)	Monetary donation	Existential guilt appeal	The findings show that when the audience feel existential guilt they will attempt to minimise the feeling of guilt by possibly donating to charity.
41	Notarantonio and Quigley 2009	USA - non-donors to a religious CO	Mix Focus group and questionnaire		Individual characteristics, Attitudes towards giving, Perceptions of the organisation's performance, satisfaction methods of fundraising.	Active donors indicate a much greater level of satisfaction with the church, are more aware of its programs, and feel they are more recognized for their gifts than do lapsed or non-donors. Relationship fundraising, and creating trust, are critical to forging and maintaining valued donor relationships.
42	Oosterhof, Heuvelman, and Peters, 2009	UK, France, Belgium, Australia, New Zealand, France, and Switzerland.	Online Questionnaire (290)	Monetary donation	The impact of social-cognitive factors (self-efficacy, outcome expectancies, indirect influencing factors, moral obligation, trust in the organisation, individualist explanation for poverty, need for donation, past donation, awareness of the disaster and income) on donating money to charity	The greatest predictor of the intention to donate proved to be "Past donation" The factor "News exposure" was indicated to be a valuable additional factor, as it had a significant direct effect on "Awareness of a disaster relief campaign" and was the only factor that had a total effect on all other factors, including "Intention to donate to a disaster relief campaign."
43	Shanka and Oroz, 2009	Australia (public and Students)	Questionnaire (400)	Monetary donation	(Adopting Sargeant et al. 2006a model): *Individual factors*: Perceived demonstrable utilities, Perceived emotional utilities, Perceived Familial utilities *Organisational factors*: Performance, Responsiveness, Communication. *Mediate factors*: Trust and commitment	The general public participants scored significantly higher on trust, performance, communication, and commitment constructs while the student sample scored significantly higher means on the emotional and familial utilities constructs Female participants from both groups tend to be more positive towards donating to COs. Trust, emotional utility and familial utility were significant predictors of commitment that leads to future donation behaviour.

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
44	Bekkers, 2010	Netherlands	Database analysis (1248)	Monetary and time donation	The impact of material, social, psychological incentives, socio-demographic and personality characteristics.	The study found Social incentives for giving strongly increase intentions to give money and time. More highly educated and more empathic respondents were more likely to intend giving and volunteering.
45	Croson, Handy, and Shang, 2009	USA (donors)	Questionnaire (975)	Monetary donation	Differential sensitivities to social norm among donors to a public radio station	The study results suggested that temporarily created social norm influence giving by men significantly more than by women.
46	Bertacchini, Santagata, and Signorello, 2010	Italy (museum visitors)	Online Questionnaire (1000)	Monetary donation	Intrinsic Motivations, Extrinsic Motivations and Reputational Motivations	The study findings revealed that intrinsic motivations and accountability of the recipient institutions may be more effective drivers for eliciting charitable giving than the usually proposed fiscal incentives.
47	Wiepking, Madden, and McDonald, 2010	Australia (donors)	Questionnaire (440)	Leaving a bequest motivation	Attitudinal motivations: reciprocity, efficacy, altruistic values, religious values and political values. Structural motivations: family status, wealth, regular giving.	The study's findings that we show that a strong belief in the efficacy of COs has a significant positive effect on the likelihood of leaving a bequest, as does past giving behaviour and having no children.
48	Michel and Rieunier, 2012	France (public)	484 Questionnaire	Monetary and time donation	Examines the influence of non-profit brand image and typicality on giving behaviours	Brand image explains up to 31% of intentions to give money and 24% of intentions to give time. The study also explores the role of typicality in giving behaviours. Typicality explains up to 29% of intentions to give money and 23% of intentions to give time.
49	Su, Chou and Osborne, 2011	Taiwan (Public)	Questionnaire from different religions (410)	Monetary donation	Revised model of TPB (attitude, subjective norm, PBC, religiosity and financial information)	Although charitable giving may reasonably be viewed as a rational behaviour, it is influenced much more by religiosity than by financial information. Religious belief moderates the effect on both the decision and amount to give (strongest in Christian).
50	Van Der Linden 2011	UK (students)	Online questionnaire (143)	Monetary donation intention	Revised model of TPB (attitude, descriptive norm prescriptive norm, moral norm PBC, past behaviour)	Both descriptive and prescriptive norms did not explain any of the variance in intention; moral norms accounted for a significant amount of the overall variance and were in fact identified as the strongest (relative) predictor of charitable giving intentions. In addition to moral norms, 'attitude', 'PBC' and 'past behaviour' were also identified as significant predictors.

Source: this study

3.3 Literature Review on the Multi-dimensional Approaches of Monetary Donation Behaviour

In general, the majority of the early studies focused on identifying demographic factors (such as gender, age, marital status, education levels, or income levels) in order to attempt to explain differences in monetary donation behaviour (Drollinger, 1998; Lee et al. 1999). However, this type of focus fails to further the understanding of the factors that inhibit or encourage monetary donation, or to provide information that might aid the development of interventions in order to increase levels of monetary donation (Smith and McSweeney, 2007). As is evident from Table 3.2, in recent years, more researchers have begun to consider a broader range of influences on monetary donation, including: the motivations for giving (NCVO and CAF, 2012); the decision-making processes in monetary donation (Burgoyne et al. 2005); the role of trust and commitment (Sargeant and Lee, 2004); the role of social relations (Radley and Kennedy, 1995); the impact of personal and social factors on monetary donation behaviour (Smith and McSweeney, 2007); and the role of a charity's image and reputation in the donors' decisions (Bennett and Choudhury, 2009).

Despite the abundance of research and attempts to investigate individual behaviour in monetary donation, there is still only limited research on building a comprehensive model. Much of the current research focuses on certain factors that influence monetary donation behaviour while neglecting others. Thus, there is still a need for further research on a range of individual factors (such as attitudes, and social factors) that influence momentary donation behaviour. Furthermore, most of the previous studies of monetary donation behaviour were conducted in developed Western economies (Shelley and Polonsky, 2002; Ranganathan and Sen, 2012), with very few investigating individual monetary donation behaviour in a developing, Muslim, and Arabic country such as Saudi Arabia. To date, there is no published study regarding the Saudi individuals' perceptions, motivations and behaviours towards monetary donation to COs. Therefore, attempts to build a comprehensive model for the monetary donation behaviour of individuals have to take this context into account.

The next sections present a number of the most popular theories which have adopted a multi-disciplinary approach in order to explain the monetary donation behaviour of individuals. This includes social cognitive theory, social exchange theory, the theory of reasoned action and the theory of planned behaviour.

3.3.1 Social Cognitive Theory

Social Cognitive Theory (SCT), as formulated by Bandura (1986), outlines causal paths, through exposure, modelling, learning and reinforcement, to beliefs about the efficacy of the outcome and self, which in turn are the influential determinants of behaviour (Bandura, 1986; Sheeshka, Woolcott, and MacKinnon, 1993). SCT emphasises the learning process that shapes the individual's belief. These beliefs are essential and precipitating factors in any act by the individual. According to the theory, these beliefs result from learning which enhances the individual's awareness and knowledge on the basis of their beliefs (Rushton, 1982). To explain monetary donation behaviour, through the SCT, the theory introduces the belief of moral (dis)engagement, which includes concepts of moral obligation and attribution of cause and responsibility (Bandura, Barbaranelli, Capprara, and Pastorelli, 1996). These beliefs address the moral justification of the individual's charitable behaviour such as monetary donation behaviour.

SCT was applied by Cheung and Chan (2000) to study monetary donation behaviour. They extend the original theory to include causal linkages among the following factors: the intention to donate to charity in general; the intention to donate to an International Relief Organisation (IRO); self-efficacy for donating to IRO; trust in the IRO; outcome efficacy with the IRO; individualist explanations of poverty; awareness of the IRO; the need for donation; moral obligation to donate; and income and past donation to the IRO (see Figure 3.2). Of these factors, self-efficacy and trust explain most of the variance. The cognitive consistency linkage in the model is supported by significant relationships between beliefs in general and beliefs about the IRO. Importantly, Cheung and Chan (2000) find that demographics have no significant effect on the intention to donate to IRO and other charities.

Figure 3.2: Cheung and Chan's (2000) Model
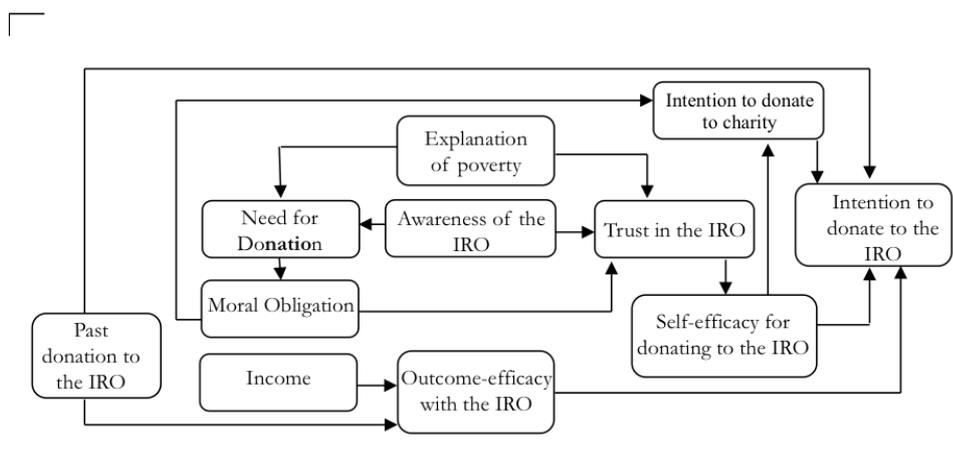
The main criticism of SCT is that it is too volitional. Critics argue that individuals are driven by unconscious motives that are largely fixed from an early age (McClelland, 1985). Examples of such motives include individuals who seem to lack insight into the causes of their behaviour and have difficulty breaking habits that they find undesirable. In addition, Brandino (2002) argues that SCT is too complex and that it underestimates the importance of people's inner traits. Thus, in SCT, behaviour is largely considered to be learnt (Bandura, 1986); however, Flamand (2010) argues that some behaviour is the result of emotional responses that are determined largely by biological factors, which are controlled heavily by evolution, and have little to do with conditioning or observation. For instance, anger can drive one to behave in a way that is not consistent with one's normal behaviour. A final criticism is by Pervin and John (2001) who argue that behaviour has been found to be more consistent than is argued in SCT, when focused on a particular situation

3.3.2 Social Exchange Theory

Social Exchange Theory (SET) has roots in economics, psychology and sociology. The basic concepts are cost, benefit, outcome, comparison level, satisfaction, and dependence. Benefits include things such as material or financial gains, social status, and emotional comforts. The SET, as formulated by Homans (1961), proposes that social behaviour is the result of an exchange process. The purpose of this exchange is to maximise benefits and minimise costs. According to this theory, individuals weigh the potential benefits and costs of social relationships. When the potential costs outweigh the rewards, individuals will terminate or abandon that relationship.

According to Arrow (1972), those who subscribe to this school believe that the desire to give is borne out of a wish to achieve some form of individual return (i.e. benefit). Donors will, therefore, give on the basis that they have benefited in the past or if they believe that they will benefit in the future (Krebs, 1970; Amos, 1982). Sargeant, Ford, and West (2006b) distinguish between three types of benefits derived from monetary donation, which are: demonstrable, emotional, and familial (see Figure 3.3). Demonstrable benefits relate to the process of donation as the result of selfish economic considerations. Donors can also obtain emotional benefits (e.g. internal satisfaction, releasing social pressure and relief from guilt) from a monetary donation (Andreoni, 2001), which reflects a long-held view in psychology literature (Bendapudi et al. 1996). In addition, certain donors are motivated by the need to assist or demonstrate an affinity with one's friends or loved ones (famial) (Bruce, 2005). For

example, donations to a non-profit cancer organisation may be motivated by the perception that the gift might benefit a friend or loved one that suffers from the disease.

Figure 3.3: Sargeant et al's (2006b) Model
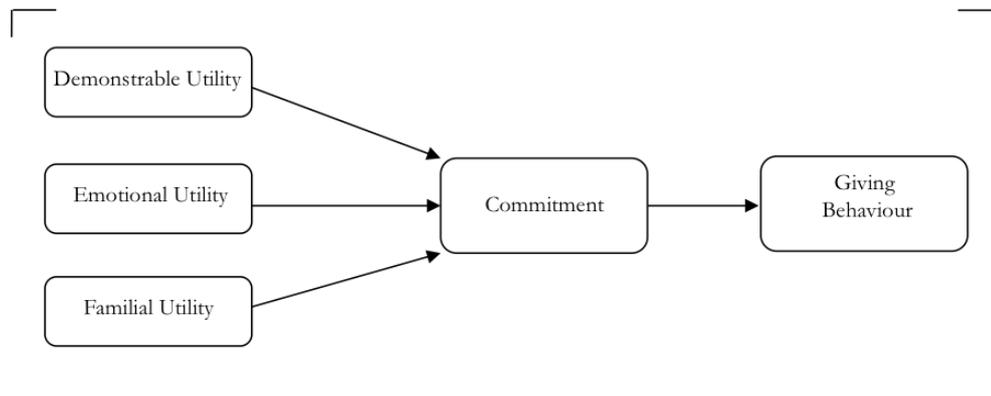
Although the SET provides a powerful explanation of monetary donation behaviour, Miller (2005) outlines several major objections to this theory. For example, the SET assumes that the ultimate goal of a relationship is intimacy, when this might not always be the case. In addition, the theory places relationships in a linear structure, when some relationships might skip steps or go backwards in terms of intimacy (Miller, 2005). Furthermore, the SET does not take into account the social factors that might influence behaviours such as monetary donation. Many researchers find that donors are also affected by social norm (e.g. Heiser, 2006; Shang and Croson, 2006). Overlooking key social variables reduces the theory's ability to explain monetary donation behaviour.

3.3.3 The Theory of Reasoned Action

The Theory of Reasoned Action (TRA), which was developed by Ajzen and Fishbein (1975), has been widely used across the social sciences. Bagozzi (1992) illustrates that, from a theoretical point of view, the TRA is intuitive, parsimonious, and insightful in its ability to explain behaviour. It provides a framework for assessing cognitive functions that occur when individuals make decisions about whether or not to engage in a certain behaviour. The TRA (Figure 3.4) uses a causal chain perspective in order to help understand decision-making variables. In this perspective, an individual's decision is influenced by different variables which impact other variables in a causal manner. The variables create a sequence of cognitive

considerations. In other words, the theory assumes that individuals are rational and make specific cognitive judgments about what they plan to do. According to the TRA, behavioural intention is the immediate factor of an individual's behaviour. Conner and Armitage (1998) suggest that behavioural intentions symbolise a person's motivation, conscious plan, and decision to engage in the behaviour.

As shown in Figure 3.4, the TRA has two antecedents to developing a behavioural intention, one personal in nature and the other reflecting social influence (Ajzen, 1985). The personal factor involves the attitude towards the behaviour, while social influence refers to an individual's perception of social pressure, namely, subjective norms. Under the TRA, attitudes are conceived as uni-dimensional evaluative reactions towards the act (Fishbein and Ajzen, 1975). An evaluation can be defined as the imputation of some degree of goodness or badness to an entity (Eagly and Chaiken, 1993). Thus, the personal factor means that a person's attitude towards donating money impacts on whether or not the individual develops an intention to give. The second determinant is the subjective norm; thus, a prospective donor is more likely to develop the intention to give a donation if there is a belief that others important to the prospective donor would approve of the donation. Further explanations about attitude and subjective norms are presented in Section 2.6.

Figure 3.4: The TRA (Ajzen and Fishbein, 1975)
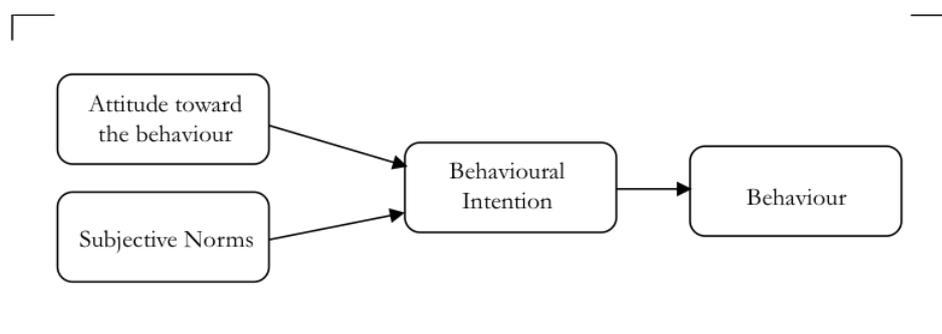
The TRA has been critiqued by a number of scholars. Foxall (1997), for example, mentions three criticisms. First, in the TRA behaviour is determined by intentions, thus limiting the predictability of the model to situations in which intention and behaviour are highly correlated. When intention and behaviour is measured at the same time, then it is not a true test for predicting the future but rather a test of the model's power to predict the current behaviour. Predicting future behaviour is difficult because of the time interval

between the intention and behaviour. In line with this criticism, Davies, Foxall, and Pallister (2002) suggest that actual behaviour should be measured objectively without signalling its connection to the prior intention measurement phase. Foxall's (1997) second criticism is that the TRA appears not to take into account non-attitudinal personal and situational factors which are likely to affect the relationship of attitude-intention-behaviour. The third criticism, which is also raised by Bagozzi and Yi (1989), is that the degree to which intentions are well-formed affects the way in which attitudes influence behaviour. Foxall (1997) explains that well-formed intentions completely mediate the effect of attitude on behaviour. However, when the intention is not well-formed, the mediating function is reduced and attitudes have a direct effect on behaviour.

Despite problems arising from the application of the theory to behavioural prediction, the TRA is still considered to be a reference point for most persuasion related research (Funkhouser and Parker, 1999). However, Ajzen (1991) proposes the TPB as an extended version of the TRA by tackling some of the original limitations.

3.3.4 The Theory of Planned Behaviour

The TRA has been criticised as being limited to those behaviours which are fully under volitional control. To overcome this limitation, Ajzen (1991) proposes an improvement to the theory by inserting the new variable, perceived behaviour control (PBC), as a determinant of both behavioural intention and actual behaviour. The theory after adding the PBC is called the Theory of Planned Behaviour (TPB). The TPB represents a social cognitive framework which is used to help understand people's behavioural intentions and performance. The central premise of the TPB is that behavioural decisions are not made spontaneously but are the result of a reasoned process in which behaviour is influenced, albeit indirectly, by attitudes, norms, and perceptions of control over the behaviour. Specifically, the TPB suggests that behaviour depends on one's plan of action (i.e. intentions) which, in turn, are regulated by attitudes (i.e. positive-negative evaluative appraisals of the behaviour), by their PBC (i.e. personal weights assigned to prior obstacles or circumstances), and by subjective norms (i.e. perceived social pressure to perform the behaviour). Therefore, the more favourable the attitude towards such a behaviour, then the stronger the subjective norm with respect to the behaviour, the greater the PBC, and the stronger will be an individual's intention to perform the behaviour under consideration (Ajzen, 1991).

The TPB has been applied to monetary donation behaviour research and has revealed valuable results. Researchers have expanded the original version of the TPB model by including additional factors (e.g. Bartolini, 2005; Smith and McSweeney, 2007). With regard to the original variables in the TPB model, behaviour has been predicted by behavioural intention in Smith and McSweeny (2007), while Bartolini (2005) found that it is not related to intention. Behavioural intention is predicted by attitudes, subjective norms, and PBC in all three studies.

Figure 3.5: The TPB (Ajzen, 1991)
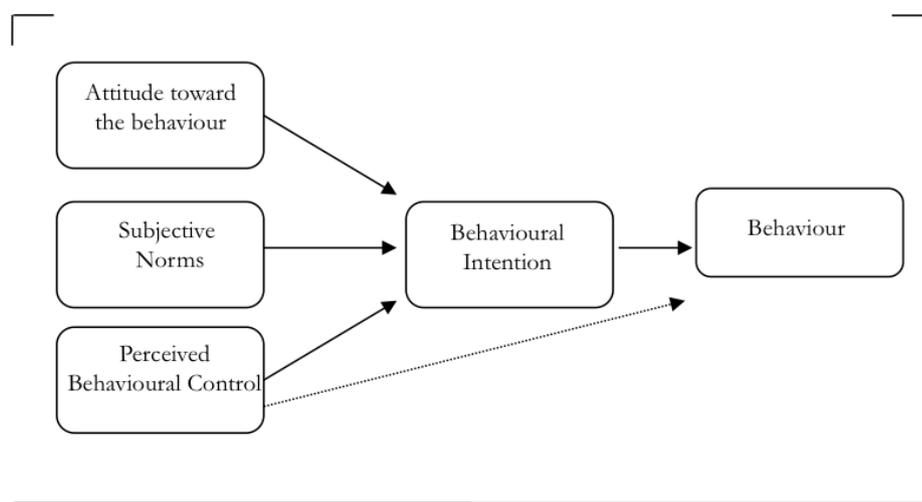
The TPB has been one of the most widely used and influential models in the study of the attitude–behaviour relationship (Davies et al. 2002). According to Rivis, Sheeran, and Armitage (2009) TPB is, perhaps, the most influential theory for the prediction of pro-social behaviours. Although, adding the PBC has increased the amount of variance explained in behavioural intentions and in behaviour (Armitage and Conner, 2001), in monetary donation behaviour, the TPB model only accounts for approximately half the variance related to intentions while the remaining variance is unaccounted (Hyde and White, 2009).

Furthermore, the TPB can be criticised from a number of different aspects. First, it is considered to be too logical or rational (Barber, 2011). The TPB assumes that decision making is a rational process and it hypothesises that a person appraises the consequences of acting, forms attitudes, subjective norms towards the act, PBC, and then finally decides to act in a certain way, which is expressed by one's intentions to act; however, individuals may form intentions to behave in ways that are irrational or unreasonable (Gibbons, Gerrard,

Ouellette, and Burzette 1998; Armitage and Conner, 2001). Rivis et al (2009) argue that the TPB appears to perform less well in the prediction of behaviours that are assumed to have a strong affective or irrational component and, therefore, non-rational and emotional aspects of behaviour also need to be taken into account in order to better predict and explain social decision-making and behaviour. Second, the operationalisation of the theory is troubled by the problem of measuring PBC directly, as opposed to recording control beliefs (Manstead and Parker, 1995). Eagly and Chaiken (1993) mention that the assumption of a causal link between PBC and intentions presumes that individuals decide to engage in behaviour because they feel they can achieve it. Overall, the most important critique that can be addressed by the TRA and the TPB is that, only under the most gruelling conditions of situational consistency can the required correlational correspondence between measures of intention and measures of behaviour be demonstrated (Foxall, 1997).

However, Ajzen (1991) argues the model is open to further elaboration if important proximal determinants are identified, stating that "the theory of planned behaviour, is, in principal, open to the inclusion of additional predictors if it can be shown that they capture a significant proportion of the variance in intention or behaviour after the theories' current variables have been taken into account" (p.199).

3.3.4.1 Application of the TPB in relation to Monetary Donation

A combination of strong empirical support and extensive applicability has led to the popularity of the TPB. Meta-analysis has revealed that on average attitude, subjective norms and PBC account for 40% to 50% of the variance in intentions, and that intentions and PBC account for 30% of the variance in behaviour (Armitage and Conner, 2001). The TPB has been applied to a wide range of consumer behaviour research, including: healthy eating (Astrom and Rise, 2001; Fila and Smith, 2006), addictions (Morojele and Stephenson, 1992), alcohol and tobacco use (McMillan and Conner, 2003), exercise behaviour (Bozionelos and Bennett, 1999), collective action (Kelly and Breinlinger, 1995), recycling (Davies et al. 2002), and internet use (Klobas, 1995). In addition, the TPB has also been used to predict the prospective donors' participation in a number of charitable behaviours, such as blood donation, body organ donation, volunteering, and monetary donation (see Table. 3.3).

Table 3.3: Adoption of the TPB in Charitable Behaviour Literature

Context	Studies
Blood Donation	Giles, McClenahan, Cairns and Mallet (2004); Holdershaw, Gendall, and Wright (2007); Ferguson et al. (2007); Reid and Woo d (2008); McMahon and Byrne (2008); Veldhuizen et al. (2011).
Organ Donation	Morgan and Miller (2002); Knowles (2005); Hyde and White (2009).
Time Donation	Harrison (1995); Omato, Snyder and Martine (2000); Warbuton and Terry (2000); Okun and Sloane (2002); Greenslade and White (2005); Grano, Lucdi, Zelli and Violani (2008); Briggs et al. (2009).
Monetary Donation	Bartolini (2005); Smith and McSweeney (2007); Van Der Linden (2011).

Source: This study

In the study of blood donation, Giles and Cairns (1995) found that the three main variables of the TPB (i.e. attitude, subjective norms, and PBC) account for 60.5% of the variance in the behavioural intentions of donors. Meanwhile, in the study of body organ donation, these three variables have also been shown to be precursors of behavioural intention to donate body organs (Morgan and Miller, 2002; Knowles, 2005). Furthermore, in research studying the differences in knowledge, attitude, altruistic orientation, and subjective norms between body organ donors (i.e. those who had signed an organ donation card) and non-donors (i.e. those who had not signed an organ donor card), donors were found to have stronger attitudes towards organ donation than non-donors (Morgan and Miller, 2002). In addition, individuals who signed organ donor cards have reported more social normative support for their decision than those who had not signed donor cards. Similarly, in the study of time volunteering, Okun and Sloane (2002) found that the three main variables of the TPB can help in understanding the dynamics of this behaviour by explaining 62% of the variation in intention to volunteer. They conclude that intent to enrol as a volunteer is largely a function of how much a person would like to volunteer, how strongly a person perceives that significant others approve of volunteering, and how easy a person perceives it would be to volunteer. Among the three predictors, PBC exerted the strongest influence on intention.

Although the application of the TPB has been carried out thoroughly with regard to blood, body organs, and time donation, there are very few studies that have applied the TPB to monetary donation behaviour (Bartolini, 2005; Smith and McSweeney, 2007). In one of

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the most important studies, Bartolini (2005) proposes an extended version of the TPB which was applied to monetary donation context. The adapted version includes emotional involvement, divides the attitudes into attitudes towards donation, attitudes towards philanthropy, and attitudes towards COs, and divides the norms into three types, which are: social (i.e. perceptions of others' reactions to their engaging in the behaviour); descriptive (i.e. perceptions of other peoples' behaviour); and moral norms (i.e. personal feeling of responsibility). Bartolini's (2005) study includes a sample of 140 participants who were drawn from the electronic mailing lists of the COs and an additional group of potential participants drawn from a large university in the USA.

The research had a number of important findings. First, the TPB has some applicability in understanding monetary donation behaviour. Among the three attitudinal measures towards donation, philanthropy, and the CO, only attitude towards the donation was found to explain a significant proportion of behavioural intention. Second, among the three types of norms, only social and moral norms were found to be conceptual components of subjective norms. A path analysis demonstrated how social norm contribute to behaviour intention, while descriptive norms are not found to be related to behavioural intention. Third, although PBC contributes to behavioural intention, these were not related to actual behaviour, nor were attitudes or PBC found to be related to actual behaviour. Finally, donors and non-donors did not have significantly different cognitive or emotional responses.

The value of Bartolini's (2005) study is that it is the first study to apply the TPB to monetary donation behaviour; however, the study had a number of limitations. For example, although he is concerned with understanding the relationships among the variables, he did not test the predictive power of the TPB model. Since the TRA and the TPB are designed to predict behavioural intentions and the behaviour itself, it is worthwhile exploring the model's ability of predicting an individual's monetary donation intention and behaviour. Predictions can be conducted using multivariate analysis, such as Structural Equation Modelling (SEM). Finally, the research does not determine how much additional variance is explained by the original TPB variables or by those additional variables that were part of the expanded model.

A second study conducted by Smith and McSweeney (2007) applies a revised version of the TPB by reconstructing subjective norms into three types (i.e. injunctive social, perceptive, and moral norms) and by adding past monetary donation behaviour as an additional determinant of behaviour. Injunctive social norm reflect perceptions of what significant others think one ought to do (similar to the subjective norms in the original TPB),

while perceptive norms refer to the perception of whether or not another individual performs the behaviour, and moral norms indicate personal feelings of responsibility. Both perceptive and moral norms are adopted in studies using the TPB across a range of behaviours (Morojele and Stephenson, 1992; Kelly and Breinlinger, 1995; Bozionelos and Bennett, 1999; McMillan and Conner, 2003; Davies et al. 2002; Fila and Smith, 2006). Past behaviour is also included in Smith and McSweeney's (2007) study because previous research identifies it to be a strong predictor of future behaviour (e.g. Conner and Armitage, 1998; Conner, Warren, Close, and Sparks, 1999). In the research the data was collected through a questionnaire survey of a sample of 227 members of the general community in Queensland, Australia. Four weeks later, a sub-sample of 67 respondents reported their monetary donation behaviour. Smith and McSweeney (2007) found that attitudes, PBC, moral norms and injunctive norms (but not descriptive norms) significantly predict intentions to donate, providing support for the original TPB model.

However, intentions (but not PBC) were a significant predictor of self-reported monetary donation behaviour. The revised model of TPB was found to significantly increase the predictive ability of the original model. Past behaviour was found to be a significant predictor of intentions, but not of the actual behaviour. These findings were in line with previous research, which has also found support for the utility of the TPB in predicting pro-social behaviours, such as blood and organ donations, and volunteering behaviour (e.g. Giles and Cairns, 1995; Harrison, 1995; Okun and Soane, 2002; Giles et al. 2004; Greenslade and White, 2005; Lemmens, Abraham, Hoekstra, Ruiter, De Kort, Brug, and Schaalma, 2005). The most valuable contribution of this study is in illustrating the predictive ability of the model in the monetary donation behaviour context; an area that to date is still under-researched.

Both Bartolini (2005), and Smith and McSweeney (2007) conducted their research in developed Western countries and both studies focused on general monetary donation behaviour by the individuals. Generalising their findings to non-Western and non-developed countries is likely to be problematic and it is not clear if the TPB will provide as good an explanation for individuals' monetary donation behaviour to COs in Saudi Arabia as it did for individuals' general monetary donation behaviour. Therefore, the next section discuses the proposition for the need of a revised version of the model.

3.4 Theoretical Foundation for the Present Study based on a Revised Version of the TPB

As mentioned earlier, the TPB has a number of limitations when it is used to study pro-social behaviour (such as monetary donation behaviour) because it does not concentrate sufficiently on the emotional and irrational aspects of the behaviour (Godin and Kok, 1996). However, Ajzen (1991) suggests that predictors can be identified and that the TPB is open to expansion. Therefore, the present study proposes a revision of the TPB by taking into account variables related to donation behaviour that have received support from a variety of studies in the field of charitable behaviour. Figure 3.6 depicts the theoretical foundations for the present study.

The variables, which are specified in the following sections, have emerged from the literature review as possible determinants of self-reported donations to the COs and of behavioural intention to donate to the COs. According to the proposed revised model of the TPB, self-reported monetary donation behaviour is impacted by individuals' behavioural intentions to donate to the COs and individuals' PBCs. Individuals' behavioural intentions to donate to the COs are determined by five variables: attitude towards helping others; attitude towards giving monetary donations to COs; social norm; moral responsibility; and by PBC. The following section provides definitions for the variables in the revised model of the TPB and a justification of the relationships between these variables.

Figure 3.6: Theoretical foundations for the present study based on a revised version of the TPB
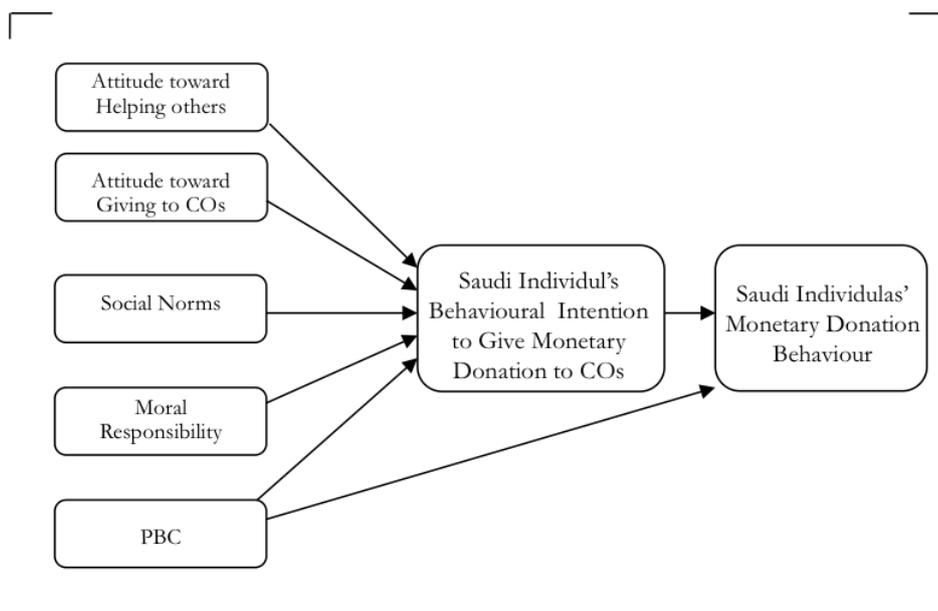
3.4.1 Monetary Donation Behaviour

In this study, behaviour is defined as an action that is the target of the prediction. In TPB, behaviour comprises four components, which are: first, the target towards which the disposition is directed (i.e. target); second, the particular action involved (i.e. action); third, the context in which the action occurs (i.e. context); and fourth, the time of its occurrence (i.e. time). All of the following elements of the TPB are supposed to be compatible and correspond to the specified components (Fishbein and Ajzen 1975, Ajzen and Fishbein, 1980). In the present study, the behaviour under research is described according to these components and is used consistently throughout the whole research. Therefore, the behaviour is individual monetary donation (i.e. action) to COs (i.e. target) in Saudi Arabia (i.e. context) over four weeks (i.e. time). In general, researching individuals' monetary donations to COs is a challenging area of study. The next section discusses one of these challenges: the impact of social desirability on individuals' monetary donation.

3.4.1.1 Donation behaviour and social desirability

The accuracy of the information provided by the donors themselves through interviews or self-reported questionnaires is a concern to researchers and practitioners in marketing (Nancarrow, Brace and Wright, 2001). In some circumstances, the respondents attempt to give a socially desirable response rather than describe what they actually think, believe, or do. Furthermore, in answering questions on sensitive topics, individuals may give answers that portray themselves in a more positive light (Bardwell and Dimsdale, 2001). Social desirability refers to the tendency of respondents to over-report what is socially desirable and under-report what is not (Paulhus 1991; Chung and Monroe, 2003). Although, social desirability is regarded as a common source of bias (Podsakoff et al. 2003), the practice of relying on self-reporting is well recognised in collecting research data (Beck and Ajzen, 1991).

As a type of moral and pro-social behaviour, monetary donations to COs are subject to a social desirable bias (Sargeant et al. 2000) because people generally want to appear more altruistic and socially orientated than they truly are (Lee and Woodiffe, 2010). Consequently, if no action is taken to deal with this form of response bias, then a social desirability bias could seriously compromise the validity of individuals' donation behaviour data and, therefore, the research. Armitage and Conner (2001) indicate that when behaviour measures

were self-reported, the TPB was found to account for 11% more of the variance in behaviour than when behaviour measures were objective or observed. However, Fisher (2000) and Lee and Sargeant (2011) argue that, in addition to personality differences, individuals' tendency to social desirability differ according to the behavioural context. This may mean that the respondents' tendency to over-report donation behaviour might be different from other socially desirable behaviour (Lee and Woodliffe, 2010). In the context of Saudi Arabia, monetary donations to the COs are viewed by individuals as an integral part of their religious behaviour; giving *zakat* is one of the five pillars of Islam and giving *sadaqa* is a highly recommended form of religious adherence.

A Muslim's religious observance will not be acceptable unless it meets two basic conditions (Alshanqeeti, 1995). These are the action must be in accordance with the Prophetic approach and the sincerity of intention must be towards *Allah* alone. Sincerity means that a person's intention in all their words and actions, both outward and inward, are undertaken for the sake of *Allah* alone and no one else. The Prophet Muhammad (peace be upon him) said: "*Allah* does not accept any deed except that which is done only for Him and to seek His Countenance [i.e. pleasure]" (Sunan Alnasaa'i, Hadith: 3140). Furthermore, a Muslim is asked to not claim things that they have not done. The Prophet Muhammad (peace be upon him) warned that "the one who creates a false impression of receiving what one has not been given is like one who wears two garments of falsehood" (Sahih Albukhari, Hadith: 5219). Acts of religious observance that are intended to please others rather than please *Allah* will frustrate the individual's religious observance. Therefore, one can argue that the religious nature of the monetary donation (i.e. *zakat* and *sadaqa*) may reduce the bias potentially caused by social desirability on a Saudi's responses.

In addition, Lee and Sargeant (2011) argue that in the context of monetary donation behaviour, for many people the rewards from donating are intrinsic in the sense that many individuals donate to feel good about themselves or to offset a negative mood state. The existence of emotional benefits is well established in the literature (Cialdini et al. 1987; Wegener and Petty, 1994; Bendapudi et al. 1996). As the reward for this form of donation is psychological, it would follow that individuals are internally focused and thus less likely to be concerned about the perceptions of others. The authors found that individuals who gain psychological utility from donating are significantly less likely to provide socially desirable responses.

Furthermore, many researchers found that in the monetary donation context the impact of social desirability bias increases in certain circumstances. For example, social

desirability has more relevance where donation is reported face to face (Oetzel et al. 2001), a large amount of money is involved (Sprinkel-Grace, 2005) and in membership contexts (Bendapudi et al. 1996).

In order to minimise the potential negative impacts of social desirability bias in this study, several recommended methods are followed. Nancarrow et al. (2001) describe that it is possible to reduce social desirability bias by using a direct approach and by being open with the respondent, avoiding any forms of deception, and preferring instead to appeal to a respondent's honesty. In the current study, first, the researcher asked the respondents to answer honestly and provided an assurance that there are no right or wrong answers. A clear explanation was given that the aim of the research was to understand donation behaviour and not to judge the respondent's behaviour. Second, the researcher promised the respondents confidentiality. Third, the researcher confirmed the anonymity of the respondents and the researcher avoided collecting the required data through a face-to-face method.

The TPB model proposes that behaviour is influenced by attitude (i.e. the evaluation of the target behaviour), social norm (i.e. perceived social pressure regarding performance of the behaviour), and PBC (i.e. perceived control over performance of the behaviour) primarily through their impact on behavioural intention. Hence, intention is seen as the proximal determinant of behaviour. The next section defines behavioural intention and discusses the intention-behaviour relationship.

3.4.2 The Influence of Behavioural Intention on Giving Monetary Donations to COs

Behavioural intention can be broadly defined as a disposition to act (Feldman, 1999) and comprises motivational factors that influence behaviour and indicate the extent to which individuals will try to execute behaviour (Ajzen, 1991). Thus, according to Bagozzi and Yi (1989), behavioural intention is considered to be a key psychological factor that differentiates reasoned from non-reasoned behaviour. It has been argued that behavioural intention is not necessarily followed by action, nor is it necessarily plausible that such action, if undertaken, will be successful (Montefiore and Noble, 1989). However, in general, the stronger the behavioural intention to behave in a certain way, then the more likely it is that the behaviour

will be performed (Ajzen, 1991). Understanding behavioural intentions can, therefore, be useful in predicting peoples' behaviour.

Specifically, Ajzen (2006) defines behavioural intention as an indication of an individual's readiness to perform a given behaviour, which is deemed to be the immediate antecedent of behaviour. Thus, the term "behavioural intention" reflects the idea that intention is a driver of behaviour (Fishbein and Ajzen, 1975).

Behavioural intention is a pivotal concept in both the TRA and the TPB. In the TRA behavioural intention is the immediate determinant of behaviour. In contrast, in the TPB intention is viewed as behavioural plan that act in conjunction with appropriate opportunities and resources to enable the attainment of a behavioural goal (Davies, Foxall and Pallister, 2002). Several studies using meta-analysis strongly support the view that behavioural intention is a reliable predictor of behaviour (Armitage and Conner, 2001; Hagger, Hatzisarantis, and Biddle, 2002; Sheeran, 2002).

However, the hypothesised intention–behaviour relationship is open to a number of criticisms. For example, although meta-analysis demonstrates that behavioural intention and behaviours are correlated, there is still a sizable discrepancy between them. In particular, behavioural intention have been shown to fail to explain over 70% of the variance in behaviour (Armitage and Conner, 2001; Sheeran, 2002). Similar results were found in a comprehensive review by Sheeran (2002) whose results show that (on average) intention account for only 28% of the behaviour variance. However, the overall level of predictive power afforded by behavioural intention is judged as impressive or disappointing depending on the standard of comparison. Thus, Sutton (1998) points out that behavioural intention fares poorly as a predictor of behaviour when measured against the ideal maximum of 100% variance, although it performs better when judged in relation to other factors.

The limited ability to predict behaviour from intention has a number of causes. First, in most studies that apply TRA/TPB the behavioural intention is measured several days, weeks or months prior to the measurement of behaviour; there is literally a "gap" in terms of time between intentions and behaviour. If intentions change over time, and if this change is differential (i.e., different individuals change by different amounts), a short gap between measuring intention and behaviour (i.e., distal with respect to the behaviour) will be a stronger predictor of behaviour than when there is a longer gap between measuring intention and behaviour. This is because the longer the interval between the measurement of behavioural intention and behaviour, the greater the likelihood that there will be unforeseen events that lead to changes in intention. Generally speaking, a longer time gap will lower the

correlation between intention and behaviour. Thus, Orbell and Sheeran (1998) report the results of their own meta-analysis of studies which show that shorter time intervals were associated with significantly stronger intention-behaviour correlations. In support of these findings, Ajzen and Fishbein (1980) suggest that for maximum intention prediction, the measurement of the intention should be as close as possible in time to the observation of the behaviour.

Second, the accuracy of intention is another point of contention. For example, Ajzen (2006) argues that individuals tend to overestimate their readiness to perform socially desirable behaviour and underestimate their readiness to perform socially undesirable behaviour. In this context, Fisher and Katz (2000) argue that the degree to which the self-reporting of values is influenced by social desirability bias reflects the relative importance of values within a culture. Thus, social desirability bias is an important concept to bear in mind when studying behavioural intentions. As such, Nancarrow et al. (2001) argue that it confounds attempts to examine the nature of the relationship between behavioural intentions and behaviour. However, social desirability bias can be reduced to a degree by asking participants in a survey to be honest, guaranteeing confidentiality of their answers and demonstrating their anonymity (see Section 3.4.1.1 for more detail).

Third, the TRA and the TPB assume proximity between behavioural intention and behaviour; therefore, the precise situational correspondence is essential in order to ensure accurate prediction (Foxall, 1997). Sutton (1998) explains that, in order to maximize predictive power, the predictor (behavioural intention) and the criterion (behaviour) should be measured at the same level of specificity or generality on the theoretical rationale that cause and effect can be matched by measuring behavioural intention and behaviour at the same level of specificity. Ajzen and Fishbein (1980) suggest that the measures should be matched with respect to four components: action, target, time, and context. Thus, this research uses the four components at the same level of specificity as follow: action - individual monetary donation; target – COs; context - Saudi Arabia; and time - four weeks.

Fourth, intention's predictive ability depends on the level of volition. According to the TRA, for behaviours that are completely under volitional control, then behavioural intention should correlate perfectly with the measure of behaviour. However, as Sutton (1998) points out behavioural intention might be a necessary but not sufficient motivation of behaviour, particularly when the behaviour is not entirely under that person's control (Sutton, 1998). The TPB (Ajzen, 1991) extends the TRA by including the perceived behavioural control (PBC) construct, which allows prediction of non- volitional behaviour:

PBC is proposed as a measure of the ease or difficulty of performing behaviour and determines both intention and behaviour. Thus, a person is more likely to perform, or intend to perform, behaviours which are perceived as being relatively easy; i.e. with few barriers or skills required (Armitage and Conner, 1999). Monetary donation to COs behaviour for many individuals is subject to several control factors, such as financial resources and ability to reach out to the COs. Therefore, in this study, in addition to the behavioural intention, individuals' monetary donation behaviour to COs is also predicted by the PBC.

In the field of charitable behaviour, many researchers confirm the link between the individuals' intentions and their behaviour; for example, in volunteering (Harrison, 1995; Okun and Soane, 2002; Greenslade and White, 2005), blood donation (Giles and Cairns, 1995; Giles et al. 2004; Lemmens et al. 2005), and monetary donation (Bartolini, 2005; Smith and McSweeney, 2007).

In the present study, it is expected that Saudi individual's intention to give monetary donation to COs will predict their monetary donation. However, in order to reduce the impact of the difficulties of predicting behaviour from behavioural intentions the researcher will take into consideration the debate highlighted above. Specifically, the research will take into consideration a number of suggestions by other researchers. First, Fishbein and Ajzen (1990) acknowledge the intention-behaviour relationship can be expected to be very strong if: intention and behaviour are measured at the same level of specificity; if the time between the two is small; if the behaviour in question is under the individual's volitional control; and, if the individual has the ability and the resources to engage in the behaviour. The researcher will bear these points in mind.

Second, Davies et al (2002) suggest that actual behaviour should be measured objectively and unobtrusively without signalling in any way its connection to the prior intention measurement phase. This implies that behavioural intention and behaviour should be measured in ways that dissociate the two completely in the respondent's mind so as to minimise response bias. In the present study, the behavioural intention and behaviour of Saudi individuals' monetary donation to COs are measured separately and in two different phases. In phase 1, the participants are asked about their intention without signalling in any way the researcher's aim of studying their behaviour in the future. Similarly, in phase 2, the researcher measures the individuals' monetary donation to COs behaviour without signalling in any way its connection to the prior intention measurement phase.

Third, the research takes into account the fact that in order to secure a reliable measure of the behaviour, actual behaviour should be based on studies and not self-reported

behaviour. Davies et al. (2002) argue that relying on self-reported behaviour can result in a spurious relationship between intention-behaviour. Actual donation behaviour for the present study can be captured by obtaining COs' records about the individuals' monetary donations to the COs during the period of study (i.e. four weeks). However, obtaining accurate records for the Saudi individuals' monetary donation to the COs presented a challenge in the present study. Due the low professional practice of the Saudi COs (Al-Yahya and Fustier, 2011) and their poor communication ability (Alsheri, 2011), Saudi COs do not give donor recording much attention and as such Saudi COs lack accurate information about their donors. Therefore, self-reported behaviour had to be used. However, using self-reported behaviour is not exceptional, most previous research adapting TRA and TPB has used the self-reporting method (e.g. Bartolini, 2005; Smith and McSweeney, 2007; Su et al. 2011; Verhaert and Poel, 2011). Ajzen (2002) suggests that to improve the reliability of the self-report measure of behaviour, it is desirable to use more than one question. Following this recommendation, self-reported donation behaviour for the present study was measured using two different questions.

3.4.3 Attitude towards Giving Monetary Donations to COs

Bagozzi and Kimmel (1995) highlight how research into the impact of attitude on individual behaviour has been widely shaped by the TRA and the TPB models. Both the TRA and the TPB are grounded in the supposition that a closer association between attitude and behaviour is likely to be found if behavioural intention is used as a mediator (Ajzen and Fishbein, 1980). Meanwhile, Foxall (1997) argues that a higher association between attitude and behaviour is to be found if the sequence is behaviour-to-attitude-to-behaviour and not simply attitude-to-behaviour.

Ajzen and Fishbein (1980) define attitude as a person's evaluation of any psychological object. They suggest that attitudes have two components: the evaluative response to the beliefs held towards behaviour and the evaluation of the probable outcomes if the behaviour is enacted. In this view, beliefs are the antecedents to attitudes and they are conceived to have a causal effect on attitudes (Ajzen, 1989, 2001). However, individuals may hold multiple conflicting attitudes that are context-dependent but pose no cognitive disagreement when they are assessed in relation to behaviour (Ajzen, 2002). For example, attitudes towards donation blood may include, a positive belief that donation blood will increase self-esteem, and a positive belief that giving blood is safe, but a negative belief that

giving blood causes pain. Similarly, in the monetary donation behaviour context, individuals may hold a positive attitude that a donation will increase other's welfare but they might also hold negative attitudes that a donation could cause the loss of some of their financial resources.

This study distinguishes between attitude towards helping others in general and attitude towards giving monetary donation to COs as it is questionable if individuals give monetary donations for the sake of helping needy people through the COs or if they donate for the sake of supporting the COs because they appreciate the role of the COs in improving society's welfare. This division is supported by Fishbein and Ajzen's (1975) who distinguish between two types of attitudes, which are: attitude towards an act (in this case the monetary donation) and attitude towards an object (the CO). Importantly, they find that both of these types of attitude are significant predictors of behaviour, although later research has found that attitude does not necessarily directly predict an individual's behaviour (Armitage and Christian, 2003). Nevertheless, the extant marketing literature indicates the importance of differentiating between attitudes towards helping others, and attitudes towards COs and giving (Webb et al. 2000). Thus, the underlying premise of this research is that attitudes towards helping others and attitudes towards giving monetary donations to COs are distinct but related determinants of donation behaviour. Attitudes towards helping others covers a wide range of behaviours and implicates one's internalised moral values and personal norms (Piliavin and Charng, 1990). In contrast, COs behave as intermediaries (i.e. agents) for the transfer of resources from donors to beneficiaries (Bendapudi et al. 1996) and are only one vehicle for offering help to others.

The literature on charitable behaviour shows that attitude is a predictor of behavioural intention; for instance, with regard to blood donation (Charng, Piliavin, and Callero, 1988; Armitage and Conner, 2001; Lemmens et al. 2005), organ donation (Radecki and Jaccard, 1999; Morgan and Miller, 2002), bone marrow donation (Bagozzi, Lee, and Van Loo, 2001), and monetary donations (Lee et al. 1999; Webb at al. 2000). However, at present, none of the TPB studies on charitable behaviour distinguishes between the two types of attitudes (i.e. attitude towards the act and attitude towards the target). Therefore, this study investigates which of the two attitudes play a more predictive role.

According to the TPB and its routed theory (i.e. TRA), behavioural intention is developed by a person's attitudes as well as by the effect of the social norm. The following section presents the role of social norm on developing behavioural intention.

3.4.4 Social Norm

Social norm are a further factor that impacts upon an individual's intention to engage in behaviour. Social norm deal with perceived normative prescriptions and are defined as the person's perception of social pressure to perform, or not perform, the behaviour under consideration (Ajzen, 2005). According to Ajzen (1989), social norm are made up of two components: normative beliefs and motivation to comply. Normative beliefs are perceptions held about significant others' preferences about whether one should or should not engage in the behaviour (Conner and Armitage, 1998). These perceptions of others' judgments are influenced by one's motivation to comply with those judgments.

Armitage and Conner (2001) conducted a meta-analysis that included 185 independent tests of the TPB. They conclude that, unlike the consistent evidence in support of the role of attitudes and PBC, there is notably less support for the role of social norm within the TPB. The failure to find strong support for a social norm-intention link in the TPB may reflect the lesser significance of normative variables as determinants of intention and behaviour. To explain the weak impact of social norm on intention, Armitage and Conner (2001) suggest that some studies use single-item measures which are likely to increase the error variance of the measurements. Meanwhile, other studies assume that individuals whose actions are influenced by social pressure are in the minority (e.g. Trafimow and Finlay, 1996).

Many researchers divide social norm into two distinguishable types: injunctive and descriptive norms (e.g. Cialdini, Kallgren, and Reno, 1991; Terry and Hogg, 1996; Manstead, 2000; Rivis and Sheeran, 2003; Smith and McSweeney, 2007). Injunctive social norm reflect perceptions of what significant others think one ought to do. In the TPB, the social norm component is an injunctive norm because it is concerned with perceived social pressures from significant others to perform certain behaviour. In contrast, descriptive norms reflect the perception of whether or not other people perform the behaviour. However, in the field of an individual's monetary donation behaviour, descriptive norms have not yet emerged as an independent predictor of intentions (Bartolini, 2005; Smith and McSweeny, 2007).

A possible explanation of the insignificant impact of descriptive norms on intention in monetary donation behaviour is that a significant amount of donating behaviour is done privately or anonymously (Van Der Linden, 2011). Similarly, Smith and McSweeny (2007) assert that it is important to consider that monetary donation is often a private act and that individuals may not have an accurate sense of the extent to which those people around them

engage in the behaviour. Therefore, rather than dividing social norm into two constructs, the present study combines them into one construct which includes aspects from both injunctive and descriptive norms under the name of social norm.

Attitudes and social norm are thought to exert influence on whether or not the individual creates a behavioural intention. However, in pro-social behaviour, such as monetary donation behaviour, the TRA and the TPB is criticised as not considering the role of moral influence on his/her behavioural intention. Therefore, in the revised model of the TPB, moral responsibility is included as one of the main factors of developing behavioural intention. The following section defines the new added variable (i.e. moral responsibility) and discusses its relationship with behavioural intention in the context of monetary donation behaviour.

3.4.5 Moral Responsibility

The early formulation of the TRA considered personal moral norms as a distinct type of normative belief. However, Ajzen and Fishbein (1969) did not find any empirical evidence to support the presence of personal normative beliefs in the TRA and as a result it was dropped from the theory. Nevertheless, there is consistent evidence that the inclusion of moral responsibility significantly contributes to the understanding of intention (Harland, Staats, and Wilke, 1999; Manstead, 2000; Warburton and Terry, 2000; Kaisera and Scheuthle, 2003; Smith and McSweeney, 2007; McMahon and Byrne, 2008; and, Veludo-de-Oliveira, 2009). As a result the TPB has been criticised for neglecting moral considerations (e.g. Manstead, 2000; Hubner and Kaiser, 2006); especially in terms of morally relevant behaviour, such as helping others.

Moral responsibility is operationally defined as "personal feelings of responsibility to perform, or refuse to perform, certain behaviour" (Ajzen, 1991: p.199). It is considered to be the link between internalised general values and more specific opinions and expectations about how to behave in a tangible situation (Schwartz, 1977). While social norm are followed conditionally (upon the satisfaction of normative and observable expectations of others) moral responsibility is followed unconditionally based upon internal, emotional processes (Bicchieri, 2006).

In their meta-analysis Rivis et al. (2009) conclude that including moral responsibility increases the variance explained in intentions. Similarly, Harland et al. (1999) also found that the inclusion of moral norms raised the proportion of explained variance in people's intentions by 1% to 10%. Furthermore, Veludo-de-Oliveira (2009) reports that many TPB

studies which have tested moral responsibility have found that they correlate well with behavioural intention and it has been found to raise the amount of explained variance in intention by 2% to 13%. Conner and Armitage (1998) found that, across 11 tests of the TPB, moral responsibility predicted, on average, an additional 4% of the variance in behavioural intention.

However, the effect of moral responsibility on people's behaviour depends on the behaviour itself. In pro-social behaviours (such as monetary donations, voluntarism and organ donation) moral responsibility is likely to play a significant role in people's behaviour (with some people feeling responsible for helping needy people). Schwartz's works (i.e. Schwartz, 1968, 1977; Schwartz and Howard, 1984) emphasise the role of personal feelings of moral obligation in performing pro-social actions. In addition, Hyde and White (2009) argue that, for some types of behaviour (where it encompasses ethical and moral considerations) it is important to include an assessment of moral responsibility within the TPB.

Moral responsibility has often been included in studies of pro-social behaviour, such as: blood donation (Pomazal and Jaccard, 1976; Zuckerman and Reis, 1978) and volunteering behaviour (Warburton and Terry, 2000). In their focus group study on decisions to give to COs, Burgoyne et al. (2005) find that a sense of personal obligation is an important reason for indicating that monetary donation is a behaviour which includes a moral component. In comparing the predictive power between social norm and personal moral responsibility on individuals' charitable donation behaviour, Smith and McSweeney (2007) find that moral responsibility is more predictive of intentions than social norm.

In the context of Saudi Arabia, helping others is considered to be a deeply rooted religious value. According to the Qu'ran and Prophet Muhammad's (peace be upon him) directions, Muslim individuals are responsible for making an effort to help others if they are able to. Furthermore, various empirical studies report that personal feelings of responsibility are positively related to different types of pro-social behaviour, such as: volunteerism (Omato and Snyder, 1995), blood donation (Armitage and Conner, 2001), and monetary donations (Cheung and Chan, 2000). Therefore, this study proposes that moral responsibility will play a significant role in predicting individuals' monetary donation in Saudi Arabia to COs.

A limitation of the TRA is that it does not account for behaviour that is not fully under volitional control. A person may wish to take action but lack the resources or opportunity to do so. However, the TPB addresses this weakness of the TRA by including

the concept of PBC. The next section discusses PBC and its role in individual's behaviour.

3.4.6 PBC

PBC is defined as the extent to which the individual believes that it is easy or difficult to perform the behaviour. It reflects past experience, and anticipated impediments and obstacles (Ajzen and Driver, 1992; Ajzen, 2002). The PBC's level of influence over behaviour is affected by both internal control factors such as personal skills, abilities and information, and external control factors such as dependence on others, barriers, or externally controlled resources (Ajzen, 1985).

The concept of PBC was designed within the TPB in response to criticisms of the TRA as being limited to those behaviours that are fully under volitional control (Ajzen, 1991). To overcome this limitation, Ajzen (1991) proposed inserting the new variable PBC as a determinant of both behavioural intention and actual behaviour.

Davies et al. (2002) report that PBC has two functions. The first function is based on the assumption that PBC has motivational implications for intentions. Thus, individuals who hold favourable attitudes and believe that an important referent would approve of the behaviour in question but also believe they have neither the opportunity nor resources to perform a certain behaviour are unlikely to form strong behavioural intentions. In this situation, PBC exerts an independent effect on intention and assumes that the effect of PBC on behaviour is completely mediated by intention. Second, PBC can exert a direct impact on behaviour on those occasions when perceived and actual behaviour control coincides or are closely approximate. For behaviours that are not completely under volitional control, PBC adds to the predictive power of behaviour over and above the effect of behavioural intention (Sutton, 1998).

However, many researchers have criticised the effect of the PBC (Veludo-de-Oliverira, 2009). According to Kaiser and Scheuthle (2003) a direct path from PBC to behaviour seems not to be universally applicable. For example, in the case of charitable behaviours, PBC has no direct impact on actual volunteering behaviour (Harrison, 1995; Warburton and Terry, 2000; Okun and Sloane, 2002; Greenslade and White, 2005) and there is no evidence of a direct effect on monetary donation (e.g. Bartolini, 2005), nor blood donation (Giles et al. 2004). However, the meta-analysis undertaken by Notani (1998) shows that the direct path from PBC to behaviour is stronger in three situations: first, when PBC is operationalised as a direct measure rather than an indirect measure; second, when PBC

reflects control over internal factors rather than external factors; and third, when PBC is tested on a behaviour with which the respondent is familiar. In the present study Notani's (1998) conditions are taken into consideration and therefore both functions of the PBC are included in the TPB model. A comparison of the models is discussed in the next section.

3.5 A Comparison of the TRA, the TPB, and the Revised TPB

As discussed in section 3.3.4, the TPB has received significant attention in consumer behaviour literature due to its strength, having its base in the TRA, the validity and reliability on its instruments and its parsimony. Since both the TPB and the revised model of the TPB proposed in this study are derived from the TRA, it is expected that these two models should explain the behaviour more accurately than the TRA. The aim of this section is to compare between the three models in the context of individuals' monetary donation behaviours in terms of their explanative ability and prediction power.

More recent studies provide deeper insight into monetary donation behaviour for individuals (see Table 3.2). For instance, intention-based models (including the TRA and the TPB) imply the ability to understand the determinants of individuals' intentions to give a monetary donation (Bartolini, 2005; Smith and McSweeney, 2007; Van Der Linden; 2011). The TRA indicates that social behaviour is motivated by an individual's attitude and social pressure, while, the TPB has extended the TRA to explain behavioural conditions which are not entirely under volitional control (Ajzen, 1991). In the context of moral and ethical behaviour, the TRA and the TPB are criticised as being unable to account for certain significant motivations. In this study (as discussed in the previous section) the TPB is extended to cover what is believed to be important motivations in the context of individual behaviour of monetary donation to COs, such as moral norms (see Table 3.4 for more detail).

All three models (the TRA, the TPB, and the revised TPB) aim to explain and predict a Saudi's intention to make a donation and the behaviour of their monetary donation to the COs. According to Rawstrorne, Jayasuriya, and Caputi (2000), explanation and prediction mean different things. Explanation involves answering questions in the form of "why, how and where", while prediction involves providing evidence or reasons to believe that certain claims or hypotheses are true. For example, although a falling barometer predicts a cold front, it does not explain why the cold front is approaching. Prediction can happen

independently of explanation, but the same is not true about the explanation itself. The explanatory power of the TRA, the TPB, and the revised TPB can only be proven once prediction has been established. Since the present study is the first study to date to predict and explain an individual's behaviour of monetary donation to COs in Saudi Arabia, it is important to compare between the three models in terms of their predictive power and explanatory ability.

A comparative approach provides a helpful method of predicting monetary donation behaviour and intention, while each individual theoretical model has its own distinct advantages. For example, researchers from a variety of behaviour contexts have found that the TRA, the TPB, and the revised versions of TPB have different powers of predicting the target behaviour. Ajzen (1991) found that the TPB was superior to the TRA in its ability to explain the several targeted behaviours in seventeen studies. Godin and Kok (1996), in their meta- analysis, similarly found that including the PBC significantly contributes to the prediction of behaviour in half of the studies that they reviewed. Moreover, Rivis et al. (2009) confirm that adding the construct of moral norms to the TPB increased the variance explained in intentions.

However, to date no empirical research has been performed to examine and compare the predictive and explanatory utility of common intention-based theories in the context of individuals' monetary donation behaviour to COs. Therefore, the present study suggests that simultaneously testing the three competing models (i.e. the TRA, the TPB, and the revised TPB) can help understand Saudi individuals' behaviours and intention to give monetary donation to COs.

Table: 3.4 Summary of the three comparative models

The Model	Core Constructs	Definitions
The TRA		
Drawn from the study of social psychology, TRA is one the most fundamental and influential theories of human behaviour. It has been used to predict a wide range of behaviours. Davis, Bagozzi and Warshaw (1989) applied the TRA to individuals' charitable behaviour and found that the variance explained was largely consistent with studies that had employed the TRA in the context of other behaviour.	Attitude towards Behaviour	An individual's evaluation of any psychological object (Ajzen and Fishbein, 1980).
	Subjective Norm	An individual's perception of social pressure to perform or not perform the behaviour under consideration (Ajzen, 2005).
The TPB		
The TPB extended the TRA by adding the construct of PBC. In the TPB, PBC is theorised to be an additional determinant of intention and behaviour. Ajzen (1991) presented a review of several studies that have successfully used the TPB to predict intention and behaviour in a wide variety of settings. The TPB has been successfully applied to the understanding of an individuals' charitable behaviour, including monetary donation behaviour (Bartolini, 2005; Smith and McSweeny, 2007; Van Der Linden, 2011).	Attitude towards Behaviour	Adapted from the TRA
	Subjective Norm	Adapted from the TRA
	PBC	The extent to which an individual believes that it is easy or difficult to perform the behaviour. It reflects past experience, and anticipated impediments and obstacles (Ajzen and Driver, 1992; Ajzen, 2002).
Revised Version of the TPB		
This model is an extended version of the TPB, which is accomplished by dividing the attitude construct into attitude towards helping others and attitude towards giving monetary donation to COs, and by adding Moral Norm.	Attitude towards Helping Others	An individual's evaluation of helping others.
	Attitude towards Monetary Donation to COs	Individual's evaluation of monetary donation to COs.
	Social Norm	Adapted from the TPB.
	PBC	Adapted from the TPB.
	Moral Norm	Personal feelings of responsibility to perform, or refuse to perform, certain behaviour (Ajzen, 1991).

Source: This study

3.6 Summary

This chapter reviews the previous research into individual monetary donation behaviour. It achieves three main objectives: first, it proposes a definition of monetary donation behaviour definition; second, it presents a critical review of related literature and theories that have been used to explain individual monetary donation behaviour; and third, it presents a theoretical foundation for the present study based on a revised version of the TRA and the TPB. The TPB (itself an extension of the TRA) is expanded by including additional variables that have been proven to significantly explain the individual's monetary donation behaviour but which were excluded in the original version of the TPB. This chapter also presents a theoretical comparison between the TRA, the TPB and the revised model of TPB in order to examine the ability of the revised model in explaining and predicting Saudi individuals' monetary donation behaviour to the COs. The next chapter reviews and discusses the role of trust in individuals' monetary donation behaviour to the COs.

FOUR

FOUR

4. The Role of Trust in Individuals' Monetary Donation Behaviour

Trust in the charitable context is "the lifeblood". (MacDonald et al. 2002)

The previous chapter looked at the theoretical foundations of predicting monetary donation behaviour, highlighting the relationships between behaviour, behavioural intention, attitude, social norm, moral responsibility and PBC. However, a key influence in monetary donation behaviour has not yet been addressed; that of trust, which is discussed in this chapter.

The objective of the chapter is four-fold. First, it presents a definition of trust in the context of monetary donation to the COs. Second, it provides a theoretical foundation for the concept of trust, which includes trust characteristics, trust dimensions, and the role of trust in individuals' monetary donation behaviour to the COs. Third, the chapter presents a review of a number of the trust models that have been conceptualised by researchers in the field of charitable marketing. The fourth objective is to present the development of the trust construct that is used in this study and to identify its antecedents and outcome.

4.1 Defining Trust in the Charitable Donation Context

Although the importance of trust is widely recognised in the disciplines of management, marketing, communication, philosophy, psychology, and political science, there is widespread disagreement about its definition, characteristics, antecedents, and outcomes (Yousafzai, Pallister, and Foxall, 2005). Traditional definitions of trust were developed for used within the physical world where services are provided directly by one human to another (Law, 2007). However, in a situation where there is an absence of direct interaction (such as monetary donation), the environment is characterised by greater complexity and there are more chances for exploitation (Jones, Wilikens, Morris, and Masera, 2000; Yousafzai et al. 2005). The degree of uncertainty for the donor is higher in the field of monetary donation to COs and, therefore, trust becomes a critical component. In order to identify the elements

that are likely to affect an individual's trust, understanding the concept of trust is essential. However, as stated previously trust is a difficult construct to define (McKnight, Choudhury and Kacmar, 2002) and furthermore there is no consensus on a definition of trust. Mayer, Davis and Schoorman, (1995), for example, identify five aspects of this disagreement, which are: the difficulty in defining trust; failing to understand the link between trust and risk; confusing trust with its antecedents and outcomes; confusing the level of analysis due to lack of trust referents; and failing to consider both the trusting party and the party to be trusted. Table 4.1 provides a summary of a number of definitions of trust, from which it is evident that most researchers define trust according to their specific disciplinary worldview. Thus, psychologists define trust as a tendency to trust others (Rotter, 1967), social psychologists define trust as cognition regarding the trustee (Rempel and Holmes, 1985), and sociologists define trust as a characteristic of the institutional environment (Zucker, 1986).

Table 4.1: Definitions of Trust

Study	Discipline	Definition of Trust
Deutsch (1958)	Personal behaviour	Trust is the expectation of the parties in a transaction and the risks associated with assuming and acting on such expectations.
Rotter (1967)	Psychology	Tendency to trust others.
Zand (1972)	Managerial problem solving	Trust is willingness to increase one's vulnerability towards a person whose behaviour is beyond one's control.
Schlenker, Helm and Tedeschi (1973)	Interpersonal trust	Trust is the reliance upon information received from another person about uncertain environmental states and their accompanying outcomes in a risky situation.
Rempel and Holmes (1985)	Social psychology	Trust is the cognition regarding the trustee.
Lewis and Weigert (1985)	Social behaviour	Trust is not mere predictability but confidence in the face of risk
Anderson and Weitz (1989)	(Marketing) Distributor and manufacturer	Trust is one party believing that its needs will be fulfilled in the future by actions taken by the other party.
Boon and Holmes (1991)	Psychology	Trust is a state involving confident positive expectations about another's motives with respect to oneself in risky situations.
Moorman et al. (1993)	(Marketing) Business to business	Trust is the willingness to rely on an exchange partner in whom one has confidence.
Morgan and Hunt (1994)	Retail industry	Trust occurs when one party has confidence in an exchange partner's reliability and integrity.
Hosmer (1995)	Economic transactions	Trust is the reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognise and protect the rights and interests of all others engaged in a joint endeavour or economic exchange.
Mayer, Davis and Schoorman (1995)	Organisational context	Trust is the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular

Study	Discipline	Definition of Trust
		action that is important to the trustor, irrespective of the ability to monitor or control the other party.
Doney and Cannon (1997)	Buyer-seller relationships	Trust is the perceived credibility and benevolence of a target of trust.
Rousseau et al. (1998)	Cross discipline	Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions of another.
Hart and Johnson (1999)	Marketing relationship	Trust is the belief that an organisation and its people will never take advantage of a donor's vulnerabilities, by being fair, reliable, competent and ethical in all dealings.
Gefen (2000)	E-commerce	Trust in an online vendor is the willingness to make oneself vulnerable to actions taken by the trusted party based on feeling of confidence and assurance.
Chaudhuri and Holbrook (2001)	Marketing relationship	Trust is the willingness of the average consumer to rely on the ability of a brand to perform its stated function.
Ba and Pavlou (2002)	E-commerce	Trust is the subjective assessment of one party that another party will perform a particular transaction according to his or her confidence and assurance.
Sirdeshmukh, Singh and Sabol (2002)	Marketing relationship	Trust is the expectations held by the consumer that the service provider is dependable and can be relied on to deliver its promise.
Wang and Graddy (2008)	Social trust	General interpersonal trust is the trust of neighbours, co-workers, fellow congregants, store employees where you shop, local police.

Source: This study

Although there is widespread disagreement about the definition of trust, scholars agree on the fundamental roots of trust. Rouseau, Sitkin, Burt and Camerer, (1998), in their meta-analysis of trust, find that the fundamental elements of the definition of trust are comparable across a range of research areas and that they share two essential aspects. The first aspect is the perception of risk and vulnerability by the trusting party and the second is the expectation that the trustee will behave in the interests of the trusting party.

Sargeant and Lee (2002b) also review the literature on trust and identify two distinct approaches to conceptualise trust: the first approach defines trust as a belief or expectation about the trustworthiness of a partner that results from expertise, reliability or intentionality (Anderson and Weitz, 1989) while in the second approach trust is identified as a behavioural intention that reflects willingness of a reliance on a partner and involves vulnerability and uncertainty (Coleman, 1990). Both approaches have a clear relevance to the charitable sector context because the nature of the agency role performed by many COs often prevents donors from ensuring that their monetary donations are employed in the manner sought. Donors instead are willing to rely on their perceived beliefs about the COs' ability and integrity to deliver the benefits to the targeted beneficiaries (Sargeant and Lee, 2004).

The diverse interpretations of the concept of trust makes developing a definition of trust that is applicable to the context of monetary donations to COs problematic. In his extensive review, Hosmer (1995) defines trust as the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group, or firm to recognise and protect the rights and interests of all others engaged in a joint endeavour or economic exchange. However, Mayer, Davis and Schoorman (1995) provide a narrower definition that focuses on the inability of the trustor to control the trustee actions and instead defines trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action that is important to the trustor, irrespective of their ability to monitor or control the other party. In the current study, Mayer et al.'s (1995) definition has been adopted because it is particularly appropriate in the context of monetary donation to COs, where one is reliant as a donor on a voluntary trustee (i.e. COs) to ensure that the donated money will reach the targeted beneficiaries and achieve the desired impacts.

4.2 The Theoretical Foundation of Trust in COs

Having defined the trust in the previous section, this section presents a theoretical foundation in relation to the nature of the trust within the context of CO sector. To achieve this aim, the following sections discuss two aspects: trust characteristics and trust dimensions.

4.2.1 Characteristics of Trust in relation to Monetary Donation

According to Gounans (2005) there is a rich volume of empirical evidence to support the critical role that trust can play in influencing relationships between companies and customers. These studies conclude that higher levels of trust improve the likelihood that a relationship will be entered into. They also illustrate that, where a relationship already exists, higher levels of trust will be generated, and that higher levels of both sales and loyalty will accrue as a consequence (Dwyer, Schurr, and Oh, 1987; Anderson and Weitz, 1989). Furthermore, Coleman (1990) argues that where intangible services are provided, trust is viewed as particularly important because consumers often lack objective criteria to assess

performance. This is of particular importance to the charitable sector, where the service provided to donors is often highly intangible (Polonsky and Macdonald, 2000,) and the service provided to the beneficiary group (as a consequence of a donation) is frequently not assessed by donors. Thus donors must rely on the COs to deliver benefits to society that have either been explicitly or implicitly promised (Hansmann, 1980).

According to Bargh, Janssen and Smith (2002), four characteristics - it is dynamic, directional, measurable, and changeable - should be taken into consideration in order to develop a deeper understanding of the dynamic nature of trust. First, trust is relative to a given context, that is, its characteristics are not the same in all circumstances. This implies that definitions of trust could differ between contexts, which in turn suggests the need to define trust specifically for the monetary donation behaviour field. Second, trust is directed from a relying party, or trust to a trustee party, consequently, trust is directional. In the context of monetary donation, donors usually depend on COs to deliver their support to the target charitable cause. Third, trust is a concept that allows for any increase or decrease in trust levels in individuals to be measured. By measuring trust, COs are able to distinguish between donors who have low trust from levels those who have high trust levels and therefore build different marketing strategies to create, recover or maintain trust among its current and prospective donors. Fourth, trust changes over time and, hence, can be observed and measured at different instances. For example, an occasional media report of poor performance and misallocation of funds in a CO may easily lead to public distrust and a consequent fall in donations. These characteristics present trust as a dynamic, directional, measurable, and changeable concept.

The existence of trust depends on two conditions; one party's confidence in the other party; and on the belief that their actions are in the best interest and will produce positive outcomes for the trusting party (Peppers and Rogers, 2004). In the context of monetary donation behaviour, donor trust reflects these two conditions in the relationship between the donor and the recipient COs, to which it adds a sense of determination and urgency in the participation of the donor. The donor helps the COs to achieve their charitable objectives with respect to the targeted beneficiaries. The donor does not relate directly to the ultimate beneficiary. Instead, the donor relates to an intermediary (i.e. the COs). In this context, donor trust seems to acquire greater importance for both the establishment and the effectiveness of the relationship (Sargeant and Lee, 2002b; MacMillan, Money, Money and Dowing, 2005). The level of donor trust not only affects the repeated donation and the increase in the donation amounts (Burnett, 2002; Sargeant and Lee, 2002b),

it also helps the donors' to believe that their funds will be used appropriately by the recipient COs (Stride, 2006) and in support of the organisation's legal and moral obligations (Sargeant and Lee, 2002b). At the outset, donor trust reflects a CO's legitimacy and credibility, a condition that is often required by regulators, supporters, media organisations and the general public in order to continue valuing the organisation's social and moral role (Sargeant and Lee, 2004). COs engender trust on the basis of their own social image and they promote economic efficiency by broadening social trust (Fukuyama, 1995). A lack of legitimacy and credibility of a CO would defeat its purpose and, consequently, justify its demise (Herzlinger, 1996). Table 4.2 below summarises the previous research that has attempted to investigate the role of trust in individual monetary donation behaviour.

Table 4.2: Literature Review of Trust Monetary Donation Behaviour

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
1	Anheier and Kenddall, 2000	UK	Literature Review	Voluntary Organisations Sector		Further research required in trust in voluntary organisation context taking into account some important missing concepts, including: frame resonance (social movement theory), intrinsic motivation (social psychology), and legitimacy (civil society perspective).
2	Sargeant and Lee, 2002b	UK Donors and non-donors	Questionnaire (576)	Trust in the Voluntary Sector	Attitude to philanthropy, satisfaction, familiarity, attitude to beneficiaries, judgment, service quality, motives, role competence.	Significant relationship between trust and a propensity to donate. Donors place significantly higher levels of trust in the sector than do non-donors. 13 % of the variation in donation amount may be explained by reference to trust. Attitude to philanthropy and attitude to beneficiaries shown to be significant indicators of public trust in voluntary sector.
3	Sargeant and Lee, 2002	UK Donors	Questionnaire (477)	Trust in CO	*Individual*: satisfaction, attitude to philanthropy and beneficiaries, familiarity. *Contextual*: judgment, service quality, motives, role competence.	Four factors, attitude to philanthropy, organisational judgment, perceived role competence and delivered service quality were identified to be antecedents of trust
4	Snavely and Tracy, 2002	USA Charities employees	Questionnaire (66) And In-Depth Interviews (12)	Trust Among COs Leaders	*Organisational*: leadership and resources. *Environmental*: organisation location, government policies, race relations and community culture.	The following factors drives the trust among charities leaders: organisations location (that led to familiarly), race relations, government policies and mandates, leadership styles, and organisation financial and political resources.
5	Bekkers, 2003	Netherlands Public	Analysis of Two Databases	Public's Trust in COs	The impact of accreditation system on people's perceived trust in COs	Donors aware of the accreditation system have more trust in charities than those who are not aware, and they give more money to charitable causes. COs have only limited control over the public's trust because it is also rooted in a general social trust in institutions and fellow citizens. General social trust increases the amount people give to charitable causes, even more so when people know about the accreditation system.
6	Ebrahim, 2003	USA	Literature Review	CO's Accountability		An integrated framework is developed, based on four central observations. ▪ Accountability is relational in nature and is constructed through inter- and intra-organisational relationships. ▪ Accountability is complicated by the dual role of charities as both principals and agents in their relationships with other actors. ▪ Characteristics of accountability vary with the type of CO. ▪ Accountability operates through external as well as internal processes
7	Bowman, 2004	USA Public	Database Analysis (2,700)	Volunteering	The relationship of the public's confidence in COs on volunteering	Confidence affects the consumption of the public good but not the private good. Empirical results support hypotheses that recruiting a person to volunteer overrides a lack of confidence in CO and volunteering fosters confidence in CO.
8	Sargeant and Lee, 2004	UK Donors	Questionnaire (342)	Monetary Donation	Trust and relationship commitment	Commitment plays a mediating role between trust and donation behaviour. Trust was operationalised as construct of four factors; relationship investment, mutual influence, communication acceptance and forbearance from opportunism.

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
9	Bennett and Barkensjo, 2005	UK Known regular donors	Questionnaire (141)	Perceptions of the Quality of a Charity's Relationship Marketing		Donors' perceptions of the quality of a charity's relationship marketing were found to be strongly associated with generate feelings of trust in and commitment to the charity.
10	Sargeant and Woodliffe 2005	UK Donors	Focus Group (8)	Donor Commitment to Voluntary Organisations	Trust in the organisation, communication quality, engagements, knowledge/learning, payment method, availability of alternatives, shared beliefs, personal link, link to beneficiaries, organisation's performance, and risk.	Passive commitment appears to be driven by trust, risk, performance, the quality of communications received, and the availability of giving alternatives.
11	MacMillan et al. 2005	South Africa (Founders)	Questionnaire (41)		Material and nonmaterial benefits, communication, shared values, non-opportunistic behaviour and termination costs	Evidence of replacing the relationship benefit construct with two new constructs: material benefits and nonmaterial benefits. Extended the communication construct to include items that reflect the two-way nature of the dyad between the funders and the COs. Nonmaterial benefits worked as a mediator between trust and commitment. No significance of material benefits and termination costs as drivers of commitment.
12	Sargeant, Ford and West, 2006b	UK Donors	Questionnaires (975)	Monetary Donation	Trust and relationship commitment	Significant positive causal link between trust in the CO and commitment to the CO. Trust in CO appeared to be significantly affected by the performance of the charity and its communication, but not by its responsiveness. Impact of commitment is best viewed as a direct effect on giving behaviour rather than mediated through trust. Trust appears unrelated to the direct benefits that accrue to donors as a consequence of their gift. Rather, trust (and indirectly, commitment) is predicated on the perceived benefits supplied to beneficiaries and the manner in which the impact of these benefits is communicated back to donors.
13	Bekkers, 2006	Netherlands	Panel Survey 2002-2004 (1,246)	Monetary Donation	Charitable confidence	Charitable confidence is higher among the higher educated, children of volunteers, younger age groups, those with more faith in people, those who are aware of standards of excellence for fundraising organisations, and among persons with altruistic and joy-of-giving motives for philanthropy.
14	Long and Chiagouris 2006	USA Public	Questionnaire (262)	Attitude Towards CO	Creditability of COs' websites	Significant impact of perceived trust and individuals' attitudes COs. There were no significant differences by age or gender in terms of attitudes related variables.
15	Shabbir, Palihawadana and Thwaites, 2007	UK Donor	Interview (34)	Donor's Perceived Relationship Quality	Relationship benefits, service quality, trust, commitment, and satisfaction	The study found that relationship benefits, service quality, trust, commitment, and satisfaction are the key antecedents of donor-perceived relationship quality.
16	Gipp, Kalafatis and Ledden, 2008	UK (COs)	Telephone Conversations (171)	Value of the Donation	Perceived trust in COs	Unlike the previous research in charitable marketing, this study did not find that trust in CO has not direct impact on perception of value of donation; however, its impact is found to be indirectly through the "provision of project information".

No.	Author Year	Country (sample)	Methodology	Context	Independent Variables	Key Findings
17	Sargeant and Hudson 2008	UK Active and lapsed donors	(1950)	Door-to-Door Fundraising	Donors trust, demographic profile, perceptions of door-to-door recruitment, satisfaction with the recruitment process, satisfaction with on-going relationship, donor value and feeling of pressure.	Donor trust was not found to be significant factor on donors' retention.
18	Burt and Dunham, 2009	New Zealand	Two Experiments (Donors)	Perceptions of Trust in CO	A CO's website material. Individuals' personality (trust disposition and altruism)	In both experiments the participants' dispositional level of trust and altruism was significantly related to rated trust in the charity. When control dispositional trust and altruism, study found that the manipulations in the websites material produced significant changes in rated CO trust.
19	Iwaarden, Wiele, Williams, and Moxham, 2009	Netherlands Public	Online Questionnaire (6,050)	CO Selection by Donor	Charities performance's information provided to donors.	Based on the internet survey it can be concluded that effectiveness is seen as important, but not as the major criterion in the selection of a charity.
20	Le Berre, 2010	France	Literature Review	Trust in Global Charity Brands		Highlighted that trust in global charitable brands is derived from high levels of knowledge-based-trust and identification-based-trust. The antecedents of perceived trustworthiness (benevolence, competence and integrity) develop trust by establishing predictability and reliability and building up goodwill from all CO's stakeholders.
21	Torres-Moraga et al. 2010	Chile Donors	Questionnaire (299)	Donor Trust	Organisation's reputation. Donor's familiarity with the charity sector. Donor's perception of the CO's opportunism and communication effectiveness	Three factors have a direct effect on donor trust, whereas one factor (i.e. communication effectiveness) has only an indirect effect through its influence on CO's reputation and donor's familiarity with the sector. Moreover, while reputation and familiarity influence donor trust positively, perceived opportunism impact upon it negatively.

4.2.2 Dimensions of Trust in Monetary Donation Context

Trust is conceptualised as a multi-dimensional construct by previous researchers (Grabner-Krautera and Kaluscha, 2003). For example, McKnight et al. (2002) conceptualise trust as comprising of three dimensions, which are:

1. Disposition to trust;
2. Trusting beliefs; and,
3. Institution based trust.

Although a number of researchers identify further dimensions (e.g. Kee and Knox, 1970; Lewicki and Bunker, 1995), those developed by McKnight et al. (2002) are still the most commonly used in the literature of trust (Grabner-Krautera and Kaluscha, 2003; Yousafzai et al. 2005). The following sections present a brief explanation of each of the three trust dimensions.

4.2.1.1 Disposition to Trust

Disposition to trust, which is also referred to as trust propensity, is defined as a general tendency of individuals to show faith or belief in humanity and adopt a trusting stance toward others (Gefen, 2000; Ridings, Gefen and Arinze, 2002). Trust disposition has an essential impact on the initial formation of trust because individuals may vary in their readiness to trust others when they have insufficient information, especially in an unfamiliar situation (Gefen, 2000; Koufaris and Hampton-Sosa, 2004). McKnight et al. (2002) suggest two sub-constructs of this dimension, which are faith in humanity and a trusting stance. Faith in humanity means that one assumes that others are usually upright, well meaning, and dependable (i.e. it is general view on humanity) while a trusting stance means that, regardless of what one believes about peoples' attributes, one assumes better outcomes result from dealing with people as though they are well meaning and reliable (i.e. a personal approach to dealing with others).

In the context of the charitable sector, disposition to trust is considered to be a critical factor in donating to COs. If people believe that most other people can be trusted and have faith in the good intentions of others, then this belief is likely to influence their donation to COs. To explain the link between disposition to trust and monetary donations, Putnam (2000) argues that the disposition to trust others is often regarded as an ingredient of social capital, alongside social networks and civic engagement (e.g. volunteering and charitable giving). Thus, civic engagement is considered to breed a general trust in fellow

citizens. For example, individuals who are more engaged in community life are likely to have experience with active civil society entities such as COs which will generate trust in COs and facilitate opportunities to support them financially. However, Uslaner (2002) argues that the causal mechanism is the other way around: some people are more trusting than others, and those with a higher level of trust are more likely to engage in voluntary activities and donating than those with lower levels of trust. Trusting people are more likely to have positive beliefs about human nature and have faith in the good intentions of others, making them more likely to connect with people through good deeds (e.g. volunteering and donating) (Uslaner, 2008).

4.2.1.2 Trusting Beliefs

The second dimension of trust is trusting beliefs, which is based on the view of social psychologists who conceptualise trust as the positive perception of the trustee's attributes which are considered beneficial to the trustor (McKnight et al. 1998). Thus, individuals rely on the actions of others when they make a decision to trust. In turn, as Dobing (1993) points out that there is a strong relationship between trusting beliefs and the willingness to trust others. If a person believes that the other party is competent, honest and predictable, then they are likely to form a trusting intention towards them.

The trusting beliefs dimension is highly important in relation to the behaviour of monetary donation to COs as the nature of the relationship between the COs and the donors makes trust a key factor. Individual donors often do not know exactly what happens to their donations, how much is spent on overheads, or where and how the money is actually spent. Furthermore, the donor does not relate directly to the targeted beneficiaries, instead they are indirectly related through the COs acting as an intermediary. In this context, the donor's beliefs about the COs acquire greater importance for generating their trust in the COs. Morgan and Hunt (1994) argue that this trust is evidenced by the belief that an organisation is credible, reliable, sincere and honest. Thus, according to Bennett and Barkensjo (2005), a donor's perceptions that a CO is trustworthy suggests that the person considers that the organisation is deeply concerned for the welfare of its beneficiaries and that its motives are entirely philanthropic and centred on the people or causes the charity was set up to help. If individuals perceive that the CO is not trustworthy then they may have a negative image of the organisation and they will, therefore, be less likely to donate (Shelley and Polonsky, 2002). In the USA, the independent sector has recently reported a difference of 50% in the annual

amount of money donated to charities between people with a high and low level of trust in COs (Evers and Gesthuizen, 2011).

4.2.1.3 Institution Based Trust

The institution based trust dimension reflects the views of economists and sociology theorists who perceive of trust as being developed through the perception of the environment in which trust is being built (McKnight et al. 1998). In general, economists view trust as a cause of reduced opportunism among transacting parties, which results in lower transaction costs (Williamson, 1993), while sociologists often find trust in the socially embedded properties of relationships between people or institutions (Granovetter, 1985; Zucker, 1986). For example, Lewicki and Bunker (1995) describe institution based trust as the trust that develops when individuals extend their personal trust to large organisations and institutions that are made up of individuals with whom they have low familiarity, low interdependence, and low continuity of interaction. Thus Earle and Cvetkovich (2000) point out that institution based trust is highly important because the complexity of modern society means that individuals do not completely understand the inner workings of the system.

McKnight et al. (2002) distinguish between two aspects of institution-based trust, which are structural assurance and situational normality. Structural assurance means that one believes that structures such as guarantees, regulations, promises, legal recourse, or other procedures are in place to promote success. Meanwhile, situational normality means that one believes that the environment is in proper order and success is likely because the situation is normal or favourable. According to institutional-based trust dimensions, in the field of monetary behaviour donation to COs, structural factors such as COs' legal status and COs' reputation as well as donors' feelings that donating to COs is a safe and normal situation can play a significant role of building donors' trust in the COs.

Researchers in monetary donation context conceptualised individuals' trust in COs basing on one or more of the above-mentioned dimensions. The next section presents some of these researches.

4.3 Previous Conceptualisation of Individual's Trust in COs

Most literature on trust has been conducted in a commercial context (Sargeant and Lee, 2002b; MacMillan et al. 2005) while only a few studies have been conducted in a charitable context, and even fewer on monetary donation behaviour. However, intuitively it would seem that the intangible nature of exchange between donors and COs, and the potential inability of the donors to evaluate the impact of their donation on the beneficiaries, would cause the elements and antecedents of trust to be different in the charitable context as compared to the commercial context. Sections 4.1 and 4.2 define the concept of trust in the monetary donation to COs field and provide a theoretical foundation of individuals trust in COs. The aim of this section is to critically discuss three main models that attempt to conceptualise the construct of individuals' trust on COs.

4.3.1 MacMillan et al.'s (2005) Model of Trust in Funding COs

In their investigation into the relationship between marketing and donor commitment, MacMillan et al. (2005) investigated the role of donor's trust in the CO as a key factor in the motivation and intention to continue donating. They adopted Morgan and Hunt's (1994) model and operationalised three antecedent of trust, namely: shared values, communication, and opportunistic behaviour (see Figure 4.1). All these antecedents of trust had the same theoretical foundations and were based on socio-cognitive learning theories (e.g. Heider, 1946). These theories assume that individuals are rational and learn from the past. Individuals interact, experience and observe the actions of a relationship partner (e.g. how the partner has communicated, if they have kept their commitments, and whether or not they are honest) and use these perceptions to develop a view of how the partner will act in the future (i.e. their trust in the organisation). MacMillan et al. (2005) developed a questionnaire which they posted to managers in 112 charitable funding organisations in South Africa; forty-one responded, representing a response rate of just over 33%. The findings from their data analysis confirm that trust is a key driver of commitment and that the three antecedents of trust are significant factors for building trust in COs.

However, there are two main criticisms of MacMillan et al.'s (2005) study. First, the participants were managers working in charities and not individual donors; consequently, they did not provide a full explanation of the role of trust in individuals' donor behaviour.

Second, the study focused on funding charities and not ordinary charities, the problem here is that funding COs represent a minor segment of the wider charitable sector.

Figure 4.1: MacMillan et al.'s (2005) Model of Trust in Funding COs
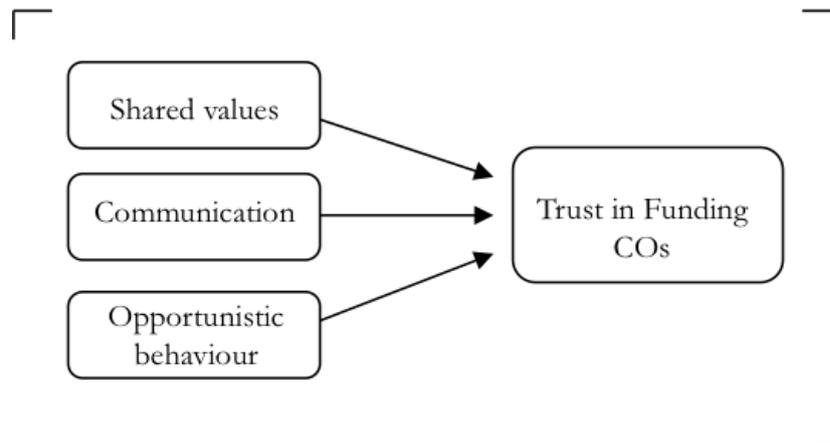
4.3.2 Torres-Moraga et al.'s (2010) Model of a Donor's Trust in COs

Torres-Moraga et al. (2010) investigated the influence of a donor's trust in the emerging charity sector in Chile. Based on an extensive literature review, expert panels, and focus groups using actual donors to voluntary organisations, the authors identify four key factors that explains donors' trust (see Figure 4.2), which are:

1. The CO's reputation;
2. The donor's familiarity with the charity sector;
3. The donor's perception of the CO's opportunism; and,
4. The donor's perception of the effectiveness of the CO's communication.

In their study, Torres-Moraga et al. (2010) developed and distributed a questionnaire to three hundred potential respondents; the actual response rate was 30%. They conclude that a CO's reputation and the donor's familiarity with the sector have a direct positive effect on the donor's trust in the COs while opportunism is found to have a direct negative effect on donor trust. Finally, the effectiveness of communication did not have a direct effect on trust; instead it had a direct positive effect on both the CO's reputation and donor's familiarity with the sector. According to the authors, COs can secure donor trust by first

improving the organisation's reputation, enhancing the donors' exposure to the experience and knowledge of the organisation's work, and by instigating actions regarding the organisation's mission and social role. In addition, more effective communication between the organisation and the donor can reinforce the donor's familiarity (i.e. experience and knowledge) with the sector. Familiarity, in turn, can boost donor trust and, as a result, the donor's response to a pledge. Torres-Moraga et al. (2010) also found that the relationship between donor trust and familiarity with the CO is weak when compared to the other relationships in the model. Other research in the sector also found this relationship to be somewhat weak, albeit still significant (Sargeant and Lee, 2002b). Since opportunism has a negative effect on donor's trust, according to Romar (2004) a CO can reduce this effect by minimising the occurrence of deceptive behaviour, the manipulation of the information, the spread of errors, cover ups and damaging confusion. In conclusion, the CO's reputation, the donor's familiarity with the charity sector, the donor's perception of the CO's opportunism, and the donor's perception of the effectiveness of the CO's communication, are all key factors.

However, Torres-Moraga et al.'s (2010) study is limited as it focuses mainly on organisational factors in generating individuals' trust in COs. Other personal factors are considered as important in the relationship between donors and COs. As Bekkers (2003) and Brown and Ferris (2007) argue individuals' disposition to trust is found to play an important role as a foundation for building trust in the COs

Figure 4.2: Torres-Moraga et al.'s (2010) Model of Donor's Trust in COs
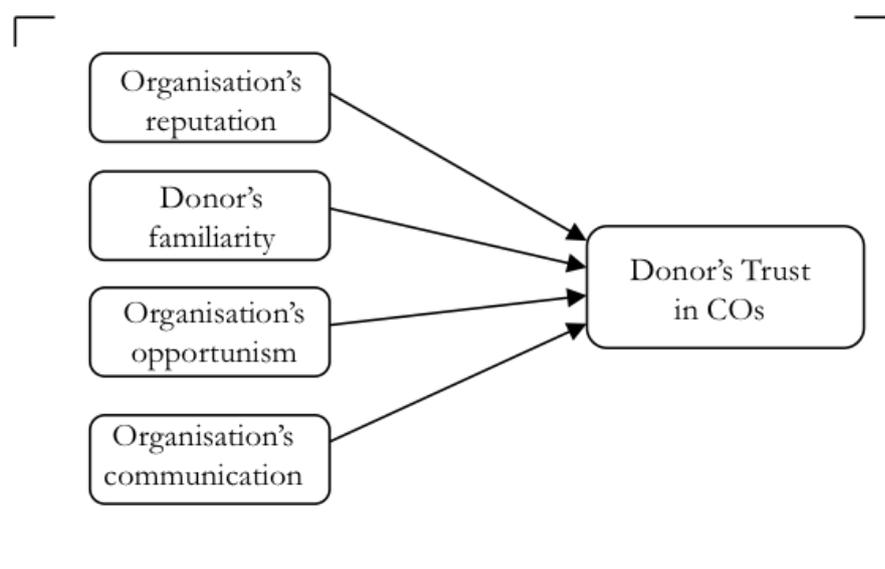
4.3.3 Sargeant et al.'s (2006) Model of Trust in COs

Sargeant, Ford, and West (2006) consider trust to be a crucial mediating factor in the donor-CO relationship. Their study is based on a wealth of empirical evidence which supports the critical role that trust can play in influencing relationships between organisations and customers (e.g., Gounans, 2005). Sargeant et al. (2006) hypothesise that people with higher levels of trust in a CO are more likely to be involved in a donation relationship with the charity. The authors argue that trust in a CO is conceptualised as a multi-dimensional construct that is composed of three organisational factors (see Figure 4.3):

1. Performance of the COs;
2. Responsiveness of the COs; and,
3. Communication.

Sargeant et al.'s (2006) study data was collected using a questionnaire that was posted to 4,000 actual donors from eight well-known and leading COs. A total of 1,355 replies were returned, providing a usable response rate of 33.9%. Although their analysis finds positive causal links between the performance of the organisation and trust, and between communication from the organisation and trust, the data does not support the causal link between the responsiveness of the organisation and trust since the correlation is not significant. Sargeant et al. (2006) conclude that trust is created when a CO is perceived to have had an impact on a cause, and by maintaining appropriate communications with the donor, rather than by responding quickly to particular issues or concerns.

Sargeant et al.'s study can be criticized in two points. First, it considers the responsiveness of the COs to be one of the trust construct variables. However, one can argue that responsiveness is an essential factor for some but not all COs. For example, rapid responsiveness is a crucial factor for COs involved in relief work but it may be not important factor in traditional COs that work on long term issues. Second, the authors do not include a number of important factors for building individuals' trust in COs. According to Mayer et al. (1995) integrity and benevolence explain a significant portion of trustworthiness, and help build the foundations for the development of trust. The intangibility of the relationship between donors, COs and beneficiaries and the lack of objective assessment of COs performance (Polonsky and Macdonald, 2000) make donor's perceptions of COs' honesty, sincerity and benevolence crucial factors in building and maintaining trust in COs.

Figure 4.3: Sargeant et al.'s model of Trust in COs
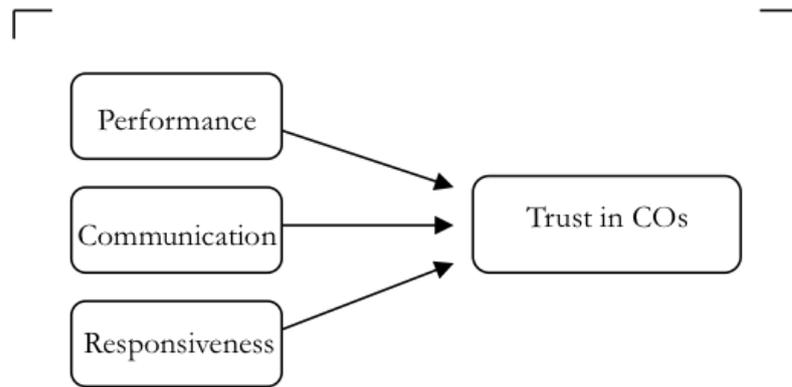
4.3.4 Review of the Three Models

This section evaluates the three models that attempt to conceptualise the construct of individuals' trust on COs (MacMillan et al. 2005; Torres-Moraga et al. 2010; Sargeant et al. 2006) across three points. First, each model conceptualises trust in the COs as a multi-dimensional construct which is consistent with the main literature (Mayer et al. 1995; McKnight et al. 2002; Grabner-Krautera and Kaluscha, 2003; Yousafzai et al. 2005). Second, the three models mainly focus on the role of organisational characteristics in generating individuals' trust in the COs. However, this focus on organisational characteristics limits the models ability to capture the wider picture of individuals' trust in COs. Additional variables such as personal variables (e.g. disposition to trust) have been found to play a significant role of building trust among people-people and people-organisations (Bekkers, 2003; Brown and Ferris, 2007). Third, two of the models include organisation opportunistic behaviour as a determinant of trust. The perception of organisation opportunism is a concept that reflects donors' concerns that people within the COs could act opportunistically (Gaskin, 1999). However, in monetary donation behaviour, donors' perceived concerns should be taken into account. The trustworthiness of a CO is determined by donors' perceptions of that organisation (Mayor et al. 1995; Gefen and Straub, 2004), of which the beneficiaries' needs are fully appreciated and given the priority by the COs.

In line with the three models, this study conceptualises individuals' trust in COs as multi-dimensional construct. However, it overcomes the weaknesses of the three models by including a number of trust determinations that recognise the nature of monetary donation behaviour and are considered to play an important role of generating individuals trust in

COs. The next section presents the proposed model of trust for an individual's monetary charitable giving behaviour.

4.4 A Proposed Model of Trust for an Individual's Monetary Charitable Giving Behaviour

Although the literature on trust offers a useful foundation for investigating donors trust and its antecedents in the context of monetary donation context, Mayer et al. (1995) point out that many researchers confuse trust with its antecedents and outcomes. They assert that differentiation between factors that cause trust, trust itself, and the outcomes of trust are critical to developing a construct of trust. Based on the discussion on the literature and Mayer et al.'s comments, this section develops a clear and simple model of trust that is applicable in the context of an individuals' monetary donation to the COs. This model of trust will be then integrated with the revised TPB model (discussed in Chapter Three) in the conceptual developing chapter (Chapter Six). Figure 4.4 illustrates the proposed model.

Figure 4.4: The Proposed Model of an Individual's Trust in COs
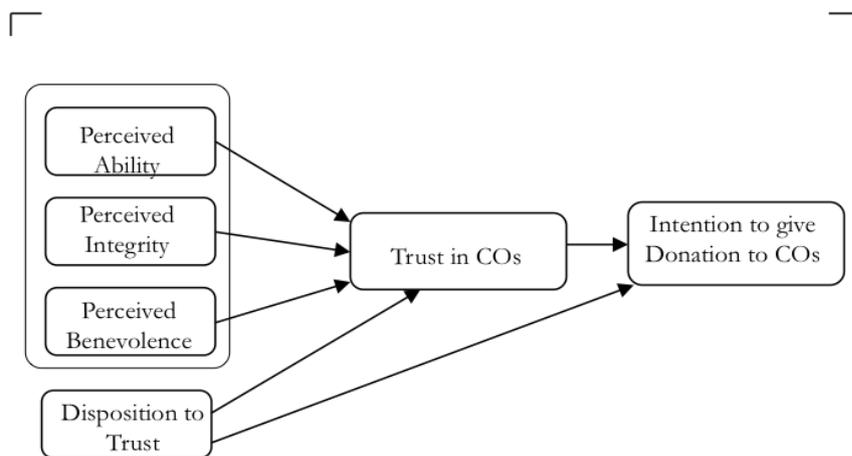
Source: This study

A review of factors that researchers have found to be important antecedents of trustworthiness are summarised in Table 4.3. The three most common antecedents are ability, integrity and benevolence, which Mayer et al. (1995) found to explain a major portion of trustworthiness. Moreover, McKnight et al. (2002), after reviewing thirty-two studies on

trust, divided common trustworthiness beliefs into three categories: competence (i.e. ability of the trustee to do what the trustor needs), integrity (i.e. trustee honesty and promise keeping) and benevolence (i.e. trustee caring and motivation to act in the trustor's interests). Given these findings, the current study operationalises trustworthiness with the views of Mayer et al. (1995) and McKnight et al. (2002).

By adopting the view of Mayer et al. (1995) and McKnight et al. (2002), this study deals with trust in COs as a multi-dimensional concept across the three dimensions of ability, integrity and benevolence. In addition, disposition to trust dimension is included in the present study as a fourth dimension because of its crucial role in building trust (See Section 4.2.1.1). The next sections define the four factors of ability, integrity, benevolence and disposition to trust and discuss their role in building an individual's trust in the COs.

Table 4.3: Trust Antecedents

Author (Year)	Trust Antecedents
Morgan and Hunt (1994)	Integrity
Ganesan (1994)	Credibility, Benevolence
Mayer et al. (1995)	Ability, Integrity, Benevolence
Doney and Cannon (1997)	Credibility, Benevolence
Chaudhuri and Holbrook (2001)	Reliability
Ruyter et al. (2001)	Reliability, Integrity
McKnight et al. (2002)	Competence, Benevolence , Integrity
Sirdeshmukh et al. (2002)	Competence, Benevolence, Problem-Solving Orientation
Delgado-Ballester (2004)	Brand Reliability, Brand Intentions
Ha (2004)	Reliability
Ha and Perks (2005)	Preference, Privacy, Reliability, On-Going Relationship
Hess and Story (2005)	Satisfaction (Quality and Reliability), Altruism and Integrity
Bart et al. (2005)	Honesty, Reliability, Consistency, Trustworthiness
Li, Hess and Valacich (2006)	Benevolence, Integrity, Competence
Zboja and Voorhees (2006)	Reliability, Integrity, Confidence.
Esch et al. (2006)	Reliability

Source: This study

4.4.1 Perceived Ability

Perceived ability is defined by Mayer et al. (1995) as a group of skills, competencies, and characteristics that enable a party to have influence within a specific domain. The higher the level of perceived ability, then the more likely the organisation is to earn the trust of the buyer (Morgan and Hunt, 1994). Therefore, one can debate that an individual's trust is developed through their perceptions of the CO's ability to transfer their monetary donation to the desired cause and benefit the target in a manner which is coherent with the donor's expectations. Sargeant and Lee (2002b) argue that, in the context of the charitable sector, the nature of the exchange is complicated by the agency role played by the CO in "investing" an individual's donations in the furtherance of the cause. Trust, therefore, refers to the extent to which individuals believe in ability of the CO to invest their money in reaching and benefitting their targeted cause.

4.4.2 Perceived Integrity

According to Rampel (1985), the ability dimension is not sufficient for trust development; the trustee must also be relied upon to accomplish their obligations to the trustor. Integrity, as defined by Mayer et al. (1995), is the individual's perception that the trustee adheres to a set of principles that the trustor finds acceptable. According to Le Barre (2010) in the charitable context, expectations of integrity stem from consistency over time, credibility of communication, congruence of words and actions, and commitment to ethical standards. In addition, the donors' perceptions that their funds will be applied appropriately and in manner consistent with the charity's mission is a critical element in supporting COs. MacMillan et al. (2005) emphasise that non-opportunistic behaviour by COs is a critical aspect of building and maintaining integrity, which is also impacted by a commitment to ethical standards (The Global Accountability Report, 2008; Lloyd, Warren and Hammer, 2008). Finally, integrity is also influenced by how wisely COs use donations (Tonkiss and Passey, 1999; van Iwaarden, van der Wiele, Williams, and Moxham, 2009), including the proportion of their donations that are spent on salaries and fundraising activities (Sargeant et al. 2006a). Thus, donors' trust is dependent on the how they perceive the integrity of the COs across each of these factors.

4.4.3 Perceived Benevolence

According to Mayer et al. (1995), perceived benevolence is defined as the extent to which a target is believed to want to do good for the trustor, aside from an egocentric profit based motive. Le Berre (2010) argues that, although perceived ability and integrity are considered to be more influential in the initial stages of a relationship in most organisational settings, from the outset benevolence plays a distinctive role in developing trust in the CO context. The positive effect of perceived benevolence on the building of trust has received considerable attention in the literature (Ganesan, 1994; Doney and Cannon, 1997). Yousfzai et al. (2005) find that belief in benevolence can reduce the opportunity to fall victim to opportunistic actions, by putting faith in the relationship and by removing uncertainties. Benevolence from donor's perspective in developing country like Saudi Arabia is a critical issue in building trust in COs, as there are no regulations to control and monitor COs (Othman and Ali, 2012).

4.4.4 Disposition to Trust

Disposition to trust, as illustrated in Section 4.2.1.1, is defined as a general tendency of individuals to trust others (Gefen, 2000). Trusting people are more likely than others to have faith in humanity and they are more willing to deal with others, regardless of what they believe about the other's attributes (McKnight et al. 2002), therefore they are more likely to engage in voluntary activities, including making a donation to COs (Uslaner, 2002). Bekkers (2003) found that trusting people donate more money to COs than less trusting people. He argues that the general trust disposition in others determines to a great extent the level of trust in the charitable sector. Similarly, Brown and Ferris (2007) have shown that the more one tends to trust others, the more likely one is to give to charitable causes. Uslaner (2008) have studied the relationship between trust disposition and donating to COs at the state level. They found that the higher the aggregate level of trust disposition is within a state, then the higher the percentage of people donating to COs will be. It can be proposed that those who have a higher disposition to trust others are perhaps more likely to trust COs and have more intent to give monetary donations than those who have a lower disposition to trust. Therefore, in the current study, it is expected that Saudi individuals with a high disposition to trust others will be more willing to trust COs and will be more likely to develop intentions to give monetary donations to COs than those with a lower disposition to trust.

4.4.5 Trust Outcome

Having discussed the antecedents of the trust in COs, this section focuses on the trust impacts on individuals' monetary donation to COs. Trust in COs in the proposed model has two impacts: individuals' intention and individuals donations to COs.

The literature on trust finds that it is a very important element if the social exchange includes feelings of risk (Yousafzai, 2005). A CO, for individuals, is one channel through which they can transfer their donation to the targeted cause; therefore, for individuals to give charity through the COs, a high level of trust in this channel is required. Anderson and Weitz (1989) confirm research views trust as a tool for reducing the risk of opportunistic behaviour in the channel relationship. Thus trust is important in the field of monetary donations because, as highlighted previously, in many situations individuals are not able to assess how the COs use their monetary donation and have no direct way to evaluate the impact of their contribution on beneficiaries; this is in contrast to customers in the commercial sector, who can evaluate or monitor the supplier's activities (Sargeant and Lee, 2004). Dwyer et al. (1987) argue that the literature is full of evidence that supports the view that individuals who trust a CO to use their donation wisely are less likely to stop their monetary support to the COs. This view is comparable to that of Morgan and Hunt (1994), who find that forbearance may be viewed as an indicator of trust. Many scholars in the charitable marketing field have argued that a higher level of trust in COs is associated with a greater willingness to become a donor and to give a greater amount of donations (e.g. Burnett, 1992; Saxton, 1995; Sargeant, 1999).

The impact of trust on an individual's charitable giving behaviour goes beyond simply enhancing their willingness to give charity; it also impacts on their actual giving behaviour. Sargeant and Hudson (2008) confirm the positive relationship between trust and an individual's actual giving, and conclude that donors with a high level of trust in COs are more active in giving than those who have lower levels of trust. Shibber, Palihawadana and Thwaites (2007) argue that an individual's trust in COs generates an individual's satisfaction, which in turn builds commitment to supporting the COs. In the present study, it is proposed that trust has an impact on a Saudi individual's intention to give a monetary donation to the COs, as well as on their donation behaviour to COs.

4.5 Summary

This chapter reviews the role of trust in an individual's monetary donation behaviour to the COs with a view to achieving two objectives: first, it clarifies definitional ambiguities by reviewing the trust literature; and second, it proposes a model of trust in the COs. In relation to the research, understanding an individual's trust provides a set of manageable and strategic tools to build this trust, which in turn will enable the Saudi COs to attract and keep sustainable donors. This chapter, alongside Chapter Three provides a theoretical foundation for a number of factors (i.e. attitudinal factors, social factors, moral factors and trust in COs) that impact on individuals' intentions to give monetary donations to COs and on donation behaviour to COs. The next chapter addresses the moderating role of individuals' characteristics in charitable donation behaviour.

FIVE

FIVE

5. The Moderating Role of Individuals' Characteristics in Charitable Donation Behaviour

> *"The parable of those who donate their wealth in the way of Allah is as the parable of a grain growing seven ears, in each ear a hundred of grains; and Allah multiplies His rewards for whom He pleases."*
>
> *(Qur'an, Chapter 2:261)*

COs depend on different types of external financial resources, one of which is donations from individuals. Therefore, understanding an individual's monetary donation behaviour is a key issue for ensuring that a CO is able to fund its activities and accomplish its charitable missions. Chapters Three and Four, by highlighting the personal and social factors and reviewing the role of trust, help to understand "why" individuals give monetary donations to COs. Another aspect of understanding an individual's donation behaviour is to know "who" gives monetary donations to the COs. The traditional method of studying individuals' donation behaviour is through analysing the characteristics of individuals (Lee and Chang, 2007). For example, according to Nosek, Banaji and Greenwald (2002) aspect such as gender and age are likely to influence an individual's perceptions and behaviours.

The objective of this chapter is to explore the effect of differences between individuals on their monetary donation behaviour toward COs. The first section focuses the discussion on the role of religion in the monetary donation behaviour context and on operationalising the religiosity construct from an Islamic perspective. The second section discusses the role of an individual's demographic characteristics on their monetary donation behaviour to the COs. By exploring these factors the research is able to give insights into "who" give monetary donation to the COs, thereby providing charities in Saudi Arabia with an in-depth understanding of the behaviour of one of their main funding resources. Individuals' religiosity and demographic characteristics are used as moderators. Moderation

occurs when the relationship between two variables depends on a third variable. The third variable is referred to as the moderator variable or simply the moderator (Cohen, et al., 2003).

5.1 The Moderating Role of Religiosity on Individuals' Monetary Donations to COs

The first section of this chapter explores the moderating role of religiosity in individuals' monetary donation behaviour in the context of Saudi Arabia. To achieve this aim, the chapter starts with a discussion of the importance of religion in Saudi Arabia and the impact of religion on general human behaviour and on individuals' monetary donation behaviour in particular. The discussion then narrows down towards a definition of religiosity and its measurement from an Islamic perspective.

5.1.1 Religion in the context of Saudi Arabia

The word religion can be used interchangeably with faith or belief system; however, religion differs from private belief in that it has a public aspect. Religion provides a system of symbols which act to establish powerful, pervasive and long-lasting beliefs and motivations in men and women by formulating conceptions of a general order of existence and clothing these conceptions with an aura of factuality such that beliefs and motivations seem uniquely realistic (Irons, 1996). Most religions have organised rituals, including: prayer, recitation, sacrifices, fasting, festivals, feasts, initiations, funerary services, matrimonial services, meditation, art, public service, or other aspects of human culture. The five largest religious groups across the global by population are: Christianity (2.1 billion); Islam (1.5 billion); Hinduism (1 billion); Chinese traditional religions, including Confucianism and Taoism (394 million); and Buddhism (376 million) (adherents.com, 2007). Typically, these religions provide their followers with a distinct theology, and a coherent and stable set of norms, traditions, and moral values that provide the basis for an individual to establish and maintain a secure identity (Cosgel and Minkler, 2004). In most countries two or more religions are followed by significant numbers of the population. However, Saudi Arabia is dominated by one religion: Islam.

Islam is the sole official religion of the Kingdom of Saudi Arabia, which was the birthplace of the Muslim religion. Officially, all 26 million of the population are Muslim, with

the vast majority adherents of the *Sunni* sect, with a minority belonging to *Shia* sect and *Sufi* sect. Non-Muslims in Saudi Arabia are predominantly found amongst the foreign workers (U.S. Department of State, 2012). *Sharia* (Islamic law) is the basis of the legal system. The system is unique, not only compared to Western systems but also compared to other Muslim countries, because the Saudi model is closest to the form of law that was originally developed when Islam became established in the Arabian Peninsula in the seventh century (Michiel, 2010). The political and cultural environment of Saudi Arabia has been strongly influenced by religion and it seems that religion impacts almost every aspect of social life for Saudi individuals. For instance, the education system in Saudi Arabia segregates female from male students in schools and universities. Saudis prefer to deal with banks that adopt Islamic principles rather than dealing with traditional Western banks. In addition, most Saudis make their five daily prayers in a mosque. Unlike in Western countries, in general, Saudis view the Islamic religion positively. However, the influence of globalisation means that certain younger Saudis are more liberal than former generations.

The overriding importance of religion in the social realm in Saudi Arabia makes it vitally important to study its impact in order to help understand the Saudi individual's behaviours on making a monetary donation to a CO. The next section presents a theoretical foundation of the impact of religion on human behaviour in general and on individuals' monetary donation in particular.

5.1.2 Religion's Influence on Human Behaviour

The impact of religion on individuals' monetary donation can be viewed through its impact on the general human behaviour. This section aims to investigate how religion can influence human behaviour.

According to Mokhlis (2009) religion is an important cultural factor to study because it is one of the most universal and influential social institutions impacting on peoples' behaviour at both an individual and societal levels. Indeed, Harrel (1986) points out that religion influences individuals directly and indirectly: directly through the influence of religious codes of conduct on personal choice and indirectly through a religion's influence on attitude and value formation. Carlo et al. (2010) found that religion is positively related to altruism value and pro-social behaviours. A different view of how religion impacts on human behaviour is provided by Essoo and Dibb (2004), who argue that there are two behavioural aspects, cognitive and conative. In other words, the influence of religion affects

the psychological disposition of the individual, as well as their physical actions. Religious people have a high level of disposition to trust others (Branas-Garza, Rossi and Zaclicever, 2009), which may mean they are involved in many community and charitable activities. Religion can help individuals understand and cope with life events by offering guidance, support, and hope (Pargament, 1999). A similar view is offered by Spilka, Shaver and Kirkpatrick (1985), who see religion as providing a frame of reference to help individuals understand, predict, and control events and maintain self-esteem. For example, a Muslim facing difficulty in life is guided by the Qur'an to give charity to the needy as a mean for overcoming these difficulties. Importantly, religion can influence attitudes towards owning and using the goods and services. Thus, Bocock (1993) argues that religious discourses can provide many people with grounded reasons and motivational patterns which control their desires for consumer goods and experiences. The Islamic view of *zakat* is that, the needy own some portion of one's wealth and he or she—by the Islamic law—cannot prevent it from them. Furthermore, Cornwell et al. (2005) found that religious affiliations significantly impact the ethical position of Muslim, Buddhist and Christian consumers. Relatedly, in a comparative study of religious and non-religious individuals' behaviour in the gambling context, Lam (2006) indicate that the frequency of religious participation dropped as the types of gambling games played rose. In general, households who identify themselves as having a religion are more likely to give donation (and to give more on average) than households who do not (Lyons and Nivison-Smith, 2006). Table 5.1 shows examples of the impact of religion on wide range of individuals' behaviour.

Having discussed the impact of the religion in general on human behaviour, the next section differentiates between two perspectives of religion, namely: religious affiliation and religiosity and investigate their impacts on human behaviour.

Table 5.1: Review of Religion and Human Behaviour

No.	Author (Year)	Country	Religion	Target Behaviour	Religious Dimension(s)	Key Result(s)
1	Delener (1994)	USA	Catholic and Jewish	Consumer decision behaviour	1. Religious affiliation 2. Religious orientation 3. Perceived strength of religious affiliation	The findings of this study suggest that differential role behaviour varies according to religious influences (i.e. religious affiliation and religious orientation but not perceived strength of religious affiliation influences).
2	La Barabara and Gürhan, (1997)	USA	Christian	Consumers' subjective well-being	1. Religious commitment	This study found significant differences between high and low religiosity consumers regarding the role of income and materialistic attitudes in predicting the consumer's subjective well-being.
3	Kennedy and Lawton (1998)	USA	Multiple religions	Ethical behaviour	1.Fundamentalism 2.Conservatism 3.Intrinsic religiousness	This study supported the negative relationship between the three mentioned dimensions of religiousness and willingness to behave unethically. In addition, students at the Evangelical university were far less willing to engage in unethical behaviour than were students at either the Catholic or the unaffiliated institutions.
4	Brennan and London (2001)	USA General Social Surveys	Christian	Niceness behaviour	1. Frequency of prayer. 2. Church attendance. 3. Religious intensity.	This study's results provide evidence that persons who are more religious are perceived by others to be more cooperative.
5	Fam , Waller and Erdogan (2004)	Malaysia, Turkey, Taiwan, China, Britain and New Zealand	Multiple religions	Attitudes towards the advertising	1. Religious affiliation	It was found that there is a significant difference between the four religious denominations. Evidently, the Islamic followers found the advertising of gender and sex related products, social and political groups, and health and care products most offensive relative to the other three religions. In addition, the religiously devout respondents were more likely to find advertising of gender and sex related products, health and care products, and addictive products more offensive than the less devout followers. Religion is an element of culture that pervades every aspect of society.
6	Worthington et al. (2003)	Across countries	Multiple religions	Religion	1. Religious commitment	The religious commitment scale RCI-10 had a strong estimated internal consistency.
7	Eckel and Grossman (2004)				1. Frequency of prayer	This study's results provide additional evidence that persons who are more religious are perceived by others to be more cooperative.
8	Essoo, Dibb (2004)	UK	Multiple religions	Shopping Behaviour	1. Religious affiliation	These results suggest that highly religious individuals tend to be more conservative and traditional, more insightful and mature, practical and attaching more importance to product quality, nutritional value of

No.	Author (Year)	Country	Religion	Target Behaviour	Religious Dimension(s)	Key Result(s)
						products and the quality of service in their shopping behaviour than devout consumers.
9	Cukur, de Guzem, and Carlo (2004)	Turkey, the United States, and the Philippines (Collage Students)	Multiple religions	Human Values (Schwartz)	1. Subjective religiosity	These results indicate that religiosity is positively related to conservative values (i.e. tradition, conformity and security) but is negatively related to openness to change values (i.e. hedonism, stimulation and self-direction). Benevolence is positively associated with religiosity but universalism was negatively related to religiosity only in the Turkish sample. Power was negatively related to religiosity in samples from both the USA and the Philippines.
10	Welch et al. (2004)	USA	Christianity	Social trust	1. Religious affiliation 2. Religious services attendance. 3.Religious commitment	These results indicate that individuals affiliated with specific denominations (e.g., Pentecostal and other Christian) tend to display significantly lower levels of certain types of social trust than members of mainline Protestant denominations.
11	Babakus et al. (2004)	Cross Countries	Multiple religions	Unethical behaviour	1. Religious affiliation	These results indicate that religious affiliation is found to be a significant predictor of consumer ethical perceptions.
12	Conroy and Emerson (2004)	USA	Christian	Ethical Behaviour	1. Church attendance	These results indicated that religiosity is a statistically significant predictor of responses in a number of ethical scenarios.
13	Anderson et al. (2005)	USA	Multiple religions	Public goods	1. Religious affiliation 2. Participation in religious services	These results indicated that religious affiliation is unrelated to individual's behaviour. Only weak evidence is found that increased participation is associated with behaviour in public goods among subjects attending religious services.
14	Vitell, Paolillo and Singh (2005)	USA	Christianity	Ethical behaviour	1. Intrinsic religiousness 2. Extrinsic religiousness	Intrinsic religiousness is a significant determinant of a consumer's ethical beliefs but extrinsic religiousness is not related to those beliefs.
15	Cornwell et al. (2005)	USA, UK and Austria	Multiple religions	Ethical Business	1. Religious affiliation	Forsyth's idealism and relativism is applicable in all five religions, but variations are seen because of religious teachings.
16	Saroglou et al. (2005)	Belgium	Catholic and Muslim	Pro-social behaviours	Religiousness	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.
17	Lam (2006)	USA	Christianity	Gambling	1. Frequency of religious participation	This study found that there was a significant difference in the frequency of religious participation between gamblers and non-gamblers. Moreover, the more types of games one played, the lower was their frequency of religious

No.	Author (Year)	Country	Religion	Target Behaviour	Religious Dimension(s)	Key Result(s)
					2. Importance of faith	participation. The importance of faith, however, did not seem to have a significant impact on gambling participation. The implications of these findings for businesses and public policy makers are discussed in this study.
18	Berggren and Bjornskov (2009)	Cross-Country and USA	Multiple religions	Social Trust	1.Religion importance	These results indicate a robust, negative effect of religiosity on social trust, both internationally and within the USA.
19	Johansson-Stenman, Mahmud and Peter (2005)	Bangladesh	Muslims and Hindus	Social Trust		This study found that for rural Bangladeshis, the Muslims and Hindus trust people of their own religion more than they trust others and that Muslims are relatively more distrustful of Hindus.
20	Mokhlis(2009)			Shopping orientation		These findings reveal that there are three shopping orientation factors (i.e. quality consciousness, impulsive shopping and price consciousness) which are related to religiosity. It is suggested that religiosity should be included as a possible determinant of shopping orientations in consumer behaviour models.
21	Branas-Garza, Rossi and Zaclicever, (2009)	USA	Catholic	Trust in institutions and toward others	1. Religious observance 2. Religious affiliation	- These findings illustrate that trust toward others is positively correlated with both religious observance and Catholic affiliation. - There is a positive correlation between trust in the government, in the police, in the armed forces, in the judiciary and in the banking system and religious practice in general. Identical positive findings are obtained for Catholic affiliation and practice, although they may be affected by a majority effect. - There is no evidence to support the hypotheses of a negative effect of religion on social capital.
22	Swimberghe et al. (2009)	USA	Christian	Store loyalty	1.Religious commitment	The results of the study indicate that consumer religious commitment significantly influences store loyalty and complaint intention.
23	Ateeq-ur-Rehman (2010)	Pakistan	Muslim	New product adoption	1. Ideological dimensions 2. Ritualistic dimensions 3. Intellectual dimensions 4. Experimental dimensions 5. Consequential dimensions	Religiosity affects new product adoption among Muslim consumers. Their beliefs influence how and what products they adopt.

No.	Author (Year)	Country	Religion	Target Behaviour	Religious Dimension(s)	Key Result(s)
24	Carlo et al. (2010)	USA		Pro-social behaviours	1. Frequency of church attendance 2. Importance of religion	Religiosity was found to be positively related to altruism, compliant, and anonymous pro-social behaviours.
25	Choi, Kale and Shin. (2010)	Korea (Collage Students)	Orthodox	Use sources of product information	1. Religious belief	The findings indicate that the usages of product information sources among Korean consumers generally vary based upon their levels of religiosity.
26	Sedikides and Gebauer, (2010)	United States, Canada, United Kingdom	Christian	Self-enhancement	1. Intrinsic religiousness 2. Extrinsic religiousness 3. Religion-as-quest.	Both macro-level and micro-level culture is moderated by the relation between self-enhancement and religiosity. This relation was more positive in samples that placed higher value on religiosity (i.e. USA> Canada > UK; Christian universities > secular universities).
27	Moschis and Ong (2011)	Malaysia	Multiple religions	Well-being	1. Mosque, church, or temple attendance 2. Importance of religious values 3. Confidence in religious values 4. Self-perceived religiousness	These results confirm the positive effects of religiosity on well-being but they also show differences across the three main ethnic subcultures of Malaysia (Malays, Indians, and Chinese),

Source: This Study

5.1.3 The influence of Religious Affiliation and Religiosity on Human Behaviour

The literature views religion from two different general perspectives, namely: religious affiliation and religiosity. Religious affiliation or the adherence of individuals to a particular religious group is defined as an ascribed status because, like race and nationality, its effect on the individual's life often predates birth, determines family size, the level of education attained, the amount of wealth accumulated, and the type of life decisions taken (Essoo and Dibb, 2004). Thus, Hirschman (1983) argues that members of a particular religion may possess common cognitive systems which influence that group's behaviour. A cognitive system is a set of beliefs, values, expectations and behaviours that are shared by members of a group. Therefore, differences in religious affiliations tend to influence the way adherents live, the choices they make, and how they behave. For instance, Islam forbids the consumption of alcohol, the eating pork, and the practice of gambling, while, Hindus and strict Buddhists do not eat beef (Lam, 2006).

According to Mokhlis (2009) religiosity, or religious commitment, is the degree to which beliefs in specific religious values and ideals are espoused and practiced by an individual. According to Delener (1994), religiosity is one of the most important cultural forces and a key influence on human behaviour. Essoo and Dibb (2004) found that highly religious individuals tend to be more conservative and traditional, more insightful and mature, and more practical. In addition, these individuals attach more importance to product quality, nutritional value of products and the quality of service in their shopping behaviour than devout consumers. Similarly, a consumer's religious commitment has been found to have a significant influence on store loyalty and complaint intention (Swimberghe, Sharma, and Flurry, 2009). Vitell et al. (2005) found that intrinsic religiousness is a significant determinant of a consumer's ethical beliefs. According to Eckel and Grossman (2004) persons who are more religious are perceived by others to be more cooperative. Finally, McDaniel and Burnett (1990) found that more highly religious individuals are likely to attach greater importance to the friendliness and assistance provided by sales staff; they add that this may be because highly religious consumers are more sociable than those who are less religious.

However, religious affiliation is only useful as a predictor variable to assess the existence of the differences between two or more religious groups but not within a specific religious group (Mokhlis, 2009). As the present study is carried out in Saudi Arabia, where

the population is almost 100% Muslim (The World Fact Book, 2012), the next section focuses on the conceptualisation and operationalisation of the religiosity construct, and its impact on individuals' monetary donation behaviour towards COs.

5.1.4 Religiosity

Religiosity as a phenomenon is prevalent, potent, and universal (Emmons, Cheung, and Tehrani, 1998; Swatos, 1998; Graham and Haidt, 2010; Koole, McCullough, Kuhl, and Roelofsma, 2010). For example, in response to the Gallup World Poll's question "Is religion an important part of your daily life?" 82% of respondents in representative samples across 143 countries answered "yes" (Crabtree, 2009). This is important because individuals who are highly religious typically show a strong sense of commitment to their belief system and, therefore, are expected to behave according to the norms described by their religion (Mokhlis, 2006). As mentioned by McDaniel and Burnett (1990), religiosity is relative and differs from person to person, and this difference between individuals in the strength of their religiosity will be reflected in different forms of their behaviour. Thus, the consistent adherence to the rules and regulations in daily practice shapes the individual's behaviour, meaning that an individual's religiosity can be an important factor in predicting his or her behaviour and therefore should be considered as a legitimate segmentation variable for marketing products and services (Esso and Dibb, 2004).

However, there is debate over the concept of religiosity: some scholars, such as Burroughs and Rindfleisch (2002), view religiosity as a cross-religion non-denominational phenomenon, while others, such as Berggren and Bjornskov (2009), argue that religiosity differs from religion to religion. For instance, attending church three times a week might be considered as a high religious commitment for Christians, but attending mosque three times a week for Muslims reflects a low level of religiosity. According to Essoo and Dibb (2004) these differences across the religions are important as they found a significant difference between devout and casual religious Hindu, Muslim, and Catholic respondents' shopping behaviour. The debate around the concept of religiosity has resulted in a lack of consensus on its definition, conceptualisation, and operationalisation.

Nevertheless, Stark and Glock (1968) note that religious commitment is at the heart of many religions, and many scholars when defining religiosity place an emphasis on commitment (see Table 5.2). For instance, Johnson, Jang, Larson, and Spencer (2001) define religiosity as "the extent to which an individual is committed to the religion he or she

professes and to its teachings, such as the individual's attitudes and behaviours reflect this commitment" (p.25). Similarly, McDaniel and Burnett (1990) define religiosity as someone's commitment to follow principles believed to be set forth by their God. If the followers strongly accept the principles of their religion, then they tend to abide by the rules and codes of conduct set by their religious principles; for example, regularly attending worship services and being strictly committed to the religious practices and membership rules of the group. If, on the other hand, their belief in religious tenets is weak, they might feel free to behave in other ways. Worthington et al. (2003) emphasise that religious commitment reflects on all individuals' behaviours and define religiosity as the degree to which a person adheres to their religious values, beliefs and practices and uses them in daily life. The supposition is that a highly religious person will evaluate the world through religious schemas and, therefore, will integrate their religion into much of their life.

Worthington et al.'s (2003) view of religiosity is consistent with the Islamic view because all aspects of a Muslim's life should be undertaken for the sake of *Allah* (standard Arabic word for God). *Allah* clearly says in the holy book of Qur'an "Say, indeed, my prayer, my rites of sacrifice, my living, and my dying are for Allah, Lord of the worlds" (Qur'an, Chapter 7:162). Thus, religiosity in Islam goes beyond beliefs and attitudes to cover religious and non-religious behaviour, which is important for this research. This multi-dimensional view of religiosity is discussed in the following section.

Table: 5.2 Religiosity Definitions

No.	Author (Year)	Definition	Dimensions of Religiosity	Religion (Country)	Context
1	Delener (1990)	Degree to which beliefs in specific religious values and ideals are held and practiced by individuals	1. Intrinsic orientation 2. Extrinsic orientation	Catholic and Jewish (USA)	Goods Consumer behaviour
2	McDaniel and Burnett (1990)	A belief in God accompanied by a commitment to follow principles believed to be set forth by God.	1. Religious commitment (Behavioural and cognitive) 2. Religious Affiliation	Christianity (USA)	Retail Store Consumer Behaviour
3	Johnson et al. (2001)	The extent to which an individual's commitment to the religion he or she professes and its teachings, such as the individual's attitudes and behaviours reflect this commitment	1. Frequency of attending religious services 2. Important religion in the respondent's life 3. Time spent community-based religious activities 4. Importance of involvement in the community-based religious activities	Christianity (USA)	Ethical behaviour
4	Worthington et al. (2003)	Religious commitment reflected in all individuals' behaviours. Defined religiosity as the degree to which a person adheres to their religious values, beliefs and practices and uses them in daily life.	1. Religion Commitment	Multi-religions (Across-countries)	Religion
5	Kashyap and 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	1. Religious attitude 2. Religion importance	Christianity (USA)	Social investment
6	Khraim (2010)	An intricate concept and a variegated human phenomenon, and covers considerable ground including behaviours, attitudes, beliefs, feelings and experiences	1. Islamic Financial Services. 2. Seeking Religious Education 3. Islamic Current Issue 4. Sensitive products	Islam (Jordan)	Consumer behaviour

Source: This Study

5.1.4.1 Religiosity dimensions

Traditionally, religiosity has been conceptualised as a uni-dimensional construct related to religious attendance (Bergan, 2001). Although this unitary measure is simple in terms of the cost of validity and remains a frequently used measure within the literature (Schwartz and Huismans, 1995), many researchers argue that frequent use does not make such a uni-dimensional assessment an acceptable research practice. For example, Wilkes, Burnett and Howell (1986) argue that religiosity cannot be viewed in academic research as an all-encompassing phenomenon and, therefore, a single measurement is not a satisfactory measure. Similarly, Bergan (2001) point out that the reliance on religious attendance as a sole measure of religiosity may be insufficient and lead to incorrect conclusions. Finally, Mokhlis (2009) points out that there may not be a straightforward link equating greater attendance of worship in a congregation and increased religious commitment. A person may attend prayers in a congregation for other reasons; for example, in order to avoid social isolation, to please his/her colleagues or as a form of prestigious action to impress others (Khraim, 2010). Therefore, religiosity cannot simply be understood as a uni-dimensional construct.

The recognition of the multi-dimensional nature of religiosity allows for a more detailed understanding of the potential importance of different dimensions of religiosity; however, there is no consensus on the number of dimensions that make up the religiosity construct. Religiosity is an intricate concept and a variegated human phenomenon, which covers different aspects, such as behaviours, attitudes, beliefs, feelings and experiences. Table 5.2 provides examples of different dimensions that have been used by different researchers to conceptualise the religiosity construct depending on the issue their research is addressing. For instance, Glock (1972) conceptualises religiosity as constituted of five dimensions: ideological, ritualistic, intellectual, consequential, and experimental. However, Lam (2002) develops a scale of religiosity that covers four dimensions: theological, devotional, affiliative, and participatory. In contrast, Worthington et al. (2003) study religiosity from two aspects of commitment: intrapersonal religious commitment and interpersonal religious commitment. Analysing the problem from a different perspective, Park and Smith (2000) reduce religiosity to three dimensions: religious identity, religious socialisation, and religious social networks. Similarly, Mattis et al. (2004) emphasise the involvement aspect of religiosity and conceptualise it in three dimensions: subjective religiosity, early religious involvement, and current church involvement. Thus, Mokhlis

(2009) indicates that the content and number of religious dimensions vary considerably and may depend on the nature of the research, purpose, and context.

The next section discusses the dimensions of religiosity and their measurement in the Islamic context, because the purpose of the present study to investigate the role of religiosity from an Islamic perspective

5.1.4.2 Defining and Measuring Religiosity in the Islamic Context

Although the three monotheistic religions have similar roots, the Islamic concept of religiosity is unique. Islam is not only a religion, it is a comprehensive set of social, economic, and political principles that regulate all aspects of human life (Al-Khalifah, 1994). Islam, as both a principle and as a law, is seen to dominate and permeate every aspect of a Muslim's life (Groves, Newman and Corrado, 1987). It is stated clearly in the Holy Qur'an that all aspects of an individual's life should be for the sake of *Allah*: "Say, indeed, my prayer, my rites of sacrifice, my living, and my dying are for *Allah*, Lord of the worlds" (Qur'an, Chapter 6:162). Therefore, a Muslim's religiosity ought to be reflected in their normal daily activities, for these are scaled and regulated by the limits of acceptable behaviour as defined in the Qur'an and through the sayings of the Prophet Mohammad (peace be upon him). Accordingly, every action (verbal, non-verbal, or intended) is grouped into one of five classes, which are: commended, recommended, legally indifferent, reprobated, or forbidden (Bakri, 1979; Ares, 1988). Adherence in Islam is not merely confined to the five pillars of the religion (i.e. belief in the oneness of *Allah*, the regular performance of five daily prayers, giving *zakat,* fasting during the month of *Ramadan*, and conducting pilgrimage to Mecca) but it also extends to arenas of interaction and relations within and outside the social sphere (Al-Khalifah, 1994).

Most empirical studies that stipulate the components of religiosity have been conducted in Western cultures and are primarily concerned with the Christian community (See Table 5.1). Khraim (2010) argues that, although some of the existing religiosity scales used for Christians may contain concepts and items that could be applied to Muslims, as a whole these scales are culturally-bound and unsuitable for measuring religiosity among Muslims. McFarland (1984) also argues that scales specific to Christianity seem to be useless in studying psychological aspects of Islam.

Despite this criticism, a number of researchers have adopted a mainstream view of religiosity to study and measure an individuals' religiosity in Islam. For example, Albehairi and Demerdash (1988) developed a scale to measure intrinsic and extrinsic religious

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orientation among Muslims. Among the 34 items used in this study, 20 were adopted form Allport and Ross's (1967) Intrinsic–Extrinsic Religious Orientation Scale, with only slight rewording due to translation errors. However, as is highlighted Islamic teachings are different from other religions, using different religion scales to measure intrinsic-extrinsic Islamic religiosity does not reflect the real content of the Islamic religion. For example, Genia (1993) argues that using an item to measure frequency of worship attendance is not applicable for Muslim women since this applies only to men.

Mohklis (2009) also used a scale built on work that looked at other religions. He adopted the Religious Commitment Inventory (RCI-10) that was developed by Worthington et al. (2003) to study religiosity in Malaysia, a country with a mix of religions, including Islam. The RCI-10 measures motivational and behavioural commitment against a religious value system, irrespective of the content of beliefs in that faith system. The RCI-10 measure has been validated across different samples. The motivational dimension focuses on the individual's belief or personal religious experience while the behavioural dimension concerns the level of activity in organised religious activities. However, following the factor analysis of the adapted ten religiosity items, only two were extracted. However, measuring religiosity in Islam with only two items is debatable because Islam covers most aspects of peoples' lives. As Bergan (2001) asserts, reliance on a limited number of aspects to measure religiosity may lead to incorrect conclusions.

Other researchers have attempted to build a measure of religiosity specifically for Islam. In his attempt to develop a new concept of Islamic religiosity, Alsanie (1989) draws on the fundamental Islamic view that faith and deeds (or belief and action) are concurrent. Therefore, he treats belief and practice in his scale as uni-dimensional, under the dimension of general religiosity. However, his treatment of religion as a general concept may not be warranted. Although belief and behaviour in the Islamic faith are supposed to be concurrent in people's everyday lives, they are not necessarily inseparable. For example, Khraim (2010) argues that an individual could have a strong belief in a religion but not practice it. On the other hand, an individual could be faithfully practicing in which he/she believes, but his/her beliefs might not be in accordance with the teachings of the religion. In the Islam, belief and practice are viewed jointly but the two are not the same and, therefore, cannot be measured on one dimension.

In another Islam-specific measure of religiosity, Albelaikhi (1997) adopted Taai's (1985) scale to measure Islamic religiosity through three dimensions of attitude, belief and practice; however, he did not include the scores on the elements of belief. This exclusion

raises the question of the usefulness of including such dimensions. For example, the attitude dimension is about having positive attitude towards *Allah*, his messengers, and his religion in general. Thus, it is similar to the belief dimension as believers must have a positive attitude towards *Allah*, his messengers, and religion in general. This means that practice is ultimately the only dimension that can be used in Albelaikhi's (1997) study.

Khraim (2010) also developed a religiosity measurement for an Islamic context. He conceptualises Islamic religiosity across four dimensions: Islamic financial services, seeking religious education, Islamic current issues and sensitive products (products that may contain items that could be considered unIslamic or ingredients that may be banned in Islam). However, the four dimensions introduced in Khraim's (2010) study were directed more towards limited practical behaviour. His study did not include any dimensions that represent the different aspects of worship, such as five daily prayers, reciting the Holy Qur'an, and fasting in the holy month of *Ramadan*. Worship is a fundamental aspect of Islam and measuring religiosity without taking into consideration of the worship aspect will not provide a clear picture of Islamic religiosity.

As is apparent, measuring Islamic religiosity is a challenging task. One of the main challenges is measuring Islamic beliefs. For an individual to be a Muslim, he or she should believe in a set of thoughts including the oneness of *Allah*, in angels, in the Holy Books, in the Prophets, in fate and divine decree, and in the hereafter; disbelief in any of these means that the individual is considered to be a non-Muslim. Therefore, using these beliefs in measuring an Islamic religiosity scale in a Muslim community like Saudi Arabia will cause challenges as it will not distinguish between subjects and therefore will not add any variance (Khraim, 2010).

Instead of focusing on the belief dimension, measuring religiosity in Saudi Arabia should focus on the behavioural dimension because it is more likely distinguish between individuals. The behavioural dimension can be divided into two sets of behaviours: behaviours that reflect the relationship between individuals and their God (*Allah*), and behaviours that reflect the relationship between individuals and the others (including family members, neighbours, and other members in the wider society). This view is consistent with the philosophy of the Islamic religion since it is likely to capture all aspects of an individual's life. Alashager (2005) posits that behaviour in Islam can be divided into two groups: worship and conduct. Worship includes prayers, fasting, pilgrimage to Mecca, reciting the Qur'an and so on, and represents the link between an individual and the Almighty *Allah*. In contrast, conduct includes treating others with good manners, which represents the link between an

individual and others (Ibn Alqayyim, 2003). *Allah* stated the two dimensions of behaviour clearly in the Holy Qur'an and ordered believers to "worship *Allah* and join none with Him (in worship); and do good to parents, kinsfolk, orphans, needy people, the neighbour who is near of kin, the neighbour who is a stranger, the companion by your side, the wayfarer (you meet)" (Qur'an, Chapter 4:36). In addition, the Prophet Muhammad (peace be upon him) emphasised the importance of these two behavioural dimensions and warned the believers

> "the bankrupt of my *umma* (community) would be he who would come on the Day of Resurrection with prayers and fasts and *zakat* but he would find himself bankrupt on that day as he would have exhausted his funds of virtue, since he hurled abuses upon others, brought calumny against others, unlawfully consumed the wealth of others and beat others" (Sahih Muslim, Hadith 6251).

Consequently, it can be argued that measurement of religiosity in Islam should include the two most important relationships: relationship with *Allah* (worship) and relationships with others (conduct). These two dimensions of Islamic religiosity (i.e. worship and conduct) are measured in the present study based purely on an Islamic view and Muslim scholars explanation of the Islamic teachings (a detailed explanation of how religiosity is measured in this study is presented in Chapter 7, Section 7.4.1, step three, 8).

5.1.5 The Role of Religiosity in Monetary Donation Behaviour

As discussed in Section 5.1.2, research confirms the significant impact of religiosity on a variety of human behaviour. Religiosity has also been theoretically linked to charitable behaviour (see Table 5.3). Most religions promote principles and beliefs that are consistent with benevolence and generosity toward others. Religious people tend to perceive themselves as pro-social, helpful, and valuing benevolence (Saroglou, Delpierre and Dernelle, 2004). Some forms of monetary donations are treated in the main religions as a religious obligation (Eckel and Grossman, 2004). In Islam, charity is considered to be a form of worship and one of the basic five tenants of faith (Khan, 2004). 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). For Christianity, charity is one of the three basic virtues, the other two being faith and hope (Chetty, 2004). In Judaism, charity is defined by the term *Tzedalah*, which means righteousness (Tobin, 2001), while the principles of generosity, hospitality, and charity are also important hallmarks of Hinduism (Sookraj, 2004).

Table 5.3: Examples of Research on the Impact of Religiosity on Charitable Behaviour

No.	Author (Year)	Target Behaviour	Religion/ Country	Religiosity Measurement Dimensions	Key Result(s)
1	Park and Smith (2000)	Volunteering	Churchgoing Protestants (USA)	Religious Capital: 1. Religiosity 2. Religious identity 3. Religious socialization 4. Religious social networks	The findings suggest that churchgoing Protestants are influenced by all measures to some degree, but religiosity (specifically participation in church activities) remains the strongest influence. Significant religious influences overall are most pronounced within the context of church-related volunteering which suggests that churchgoing Protestants exhibit a strong sense of community identity through their local churches.
2	Lam (2002)	Voluntary association participation	Multiple Religions (USA)	1. Participation 2. Devotion 3. Affiliation 4. Theological dimension	The results show that all four religious dimensions have considerable, but distinctive, influences on secular voluntary association participation.
3	Smith (2004)	Monetary and time donation	Multiple Religions (USA)	1. Religious Affiliation	Although individuals who identify themselves as religious donate more money and time, there are substantial differences between religious denominations.
4	Eckel and Grossman (2004)	Monetary donation to secular charities	Christianity (USA)	1. Religious services attendance	No significant difference in either the amount or pattern of giving or in the response to subsidies by religious and non-religious participants; however, giving by religious participants is significantly more responsive to income changes than giving by non-religious participants.
5	Mattis et al. (2004)	Pro-social involvement	Christianity (African American Men)	1. Subjective Religiosity 2. Early Religious Involvement 3. Current Church Involvement	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.

No.	Author (Year)	Target Behaviour	Religion/ Country	Religiosity Measurement Dimensions	Key Result(s)
6	Lyons and Nivison-Smith (2006)	Household charitable giving	Christianity (Australia)	1. Religious identity 2. Religious services attendance	Households who identify themselves as having a religion are more likely to give, and to give more, on average than households who do not, but that this relationship is produced by a subset of this group, namely, people who regularly attend religious services.
7	Ruiter and Graaf (2006)	Volunteering	Catholic, Protestant, non-Christian and non-religious (Across Countries)	1. Individual's religiosity (Church attendance) 2. National religious context	Frequent churchgoers are more active in volunteer work and a devout national context has an additional positive effect. 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.
8	Adloff (2007)	Momentary donation	Christianity (Germany and USA) Childless elderly individuals	1. Participation rate in religious service and religious associations	Religiosity, in both countries, among other factors, influence positively the charitable giving by the childless elderly
9	Helms and Thornton (2008)	Monetary and time donation	Christianity (USA)	1. Religious service attendance	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.

Source: *this study*

The literature highlights a number of different approaches to the role of religiosity on an individual's monetary donation behaviour. For example, church membership has been found to be positively related to monetary donation to both secular and religious giving (e.g. Sullivan, 1985; Regnerus, Smith and Sikkink, 1998; Bennett and Kottasz, 2000; Eckel and Grossman, 2004; Brown and Ferris, 2007). Bekkers and Schuyt (2005) also found that stronger religiosity is positively related to individual monetary contributions, when religiosity is measured in terms of church attendance. Similarly, Religious involvement (such as membership of a church or mosque) has been found to be positively related to monetary donation in which the participants have had an opportunity to donate to both religious and non-religious causes (Eckel and Grossman, 2004).

Ranganathan and Henely (2008) examine the monetary donation process of religious individuals. The results from their study confirm the significant positive relationship between religiosity and an individual's monetary donation behaviour. They conclude that, individuals who exhibit high levels of religiosity will be altruistic, will have positive attitudes towards COs, and will have positive intentions to donate to COs. Furthermore, they found that the most important measure of a person's religiosity is their frequency of religious service attendance, which is similar to the results of Bekkers and Schuyt (2005). However, it is important to understand that Ranganathan and Henely's (2008) study was conducted in one geographical area (a university), using a fictitious CO, and with a sample of Christian students.

In addition to the impact of religiosity on individuals' monetary donation behaviour, a number of researchers examine the role of religiosity on household monetary donation. For example, Helms and Thornton (2008) analyse the monetary donations made by American households and found that 86% of religious households made donations while only 53.6% of non-religious households made donations. Furthermore, a much larger proportion of religious households donate to religious causes (74.3%) than non-religious households (19.9%). The gap between household types narrows when considering secular monetary donation, although religious households (60.5%) are still more likely to donate than non-religious households (48.7%).

Turning the focus to the perceptions of the COs and donor loyalty, a study by Skarmeas and Shabbir (2010) found that religiosity exerts strong positive effects on the perceptions of the donor's relationship with the CO, and has a direct impact on an individual's intention towards future donation to the CO. The authors found that faith-based COs have a clear advantage in harnessing the role of religiosity to develop long-term

relationships. This suggests that identity-based factors (such as religiosity) play a critical role in developing donor loyalty.

When attempting to explain how religion affects an individual's monetary donation behaviour studies tend to adopt either the "conviction" or the "community" approach to explain why religion encourages individuals to give donations (Wuthnow, 1991; Bekkers and Schuyt, 2008). The conviction approach assumes that religion motivates individuals to donate because it shapes their opinions about what is right and wrong, their concern for other peoples' wellbeing, their trust in their fellow citizens, and their feelings of responsibility for others (Wuthnow, 1991). This explanation assumes that religious groups have different cultures, with different levels of adherence to the values of caring and compassion, and that individuals in these groups have internalised these values as a result of socialisation efforts (Bekkers and Schuyt, 2008). In Islam, individuals are encouraged to help others by giving money. Monetary donation in Islamic teachings is considered to be one of the most valuable actions that an adherent can undertake; *Allah* says "for those of you who believe and give charity, there will be a great reward" (Qur'an, Chapter 29:7). Prophet Muhammad (peace be upon him) also made helping needy people one of the responsibilities of Muslims; the Prophet told his companions that "he is not a Muslim who eats his fill and lets his neighbour go hungry" (Sahih Albukhari, Hadith: 112). Furthermore, the giver can gain several benefits, both in this life and in 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), while the Prophet Muhammad (peace be upon him) states that charity is a way of gaining *Allah's* pleasure "hidden charity extinguishes the anger of the Lord" (Sahih Albukhari, Hadith: 1443). Furthermore, 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, Chapter 54:39). All these examples generate a positive attitude towards giving monetary donation in Muslim culture.

In contrast, the community approach means that religion motivates people to give because it creates a social context in which people are more aware of the opportunities to give, are more likely to be asked to do so, and encourage each other to engage in giving (Bekkers and Schuyt, 2008). This explanation firstly focuses on the social context in which the members of religious institutions (e.g. a mosque or a church) decide about giving. Second, it focuses on the social infrastructure that these religious institutions provide for delivering services to the local community. A large part of the religious actions in Islam are

performed collectively in public spaces that Muslims attend on a regular basis, such as mosques. Muslims are encouraged to pray in the mosques five times a day, gather in the holy city of Mecca once a year for several days, and study their religion and remember *Allah* in groups. These gatherings are likely to create a social context in which attendants are inculcated with the idea that monetary donations are considered good within Islam. Mosques are traditionally places in which to collect monetary donations for different charitable causes (local, national and international). Religious Muslims who gather in these places are more aware about charitable causes and, therefore, are more likely to be asked to donate than those who are less religious.

Although the majority of the research confirms a positive link between religiosity and an individual's monetary donation behaviour, a number of researchers have not found any link between the two (Brook, 2005; Wang and Graddy, 2008; Wiepking et al. 2010; Schuyt, Smit and Bekkers, 2010). For example, Wiepking at el. (2010) explore the effect of religiosity on an individual's likelihood to leave charitable bequests. Using a database of donors to COs in Australia, the researchers found that the religious values held by donors are not related to their intention to leave charitable bequests. Consequently, they conclude that religiosity is not a distinguishing factor amongst charitable donors. These findings might reflect the fact that leaving charitable bequests is planned and rational and not a passionate and spontaneous decision.

In their study of the role of religiosity on personal feelings of social responsibility (donating is one form of social responsibility), Schuyt et al. (2010) argue that monetary donation is an expression of a long-term commitment to public issues which is motivated by feelings of personal social responsibility to the well-being of society as a whole. Using individuals' religiosity as a moderator, the authors hypothesise that religious people will give more donations than their non-religious counterparts because they feel more responsibility towards society. However, using data from the Giving in the Netherlands Panel Survey, they found no support for their hypothesis: there were no significant differences between people according to their religiosity level. The lack of a significant effect from religiosity indicates that in their study religion does not instil any ethic of responsibility.

Thus the research is ambiguous about the impact of religiosity on an individual's monetary donation behaviour (Vaillancourt, 1994; Musik, John and William, 2000; Smith, 2004; Helms and Thornton, 2008). There are two possible explanations for this. The first is that different religions may have a different impact on an individual's monetary donation. For example, Vaillancourt (1994) found that different religious groups have different

propensities to charitable behaviour. He found that Catholics are significantly less likely to volunteer than Protestants. Similarly, Musik et al. (2000) found that the types of volunteering vary with religious affiliation. For example, Mormons, who typically donate several years of their lives to voluntary work, will be highly correlated with volunteering, while other religious groups will not show such a strong relationship to voluntary activity. Moreover, Smith (2004) indicates that difference between religion groups covers many aspects of an individual's monetary donation behaviour. He found that Mormons and Jews donate at a level that is several times that of most other groups. Furthermore, Mormons and black Protestants focused much of their donations towards religious charities, while Jews, Catholics, Evangelical Protestants and mainstream Protestants spread their donations to include combination or umbrella organisations, organisations that help the needy, health organisations and educational institutions. The second explanation is related to the religiosity measurements that are used by different researchers. Some dimensions used to measure religiosity may not capture all the individual's religiosity. For example, attendance of religious institutions is a common measurement scale (see Table 5.1); however, reliance on religious attendance as a sole measure of religiosity may be insufficient and lead to incorrect conclusions (Bergan, 2001). A person may attend prayers in congregation for several reasons; for example, to avoid social isolation, to please their colleagues, or as a form of prestigious action to impress others. Therefore, a high level of religious practice may not be equivalent to a high degree of religiosity (Khraim, 2010).

Most research has been carried out using samples from a Western context, especially in America and Europe. Generalisation on the basis of these samples to Arab and Muslim contexts such as Saudi Arabia is difficult, if not impossible, since the influence of specific characteristics of a country (such as religiosity) is not cross-national (Reitsma, 2007). Therefore, the current study is interested to investigate the moderating role of an individual's religiosity on their behaviour with regard to giving monetary donations to COs in Saudi Arabia.

5.2 The Moderating Role of Demographics on an Individual's Monetary Donations to COs

Studies on the behaviour of individuals have revealed that demographics include the fundamental groups to which individuals can belong, and that membership of such groups is likely to have a profound influence on an individual's perception and behaviour (Nosek et

al. 2002). The literature on charitable behaviour has identified that several extrinsic and intrinsic factors can control an individual's behaviour (see Table 3.2). In addition to the extrinsic factors (which refer to psychographic and attitudinal factors) researchers have also found that intrinsic factors (which refer to the demographics and socio-economic characteristics of individuals) have an impact on an individual's charitable behaviour (Lee and Chang, 2007). In fact, the demographics of individuals represent traditional predictors of monetary donation behaviour because socio-demographic groups have been reported to have markedly different social value orientations (Bekkers, 2010; Verhaert and Poel, 2011). Within the literature of monetary donation, demographic characteristics serve as appropriate bases for segmentation (Shelley and Polonsky, 2002). Therefore, studying the role of an individual's demographics on their monetary donation behaviour is significant because it enables COs to design appropriate marketing strategies. Table 5.4 provides a summary of examples from previous studies that have used demographic characteristics in understanding an individual's charitable behaviours. It is evident that the most commonly used demographic characteristics in monetary giving behaviour are income, gender, and age. The following sections will provide a discussion of these characteristics in the context of monetary donation behaviour.

Table 5.4 Examples of the Role of Individuals' Characteristics in Monetary Donation Behaviour

	Study (Year)	Demographic Characteristics	Country	Findings
1	Hood, Martin, and Osberg (1977)	I. Income	Canada	These results indicate that individual monetary donations in Canada are responsive to their implicit "price", as defined by the tax system. Both income and price elasticities were found to be statistically significant.
2	Auten and Joulfaian (1996)	1.Income	USA	These results found that the variability of generosity is substantially greater at the higher income levels.
3	Schlegelmilch, Diamantopoulos and Love (1997)	1.Income 2.Education 3.Gender	UK	These results indicate that income is clearly an indicator of the likelihood to give for many types of charitable appeals. Individuals with higher education levels are more likely to be donors and to donate more to charity. There was no clear difference between men and women in their donation patterns.
4	Chua and Wong (1999)	1.Income 2.Tax price 3.Age 4.Education	Singapore	All of the variables included in this study (i.e. income, tax price, age and educational attainment) significantly affected the individual's monetary donation behaviour.
5	Todd and Lawson (1999)	1.Age 2.Education 3.Income	New Zealand	These findings confirmed some earlier studies in that demographics (such as age, education and income) significantly discriminate between heavy and light donors.

	Study (Year)	Demographic Characteristics	Country	Findings
6	Cheung and Chan (2000)	1.Age 2.Education 3.Income 4.Gender 5.Class	Hong Kong	These results found that income, class, education, age, and gender displayed no significant direct and total effects on intention to donate to the international COs.
7	Andreoni and Vesterlund (2001)	1.Gender	USA	These results found that the male and female "demand curves for altruism" cross, and that men are more responsive to price changes. Furthermore, men are more likely to be either perfectly selfish or perfectly selfless, whereas women tend to be "equalitarians" who prefer to share evenly.
8	Rooney, Steinberg and Schervish. (2001)	1.Age 2.Education 3.Income 4. Marital status 5.Race	USA	These results show that, whether using simple means or multivariate analyses, the longer and more detailed a module is then the more likely a household was to make a charitable contribution and the higher the average level of its giving, even after controlling for differences in age, educational attainment, income, household status, race, and gender.
9	Brooks (2002)	1.Wealth 2.Income 3.Age	USA	This data analysis suggests that wealth, income and age have positive impacts on monetary donation.
10	Shelley and Polonsky (2002)	1.Gender 2.Age	Australia	These results suggest that there may be limited benefits in segmenting existing donors and those charities may be able to use similar promotional strategies for all existing donors.
11	Bekkers (2004)	1. Income 2. Gender 3. Education	Netherlands	These results indicate that all types of participation in voluntary activities (e.g. time, money, blood donation) are strongly related to social conditions, especially at the level of education and religiosity.
12	Carman (2006)	1. Income 2. Gender	USA	Individual giving behaviour is affected by social influences, which are stronger within salary quartiles and, in some situations, within genders.
13	Kottasz (2004)	1. Gender	UK	Significant differences emerged between the donor behaviour characteristics of males and females. While men were more interested in donating to the arts sector in return for "social" rewards, women had strong predilections to give to "people" charities and sought personal recognition from the charity to which they donated. On average, the respondents preferred attribute combinations involving donations to very well-established and well-known charities.
14	Wu, Huang and Kao (2004)	I. Income 2. Expenditure	Taiwan	This study also found that the price elasticity and the income elasticity of charitable of giving in Taiwan were larger than those in the U.S., which may partially explain the low ratio of charitable giving to GDP in Taiwan.
15	Bekkers (2006)	1. Age 2.Education 3.Faith of people	Netherlands	Charitable confidence is higher among the higher educated, children of volunteers, younger age groups, those with more faith in people, those who are aware of standards of excellence for fundraising organisations, and among persons with altruistic and joy-of-giving motives for philanthropy.
16	Brown and Ferris (2007)	1.Gender 2. Education	USA	Male donors are more likely to give their donations to religious organisations.
17	Lee and Chang (2007	1. Age 2.Education 3.Gender	Taiwan	These results indicate that determinants effecting volunteering are mostly intrinsic while those for monetary donations are mostly extrinsic. Education

	Study (Year)	Demographic Characteristics	Country	Findings
		4. Income 5. Marital status		and income are useful to explain and predict monetary donation amount.
18	Smith and McSweeney (2007)	1. Age 2.Education 3.Gender 4. Income 5. Marital status 6. Children Number	Australia	These results indicate that, among the demographic variables, only age and income have a significant effect on donation intention.
19	Piper and Schnepf (2008)	1.Gender	UK	These results indicate that women are more likely to donate to charitable causes and are more generous than men. Men and women appear to have different preferences for charitable causes, with a notably higher support among women for animal welfare, education, and the elderly. For men, the support for religious organisations is also related to marital status, with married men nearly twice as likely as single men to support such organisations. Women also tend to support more causes.
20	Bekkers (2010)	1. Age 2.Education 3. Income	Nether-lands	These results indicate that more highly educated individuals are more likely to intend giving monetary donation and volunteering.
21	Verhaert and Poel (2011)	1. Age 2.Income 3.Gender	Belgium	Socio-demographics are all important for predicting charitable giving.

Source: this study

5.2.1 The Moderating Role of Income on an Individual's Monetary Donation to COs

The mainstream charitable giving literature shows different patterns in individuals' giving behaviour according to their income level. People with high levels of income are more likely to donate. Similarly, people's intention to donate to COs increases with increases in their income (Smith and McSweeney, 2007). To explain this, Bekkers (2006) describes how financial capital promotes traditional philanthropy (i.e. monetary donations), so that the availability of resources in the form of financial capital reduces the cost of charitable giving. For people with higher incomes, a UK£100 donation to a CO is less costly than for those on lower incomes. Therefore, income should, in theory, be an important driver of generosity. Previous research has reported that income has a significantly positive relationship with the amount donated in the USA (Brooks, 2002), Canada (Hood, et al. 1977) and in the Netherlands (Bekkers, 2006).

In contrast, some other studies have found no effect of income level on an individual's charitable giving behaviour. For example, Bryant, Slaughter, Kang and Tax

(2003) found that in a county like the UK the effect of income on the likelihood of giving decreases at higher income levels. Similarly, Carman (2006) also found a decreasing income effect on the amount donated in her study of workplace giving to a national CO in the US. This contradiction may be explained by the different tax policies in different countries. In countries where donations are tax deductible, an increase in income may increase charitable giving. Meanwhile, a negative relationship can be explained by the culture of a 'giving standard', where the norm is for people of all income groups to evenly give around the same level of donations in specific situations, leading those in lower income groups to donate a higher proportion of their income (Bekkers and Wiepking, 2007). Since this study is being conducted in a country where donations are not tax deductible, it aims to investigate whether there are differences between Saudi individuals behaviour of giving monetary donation to COs according to their income level.

5.2.2 The Moderating Role of Gender on an Individual's Monetary Donations to COs

The second demographic characteristic that will be investigated in this study is gender. The literature has shown that an individual's gender has a key impact on their charitable behaviour. For example, Eagly and Crowley (1986) find that male and female donors differ in their charitable behaviour because of the distinct characteristics of their personalities. Female donors give donations more "from the heart than the head" (Sargeant 1999), tend to give to a wide variety of secular and human charitable causes but favour animal welfare, health, and educational causes (Piper and Schnepf, 2008) and stay committed to the CO (Shelley and Polonsky, 2002). On the other hand, male donors restrict their donations to just a few types of charities (Piper and Schnepf, 2008) and are more likely to give their donations to religious organisations (Brown and Ferris, 2007). Male appear to be more altruistic when the price of giving is low, whereas female donors are more generous when the price is high (Andreoni and Vesterlund, 2001). While female donors are more likely to give, males give higher amounts in their donations (Bekkers, 2004). Although most wealthy donors are found to be male, it appears that females play a more significant role in smaller, day-to-day donations (Beiser, 2005).

On the other hand, many researchers have not found any significant impact from an individual's gender on their charitable giving behaviour (e.g. Piliavin and Charng, 1990; Cheung and Chan, 2000). However, most of the above mentioned studies have examined

the role of an individual's gender in Western societies, whereas the present study is interested in examining whether these results are replicable in an Arab Muslim society such as Saudi Arabia where gender inequality prevails and both females and males have different social duties and responsibilities.

5.2.3 The Moderating Role of Age on an Individual's Monetary Donations to COs

The third demographic factor that is commonly used in relation to charitable giving behaviour is an individual's age. The typical findings on the relationship between age and charitable giving suggests that the age of an individual appears to be directly related to their propensity to engage, both in charitable giving and to the sums of donations (e.g. Sargeant, 1999). In general, the relationship between an individual's age and their giving is positive. Furthermore, the older the individuals are then the more likely they are to donate and the higher amount they will give. Royer (1989) showed that 60% of charitable donations in the USA come from people aged 60-76. A similarly skewed profile of charitable support has been reported in the UK (IFS, 1998). Auten and Joulfaian (1996) found that donations are higher among those aged 40 to 84 than among those who are younger. Many studies have identified that the charitable behaviour of children increases with age (Auten and Joulfaian, 1996; Schlegelmilch et al. 1997; Shelley and Polonsky, 2002; Wu et al. 2004). Explaining the reason why older people are more likely to donate than younger people, Simpson (1997) suggests that younger people are much more consumption driven and they like to spend money on eating out, clothes, and other things, more so than older people. Other possible explanations are that older people are likely to be wealthier than younger people (Moschis, 1992) or older people might be more motivated to give to charity than young people because they are connected in some way or other with the charitable cause because they may have had a problem themselves that has been addressed by a CO (Bruce, 2005).

On the other hand, the positive link between age and charitable giving is not always consistent. Some research has reported no significant relationship between an individual's age and charitable giving (Rooney et al. 2001). Similarly, Cheung and Chan (2000) found no significant effects of age on the intention to donate to COs. Based on the two different findings from the previous studies, the current study will explore whether the age of Saudi individuals differentiate their charitable giving behaviour?

5.3 Summary

In order to achieve the main objective of the present study (i.e. to develop a model of an individual's monetary donation behaviour) a systematic literature review was conducted. Chapter Three presents and compares the main theoretical models used to explain an individual's monetary donations to COs, and concludes that a revised model of the TPB is likely to be the most appropriate model for use in the study. However, since trust plays a significant role in an individual's donation behaviour to COs, Chapter Four presents a clarification of the trust concept in the donation field, its role in individuals' behaviour, and a theoretical model of the trust is constructed that is relevant to the study of an individual's monetary donation behaviour to COs. The present chapter highlights that the influence of personal and social factors on individuals' monetary donation behaviour is not identical for all individuals; therefore, the differences amongst individuals must also be taken into account in order to correctly model an individual's behaviour towards giving monetary donation to COs. The objective of this chapter is to examine the moderating effect of two aspects of the individuals' difference; religiosity and demographic characteristics. Understanding these issues is important as it helps the charities to predict who will become their donors and whether or not the COs can retain donor loyalty.

The next chapter integrates the literature review presented in Chapters 3, 4 and 5 and it develops a conceptual model that aims to explain an individual's behaviour of giving monetary donation to the COs.

CHAPTER

SIX

6. Conceptual Development

The previous three chapters have discussed the existing theories and empirical studies that are relevant to the present study in order to establish a conceptual framework and to build a foundation for the development of the hypotheses. The first objective of this chapter is to propose hypotheses for comparing the three theoretical models that are presented in Chapter Three in order to find out how well they explain and predict the individual's intention and self-reported monetary donations to COs, and to establish how valuable is the information provided by each model. The second objective is to develop a conceptual model of an individual's monetary donations behaviour towards COs following the revised version of the TPB. The model explains the intention to give monetary donation to COs by postulating seven direct determinants, which are: attitude towards helping others; attitude towards giving monetary donation to COs; social norm; moral responsibility; PBC; trust in COs; and trust disposition. The third objective is to develop hypotheses for the moderating role of an individual's personal characteristics in their monetary donation behaviour, which include religiosity and demographic characteristics (i.e. income, gender and age).

6.1 Models Comparison

Chapter Three reviews and compares the important theoretical models that are used in monetary donation research. Although several studies have compared the TRA and the TPB, to date no comparative studies have been conducted in the field of an individual's monetary donation behaviour. The results of previous research support the TRA's ability to predict an individual's behaviour. Because both the TPB and the revised TPB are refinements of the TRA, it would be expected that both models are able to explain more variance than the original model. Many studies have found that the addition of PBC to the TPB improves both its ability to explain and its predictive power. In the revised TPB model, the addition of moral responsibility, and dividing personal attitude into two types, would be expected to explain more of the variance than the original TRA and TPB models.

The present study compares the TRA, the TPB, and the revised TPB in the context of charitable monetary donation to COs in Saudi Arabia in an attempt to seek answers to the following questions:

1. Will existing behavioural models work in an environment that they are not developed to describe?
2. Which of these three models best explains the actual behaviour towards giving monetary donation?

This comparison examines the generalisability or the external validity of the existing models in a new context (Cook and Campbell 1979). Models that can generalise more accurately to new settings and contexts are generally considered more scientifically robust. Following Mathieson (1991), the models are compared on three criteria:

1. How well do they explain and predict the individual's intention and self-reported behaviour towards giving monetary donation to the COs? Answering this question requires a fair comparison, that is, a comparison that is not biased in favour of one model or another.
2. How valuable is the information provided by the model?
3. How difficult are the models to apply?

The answers to these questions help to decide whether or not the models are useful and under what conditions they might be considered to be useful.

6.1.1 Ensuring a Fair Comparison

Nataraajan and Warshaw (1991) point out that it is important to consider if models are theoretically comparable before they can be empirically compared. Since the TPB and the revised TPB are derivatives of the TRA and, consequently, use many of the same constructs, an empirical comparison is justified. Furthermore, the condition of procedural equivalence for a fair comparison is also maintained (Cooper and Richardson, 1986). The first requirement for procedural equivalence is that the boundary conditions of the theories should be observed. The notable difference in boundary conditions is that the TRA and the TPB are more specific. In the present study a group of homogeneous subjects (i.e. ordinary Saudi individuals) indicated self-reported monetary donation behaviour (*action*) towards Saudi COs (*target*) in Saudi Arabia (*context*) over four weeks (*time*). This situation is specific enough for the TRA and the TPB; it also respects the boundary conditions of the revised TPB. Second, equal attention is given to measurement. The same measures are used for all

models for attitude towards giving monetary donation to the COs, social norm, intentions, and self-reported donations. The additional PBC variable in the TPB model is measured using the instrument developed by Smith and McSweeney (2007). The additional variables in the revised TPB model (i.e. attitude towards helping others and moral responsibility) are measured using instruments developed by Webb et al. (2000), Smith and McSweeney (2007), and Oosterhof et al. (2009)

6.1.2 Hypotheses for Model Comparison

As discussed in Chapter Three, research finds that the TPB has a better explanatory and predictive power than the TRA (see Section 3.3.4). Adding new variables to the TPB that are closely related to charitable behaviour is expected to further improve this explanatory ability and predictive power. Since both the TPB and the revised TPB are advanced theories based on the TRA, it is expected that these two theories should explain or predict self-reported behaviour more accurately than the TRA. Therefore, the current study proposes that:

> H_1: All three models (TRA, TPB and revised TPB) will be able to explain the monetary donation behaviour of Saudi individuals.
>
> H_2: The TPB and the revised TPB will explain more of the variance in the charitable monetary donation behaviour of Saudi individuals than the TRA.
>
> H_3: The revised TPB will explain more of the variance in the charitable monetary donation behaviour of Saudi individuals than the TPB.

Hypotheses H_1, H_2 and H_3 focus on the overall ability of each one of the comparative models (TRA, TPB and the revised model of TPB) to explain the Saudi individual's monetary donation to COs. However, in order to obtain a deeper insight into donation behaviour for Saudi individuals, the interrelationships between the proposed model's variables need to be examined. Thus, the following sections discuss the hypothesised relationships between the variables included in the proposed conceptual model (Figure 6.1).

6.2 A Model of Saudi Individuals' Monetary Donations to COs

The model developed in this study follows the TRA and the TPB. It explains intention towards giving monetary donations to COs by postulating seven direct determinants: attitude towards helping others; attitude towards giving to COs; social norm; moral responsibility; PBC; trust in COs; and an individual's disposition to trust. The TRA and TPB offer a promising theoretical basis for examining the factors contributing to an individual's monetary donation behaviour to COs and they have been successfully applied in a variety of examples of human behaviour (Armitage and Conner, 2001). Taking COs as a channel for the donors to reach the targeted beneficiaries, it is theorised that an individual's trust in COs and their disposition to trust in general will be direct determinants of behavioural intentions. In addition, an individual's religiosity and their demographic characteristics (i.e. income, gender, and age) are proposed to have a moderating effect on the relationship between their perceptions, attitudes and intentions.

Subsequently, the chapter provides the conceptual basis leading to the development of the hypotheses that test the relationships proposed in the conceptual framework depicted in Figure 6.1. Sub-section 6.2.1 starts with the central premise that donation behaviour can be predicted from behavioural intentions. This is then followed by the set of hypotheses related to the determinants of behavioural intentions (sub-sections 6.2.2-6.2.5). Subsection 6.3 deals with the hypothesised impact of trust in COs on an individual's donation behaviour. The last section (6.4) discusses the moderating role of the individual's characteristics in their monetary donation behaviour to COs.

Figure 6.1: The conceptual framework of this study

Model of Individuals Trust in COs
(Chapter 4)

Perceived Ability

Perceived Integrity

Perceived Benevolence

Disposition to Trust

Trust in COs

Attitude towards Helping Others

Attitude towards giving to COs

Social Norms

Moral Responsibility

Saudi Individual's Intention to Give Monetary Donation to COs

Saudi Individual's Monetary Donation to COs Behaviour

PBC

Revised Theory of Planned Behaviour
(Chapter 3)

Religiosity

Demographics
(Age, Gender, Income)

Moderating Influence of Individuals Characteristics
(Chapter 5)

Source: this study

6.2.1 Behavioural intention and behaviour donation

Behavioural intention is an essential concept in the original TRA and TPB models. For example, Ajzen (2006) defines behavioural intention as an indicator of an individual's readiness to perform a given behaviour and it is, therefore, deemed to be the immediate antecedent of behaviour. The stronger the intention to behave in a certain way is, then the more likely it is that the behaviour will be performed. Intentions can, therefore, be useful in understanding people's behaviour.

Although some researchers argue that the intention-behaviour relationship is problematic on a number of grounds (such as time interval effects, correspondence and social desirability, see Section 3.4.2 for more detail), many studies that adapt the TRA or TPB support the vital role of intention in explaining an individual's behaviour and in validating the relationship between intention and behaviour (Armitage and Conner, 2001; Hagger et al. 2002; Sheeran, 2002). These results are consistent with the wider context of an individual's charitable behaviour (Harrison, 1995; Okun and Soane, 2002; Lemmens et al. 2005) and are also consistent with an individual's monetary donation behaviour (Bartolini, 2005; Smith and McSweeney, 2007). Therefore, in the present study it is hypothesised that:

> H_4: *Saudi individuals with a greater behavioural intention to give monetary donations to COs will give more monetary donations to COs.*

The model depicted in Figure 6.1 proposes seven determinants of behavioural intentions: attitude towards helping others; attitude towards giving monetary donation to COs; social norm; moral responsibility; PBC; trust in COs; and disposition to trust others. These seven determinants and their impact on behavioural intentions are explained separately in the remainder of this chapter.

6.2.2 Attitudes

The discussion in Chapter Three, Section 3.4.3 highlights the significant relationship between an individual's attitude and an individual's behavioural intention to give monetary donation to COs. Attitudes are defined as a person's evaluation of any psychological object (Ajzen and Fishbein, 1980). Fishbein and Ajzen (1975) distinguish between two types of attitudes, which are attitude towards an act and attitude towards an object. In the study of monetary donation behaviour the donor's intention relates not only to the individual's

attitude towards the act of helping others but also to the individual's attitude towards giving donations to a CO (Webb et al. 2000).

This study conceptually distinguishes between attitudes towards helping others and attitudes towards giving to COs in order to explore if this distinction adds to the explanation of behaviour. Therefore, the following hypotheses are developed:

> H_5: *Saudi individuals with greater positive attitudes towards helping others will intend to give more monetary donations to COs.*

> H_6: *Saudi individuals with greater positive attitudes towards giving monetary donations to COs will intend to give more monetary donations to COs.*

Based on the TRA and the TPB, the hypothesised model in the present study (see Figure 6.1) proposes that in addition to an individual's attitudinal impact, behavioural intention is also determined by social norm. The next section discusses the influence of social norm on behavioural intention to give monetary donation to COs.

6.2.3 Social Norm

The empirical studies reviewed in Chapter Three, Section 3.4.4 find that, in general, people's behaviour is influenced by social pressures. Social norm is defined as the person's perception of social pressure to perform, or not perform, the behaviour under consideration (Ajzen, 2005). In the context of the TRA and the TPB, the impact of a social norm is found to be less than the impact of attitude on behavioural intentions (Armitage and Conner, 2001). Similarly, research in monetary donation behaviour finds that social norm tend to emerge as weak independent predictors of behavioural intentions. However, in the context of Saudi Arabia, Arabic culture de-emphasises individualism and values collectivism (Hofseted, 2012); therefore, a positive relationship between social norm and behavioural intention can be expected. Therefore, it is hypothesised that:

> H_7: *The more that Saudi individuals are affected by social norm, the more they will intend to give monetary donations to COs.*

The TRA and the TPB are criticized for ignoring the impact of moral norms in explaining pro-social behaviour like monetary donation (Bartolini, 2005; Smith and

McSweeney, 2007). Thus, the conceptual framework (see Figure 6.1) includes moral responsibility and hypothesises that behavioural intentions are also determined by this variable. The next section discusses the role of moral responsibility in developing behavioural intention towards give monetary donation to the COs.

6.2.4 Moral Responsibility

As discussed in Chapter Three, Section 3.4.5, in pro-social behaviour (such as monetary donation) moral responsibility is found to play a significant role in explaining individuals' behaviours. Moral responsibility is defined as personal feelings of responsibility to perform, or refuse to perform, certain acts (Ajzen, 1991). Moral responsibility should be more strongly correlated with intentions to behave within moral or ethical dimensions, such as those behaviours that have consequences for the welfare of others (Schwartz, 1977). Meta-analysis results conclude that including moral responsibility in the TRA and the TPB increases the variance explained in behavioural intentions (Rivis et al. 2009; Veludo-de-Oliveira, 2009).

In the context of monetary donation behaviour, a sense of personal obligation is one of the main reasons for charitable giving (Burgoyne et al. 2005). Since the present study is being conducted in Saudi Arabia, the relationship between individual's moral responsibility and behavioural intentions are expected to be positive, not only because moral responsibility is related to charitable behaviour but also because Saudi people are encouraged, through cultural and religious motivations, to help others. It is, therefore, hypothesised that:

> H_8: The more that Saudi individuals feel moral responsibility, the more they will intend to give monetary donations to COs.

Monetary donation to COs behaviour is considered, in the present study, to be a behaviour that is not fully under an individual's volitional control, due to the need for financial resources, communications from the COs and other conditions. Therefore, PBC is included in the hypothesised framework (see Figure 6.1). The next section discusses the role of PBC in determining Saudi individuals' behavioural intentions to give monetary donation to COs and on their donation behaviour.

6.2.5 PBC

As discussed in Chapter Three, Section 3.4.6, the PBC is integrated into the TPB as a response to the criticisms of the TRA being limited to those behaviours which are fully under volitional control (Ajzen, 1991). TPB is defined as the extent to which the individual believes that it is easy or difficult to perform the behaviour, and it reflects past experience as well as anticipated impediments and obstacles (Ajzen and Driver, 1992; Ajzen, 2002). Previous research suggests that PBC can predict both behavioural intentions and behaviour itself. Although research that has applied TPB to charitable behaviour (e.g. Harrison, 1995; Giles et al. 2004; Bartolini, 2005) has not found a direct impact from PBC on behaviour, Notani (1998) argues that PBC could show a significant relationship with behaviour if the behaviour is familiar to the person. The present study is interested in exploring the role of PBC on both behaviour and intention; therefore, this study hypothesises that:

> *H_9: The more that Saudi individuals have PBC (Perceived Behavioural Control), the more they will intend to give monetary donations to COs.*

> *H_{10}: The more that Saudi individuals have PBC (Perceived Behavioural Control), the more they will give monetary donations to COs.*

As the present study focuses mainly on individuals' monetary donations to COs, trust in COs is proposed to play an important role in individuals donation to COs behaviour. The next section discusses the influence of trust in COs on behavioural intention as well as on donation behaviour as illustrated in Figure 6.1.

6.3 Perceived Trust in COs

Chapter Four illustrates the significant role of trust in the monetary donation context. Donation interaction has two features: donations are consumed by beneficiaries and not by the donors, and donors are usually unable to assess how the CO uses their donation. Therefore, people's trust in the COs as a channel to transfer their donation to the targeted cause is a vital factor in performing the donation behaviour (Hansmann, 1980).

Previous studies confirm that trust in COs is associated with people's willingness to donate to the charity, as well as with the donation behaviour itself. In the case of Saudi Arabia, the charitable sector is limited (there are less than 1,000 charities in the whole of Saudi Arabia) and the majority of these charities are small organisations (Saudi Social Affairs,

2012). This makes it difficult for normal individuals to assess the impact of the COs and how they deal with their donation. In turn, this means that individuals have limited information and base their decisions on a certain level of trust in the COs to complete the donation function. Therefore, it is hypothesised that:

> H_{11}: *Higher levels of Saudi individuals' trust in COs will lead to higher intentions to give monetary donations to COs.*

> H_{12}: *Higher levels of Saudi individuals' trust in COs will lead to higher monetary donations to COs*

Individuals' trust in COs can be developed by several factors (see Chapter 4). Figure 6.1 highlights that trust in COs is a multi-dimensional construct developed by four determinants: perceived ability; perceived integrity; perceived benevolence; and disposition to trust others. The next sub-section discusses the first three determinants and the following sub-section discusses disposition to trust others.

6.3.1 Trust Antecedents

As discussed in Chapter Four, Section 4.4, trust has been conceptualised as a second order construct following Mayer et al.'s (1995) construct. Trust has four antecedents, which are: perceived ability; perceived integrity; perceived benevolence and trust disposition. Individuals will consider the charity as trustworthy if it is has the skills, knowledge and resources (ability) to use their donations for the determined purpose, use their funds appropriately and in a manner that is consistent with the charity's mission (integrity), and use their donation for the benefit of needy people (benevolence). In the present study, it is proposed that perceived ability, integrity and benevolence have a positive effect on a Saudi donor's trust in the COs. Therefore the following hypotheses have been developed:

> H_{13}: *The more the perceived ability of COs, the greater will be the Saudi individuals' trust in COs.*

> H_{14}: *The more the perceived integrity of COs, the more will be the Saudi individuals' trust in COs.*

H₁₅: The more the perceived benevolence of COs, the more will be the Saudi individuals' trust in COs.

The fourth determinant of trust in COs is individuals' disposition to trust others as proposed in Figure 6.1. The next section discusses the relationship between trust disposition and trust in COs and its role of developing behavioural intention to give monetary donation to COs.

6.3.2 Trust Disposition

In addition to the three trust antecedents (i.e. ability, integrity and benevolence), an individual's tendency to show faith in humanity and adopt a trusting stance toward others is found to be associated with their participation in voluntary and charitable activities. Chapter Four, Section 4.4.4 illustrates that the more one tends to trust others, the more likely one is to trust COs and the more likely one is to give to charitable causes. Consequently, the present study expects to find a positive direct relationship between a Saudi individual's disposition to trust others and their trust in the Saudi COs; it also expects to find a willingness to support the Saudi COs. Therefore, the following hypotheses have been developed:

H₁₆: The greater Saudi individuals' disposition to trust others, the more they will trust COs

H₁₇: The greater Saudi individuals' disposition to trust others, the more they will intend to give monetary donations to COs.

Previous sections discuss the hypothesised relationships within the proposed conceptual framework presented in Figure 6.1. To gain a deeper understanding of Saudi individuals' monetary donation to COs behaviour, the proposed framework hypothesises that the behaviour of monetary donation to COs differs according to the Saudi individuals' characteristics. The following section discusses the moderating role of Saudi individuals' characteristics on their monetary donation to COs behaviour.

6.4 The Moderating Influence of Individual Characteristics

As discussed in Chapter Five, the influence of personal and social factors on an individual's monetary donation behaviour is not identical for all individuals; therefore, in order to correctly model an individual's behaviour towards giving monetary donations to COs their individual differences must be also taken into account. Two main moderators are highlighted: an individual's religiosity (see Section 5.1) and an individual's demographic characteristics (see Section 5.2).

6.4.1 An Individual's Religiosity

Religiosity is defined as the degree to which an individual adheres to their religious beliefs, values and practices, and uses them in their daily lives (Worthington et al. 2003). In the context of charitable behaviour, a large body of research confirms that people's religiosity makes an important contribution to their monetary donation behaviour. Since most religions motivate people to give to charity, committed religious people tend to follow their religion's directions more closely and try to meet its expectations of them (Mokhlis, 2006). Previous studies have investigated the moderating role of religiosity in the relationship between an individual's intention to give a monetary donation to the COs and other variables, such as an individual's attitude towards giving monetary donation to the COs, social norm, moral responsibility and trust in the COs.

Religion motivates giving because it shapes peoples' attitudes about what is right and wrong, and promotes concern for other peoples' well-being (Bekkers and Schuyt, 2008). Religious individuals tend to be more helpful and pro-social individuals because they evaluate the outcome of charitable giving positively and hold positive attitudes toward it (Saroglou et al. 2004). In the context of a Muslim community, it is expected that the positive relationship between attitude towards giving monetary donations and behavioural intentions should be stronger for highly religious Saudi people than less religious individuals.

The influence of religiosity on giving monetary donation behaviour can be illustrated by its effect on an individual's social norm. Religious people tend to be more likely to attend religious places (such as mosques and churches) and participate in religious activities (such as observing regular collective prayers). These types of religious contexts and activities

motivate people to give because it creates a social context in which people are more aware of opportunities to give, are more likely to be asked to do so, and encourage each other to engage in giving. Religions provide norms (such as collectivism, altruism and principlism) and reinforce these norms through collective rituals (Reitsma, Scheepers and Grotenhuis, 2006). The religion of Islam has been built around the notion of a group (*jama'ah*) and Muslims are encouraged to do many things in a collective way. For example, Muslims are motivated to collectively pray five times a day in the mosque, perform the *hajj* (i.e. collective pilgrimage to the Holy city of Mecca), and stay in the mosque during the last days of Ramadan (*etekaf*). However, most collective activities in Islam are not obligatory but desirable. Therefore, the more religious Muslims tend to engage in these activities with a greater frequency than those who are less religious, making them likely to be more affected by the religious social norm of monetary giving.

The literature on monetary donation reveals a number of links between religious values and moral responsibility (Ortberg, Gorsuch, and Kim, 2001). Religious teachings internalise religious values (such as moral responsibility and altruism) and motivate their followers to give monetary donations (Bekkers and Schuyt, 2008). Religion encourages a sense of duty and obligation to maintain and sustain relationships with the needy and the poor (Brooks, 2003). Individuals with high levels of religiosity are more likely to engage in the performance of charitable and pro-social behaviour because they are more likely to adhere to religious values and would be more willing to express these values in their daily lives. In Islam, charity is not only something for which to strive, it is also a personal, lifelong, and in many senses, codified duty. According to Islam, everything that people earn is given by *Allah* (God) and, in turn, Muslims have to be generous towards others, just as *Allah* is generous to them. Charity is, therefore, a sacred duty and the compulsory giving of alms (*zakat*), calculated according to income and wealth, is one of the pillars of Islam (Borell and Gerdner, 2011). Therefore, a religious Muslim individual may have stronger feelings of personal moral responsibility, which motivates them to give to charity more frequently than others.

Most religions motivate their followers to have faith in other individuals and institutions. Involvement in a religious congregation may create sociability and serve as a setting for getting to know and interact with new people, which generates social trust in neighbours, friends, charities and others (Welch et al. 2004). The stronger an individual's integration in collective religious participation is, then the more they commit to their religion (Reitsma, 2007). It could be claimed that because religious people are more concerned about

their religion's teachings and values, they show more willingness to trust in others and in COs. In highly religious countries, religion positively influences trust in others in general (Branas-Garza et al. 2009). In Saudi Arabia, it is expected that the positive relationship between trust in the COs and behavioural intentions to give monetary donations to the COs should be stronger for highly religious Saudi individuals than less religious individuals. It is, therefore, proposed that the individual's religiosity will moderate the relationships between the main variables in the proposed model. In particular, it was hypothesised that:

H_{18a}: *The influence of a Saudi individuals' attitude towards helping others on his or her behavioural intention to give donations to COs will be moderated by religiosity.*

H_{18b}: *The influence of a Saudi individuals' attitude towards giving monetary donation to COs on his or her behavioural intention to give donations to COs will be moderated by religiosity.*

H_{18c}: *The influence of a Saudi individuals' perception of social norm on his or her behavioural intention to give donation to COs will be moderated by religiosity.*

H_{18d}: *The influence of a Saudi individuals' moral responsibility on his or her behavioural intention to give a donations to COs will be moderated by religiosity.*

H_{18e}: *The influence of a Saudi individuals' perceived behavioural control on his or her behavioural intention to give a donations to COs will be moderated by religiosity.*

H_{18f}: *The influence of a Saudi individuals' trust in COs on his or her behavioural intention to give a donations to COs will be moderated by religiosity.*

H_{18g}: *The influence of a Saudi individuals' trust disposition on his or her behavioural intention to give a donations to COs will be moderated by religiosity.*

H_{18h}: *The influence of a Saudi individuals' behavioural intention to give a donations to COs on his or her self-reported donations to COs will be moderated by religiosity.*

In addition to an individual's religiosity, the proposed conceptual framework hypothesised that demographic characteristics can moderate the individual's behaviour of giving monetary donation to COs. The next section discusses the moderating role of three of the demographic characteristics (i.e. income, gender and age).

6.4.2 An Individual's Demographic Characteristics

In addition to investigating the moderating role of religiosity, Chapter Five, Section 5.2, discusses the differentiation role of an individual's demographic characteristics. The literature indicates that an individual's monetary donation behaviour differs according to their demographic characteristics (e.g. Lord, 1981; Drollinger, 1998; Lee et al. 1999; Burgoyne, et al. 2005). One possible explanation for the impact of demographic characteristics on an individual's momentary donation behaviour is that people are divided according to their demographic characteristics and these demographic groups have markedly different social value orientations (Bekkers, 2010), which is reflected in their behaviour (including their monetary donations). The commonly used demographic characteristics in the study of monetary donation behaviour are income, gender and age (see Table 5.4).

Most of the previous research of the impact of demographic characteristics on an individual's monetary donation behaviour has been conducted within developed Western nations (see Table 5.4). However, the social and cultural characteristics of Arab and Muslim societies (such as Saudi Arabia) differ significantly from those of developed Western nations and these characteristics may have a different impact on an individual's behaviour (Al-Qahtani, Hubona and Wang, 2007). The current study investigates the moderating role of the demographic characteristics (i.e. income, gender and age) on the Saudi individual's monetary donation to COs behaviour.

Based on Chapter Five, it is proposed that Saudi Individuals' income will serve as a moderator in the main hypothesised relationships in the proposed model. Therefore, the following hypotheses have been developed:

> H_{19a}: *The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by income.*
>
> H_{19b}: *The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by income.*
>
> H_{19c}: *The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by income.*
>
> H_{19d}: *The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by income.*

H_{19e}: *The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by income.*

H_{19f}: *The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by income.*

H_{19g}: *The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to COs will be moderated by income.*

H_{19h}: *The influence of Saudi individuals' behavioural intention to give donations to COs on their self-reported donations to COs will be moderated by income.*

In addition to an individual's income, Chapter Five proposes that an individual's gender is another demographic characteristic that can moderate the relationship between behaviour and intention, and intention and other perceptions in the proposed model. It is therefore hypothesized that:

H20a: The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by gender.

H20b: The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by gender.

H20c: The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by gender.

H20d: The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by gender.

H20e: The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by gender.

H20f: The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by gender.

H20g: The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to CO will be moderated by gender.

The final demographic moderator that is suggested in Chapter Five is an individual's age. According to the discussion in Section 5.2.3, an individual's behaviour of monetary donation to COs might be different according to their age. It is therefore hypothesised that:

H21a: The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by age.

H21b: The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by age.

H21c: The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by age.

H21d: The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by age.

H21e: The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by age.

H21f: The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by age.

H21g: The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to COs will be moderated by age.

H21h: The influence of Saudi individuals' behavioural intention to give donations to COs on their self-reported donations to COs will be moderated by age.

6.5 Summary

This chapter integrates the findings of the literature review presented in Chapter Three, Chapter Four and Chapter Five in order to develop a model of Saudi individuals' monetary donation behaviour to the COs. This proposed model explains an individual's behavioural intention towards self-reported donations to the COs by postulating direct determinants, which are: attitude towards helping others; attitude towards giving monetary donation to the COs; social norm; moral responsibility; PBC; disposition to trust; and trust in the COs. This proposed model is then theoretically compared with its original models (the TRA and the TPB) in order to investigate each model's ability to explain the behaviour of Saudi individuals' who give monetary donations to COs. An individual's religiosity and demographic characteristics are used as a basis to compare between respondents in aspects of their monetary donation behaviour to COs.

The next chapter describes the research design and methodology that is used to collect the data for this study.

SEVEN

SEVEN

7. Research Methodology

This chapter describes the research design and methodology that is used to collect and analyse the data for exploring the hypotheses, which were proposed in Chapter 6. The main objective of this chapter is to link the proposed conceptual model with the empirical results that will be presented in the next two chapters. This chapter begins with a justification for the research paradigm, which is followed by a description of the research design and approach. This chapter will then describe the methods that have been used to collect the data and it will also describe the method that was used to select the sample for use in this study. This chapter ends with an explanation of the reliability and validity of this study's measures, it will also discuss the statistical procedures that are used to analyse the study data.

7.1 Research Paradigm

A research paradigm is an exemplary instance of scientific research which tries to explain reality and how it works because beliefs guide actions (Guba, 1990; Babbie, 2007). Different paradigms imply different ways of finding a solution to problems and of explaining events. Denzin and Lincoln (2005) divided the concept of a research paradigm into three elements, which are: ontology, epistemology, and methodology. Ontology is concerned with the nature of social entities. The central point of orientation here is the question of whether social entities can and should be considered to be objective entities that have a reality that is external to social actors, or whether they can and should be considered as social contractions that are built up from the perceptions and actions of social actors (Bryman and Bell, 2011). Meanwhile, epistemology is the philosophy of knowledge, or how people come to know (Trochim, 2006). Epistemology concerns the question of what is (or should be) regarded as acceptable knowledge in a discipline. The central issue in epistemology is the question of

whether or not the social world can and should be studied according to the same principles, procedures, and ethos as the natural sciences (Bryman and Bell, 2011).

Methodology is defined as the rational for the selection of methods which are used to gather data, and for determining the sequence and sample of data to be collected (Bryman, 2012). In simpler terms, ontology is the "reality" that researchers study, epistemology is the 'relationship' between that reality and the researcher, and methodology is the 'technique' that is used by the researcher to investigate that reality (Healy and Perry, 2000).

The two main research paradigms in social sciences are positivist and interpretivist (Hudson and Ozanne, 1988). Both paradigms have different ontological and epistemological assumptions as well as different methodologies to gain knowledge. Table 7.1 compares the basic assumptions of positivism and interpretivism.

The positivistic paradigm is founded on the belief that the study of human behaviour should be conducted in the same way as studies conducted in the natural sciences. It is based on an assumption that social reality is independent of us and exists regardless of whether we are aware of it or not (Hussey and Hussey, 1997). From a theoretical perspective, positivism is based on the concept of neutrality and objectivity in which the researcher can remain separate from and not be affected by the research field (Edwards and Skinner, 2009). The epistemological position is based on phenomena that are observable and measurable (May, 1998). The positivist takes a rational approach to understanding the world. Human behaviour, according to the positivistic paradigm, can be explained and predicted in terms of cause and effect (May, 1998).

The interpretative paradigm is concerned with understanding human behaviour from the participant's own frame of reference (Hussey and Hussey, 1997). The main attention is paid to the subjective state of the individuals, which focuses on the meanings that people give to their environment and not on the environment itself. According to Bryman (2012), the interpretative paradigm posits the idealistic view that the world is a creation of the mind and, therefore, should be interpreted through the mind. Similarly, May (1998) argued that the interpretative paradigm is interested in people's understanding and the interpretation of their social environments. It requires respect for the difference between people and objects of the natural sciences and, therefore, requires the social scientist to grasp the subjective meaning of social action (Bryman and Bell, 2011).

Table: 7.1 Comparisons between positivist and interpretivist paradigms

	Assumptions	Positivist	Interpretivist
Epistemology	Researcher-respondent relationship	Separation between researcher and subject	Interactive, co-operative with researcher being part of phenomenon under study
	Knowledge generated	Context independent Time free	Context independent Time bound
	View of causality	Real cause exist	Multiple, simultaneous shaping events
Ontology	Goal	Predictive	Understanding
	Nature of reality	Objective, tangible and single	Social constructed and multiple
Methodology	Research Techniques	Deductive Quantitative predominant	Inductive Qualitative predominant

Source: adapted from Hudson and Ozanne (1988), and Guba and Lincoln (2005)

The ontological position of the present study is that reality exists outside the researcher's mind and the research is based on the belief that there exists a real world which is beyond our knowledge. In addition, it also assumes that there exists a social world that is constructed and shaped by our life experience and knowledge. Therefore, the current study takes the position that the individual can only capture reality to a limited extent and cannot obtain the whole picture of a studied phenomenon. This view is in agreement with that of Hammersley (1992) who argued that all types of research involve some degree of subjectively.

The epistemological position of the present study is positioned between the positivist and interpretative paradigm. Epistemology is focused on what is "known" and on the relationship between the researcher and the researched. The current study can be considered as normative. It is not concerned with knowledge creation for its own sake but as an instrumental means to better understanding of donors' behaviour toward giving monetary donation to the Saudi COs. Therefore, this study investigates existing reality and also tries to establish the social constructions of reality.

The extant literature in donors' behaviour has been developed from a primarily positivistic perspective (Sargeant and Shang, 2011). However, in response to concerns about the positivistic approach limitations of explaining the donors' behaviour, researchers in the field have started to explain monetary donation behaviour as an outcome of social interactions rather than as universal or natural phenomena (Coleman, 1990; Breeze, 2006). Since each person has only a partial and subjective understanding of the world, these explanations of behaviour do not demand a fully coherent or true account (Breeze, 2006).

Similarly, Lloyd (1993) believes that the monetary donation phenomenon is different from time to time and from place to place.

The methodological position of the present study is that it has adopted the use of multi-methods (i.e. both quantitative and qualitative), with more emphasis placed on quantitative methods. Adopting both of these two methods offers this study a complementary view of the social world. Although the qualitative research method is a rich source of data, it still remains unclear as to how one arrives at firm conclusions. In contrast, quantitative research involves precision and can yield statistically significant effects, although their meaning and validity are open to question (Smith and Louis, 1982). The current study relies on triangulation of qualitative methods (i.e. literature review and interviews) with quantitative methods (i.e. final data collection questionnaire). This approach is deemed to be appropriate for the present study where most of the study's variables that will be examined quantitatively were identified through qualitative methods.

7.2 Research Purpose

Research questions shape the research purpose. The classification of research purpose that is most often used in the literature of research methods is the threefold classification of exploratory, descriptive and explanatory (or causal) research (Cooper and Emory, 1995; Sounder et al. 2009).

Exploratory research is appropriate when a researcher needs to define the problem more precisely, where there is limited or no knowledge on the subject area, and where there is no clear apprehension about what model should be used for gaining a better understanding of the dimensions of the problem (Churchill and Iacobucci, 2010). Exploratory research is flexible and unstructured (Aaker, Kumar and George, 2011; Burns and Bush, 2002), and serves as an input to further research (Malhotra, 2007).

In contrast to exploratory research, descriptive research is stricter, planned, and structured (Churchill and Iacobucci, 2010). It helps in identifying relationships or associations between two or more variables (Aaker et al. 2011). There are two basic types of descriptive research: cross sectional and longitudinal. Cross sectional studies collect information from a given sample of the population at one time, while longitudinal studies deal with the same sample units of population over a period of time (Burns and Bush, 2002; Malhotra, 2007). Descriptive research requires a clear specification of the what, why, where, when, and how of the research (Churchill and Iacobucci, 2010).

The aim of explanatory research, which is also termed causal research (Sounder et al. 2009), is to determine cause and affect relationships. It is typically implemented by experimentation (Churchill and Iacobucci, 2010) and it is most appropriately used when the functional relationship between the causal factors and the effect predicted is under investigation (Hair et al. 2010).

By reviewing the research questions for the present study it can be seen that the most appropriate research purpose seems to be explanatory research because it fits most closely with the hypotheses that were developed in the previous chapters and which are based on a set of suggested causal relationships. Therefore, methodologically, the present study aims to investigate the relationship between individuals' perception, intentions, and behaviour. Typical causal models have been applied and validated in a large number of causal-type studies, such as the TRA (Ajzen and Fishbein, 1975), the TPB (Ajzen, 1991) and trust in COs (McKnight et al. 2002).

7.3 Research Approach

A research approach implies a definition of the reasoning type that determines the relationship between theory and data. There are three approaches of what should come first (i.e. the theory or the data), which are: deductive, inductive, and abductive.

Firstly, the deductive approach starts with a theory or a topic and narrows this down to specific hypothesis, data is then collected to accept or reject the hypothesis (Bryman, 2012). The deductive approach is useful because it enables researchers to generalise their research findings (Guba and Lincoln, 2005). Secondly, the inductive approach aims to develop a theory from an observation of empirical data (Saunders et al. 2009). However, in practice these two approaches rarely occur in isolation (Bryman and Bell, 2011). The majority of studies combine these two approaches at the same time. This mixed approach, which is also known as an abductive approach, is used where the explanatory hypotheses are formed and evaluated in such a way as to contribute to the conceptual understanding of the phenomenon and to aid the discovery of new findings, constructs, and relationships (Thagard and Shelley, 1997). The starting point for the abductive approach is a guiding principle that the researcher has found in previous academic literature in the shape of a fuzzy intuitive concept or developed theoretical model (Fischer, 2000). Figure 7.1 below illustrates the differences between these three research approaches. Because of the nature of the present research, abductive approach has been adopted since it allows the researcher to find

and add new dimensions to the study's concepts (e.g. attitudes, norms, trust and religiosity). Although the major constructs of the present study have been generated from well-established existing literature, conducting these constructs in a relatively new context (i.e. Saudi Arabia) has required it to start with an inductive research stage to ensure that the adopted constructs and its variables are applicable for research in Saudi Arabia.

Figure 7.1 Comparison between three research approaches

Deductive	Inductive	Abductive
Rule/La	Rule/La	Rule/La
Case	Case	Case
Results/	Results/	Results/
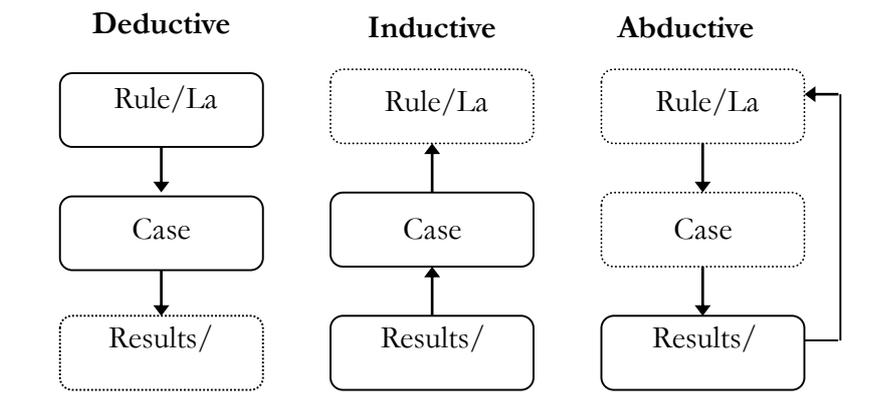
Source: Fischer (2000)

7.4 Data Collection Method

Data can be collected by either qualitative methods (e.g. interviews and focus groups), which place an emphasis on words, or by quantitative methods (e.g. questionnaire), which place an emphasis on numbers (Bryman, 2012). Both of these types of collection methods have advantages and disadvantages. A combination of qualitative and quantitative methods is adopted in the present study. Combining between qualitative and quantitative methods in one study provides a clearer understanding of the research problem and increases the confidence of the research data and findings (Saunders et al. 2009). Cooper and Emory (1995) find that mixing qualitative and quantitative research methods can increase the perceived quality of the research.

Bearing in mind the research's paradigm, design, and approach, the present study has gathered data by conducting a literature review, interviews and by using a questionnaire (as shown in Table 7.2).

A literature review was conducted during all stages of the present research and it included books, periodicals, academic journals, newsletters and newspapers. In the

conceptual development stage, interviews with Saudi individual donors, fundraisers, and researchers in the field of non-profit marketing and donor behaviour were conducted. The main (and the richest) method for gathering data is found to be the E-mail interviews and questionnaire. Participation in a number of workshops, conferences, and seminars also contributed to the data collection and dissemination of the research results.

Table 7.2 Methods of data collection

Method	Description	Number	Time Period
Literature Review	Books, periodicals, academic journals, newsletters and newspapers.	-	2009 - 2012
Interviews	Conducting three E-mail interviews with fourteen current Saudi COs' donors to reach a working definition of the monetary donation behaviour in the context of Saudi Arabia.	14	April 2013
	Conducting personal interviews with eight individuals from Saudi Arabia: four male and four female. The aim of these personal interviews was to check that the questionnaire captured all the facets of the constructs mentioned in the main conceptual model.	8	April 2010
	Conducting three personal interviews with academics in the field of non-profit marketing and donor behaviour to comment on the design of the questionnaire.	3	April 2010
Sorting Rounds	Sorting of items for questionnaire with the aim of ensuring content validity by three judges.	3	May 2010
First Pilot Study	A paper questionnaire was distributed to male and female Saudi individuals living in Cardiff.	11 useable respondents	June 2010
Second Pilot Study	A paper questionnaire was distributed to male and female Saudi individuals living in Saudi Arabia.	27 useable respondents	July 2010
Final Survey Questionnaire	A paper questionnaire was distributed to a snowball sample.	432 useable respondents	August – September 2010
Follow-up Interviews	Phone interviews	221	October 2010

Source: this study

7.4.1 E-mail Interviews

In this study, the first phase of data collection was a qualitative study that involved e-mail interviews with current Saudi COs donors. E-mail interviews were undertaken for the purpose of defining the monetary donation behaviour in the context of Saudi Arabia. The interview is a useful method of collection data because it focuses on the participants' own expression of experience (Denzin and Lincoln, 2005). E-mail interviews offer the opportunity to conduct more interviews within the same time frame, drawing participants from a wider geographic area. This approach also saves on travel expenses of trained interviewers travelling to interview participants, as well as travel fees associated with bringing participants to a neutral site. Conducting the interview at a convenient time for the interviewees should increase the quality of the interview (Cooper and Schindler, 2006). The questions of the research were attached to the e-mail in a separate file as this looks more professional than flat embedded text and can allow for hyperlinking, skip-patterns, artwork and so on. However, a possible drawback is that the step to open an attachment and any additional steps can add to the hurdle of completing the interview could result in the response rate falling (Churchill and Iacobucci, 2010).

In order to recruit the participants, the researcher contacted three Saudi COs and asked for the e-mail addresses of some of their current donors. The researcher emphasised the anonymity and asked the COs not to send any information showing the donors' identities. The researcher obtained 23 e-mail addresses, 12 male and 11 female. The researcher sent an E-mail to all 23 donors inviting them to participate in the interview and explaining the aim of the interview. A total of 14 donors (61% response rate) accepted the invitation and answered the interview questions. The interview questions were divided into three sections. The first section focused on the decision rules of Saudi donors, the second section narrowed the discussion to the differences in donation decisions between *zakat* and *sadaqa*, and the third section concerned with how Saudi donors choose one CO over another (interview questions in detail are illustrated in Appendix No. One).

7.4.2 Questionnaire Development Process

The guidelines of development and validation of the questionnaire constructed for the present study were based on the procedure that was recommended by Churchill and Iacobucci (2010). Figure 7.2 illustrates nine-step procedure employed in this study.

Figure 7.2: Procedure for Developing a Questionnaire


```
┌─────────────────────────────────────┐
│            Step 1                    │
│ Specify what information will be     │
│ sought                               │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 2                    │
│ Determine type of questionnaire and  │
│ method of administration             │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 3                    │
│ Items generation                     │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 4                    │
│ Determine Form of Response to the    │
│ Questions                            │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 5                    │
│ Determine Wording of Each Question   │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 6                    │
│ Determine Question Sequence          │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 7                    │
│ Determine Layout and Physical        │
│ Characteristics of the Questionnaire │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 8                    │
│ Re-examine steps 1-7                 │
└─────────────────────────────────────┘
                 ▼
┌─────────────────────────────────────┐
│            Step 9                    │
│ Pre-test questionnaire               │
└─────────────────────────────────────┘
```

Source: Churchill and Iacobucci (2010).

Step One: Specify what information will be sought

The specification of required information depends mainly on the research constructs that are stipulated in the conceptual framework. In this study, the questionnaire was designed to solicit responses for the main nine constructs that are incorporated in the research framework (See Figure 6.1). The conceptualisation of these constructs has been described in

Chapters Three, Four, and Five. Demographic questions were also included in the questionnaire to examine their moderating effect on the conceptual model and to get a better understanding of the respondents' individual characteristics.

Step 2: Determine the type of questionnaire and the method of administration

Having specified the required information to be collected by the questionnaire, the next step is to determine the type of questionnaire and the methods to be used to administer the questionnaire. Saunders et al. (2009) mentioned two types of questionnaire, which are: self-administered questionnaire and interviewer-administered questionnaire. A self-administered questionnaire is completed by the respondents themselves, while in an interviewer-administered questionnaire the interviewer (researcher) records the respondent's answers. In the current study, both types of questionnaire were used. Self-administrated questionnaires were used in the first stage to collect data from the respondents about the following constructs: attitude towards helping others, attitude towards giving monetary donation to COs, social norm, moral responsibility, PBC, inetnion, trust, and religiosity. In the second stage (after four weeks), interviewer-administered questionnaires were used to investigate the respondents' behaviour of giving monetary donation to COs. In this stage the researcher contacted the respondents by phone and recorded their response.

There are several methods of administering a questionnaire, including: postal, online, phone, and drop off. Although the postal questionnaire has many advantages, such as the relatively cheap cost (Oppenheim 2003), it does not require trained staff (Nachmias and Nachmias, 2008), and it gives more time to the respondents and is perceived as more anonymous (Cooper and Emory, 1995), the present study did not use a postal questionnaire since post is no longer one of the main communication means in Saudi Arabia. Instead, the questionnaire for the present study was administered by "drop off" and a phone interview method.

The "drop off" was used in the first stage of the present study to deliver the questionnaires. As the present study used a snowball sample, the researcher asked initial contacts of coordinators (more details about the coordinators present in section 7.5.3) to distribute one thousand questionnaires among their network contacts (family, friends and colleagues) in Riyadh city. For the sake of gaining accurate responses, the researcher suggested to the coordinators to drop off the questionnaires with the respondents and collect them later once they had completed them in their own most convenient time. Although the drop off method is relatively time costly, its likely response rate is higher than the alternatives

(i.e. postal and online) and it can obtain a response rate of between 30% and 50% (Saunders et al. 2009).

In the second stage, which was conducted four weeks after the main survey, the researcher conducted a phone questionnaire with those who agreed to be contacted from the first stage respondents and who provided their contact details. A phone questionnaire is a low cost and easily administered means to collect data (Cooper and Emory 1995). In addition, they are generally quick, which enables a fast response and speedy coding. However, it requires a trained researcher to conduct the interviews (Miller, 1991). Only the researcher was involved in this stage of the study.

Step 3: Items generation

After determining the type of questionnaire and the adopted method of administration, the next step is to determine the content of the individual questions. The purpose of this step is to ensure content validity. Churchill and Iacbucci (2010) recommend that a concept should employ multiple items in order to minimise the high levels of measurement error that are associated with single items scale. In response to this recommendation, all of the constructs incorporated in the present study were multiple indicators. At the beginning, a pool of items was created from the review of literature dealing with studies in the field of individual giving behaviour. Some of these items were taken from several different studies and modified to fit the context of individuals giving behaviour in Saudi Arabia, while the remaining items were developed based on the findings from personal interviews with academics, donors and non-donors. Using items from previous research is useful because the researcher will use developed and tested variables (Bourque and Fielder, 1995), and it enables the researchers to apply comparisons with other studies (Bryman and Bell, 2011). On the other hand, a personal interview is a flexible means to collect data, and it provides the researchers with rich information about the studied topic and the respondent's experience in the researched phenomenon (Nachmias and Nachmias, 2008). Anastasi (1986) recommends that the selection of items should follow the conceptual definition of the constructs and only those items should be selected that best fit the definition. Therefore, the interviewees (academics, donors, and non-donors) were asked to comment on the selected items that have been adopted from previous studies. Any unclear questions or ambiguous items were amended or removed. It is important to note that most of items used in this study were developed following the framework recommended by Ajzen (2002) in which each behaviour must be defined within a well-specified Target, Action, Context, and Time (TACT). Throughout the

current study, the target is Saudi COs, the action is giving monetary donation to these COs, the context is the charity giving environment, and the time is a specific window of time set for four weeks after the questionnaire was delivered to the respondents.

The following paragraphs will describe the operationalisation of the study's constructs. The items reported in the following paragraphs are the ones that were refined after a series of interviews and sorting rounds.

1. Operationalisation of self-reported behaviour

Individuals' self-reported behaviour of giving a monetary donation to the COs was measured in October 2010, four weeks after measuring behavioural intention in stage one. The self-reported behaviour was operationalised on a 5-point Likert scale (ranging from 1: "not at all" to 5: "frequently") through two items that were adopted from the scale used by Smith and McSweeney (2007), as shown in Table 7.3.

Table 7.3: Items of self-reporting behaviour

Items	Reference
How often during the past month have you made monetary donations to COs?	Smith and McSweeney (2007)
I donate money to charities and community service organisations.	Smith and McSweeney (2007)

Source: this study

2. Operationalisation of behavioural intention

Saudi individuals' behavioural intention to give monetary donations to COs measured through three items adopted from the studies of Bartolini (2005), and Smith and McSweeney (2007) on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree"). The items are shown below in Table 7.4.

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Table 7.4: Items of Behavioural Intention

Items	Reference
I am likely to give a monetary donation to the COs in the forthcoming month.	Bartolini (2005)
I intend to give a monetary donation to the COs in the forthcoming month.	Bartolini (2005)
I will give a monetary donation to the COs in the forthcoming month.	Smith and McSweeney (2007)

Source: this study

3. Operationalisation of attitude

The scale measuring attitude was divided into two sections, which are: attitude towards helping others and attitude towards giving monetary donation to COs. Attitude scale in the present study was operationalised through a combination items that were gathered from the studies of Webb et al. (2000) and Ajzen (2002). Table 7.5 illustrates the items of attitude scale. The questions of the two sets of attitudes were measured on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree").

Table 7.5: Items of attitude

Items	Reference
Attitude toward helping others	
People should be willing to help others who are less fortunate.	Webb et al. (2000)
Helping troubled people with their problems is very important for me.	Webb et al. (2000)
People should be more charitable towards others in society.	Webb et al. (2000)
People in need should receive support from others.	Webb et al. (2000)
Helping others is enjoyable for me.	This study
Attitude toward giving monetary donation to COs	
Giving a monetary donation to COs is important for me.	Ajzen (2002)
Giving a monetary donation to COs is beneficial.	Ajzen (2002)
Giving a monetary donation to COs is enjoyable for me	Ajzen (2002)
Giving a monetary donation to COs is valuable for me.	Ajzen (2002)
Giving a monetary donation to COs is safe for me.	This study

Source: this study

4. Operationalisation of norms

Norms in this study are divided into two aspects; social norm and moral responsibility. Social norm scale was operationalised – on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree") through items gathered from the studies of Dennis, Buchholtz, and Butts (2009), Bartolini (2005), Ajzen (2002) and Bagozzi et al. (2001). The

moral responsibility scale was operationalised through measures from Oosterhof et al. (2009) and Smith and McSweeney (2007). Table 7.6 shows all the items.

Table 7.6: Items of norms

Items	Reference
Social norm	
I believe that people (friends, family and colleagues) who are most important to me think that I should give a monetary donation to the COs.	Ajzen (2002)
I believe that people (friends, family and colleagues) who are most important to me expect that I give a monetary donation to the COs.	Dennis et al. (2009)
I believe that people (friends, family and colleagues) who are most important to me will approve of me giving monetary donations to the COs.	Bagozzi et al. (2001)
I believe that people (friends, family and colleagues) who are most important to me give monetary donation to the COs.	Bartolini (2005)
Moral responsibility	
I will feel guilty if I do not donate money to the COs.	Smith and McSweeney (2007)
Giving a monetary donation to the COs will go against my principles.	Oosterhof et al. (2009)
I have a moral obligation to donate money to the COs.	Oosterhof et al. (2009)

Source: this study

5. Operationalisation of PBC

PBC for Saudi individuals was measured though two items adopted from the study of Smith and McSweeney (2007) on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree"). The items are shown below in Table 7.7.

Table 7.7: Items of PBC

Items	Reference
if I wanted to, I can give monetary donation to COs.	Smith and McSweeney (2007)
it is mostly up to me whether or not I give monetary donation to COs.	Smith and McSweeney (2007)

Source: this study

6. Operationalisation of trust in COs

The construct of trust in the COs was operationalised on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree") through a combination of items used by previous researchers (as shown in Table 7.8). The scale measuring COs' trust was divided

into four dimensions, which are: perceived ability, perceived integrity, perceived benevolence, and trust in COs.

Table 7.8: Items of trust in COs

Items	Reference
Perceived Ability: *I believe that COs:*	
Have the skills to safeguard my money.	Bhattacheerjee (2002)
Fully understand the needs of their beneficiaries.	Bhattacheerjee (2002)
Have the required knowledge to conduct their activities.	Sargeant and Lee (2002b)
Are competent and effective in conducting their activities.	Sargeant and Lee (2002b)
When faced with problems, have the ability to solve it.	Sargeant et al. (2006)
Are likely to have an impact on the charitable cause.	Sargeant et al. (2006)
Use donated funds appropriately.	Sargeant and Hudson (2008)
Perceived Integrity: *I believe that COs:*	
Will remain committed to their mission.	Gefen (2002)
Are honest.	McKnight et al. (2002)
Are truthful in their dealing with the donors.	McKnight et al. (2002)
Always do what they say they will do.	Sargeant and Lee (2002b)
Do not always give adequate feedback about how individual's donations have been used.	Sargeant and Lee (2002b)
Have consistent practices and policies.	Yousafzai et al. (2005)
Conduct their operations ethically.	Sargeant and Hudson 2008
Will keep their promises.	Yousafzai et al. (2005)
Do not to exploit their donors.	Sargeant and Hudson (2008)
Perceived Benevolence: *I believe that COs:*	
Have the best interests of their recipients at heart.	Sargeant and Lee (2002b)
Always ask me for appropriate sums.	Sargeant and Lee (2002b)
Give their priority to a targeted charitable cause.	This study
Trust in COs	
COs can be trusted.	This study
COs are reliable organisation.	This study
I feel confident when dealing with COs.	This study

Source: this study

7. Operationalisation of trust disposition

In the current study, the trust disposition has been measured using multiple items measure-on a 5-point Likert scale (ranging from 1: "strongly disagree" to 5: "strongly agree"). Trust

disposition was operationalised through a combination of items that were gathered from the studies of Lee and Turban (2001), and Huff and Kelley (2003). Table 7.9 illustrates trust disposition's items.

Table 7.9: Items of trust disposition

Items	Reference
I have trust in other people.	Lee and Turban (2001)
I tend to trust people, even though I know little about them.	Lee and Turban (2001)
I feel that trusting someone or something is difficult.	Lee and Turban (2001)
I feel that society needs tough laws and regulations because organisations can not otherwise be trusted to do what is good for society.	Huff and Kelley (2003)
I have faith in humanity.	Huff and Kelley (2003)

Source: this study

8. Operationalisation of religiosity

Most studies in the religiosity literature conceptualise religiosity as a multi-item scale. Due to the different meaning of religiosity between the religions (see Chapter 5), this research used only items from scales that were developed and tested by researchers who conducted their religiosity on a Muslim society (e.g. Alsanie, 1989; Ateeg-ur-Rehman and Shabbir, 2010; Khraim, 2010). An initial pool of forty-six items was generated and three expert judges (two religious scholars and one academic) were asked to code each of these items. The judges were given a coding scheme that offered specific constructions and definitions for each of the religiosity dimensions (i.e. worship and conduct). The judges were then instructed to use these definitions as the basis for coding of the forty-six items. Only those items that were coded identically by at least two of the three judges were returned, which resulted in thirteen items to measure the religiosity construct in the present study. A similar procedure has been used by many marketing researchers (e.g. Lichtenstein, Netemeyer and Burton, 1990; Webb et al. 2000). In this study, religiosity was operationalized on a 5-point Likert scale (ranging from 1: "never" to 5: "always"). Table 7.10 illustrates the religiosity scale items.

Table 7.10: Items of religiosity

Items	Reference
Worship Dimension	
I pray the obligatory prayers.	Alsanie (1989)
I recite the Qur'an.	Ateeg-ur-Rehman and Shabbir (2010)
I perform the recommended fasting.	Alsanie (1989)
I increase my worship during Ramadan.	Alsanie (1989)
I perform Omrah (minor pilgrimage).	Alsanie (1989)
I give away the recommended charity.	Alsanie (1989)
My external appearance is in line with Islamic direction.	This study
Conduct Dimension	
I tell others things that are not true. (reverse)	Alsanie (1989)
I deal with elderly people respectively.	This study
I maintain good relationships with others.	This study
I encourage good and forbid evil.	Alsanie (1989)
I back-bite others. (reverse)	Alsanie (1989)
I do not abuse others.	Alsanie (1989)

Source: this study

Step 4: Determine the form of response to each question

Having determined the content of each individual question, the next step is to determine the form of response. Hair et al. (2010) recommend the use of a Likert scale for self-administered questionnaires. In addition, Ryan and Garland (1999) recommend that the Likert scale is a common response type that is utilised to elicit opinions and attitudes in social science research. A five or seven point Likert scale may produce slightly higher mean scores relative to the highest possible attainable score when compared to those produced from a ten point scale (Dawes, 2008). Allen and Rao (2000) posit that the determination of the number of scale points to utilise should also involve a consideration of respondents' characteristics (such as education level, involvement and knowledge in understanding the phenomenon under investigation). Therefore, in the present study a close-ended questionnaire with a five point Likert scale was used as a response format for the study's questions in order to make it much easier and clearer for the targeted respondents to use.

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Step 5: Determine the wording of each question

Churchill and Iacobucci (2010) point out that many researchers face a 'vocabulary problem' because most of them are better educated than the typical questionnaire respondents. Two steps are used in order to avoid this potential problem: firstly an effort is made to ensure that there is no confusing and ambiguous wording, double barrelled questions (Churchill and Iacobucci, 2010), or leading questions (Kinnear and Taylor, 1991); and secondly, the questionnaire was pre-tested. In use the questionnaire was translated from English to Arabic, therefore, additional attention to the questionnaire wording had been taken to avoid any potential problems (the translation will be discussed in more detail in Section 7.4.2)

Step 6: Determine the question sequence

Having determined the form of response and appropriate wordings for each question, the next step was to put these questions together into the questionnaire. The sequence of the questions is considered by many researchers as a crucial step of the research's success (Kinnear and Taylor, 1991; Churchill, 2002; Churchill and Iacobucci, 2010). The present study followed the three guidelines that were recommended by Churchill (2002). Firstly, the easy, simple and interesting questions were put at the beginning of the questionnaire. Secondly, the sensitive and personal profile questions were placed in the final section of the questionnaire. Finally, the only open-ended question, which asked respondents about to comment on giving monetary donation to COs, was placed at the end of the questionnaire.

To make the questionnaire easy and simple to complete it was divided into five sections and clear instructions were included. These sections were:

- Section One – which dealt with trust in the COs questions;
- Section Two – which was concerned with norms, PBC, trust disposition and intention;
- Section Three – which dealt with attitudes;
- Section Four – which was concerned with religiosity; and,
- Section Five – which collected demographic information on the participation.

Step 7: Determine the layout and physical characteristics of the questionnaire

The layout and physical characteristics of the questionnaire are crucial because they can affect the respondent's perceived importance of the study, which may influence their willingness to participate in the study (Churchill, 2002) and (most importantly) it can impact the accuracy of the information obtained (Malhotra, 2007). The questionnaire's characteristics in this study have, therefore, been developed in accordance with the recommendations of the pilot test. The questionnaire was designed in a booklet format (A5 size) to facilitate its use and handling. Oppenheim (2003) suggested that a small questionnaire is better than a larger one because it appears to be easier to complete. Moreover, the questionnaire included a cover letter that used the Cardiff Business School logo to communicate the creditability of the sponsor institution. This letter explains the aim of the present research, ensure the privacy of particpents, include the researcher's contact details if the respondents needed help and provid a clear definitions for the study's terms.

Step 8: Re-examine steps 1 to 7

Once the first draft was ready, the questionnaire was reviewed and examined in terms of appearance, sequence, and wording and an effort was made to avoid any ambiguous or confusing elements (see Appendix Two).

Step 9: Re-test the questionnaire

A pre-test the questionnaire is a significant step in the research process because it can reveal any potential problems with the question wording and sequencing under actual conditions of data collection (Parasuraman, Grewal and Krishnan, 2004). The present study pre-tested the questionnaire twice. In the first pre-test the first draft of the questionnaire was circulated among eleven Saudi individuals living in Cardiff. This step resulted in minor improvements in the sequencing and wording of some items in the questionnaire. In the second pre-test the revised draft of the questionnaire was put through a pilot test that included twenty-seven participants. Consideration was taken to ensure that participants in the second pre-test were similar to the targeted population in the final data collection. During the collection of the questionnaire, a personal discussion with the participants was carried out to check their understanding of the questions and to find if there was any potential room to improve the questionnaire. The pilot test results illustrated that the average completion time for the

questionnaire was fifteen minutes. In addition, the questionnaire was subjected to a pre-test evaluation by three members of the academic staff at Cardiff Business School.

Conducting the pilot test resulted in the need to number the questions, some of the words were amended, and some questions were reversed to ensure a consistent response among the respondents.

7.4.3 Questionnaire Translation

Importing a scale for use in another language or culture often requires a considerable effort by researchers to maintain the quality of translation (Brislin, 1970; Sekaran, 2003; Wang, Lee and Fetzer, 2006). Many of the scales in the present study were adopted from English studies that were conducted in Western culture; therefore, extra attention has been taken with the translation quality of the questionnaire.

Brislin (1970) suggested three techniques for maintaining the equivalence between the original and translated measures, which are:

1. Back-translation method;
2. Bilingual technique; and,
3. Committee approach.

Back-translation is a well-known technique to maintain equivalence between the original and translated versions (Behling and Law 2000). Brislin (1970) recommended a continuous process of repeated independent translation and back-translation. This technique requires several independent bilingual translators (Triandis and Brislin 1984). A bilingual translator blindly translates an instrument from the original language to the target language while a second bilingual translator independently back-translates the instrument from the target language to the original language. The two versions of the instrument (i.e. the original language and the back-translated version) are then compared for concept equivalence. When an error is found in the back translated version, another translator attempts to retranslate the item. This procedure continues until the bilingual translators agree that the two versions of the instruments are identical and have no errors in meaning.

The major weakness related to Brislin's (1970) classic translation technique is that researchers cannot estimate how many independent bilingual translators are needed to achieve content equivalence between the original and the translated versions. In addition, it requires the accessibility and availability of qualified bilingual people who have knowledge of the original and target languages, as well as both cultures.

The bilingual technique requires the administration of the instrument in both the original and target languages to bilingual participants (Brislin, 1970). The responses of the participants to the two versions are then compared. When the researchers identify a different response, they need to consider the potential reasons for this discrepancy. Yet, the bilingual participants' responses may be different from those of the target population because bilingual people are acculturated to their host culture, which places them in a separate population from the target population (McDermott and Palchanes 1992, Sperber et al. 1994) and which also enables them to report different responses even though the two versions of the measure (original and target versions) have content equivalence (Lee, Nam, Park and Lee, 2006).

Finally, the committee technique uses a group of bilingual experts to translate from the original to the target language (Brislin, 1970). This technique provides a clearer version of the translated instrument since one committee member's mistake can be more readily identified by the other committee members (Brislin, 1970). This technique may be appropriate to use when bilingual translators have a preference for a target language and a limited number of persons are available for the back-translation procedure. However, the drawback of this technique is that it requires more than three bilingual people and the accessibility of bilingual people who are willing to act as translators.

While the back-translation technique has frequently been used to maintain content equivalence in the translated version, a procedure that suggested by Tansuhaj and Foxman (1996) was adopted in this study.

The back-translation procedure used in the present study:

First, the questionnaire was translated from the original language (English) to the target language (Arabic) by two independent bilingual translators who were originally Arabs that were employed at a British University as members of the academic staff. This step resulted in two versions of the questionnaire which were used in the next step.

Second, a meeting was held with the two bilingual translators in order to make a comparison between the two Arabic versions of the questionnaire. The discussion in the meeting was crucial because it showed some key differences between these two translations. This step resulted in the first draft of the questionnaire in the Arabic language.

Third, two independent bilingual translators who were originally Arabs and who were employed at a British University as members of the academic staff were asked to perform a back-translation of the questionnaire from the target language (Arabic) to the

original language (English). This step was important since the concern was not about a literal translation but with generating a meaning of the original scales.

Fourth, a comparison was performed between these two back-translations with original English instrument. Out of sixty-three items in the questionnaire, fifty-five (87.3 %) seemed identical, which meant that there was a high degree of agreement between the two translators. However, some changes were made to avoid any repetition or confusion in the Arabic version of the questionnaire.

Brislin (1986) suggests that back-translation as a single method is not enough and all materials should be pre-tested because there will always be items which simply do not work well in actual use. Therefore, according to Brislin's (1986) suggestion, the questionnaire was pre-tested with respondents similar to the targeted main sample. A pre-test was conducted using eleven Saudi individuals living in Cardiff. The participants in the pre-test stage were asked to complete the questionnaire and report any confusions and ambiguities of questionnaire's wordings. Few amendments were made to the questionnaire to improve the translation quality.

7.5 Research Sampling

The need of sampling is almost invariably encountered in quantitative research because collecting data from large population is costly in terms of time and money (Bryman, 2012). Parasuraman et al. (2004) define "sampling" as process of selecting a portion of the total units of interest to decision makers for ultimate purpose of being able to draw general conclusions about the entire body of units. The following section describes the sampling process basing on Churchill and Iacobucci (2010). Figure 7.3 shows the sampling procedure.

Figure 7.3 Sampling procedure
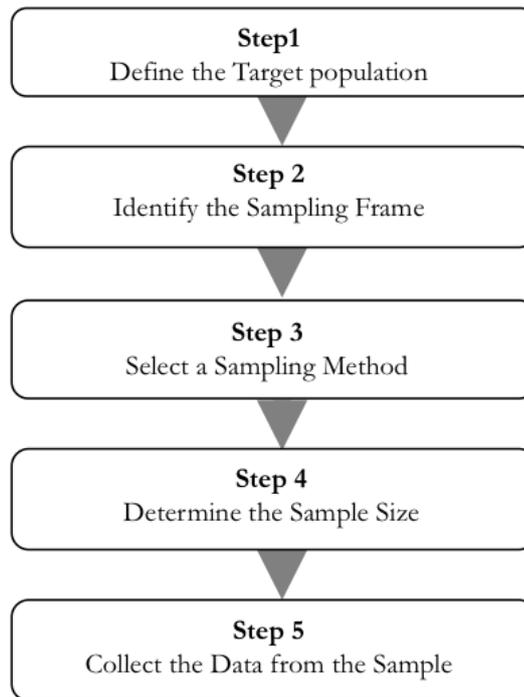
Source: Based on Churchill and Iacobucci (2010)

7.5.1 Define the Target Population

The first step in the sampling procedure is to define the target population. Population is defined as the whole interested group that the researcher wishes to examine and obtain information from (Wilson, 2000). The target population of this study are the Saudi COs' donors aged 18 and above and living in Riyadh, the capital city of Saudi Arabia. Riyadh city was selected because almost 80% of Saudi COs are located in this city (Ministry of Social Affairs, 2012). In addition, the population of Riyadh city in Saudi Arabia is 3.5 million, which represents one-third of the Saudi population; 63% of them emigrated internally from all the regions across the Kingdom (See Figure 7.11). 48% of the Saudi population in Riyadh are female and 52% are male (compared to 49.7% and 50.3% on a country-wide level, respectively). The average age of the Saudi population in Riyadh is 22 years (compared to 18 years on a country-wide level), with fertility rates for Saudi individuals at 4% (compared to 3.6% on a country-wide level). Among the Riyadh population, 24% are single, 73% are

married and 3% have another status (compared to 30.5% single, 67% married and 2.5% other on a country-wide level) (Commission for the Development of Riyadh, 2011).

Table 7.11: Sources of migrant population in the city of Riyadh

Province	%
Riyadh Province	20
Asir	15
Makah	14.5
Alqaseem	12
Jazan	9
Eastern	6
Ha'il	4.5
Almadinah	4
Tabuk	4
Albaha	3
Najran	2.5
North Borders	1
Aljouf	1
Other	3.5

Source: Commission for the Development of Riyadh (2011)

The above demographic statistics show that the population of Riyadh is representative of the whole of Saudi Arabia.

7.5.2 Identify the Sampling Frame

Having defined the target population, the second step is to identify the sampling frame. Saunders et al. (2009) describe the sampling frame as a list of all cases in the population from which the sample is drawn The Sampling frame must be up to date, complete, affordable and easy to use (Bradley, 2007). As mentioned earlier, the target population in this study were the Saudi COs' donors, living in Riyadh. It was very difficult to find frames that include all of the city's population (e.g. postcode address system, electoral register, or telephone directory were not available). In addition, the researchers contacted many of the Saudi COs in Riyadh city and fond that even that large Saudi COs have not a proper database to be used in the current study. A recent study on the communication activities among 45 of the largest Saudi COs by Alsheheri (2011) concluded that Saudi COs seemed to ignore building and maintaining updated databases. When there is no accessible sampling frame for the population or when it is difficult to create such a sampling frame, a non-probability

sampling may be used (Chisnall, 2005; Bryman, 2012). Therefore, for the present study non-probability sampling seem to be the most appropriate sampling method.

7.5.3 Select a Sampling Method

Given the lack of a sampling frame, the most appropriate sampling approach to use in the present study was found to be the non-probability method, which is a sample based on a personal judgment that prohibits estimation of the probability that any population element will be included in the sample. In contrast, the probability approach refers to a sample in which every element in the population has a known (i.e. non-zero) chance of being included in the sample (Churchill and Iacobucci, 2010).

Under the umbrella of the non-probability sampling approach, Bryman (2012) named three types of sampling, which are: convenience sampling, quota sampling, and snowball sampling. Convenience sampling is a method that is simply available to the researcher by virtue of accessibility. This method has the advantage of time and cost savings (Bradley, 2007), as well as gaining a good response rate since the researcher will receive all or almost all of the questionnaires back (Bryman, 2012). However, the problem with the convenience sampling method is that it is impossible to generalise the findings because the researcher does not know if the population of this sample is representative. Meanwhile, Cooper and Schindler (2006) argued that convenience sampling may be a useful method to test ideas or to gain ideas about a subject of interest. Consequently, the convenience sampling technique is not an appropriate sampling method to use for the present study because it will not gain accurate results. In addition, Bailey (1994) found that in convenience sampling, what is saved in time and money is lost in sampling accuracy.

Second non-probability sampling approach is quota sampling. The aim of quota sampling is to produce a sample that reflects a population in terms of the relative proportions of people in different categories, such as gender, age, social-economic group or a combination of these categories (Bryman, 2012). In quota sampling the researcher decides which strata may be relevant for the study to be conducted, then sets a quota for each stratum that is proportionate to its representation in the entire population. After the quota is set, quota sampling merely consists of finding persons with the requisite characteristics (Bailey, 1994). The logic behind quota sampling is to improve representativeness. If a sample has the same distribution in the population characteristics, then it is likely to be representative of the population (Cooper and Schindler, 2006). However, in quota sampling the researcher must

take every precaution to keep from biasing the selection and to ensure that the sampling is as representative and generalisable as possible (Bailey, 1994).

Unlike stratified random sampling, quota sampling is cheaper, quicker, and does not need for calling back on people who were not available (Bryman, 2012). The problem with the quota sampling method is that it gives no assurance that the sample is representative of the variables being studied and the choice of subject is left to the researcher to make on a judgmental basis (Cooper and Schindler, 2006). Meanwhile, Bryman (2012) has recently argued that quota samples often result in biases. It under-represents people in lower social strata, people who work in private sector and manufacturing, people at extremes of income, and it tends to over-represent women in household with children and people from larger households. Quota sampling is comparatively rarely employed in academic social research, but it is used intensively in commercial research (such as market research and political opinion polling) (Bryman, 2012).

Quota sampling does not seem to be appropriate for the present study for several reasons. Firstly, the access to some sub-groups of Saudi population is difficult. For example, reaching the required portion of Saudi females that meet the Saudi census (almost 50% of the population) is a challenge task for male researchers since Saudi culture segregates between males and females. Secondly, the environment of social research in Saudi Arabia is challenging considering that Saudi individuals are less willing to participate in such research (Alassaf, 2007). Therefore, since there is not enough confidence that all of the required sub-groups will be willing to participate in the study, the quota sampling method is not considered to be the best choice for this study.

The third type of non-probability sampling approach is the "snowball" method, where the researcher makes an initial contact with a small group of people who are relevant to the research topic. These respondents are then encouraged to invite others to become involved in the study (Bryman, 2012). The idea of the snowball method stems from the analogy of a snowball, which begins small but becomes bigger and bigger as it rolls downhill. Snowball sampling method is particularly useful where the respondents may not be visible and a more routine sampling procedure may be impractical (Bailey, 1994).

The snowball sampling method has a number of disadvantages and advantages. One of the main disadvantages of the snowball method is its representativeness (Nachmias and Nachmias, 2008). Since the selection of the sample units in the snowball method is based on the researcher's judgment and is not random, the researcher is unable to claim that the selected sample represents the whole population and, therefore, the study's findings are

limited to the sample under study. On the other hand, the snowball sampling method provides a convenient and economic option for researchers when the population cannot be precisely defined or when a list of the sampling population is unavailable (Nachmias and Nachmias, 2008). Furthermore, snowball sampling could result in useful insight into the behaviour, attitudes and interests of consumers who might otherwise be difficult to study in depth (Chisnall, 2005). The snowball sampling method is particularly common in the field of social research (Bryman, 2012). In the present study, snowball sampling method seems to be the most adequate method to use, for the follow reasons:

1. It enables the researcher to reach different sub-groups in the target samples without making a commitment to a certain proportion (as in quota sampling).

2. It takes advantage of the strong Saudi social networks to reach different and specific groups (such as retired employees and housewives).

3. Some of the present study's topics (i.e. religiosity and monetary donations) might be seen by some of the participants as sensitive topics. Snowball sampling is useful in researching sensitive topics such as these because it uses interpersonal relations and connections between people, which can make the participants feel more comfortable to answer (Brown, 2005).

In order to reduce snowball sampling bias and to increase its repetitiveness, the present study controls the snowball sampling following the procedure provided by Bailey (1994) and Atkinson and Flint (2001). The procedure in the present study can be described in the following steps:

1. The researcher has developed a list of demographic categories that reflects the diversity of the Saudi population (i.e. gender, age, and social status) to be used as a guideline to collect the required data. However, this step does not include identifying the quota for each category since the present study does not intend to apply quota sampling for the above-mentioned reasons. This is consistent with many of the previous studies in the individuals' donation field (Webb et al. 2000).

2. Initial individuals with the requisite characteristics for each category are identified and interviewed to explain the nature of the study and to ask them to help as coordinators in the data collecting stage. Atkinson and Flint (2001) illustrated that engaging initial respondents as informal research assistants can facilitate obtaining the confidence of further respondents. To ensure that the coordinators are capable of this task, the researcher has selected only those coordinators who showed high willingness to help and who have experience of doing research.

3. The initial coordinators are asked to find participants from their categories among their social networks and to use them as informants to identify others who qualify for inclusion in the sampling.

4. A clear instruction is given to all coordinators to exclude anyone in their categories if they have no experience with Saudi COs and individuals who are under the age of 18 years old. To ensure that the participants have enough time to answer the questionnaire, the coordinators are advised to drop off the questionnaire and collect it later.

5. In addition to the questionnaire, the coordinators gave all of the participants a consent form that asked if they are willing to be contacted for follow up questions after four weeks by the researcher. To ensure the anonymity of the participants, the form was separated from the questionnaire body and the participants were asked to provide their contact details without their names. However, to match the data from the follow up questions with the data from the questionnaire, the researcher numbered the questionnaires and consent forms in the same order.

7.5.3.1 Snowball Sampling Method and Generalisability

Snowball sampling can be seen as a biased sampling technique because it is not random and it selects individuals on the basis of social networks (Brown, 2005). Most snowball samples are not representative of the population because elements are not randomly drawn and they are instead dependent on the subjective choices of the respondents first accessed (Atkinson and Flint, 2001).

However, this problem is not limited to the snowball method alone, all of the non-probability sampling methods have been criticised for their representativeness and generalisability. To reduce the sampling bias, Cooper and Schindler (2006) argue that carefully controlled non-probability sampling often appears to give acceptable results. In addition, more systematic snowball sampling can reduce the potential for bias of snowball method (Heckathorn, 1997). Similarly, Emmanuel (2009) has suggested starting the snowball chain from not only one group but from several different social groups, which can increase the sample's diversity and its representativeness. When the sampling is conducted through several waves, the composition of the sample converges on a more representative mix of characteristics than would occur with uncontrolled snowball sampling (Heckathorn, 1997). In addition, Atkinson and Flint (2001) have mentioned that the snowball bias problem may

be partially addressed through the generation of a large sample and by initiating several discrete chains.

In order to reduce the impact of snowball sampling bias and to increase sample's representativeness (which will allow the findings to be generalised), the researcher has carefully selected the initial groups of respondents. In addition, an effort has been made to reach different segments of the population using the demographic characteristics as guidelines for contacting the initial respondents. Further discussion about the procedure of controlled snowball sampling was discussed in section 7.5.3. The next point discusses sample size.

7.5.4 Determine the Sample Size

Sample size is a critical factor because the current study uses SEM to test the proposed structural model and hypotheses. Although there is no standard sample size in the absolute evaluation that can be deemed as reliable, Hair et al. (2010) recommend that for SEM statistical analysis a sample size of at least one-hundred and not exceeding four-hundred is considered adequate. Some linked the sample size with the overall model complexity. A large sample size is recommended when testing a complicated model. For example, Kline (2011) categorised the sample sizes as small (<100), medium (100< 200) and large (>200). Based on the above discussion, the present study planned to obtain a number of useable responses of between two-hundred and four-hundred.

7.5.5 Collect the Data from the Sample

Having determined the required sample size, the last step of the sampling procedure is to distribute the questionnaire to the participants. In the first stage of this study, one thousand questionnaires were distributed (this questionnaire included all of the study's constructs except for self-reported donation behaviour) through coordinators as illustrated in details in section 7.5.3. A separate sheet was attached to the main questionnaire asking those who wanted to be contacted in the follow up stage to give their contact details (i.e. phone number and email but without their names). A total of 432 useable questionnaires were returned, giving an effective response rate of 43.2%. In the second stage (i.e. after 4 weeks) 221 cases from the 432 respondents were contacted anonymously and they were then asked about their

donation behaviour. Further information about the study sample will be presented in Chapter 8 (see Section 8.2). The next section discusses validity and reliability approaches employed in the study.

7.6 Validity and Reliability

The accurate measurement of the theoretical construct is a fundamental issue in scientific research. This section describes how a combination of qualitative and quantitative techniques have been used to establish the validity and reliability of the survey instruments that are used in the present study, including validity, reliability, and unidimensionality. Figure 7.4 summarises the methods that were used in this research to assess the instrument's validity and reliability.

7.6.1 Validity

Validity is synonymous with accuracy (Churchill and Iacobucci, 2010). Validity of a measure is defined as the extent to which it is a true reflection of the underlying variable it is attempting to measure (Parasuraman et al. 2004). Hair et al. (2010) describe validity as an answer to the question of: "Are we measuring what we think we are measuring?". The two types of validity that were used in this research are content validity and construct validity (Saunders et al. 2009), which are described in more detail below.

7.6.1.1 Content Validity

Content validity is a qualitative assessment of whether the measure apparently reflects the content of the concepts in question (Bryman, 2012). It can also be called "face validity" because it is assessed by examination by eye (Churchill and Iacobucci, 2010). If a measurement scale does not possess content validity, it cannot possess the other type of validity, namely: construct validity (Graver and Mentzer, 1999). Content validity is, therefore, the absolute minimum requirement for the researcher to establish (Bryman and Cramer, 2011). Establishing content validity for the present study has been achieved through the use of recommended methods (Churchill and Iacobucci, 2010; Bryman, 2012): firstly, an

extensive review of the literature in the key subjects was conducted; secondly, personal interviews with academics and experts in the field of charitable donations were conducted; and finally, the measures were pre-tested though a pilot test in order to get the respondents' evaluation.

Figure 7.4: Summary of the methods used to assess validation of measures in this research
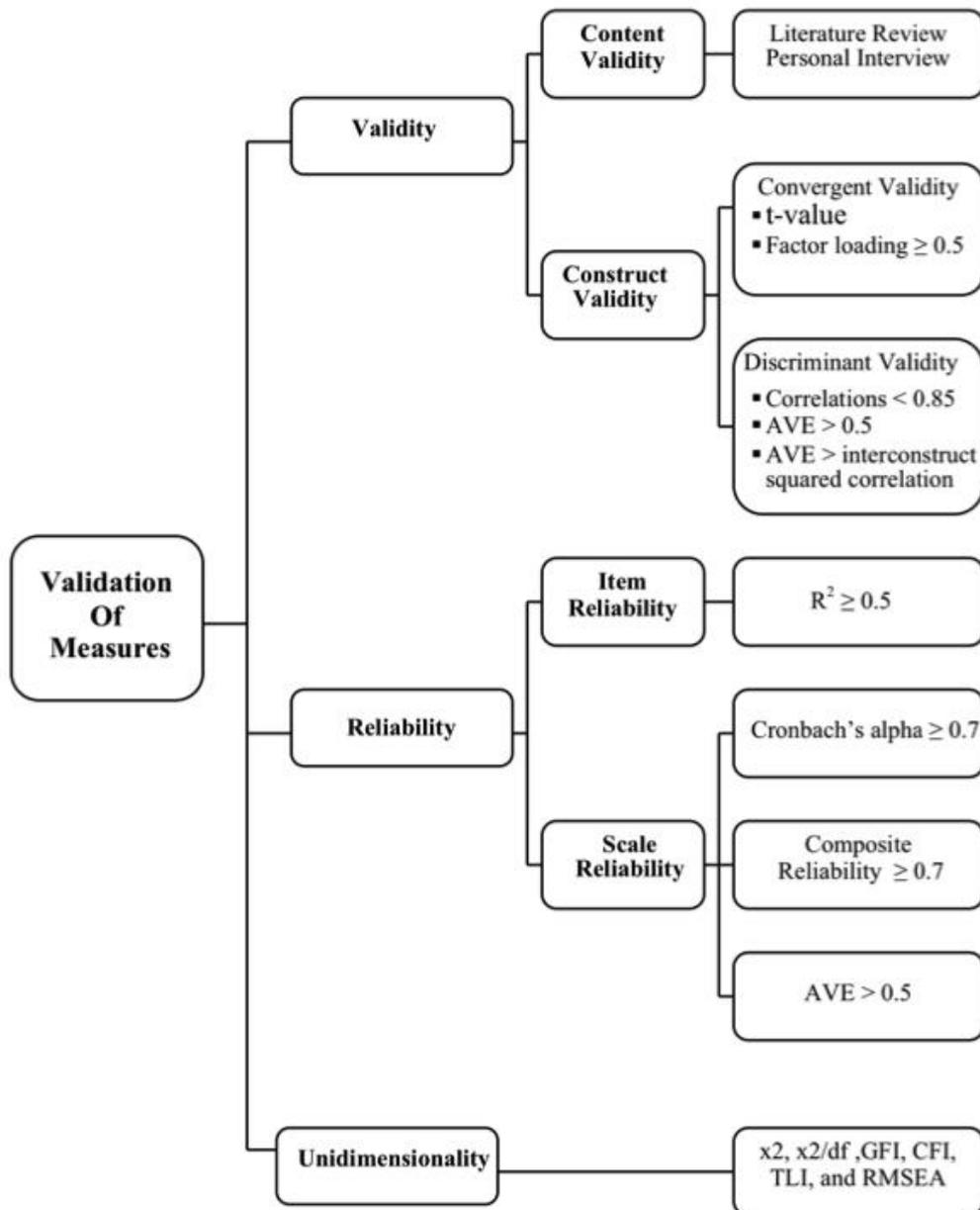
7.6.1.2 Construct Validity

Construct validity assesses the nature of the underlying construct as measured by a scale (Parasuraman et al. 2004). It involves the measurement of similar and dissimilar variables, and it is the most difficult type of validity to establish (Churchill, 2002). In this study qualitative and quantitative techniques were used to establish the construct validity of this study's measures. Based on the advice of Hair et al. (2010), judges were given the definitions for all the study constructs and asked to rate how well the items match with appropriate definitions. Items receiving more than 50% agreement between the judges were accepted and included in the scale. Typically, there are two types of construct validity: convergent validity and discriminant validity (Graver and Mentzer, 1999).

7.6.1.3 Convergent Validity

Convergent validity indicates that the items that are indicators of a specific construct should converge or share a high proportion of variance in common (Hair et al. 2010). There are two types of approaches that can be used to assess the validity of a measure, which are: classical and contemporary approaches (Bagozzi, Yi and Phillips, 1991). Classical approaches include the principle component of EFA, whereas contemporary approaches include CFA. According to Hair et al. (2010) EFA explores the data and gives information about how many factors are needed to best represent the data. Meanwhile, CFA is similar to EFA to some extent but philosophically it is quite different as the researcher must specify the number of factors that exist within a set of variables and detail which factor each variable will load highly on before the results be computed.

Both approaches were adapted for use in the present study. Convergent validity was tested by using several quantitative statistics. The first test is determining whether each parameter estimates (standardised loading) on its posited underlying construct is statistically significant (Kline, 2011; Bryman, 2012). The widely accepted cut off value for factor loading is defined as the point when the t-value (in AMOS calls critical ratio) is greater than $\pm$ 1.96 or $\pm$ 2.58 at 0.05 or 0.01 levels, respectively (Anderson and Gerbing, 1988). The second test is checking the standardised factor loading. According to Hair et al. (2010), the standardised factor loading should be 0.5 or higher. In this study a reasonable benchmark was considered to be established when the value of the standardised factor loading was greater than 0.5.

The results of convergent validity are presented in Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) sections (see Chapters Eight and Chapter Nine).

7.6.1.4 Discriminant Validity

Discriminant validity, on the other hand, is concerned with the extent to which the items representing a latent variable discriminate that construct from the other items representing other variables (Graver and Mentzer, 1999). In other words, discriminant validity is a verification that the scales intended to measure different latent variables are indeed measuring different latent variables. In this study, establishing discriminant validity is done in several ways. Firstly, by evaluating the correlations between the constructs that are used in this study. If the correlations level is too high (>0.85) then this suggests that the construct is not actually capturing an isolated trait (Kline, 2011). Secondly, discriminant validity was established by calculating the Average Variance Extracted (AVE). If the AVE is greater than 0.5 then this indicates discriminant validity (Fornell and Larcker, 1981). AVE is calculated using the following formula:

$$\text{AVE} = \frac{\text{Sum of squared standardised loadings}}{\text{Sum of squared standardised loadings} + \text{Sum of the indictor's measurement error}}$$

Finally, discriminant validity was established by comparing the square root of AVE with the inter-construct collerations accosaited with that factor. The value of the square root AVE should be greater than the inter-construct collerations (Fornell and Larcker, 1981; Hair et al. 2010). The results of discriminant validity are presented in Chapter Nine.

7.6.2 Reliability

Reliability focuses on the degree to which a measure of a concept is stable (Bryman, 2012) and it refers to the state when a scale yields consistent measures over time (Straub, 1989). Reliability is also an important indicator of measure's quality because it determines the impact of inconsistencies in the measurement of the results. There are two general

approaches to assess reliability, which are: the test-retest approach and the internal consistency approach (Hair et al. 2010). Among the academic community, internal consistency is a commonly used approach and the most widely method in the internal approach is Cronbach's alpha (Koufteros, 1999; Bearden and Netemeyer, 1999). In general, scales achieving an alpha score over 0.7 are considered reliable (Gerbing and Anderson, 1988; Hair et al. 2010). Hair et al. (2010) mentioned that an exploratory research score of over 0.6 is acceptable. Cronbach's alpha is the average of all possible split-half coefficients resulting from different ways of splitting the scale items (Malhotra and Birks, 2000). However, Cronbach's alpha does have some limitations. For example, Garver and Mentzer (1999) point out that Cronbach's alpha tends to underestimate scale reliability (but artificially inflates when the scale has high number of items) and assumes that all measured items have equal reliabilities.

For the sake of reliable results, the present study measures the reliability for individual items and the reliability for each scale. Individual item reliability was assessed by (R^2), of which each item in the measurement exceeds 0.5 (Bollen, 1989). Scale reliability was assessed though Cronbach's alpha, AVE, and composite reliability. Cronbach's alpha and AVE were discussed earlier (Section 7.7.1 and 7.7.2). Composite reliability indicates that a set of latent constructs is consistent in their measurement (Fornell and Larcker, 1981). A composite reliability of 0.7 or higher suggests good reliability while a score of between 0.6 to 0.7 may be acceptable provided that the indictors of model's construct validity are good (Hair et al. 2010). Composite Reliability of a construct can be calculated using the following formula:

$$\text{Composite Reliability} = \frac{(\text{Sum of squared standardised loadings})^2}{(\text{Sum of standardised loadings})^2 + \text{Sum of the indictor's measurement error}}$$

The results of reliability of measures are presented in Chapter Nine.

7.6.3 Unidimensionality

In addition to validity and reliability, in the context of SEM, the measure also needs to establish unidimensionality to assure that all variables in the measure have one underlying construct. Unidimensionality can be defined as the existence of one construct underlying a set of items (Steenkamp and van Trijp, 1991). It has been argued that some traditional techniques (such as Cronbach's Alpha, item-to-total correlation and EFA) cannot be used to assess unidimensionality (Anderson and Gerbing 1988; Kline 2011). An appropriate technique is to perform Confirmatory Factor Analysis (CFA) of multiple indicator measurement models and check the goodness of fit indices (Anderson and Gerbing 1988). In the current study a variety of fit indices were used, including: Goodness of Fit Index (GFI), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). To assess the overall fit of the hypothesised model, the present study used the maximums likelihood χ^2 statistic. However, because the χ^2 statistic is particularly sensitive to sample sizes, an adjusted χ^2 (χ^2/df; where df = degree of freedom) is recommended as a better fit metric (Hair et al. 2011). The results for unidimensionality are presented in Chapter Nine.

7.7 Data Analysis Methodology

In order to achieve the main objectives of the present study, several statistical techniques were used to analyse the data. The following section presents data analysis techniques in four main parts, which are: descriptive statistics, data preparation, SEM and hypotheses statistical test.

7.7.1 Descriptive Statistics

Descriptive analysis is a common statistical technique that is used to summarise the collected data. Typically, it includes an estimation of the central tendency (mean), dispersion (standard deviation), frequency, and distribution shape of the data (Skewness and Kurtosis). The data descriptive analysis will be presented in more detail in Chapter Eight.

7.7.2 Data Preparation

Although careful examination of the data prior to conducting a multivariate analysis, such as SEM, might be time-consuming, avoiding it could cause failure of modelling estimation and a crash of the fitting programs (Kline, 2011). In this study, the researcher examined the collected data by focusing on the missing data, outliers and normality.

7.7.2.1 Missing Data

It is common in the questionnaire based research to face a problem of missing data, which happens because the respondents can easily skip some of the questions (Bryman, 2012). According to Hair et al. (2010), missing data are viewed as a fact of life in multivariate analysis. The issue of missing data becomes significant because it creates difficulties in scientific research, where most of the data analysis procedures were not designed to take account of them (Schafer and Graham, 2002). In particular, the missing data can lead to two main problems: first, it decreases the ability of a statistical test to imply a relationship in the dataset; and secondly, it creates biased parameter estimations (De Vaus, 2002). Tabachnick and Fidell (2007) argue that the importance of missing data depends on the pattern of missing observations, the frequency of occurrence, and the reason for the missing data. If the missing data has a systematic pattern, then they recommend that any remedy to treat this problem could lead to biased results; whereas, if the missing data is randomly scattered with no distinct pattern, any mechanism employed to treat this problem is assumed to generate acceptable results.

Schafer and Graham (2002) emphasised that the problem of missing data can be minimised or avoided during the survey administration stage. This point was taken in account in the present study, as described previously (see Section 7.5.1). In this study, the careful developed processes for the questionnaire and the "drop off" technique has reduced the missing data value concern.

Little and Rubin (1989) classified the pattern of missing data based on randomness into three groups:
1. Missing Completely at Random (MCAR), which means that the missing data is independent of both unobserved and observed values of all other variables in the data;

2. Missing at Random (MAR), which means that respondents with missing data differ only by chance from those who have scores on the variables; and,

3. Non-Missing Data at Random (NMAR), which shows the relationship between the variables with missing data and those for which the values are present.

The issue of how many missing data that can be accepted is an arguable point and there is no definite guideline given in the literature. However, Cohen (2003) suggested that 5 % to 10 % of missing data is not large, while Malhorta and Briks (2007) mentioned that treatment of missing data can create problems when it represents more than 10%.

In general, there are three standard approaches to handle missing data. According to Cooper and Emory (1995) the most common options are:

1. List-wise deletion;

2. Pair-wise deletion; and,

3. Replacement of missing data with estimated value.

In list-wise deletion, cases with any missing data are excluded from the analysis. The advantage of list-wise deletion is that all statistical analyses will be conducted with a consistent sample. However, analysing only the complete cases is unsatisfactory because good data may be discarded with the incomplete data and, therefore, the researcher could end up tossing out the bulk of the sample if a substantial amount of missing data are scattered in the dataset (Malhotra, 2007; Arbuckle, 2005).

On the other hand, pair-wise deletion excludes only if the missing data are missing on the variable involved for the specific analysis computation (Kline, 2011). Although this approach will keep the sample size, it may lead to an inconsistent sample size, which may produce unappealing or infeasible results (Malhotra and Birks, 2000).

The third approach is to replace the missing data by estimating the missing data value based on the valid values of other variables and/or cases (Tabachnick and Fidell, 2007). There are two techniques in the replacing approach: mean imputation and regression based substitution. In the mean imputation an arithmetic mean is computed from the overall sample and substituted from a missing data; consequently, the estimated variance and covariance of the missing cases are underestimated and the correlation between variables also shrinks (Byrne, 2001); whereas, the regression-based substitution takes into account the respondent's set of scores and yield accurate values (Kline, 2011). In this study, regression-based substitution is adopted because Arbuckle (2005) recommends that mean imputation

is not suitable for SEM since it might have detrimental impacts on the variances and covariance.

7.7.2.2 Outliers

Outliers are cases that have unreasonable characteristics that make them distinctively different from other observations in the dataset (Hair et al. 2010). Outliers are likely to occur due to mistakes that are made in responding to the questionnaire by the respondents, or because of errors that are made in data recoding or data entry (Howell, 2007). An outlier which has an extreme value in one variable is defined as a univariate outlier. Meanwhile, an odd combination of scores on two or more variables is defined as a multivariate outlier (Tabachnick and Fidell, 2007). An outlier might and might not be influential. Influential in this regard means that removing the outlier could create substantial changes in the overall estimation of the specific analysis (Tabachnick and Fidell, 2007). Although it is very important to recognise the existence of the outliers in the data set, there is no absolute categorisation of "extreme" point. A widely accepted rule is that values that are more than three standard deviations away from the mean are considered as outliers (Kline, 2011). Hair et al. (2010) suggest that for a large sample size, an observation with standardised variable values exceeding three to four are considered as outliers.

Multivariate outliers can be examined with the Mahalanobis (D^2) measure (known as Mahalanobis distance), which evaluates the position of each observation compared with the centre of all observations on a set of variables (Byrne, 2001; Hair et al. 2010). A large score of Mahalanobis distance indicates a case that has extreme values on one or more of the independent variables. Tabachnick and Fidell, (2007), and Hair et al. (2010) recommend that a very conservative statistical test of significance should be used with Mahalanobis measure, such as 0.001. In the present study, the Mahalanobis distance was calculated through AMOS and compared with a critical chi-square (χ^2) value with a degree of freedom that is equal to the number of independent variables and probability of $p<0.001$ as suggested by Hair et al. (2010). However, in this study all of the outliers were retained because there is no proof which indicates that they are truly aberrant and not representative of any observations in the population (Hair et al. 2010). Furthermore, the presence of a few outliers within a large sample size is not necessarily a significant concern (Kline, 2011). Therefore, it was decided that these outliers should be retained.

7.7.2.3 Normality

Normality is most important assumption in multivariate analysis. It refers to the data distribution for an individual's metric and its correspondence to the normal distribution (Hair et al. 2010). Normality can occur to individual variables (i.e. univariate) or to a combination of two or more variables (i.e. multivariate) (Kline, 2011). A violation of normality assumptions may affect the estimation processes or results interpretation.

To examine normality a graphical analysis can be used, such as a histogram or a normal probability plot (which compares the actual cumulative data scores against a normal cumulative distribution or by ascertaining skewness, or kurtosis) (Tabachnick and Fidell, 2007). A standard normal distribution has a mean of zero and a standard deviation of one (Howell, 2007), and zero skewness and kurtosis (De Vaus, 2002). Skewness refers to the symmetry of a distribution where the mean of a skewed variable is not in the centre of the distribution. On the other hand, kurtosis refers to the overall shape of the curve of data distribution, the peakedness or flatness of the data distribution when compared to the normal distribution (Tabachnick and Fidell, 2007).

It has been suggested that the value of skewness and kurtosis should be within the range of -2 to +2 (Tabachnick and Fidell, 2007); however, Kline (2011) and West, Finch and Curran (1998) suggest that absolute values for the skew index that are larger than three are considered extreme and absolute values of kurtosis larger than ten are regarded as not normal.

7.7.2.4 Factor Analysis

After examining the missing data, outliers, and normality, the next step of data preparation is factor analysis. EFA is a popular tool that is used to analyse the structure of correlations among a large number of multiple variables (i.e. multivariate) based on a set of common underlying dimensions (Hair et al. 2010) without imposing any preconceived structure on the outcome (Child, 1990). The main aim of an EFA is to summarise and reduce the given number of variables into a smaller number of higher order factors (Hair et al. 2010).

To examine the suitability of study data for factor analysis, Hair et al. (2010) suggest use Kaiser-Meyer-Olin (KMO) and Bartlett's test of sphericity. KMO is a statistical test that indicates the proportion of variance in the variables (i.e. common variance); its index ranges from 0 to 1. KMO reaches 1 when each variable is perfectly predicted without error by the

other variables. The measure can be interpreted with the following guideline: 0.90 or above is marvellous, 0.80 is meritorious, 0.70 is middling, 0.60 is mediocre, 0.50 is miserable, and below 0.50 is unacceptable (Hair et al. 2010). Bartlett's test of sphericity is a statistical test that is used to determine the presence of correlations among the variables. A small value of Bartlett's test of sphericity (0.50) indicates that the data do not produce an identity matrix and are suitable for factor analysis. Conversely, larger values indicate that the data produced an identity matrix and are not suitable for factor analysis (Hair et al. 2010).

The methodology of EFA involves three steps, which are: assessing the suitability of data for factor analysis, factor extraction, and factor rotation. Data will be considered suitable when the sample size is large and when there is reasonable relationship between its variables (Stevens, 1996). Nunnally (1978) has recommended that at least ten cases be used for each item to be factor analysed. Meanwhile, Tabachnick and Fidell (2007) recommended a correlation of 0.3 between the variables. The second step is factor extraction, which aims to determine the smallest number of possible factors for data reduction. There are several techniques for factor extraction. The most widely adopted technique is Principle Component Analysis (Luck and Rubin 1987; Hair et al. 2010). Meanwhile, Kaiser's criterion and the screen plot are two techniques that are used to determine the number of factors to be retained. In the Kaiser's criterion only those factors with an eigenvalue of 0.1 or more are retained, where the eigenvalue is the amount of variance explained by the factor. The third step is factor rotation, which is used to identify which variables to bundle together. There are two techniques that are used to rotate factors, which are: oblique and orthogonal rotation. Hair et al. (2010) illustrated that the choice between these two techniques depends on the research problem. If the aim is to reduce the number of original variables, regardless of how meaningful the resulting factors may be, then orthogonal rotation methods will be suitable. However, if the aim of the factors analysis is to obtain several theoretical meaningful factors or constructs, then an oblique rotation method will be found to be a suitable solution.

In the current study an oblique rotation method used because it suits the purpose of the factors analysis and because it is the more commonly used technique. A Promax rotation technique is performed to minimise the number of variables having high loadings on each factor. Churchill (2002) recommended that a cut-off value of 0.3 loadings be used. Meanwhile, Hair et al. (2010) consider the 0.3 level to be a minimum requirement, 0.4 more important, and 0.5 or higher as practically more significant. In this study EFA was performed with significant loading on a single factor above of 0.4, it does not have cross-loadings greater

than 0.3 on multiple factors (Rentz et al. 2002). The results of data preparation analysis will be presented in Chapter Eight.

7.7.3 Basic SEM

SEM was employed in this study as a main analysis statistic to study the data. SEM is a family of statistical models that seek to explain the relationships among multiple variables (Hair et al. 2010). SEM is designed to evaluate how well a proposed conceptual model, that contains observed indicators and hypothetical constructs, explains the goodness of fit of the collected data (Hoyle, 1995). The processes in SEM are represented by a series of structural equations and relations that can be modelled pictorially to enable a clearer conceptualisation of the theory under study.

There are different statistical techniques which can be used to address complex research model in the form of multivariate models (Weston and Gore, 2006). Both Hair et al. (2010) and Rigdon (1998) mention that SEM techniques differ from other multivariate techniques in many aspects. First, SEM can estimate a series of separate, but interdependent, multiple regression equations at the same time. Second, SEM is able to account for measurement error, including unreliability and random error, in order to avoid bias. Final, it can effectively deal with multicollinearity. However, SEM must be entirely theoretically driven (Hair et al. 2010). The common SEM model can be decomposed into submodels (known as two-step model), a measurement model and a structural model (Anderson and Gerbing, 1988), as presented below in Figure 7.5.

Figure 7.5: Two-step model of SEM
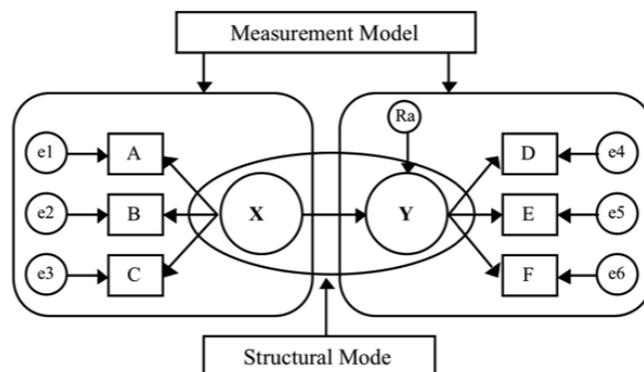
Source: Adapted from Byrne (2010)

A measurement model enables the researcher to evaluate how well the indicators combine to identify the underlying latent variables. Byrne (2010) remarked that theoretical latent variables are regularly unable to be directly measured in the behavioural sciences; therefore, researchers need to operationally define the latent variables in terms of the indicators that represent it. The measurement model represents the CFA model, which specifies the pattern by which indicator loads on a particular variable. In contrast, the structural model is a set of one or more dependence relationships that link the model's constructs and describes the interrelationships amongst latent constructs (Hair et al. 2010).

7.7.3.1 The Procedural Steps of SEM

Since the current study has adopted a two-step approach of SEM, it is important to ensure that both measurement and structural models are correctly specified and that all of the results are valid. To achieve this target, this study has adopted the guideline that was suggested by Hair et al. (2010), which contains six steps (starting from defining individual construct and ending with assessing the structural model validity). This guideline was adopted because it is simple and consists of the two-step approach of SEM, where the fit and validity of structural model is tested once a satisfactory measurement model is obtained (Anderson and Gerbing, 1988). The following sections describe the six steps of the SEM.

Step One: Defining the individual constructs

A good measurement theory is a necessary condition to obtain useful results from SEM. Researchers must invest significant time and effort early in the research process to ensure that the measurement quality will enable valid conclusions to be drawn (Hair et al. 2010). In this study, the research's constructs were defined through extensive literature review and personal interviews. The construct's items were chosen from the established literature in the relevant fields.

Step Two: Developing and specifying the measurement model

Having specified the measure's items, the second step of SEM is to develop and specify the measurement model. In this stage each latent construct to be included in the model is identified and the measured indicator's variables (items) are assigned to the latent constructs (Hair et al. 2010). The main model of this study includes attitudes (attitude towards helping others and attitude towards giving monetary donation to COs), social norm, moral

responsibility, trust in COs, trust disposition, religiosity, behavioural intention and self-reported behaviour. In this study, the identification is represented with diagrams using AMOS18.

Step Three: Designing a study to produce empirical results

In this stage of SEM, the researcher must turn their attention to the issues involved with research design and estimation (Hair et al. 2010). Research design includes types of data analysis (i.e. covariance or correlation), missing data, and sample size. Meanwhile, estimation includes model structure, estimation techniques, and computer software use. The issues related to sample size and missing data were addressed in the previous sections (see Sections 7.7.4 and 7.7.2). The present study has analysed the data though covariance matrices because they provide more flexibility due to the relatively greater information content that they contain (Hair et al. 2010). The issue of "model structure" requires the researcher to specify which parameter is fixed (i.e. the value is specified by the researcher) or free (i.e. the value is to be estimated). In this study, the AMOS 18 software program is used. Lastly, in terms of the issue of "estimation techniques", the Maximum Likelihood Estimation (MLE) was employed because it is efficient and tolerates departure from normality (Kline, 2011).

Step Four: Assessing measurement model validity

The fourth step aims to assess the measurement model validity by using various empirical measures. This study has used CFA to establish measurement validity. CFA specifies a series of relationships that suggest how the measured variables represent a latent construct which is not measured directly. In general, the validity of the measurement model depends on establishing a satisfactory level of goodness of fit for the measurement model and specific evidence of construct validity. Table 7.11 illustrates a guideline of acceptable levels of goodness of fit, and Figure 7.4 shows the guidelines to assess evidence of construct validity and unidimensionality.

Step Five: Specify the structural model

The next step of the SEM process is concerned with specifying the structural model by assigning theoretical relationships between the model's constructs. The path diagrams which represent the measurement and structural part of SEM were developed in one overall model (see Chapter 6, Figure 6.1). Having drawn the model diagram, the overall theory is ready to be tested, including the hypothesised relationships between constructs.

Step Six: Assess the structural model's validity

The last stage of SEM aims to assess the validity of the structural model. When the structural model has achieved the required acceptable estimates, the next step is to assess the goodness of fit. There are three types of goodness of fit measures:

1. Absolute fit, which measures assess how well a model fits the sample data;
2. Incremental fit, which determines how well the estimated model fits relative to an alternative baseline model; and,
3. Parsimonious fit, measures which model among a set of competing models is best.

Table 7.12 shows the details of each type of goodness of fit measure. According to Hair et al. (2010), using three or four goodness of fit indices provides adequate evidence of model fit. Although researchers need not report all goodness of fit indices, the researcher should report at least one incremental index (e.g. CFI or TLI) and one absolute index (e.g. GFI, RMSEA and SRMR) in addition to the χ^2 value and the associated degrees of freedom.

Table 7.12: Goodness of Fit Measures

Goodness of Fit Measure	Description	Required Statistic Level
1. Absolute Fit: Determine how well a model fits the sample data.		
Chi Square (χ^2)	A measure for evaluating the overall model fit and assessing the magnitude of discrepancy between the sample and fitted covariances matrices.	Insignificant (χ^2)at p > 0.05
Normed Chi-Square (χ^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.

Source: this study

7.7.4 Hypotheses Statistical Test

The research hypotheses are examined by using one-tailed statistical tests. The rational behind this is that, in this study, the specific direction of the relations between the variables has been explicitly stated in the research hypotheses. In other words, the theory that is being

tested implies an expected direction of an effect so that the rejection region needs not be in the tail other than that predicted by the theory (Howell, 2007). Therefore, in this study, the one-tailed statistical test is appropriate and also more powerful than the two-tailed statistical test (Malhotra, 2007). A two-tailed test is more conservative as it is used when the researcher is uncertain about the direction of the relationships between the variables relevant to the study, and needs to guard against extremes in either tail. Kaiser (1960) illustrates that with the one-tailed test, researcher is in much more palatable position than with the traditional two-tailed test of being able to make directional statistical decision if the alternative hypothesis is accepted.

7.8 Summary

Chapter Seven has discussed issues relevant to the methodology used in this study, which included: the research paradigm, research purpose, research approach, the data collection tool and how it was developed, research sampling, measurements validity and reliability and the data analysis methodology. Having described the methodology in this chapter, the following two chapters (i.e. Chapters Eight and Nine) will provide the results of analysis of the data. Chapter Eight presents the descriptive analysis of the data, and provides a general picture of the survey participants and their response to the survey questions. Chapter Nine reports the findings for the hypothesised relationships using SEM.

EIGHT

CHAPTER

EIGHT

8. Descriptive Analysis

This chapter aims to outline the results of the descriptive analysis of the final data. It is divided into two parts. In the first part, a descriptive analysis of all of the collected data is presented. Descriptive statistics are employed to describe the demographic characteristics, the measurement scales and the sub-data for predicting behaviour. The second part presents the results of exploratory factor analysis for all of the constructs.

8.1 Response Rate and Non- Response Bias

The data collection stage was conducted over a period of ten weeks, starting from the beginning in August 2010 and continuing until the middle of October 2010. The data collection stage had two phases. The first phase focused on collecting data for the constructs in the conceptual model, which includes: attitude towards helping others, attitude towards giving monetary donation to COs, social norm, moral responsibility, PBC, behavioural intention to give donation to COs, perceived ability, perceived integrity, perceived benevolence, trust in COs, trust disposition, religiosity, as well as demographic characteristics (see Figure 6.1). The second phase started after four weeks when short phone interviews were conducted with the respondents to ask them about their self-reported monetary donation behaviour.

In the first phase, one thousand questionnaires were distributed to a snowball sample of COs' donors living in the capital of Saudi Arabia, Riyadh city. In total, 456 replies were received. Twenty four questionnaires were found to be unusable because three of were returned unanswered and six had been answered by putting the same answers on all of the Likert scale items. Fifteen questionnaires have been removed because the missing data rate

was higher than 10% (as illustrated below in Section 8.3.1). Therefore, the usable response was 432 questionnaires, giving a response rate of 43.2 %.

The response rate is one of the most important issues when using a questionnaire technique, especially in comparison with interview-based studies. The response rate for this study is above the average that is to be found in similar studies. Baruch (1999) found that in major journals (mainly in the behavioural sciences) the average response rate from the respondents was 36%. In comparison with other studies in the field of non-profit (i.e. charitable) marketing, this response rate is acceptable because it is higher than the average that is found in many previous studies (e.g. Sargeant, Ford and West, 2000; Sargeant and Lee 2004; MacMillan et al. 2005). To assess the extent of any potential non-response bias, Armstrong and Overton (1977) recommend comparing the chi-square of the first 25% respondents compared to the final 25%. Consequently, in this study a series of non-parametric t-test were conducted for all variables indicated in the Likert-scale. The result illustrated that there were no significant differences (p >0.05) between the two groups in most of the constructs' items. Therefore, it was assumed that respondents did not differ from non-respondents and thus non-response bias was not a concern in the present study (see Appendix Five).

8.2 Overall Sample Demographic Profile

The demographic profiles of the respondents in the present study (i.e. the respondents' gender, age, education, occupation, marital status, number of children, and income) are presented below in Table 8.1:

Table 8.1 Overall Demographic Profile of the Study Respondents

Demographic Variables	Category	Research Sample (*n*= 432)		Saudi Census
		Frequency	Percentage	Percentage
Gender	Male	294	68.1	50.3
	Female	138	31.9	49.7
Age	18-25 years	81	18.7	32.7
	26-35 years	196	45.3	25.6
	36-45 years	101	23.3	18
	46-55 years	42	9.7	11.6
	56-65 years	7	1.6	6.6
	Above 66 years	5	1.4	5.5
Highest Educational Qualification	High School or Less	64	14.8	29.5
	Diploma	77	17.8	4.3
	Undergraduate degree	243	56.2	13.4
	Post Graduate degree	48	11.2	11.4
Occupation	Public sector Employee	215	49.7	55.3
	Private Sector Employee	135	31.2	38.4
	Non-profit Sector Employee	17	3.9	1.8
	Self Employed	7	1.6	--
	Housewife	31	7.5	--
	Retired	7	1.6	4.5
	Student	12	2.7	
	Others	8	1.8	
Marital status	Single	134	31.0	30.4
	Married	295	68.3	67.1
	Others	3	0.7	2.5
Number of Children	None	142	32.9	Fertility rate for Saudi individuals is 3.25
	One	65	15.0	
	Two	58	13.4	
	Three	41	9.5	
	Four	46	10.6	
	Five and above	80	18.6	
Income	4000 SR and Less	62	14.3	
	4001- 8000 SR	109	25.2	Not Available
	8001-12000 SR	102	23.6	
	12001-16000 SR	76	17.6	
	16001-20,000 SR	37	8.5	
	Above 20,000 SR	47	10.8	

Source: This study

Figure 8.1 shows that 68.1% of the respondents were male and 31.9 % were female. This result is not compatible with the latest Saudi census, which finds that almost 50% of the Saudi population are male and 50% are female (Central Department Of Statistics and Information, 2010). This result is understandable as the Saudi social culture pushes males to be more active in public life. However, the role of females has been changing in the Saudi context over recent decades. For example, while teaching women was an arguable issue five decades ago, nowadays Saudi females represent 49% of Saudi students in public education, 53 % from Saudi university and college students and 24% of Saudi students studying abroad.

As a result, the participation of Saudi females in the Saudi economy has increased. More than 15% of Saudi labour power is female and Saudi females occupy 20% of the governmental jobs. In addition, the number of Saudi females in jobs in the private sector has increased dramatically from 5000 to 450.000 in just the last two years, while Saudi females also own 11% of Saudi companies. On the political side, Saudi female participation has also increased; in 2012, 30 Saudi women were nominated to join the Saudi Consultative Council for the first time in its history (Chamber of Commerce and Industry, 2013). All these changes have caused Saudi females to become active in public life and more likely to hold an important role in the donation market.

The largest age group consisted of those aged 26 to 35 years (45.3%), followed by those aged 36 to 45 years (23.3%), a total of 18.7% of the respondents were aged between 18 and 25 years, while 9.7 % were aged between 46 and 55. Those aged 56 years and above represented only 2.2 % of the sample. Almost 65 % of the sample is aged between 18-35 years old. This is very close to figure given in the most recent Saudi censes, which shows that roughly 60% of the population are aged between 18-35 years old (Central Department of Statistics and Information, 2010).

Figure 8.1: The Respondents Profile by Gender and Age
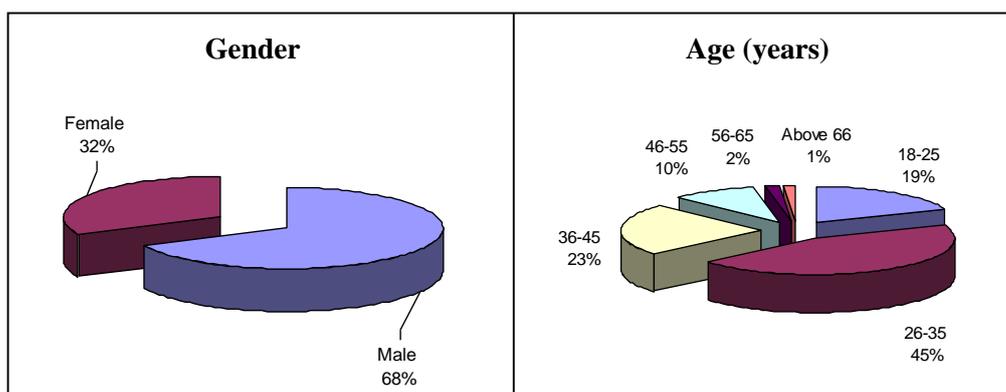
Source: this study

Figure 8.2 shows that more than half of the respondents held an undergraduate degree (i.e. 56.2 %). Meanwhile, 17.8 % of the respondents had a diploma and 14.8 % had high school or less, while 11.2 % held a postgraduate degree. The sample was skewed towards graduates (56%) because graduate degree holders seem to value research more than the others and are

consequently more willing to participate in the study. However, it can be claimed that almost 33% of the participants have a qualification between high school and diploma, versus almost 34% in the Saudi census.

The occupational distribution of the participants varied widely (see Figure 8.2). The largest group of the respondents were employees in public sector bodies (49.7%) followed by those who were employed in private sector companies (31.2 %), housewives (7.5 %), employees in the non-profit sector (3.9%), students (2.7%), and only 1.6% of the respondents were self-employed. The sample occupational distribution is almost consistent with the recent Saudi census, where almost 50% of the sample are employed by government. For example, in the 2010 Saudi census, almost 55 % of the workforce were located in governmental affiliations (Central Department of Statistics and Information, 2010).

Figure 8.2: The Respondents Profile by Education and Occupation
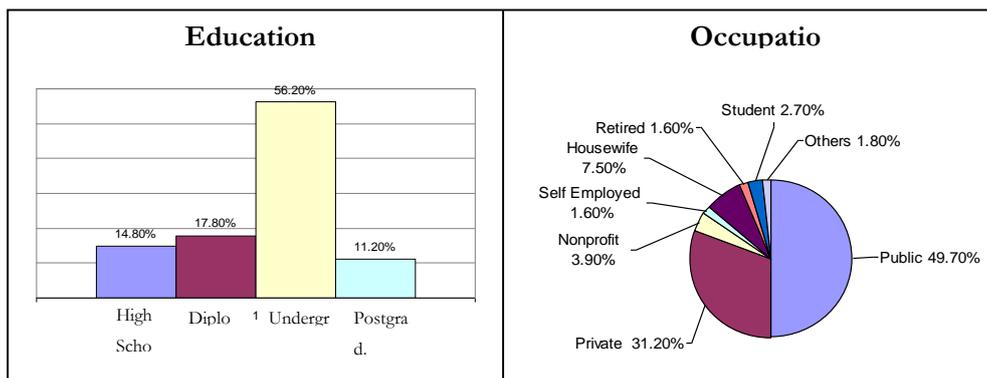
Source: this study

Figure 8.3 shows that the majority of the participants identified themselves as married (i.e. 68.3%), while 31.0% identified themselves as single. These percentages are consistent with the 2010 Saudi census (i.e. single: 30.4; married: 67.1; others 2.5). Figure 8.3, shows that 32.9% of the survey respondents have no children. This is expected because a large portion of the Saudi population is young. Figure 8.3 also illustrates that 18.6% of the sample have five children and more, 15% have one child, 13.4% have two children, 10.6 % have four children, and 9.5 % have three children. The trend to have a large family among the sample is in line with the most recent Saudi census (2010), which shows that the total fertility rate for Saudi individuals is 3.25 (Central Department of Statistics and Information, 2010).

Figure 8.3: The Respondents' Marital Status and Number of Children
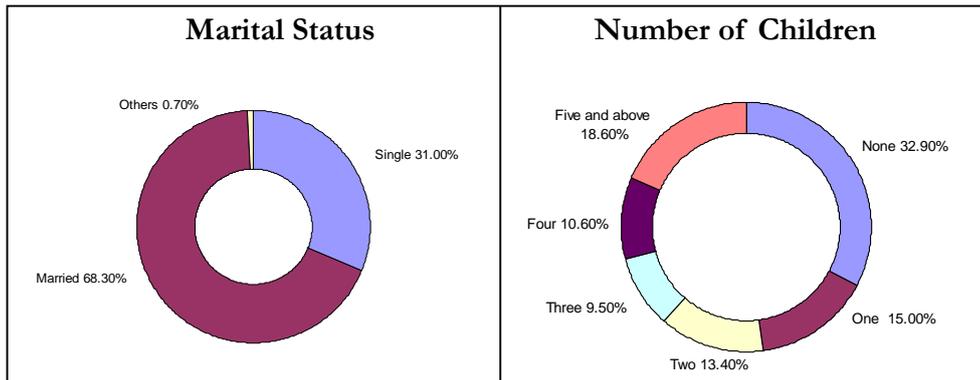
Source: this study

Figure 8.4 shows that the distribution of the respondents' monthly income varied widely. The largest group have a monthly income of between 4001 and 8000 Saudi Riyal (SR) (25.2 %). The income for the second largest group (23.6%) is between 8001-12000 SR, followed by those who earn 12001-16000 SR (17.6 %), and 4000 SR and less (14.3 %). The high monthly income groups among the participants represented only 10.8 %, who had a monthly income of over 20000 SR, and 7.9 %, who had a monthly income of between 16001 and 20.000 SR. Unfortunately, there are no available income categorisations for the Saudi population that can be used to compare with the sample.

Figure 8.4: The Respondents' Income
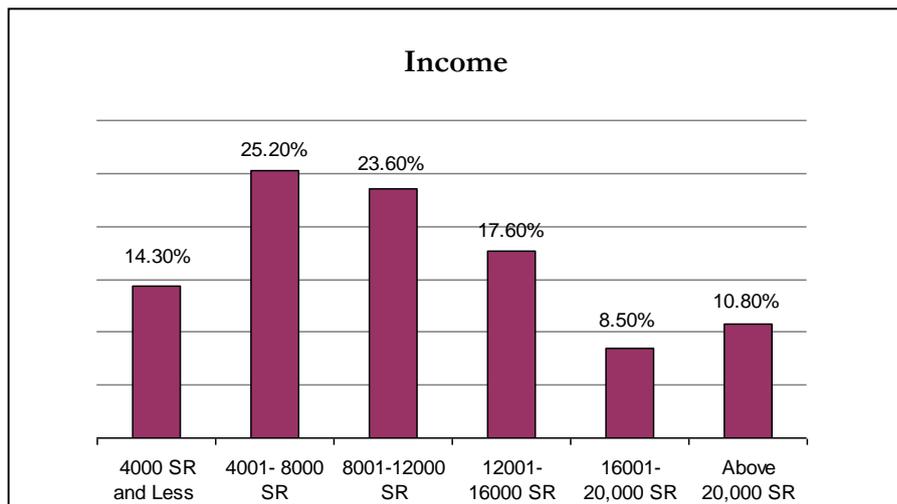
Source: this study

The description of the sample demographic profile shows that the sample in the present study is similar to the Saudi population in many demographic elements (i.e. age, occupation,

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marital status and children's number) and is different in only a few demographic elements (i.e. gender and education). However, due the context of Saudi Arabia, the differences are expectable and explainable (as illustrated above). Consequently, the sample of the present study seems to be representative of the Saudi population as a whole, which will allow the present study's findings to be generalised.

8.3 Descriptive Analysis of Responses

The proceeding section (i.e. Section 8.2) has reported on the demographic characteristics of the survey respondents. This section will report on all of the items which are related to the study's constructs, as presented in the conceptual model. As described in Chapter 6 (Figure 6.1), the proposed model consists of the following constructs: self-reported donation behaviour, intention to give a donation to COs, attitude toward helping others, attitude toward giving monetary donation to COs, social norm, moral responsibility, PBC, perceived ability, perceived integrity, perceived benevolence, trust in COs, trust disposition, and religiosity. All of the constructs were measured by asking the respondents questions in the form of five-point Likert scale. Three items were reversed because they were negatively stated (ATH4, ATC4, MOR1). The respondent is asked to indicate their degree of agreement with the scale's statements. The interpretation of the scale levels is illustrated in Table 8.2.

Table 8.2 Interpretation of Scales Values

Mean Value	Meaning		
	Self-Donation Scale	Religiosity Scale	Other Scales
From 1 to 1.49	Not at all	Never	Strongly disagree
From 1.50 to 2.49	One time	Rarely	Disagree
From 2.50 to 3.49	Two times	Sometimes	Neutral standpoint
From 3.50 to 4.49	Three times	Frequently	Agree
From 4.50 to 5	Four times and above	Always	Strongly agree

Source: this study

8.3.1 Self-Reported Behaviour, Behavioural Intention and PBC

In this study, the self-reported donation to COs was measured with two items, by using a five point Likert scale (i.e. 1: not at all, 2: once, 3: twice, 4: three times and 5: four times and over (frequently). The first item measured how often the respondents had made a monetary donation to COs during the previous four weeks. Table 8.3 illustrates that during the last four weeks, respondents had given a monetary donation to the COs two times (BEH1: mean= 3.39, SD= 1.44). The second item measured to what extent the respondents donated money to COs during the last four weeks, The results indicate that respondents had given three times as a monetary donation to the COs in the last four weeks (BEH2: mean= 4.29, SD= 1.40).

A three items scale measured the individual's intention to give a monetary donation to COs. As shown in Table 8.3, the respondents agree that they are likely to give a monetary donation to the COs in the next four weeks (INT1: mean= 3.70; SD= 1.19); agree that they intend to give a monetary donation to the COs in the next four weeks (INT2: mean= 3.83; SD= 1.17); and agree that they are going to give a monetary donation to the COs in the next four weeks (INT3: mean= 3.80; SD= 1.31).

PBC was measured with two items on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). Table 8.3 presents a descriptive analysis for the PBC results in this study. It can be seen that the respondents agree that they can give a monetary donation to the COs if they so desire (PBC1: mean = 3.77; SD= 1.15) and agree that it is mostly up to them if they give a donation to the COs or not (PBC2: mean = 3.88; SD= 1.14).

Table 8.3 Descriptive Analysis for Self-reported Behaviour, Behavioural Intention and PBC

Construct And Items		Response Scales (%)					Mean	SD
		1	2	3	4	5		
Self-reported behaviour	BEH1	11.8	12.2	10.9	17.6	47.5	3.39	1.44
	BEH2	5.3	11.3	8.9	13.5	66.6	4.29	1.40
Intention	INT1	6.3	9.0	26.3	26.2	32.1	3.70	1.19
	INT2	5.4	9.0	20.5	28.5	36.7	3.83	1.17
	INT3	8.1	10.4	18.2	20.8	42.5	3.80	1.31
PBC	PBC1	5.9	7.2	23.5	30.3	33.0	3.77	1.15
	PBC2	4.1	8.6	22.3	26.2	38.9	3.88	1.14

Source: this study

8.3.2 Attitudes towards Helping Others and Towards Giving a Donation to COs

The attitudes measure scale was measured with five items for each type of attitude (i.e. from towards helping others and towards giving donation to COs) on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The results of the descriptive analysis are shown in Table 8.4. They illustrate that, in the scale of attitude toward helping others (ATH), respondents strongly agree that people should be willing to help others who are less fortunate (ATH1: mean = 4.5; SD = 0.86), agree that helping troubled people with their problems is very important (ATH2: mean = 4.25; SD = 0.98), agree that people should be more charitable toward others (ATH3: mean = 4.49; SD= 0.92), agree that people in need should receive support from others (ATH4: mean = 3.92; SD = 1.35), and agreed that helping others is enjoyable (ATH5: mean = 4.00; SD= 1.16).

In the other attitudinal scale towards giving monetary donation to COs (ATC), Table 8.4 shows that study participants strongly agree that giving monetary donation to COs is important (ATC1: mean= 4.63; SD= 0.75), agree that people should support the COs financially (ATC2: mean = 4.48, SD= 0.75), strongly agree that giving monetary donation to COs is valuable (ATC3: mean = 4.56; SD= 0.83), agree that giving a monetary donation to COs would help needy people (ATC4: mean = 4.10; SD= 1.30), and strongly agree that giving a monetary donation to COs is safe (ATC5: mean = 4.11; SD= 1.12).

Table 8.4 Descriptive Analysis for Attitudes

Construct And Items		Response Scales (%)					Mean	SD
		1	2	3	4	5		
Attitude toward Helping others	ATH1	1.4	2.7	8.1	20.0	67.8	4.50	0.86
	ATH2	2.7	3.6	12.2	29.3	52.5	4.25	0.98
	ATH3	2.3	1.8	10.9	15.3	69.7	4.49	0.92
	ATH4	8.6	9.0	16.8	13.1	52.5	3.92	1.35
	ATH5	5.9	9.5	30.8	7.2	46.6	4.00	1.16
Attitude toward donating to COs	ATC1	1.4	0.9	6.3	17.2	74.2	4.63	0.75
	ATC2	2.3	0.9	11.3	19	66.5	4.48	0.89
	ATC3	1.4	1.4	10.0	14.8	72.4	4.56	0.83
	ATC4	6.8	9.0	12.2	11.4	60.6	4.10	1.30
	ATC5	3.6	5.4	19.9	19.1	52.0	4.11	1.12

Source: this study

8.3.3 Social Norm and Moral Responsibility

Social norm was measured with four items on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). A descriptive analysis for the social norm is presented in Table 8.5. The results show that the respondents take a natural standpoint on agreeing that most important people think that they should give monetary donation to the COs (SNI1: mean = 3.32; SD= 1.16) and believe that the most important of them expect that they give monetary donation to the COs (SNI2: mean= 3.13; SD=1.07). They agree that most important of them will approve their giving of monetary donations to the COs (SNI3: mean= 3.71; SD= 1.10). Lastly, the respondents agree that most important people give a monetary donation to the COs (SNI4: mean= 3.81; SD= 1.14).

Table 8.5 Descriptive analysis for norms

Construct and Items		Response Scales (%)					Mean	SD
		1	2	3	4	5		
Social Norm	SNI1	6.8	17.6	31.2	25.8	18.6	3.32	1.16
	SNI2	5.6	22.6	36.1	24.4	11.3	3.13	1.07
	SNI3	3.6	10.9	25.3	31.2	29.0	3.71	1.10
	SNI4	6.8	15.4	23.9	30.3	23.6	3.81	1.14
Moral Reasonability	MOR1	23.8	25.4	20.1	18.1	12.6	2.42	1.38
	MOR2	5.6	11.3	8.6	14.5	65.6	4.29	1.18
	MOR3	11.3	17.2	27.2	21.7	22.6	3.27	1.29

Source: this study

On the other hand, moral responsibility was measured with three items on a five point Likert scale ranging from 1 to 5. The respondents disagree that they would feel guilty if they do not donate to the COs (MOR1: mean = 2.42; SD= 1.38), but agree that giving monetary donation to the COs will follow with their principles (MOR2: mean= 4.29; SD= 1.18). They showed a natural standpoint on believing that they have a moral obligation to donate money to COs (MOR3: mean = 3.27; SD= 1.29).

8.3.4 Trust: Perceived Ability, Perceived Integrity, Perceived Benevolence, and Trust in COs

In this study, the trust construct consisted of perceived ability, perceived integrity and perceived benevolence. Perceived ability was measured with seven items on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The results of the descriptive analysis (as illustrated in Table 8.6) show that the respondents agree that COs are likely to have an impact on the charitable cause (ABL1: mean = 3.75; SD= 1.07), agree that COs have the skills to safeguard their money (ABL2: mean = 3.53; SD= 1.07), and also agree that COs use donated funds appropriately (ABL5: mean = 3.60; SD= 1.14). The respondents were found to take a neutral standpoint on the belief that COs have the required knowledge to conduct their activities (ABL3: mean = 3.42; SD= 1.04), have the ability to solve problems (ABL4: mean = 3.26; SD=0.95), and in the issue that COs are competent and effective in conducting their activities (ABL7: mean =3.35; SD=1.07). Moreover, the respondents agree that COs fully understand the needs of their beneficiaries (ABL6: mean = 3.73; SD=1.07).

The second dimension of the trust measurement is perceived integrity, which was measured with nine items on a five Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The results of the descriptive analysis, as illustrated in Table 8.6, show that the respondents were found to take a neutral standpoint on the belief that COs will remain committed to their mission (ING1: mean= 2.83; SD= 1.05) and that COs have consistent practices and policies (ING5: mean= 2.90; SD= 1.18). Meanwhile, they were found to agree with the view that the COs conduct their operations ethically (ING2: mean=4.02; SD= 1.08) and they agree that COs are honest (ING3: mean= 4.04; SD= 1.09). The respondents also agree that COs are truthful in their dealing with the donors (ING6: mean= 3.88; SD= 1.10) and agree that that COs do not to exploit their donors (ING7: mean= 3.93; SD= 1.17). Of the other items in perceived integrity measurement: the respondents took a neutral standpoint in the belief that COs always do what they say they will do (ING4: mean= 3.41; SD= 1.11), will keep their promises (ING8: mean= 3.37; SD= 1.02) and always give adequate feedback about how an individual's donations have been used (ING9: mean= 3.02; SD= 1.21).

The third dimension of the trust measurement is perceived benevolence, which was measured with three items on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The results of the descriptive analysis, as illustrated in Table 8.6, show that the respondents agree that COs have the best interests of their recipients at heart (BEN2:

mean= 3.84; SD= 1.24) and agree that COs spend most of the donation on the targeted charitable cause (BEN3: mean=3.97; SD= 1.05). Lastly, the respondents were found to have taken a neutral standpoint on the question of whether or not the COs always ask for appropriate sums (BEN1: mean = 3.38; SD= 3.38). Trust in COs was measured by three items on five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The results of descriptive analysis, which are illustrated in Table 8.6, show that the respondents agree that COs can be trusted (TRST1: mean = 3.93; SD= 1.14), are reliable organisations (TRST2: mean = 3.85; SD= 1.20), and they feel confident when dealing with COs (TRST3: mean = 3.83; SD= 1.19).

Table 8.6 Descriptive Analysis for Trust

Construct and Items		Response Scales (%)					Mean	SD
		1	2	3	4	5		
Perceived Ability	ABL1	4.5	5.9	28.1	33.5	28.1	3.75	1.07
	ABL2	4.1	13.1	28.1	34.8	19.9	3.53	1.07
	ABL3	5.0	12.7	32.2	36.2	14.0	3.42	1.04
	ABL4	3.6	15.8	40.8	30.8	9.0	3.26	0.95
	ABL5	5.0	12.2	27.2	29.4	26.2	3.60	1.14
	ABL6	5.4	15.4	31.3	33.5	14.5	3.73	1.07
	ABL7	3.6	19.0	32.6	29.0	18.5	3.35	1.07
Perceived Integrity	ING1	1.8	10.2	22.7	32.1	32.6	2.83	1.05
	ING2	4.5	4.1	18.6	30.8	42.1	4.02	1.08
	ING3	3.6	6.3	17.2	28.5	44.3	4.04	1.09
	ING4	5.6	14.0	32.1	29.4	18.6	3.41	1.11
	ING5	14.0	23.1	32.1	20.4	10.4	2.90	1.18
	ING6	4.1	7.2	21.8	30.8	36.2	3.88	1.10
	ING7	5.4	8.6	14.5	30.3	41.2	3.93	1.17
	ING8	2.7	8.1	28.5	34.8	25.8	3.73	1.02
	ING9	14.0	16.7	35.3	20.8	13.1	3.02	1.21
Perceived Benevolence	BEN1	11.8	10.9	24.5	33.5	19.5	3.38	1.07
	BEN2	4.5	8.6	20.6	39.1	27.2	3.84	1.24
	BEN3	3.6	11.1	25.2	37.3	22.8	3.97	1.05
Trust in COs	TRST1	4.5	9.0	15.0	32.1	39.4	3.93	1.14
	TRST2	6.8	8.1	15.0	33.9	36.2	3.85	1.20
	TRST3	8.6	5.0	14.0	39.8	32.6	3.83	1.19

Source: this study

8.3.5 Trust Disposition

The trust disposition scale was measured with five items on a five point Likert scale (ranging from 1: strongly disagree to 5: strongly agree). The descriptive analysis for trust disposition is presented below in Table 8.7. These results show that the respondents were found to take a neutral standpoint on the belief that they have trust in other people (TRUD1: mean= 3.39; SD1.09); they tend to trust people, even though they know little about them (TRUD2: mean= 2.87; SD= 1.21); they feel that trusting someone or something is difficult (TRUD3: mean = 3.08; SD= 1.14); and that they feel that society needs tough laws and regulations because organisations cannot otherwise be trusted to do what is good for society (TRUD4: mean = 3.12; SD=1.43). Lastly, they agree that they have trust in general humanity (TRUD5: mean = 3.59; SD= 1.11).

Table 8.7 Descriptive Analysis for Trust Disposition

Construct and Items	Response Scales (%)					Mean	SD
	1	**2**	**3**	**4**	**5**		
TRUD1	6.3	11.8	36.4	28.5	17.2	3.39	1.09
TRUD2	16.7	22.2	28.5	23.1	9.5	2.87	1.21
TRUD3	8.6	24.0	30.4	24.9	12.2	3.08	1.14
TRUD4	22.2	9.5	23.6	24.0	20.8	3.12	1.43
TRUD5	5.4	8.1	35.0	26.2	25.3	3.59	1.11

Source: this study

8.3.6 Religiosity

The construct of religiosity was measured in two dimensions, which are: worship and conduct. The worship dimension was measured with seven items on a five point Likert scale (ranging from 1: never to 5: always). The results of the descriptive analysis in Table 8.8 show that the respondents frequently gave to the recommended charity (RGW1: mean= 3.74; SD= 0.88), frequently perform *Omrah* (minor pilgrimage) (RGW3: mean = 3.59; SD= 1.02), sometimes compote their external appearance with Islamic direction (RGW7: mean = 3.29; SD= 1.51), and also frequently recite the Qur'an (RGW4: mean= 3.67; SD= 0.90). The respondents reported that they always observe the obligatory prayers (RGW2: mean = 4.79; SD= 0.63) and that they always increase their worship during *Ramadan* (RGW6: mean = 4.59; SD= 0.60). On the other hand, the respondents sometimes perform the recommended fasting (RGW5: mean= 2.70; SD= 1.03).

The conduct dimension was measured with six items on a five point Likert scale (ranging from 1: never to 5: always). Table 8.8 illustrates the results of the descriptive analysis of the conduct scale. The respondents reported that they frequently tell others things that are true (RGC1: mean= 4.01; SD= 0.86) and frequently maintain good relationships with others (RGC4: mean= 4.35; SD= 0.82). Moreover, the respondents stated that they sometimes encourage good and forbid evil (RGC2: mean= 3.34; SD= 0.94), frequently backbite others (RGC5: mean= 3.76; SD= 1.01), and frequently do not abuse others (RGC6: mean= 3.59; SD= 1.21). Finally, the respondents reported that they always deal with elderly people respectively (RGC3: mean= 4.75; SD= 0.80).

Table 8.8 Descriptive Analysis for Religiosity

Construct and Items		Response Scales (%)					Mean	SD
		1	2	3	4	5		
Worship	RGW1	1.4	3.2	39.0	33.9	22.6	3.74	0.88
	RGW2	1.8	0.9	1.4	10.0	86.0	4.79	0.63
	RGW 3	2.3	9.5	38.9	24.9	24.4	3.59	1.02
	RGW4	0.9	4.5	43.0	29.4	22.2	3.67	0.90
	RGW5	9.5	38.5	31.2	14.5	6.3	2.70	1.03
	RGW6	2.2	3.5	5.0	29.2	60.2	4.59	0.60
	RGW7	19.0	14.9	16.3	17.6	32.1	3.29	1.51
Conduct	RGC1	0.5	3.2	28.5	37.1	30.8	4.01	0.86
	RGC2	3.6	10.0	47.1	26.7	12.7	3.34	0.94
	RGC3	2.7	3.2	3.6	24.9	65.6	4.75	0.80
	RGC4	0.5	3.2	10.0	34.0	52.5	4.35	0.82
	RGC5	3.6	5.0	29.9	34.8	26.7	3.76	1.01
	RGC6	5.9	12.7	29.5	20.4	31.7	3.59	1.21

Source: this study

8.4 Sub Data for Predicting Behaviour

The present study had been designed to predict the behaviour of Saudi individuals' who make monetary donations to COs. All of the study participants were invited to become involved in a follow up short phone interview about their donation to the COs. After four weeks, a total of 221 from the 432 individuals who participated in the first sample responded to the questions in a follow up phone interview.

In this section a comparison between the respondents' sample (sample 1: 221) and the non-respondents sample (sample 2: 211) has been conducted in order to investigate whether or not sample 1 differs significantly from sample 2. The comparison covers two areas: demographic characteristics and construct mean items. It uses a Z-test since it is the proper statistical test to compare between two proportions in two independent samples (Silver, 1997).

The hypothesis in this comparison is that:

H0: The demographic characteristics of the non-respondents sample (i.e. sample 2) does not differ from the respondents sample (i.e. sample 1).

Table 8.9 shows that for most of the demographic characteristics there is no significant difference at 0.05 level of significance between the respondents sample and non-respondents

sample. Most of the Z-test values for gender, age, education, occupation, marital status and income do not exceed the cut off points (i.e. -1.96 to +1.96). Therefore, this hypothesis will not be rejected.

Table 8.9 A Comparison between the two Sets of the Study Data in the Demographic Variables

		Sample 1 (n1:221) Respondents	Sample 2 (n2 :211) Non-respondents	
		%	%	Z-test
Gender	Male	70.1	65.9	0.89
	Female	29.9	34.1	-1.12
Age	18-25	21.2	15.9	1.41
	26-35	42.9	49.5	-1.37
	36-45	23	23.6	-0.24
	46-55	11.1	8.2	1.03
	56-65	0.9	1.9	-0.9
	Above 66 years	0.9	1	-0.107
Education	High School or Less	16.9	11.3	1.66
	Diploma	16	18.6	- 0.55
	Undergraduate degree	60.1	56.4	0.78
	Postgraduate degree	7	13.7	- 2.29
Occupation	Public sector	47.2	53.6	- 1.33
	Private Sector	33	29.2	0.85
	Non-profit Sector	2.8	4.3	- 0.84
	Self Employed	1.8	1	0.71
	Housewife	8.7	6.2	0.98
	Retired	0.9	1.9	- 0.88
	Student	4.1	1.4	1.7
	Others	1.4	2.4	-0 .76
Marital status	Single	33.5	27.7	1.31
	Married	65.6	71.8	- 1.38
	Others	0.9	0.5	0.002
Income	4000 SR and Less	18.6	9.2	2.81
	4001- 8000 SR	27	26.2	0.24
	8001-12000 SR	22.5	25.6	- 0.75
	12001-16000 SR	15.7	19.5	- 1.04
	16001-20,000 SR	8.3	7.2	0.43
	Above 20,000 SR	7.8	12.3	- 1.56

Source: this study

In addition, the Z-test did not show significant differences in the scales statistics between sample 1 and sample 2 (as shown in Table 8.10). Most of the Z-test values are in the range of -1.96 to +1.96, which indicates that there is no significance between the

respondents sample and non-respondents sample. It can be concluded from this that there are no statistically significant differences between sample 1 and sample 2. Since the first sample contains data about the respondents' self-reported donation behaviour, it has been decided to use the first dataset for the next statistical analysis.

Table 8.10 A Comparison between the two Sets of the Study Data in Scale Statistics

Construct	Items	Mean		SD		Z– test
		Sample 1 n1: 221	Sample 2 n2 :211	Sample 1 n1: 221	Sample 2 n2 :211	
Attitudes Towards Helping Others	ATH1	4.50	4.45	0.86	0.81	0.62
	ATH2	4.25	4.09	0.98	1.10	1.59
	ATH3	4.49	4.38	0.92	0.99	1.19
	ATH4	3.92	4.04	1.35	1.25	-0.95
	ATH5	4.00	3.80	1.16	1.14	1.80
Attitudes Towards COs	ATC1	4.63	4.47	0.75	0.84	-2.08
	ATC2	4.48	4.16	0.89	1.03	-3.45
	ATC3	4.56	4.44	0.83	0.94	-1.40
	ATC4	4.10	3.97	1.30	1.31	-1.03
	ATC5	4.11	3.91	1.12	1.15	-1.82
Social norm	SNI1	3.32	3.29	1.16	1.15	-0.26
	SNI2	3.13	3.10	1.07	1.08	-0.28
	SNI3	3.70	3.71	1.10	1.09	0.09
	SNI4	3.34	3.36	1.14	1.13	0.18
Moral Responsibility	MOR1	2.92	2.86	1.38	1.34	-0.45
	MOR2	4.29	4.28	1.18	1.12	-0.08
	MOR3	3.27	3.16	1.29	1.25	-0.89
PBC	PBC1	3.77	3.70	1.15	1.12	-0.63
	PBC2	3.88	3.82	1.14	1.13	-0.54
Intention	INT1	3.69	3.58	1.19	1.17	-0.96
	INT2	3.83	3.69	1.17	1.20	-1.22
	INT3	3.80	3.58	1.31	1.32	-1.73
Perceived Ability	ABL1	3.75	3.75	1.07	1.07	0.19
	ABL2	3.53	3.54	1.07	1.02	0.09
	ABL3	3.42	3.44	1.03	1.03	0.20
	ABL4	3.26	3.25	0.954	0.99	-0.10
	ABL5	3.60	3.62	1.14	1.10	0.18
	ABL6	3.37	3.38	1.07	1.08	0.09
	ABL7	3.35	3.32	1.07	1.04	-0.29
Perceived Integrity	ING1	3.83	3.81	1.05	1.03	-0.19
	ING2	4.01	4.02	1.08	1.02	0.09
	ING3	4.04	4.02	1.09	1.05	-0.19
	ING4	3.41	3.42	1.11	1.08	0.09
	ING5	2.90	2.97	1.18	1.20	0.60
	ING6	3.88	3.83	1.10	1.03	-0.48
	ING7	3.93	3.94	1.17	1.12	0.09

Construct	Items	Mean		SD		Z– test
		Sample 1 n1: 221	Sample 2 n2 :211	Sample 1 n1: 221	Sample 2 n2 :211	
	ING8	3.73	3.66	1.02	1.02	-0.71
	ING9	3.02	2.92	1.21	1.20	-0.85
Perceived Benevolence	BEN1	3.38	3.42	1.24	1.20	0.33
	BEN2	3.64	3.66	1.05	1.02	0.19
	BEN3	3.57	3.66	1.07	1.00	0.89
Trust	TRST1	3.93	3.88	1.14	1.09	-0.46
	TRST1	4.02	4.01	1.02	1.08	0.08
	TRST1	3.79	3.66	1.02	1.02	-0.71
Trust Disposition	TRUD1	3.39	3.29	1.09	1.15	-0.92
	TRUD 2	2.87	3.10	1.21	1.08	2.06
	TRUD 3	3.08	3.71	1.14	1.09	5.83
	TRUD 4	3.12	3.36	1.43	1.13	1.92
	TRUD 5	3.59	3.29	1.11	1.15	-2.74
Religiosity	RGW1	2.53	2.52	0.58	0.59	-0.17
	RGW2	2.95	2.96	0.29	0.26	0.37
	RGW3	2.38	2.39	0.68	0.67	0.15
	RGW4	2.46	2.44	0.59	0.64	-0.33
	RGW5	1.74	1.69	0.78	0.76	-0.67
	RGW6	2.94	2.92	0.25	0.30	-0.74
	RGW7	2.16	2.20	0.90	0.90	0.46
	RGC1	2.66	2.71	0.54	0.52	0.93
	RGC2	2.26	2.19	0.68	0.69	-1.05
	RGC3	2.91	2.92	0.37	0.35	0.28
	RGC4	2.80	2.83	0.46	0.47	0.66
	RGC5	2.53	2.55	0.65	0.62	0.32
	RGC6	2.34	2.33	0.77	0.78	-0.13

Source: this study

8.5 Exploratory Factor Analysis (EFA)

The next step after the dataset for the current study has been gathered is to screen for missing data, outliers, and normality is to prepare the data for oncoming stages, which include evaluating the measurement model and structural model. Exploratory Factor Analysis (EFA) is a popular tool that is used to analyse the structure of correlations among a large number of multiple variables (i.e. multivariate) based on a set of common underlying dimensions (Hair et al. 2010) without imposing any preconceived structure on the outcome (Child, 1990). The main aim for EFA is to summarise and reduce the given number of variables into a smaller number of higher order factors (Hair et al. 2010). In the present study, EFA has been used as a pre-stage before evaluating the measurement model by Confirmatory Factor Analysis (CFA).

Having discussed the EFA procedure in detail in the methodology chapter (see Section 7.7.2.4), the following sections will present the results of EFA for all of the study's constructs. The total observed variables were divided into three groups because the conceptual model of this study contains of a large pool of items. Separate factor analysis was used to assess and purify the structure performance measure. The three groups are:

Group One: The revised TPB variables

Group Two: The trust variables

Group Three: The religiosity variables

They will be analysed in more detail in the sub-sections which follow.

8.5.1 Group One: The Revised Model of TPB Variables

When assessing the suitability of the revised model of the TPB, the results revealed that the Kaiser-Meyer-Olin (KMO) statistic of sampling adequacy was 0.811, which is above the required cut-off level according to Kaiser (1974), Sharma (1996), and Hair et al. (2010). In addition, the Bartlett test of sphericity was found to be statistically significant. These results indicate the suitability of the factor analysis technique for the revised TPB model.

Table 8.11: KMO and Bartlett's test for Suitability of Revised TPB

KMO Measure of Sampling Adequacy	.811
Bartlett's Test of Sphericity Approx. Chi-Square	2915.903
Df	210
Sig.	.000

Source: this study

Twenty four items related to the revised model of TPB were performed in the EFA. The results converged in seven iterations, which were suggested from the three observed variables (i.e., ATH4, ATC4, and MOR2) that failed to meet the criteria on the basis of loadings less than 0.4 on a single factor. They were consequently deleted. The remaining items (twenty one observed variables) were performed again. The final EFA results (the second run that converged in six iterations) are presented in Table 8.12, which shows that the total variance explained was 77.26 percent. Hence, every item met the criteria to be retained in the model.

Seven factors were extracted. Firstly, a factor was labelled as *"Attitudes towards helping others"*, which consisted of four items (i.e. ATH1, ATH2, ATH3 and ATH5) and yielded an

acceptable degree of internal consistency (i.e. Cronbach's Alpha of 0.83). Secondly, a factor was labelled as *"Attitudes towards giving donation to COs"*, which consisted of four items (i.e. ATC1, ATC2, ATC3 and ATC5) with a Cronbach's Alpha value of 0.82. Meanwhile, the third factor comprised of four items (i.e. SNI1, ANI2, ANI3 and SNI4) with a Cronbach's Alpha value of 0.85. The forth factor was labelled as *"Moral Responsibility"*, which consisted of two items (i.e. MOR1 and MOR3) with a Cronbach's Alpha value of 0.75. The fifth factor was labelled as *"Intention to give donation to COs"*, which contained three items (i.e. INT1, INT2 and INT3) with a Cronbach's Alpha value of 0.81. The sixth factor was labelled as *"Perceived Behaviour Control"*, which consisted of two items (i.e. PBC1 and PBC2), with a Cronbach's Alpha of 0.68. Although the internal consistency seems low, Flynn, Schroeder and Sakakibara (1994), Kline (1999) and Hair et al. (2010) considered that a 0.6 value is acceptable. The last factor consisted of two items, which were labelled as *"Self-reported Behaviour"* and consisted of two items (i.e. BEH1 and BEH2) with a high Cronbach's Alpha value of 0.97.

Table 8.12 Factor Loading by EFA for the Revised Model of TPB

Components		Items Loading	Cronbach Alpha	% of Total Variance Explained
				77.26
Self-reported Behaviour	BEH1	.96	0.97	4.90
	BEH2	.95		
Intention to give donation to COs	INT1	.90	0.81	7.01
	INT2	.66		
	INT3	.45		
Attitudes towards Helping Others	ATH1	.85	0.83	8.52
	ATH2	.76		
	ATH3	.89		
	ATH5	.79		
Attitudes towards giving monetary donation to COs	ATC1	.93	0.82	33.38
	ATC2	.87		
	ATC3	.94		
	ATC5	.69		
Social norm	SNI1	.84	0.85	13.75
	SNI2	.82		
	SNI3	.61		
	SNI4	.77		
Moral Responsibility	MOR1	.97	0.75	5.79
	MOR3	.80		
PBC	PBC1	.54	0.68	3.91
	PBC1	.84		

Source: this study

It is important to note that the exclusion of ATH4, ATC4, and MOR2 from the revised TPB construct was investigated and considered to be beneficial to the overall validity of the model. By inspecting each item, it was found that the main reason that they could be removed was because of ambiguity and redundancy. For example, ATH4 aimed to determine the respondents' attitude about needy people's right to receive help from others "people in need should receive support from others", while ATH1 "people should be willing to help others who are less fortunate" was concerned with the perceived duty of fortunate people towards needy people. The respondents may have looked at these two statements as holding equal or very similar meaning. In addition, ATC4 "giving a monetary donation to COs is valuable for me" and ATC1 "giving a monetary donation to COs is important for me" both emphasised the individuals' perceived importance of giving donation monetary to COs. In terms of MOR2 "Giving a monetary donation to the COs will go against my principles", the reverse format of the statement may confuse the respondents because the meaning of the item may be seen to be ambiguous. However, the opposite meaning of MOR2 is not far from the meaning of MOR3 "I have a moral obligation to donate money to the COs" as they both measure the concept of personal moral responsibility of giving monetary donation to the COs.

In general, the deletion of these items aimed at improving the validity of the revised TPB scales' factors by reducing ambiguity and redundancy. In addition, deleting the three items increased reliability. The Cronbach Alpha for the constructs, attitude towards helping others (ATH), attitude towards giving monetary donation to COs (ATC) and moral responsibility (MOR) before items deletion was (0.80, 0.78, and 0.74 respectively) and after deletion became higher (0.83, 0.82, and 0.75 respectively), which indicates that reliability was actually improved.

8.5.2 Group Two: The Trust in COs and Trust Disposition Variables

The second group consisted of variables for trust in COs, preserved ability, preserved integrity, and preserved benevolence and trust disposition. Examination of the suitability of these constructs for factor analysis, the results of KMO and the Bartlett test of sphericity revealed that its KMO value was acceptable (0.91) and the Bartlett test was statistically significant.

Table 8.13 KMO and Bartlett's test for Suitability of Trust and Trust Disposition

KMO Measure of Sampling Adequacy	.91
Bartlett's Test of Sphericity	
Approx. Chi-Square	1891.170
Df	171
Sig.	.000

Source: this study

In the first run, which is comprised of twenty-seven items, six factors emerged which accounted for 61.37 of total variance. However, this initial exercise resulted in the deletion of these items (i.e. ING1, ING5, ING9, BEN3, and TRUD4) on the basis of low loading (i.e. under 0.40). The EFA was again performed on the remaining twenty-two items. The Cronbach's alpha was computed for each factor extracted from this second run. As a result, a five factors solution was extracted with 65.31 of total variance explained. All items displayed factor loading greater than 0.48.

Table 8.14 gives a summary of Group Two items factor loading, variance explained by each factor, and total Cronbach's alpha. The first factor was labelled as *"preserved ability"* and consisted of seven items (i.e. ABL1, ABL2, ABL3, ABL4, ABL5, ABL6, and ABL7). The second factor was labelled as *"preserved integrity"* and included six items (i.e. ING2, ING3, ING4, ING6, ING7, and ING8). The third factor has two items (i.e. BEN1 and BEN2) and is labelled as *"preserved benevolence"*. The fourth factor is comprised of three items (i.e. TRST1, TRST2 and TRST3) and was labelled as *"Trust in COs"*. The last factor is labelled as *"Trust disposition"* and has four items (i.e. TRUD1, TRUD2, TRUD3 and TRUD5). Each factor achieved the acceptable value of Cronbach's alpha (i.e. 0.89, 0.86, 0.64, 0.88, and 0.71, respectively). The low Cronbach alpha score for perceived benevolence variable is acceptable according to Flynn et al. (1994), Kline (1999) and Hair et al. (2010).

Table 8.14 Factor loading by EFA for Trust and Trust Disposition

Components		Items Loading	Cronbach Alpha	% of Total Variance Explained
				65.31
Perceived Ability	ABL1	.61		
	ABL2	.67	0.89	38.37
	ABL3	.78		
	ABL4	.78		
	ABL5	.83		
	ABL6	.83		
	ABL7	.73		
Perceived Integrity	ING2	.64		
	ING3	.48	0.86	10.29
	ING4	.56		
	ING6	.51		
	ING7	.83		
	ING8	.60		
Perceived Benevolence	BEN1	.79	0.64	5.23
	BEN2	.61		
Trust in COs	TRST1	.63	0.88	4.53
	TRST2	.75		
	TRST3	.70		
Trust Disposition	TRUD1	.81	0.71	6.88
	TRUD2	.76		
	TRUD3	.60		
	TRUD5	.72		

Source: this study

The removal of the five items (ING1, ING5, ING9, BEN3 and TRUD4) is considered to have improved the validly of construct. By inspecting each item, it is found that the main reason that they could be removed was because of redundancy and ambiguity. For example, ING1 "COs will remain committed to their mission" and ING4 "COs always do what they say they will do" have quite similar meanings. A possible reason for removing ING5 "COs do not always give adequate feedback about how individual's donations have been used" is that respondents did not see the providing feedback links to the perceived integrity factor since it is not a common practice in the Saudi COs sector. Al-Yahya and Fustier (2011) argue that Saudi COs sector suffers from a lack of professionalism, especially when dealing with small donors. ING9 "COs do not to exploit their donors" was removed from the integrity factor mainly because the respondents may viewed it as a repetition of the former item, ING3 "COs are truthful in their dealing with the donors". Both ING9 and ING3 focus on how COs deal with donations from the donors' perspective.

The meaning of BEN3 "give their priority to a targeted charitable cause" is similar to the meaning of BEN1 "have the best interests of their recipients at heart" and both aim to measure COs' care of the beneficiaries' welfare (benevolence). The respondents may have

seen these two items as redundant. Meanwhile, TRUD4 might tend to be ambiguous as it is rather a very long statement "I feel that society needs tough laws and regulations because organisations cannot otherwise be trusted to do what is good for society". However, another four items measured the construct of individuals trust disposition.

Consequently, deletion of these five items from the trust scale seems not to have affected the validity of the scale. Moreover, examining the Cronbach Alpha before and after the items deletion showed that scale reliability was not affected. The Cronbach Alpha for the constructs; perceived integrity, perceived benevolence and trust disposition was (0.82, 0.66 and 0.69 respectively) and after deletion became (0.86, 0.64 and 0.71 respectively). Rather, two factors showed an improvement in their reliability while the low level of reliability for perceived benevolence before and after item deletion is relatively acceptable according to Flynn et al. (1994), Kline (1999) and Hair et al. (2010).

8.5.3 Group Three: The Religiosity Variables

The third group consisted of the religiosity construct, which contains thirteen items. The religiosity construct was found to be suitable for factor analysis because the KMO value is above the required cut-off value (0.72) and the construct is statistically significant.

According to the conceptual model, this construct is expected to have two sub-factors (i.e. worship and conduct), while each factor has a group of items. However, after performing the exploratory factor analysis it was found that all of the construct's items are loaded on one factor alone. The initial analysis resulted in the deletion of five items (i.e. RGW1, RGC1, RGC3, RGC4 and RGC5) because their loading was under the acceptable cut-off value (0.40). EFA and Cronbach's alpha were performed again on the remaining eight items. One factor solution was extracted with 48 % of the total variance explained and all items showed factor loading greater than 0.56. The KMO value was .746, which is an acceptable value for exploratory research. Additionally, Bartlett's test of sphericity was statistically significant, which supports the factorability of the scale (Pallant 2010). The Cronbach's Alpha test showed that internal consistency for the religiosity's construct is 0.687, an acceptable level according to Flynn et al. (1994), Kline (1999) and Hair et al. (2010).

Table 8.15 KMO and Bartlett's test for Suitability of Religiosity

KMO Measure of Sampling Adequacy	.746
Bartlett's Test of Sphericity	
Approx. Chi-Square	253.000
Df	28
Sig.	.000

Source: this study

Table 8.16 Factor Loading by EFA for Religiosity

Components	Items Loading	Cronbach Alpha	% of Total Variance Explained
RGW2	0.57		
RGW3	0.76		
RGW4	0.64		
RGW5	0.67	0.70	48
RGW6	0.61		
RGW 7	0.60		
RGC2	0.61		
RGC6	0.58		

Source: this study

By inspecting the deleted items from the religiosity scale, it was clear that, aside from RGW1, all the deleted items (RGC1: I tell others things that are not true, RGC3: I maintain good relationships with others, RGC4: I encourage good and forbid evil, and RGC5: I back-bite others) belong to the "conduct" factor. In this study religiosity scale was operationalised to cover two sets of actions: worshiping *Allah* and conduct towards other people. According to the EFA results, the respondents seemed to view religiosity from the worship aspect only and did not consider that conduct towards others would be a reflection of their individual religiosity. Although Islam is a complete way of life and not just meant for worshipping Allah, in recent decades many Muslims have misunderstood the soul of their religion and the comprehensive view of Islam that considers every aspect of an individual's life to be linked directly or indirectly to its religion. This misunderstanding of Islam seems to have caused many Muslims to limit their religiosity to practicing in the form of worship only.

It is, therefore, understandable that worship acquires the respondents' view of religiosity in the present study. In addition, many of previous studies measured religiosity by focusing only on worship actions, such as attending religious places (mosques or churches)

or reciting holy books (Qur'an or Bible) (e.g. Alsanie, 1989; Albelaikhi, 1997; Johnson et al. 2001; Bergan, 2001; Mattis et al. 2004). Therefore, it can be claimed that the remaining items of the religiosity scale in this study which reflect mainly the "worship" constitute a valid measurement for religiosity. In terms of the scale reliability, examining the Cronbach Alpha showed that items deletion reduced the level of scale reliability from (0.713) to (0.687). However, the difference is not large and both scores are acceptable according to Flynn et al. (1994), Kline (1999) and Hair et al. (2010).

8.5.4 Justification of items deletion in EFA stage

Having justified the items deletion from constructs, and the beneficial (or at least harmless) impact of such deletion on the constructs' validity and reliability, it is 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 validity of the measures. Pilot tests were used to assess the content validity of the scales by using eye examination (Churchill and Iacobucci, 2010), while EFA was applied to assess constructs validity by using statistical tools (see Section 7.6.1 for more details about validity). Malhotra (2007) argues that due to its subjective natural, content validity alone is not a sufficient measure of the validity of a scale (p.286).

The aim of the pilot tests is to reveal any potential problems with the question's wording and sequencing under actual conditions of data collection (Parasuraman, Grewal and Krishnan, 2004), while the aim of the EFA is to summarise and 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 then deleted in the EFA analysis. In addition, since this study adopted a number of constructs (i.e. revised model of the TPB, trust and religiosity) and applied them in a new context (i.e. Saudi Arabia), the validity of the scales was an important element. EFA is most appropriately used when links between the observed variables and their underlying factors are uncertain (Byrne, 2005).

Furthermore, the nature of the analysis technique that was used meant that, unlike univariate analysis methods which are limited to single variable, multivariate analysis methods such as SEM (which was adopted in the present study) involve complex relationships among large number of variables (Chisnall, 2005). EFA can play an important role to reduce the complexity of the multivariate analysis techniques (such as SEM) by using

it as a data reduction method (Hair et al. 2010). Simplifying the constructs in the present study was one of the researcher's concerns and this has been recommended by previous researchers (e.g. Fabrigar, Wegener, MacCallum and Strahan, 1999).

8.6 Summary

This chapter has provided in detail the descriptive statistics for the sample demographic characteristics and the measurement scales which were revealed in this study. In addition this chapter has presented and discussed the findings from the EFA. The next chapter will present the results of the statistical analysis for both the measurement model evaluation and the structural model evaluation.

NINE

NINE

9. Structural Equation Modelling (SEM)

The aim of the preceding chapter was to present the descriptive findings of the data. This chapter focuses on the analytical process of the multivariate analysis that was used in this study (i.e. SEM using the AMOS 18 software package).

Based on the SEM data analysis procedure presented in Chapter 7, Section 7.7.5, the first part of this chapter commences by describing the data preparation and screening steps for the analysis, which include detection of missing data, outliers and normality. The next step focuses on measurement item purification, which has been conducted in the previous chapter through EFA (see Section 8.5). Subsequently, the measures generated from these analyses will be subjected to Confirmatory Factor Analysis (CFA) in order to validate them with a more robust procedure. The second section of this chapter proceeds with the second step of the SEM (i.e. structural model analysis) by examining the overall fit of the proposed research model. Finally, multiple group analysis was conducted to test whether the model is equivalent across selected moderating factors (i.e. religiosity and demographic characteristics).

Part One: Measurement Model Evaluation

9.1 Data Preparation and Screening

One of the important stages of any research project is to examine the collected data before analysing it. Preparation and screening of the data might be time consuming, but they are a particularly vital step when using multivariate analysis techniques. Multivariate analyses (such as multiple regressions, factor analysis and SEM) have a considerable analytical power to assist researchers to test their hypotheses; however, they are not without limitations (Hair et al. 2010). Although careful examination of the data prior to conducting these analysis

techniques might be time-consuming, avoiding it could cause a failure of the modelling estimation and a crash of the fitting programs (Kline, 2011).

Three issues that affect data preparation and screening will be examined in the following subsections, namely: missing data, outliers, and normality.

9.1.1 Missing Data

It is common in a questionnaire based research to face a problem of missing data, which happens where the respondents skip some of questions (Bryman, 2012). According to Hair et al. (2010) missing data are viewed as a fact of life in multivariate analysis. The issue of missing data becomes significant because it creates difficulties in scientific research where most of the data analysis procedures were not designed to take account of this problem (Schafer and Graham, 2002). In particular, missing data can lead to two main problems: it decreases the ability of a statistical test to imply a relationship in the dataset and it creates biased parameter estimations (De Vuas, 2001). Tabachnick and Fidell (2007) found that the importance of missing data depends on the pattern of missing observations, the frequency of occurrence, and the reason for the missing data. They recommend that if the missing data has a systematic pattern then any remedy to treat this problem could lead to biased results, while if the missing data is randomly scattered with no distinct pattern then any mechanism employed to treat this problem is assumed to generate acceptable results.

Schafer and Graham (2002) emphasise that the problem of missing data can be minimised or avoided during the survey administration stage. This point was taken into account in the present study (as described previously in Chapter 7, Section 7.4.1), a carefully developed process for the questionnaire has been used to reduce the concern about missing data value.

The distribution of the missing data across the observations in this study has been examined and it is found that the missing data are scattered randomly and no distinct patterns appear in the observations, this is known as 'Missing Completely At Random' (MCAR). If the missing data had been found to be scattered in a pattern it would have been described as 'Not Missing At Random' (NMAR) (Little and Rubin, 1989). The MCAR pattern that was found in the missing data of this present study allows the missing data to be treated without generating biased results.

The issue of how many missing data can be accepted is debateable and there is no definite guideline available in the literature. However, Cohen (2003) suggested that 5 % to

10 % of missing data is not large. Similarly, Malhorta and Briks (2000) mentioned that treatment of missing data can create problems when it is higher than 10 %. In the present study, of the 456 cases twenty four were found to be unusable (as mentioned in Section 8.1) and fifteen cases have missing data of more than 10% (see Table 9.1). Therefore these fifteen cases were removed from the dataset, reducing the sample size to 432.

Table 9.1 Observations with High Levels of Missing Data

Case Number	Missing Data	
	Number	Percentage %
11	41	48.2
17	14	16.5
55	32	37.6
65	13	15.3
68	23	27.1
143	22	25.9
195	78	84.7
237	42	49.4
241	20	23.5
243	20	23.5
309	20	23.5
311	31	36.5
312	22	25.9
334	21	24.7
386	22	25.9

Source: this research

In general, there are three standard approaches to handle missing data, which are: list-wise deletion, pair-wise deletion and the replacement of missing data with an estimated value (Cooper and Emory, 1995). In the list-wise deletion approach, any cases with any missing data are excluded from the analysis. The advantage of the list-wise deletion approach is that all of the statistical analyses will be conducted with a consistent sample. However, analysing only complete cases is unsatisfactory because good data may be discarded along with the incomplete data. Ultimately, the researcher could end up tossing out the bulk of the sample if a substantial amount of missing data are scattered in the dataset (Malhotra, 2007; Arbuckle, 2005).

On the other hand, pair-wise deletion excludes only if the missing data are missing on the variable involved for the specific analysis computation (Kline, 2011). Although this approach will maintain sample size, it may lead to an inconsistent sample size which can produce unappealing or infeasible results (Malhotra and Birks, 2000). The third approach is to replace the missing data by estimating the missing data value based on the valid values of other variables and/or cases (Tabachnick and Fidell, 2007). Two techniques are used in the

replacing approach, which are: mean imputation and regression based substitution. In the mean imputation technique an arithmetic mean is computed from the overall sample and substituted from a missing data; consequently, the estimated variance and covariance of the missing cases are underestimated and the correlation between variables also shrinks (Byrne, 2010). Whereas, the regression-based substitution takes into account the respondent's set of scores and this yields accurate values (Kline, 2011). Arbuckle (2005) suggests that mean imputation is not suitable for SEM because it might have detrimental impacts on the variances and covariance. In the present study, regression-base substitution has been applied to handle the problem of missing data. Table 8.2 shows the frequency and percentage of the missing data.

Table 9.2: Frequency and Percentage of the Missing Data

Construct	Items	Count	%	Construct	Items	Count	%
Attitudes towards helping others	ATH1	8	0.0		ING2	6	0.3
	ATH2	13	0.1		ING3	4	0.9
	ATH3	10	0.5	Perceived Integrity	ING4	4	0.9
	ATH5	7	0.0		ING6	7	1.6
Attitudes towards COs	ATC1	11	0.5		ING7	4	0.9
	ATC2	14	0.1		ING8	5	1.1
	ATC3	9	0.0	Perceived Benevolence	BEN1	9	2.0
	ATC5	14	0.1		BEN2	6	1.3
Social norm	SNI1	5	0.1		TRST1	4	0.9
	SNI2	6	0.3	Trust	TRST2	7	1.7
	SNI3	4	0.9		TRST3	5	1.1
	SNI4	5	1.1		TRUD1	6	0.3
Moral Responsibility	MOR1	4	0.9	Trust Disposition	TRUD 2	5	0.1
	MOR3	6	0.3		TRUD 3	5	0.1
PBC	PBC1	5	1.1		TRUD 5	13	0.9
	PBC2	7	1.6		RGW2	14	0.1
Intention	INT1	5	1.1		RGW3	11	0.5
	INT2	7	1.6		RGW4	10	0.2
	INT3	6	1.3	Religiosity	RGW5	12	0.7
Self-reported Behaviour	BEH1	-	-		RGW6	14	0.1
	BEH2	-	-		RGW7	20	0.5
Perceived Ability	ABL1	4	0.9		RGC2	9	0.2
	ABL2	4	0.9		RGC6	14	3.1
	ABL3	5	1.1				
	ABL5	8	1.8				
	ABL6	8	1.8				
	ABL7	7	1.6				

Source: this research

9.1.2 Outliers

Outliers are cases that have unreasonable characteristics that make them distinctively different from other observations in the dataset (Hair et al. 2010). Outliers are likely to occur due to mistakes made in responding to the questionnaire by the respondents, or they can arise due to errors in data recoding or data entry (Howell, 2007). If the outlier is a case of an extreme value in one variable then it is defined as a univariate outlier, while an odd combination of scores on two or more variable is defined as a multivariate outlier (Tabachnick and Fidell, 2007). An outlier might and might not be influential. Influential in this regard means that removing the outlier could create substantial changes in the overall estimation of the specific analysis (Bowerman and O'Connell, 1997). Although it is very important to recognise the existence of the outliers in the data set, there is no absolute categorisation of an "extreme" point. A widely accepted rule is that values of more than three standard deviations away from the mean are considered as outliers (Kline, 2011). Tabachnick and Fidell (2007) define outliers as those with standard residual values above 3.3 or less than -3.3. In addition, observations with standardised variable values exceeding 3 to 4 for a large sample size are also described as outliers (Hair et al. 2010).

Multivariate outliers can be examined with the Mahalanobis D^2 measure (also known Mahalanobis distance), which evaluates the position of each observation compared with the centre of all observations on a set of variables (Byrne, 2010; Hair et al. 2010). A large score of Mahalanobis distance indicates a case as having extreme values on one or more of the independent variables. Tabachnick and Fidell (2007) and Hair et al. (2010) both recommend that a very conservative statistical test of significant should be used with Mahalanobis measure, such as 0.001.

To check the outliers for the present study data, the Mahalanobis distance from the SPSS multiple regression output is used. Based on the guidelines from Tabachnick and Fidell (2007), the critical Chi-square value of the regression model is used as the maximum acceptable value. To determine the number of cases that are considered as outliers, the Mahalanobis distance for each case were checked against the critical value. For 7 independent variables of a regression model, the critical value taken from the guidelines is 24.32 (Tabachnick and Fidell, 2007 and Pallant, 2010). As shown in Figure 9.1 only two outlying cases were found. Case number 4 (with Mahalanobis distance of 28.49) and 97 (with Mahalanobis distance at 27.79). However, given the size of the data file, it not unusual for a

few outliers to appear (Pallant, 2010). Appendix Six presents the details of the Mahalanobis distance and the critical value guidelines.

Figure 9.1 Multivariate Outliers
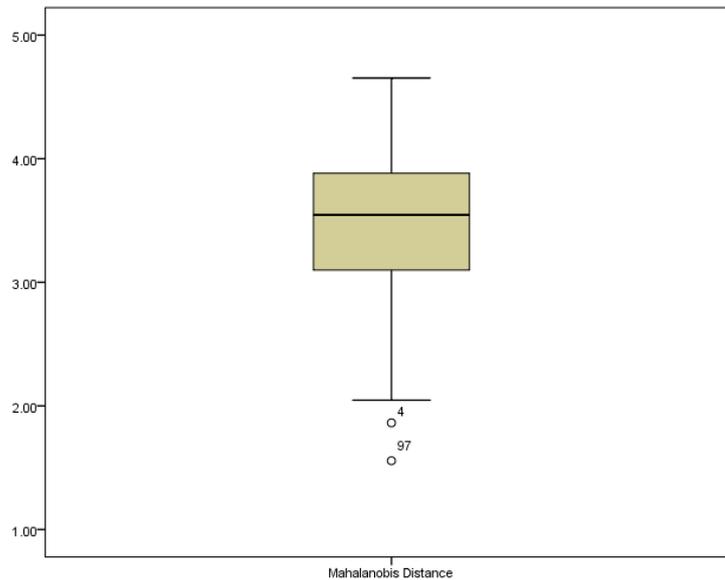
Source: this study

9.1.3 Normality

Normality is one of the most important assumptions in multivariate analysis. It refers to the data distribution for the individuals metric and its correspondence to the normal distribution (Hair et al. 2010). Normality can occur at an individual variable (i.e. univariate) or at combination of two or more variables (i.e. multivariate) (Kline, 2011). Violation of normality assumptions may affect the estimation processes or results interpretation.

Graphical analyses can be used to examine normality, such as a histogram or a normal probability plot that compares the actual cumulative data scores against a normal cumulative distribution. Normality can also be examined by ascertaining the skewness and kurtosis (Tabachnick and Fidell, 2007). Figure 9.2 shows the Normal Probably Plot and illustrates that the points lie in a reasonably straight diagonal line from bottom left to top right that suggest that no major deviations from normality.

Figure 9.2 Normal Probably Plot of Standardised Residual
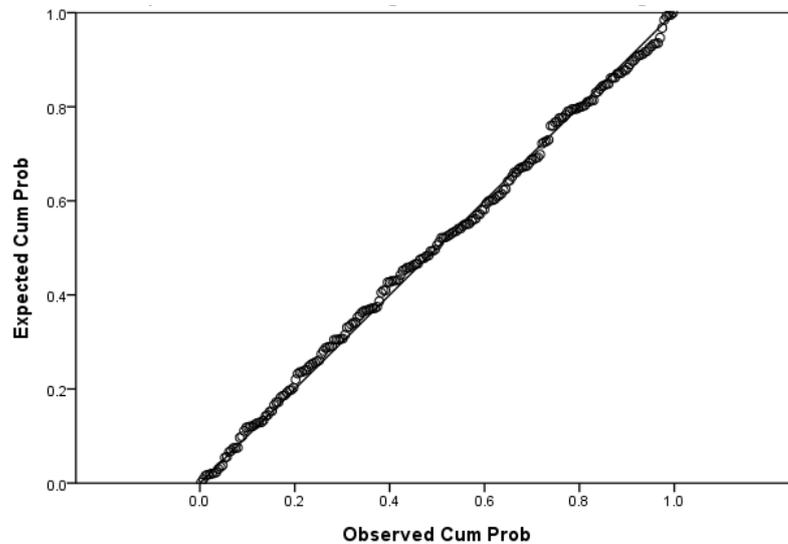
Source: this study

A standard normal distribution has a mean of zero and a standard deviation of one (Howell, 2007), and zero skewness and kurtosis (De Vaus, 2002). Skewness refers to the symmetry of the distribution where the mean of a skewed variable is not in the centre of the distribution. On the other hand, kurtosis refers to the overall shape of the curve of data distribution, the peakedness or flatness of the data distribution compared to the normal distribution (Tabachnick and Fidell, 2007).

It has been suggested that the value of skewness and kurtosis should be within the range of -2 to +2 (Tabachnick and Fidell, 2007). 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. Table 9.3 presents the scores of skewness and kurtosis and illustrates that only one item from Religiosity (RGW2) that exceeded the guidelines. However, this result is expected since a Muslim should be religious and least likely to compromise their beliefs (Fam et al. 2004).

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Table 9.3: Descriptive Statistics for Scale Items

Construct	Items	Mean	SD	Skewness	Kurtosis
Self-reported Behaviour	BEH1	3.39	1.44	0.79	-0.08
	BEH2	3.25	1.47	1.07	-0.16
Intention	INT1	3.70	1.19	-0.61	-0.44
	INT2	3.83	1.17	-0.80	-0.21
	INT3	3.80	1.31	-0.78	-0.57
Attitude toward helping others	ATH1	4.50	0.86	-1.95	3.69
	ATH2	4.25	0.98	-1.43	1.74
	ATH3	4.49	0.92	-1.97	3.62
	ATH5	4.00	1.16	-1.04	0.33
Attitude toward giving donation to COs	ATC1	4.63	0.75	-2.56	7.31
	ATC2	4.48	0.89	-1.95	3.81
	ATC3	4.56	0.83	-2.10	4.38
	ATC5	4.11	1.21	-1.07	0.26
Social norm	SNI1	3.32	1.16	-0.18	-0.76
	SNI2	3.13	1.07	0.01	-0.60
	SNI3	3.71	1.10	-0.55	-0.44
	SNI4	3.81	1.14	-0.21	-0.65
Moral Responsibility	MOR1	2.42	1.38	0.07	-1.21
	MOR3	3.27	1.29	-0.20	-1.01
PBC	PBC1	3.77	1.15	-0.75	-0.14
	PBC2	3.88	1.14	-0.78	-0.23
Perceived Ability	ABL1	3.75	1.07	-0.67	-0.03
	ABL2	3.53	1.07	-0.41	-0.46
	ABL3	3.42	1.04	-0.24	-0.66
	ABL4	3.26	0.95	-0.41	-0.25
	ABL5	3.60	1.14	-0.16	-0.21
	ABL6	3.73	1.07	-0.46	-0.51
	ABL7	3.35	1.07	-0.33	-0.48
Perceived Integrity	ING2	4.02	1.08	-0.97	0.44
	ING3	4.04	1.09	-0.95	0.24
	ING4	3.41	1.11	-0.36	-0.41
	ING6	3.88	1.10	-0.66	-0.06
	ING7	3.93	1.17	-0.92	0.04
	ING8	3.73	1.02	-0.48	-0.22
Perceived Benevolence	BEN1	3.38	1.07	-0.51	-0.65
	BEN2	3.84	1.24	0.61	-0.06
Trust in COs	TRST1	3.93	1.14	-0.96	0.10
	TRST2	3.85	1.19	-0.96	0.07
	TRST3	3.83	1.19	-1.08	0.42
	TRUD1	3.39	1.09	-.324	-.377
	TRUD2	2.87	1.21	0.12	-0.93

Construct	Items	Mean	SD	Skewness	Kurtosis
Trust Disposition	TRUD3	3.08	1.14	-0.15	-0.80
	TRUD5	3.59	1.11	-.329	-0.35
Religiosity	RGW2	3.79	0.63	-4.38	21.81
	RGW 3	3.59	1.02	-0.16	-0.61
	RGW4	3.67	0.90	0.01	-0.54
	RGW5	2.70	1.03	0.44	-0.28
	RGW6	4.59	0.60	-1.34	1.33
	RGW7	3.29	1.51	-0.28	-1.38
	RGC2	3.34	0.94	-0.11	0.04
	RGC6	3.59	1.21	-0.39	-0.81

Source: this study

9.2 Measurement Model Evaluation (CFA)

Gerbing and Anderson (1988) advise that procedures as item-total correlation, alpha coefficient, and EFA cannot ensure unidimensionality of measures, which is viewed as an important requirement of valid measurement. They strongly recommend that a more rigorous statistical procedure should be employed to refine and confirm the factor structure generated from the EFA. Hence, all the measures in the present study were validated by performing a CFA procedure.

The CFA focuses on the relationships between a set of observed variables and a set of latent variables (Schumacker and Lomax, 2004). In addition, CFA can identify scale items that cross-load on other constructs in the model (Bollen, 1989). CFA is considered as a required stage of the SEM which contains two stages, which are: measurement model evaluation and structural model evaluation. The 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). CFA has been defined as a measurement model because it is concerned with how and to what extent the observed variables are linked to their underlying latent factors (Hair et al. 2010). Therefore, the strengths of the regression structure paths from factor to the observed variables are of major interest.

In the present study, CFA is employed on all of the study's constructs, through examining three statistical issues: validity, reliability and unidimensionality. The constructs were estimated by the Maximum Likelihood (ML) technique following the recommendation of Anderson and Gerbing (1984) and Kline (2011). The measurements models for this study are:

1. Revised model of the TPB, which includes the TRA, the TPB and additional variables;
2. Measurement model of trust in COs;
3. Measurement model of trust deposition; and,
4. Measurement model of religiosity.

The symbols used in the diagrams consist of four types: (1) ellipses represent unobserved (latent) variables and small circles represent measurement error and residuals associated with each observed (manifest) item; (2) rectangles represent observed variables; (3) single headed arrows ($\rightarrow$) represent the impact of one variable on another; and (4) double arrows ($\leftrightarrow$) represent correlations between pairs of variables.

9.2.1 Measurement Model for the TPB Revised Model

The revised model of the TPB includes all of the variables of the TRA (i.e. behavioural attitudes, social norm, intention, and self-reported behaviour), an additional variable that is added in the TPB (i.e. perceived behaviour control) to the original TRA, and two new additional variables (i.e. attitude towards helping others and moral responsibility). The seven factors measurement model, in total of twenty-one items derived from EFA, were carried on to CFA, which was used to confirm the validity, reliability, and unidimensionality of these factors. The CFA results for the revised TPB are presented in Table 9.4 and Figure 9.3.

Table 9.4 CFA Results for Measurement Model for Revised TPB

Construct		Convergent Validity		R^2	Scale Reliability	
		Standardised Regression Weight	Critical Ratio (T-value)		CR	AVE
Acceptable Level		**≥0.5**	**±1.96**	**≥0.5**	**≥0.7**	**≥0.5**
Self-reported Behaviour	BEH1	0.96	n/a	0.93	0.96	0.93
	BEH2	0.97	18.02 ***	0.95		
Intention	INT1	0.63	n/a	0.54	0.86	0.68
	INT2	0.94	10.82 ***	0.88		
	INT3	0.87	10.51 ***	0.76		
Attitude towards helping others	ATH1	0.85	10.55 ***	0.72	0.85	0.66
	ATH 2	0.67	n/a	0.56		
	ATH 3	0.90	10.56 ***	0.81		
Attitude towards donation to COs	ATC1	0.92	15.74 ***	0.86	0.89	0.74
	ATC2	0.82	n/a	0.66		
	ATC3	0.83	14.12 ***	0.71		
Social norm	SNI1	0.76	11.89 ***	0.58	0.85	0.58
	SNI2	0.71	10.89 ***	0.50		
	SNI3	0.75	11.75 ***	0.57		
	SNI4	0.83	n/a	0.68		
Moral Responsibility	MOR1	0.65	8.38 ***	0.52	0.75	0.61
	MOR3	0.89	n/a	0.81		
PBC	PBC1	0.94	6.76 ***	0.89		0.61
	PBC2	0.58	n/a	0.50	0.75	

*** $p < 0.001$

Unidimensionality

		Absolute fit		Incremental fit		Parsimonious fit
Acceptable level	$p < 0.05$	GFI	RMSEA	CFI	TLI	χ^2/df
		≥0.9	<0.08	≥0.9	≥0.9	Range 1-3
Initial model	χ^2=94.218; df = 49; p <0.0	0.91	0.072	0.93	0.92	2.04
Re-specified model	χ^2= 72.51; df = 39; p < 0.0	0.95	0.063	0.97	0.96	1.85

Source: this study

These results suggest that the fit of the data to the model was good because the χ^2 statistic was insignificant at $p>0.05$. In general the model met the requirement criteria for validity, reliability, and unidimensionality. However, it was noticed that two items (ATH5 and ATC5) have too low a R^2 value and they are under the required value of 0.5 (0.386 and 0.399, respectively). Therefore, it was examined if the deletion of these two items will improve the model's fit or not. Re-running the CFA for the re-specified model after removing ATH5 and ATC5 showed an improvement of the model fit indications (as shown in Table 8.4). The re-specified model results in a χ^2 value of 72.51, with 39 degrees of freedom, which is insignificant at $p < 0.05$. All of the other goodness-of-fit indices show that the data

successfully fits the model (with GFI= 0.95, RMSEA= 0.063, CFI= 0.97, TLI= 0.96, χ^2/df =1.85) indicating that unidimensionality was established.

The convergent validity criteria for the re-specified model were satisfied because all of the standardised regression weights of each item in the scale were greater than 0.5 and they were highly statically significant (i.e. greater than +/-1.96) at $p < 0.05$ (Anderson and Gerbing 1988). In terms of scale reliability, all of the scale's item correlations exceeded the requirement level of 0.5, and the scale composite reliability and Average of Variance Extracted (AVE) were both greater than their threshold values (i.e. $\geq$ 0.7 and 0.5, respectively). Therefore, the overall model fit indices confirmed that the revised model of TPB was almost a perfect fit to the data and was reliable.

Figure 9.3: Measurement Model for the Revised TPB
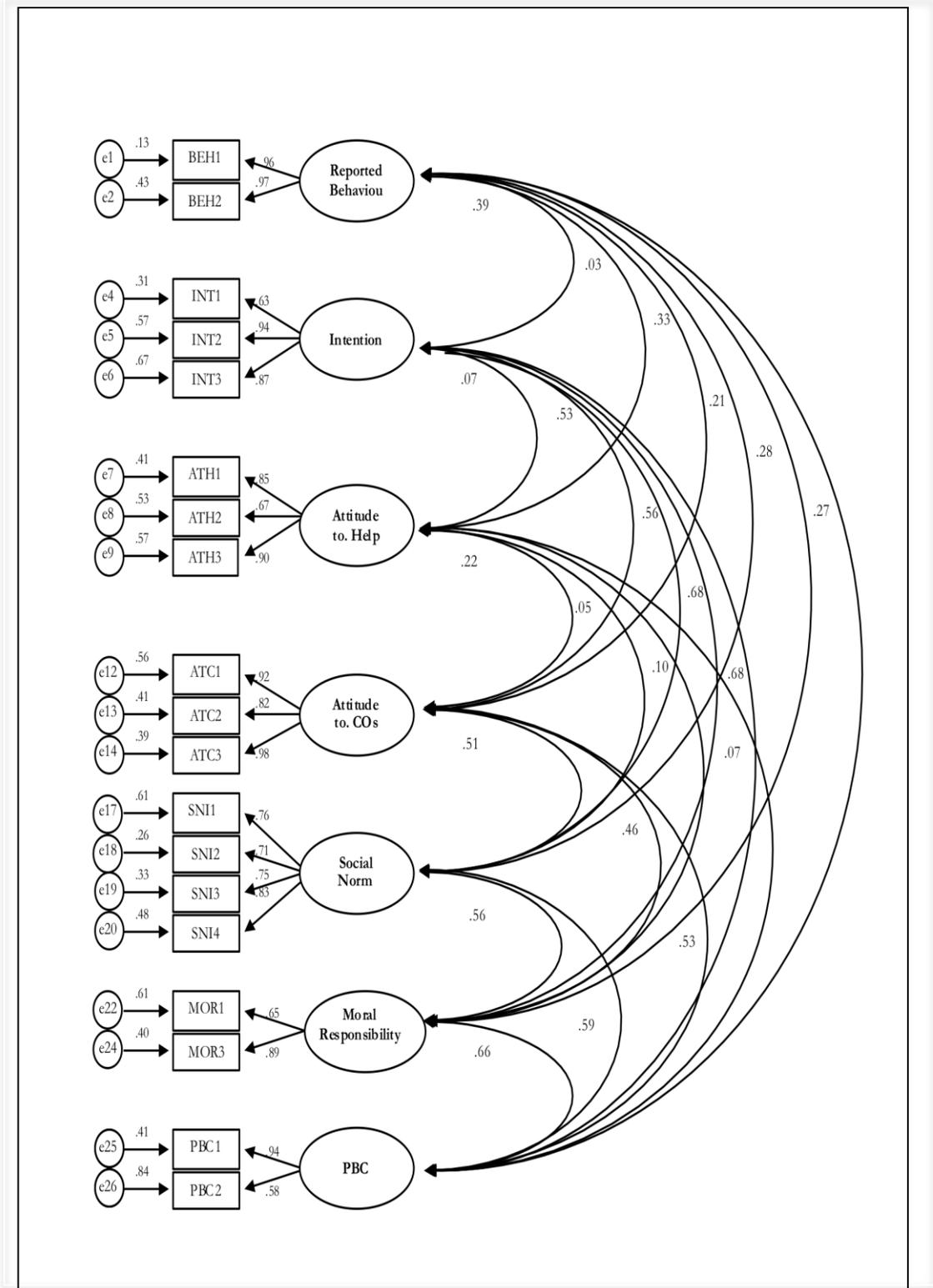
Source: this research

As mentioned in Chapter Seven (section 7.7.3) SEM is categorized into two basic components, namely, the measurement model (CFA) and the structural model (regression or path analysis) (Hair et al. 2010). The measurement model specifies the relationships between the observed variables (i.e. manifest variables) and the unobserved variables (i.e. latent variables). The latent variable represents theoretical constructs that cannot be observed directly. Therefore, their measurements are derived indirectly by linking the latent variable to more than one observed variable. Figure 9.3 illustrates that final model of the revised model of TPB has seven latent variables (ellipses symbols). These latent variables are self-reported behaviour, intention, attitude toward helping others, attitude toward giving monetary donation to COs, social norm, moral responsibility and PBC. All the correlations scores (double arrows) between these latent variables were significant and in the range of 0.03 and 0.68, this is acceptable as none of them exceeded 0.85.

Self-reported behaviour variable has two manifest variables (rectangles symbols). BEH1 and BEH2 with loading are well above the cut off point (0.96 and 0.97, respectively). The second latent variable in the revised TPB is behavioural intention and is consisted of three manifest variables (INT1, INT2 and INT3) with loading above the required level (0.63, 0.94 and 0.87, respectively). Attitude towards helping others is the third latent variable in the revised model of TPB and consists of three manifest items: ATH1 with loading score of 0.85, ATH2 with loading score of 0.67 and ATH3 with loading score of 0.90. Similarly, Attitude towards giving monetary donation to COs is a latent variable that consists of three manifest items; ATC1, ATC2 and ATC3 and all of them achieved high loading levels (0.92, 0.82, and 0.98, respectively). The fifth latent variable is social norm that has four observed items with acceptable loading levels (SN1: 0.76, SN2: 0.71, SN3: 0.75 and SN4: 0.83). Moral responsibility is the sixth latent variable presented by two manifest variables that achieved the required loading score (MOR1: 0.65 and MOR3: 0.89). Two manifest variables for the PBC latent variable have been driven from EFA that have achieved acceptable loading levels (PBC1: 0.94 and PBC2: 0.58).

9.2.2 Measurement Model for Trust in COs

The trust construct was measured as a second-order model by four factors (i.e. perceived ability, perceived integrity, perceived benevolence and perceived trust), with a total of 18 items derived from EFA (see Section 8.5.2). The CFA results are presented in Figure 9.4 and Table 9.5. 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. For example, the value of GFI was under the acceptable cut off point (i.e. 0.851) and the RMSEA exceeded the recommended value (i.e. 0.086), as shown in Table 9.5. Upon inspection of the CFA results, it was found that the possible cause of errors belong to four items (i.e. ABL1, ABL3, ING7 and TRST2).

The results of the re-specified model (i.e. exclusion of ABL1, ABL3, ING7 and TRST2) which are illustrated in Table 9.6 suggest that the model was robust. The entire standardised regression weights were above the cut-off point of 0.5 (Anderson and Gerbing 1988), and the standard error and critical ratio of each item in the scale was significant at $p<0.001$. Therefore, convergent validity was established. The items reliability (R^2) of each item was greater than 0.5. Scale reliability also achieved the acceptable levels, all composite reliability and AVE of each construct was higher than the cut off points. Although the χ^2 statistic was significant, it was expected since χ^2 is widely known to be sensitive to sample size (Bagozzi and Yi 1988; Diamantoppulos 1994). All of the goodness-of-fit indices (i.e. GFI=0.91, RMSEA= 0.076, CFI= 0.95, TLI=0.93 and χ^2/df = 2.27) show that the hypothesised model was well fitted to the observed data.

Table 9.5 CFA results for the Measurement Model of Trust

Construct		Convergent Validity		R^2	Scale Reliability	
		Standardised Regression Weight	Critical Ratio (T-value)		CR	AVE
Acceptable Level		**≥0.5**	**±1.96**	**≥0.5**	**≥0.7**	**≥0.5**
Perceived Ability	ABL2	0.72	10.42 ***	0.59		
	ABL4	0.68	10.29 ***	0.58		
	ABL5	0.84	13.00 ***	0.71	0.89	0.62
	ABL6	0.91	10.95 ***	0.56		
	ABL7	0.77	n/a	0.62		
Perceived Integrity	ING2	0.80	12.64 ***	0.66		
	ING3	0.88	13.93 ***	0.78	0.89	0.62
	ING4	0.76	11.65 ***	0.57		
	ING6	0.75	11.50 ***	0.56		
	ING8	0.75	n/a	0.62		
Perceived Benevolence	BEN1	0.61	4.20 ***	0.48	0.72	0.56
	BEN2	0.87	n/a	0.92		
Trust in COs	TRST1	0.98	11.98 ***	0.81		
	TRST3	0.72	n/a	0.95	0.85	0.74

***$p < 0.001$*

	Unidimensionality					
	Absolute	Fit Incremental Fit			Parsimonious Fit	
Acceptable Level	$p < 0.05$	GFI	RMSEA	CFI	TLI	χ^2/df
		≥0.9	<0.08	≥0.9	≥0.9	Range 1-3
Initial model χ^2=256.48; df = 98; p < 0.000		0.85	0.086	0.91	0.90	2.62
Re-specified model χ^2=372.72; df = 164; p < 0.000		0.91	0.076	0.95	0.93	2.27

Source: this study

Figure 9.4 shows the final measurement model for the trust in COs construct that consists of four latent variables: perceived ability, perceived integrity, perceived benevolence and trust in COs. The correlations between these variables are significant at $p < 0.01$ and in the acceptable range as none of them exceeded the cut off point 0.8 (0.72, 0.58, 0.71, 0.50, 0.54, 0.55 respectively). The results in Figure 9.4 show that all standardized loadings of the indicator items (manifest variables) on the latent variables were above 0.5. Five observed indicators (manifest variables) were loaded on the unobserved (latent) perceived ability variable (ABL2: 0.72; ABL4: 0.68; ABL5: 0.84; ABL6: 0.72; ABL7: 0.77). Five observed indicators were loaded on perceived integrity (ING2: 0.80; ING3: 0.88; ING4: 0.76; ING6: 0.75; ING8: 0.75). Two observed indicators were loaded on perceived benevolence (BEN1: 0.55; BEN2: 0.96). Two observed indicators were loaded on trust in COs (TRST1: 0.98; TRST3: 0.72).

Figure 9.4: Measurement Model for Trust
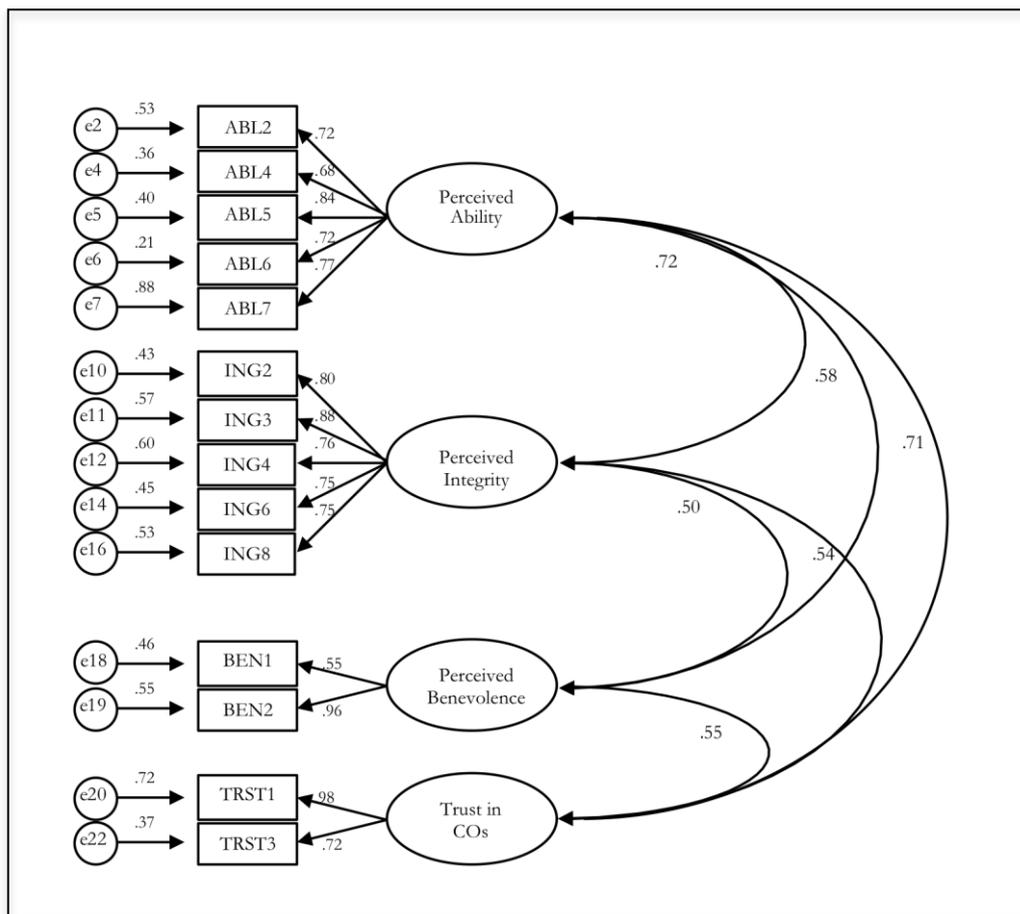
Source: this study

9.2.3 Measurement Model for Trust Disposition

Based on the EFA results (see Section 8.5.2), four items for the trust disposition scale were entered into the CFA. The CFA's results (see Table 9.6 and Figure 9.5) indicate that the overall model fit is good (i.e. GFI = 0.98, CFI = 0.95, TLI = 0.91, RMSEA = 0.086 and χ^2/df = 2.9) and the RMSEA is quite higher than the acceptable cut off point (< 0.08), however, the difference is not big and the other goodness-of-fit indices support the claim that the trust disposition model owned a good fitting match to the observed data.

The CFA demonstrates that all four items have a factor loading above the acceptable required cut off point (0.5), as shown in Table 9.6 The T-values associated with individual items were greater than ±1.96, with signification at $p = 0.001$; hence, achieving the threshold level of convergent validity. R^2, which represents the item reliability, was greater than the minimum point (0.5), except for TRUD3 which was slightly under the required point (0.46). Composite reliability (0.79) and AVE (0.54) were all higher than the required point, which indicates that trust disposition measurement scale has an acceptable level of reliability.

Table 9.6 CFA Results for the Measurement Model for Trust Disposition

Construct	Convergent Validity		R^2	Scale Reliability	
	Standardised Regression Weight	Critical Ratio (T-value)		CR	AVE
Acceptable Level	≥0.5	±1.96	≥0.5	≥0.7	≥0.5
TRUD1	0.88	4.56 ***	0.78		
TRUD2	0.69	5.24 ***	0.54	0.79	0.54
TRUD3	0.65	2.92 ***	0.46		
TRUD5	0.67	n/a	0.53		

***p < 0.001

Unidimensionality					
Absolute fit			Incremental fit		Parsimonious fit
Acceptable level $\ \ p < 0.05$	GFI	RMSEA	CFI	TLI	χ^2/df
	≥0.9	<0.08	≥0.9	≥0.9	Range 1-3
$\chi^2 = 8.092$; df = 2; $p < 0.00$	0.98	0.086	0.95	0.91	2.9

Source: this study

In summary, Figure 9.5 illustrates that the latent trust disposition variable was presented by four manifest variables with acceptable loading levels. These manifest variables are TRUD1, TRUD2, TRUD3 and TRUD4 with loading score of 0.88, 0.69, 0.65, and 0.67, respectively.

Figure 9.5: Measurement Model for Trust Disposition
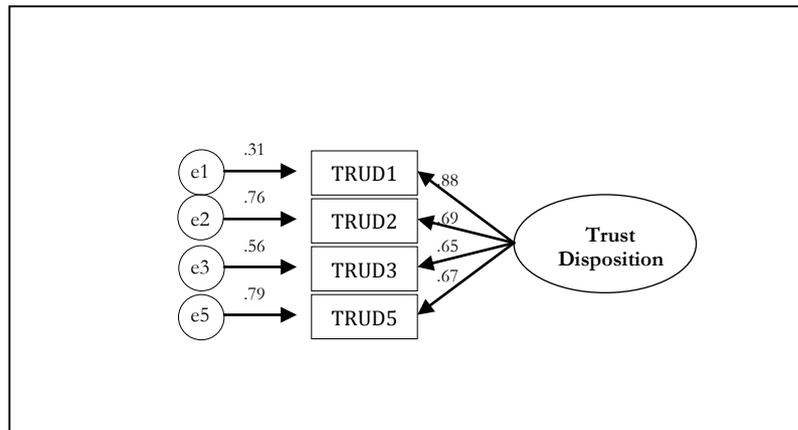
Source: this study

9.2.4 Measurement Model for Religiosity

The results of the EFA (see Section 8.5.3) were used as the starting point for specifying the measurement model for religiosity construct. A total of eight items were retained from the EFA stage and entered into the analysis. The standard factor loadings of RGW2 and RGC6 did not meet the minimum requirement of 0.50. Consequently, these two items were removed. The final results are presented in Table 9.7 and Figure 9.6.

Table 9.7 CFA Results for the Measurement Model of Religiosity

Construct	Convergent Validity		R^2	Scale Reliability	
	Standardised Regression Weight	Critical Ratio (T-value)		CR	AVE
Acceptable Level	≥0.5	±1.96	≥0.5	≥0.7	≥0.5
RGW3	0.66	3.74 ***	0.57		
RGW4	0.79	4.03 ***	0.72		
RGW5	0.55	2.92 ***	0.47	0.87	0.73
RGW6	0.75	3.68 ***	0.59		
RGW7	0.65	n/a	0.51		
RGC2	0.71	3.88 ***	0.62		

***p < 0.001

	Unidimensionality				
	Absolute Fit			Incremental Fit	Parsimonious Fit
Acceptable Level	*p* < 0.05	GFI	RMSEA	CFI	TLI	χ^2/df
		≥0.9	<0.08	≥0.9	≥0.9	Range 1-3
χ^2= 6.875; df = 9; *p* < 0.00		0.97	0.067	0.90	0.91	1.98

Source: this study

The results show that the standardised factor loadings were above 0.55, with t-values significant at $p < 0.001$. The fit indices indicated a good fit between the measurement model and the observed data, where the GFI, CFI and TLI were equal to or greater than the acceptable value of 0.9 (Hair et al. 2010), the RMSEA was under the recommended level of 0.08, and the χ^2/df in the acceptable range (see Table 8.7). Reliability values and Average Variance Extracted (AVE) values are beyond the cut-off point of 0.70 and 0.50, providing evidence for reliability, unidimensionality and convergent validity. Item reliability (R^2) for RGW5 did not exceed the required level of 0.5 (0.47). However, the R^2 value for this item is only marginally below the threshold and it was decided to keep the item for further analysis.

Figure 9.6 shows that, as a result of CFA, six observed indicators (manifest) with acceptable loading scores identify the latent religiosity variable. These observed indicators are RGW3, RGW4, RGW5, RGW6, RGW7 and RGC2 and the loading scores are 0.66, 0.79, 0.55, 0.75, 0.65, and 0.71, respectively.

Figure 9.6: The Measurement Model for Religiosity
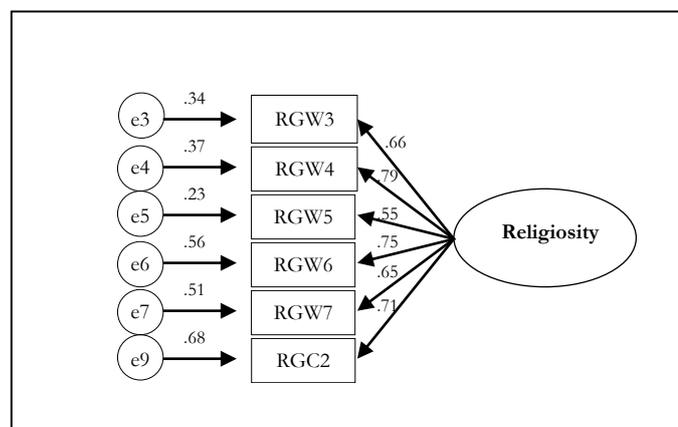
Source: this study

9.2.5 Measurement Model for Overall Constructs

Before estimating the overall measurement model, this study examined the measurement for each construct separately to determine if the data fits the specified indicators and constructs (see Sections 9.2.1 to 9.2.4). Based on the results of the goodness-of-fit indices, modification indices, factor loadings, and R^2, the measurement models for each construct were modified and re-specified when required. Consequently, each final model was included in the overall

CFA in order to determine if sufficient correlations exist between latent constructs to include them in a structural model. The overall measurement model to be tested includes: attitudes towards helping others, attitudes towards giving monetary donation to COs, social norm, moral responsibility, perceived behaviour control, perceived ability, perceived integrity, perceived benevolence, trust in COs, trust disposition, religiosity, intention and self-reported behaviour.

In the first CFA run, the overall model did not achieve the acceptable levels in some of the goodness-of-fit indices. While χ^2/df (1.819) and RMSEA (0.063) for the overall model were acceptable, CFI (0.85), TLI (0.83), and GFI (0.81) were under the acceptable cut off points. Investigating the overall CFA's outputs showed that all of the standardised factor loadings were above the recommended cut off point of 0.5, with significant t-values at $p < 0.001$. The only exception was the item TRUD3, which failed to achieve the required value of standardised factor loading (0.346) and which had an insignificant t-value; therefore, TRUD3 was deleted to improve the overall model. In addition, due to the relatively large number of items in the overall model, an aggregation method has been used to investigate whether the goodness-of-fit indices will be improved or not. Items aggregation is a technique that combines several items into one item, the average score of the variables is then used as a replacement variable (Hair et al. 2010). In their review of the application of SEM in marketing and consumer research, Baumgartner and Homburg (1996) indicated that greater numbers of indicators per factor make it more difficult to parsimoniously represent the measurement structure underlying a set of observed variables and to find a model that fits the data well. Consequently, in this study only those factors that have more than three items have been targeted to the aggregation and no more than two items have been combined. Based on the literature of each factor, some items have been combined as shown in Table 9.8.

Table 9.8 Aggregated Items

First Item	Second Item	Combined Item Name
SNI1	SNI3	agSNI1/3
ABL2	ABL5	ag ABL2/5
ABL4	ABL7	ag ABL4/7
ING2	ING3	ag ING2/3
ING4	ING8	ag ING4/8

Source: this study

The goodness-of-fit statistics for the re-specified model were evaluated to see whether the change improved the model's fit or not. It is found that the goodness-of-fit indices have been improved after deleting one item and aggregating some others (as shown

in Table 9.10). Table 9.9 and Figure 9.7 present the results of the CFA for the overall measurement model.

Table 9.9 CFA Results for the Overall Measurement Model

| Constructs and Items | Convergent Validity | | R^2 | Scale Reliability | | |
	Standardised Regression	t-value		Composite Reliability	AVE	Cronbach Alpha
Acceptable Level	≥0.5	±1.96	≥0.5	≥0.7	≥0.5	≥0.7
Self-reported behaviour				0.96	0.92	0.97
BEH1	0.95	19.89 ***	0.89			
BEH2	0.97	n/a	0.96			
Intention to give donation to COs				0.86	0.68	0.81
INT1	0.63	10.43 ***	0.53			
INT2	0.92	18.67 ***	0.85			
INT3	0.89	n/a	0.79			
Attitude towards helping others				0.85	0.66	0.84
ATH1	0.84	13.61 ***	0.71			
ATH2	0.67	11.37 ***	0.55			
ATH3	0.91	n/a	0.83			
Attitude toward giving donetary donation to COs				0.89	0.73	0.83
ATC1	0.92	16.35 ***	0.85			
ATC2	0.81	14.53 ***	0.65			
ATC3	0.83	n/a	0.69			
Social norms				0.85	0.65	0.84
agSNI1/3	0.**8**9	13.87 ***	0.79			
SNI2	0.71	11.01 ***	0.52			
SNI4	0.81	n/a	0.66			
Moral Responsibility				0.75	0.61	0.75
MOR1	0.65	8.48 ***	0.51			
MOR3	0.89	n/a	0.80			
Perceived behaviour control				0.75	0.61	0.68
PBC1	0.93	6.38 ***	0.86			
PBC2	0.59	n/a	0.49			
Perceived ability				0.97	0.92	0.84
ag ABL2/5	0.98	13.83 ***	0.53			
ag ABL4/7	0.98	n/a	0.93			
ABL6	0.91	22.19 ***	0.74			
Perceived integrity				0.85	0.65	0.85
ag ING2/3	0.84	13.15 ***	0.71			
ag ING4/8	0.83	13.06 ***	0.69			
ING6	0.75	n/a	0.61			
Perceived benevolence				0.72	0.56	0.64
BEN1	0.61	4.64 ***	0.47			
BEN2	0.87	n/a	0.74			
Trust in COs				0.84	0.73	0.82
TRST1	0.98	12.25 ***	0.96			
TRST3	0.71	n/a	0.59			
Trust disposition				0.78	0.55	0.72
TRUD1	0.87	4.98 ***	0.77			
TRUD2	0.69	5.59 ***	0.54			
TRUD5	0.65	n/a	0.52			

Source: this study

The χ² of the re-specified model was 692.092 (df = 446; $p < 0.000$), the significance of χ² is expected since χ² is widely known to be sensitive to sample size (Bagozzi and Yi, 1988; Diamantopoulos, 1994). The CFI and TLI exceeded the minimum required level (0.95 and 0.93 respectively). Meanwhile, GFI was slightly under the recommended level of 0.876. The RMSEA was 0.050, which was considered to be in the acceptable range and χ²/df also was acceptable since it was under the required cut off point (1.54). Table 9.10 shows the goodness of fit indices for overall constructs.

Table 9.10 Goodness of Fit indices for Overall Constructs

Acceptable Level	$p < 0.05$	Absolute fit		Incremental fit		Parsimonious Fit
		GFI	**RMSEA**	**CFI**	**TLI**	**χ²/df**
		≥0.9	<0.08	≥0.9	≥0.9	Range 1-3
Initial Model χ² = 1134.738; df= 626.927; $p < 0.000$		0.81	0.063	0.85	0.83	1.819
Re-specified Model χ² = 692.092; df=446; $p < 0.000$		0.87	0.050	0.95	0.93	1.55

Source: this study

The standardised factor loadings were evaluated and resulted in a range between 0.56 and 0.98, indicating the importance of the observed variables as indicators of the constructs. The R^2 values for all indicators ranged from 0.47 and 0.96; however, all of the constructs reached composite reliability values greater than 0.76, which exceed the suggested value of 0.70 that was recommended by Hair et al. (2010). In addition, the reliability evaluation that was based on AVE satisfied the recommended value of 0.50 (Fornell and Larker. 1981) and the Cronbach alpha values for each construct achieved the required minimum level of 0.70, except for PBC (0.68) and perceived benevolence (0.64). However, Flynn et al. (1994), Kline (1999) and Hair et al. (2010) have all suggested that a Cronbach alpha score of over 0.6 is acceptable in exploratory and psychological research. In addition, PBC and perceived benevolence achieved acceptable levels in the other reliability tests (composite reliability: 0.83, 0.78 and AVE: 0.75, 0.66 respectively).

Figure 9.7, summarizes the measurement model for overall constructs that will be used in the next stage of SEM analysis; structural model evaluation. The overall measurement model to be tested consisted of twelve latent variables (i.e. self-reported behaviour, behavioural intention, attitude towards helping others, attitude towards giving monetary

donation to COs, social norm, moral responsibility, PBC, perceived ability, perceived integrity, perceived benevolence, trust in COs and trust disposition). The correlations between these constructs are significant at $p < 0.01$ and in the acceptable range as none of them exceeded the cut off point 0.85. The results as shown in Figure 9.7 show that all standardized loadings of the indicator items (manifest variables) on the latent variables were above 0.5. Two observed indicators were loaded on self-reported behaviour (BEH1: 0.95, BEH2 0.97), three observed indicators were loaded on behavioural intention (INT1: 0.63, INT2: 0.92, INT3: 0.91), three observed indicators were loaded on attitude towards helping others (ATH1: 0.84, ATH2: 0.67, ATH3: 0.91), three observed indicators were loaded on attitude towards giving monetary donation to COs (ATC1: 0.92, ATC2: 0.83, ATC3: 0.81), three observed indicators were loaded on social norm (ag. SNI1/: 0.89, SNI2: 0.71, SNI4: 0.81), two observed indicators were loaded on moral responsibility (MOR1: 0.65, MOR3: 0.89), two observed indicators were loaded on PBC (PBC1: 0.93, PBC2: 0.59), three observed indicators were loaded on perceived ability (ag. ABL2/5: 0.98, ag. ABL4/7: 0.98, ABL6: 0.75), three observed indicators were loaded on perceived integrity (ag. ING2/3: 0.84, ag. ING4/8: 0.83, ING6: 0.73), two observed indicators were loaded on perceived benevolence (BEN1: 0.56, BEN2: 0.86), two observed indicators were loaded on trust in COs (TRST1: 0.98, TRST3: 0.71), and three observed indicators were loaded on trust disposition (TRUD1: 0.87, TRUD2: 0.66, TRUD5: 0.63).

Figure 9.7: The Measurement Model for Overall Constructs
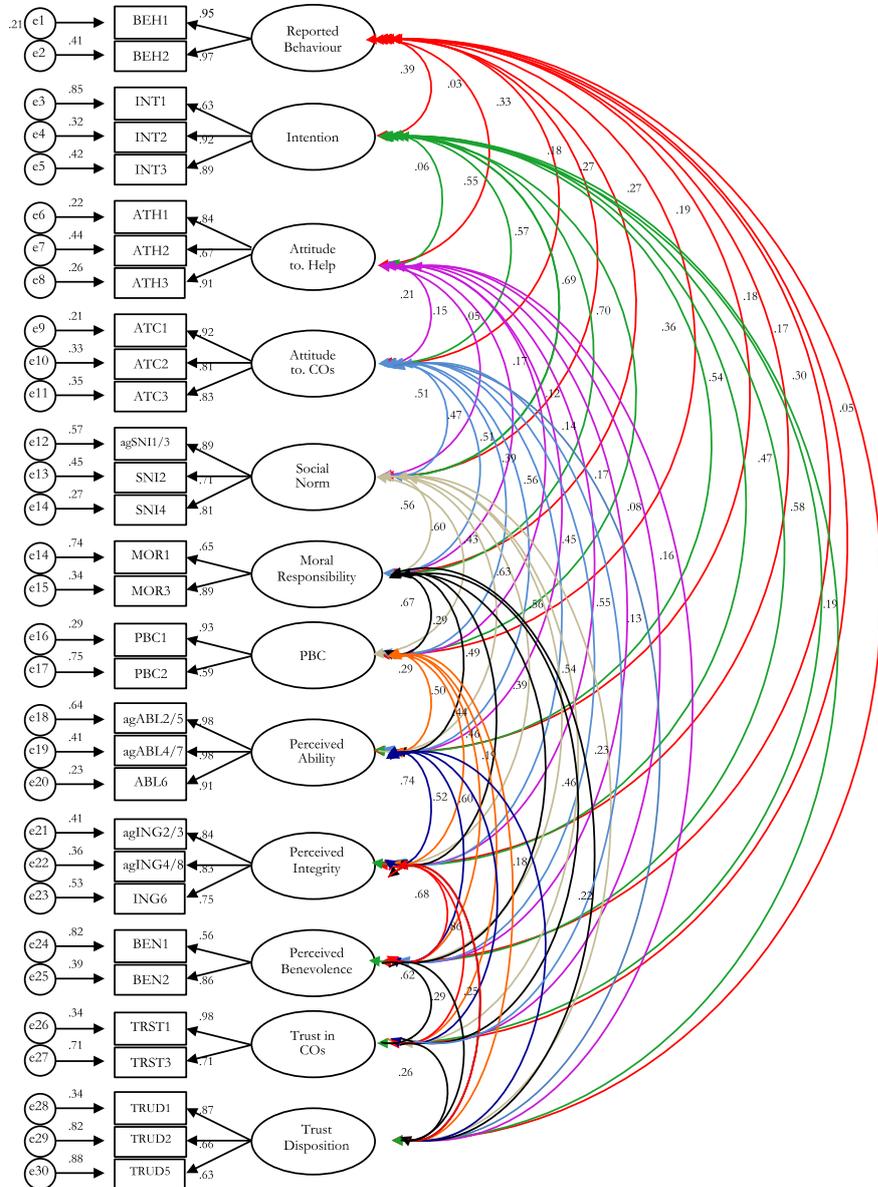
In conclusion, the evaluation of all CFA measurement models has demonstrated that the re-specified model has a moderated acceptable fit as well as providing evidence of the unidimensionality, convergent validity, and reliability of the model. Therefore, the measurement model is sufficient enough to enter the second stage of SEM analysis (i.e. structural modelling).

9.3 Discriminant Validity

As discussed in Chapter Seven (Section 7.6.1.4) discriminant validity implies the extent to which a given construct differs from other constructs (Barclay et al. 1995). It measures the uniqueness of a construct. In this study discriminant validity was evaluated by three methods, which are: the correlation index among variables is less than 0.85 (Kline, 2011), the value of AVE of each construct is greater than 0.5 (Fornell and Larcker, 1981), and the square root of AVE of each construct is higher than the inter-construct correlation.

Table 9.11 shows that all of the correlations between constructs were below the border line of 0.85. Meanwhile, the AVE values (i.e. numbers in bold) have been assessed for each construct and it was found that all AVE values were greater than the required level of 0.5. Finally, the square root of AVE (i.e. numbers between parentheses) of each construct exceeds the inter-construct correlations between the constructs. These results provide evidence that all of the constructs employed in the present study possess discriminant validity.

Table 9.11 Discriminant validity between the measurement's constructs

Constructs	1	2	3	4	5	6	7	8	9	10	11	12
1. Self-Reported Behaviour	**0.92** [a] (0.96) [b]											
2. Intention to Give a Donation	0.39	**0.68** (0.82)										
3. Helping Others Attitude	0.03	0.06	**0.66** (0.81)									
4. Give to COs Attitude	0.33	0.55	0.21	**0.73** (0.85)								
5. Social Norm	0.18	0.57	0.15	0.51	**0.65** (0.81)							
6. Moral Responsibility	0.27	0.69	0.05	0.47	0.56	**0.61** (0.78)						
7. PBC	0.27	0.70	0.17	0.51	0.60	0.67	**0.61** (0.78)					
8. Perceived Ability	0.19	0.36	0.12	0.39	0.43	0.29	0.29	**0.92** (0.96)				
9. Perceived Integrity	0.18	0.54	0.14	0.56	0.63	0.49	0.50	0.74	**0.65** (0.81)			
10. Perceived Benevolence	0.17	0.47	0.17	0.45	0.56	0.39	0.44	0.52	0.68	**0.56** (0.76)		
11. Trust in COs	0.30	0.58	0.08	0.55	0.54	0.46	0.46	0.60	0.86	0.62	**0.73** (0.85)	
12. Trust disposition	0.05	0.19	0.16	0.13	0.23	0.22	0.19	0.18	0.25	0.29	0.26	**0.55** (0.75)

All Correlation is significant at $p < 0.01$ (one-tailed).

a = AVE

b = square root of the AVE.

9.4 Introduction

The previous section has described the measurement models that were used for all of the constructs. The final results establish that the measurement models have satisfied the requirements of unidimensionality, reliability, and discriminant and convergent validity. The goodness-of-fit indices were acceptable. This section focuses on testing the relationships between and, or, among the constructs in the validated model according to the hypothesised conceptual model. The structural model was tested using the AMOS (version 18) programme with maximum likelihood estimation. If the goodness-of-fit is adequate, then this will demonstrate the plausibility of the postulated linkages. On the other hand, if the goodness-of-fit measure is not adequately achieved then the tenability of the hypothesised relationship is rejected (Byrne, 2010). A schematic representation of the hypothesised model with the structural components is given in Figure 9.8. The error terms and the residuals that are associated with the observed variables have been omitted for clarity.

As illustrated in Figure 9.8, the hypothesised structural components apply the same concept as described in the measurement model section. The latent variables are represented by an ellipse. The observed indicators are represented by a rectangle. The variance of observed indicators is represented by a small circle. The correlation among the constructs is represented by double-headed arrows. Finally, the relationship between the constructs is represented by single-headed arrows.

Figure 9.8: Proposed Structural Model and Components
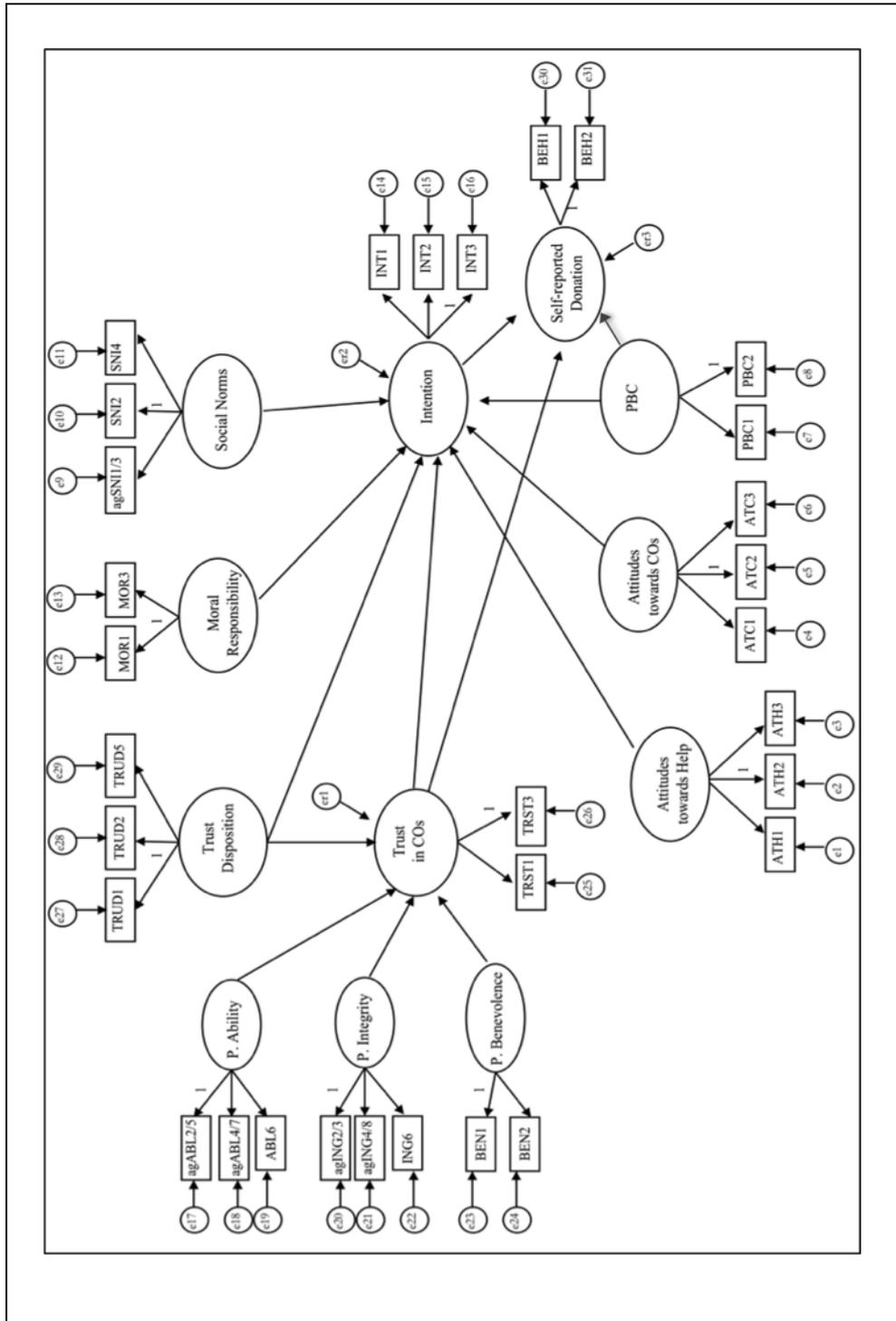
9.5 Identify Offending Estimates

Hair et al. (2010) suggest that the results of the structural model estimation should also be examined for nonsensical or offending estimates. Offending estimates arise when the error variance is negative, when the standardised coefficients exceed (or are very close to) 1.0, or when a very large standard error is associated with any estimate coefficient (Hair et al. 2010). Improper estimates have been recognised to be a common problem in SEM (Fornell and Larcker 1981). One solution to deal with this problem is to fix the offending estimates to a very small positive value (Hair et al. 2010). However, comprehensive inspection of the structural model output in this study has found no presence of any of the above mentioned problems.

9.6 Goodness-of-Fit Assessment

Before discussing the results of the individual hypotheses (as posited in Chapter Six), the overall fit of the structural model was estimated to validate that it was an adequate representation of the entire set of causal relationships (Hair et al. 2010).

The hypothesised structural model (Figure 9.8 has a significant χ^2 value (χ^2 = 938.472, df = 502, $p < 0.000$), indicating an inadequate fit of the data to the hypothesised model. However, this result is not unexpected because in practice this statistic is very sensitive to sample size (Bagozzi and Foxall, 1996; MacCallum et al. 1996). This often suggests the rejection of a well-fitting model and provides little guidance in reflecting the degree of model fit. Bagozzi and Foxall (1996) assert that researchers should not exclusively rely on the chi-square test as a measure of fit. In addition, MacCallum et al. (1996) have proven that the chi-square test is unrealistic in most SEM empirical research; instead, they proposed changes to the traditional hypothesis-testing producer in SEM.

In this study other measures were applied (such as χ^2/df, GFI, RMSEA, TLI, and CFI) in order to assess the structural model. In complement to the above goodness-of-fit statistics, this study has also applied Expected Cross-Validation Index (ECVI) measure in comparison to the alternative models (Hair re al. 2010). The estimation of the goodness-of-fit indices for the hypothesised model shows that the model has achieved the required levels in terms of CFI (0.91) and TLI (0.91) but   yielded a GFI value of 0.87, which is to some

extent lower than the targeted cut off point. These results are mainly due to the fact that the GFI measure is more easily influenced by the model's complexity (De Wulf et al. 2001). The RMSEA value of 0.063 demonstrates a goodness-of-fit which is smaller than the posited cut off value (< 0.08) while the value of χ^2/df was in the acceptable range of 1.86.

In general, the results of the above goodness-of-fit indices suggest that the hypothesised model marginally fits the data. However, since the overall fit results demonstrate that the model only marginally fits the data, some modification in the specification is needed in order to establish a model that represents the best fit to the sample data, which will be described in the following sections.

9.7 Hypothesised Structural Relationships

The hypothesised paths of the proposed structural model are examined in this section by using one-tailed statistical tests (justification of using one-tailed test presented in section 7.7.4). This involves inspecting whether the path coefficients are significant and, if so, in which direction. To test the hypotheses in this study, the critical ratio (t-value) that is associated with each parameter was ascertained (Hair re al. 2010). If an estimated t-value is greater than a certain critical ration value ($p < 0.05$, t-value = ± 1.96), the null hypothesis which is equal to zero is rejected and, subsequently, the hypothesised relationship is supported. The hypothesised model involves testing the fourteen direct relationships that were conceptually developed in Chapter Six. The results of the AMOS output are presented in Table 9.12. Overall, the estimation of the hypothesised model reveals that thirteen of the hypothesised links were significant while one was insignificant. The next section introduces a competing model that may improve the model fit.

Table 9.12 Hypotheses testing Results

	Hypothesis Number and Path Description	Standardised Coefficient	Critical Ratio (t-value)	Results
H4 (+)	Intention → Behaviour	0.579	5.964 ***	Supported
H5 (+)	Help Attitude → Intention	0.108	2.124 **	Supported
H6 (+)	COs attitude → Intention	0.271	2.796 **	Supported
H7 (+)	Social Norm → Intention	0.120	1.983 *	Supported
H8 (+)	Moral Responsibility → Intention	0.644	5.833 ***	Supported
H9 (+)	PBC → Intention	0.471	3.957 ***	Supported
H10 (+)	PBC → Behaviour	-0.026	- 0.297 #	Rejected
H11 (+)	Trust in COs → Intention	0.472	6.271 **	Supported
H12 (+)	Trust in COs → Behaviour	0.201	3.069 *	Supported
H13 (+)	Perceived Ability → Trust in COs	0.78	9.309 ***	Supported
H14 (+)	Perceived Integrity → Trust in COs	0.84	10.699 ***	Supported
H15 (+)	Perceived Benevolence → Trust in COs	0.688	12.499 ***	Supported
H16 (+)	Trust disposition → Trust in COs	0.341	3.203 **	Supported
H17 (+)	Trust disposition → Intention	0.106	2.602 *	Supported

*$p < 0.05$ ($t > \pm 1.96$); ** $p < 0.01$ ($t > \pm 2.57$); *** $p < 0.001$ ($t > \pm 3.29$); # = Insignificant

9.8 The Competing Model

A competing model was tested by adding the significant paths to, and removing the insignificant paths from, the hypothesised model. A model comparison approach is consistent with the structural modelling literature (Byrne, 2010; Hair et al. 2010). After examining the paths in the hypothesised model, it was decided to remove the insignificant path between PBC and self-reported behaviour, and to add the emerged significant path between attitude towards helping others and attitude towards giving monetary donation to the COs, as illustrated in Figure 9.9.

Estimating the competing model showed that, although all of the goodness-of-fit indices of the competing model were satisfied with a slightly higher level of acceptance (χ^2/df= 1.84, RMSEA = 0.060, TLI = 0.92, CFI= 0.93), the ECVI value was smaller (it

reduced from 5.066 to 4.750) implying that the model was more stable in repeated samples than the initial model (See Table 9.13). Therefore, it can be claimed that the competing model best fits the data in terms of both parsimony and substantive meaningfulness. The estimation of the competing model (hereafter called the final model) in terms of standardised coefficients, critical ratios and significant value are presented in Table 9.13. A discussion of the final model's paths will be presented breafelly in the next section and in more details in the next chapter (see Chapter Ten, Section 10.2).

Table 9.13 Goodness of Fit Indices for the Two Models

Model	$p < 0.05$	Absolute Fit		Incremental Fit		Parsimonious
		RMSEA	ECVI	TLI	CFI	χ^2/df
Initial Model $\chi^2 =938.472$; df=502; $p < 0.000$		0.063	5.066	0.91	0.91	1.86
Competing Model $\chi^2 =824.887$; df=409; $p < 0.000$		0.060	4.750	0.92	0.93	1.84

Source: this study

Figure 9.9 illustrates that self-reported behaviour for Saudi individuals is significantly predicted by two factors; behavioural intention (0.61) and trust in COs (0.31). A total of 19%of the variance (R^2) associated with self-reported behaviour is explained by these two factors (i.e. behavioural intention and trust in COs). However, contrary to the hypothesis set in this study, PBC has no significant relationship with self-reported behaviour (further discussion about this result will be presented in Section 10.1.5). The variance in behavioural intention (i.e. a total of 66 %) is explained by seven predictors: social norm (0.11), moral responsibility (0.62), attitude toward helping others (0.12), attitude toward giving monetary donation to the COs (0.38), PBC (0.47) trust disposition (0.20) and trust in COs (0.53). A total of 0.37% of variance in trust in COs is explained by four significant predictor; perceived ability (0.75), perceived integrity (0.86), perceived benevolence (0.68) and trust disposition (0.38). Attitude towards helping others was found to have a significant impact on attitude towards giving monetary donation (0.41) and 0.42 % of variance in attitude towards giving monetary donation is explained by attitude towards helping others.

In summary, of the 14 causal paths specified in the hypothesized model, 13 were statistically significant. These are: intention - self-reported behaviour; trust in COs - self-reported behaviour; social norm - intention; moral responsibility - intention; attitude towards

helping others - intention; attitude toward giving monetary donation to COs - intention; trust in COs - intention; trust disposition - intention; PBC - intention; perceived ability - trust in COs; perceived integrity - trust in COs; perceived benevolence - trust in COs and trust disposition - trust in COs. Meanwhile, only one hypothesized path (PBC - self-reported behaviour) is found to be insignificant. The competed model suggested a new path between attitude toward helping others and attitude toward giving monetary donation to COs. In conclusion, H4, H5, H6, H7, H8, H9, H11, H12, H13, H14, H15, H16 and H17 are accepted. The results will be discussed in details in the next chapter (Section 10.1).

Figure 9.9: Hypotheses Testing Results for the Final Model
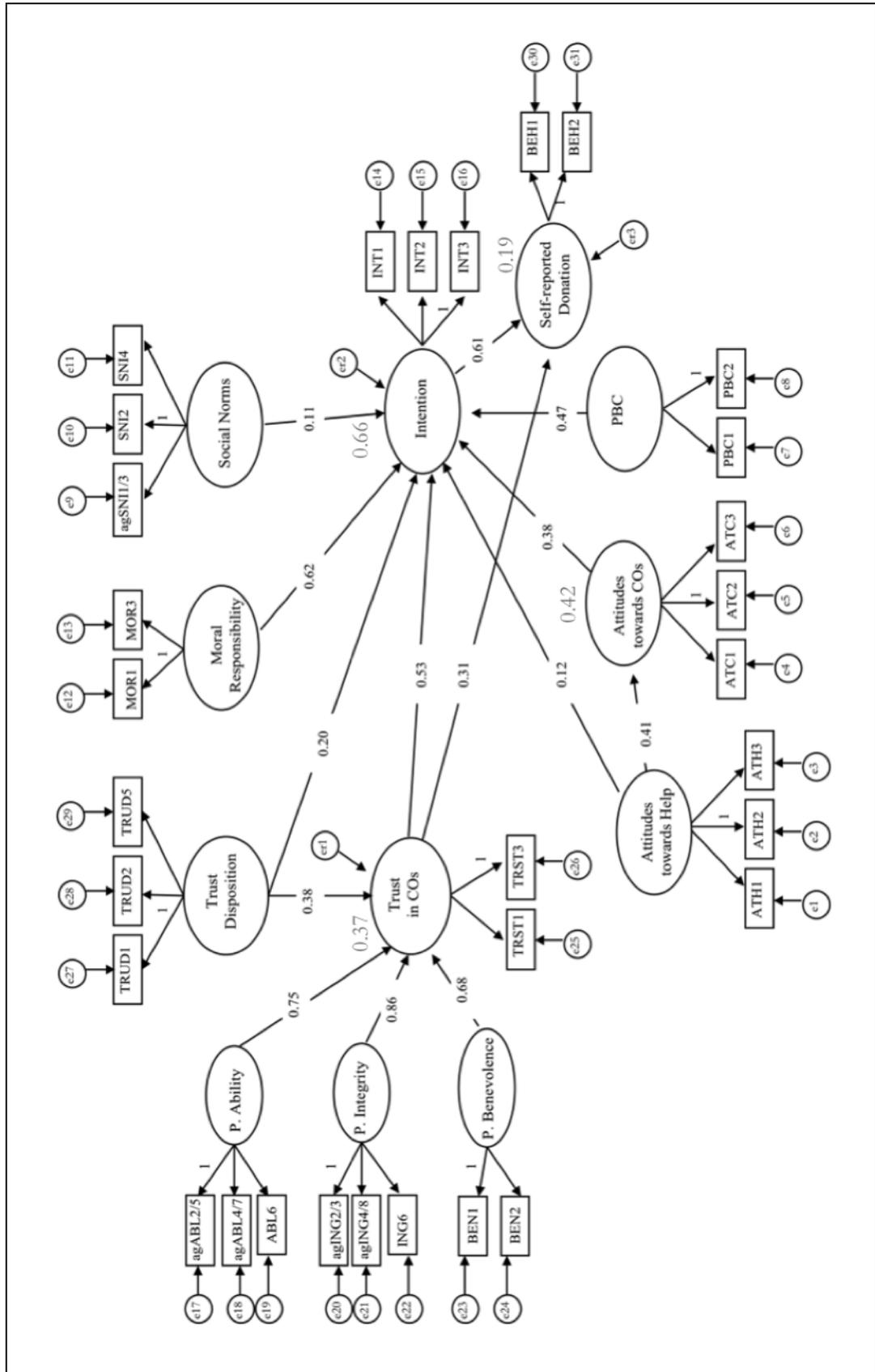
9.9 A Comparison between the TRA, TPB and the Revised TPB Model

Following the satisfactory model evaluation results that were found in the last section, this section will use SEM to examine and compare the final model (i.e. revised TPB) with its original versions (i.e. TRA and TPB) to determine which model performs well in explaining self-reported donation behaviour. In Chapter Six it was hypothesised that:

H_1: *All three models (i.e. TRA, TPB, and revised TPB) are able to explain the Saudi individual's self-reported donation to COs.*

H_2: *The TPB and the revised TPB explain more of the variance in Saudi individual's self-reported donation to COs than the TRA.*

H_3: *The revised TPB explains more of the variance in Saudi individual's self-reported donations to COs than the TPB.*

The results of the comparison between the three models are presented in Table 9.14 and Figure 9.10. The goodness-of-fit indices and the explanatory power for each model show that H1, H2, and H3 are supported. These results will be discussed in further detail in the next chapter (see Chapter Ten, Section 10.1).

Table 9.14 A Summary of the Statistics Values of each Model

	TRA	TPB	Revised TPB
χ^2/df	3.51	2.97	2.28
CFI	0.81	0.83	0.87
TLI	0.81	0.82	0.89
RMESEA	0.097	0.086	0.078
Explanatory Power			
Behavioural Intention	0.31	0.42	0.56
Self-Reported Behaviour	0.13	0.14	0.14

Source: this study

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Figure 9.10: Comparison between the Three Models

The Theory of Reasoned Action (TRA)

The Theory of Planned Behaviour (TPB)

The Revised Model of the TPB
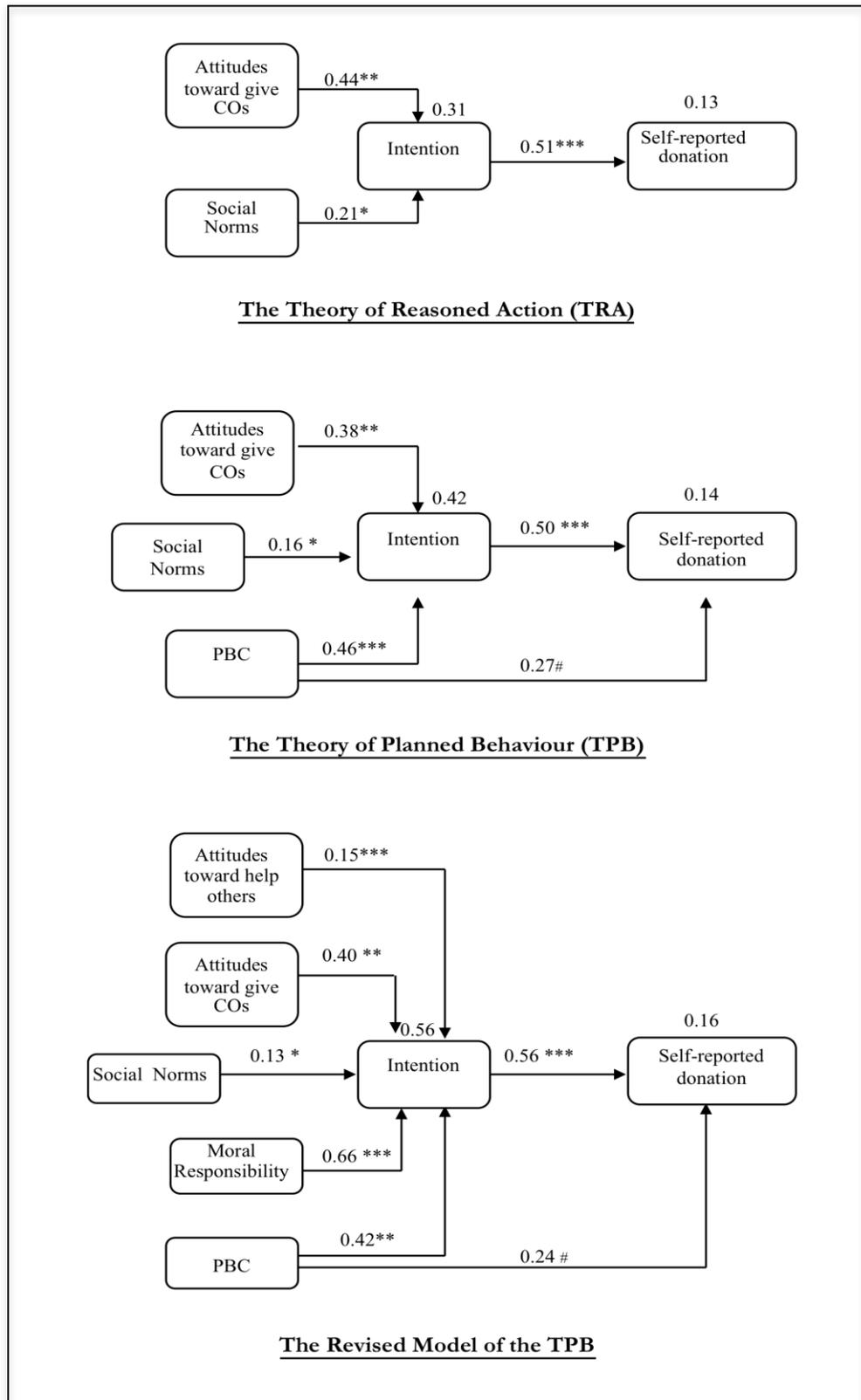
9.10 Multiple Group Moderator Analysis

After examining the influence of the main effects, the next stage is to test the moderating effect of four variables (i.e. an individual's religiosity level, income level, gender and age) in regard to: attitude towards helping others, attitude towards giving monetary donation to COs, social norm, moral responsibility, PBC, trust in the COs, trust disposition, behavioural intention and Self-reported monetary donation to COs. The effect of the moderating variables is characterised statistically as an interaction that the moderators affect the direction and/or strength of the relation between dependent and independent variables (Cohen, et al., 2003).

The moderating effects of the four moderators were examined in two steps. In the first step, following Byrne (2004) and Kline's (2011) recommendation, an overall Chi-square difference was calculated for each of the moderator variables, by comparing the restricted model (i.e. beta coefficient between groups is set to be equal) and the non-restricted model (i.e. beta coefficient between groups is unconstrained). This test evaluates the null hypotheses that the respective moderators do not have any effect on the proposed relationships. If the values for $\Delta \chi^2$ (Δdf) are insignificant then the null hypothesis will be rejected suggesting a relevance of hypothesised moderating effect on the tested relationships. In the second step, pairwise parameter comparisons matrix (through AMOS) was examined to see the comparison of path coefficients across models. A z-score test for difference between coefficients from models was used to find whether the path coefficient from the two models is statistically significantly different. Difference value for paths should be greater than the critical value of $\pm$ 1.96 to be considered statistically significant at p =0.05. The following sections present the results of the multigroup analysis for the moderating variables (i.e. religiosity, income, gender and age).

9.10.1 Multiple Group Moderator Analysis for Religiosity Level

The data set was divided into two groups on the basis of the median religiosity score: the first group is of highly religious individuals (n=126) and the second is that of low religious

individuals (n=95). Following the recommendations of Byrne (2004) and Kline (2011), the initial step in testing for invariance across the group was to compare χ^2, df, and goodness-of-fit statistics between the unconstrained and constrained model. Table 9.15 shows that the comparison yielded a $\Delta \chi^2$ value of 16.419 with 12 degrees of freedom of p= 0.173, which is statistically insignificant. Therefore, the null hypothesis is accepted and it can be claimed that there are no differences in structural relations between the highly religious and the low religious. A further discussion of these results will be presented in the next chapter (Chapter Ten, Section 10.3.1).

Table 9.15 Results of Multiple Group Moderator Analysis on the basis of Individuals' Religiosity Level

Hypothesis	Hypothesised Path *(Moderated by Religiosity level)*	Standardised Estimates		z-scores	Results
		High Religiosity (N = 126)	Low Religiosity (N = 95)		
H18a	Help Attitude → Intention	0.189	0.092	0.38	Rejected
H18b	COs attitude → Intention	0.415	0.318	-1.16	Rejected
H18c	Social Norm → Intention	0.153	0.103	0.84	Rejected
H18d	Moral Responsibility → Intention	0.583	0.636	-0.53	Rejected
H18e	PBC → Intention	0.499	0.389	1.38	Rejected
H18f	Trust in COs → Intention	0.594	0.550	1.57	Rejected
H18g	Trust disposition → Intention	0.261	0.180	-1.11	Rejected
H18h	Intention → Behaviour	0.593	0.573	0.56	Rejected

Unconstrained Model:
χ^2 (df) = 1389.123 (822)
CFI = 0.91; TLI = 0.92; RMSEA = 0.056
$\Delta \chi^2$ (Δdf) = 16.419 (12), p = 0.173

Fully Constrained Model:
χ^2 (df) = 1405.542 (834)
CFI = 0.91; TLI = 0.91; RMSEA = 0.056

*significant at p<0.05, **significant at p<0.01, ***significant at p<0.001

9.10.2 Multiple Group Moderator Analysis for Income Level

The comparison between the data sets is made on the basis of the income level of respondents. The data set was divided into two groups on the basis of median income. The first group is high income (n=65) and the second group is low income (n= 156). According to the recommendations of Byrne (2004) and Kline (2011), the initial step in testing for invariance across groups is to compare χ^2, df between the unconstrained and constrained model. The significant values for $\Delta \chi^2$ (Δdf) in Table 8.16 [12.32 (12), p = 0.42] accepts the null hypothesis, suggesting no moderating effect of individuals' level of income level. Further discussion about this finding will be presented in next chapter (Chapter Ten, Section 10.3.2).

Table 9.16 Results of Multiple Group Moderator Analysis on the basis of Individuals' Income Level

Hypothesis	Hypothesised Path (*Moderated by income level*)	Standardised Estimates		z-scores	Results
		High Income (N = 65)	Low Income (N = 156)		
H19a	Help Attitude → Intention	0.124	0.165	1.79	Rejected
H19b	COs attitude → Intention	0.321	0.325	-1.61	Rejected
H19c	Social Norm → Intention	0.160	0.109	-0.38	Rejected
H19d	Moral Responsibility → Intention	0.592	0.644	0.35	Rejected
H19e	PBC → Intention	0.488	0.472	1.54	Rejected
H19f	Trust in COs → Intention	0.480	0.484	-0.98	Rejected
H19g	Trust disposition → Intention	0.181	0.214	-1.82	Rejected
H19h	Intention → Behaviour	0.605	0.698	0.60	Rejected

Unconstrained Model:
χ^2 (df) = 1508.918 (822)
CFI = 0.92; TLI = 0.91; RMSEA = 0.062
$\Delta \chi^2$ (Δdf) = 12.32 (12), p = 0420.

Fully Constrained Model:
χ^2 (df) = 1516.397 (834)
CFI = 0.92; TLI = 0.89; RMSEA = 0.061

*significant at p<0.05, **significant at p<0.01, ***significant at p<0.001

9.10.3 Multiple Group Moderator Analysis for Gender

The comparison between the data sets is made on the basis of the gender of respondents. The data set was divided into two groups; group one is male (n= 155) and group two is female (n=66). Based on Byrne (2004) and Kline's (2011) recommendation, the first step in testing for invariance between the two groups was to compare χ^2, df between the unconstrained and constrained model. The insignificant values for $\Delta \chi^2$ (Δdf) in Table 9.17 [22.05 (12), p=0.037] rejects the null hypothesis, suggesting the relevance of the hypothesised moderating effect of gender. In other words, there were some differences in structural relations among males and females. Therefore, a z-score in the next section will explore the significant difference for every path.

Table 9.17 Results of Multiple Group Moderator Analysis on the basis of Individuals' Gender

Hypothesis	Hypothesised Path (*Moderated by Gender*)	Standardised Estimates		z-scores	Results
		Male (N= 156)	Female (N= 65)		
H20a	Help Attitude → Intention	0.110 *	0.133	2.76 **	Accepted
H20b	COs attitude → Intention	0.381	0.341 *	2.12 *	Accepted
H20c	Social Norm → Intention	0.128	0.143	0.99	Rejected
H20d	Moral Responsibility → Intention	0.664 ***	0.442 **	2.35 ***	Accepted
H20e	PBC → Intention	0.438 ***	0.246	1.97 *	Accepted
H20f	Trust in COs → Intention	0.403 *	0.490	1.99 *	Accepted
H20g	Trust disposition → Intention	0.193 *	0.278 *	2.37 *	Accepted
H20h	Intention → Behaviour	0.584 ***	0.558 **	2.61 **	Accepted

Unconstrained Model:
χ^2 (df) = 1391.696 (822)
CFI = 0.91; TLI = 0.92; RMSEA = 0.056
$\Delta \chi^2$ (Δdf) = 22.05 (12), p = 0.037.

Fully Constrained Model:
χ^2 (df) = 1413.747 (834)
CFI = 0.90; TLI = 0.91; RMSEA = 0.056

*significant at p<0.05, **significant at p<0.01, ***significant at p<0.001

The results support H20a, suggesting that gender moderates the influence of attitude towards helping others on individuals' intention to give a monetary donation to COs, such that the effect is only significant for male respondents ($\beta = 0.11$; $p < .05$). For the potential moderating effect of gender on the relationship between individuals' attitude towards giving donation to COs and intention to give donation to COs (H20b), it was found that gender moderators the effect and is found to be only significant for females ($\beta = 0.34$; p < .05). Since the z-score was insignificant (z= 0.99), gender was not found to moderate the impact of social norm on individuals' intention to donate to COs (H20c).

The results support H20d, suggesting that gender moderates the influence of individuals' perceived moral responsibility on intention to give monetary donation to COs. Although the effect was significant for both males ($\beta = 0.66$; $p < .001$) and females ($\beta = 0.44$; $p < .01$), it was stronger for males.

In H20e, it was proposed that gender moderates the influence of PBC on intention to give to COs. The effect was significant for male only ($\beta = 0.43$; p < .001). Similarly, in support of H20f, it was found that gender moderates the effect of trust in COs on an individual's intention to give monetary donation to COs and that the effect was significant for male only ($\beta = 0.40$; p < .05).

In H20g, gender was found to moderate the influence of individual's trust disposition on their intention to give donation to COs. The effect was significant for both males ($\beta = 0.28$; $p < .05$) and females ($\beta = 0.19$; p < .05), but it was stronger for males.

The results supported H20h, gender moderates the effect of individuals' intention on self-reported donation to the COs; however, it was stronger for males ($\beta = 0.19$; *p*

< .05) than females (β = 0. 0.19; p < .05). Chapter Ten, Section 10.3.3 will discuss these findings in more detail.

Figure 9.11 Moderating Role of Gender in Individual's Giving Monetary Donation to COs Behaviour
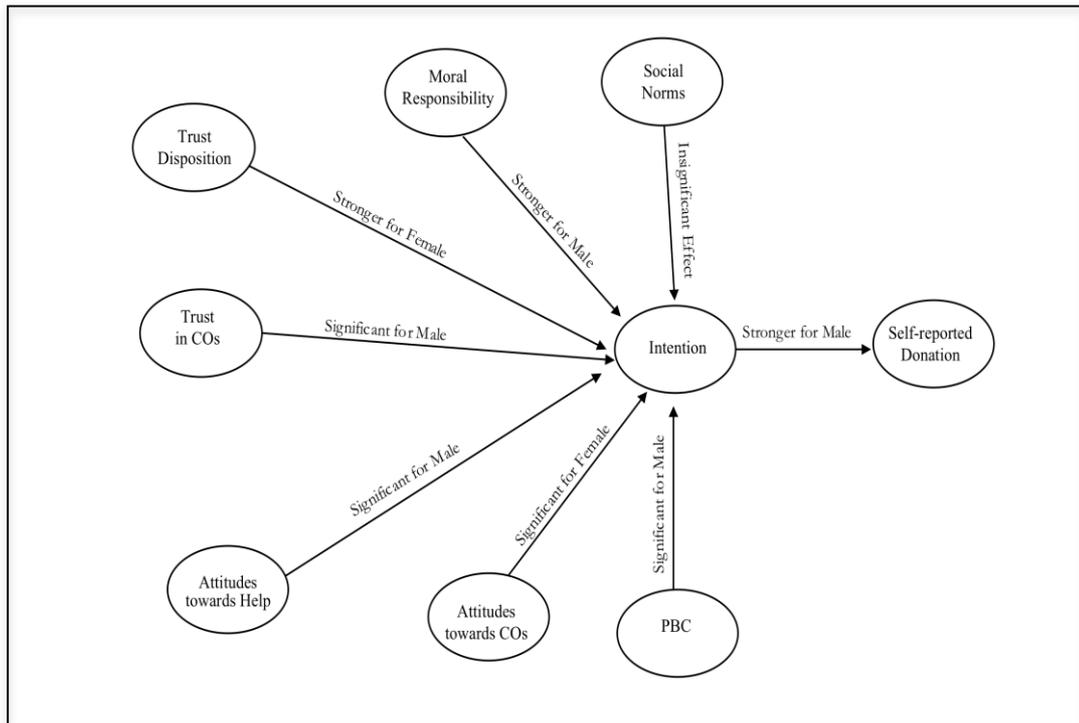
Source: this study

9.10.4 Multiple Group Moderator Analysis for Age

Having established the multiple group analysis of individuals' religiosity, income and gender, this section will analyse the moderating role of age on the relationship between the final model's constructs. The respondents were categorised into two groups. Those 35 or younger were placed in the "younger" group (n= 139), while those 36 or older were categorised as the "older" group (n= 82). Based on the recommendation of Byrne (2004) and Kline (2011), the initial step in testing for invariance across group was comparing χ^2, df and fit indices between the unconstrained and constrained model. The comparison yielded a χ^2 difference value of 6.957 with twelve degrees of freedom at p= 0.860, which was not statistically significant (see Table 9.18). This suggests that the final model was invariant across male and female groups. Chapter Ten, Section 10.3.4 will discuss these findings in more detail.

Table 9.18 Results of Multiple Group Moderator Analysis on the basis of Individuals' Age

Hypothesis	Hypothesised Path (*Moderated by Age*)	Standardised Estimates		z-scores	Results
		Older (N=82)	Younger (N= 139)		
H21a	Help Attitude → Intention	0.121	0.126	-1.83	Rejected
H21b	COs attitude → Intention	0.345	0.355	0.45	Rejected
H21c	Social Norm → Intention	0.133	0.141	0.86	Rejected
H21d	Moral Responsibility → Intention	0.655	0.648	1.44	Rejected
H21e	PBC → Intention	0.341	0.441	-0.90	Rejected
H21f	Trust in COs → Intention	0.586	0.433	0.08	Rejected
H21g	Trust disposition → Intention	0.188	0.215	1.91	Rejected
H21h	Intention → Behaviour	0.649	0.634	0.72	Rejected

Unconstrained Model:

χ^2 (df) = 1428.867(822)

CFI = 0.91; TLI = 0.91; RMSEA = 0.058

$\Delta \chi^2$ (Δdf) = 6.957 (12), p = 0.860

Fully Constrained Model:

χ^2 (df) = 1435.824 (834)

CFI = 0.89; TLI = 0.88; RMSEA = 0.057

*significant at p<0.05, **significant at p<0.01, ***significant at p<0.001

9.11 A Summary of the Findings

Table 9.19 provides a summary of the findings. A further discussion of these findings will be presented in the next chapter.

Table 9.19: Summary of Findings

No.	Description	Results
	Comparison between the TRA, the TPB and the Revised TPB	
H1	All three models (TRA, TPB, and revised TPB) are able to explain monetary donation behaviour for Saudi individuals.	Supported
H2	TPB and the revised TPB will explain more of the Saudi individual's self-reported donation to COs more than TRA.	Supported
H3	The revised TPB will explain more of the Saudi individual's self-reported donation to COs more than TPB.	Supported
	Relationships between the Final Model	
H4	Behavioural intention → Self –reported behaviour (+)	Supported
H5	Help Attitude → Behavioural intention (+)	Supported
H6	COs Attitude → Behavioural intention (+)	Supported
H7	Social Norm → Behavioural intention (+)	Supported
H8	Moral Responsibility → Behavioural intention (+)	Supported
H9	PBC → Behavioural intention (+)	Supported
H10	PBC - Self → reported behaviour (+)	Rejected
H11	Trust in COs → Behavioural intention (+)	Supported
H12	Trust in COs → Self –reported behaviour (+)	Supported
H13	Perceived Ability → Trust in COs (+)	Supported
H14	Perceived Integrity → Trust in COs (+)	Supported
H15	Perceived Benevolence → Trust in COs (+)	Supported
H16	Trust Disposition → Trust in COs (+)	Supported
H17	Trust Disposition → Behavioural intention (+)	Supported
H new	Help Attitude → COs Attitude (+)	Supported

The Moderating Roles of Individual Differences	
H18: The Moderating Role of Religiosity Level	
H18a Help Attitude → Behavioural intention	
H18b COs Attitude → Behavioural intention	
H18c Social Norm → Behavioural intention	No differences between high and
H18d Moral Responsibility → Behavioural intention	low religiosity Saudi individuals
H18e PBC → Behavioural intention	
H18f Trust in COs → Behavioural intention	
H18g Trust Disposition → Behavioural intention	
H18h Behavioural intention → Self –reported Behaviour	
H19: The Moderating Role of Income	
H19a Help Attitude → Behavioural intention	
H19b COs Attitude → Behavioural intention	
H19c Social Norm → Behavioural intention	No differences between high and
H19d Moral Responsibility → Behavioural intention	low income Saudi individuals
H19e PBC → Behavioural intention	
H19f Trust in COs → Behavioural intention	
H19g Trust Disposition → Behavioural intention	
H19h Behavioural intention → Self –reported Behaviour	
H20: The Moderating Role of Gender	
H20a Help Attitude → Behavioural intention	Effect significant for Male individuals
H20b COs Attitude → Behavioural intention	Effect significant for Female individuals
H20c Social Norm → Behavioural intention	Effect insignificant for both genders
H20d Moral Responsibility → Behavioural intention	Effect stronger for Male individuals
H20e PBC → Behavioural intention	Effect significant for Male individuals
H20f Trust in COs → Behavioural intention	Effect significant for Male individuals
H20g Trust Disposition → Behavioural intention	Effect stronger for Female individuals
H20h Behavioural intention → Self –reported Behaviour	Effect stronger for Male individuals
H21: The Moderating Role of Age	
H21a Help Attitude → Behavioural intention	
H21b COs Attitude → Behavioural intention	
H21c Social Norm → Behavioural intention	No differences between Older and
H21d Moral Responsibility → Behavioural intention	Younger Saudi individuals
H21e PBC → Behavioural intention	
H21f Trust in COs → Behavioural intention	
H21g Trust Disposition → Behavioural intention	
H21h Behavioural intention → Self –reported Behaviour	

9.12 Summary

This chapter has presented the results of the SEM analysis. The results were presented based on a two-step approach of SEM analysis. The first part of the chapter began with a description of the data preparation and screening, which was performed to ensure the data met all of the SEM requirements in terms of its missing data, outliers, and normality. After all of the SEM requirements had been met, a CFA was performed to validate the measures in terms of unidimensionality, reliability, convergent validity, and discriminant validity. The second part of the chapter focused on the second step of the SEM analysis (i.e. structural model analysis). Finally, multiple group analyses were conducted to test whether the model is equivalent across selected moderating factors (i.e. religiosity, income, gender and age). The next chapter will provide discussion of the results reported in this chapter.

TEN

TEN

10. Discussion of the Results

The objective of this chapter is to discuss the research findings that are presented in Chapter Eight and Nine in the context of the literature reviewed in Chapters Three, Four and Five. The discussion is divided into three sections. The first section discusses the findings concerned with the comparison between the TRA, the TPB and the revised TPB. The second section focuses on the relationships between attitude towards helping others, attitude towards giving monetary donation to COs, social norm, moral responsibility, PBC, trust in COs, trust disposition, intention to give monetary donations to COs, and self-reported monetary donation behaviour. Finally, the third section discusses the findings from testing the moderating role of individuals' religiosity and demographic characteristics on Saudi individuals' donation behaviour to COs.

10.1 Comparison between the TRA, the TPB, and the Revised TPB Model

The TPB and the revised TPB are refinements of the TRA. The present study compares these three models in order to investigate which of the three models best explains the Saudi individual's behaviour towards giving monetary donation. It is hypothesised that:

> H_1: All three models (TRA, TPB and revised TPB) will be able to explain the monetary donation behaviour of Saudi individuals.

> H_2: The TPB and the revised TPB will explain more of the variance in the charitable monetary donation behaviour of Saudi individuals than the TRA.

> H_3: The revised TPB will explain more of the variance in the charitable monetary donation behaviour of Saudi individuals than the TPB.

Predicting behaviour has been a major objective for many scholars and researchers. The TRA and its extension, the TPB (Ajzen, 1991), have been found to be very useful in predicting a wide range of individual behaviour (Sheppard et al. 1998; Madden et al. 1992); however, to date most studies have been conducted in a Western context. The principle objectives of the current study are: first, to assess the applicability of the three models to the prediction of Saudi individuals' behaviour of giving monetary donations to COs; and second, to compare between the three models in terms of their predictive and explanative utility.

The results support Hypothesis H_1. The structural models for the TRA, the TPB, and the revised TPB (See Chapter 9, Section 9.9) display a relatively moderate fit to the data. However, the results show that the TPB is better than the TRA in predicting behaviour. This happens because adding PBC to the original TRA is a considerable improvement. These findings are in line with those of the previous studies. For example, Ajzen (1991) after reviewing 16 studies of predicting intention using TPB concludes that the addition of PBC significantly improved the prediction of behavioural intention. However, the revised TPB model displays the best fit to the data. All the required indices of goodness of fit are within the acceptable ranges (χ^2/df = 2.28, CFI = 0.87, TLI = 0.89, RMSEA = 0.078). The inclusion of moral responsibility to the original TPB increases slightly its goodness of fit to the data (See Table 9.14). The significant role of moral responsibility in the current study is consistent with many previous studies on charitable behaviour (i.e. Harland et al. 1999; Warburton and Terry 2000; Kaisera and Scheuthle, 2003; Smith and McSweeney, 2007; McMahon and Byrne, 2008; Veludo-de-Oliveira, 2009; Van Der Linden, 2011). For pro-social behaviour that encompasses ethical and moral considerations, it is important to include an assessment of moral norm within the TPB model (Hyde and White, 2009).

In terms of the predictive power of the three structural models, the findings related to Hypothesis H_1 and Hypothesis H_2 illustrate that the model of the TRA accounts for 31% of variance of behavioural intention and 13% of the variance in self-reported behaviour (see Figure 9.10). The predictive power of the TPB model is better than the TRA. PBC added to the explanatory power of behavioural intention (from 31% to 42%) and self-reported behaviour (from 13% to 14%). The revised TPB model provides somewhat better predictive power relative to both the TRA and the pure TPB. There is an increase in R^2 for behavioural intention (from 31% and 42% to 56%) and in R^2 for self-reported behaviour (from 13% and 14% to 16%).

The amount of variance in self-reported monetary donation behaviour explained by behavioural intention between the three models is relatively small (13% to 16%) when

compared to the average size of variance of 20% to 40% in the intention-behaviour link found by Armitage and Conner (2001). However, in the context of individual monetary donation to CO's behaviour these findings are not unusual. For example, Smith and McSweeney (2007) found that behavioural intention explained only between 14-16% of the self-reported behaviour.

In the TRA and the TPB models, behavioural intention is the primary direct determinant of self-reported behaviour. In the TPB and the revised model of TPB, PBC is added as an additional direct determinant of intention and behaviour; however, the findings support the direct impact on intention but not the direct impact on behaviour. These findings are in agreement with previous studies that look at a wide range of behaviour and, particularly, on charitable behaviour. For instance, intention was the only significant predictor of behaviour in student enrolment in a campus-based volunteer program (Okun and Sloane, 2002) and in older adults' decisions to volunteer (Warburton and Terry, 2000). Intention to give blood has also been shown to be the only significant predictor of actual behaviour (Charng et al. 1988; Ferrari and Leippe, 1992). People who gave blood were more likely to have generated an intention to give blood than those people who did not give blood. Finally, organ donation behaviour also was predicted by the development of an intention to give body organs (Horton and Horton, 1991).

The findings of this study show that individuals' intention to give a monetary donation to COs can be explained by attitude and social norm in all three models. However, the impact of social norm on intention is weak when compared to the other factors. This finding is in line with previous research. For example, Smith and McSweeney (2007) and White et al. (2009) found only partial evidence for the predictive validity of social norm in morally relevant-behaviour.

In the revised TPB, the findings show that moral responsibility has a significant role in predicting behavioural intention. Moral responsibility was the strongest factor that impacts the individuals' intention to donate to COs. Van Der Linden (2011) found that moral responsibility was the only significant norm-predictor of individuals' intention to donate to a CO in the UK. Manstead states that:

> " it is not unusual for the beta weight associated with moral norm to be the highest in the final regression equation, showing that although it may not account for a great deal of explanatory variance, it is in fact a more powerful predictor of intention than the standard TPB predictors" (2000, p.27).

Schwartz (1977) explains the significant impact of moral responsibility on individuals' intention to give a monetary donation to COs by the role of the personal feeling of moral obligation in performing pro-social behaviour. For some people, helping needy people or supporting a charitable cause is viewed as an ethical duty. This type of feeling motivates them to give a monetary donation to COs in order to help the needy people or to release them from responsibility pressure.

In summary, the comparison between the three models (the TRA, the TPB and the revised TPB) indicates that the revised TPB was the best model to fit the data. The revised TPB was also the best model to predict the Saudi individuals' intention to donate and to predict their self-reported behaviour. This happens because the inclusion of moral responsibility in the revised TPB improves its goodness of fit indices and its predictive utility.

Comparing between these three models gives a general view of the models' predictive power and explanatory ability. However, in order to gain a deeper understanding of Saudi individuals' behaviour in regards to giving monetary donation to COs, the next section discusses the results of testing the interrelationships between the variables within the proposed model (Figure 10.1) in detail.

10.2 The Relationships between the Proposed Model's Variables

This section discusses the findings of the hypothesised relationships between the proposed model's variables (which are shown in Figure 10.1), including: the relationship between individuals' attitude towards helping others; attitude towards giving donation to COs; social norm; moral responsibility; PBC; trust in COs; trust disposition; intention to give monetary donations to COs; and the self-reported behaviour of giving monetary donation to COs.

Figure 10.1: Proposed Conceptual Framework and Research Hypotheses
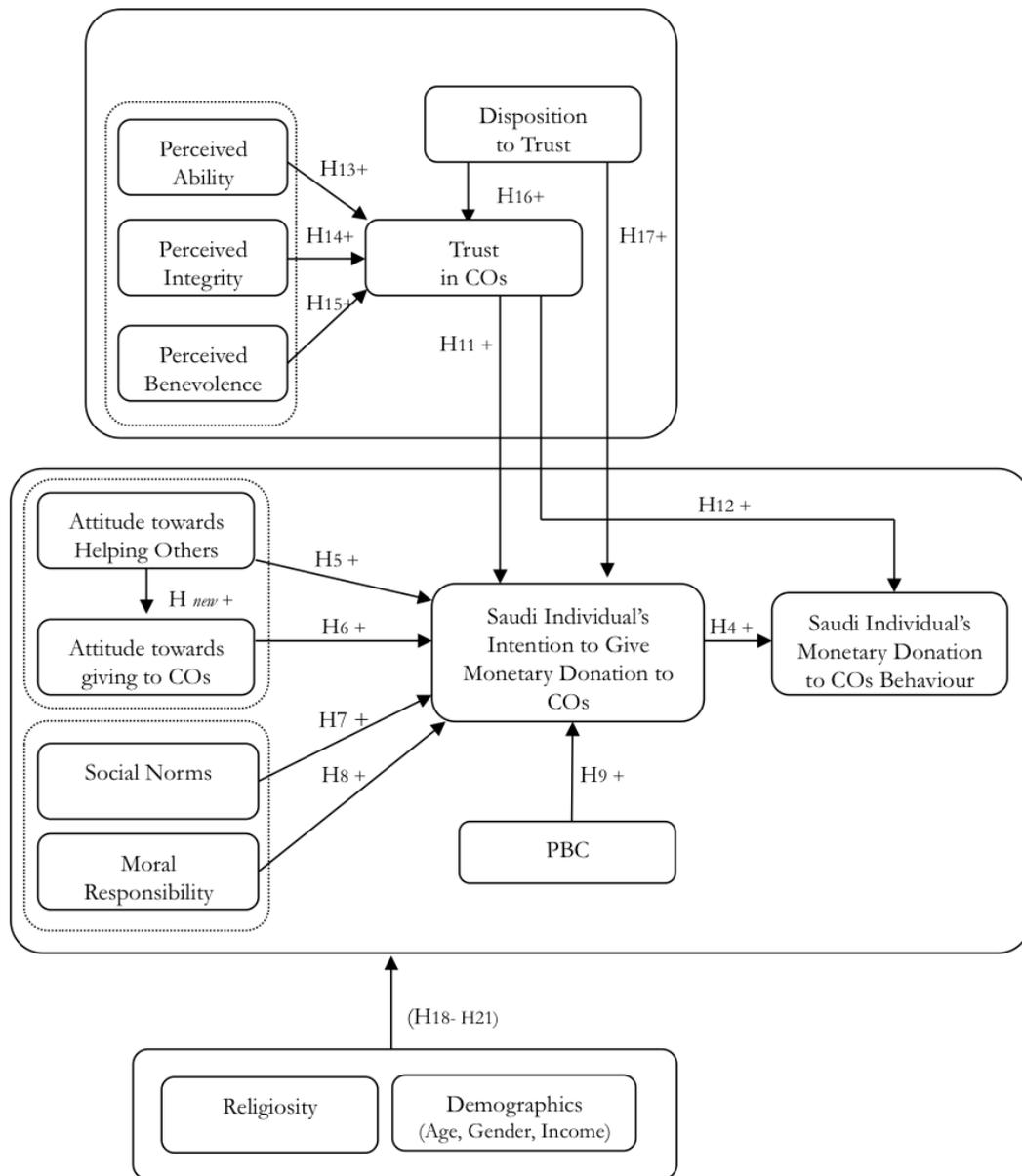
The findings suggest that self-reported monetary donation behaviour to COs for Saudi individuals can be significantly predicted by two factors: behavioural intention and trust in COs. Behavioural intention, in turn, is determined by seven factors: attitude towards helping others; attitude toward giving donation to COs; social norm; moral responsibility; PBC; trust in COs; and trust disposition. Trust in COs is determined by four factors: perceived ability; perceived integrity; perceived benevolence; and trust disposition. Table 10.1 summarises the

results of these relationships according to the final model and the following section discusses these results in details.

Table 10.1: Summary of the Results of the Relationships
between the Final Model's Variables

	Hypothesis Number and Path Description	Results
H4 (+)	Behavioural Intention → Monetary Donation Behaviour	Supported
H5 (+)	Attitude towards helping others → Behavioural Intention	Supported
H new (+)	Attitude towards helping others→Attitude toward giving donation to COs	Supported
H6 (+)	Attitude toward giving donation to COs → Behavioural Intention	Supported
H7 (+)	Social Norm → Behavioural Intention	Supported
H8 (+)	Moral Responsibility → Behavioural Intention	Supported
H9 (+)	PBC → Behavioural Intention	Supported
H10 (+)	PBC → Monetary Donation Behaviour	Rejected
H11 (+)	Trust in COs → Behavioural Intention	Supported
H12 (+)	Trust in COs → Monetary Donation Behaviour	Supported
H13 (+)	Perceived Ability → Trust in COs	Supported
H14 (+)	Perceived Integrity → Trust in COs	Supported
H15 (+)	Perceived Benevolence → Trust in COs	Supported
H16 (+)	Trust Disposition → Trust in COs	Supported
H117 (+)	Trust Disposition → Behavioural Intention	Supported

10.2.1 Self-Reported Behaviour

In the present study, self-reported donation to COs behaviour was hypothesised to be determined by three direct variables: behavioural intention; PBC; and trust in COs. However,

the results indicate that behavioural intention and trust in COs, but not PBC, have predicted self-reported donation to COs behaviour. The following sub-sections discuss the results of the hypothesized impact of each of these factors on self-reported behaviour, in the remainder of this chapter following the order in which they have just been mentioned.

10.2.2 Behavioural Intention

The first factor that was hypothesized to influence self-reported monetary donation behaviour is behaviour intention. The fourth hypothesis states that:

> H_4: Saudi individuals with a greater behavioural intention to give monetary donations to COs will give more monetary donations to COs. (Supported)

The results indicate that Saudi individuals' behavioural intention to give monetary donations to COs has a significant positive impact on their self-reported monetary donation behaviour. Thus, Saudi individuals' who exhibit a greater intention to donate money to COs will donate more money.

This finding is consistent with the theoretical assumption of the TRA and TPB. It is also consistent with the widespread evidence that intention is a reliable predictor of behaviour (e.g., Armitage and Conner, 2001; Hagger et al. 2002; Sheeran, 2002). In the context of charitable behaviour, many researchers confirm the link between the individual's intentions and their behaviour: for example, volunteering (Harrison, 1995; Okun and Soane, 2002; Greenslade and White, 2005); blood donation (Giles and Cairns, 1995; Giles et al. 2004; Lemmens et al. 2005), and monetary donation (Bartolini, 2005; Smith and McSweeney, 2007; Su et al. 2011; Verhaert and Poel, 2011). Smith and McSweeney (2007) 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 donor's decision to donate to the CO.

However, although the results showed significant positive impact of the behavioural intention on self-reported behaviour, behavioural intention only explained 16% of Saudis' self-reported monetary donation to COs. Furthermore, the explanatory ability of behavioural intention in this study is likely to be lower when taking into account the impact of social

desirability on Saudi respondents' reporting of their donation to COs. However, the explanatory ability of the behavioural intention in the current study is close to that found in previous research in the monetary donation behaviour (Smith and McSweeney (2007).

This study hypothesizes that behavioural intention to give monetary donation to COs is determined by seven factors: attitude towards helping others; attitude towards giving monetary donation to COs; social norm; moral norms; moral responsibility; PBC; trust in COs; and trust disposition. The following sections discuss these hypotheses in details.

10.2.3 Attitudes

The first factor that participates in developing behavioural intention is attitude towards helping others. The fifth hypothesis states:

H5: Saudi individuals with greater positive attitudes towards helping others will intend to give more monetary donations to COs. (Supported)

The results relating to Hypothesis 5 support the positive link between Saudi individuals' attitude towards helping others and their intention to give a monetary donation to the COs. This direct and positive link suggests that Saudi individuals' willingness to support COs financially is stronger among those who have a higher positive attitude towards the behaviour of helping others. The literature on helping behaviour supports this finding. For example, Bartolini (2005) concludes that attitude towards helping others is found to explain a significant portion of behavioural intention to give a donation. In addition, Smith and McSweeney (2007) assert that donors who are concerned about helping the needy have a higher level of intention to give a donation to charity.

One possible explanation for these results is that concerned individuals who wish to help the needy consider COs to be an important channel to help others. For example, Bendapudi et al. (1996) define helping behaviour as a behaviour that enhances the welfare of a needy person by providing aid or benefit. Thus, in addition to giving directly to needy people, individuals consider giving a donation to needy people indirectly through COs to be a helping behaviour. In addition to Saudis' attitude towards helping others, the model in this study hypothesises that behavioural intention for Saudi individuals is influenced by attitude towards giving monetary donation to COs. The sixth hypothesis states that:

H₆: Saudi individuals with greater positive attitude towards giving monetary donations to COs will intend to give more monetary donations to COs. (Supported)

The result of Hypothesis 6 is in line with expectations. The findings show that Saudi individuals' intention to give a monetary donation to a CO is influenced by their attitude toward giving monetary donations to COs. This means that a Saudi individual with a more positive attitude towards giving monetary donations to COs will be more likely to have a high intention to donate money to a CO. This finding is consistent with the evidence of previous research which supports the impact of attitude on intentions across a variety of behaviour (Armitage and Conner, 2001) and in the context of charitable behavioural (Charng et al. 1988; Radecki and Jaccard, 1999; Morgan and Miller, 2002; Lemmens et al. 2005). Meanwhile, in the literature on monetary donation behaviour a number of studies assert that individuals' evaluations of the outcome of donation behaviour affect their willingness to give a donation to COs. For example, Van Der Linden (2011) found that individuals' intention to donate to charity increases when their attitude becomes more favourable towards the behaviour. Bartolini (2005) similarly found that attitude towards giving financial contribution were significantly strongly correlated with behavioural intention. In an effort to explain donor motivation, Galper (1998) rationalises giving monetary donations to charities by saying that "giving to charity is in many ways a social phenomenon. Many people give monetary donation to charity because they believe it is the right thing to do" (p.25).

Distinguishing between behavioural attitude and target attitude in this study is in agreement with Webb et al. (2000), who emphasise that a donor's intentions to donate is related not only to their attitude towards helping others but also to their attitude towards the targeted charity.

In addition to its influence on behavioural intention, the statistical analysis (see Section 9.8) suggested that attitude towards helping others significantly influences attitude towards giving monetary donation to COs. The relationship is hypothesised as follows:

H_{new}: Saudi individuals with greater positive attitude towards helping others will hold more positive attitude towards giving monetary donations to COs. (Supported)

The result of this new hypothesis suggests that there is a positive link between Saudi individuals' attitude towards helping others and their attitude towards giving a monetary donation to COs.

The more the individuals hold a positive attitude about helping others, the more they will hold positive attitude towards giving monetary donation to COs. These findings are in line with research on monetary donation behaviour (e.g. Bendapudi et al. 1996; Webb et al. 2000). Although there are different motivations for giving a monetary donation, the positive link between attitude towards helping others and attitude towards giving a donation to the COs indicates that helping others could be one of the main motivations to give a monetary donation to COs. Similarly, Bartolini (2005) asserts that time donation is motivated by the desire to help others and not by a concern for one's own personal welfare.

In addition to individuals' attitudinal factors, behavioural intention may also be determined by social factors. The next section discusses the hypothesised link between social norm and behavioural intention.

10.2.4 Social Norm

As illustrated in Figure 10.1 the third hypothesised determinant for behavioural intention is social norm. The seventh hypothesis states:

> *H7: The more that Saudi individuals are affected by social norm, the more they will intend to give monetary donations to COs. (Supported)*

The findings of Hypothesis 7 support the significant link between social norm impact and individual's behavioural intention. This finding indicates that Saudi individuals with high levels of approval from the people important to them in relation to giving monetary donation to COs will have a greater intention to give monetary donations to COs. However, in comparison between social norm and other factors, it is clear that the contribution of social norm on individual intention to give monetary donation to COs was the weakest factor. This is consistent with the majority of previous studies that applied the TRA and the TPB. For example, Sheppard, Hartwick and Warchaw (1988) and Godin and Kok (1996) confirm that social norm is the weakest predictor of intention in both the TRA and the TPB. Trafimow and Finlay (1996) distinguish between different types of behaviour, which are: behaviours that are driven primarily by attitudes and behaviours that are driven primarily by social norm.

Monetary donation behaviour is considered as a private behaviour that occurs in a situation where an individual might not have a clear sense of others' participation and approval. Van Der Linden (2011) explains the insignificant impact of social norm on intention in monetary donation behaviour by claiming that individual donors usually donate anonymously. Sargeant and Woodliffe (2005) found that many donors appear quite comfortable once they have taken the decision to give, and tend to "forget" their support of the organisation and feel satisfied that they have "done their bit".

This finding of the weak impact of social norm on Saudi individuals' intention to give a monetary donation to COs actually is understandable in the Saudi context. Islam teaches its believers to give charity anonymously in order that they do not harm the feelings of needy people, as well as to reflect their sincerity in the relationship between themselves and their God (*Allah*). Prophet Muhammad (peace be upon him) said:

> "Seven people will be shaded by *Allah* under His shade on the day when there will be no shade except His… and He mentioned a person who practices charity so secretly that his left hand does not know what his right hand has given (i.e. nobody knows how much he has given in charity)" (*Sahih Albukhari*, Hadith: 504).

In general, pro-social behaviour such as monetary donation seems to be influenced by moral norms more than by social norm. The next section discusses the relationship between moral responsibility and behavioural intention for Saudi individuals.

10.2.5 Moral Responsibility

In addition to attitudes and social norm, the proposed model hypothesised that behavioural intention is influenced by moral responsibility as stated in hypothesis eight:

> *H_8: The more that Saudi individuals feel moral responsibility, the more they will intend to give monetary donations to COs. (Supported)*

As anticipated, the result for Hypothesis 8 provides support for the direct positive link between moral responsibility and behavioural intention to give monetary donation to COs. Moral responsibility is found to be an independent predictor of donating intentions to COs and accounts for more variance in intentions than any of the other factors, including the social norm. The increasing level of variance in intention is accounted for 6% by moral

responsibility in the present study, which is consistent with the results of previous research (Conner and Armitage, 1998; Rivis et al. 2009). The strong relationship between these two variables suggests that Saudi individuals with high levels of moral responsibility are most likely to have strong intention to give a monetary donation to COs. In charitable behaviour, as in monetary donation, the impact of moral responsibility on behavioural intention is expected and the finding of this hypothesis is in line with the literature in pro-social behaviour, such as: volunteerism (Omato and Snyder, 1995), blood donation (Armitage and Conner, 2001), and financial donations (Cheung and Chan, 2000). Hyde and White (2009) emphasise that for behaviour that encompasses ethical and moral considerations, it is important to include an assessment of moral norms within the TPB model. Veludo-de-Oliveira (2009) reports that many TPB studies in charitable behaviour which test moral norms found that moral responsibility correlates strongly with behavioural intention.

The strong impact of moral responsibility in this study can also be explained by the rationale that individuals who feel responsible for helping others perceive that giving a monetary donation to a CO is an opportunity to do their duty and perform their obligations. Schervish (1997) supports this explanation with his findings that charitable contributions to COs are correlated with personal moral obligation. Overall, the correlation established in the current study is in line with the findings of several studies that were primarily conducted in a Western context; thereby, the results confirm the significant role of moral responsibility on individuals' monetary donation intention in both the Western and Islamic context.

Figure 10.1 suggests Saudi individuals monetary donation to COs (intention and behaviour) is influenced by their perception of controlling the donating money to COs. The next section discusses the hypothesised relationship between PBC and behavioural intention and self-reported behaviour.

10.2.6 PBC

The ninth and tenth hypotheses state:

> H_9: *The more that Saudi individuals have PBC (Perceived Behavioural Control), the more they will intend to give monetary donations to COs. (Supported)*
>
> H_{10}: *The more that Saudi individuals have PBC (Perceived Behavioural Control), the more they will give monetary donations to COs. (Not supported)*

In this study, PBC was hypothesised to have a significant positive impact on behavioural intention and self-reported behaviour. In Hypothesis 9, the relationship between PBC and behavioural intention was supported, which suggests that Saudi individuals with stronger perceptions of control over giving monetary donation have higher intention to give monetary donations to COs. This finding is consistent with literature on the TPB's implementation in the field of charitable behaviour, such as: giving monetary donation (e.g. Bartolini, 2005), blood donation (e.g. Godin et al. 2005), organ donation (e.g. Hubner and Kaiser, 2006), and time volunteering (e.g. Okun and Sloane, 2002). These studies supported the importance of adding PBC to the TRA model.

On the other hand, Hypothesis 10 states that PBC will positively impact on individuals' self-reported monetary donation to COs. However, unlike Hypothesis 9, the result does not support this hypothesis and renders the relationship as insignificant. This suggests that the frequency of monetary donation to COs are not related to the Saudi individuals' perception of their ability to control the monetary donations that are given to COs. However, this finding is not unusual in the TPB context in which research indicates that the direct path from PBC to behaviour is not universally applicable (Kaiser and Scheuthle, 2003). In the case of charitable behaviours, PBC has no direct impact on the actual volunteering behaviour (e.g. Harrison, 1995; Warburton and Terry, 2000; Okun and Sloane, 2002; Greenslade and White, 2005), blood donation behaviour (e.g. Giles et al. 2004), and monetary donation behaviour (e.g. Bartolini, 2005; Smith and McSweeney, 2007). Consequently, it is concluded that although PBC does not have a direct influence on monetary donation behaviour, it has an influence primarily through its impact on behavioural intention.

Taking into account the significant role of COs in transferring individuals' donations to the targeted beneficiaries, trust in COs is integrated into the proposed model to explain Saudi individuals' monetary donations to COs behaviour. Trust in COs is hypothesised to have two influences; one on behavioural intention and the other on self-reported behaviour, as is discussed in the following section.

10.2.7 Trust in COs

Hypothesis 11 states:

> H_{11}: Higher levels of Saudi individuals' trust in COs will lead to higher
> intention to give monetary donations to COs. (Supported)

In assessing the relationship between individuals' perceived trust in COs and their intention to give a monetary donation, the results support the significant positive link between these two variables. The findings suggest that when a Saudi individual's trust perception towards COs increases, their intention to give monetary donation to CO will also increase. In other words, trust is a key factor in Saudi individuals' willingness to give monetary donations to COs. This result is in line with a wide range of previous studies in charitable marketing. For example, Sargeant and Lee (2002a) found a significant relationship between trust and a propensity to donate. They found that donors place significantly higher levels of trust in COs than do non-donors. Since the donors are unable to assess how the CO deals with their donation, the individual's perceived trust acts as a significant tool to reduce the risk of opportunistic behaviour (Anderson and Weitz, 1989). Trust in a CO implies the belief that a charity will always put the donor's rights first, irrespective of circumstances, and provide donors with a belief that the CO will fulfil its obligations and use their donations wisely (Bennett and Barkensjo, 2005).

In addition to its impact on behavioural intention, perceived trust was also found to directly influence donation behaviour (as the findings of the next hypothesis illustrates). The second hypothesised influence of trust in COs is the direct impact on self-reported behaviour. Hypothesis 12 states:

> H_{12}: Higher levels of Saudi individuals' trust in COs will lead to higher
> monetary donations to COs. (Supported)

The result of Hypothesis 12 shows that Saudi individuals' perceived trust in COs positively impacts their self-reported monetary donation behaviour to COs. This result is in agreement with previous studies on charitable donation behaviour which have found that perceived trust is correlated with the amount and frequency of individuals' donations. Bekkers (2003) finds that individuals who have high levels of trust in COs give higher amounts of donations. Sargeant and Hudson (2008) conclude that donors with high levels of trust in COs are more active in giving than those who have lower levels of trust. Sargeant and Lee (2002b) find that

13% of the variation in individuals' donation amounts is explained by their perception of trust. Similarly, Shibber et al. (2007) report that individuals' trust in COs generates individuals' satisfaction, which in turn builds commitment to support COs.

The results of Hypotheses 11 and 12 confirm that individuals' trust in COs has a dual impact on behavioural intention to give monetary donation and on monetary donation behaviour itself. This is consistent with the findings of Burt and Dunham (2009), who found that trust in a CO's website was significantly correlated with a user's interest in making an on-line donation and with the amount that the participants stated they might donate.

There are many factors that develop individuals' trust in COs. The present study proposes that Saudi individuals' trust in COs is influenced by four factors. The next sections discuss the antecedents of trust in COs.

10.2.8 Trust Antecedents

Trust in COs is conceptualised in the present study as a multi-dimensional construct developed by four antecedents: perceived ability; perceived integrity; perceived benevolence; and disposition to trust others. Hypotheses 13, 14, 15 and 16 state:

> *H_{13}: The more the perceived ability of COs, the greater will be the Saudi individuals' trust in COs. (Supported)*

> *H_{14}: The more the perceived integrity of COs, the more will be the Saudi individuals' trust in COs. (Supported)*

> *H_{15}: The more the perceived benevolence of COs, the more will be the Saudi individuals' trust in COs. (Supported)*

> *H_{16}: The greater Saudi individuals' disposition to trust others, the more they will trust COs. (Supported)*

The findings for Hypothesis 13, 14, and 15 support the differentiation between the factors that lead to the development of trust in COs. These findings are consistent with Mayer et al. (1995), who found that differentiation between the factors that cause trust and trust itself is critical in the validation of the trust construct.

The results of hypothesis 13 support the positive relationship between Saudi individuals' trust in a CO and their perception of the CO's ability to use their monetary donation for the benefit of their targeted cause. This finding suggests that the more Saudi individuals' believe that the CO has the required skills, knowledge and competencies to achieve its objectives and benefit its targeted cause, the more they will view the charity as trustworthy. This result is in agreement with the previous studies on trust in CO research. For example, Sargeant and Lee (2002b) found that individuals' belief towards a charity's competencies predicts the level of trust that a given individual might place in the CO. Similarly, Sargeant and Lee (2004) found that the empirical evidence confirms that the degree to which the CO is perceived as having the necessary skills, abilities and knowledge for effective task performance is correlated to the donor's trust.

According to Rampel (1985), the ability dimension is not sufficient for trust development; the trustee must also be relied upon to accomplish their obligations to the trustor. The results support Hypothesis 14 and suggest that Saudi individuals' trust in the CO will increase when they develop positive perceptions about the CO's integrity in using their donations appropriately and in a manner consistent with the charity's mission. Prior research in charitable marketing emphasises the significant role of perceived integrity in developing trust in the CO. For example, MacMillan et al. (2005) found non-opportunistic behaviour to be an antecedent of trust in the charitable context. In addition, Le Berre (2010) explains that expectations of integrity stem from unwavering commitment to a charitable mission, respecting donor choice, communicating truthfully and a commitment to ethical standards.

As discussed in Chapter Four, the positive effect of perceived benevolence on the building of trust has received considerable attention in the literature (Ganesan, 1994; Doney and Cannon, 1997). Although perceived ability and perceived integrity are considered to be more influential in the initial stages of a relationship in most organisational settings, from the outset benevolence plays a distinctive role in developing trust in the CO context (Le Berre, 2010). Hypothesis 15 suggests that in addition to perceived ability and perceived integrity, perceived benevolence also plays an important role in developing individuals' trust in the CO. The results support Hypothesis 15 and suggest that Saudi individuals will consider a CO to be trustworthy when the charity becomes more concerned about the welfare of its beneficiaries. A CO's benevolent reputation with prospective and actual donors results from high visibility, commitment to action, and communication of beneficial achievements (Le Berre, 2010). Beiser (2005) indicates that the public becomes very suspicious about donating

to COs whose ethical issues have been questioned. Bennett and Barkensjo (2005) found that the ability of a CO to stimulate feelings of trust in a charity's benevolence towards the people that it helped had a considerable impact on a donor's precipitation in a CO.

In addition to perceived ability, perceived integrity and perceived benevolence, Figure 10.1 proposes that individuals' trust in COs is influenced by an individual's general tendency to trust others. The next section discusses the impact of disposition to trust others in developing individuals' trust in COs and expands the discussion to investigate the direct impact of disposition to trust others to include behavioural intention.

10.2.9 Disposition to Trust Others

Hypothesis 16 draws the relationship path between disposition to trust others and trust in COs. It states:

> H_{16}: *The greater Saudi individuals' disposition to trust others, the more they*
> *will trust COs (Supported)*

The result of Hypothesis 16 suggests that Saudi individuals' disposition to trust others positively influences their perceived trust in COs, indicating that individuals with high levels of trusting disposition will tend to have a greater trust in COs. Sufficient evidence to support this view has been established by previous studies (e.g. McKnight et al. 1998; Grabner-Krauter and Kaluscha, 2003; Burt and Dunham, 2009; Gibbons, 2010) and can be explained by the definition of disposition to trust. For example, Gefen (2000) defines trust as a general tendency of individuals to trust others. In this context, others could include individuals, groups or institutions such as COs (Wang and Graddy 2008). McKnight et al. (2002) found that individuals who are more disposed to trust others are more willing to deal with others. Burt and Dunham (2009) support the current findings and conclude that the relationship between an individuals' disposition to trust and their trust in a COs' website is statistically significant. This happens because disposition to trust provides individuals with an initial formation of trust, even when they have insufficient information (Gefen, 2000; Koufaris and Hampton-Sosa, 2004).

Moreover, Saudi individuals' disposition to trust others is hypothesised to influence their behavioural intention to give monetary donations to COs. Hypothesis 17 proposes that:

H₁₇: The greater Saudi individuals' disposition to trust others, the more they

will intend to give monetary donations to COs. (Supported)

The findings from Hypothesis 17 support the expectations and suggest that Saudi individuals who trust others are more willing to give a monetary donation to COs. This finding is in agreement with those of Uslaner and Brown (2005), who found that higher aggregate levels of trust disposition within a state level means that there will be higher percentages of people donating to COs. Similarly, Brown and Ferris (2007) found that the more one tends to trust others, the more likely one is to give to charitable causes. Individuals with a higher level of disposition to trust others are more likely to engage in a social life and participate in charitable activities, including making donations to COs (Uslaner, 2002).

The previous sections discuss the hypothesised relationships within the conceptual framework presented in Figure 10.1. This study argues that monetary donation to COs behaviour differs between Saudi individuals according to their individual characteristics. The next section discusses the moderating role of Saudi individuals' religiosity and demographic characteristics on their monetary donation to COs behaviour.

10.3 The Moderating Role of Individuals' Religiosity and Demographic Characteristics

This section discusses the findings of the examination of the moderating role of four differences between Saudi individuals (i.e. religiosity, income, gender, and age) on the relationship between their behavioural intention to give a monetary donation to a CO and their attitude towards helping others, attitude towards giving monetary donations to COs, social norm, moral responsibility, PBC, trust in COs, trust disposition and self-reported behaviour. The following sub-sections discuss each moderator variable individually.

10.3.1 The Moderating Role of Individuals' Religiosity

An individual's religiosity level is used in the present study as a moderator in the final model construct. As mentioned in Chapter Six, it is hypothesised that:

H_{18a}: The influence of a Saudi individuals' attitude towards helping others on his or her behavioural intention to give donations to COs will be moderated by religiosity. (Rejected)

H_{18b}: The influence of a Saudi individuals' attitude towards giving monetary donation to COs on his or her behavioural intention to give donations to COs will be moderated by religiosity. (Rejected)

H_{18c}: The influence of a Saudi individuals' perception of social norm on his or her behavioural intention to give donation to COs will be moderated by religiosity. (Rejected)

H_{18d}: The influence of a Saudi individuals' moral responsibility on his or her behavioural intention to give a donations to COs will be moderated by religiosity. (Rejected)

H_{18e}: The influence of a Saudi individuals' perceived behavioural control on his or her behavioural intention to give a donations to COs will be moderated by religiosity. (Rejected)

H_{18f}: The influence of a Saudi individuals' trust in COs on his or her behavioural intention to give a donations to COs will be moderated by religiosity. (Rejected)

H_{18g}: The influence of a Saudi individuals' trust disposition on his or her behavioural intention to give a donations to COs will be moderated by religiosity. (Rejected)

H_{18h}: The influence of a Saudi individuals' behavioural intention to give a donations to COs on his or her self-reported donations to COs will be moderated by religiosity. (Rejected)

However, the results from the multiple group moderating analysis (Chapter 9, Section 9.10.1) indicate that the final model was invariant across the two groups (high religiosity and low religiosity) and thus reject hypotheses H18a to H18h inclusive. In other words, the results suggest that there is no difference between highly religious Saudi individuals and less religious Saudi individuals in their giving monetary donations to COs (i.e. attitude towards helping others, attitude towards giving monetary donation to COs, social norm, moral responsibility, PBC, trust in the COs, trust disposition, behavioural intention and self-reported monetary donation to COs).

Although these results are unexpected, there are three possible explanations. First, highly religious people and less religious people show different giving patterns to support religious causes. Although some evidence supports the view that religious individuals give more generously than less religious individuals, their greater generosity is confined to religious charities and religious-based institutions (e.g. mosques, churches and synagogues) and does not extend to secular charities (Eckel and Grossman, 2004). The respondents in the present study were asked about giving a monetary donation to general COs in Saudi Arabia and did not specify the type of charities, which can include: educational, health care

and environmental charities. In a series of laboratory experiments, Anderson, Mellor and Milyo (2005) found that religious and non-religious subjects do not necessarily behave differently when given the opportunity to make charitable contributions to secular causes. Moreover, Brown and Ferris (2007) confirm that religiosity is likely to play a stronger role in the transmission of religious giving than in the transmission of secular giving. Davidson and Pyle (1994) conclude that stronger religious beliefs are positively related to religious contributions. Meanwhile, Bekkers and Schuyt (2008) found that contributions to religious organisations are based on higher levels of church attendance while contributions to non-religious organisations are more likely to be rooted in pro-social values (such as altruism, equality and responsibility for the common good).

The second possible explanation for the lack of support for the moderating role of Saudi individuals' religiosity on their monetary donation behaviour to COs is that giving a monetary donation to COs is a universal human value that exists within and across cultures regardless of their religiosity level. For example, Schwartz (1992, 1994) created a theory of general value types that could be used to guide predictions and provide explanations concerning behaviours in a wide variety of situations. Schwartz identifies ten motivationally distinct general value types that are likely to be recognised by people both within and across cultures. These ten value types are found to exist in approximately 60 countries (Schwartz, 1992, 1994). According to the citizen culture, the ten values can be categorised into two groups. In citizens of individualistic cultures, the emphasis is placed primarily on the following values: self-goals; achievement; power; hedonism; stimulation; and self-direction. In contrast, members of collectivistic cultures place an emphasis on the attainment of group goals and tend to value most highly benevolence, universalism, tradition, social conformity and security. According to Hofstede's research into national and organisational culture (2012) Saudi Arabia, with a score of 25 in the individualism dimension, is considered to be a collectivistic society. This is manifested in a close long-term commitment to the member group, be that a family, extended family, or extended relationship. In a collectivist society everyone takes responsibility for fellow members of their group (Greet-Hofested, 2012).

Among these general values, benevolence and universalism play a significant role in explaining the individual's charitable behaviour. The benevolence value is concerned with the enhancement of the well-being of others by being helpful, loyal and forgiving while the universalism value emphasises not only the welfare of those personally close but also the welfare of all people through the establishment of social justice and a world of peace.

According to Schwartz's theory, ordinary Saudi individuals hold the basic values (including benevolence and universalism) that motivate them to give monetary donations to COs since the donation will enhance the lives of needy people. This explanation is in line with previous research on different types of charitable behaviour. For instance, Ryckman, Gold, Reubsaet and Borne (2009) found that individuals who assigned greater importance to benevolence and universalist values are more likely to donate their organs. In addition, Bekkers (2004) found that social value orientations that emphasise other people's welfare motivates people to volunteer and donate to environmental organisations.

The third possible explanation is presented through the person-situation interaction theory (Corr and Matthews, 2009). According to this theory, the impact of religiosity on pro-social behaviour (such as giving monetary donations to COs) varies as a function of context. Saroglou et al. (2004) found that religiosity is related to helping close targets (such family and friends) but is not related to unknown or unfamiliar targets. The nature of giving monetary donation to COs is based on a lack of interaction between the donors and beneficiaries. In contrast, face-to-face help provides interaction between the donors and the needy. Reitsma (2007) found that intrinsic and quest religiosity is more positively related to helping (e.g. volunteering and monetary donation) when the targets are part of their family or friends, especially if they are church members.

Lastly, although the findings of moderating role of religiosity on Saudi individuals' monetary donation to COs behaviour were unexpected, these findings are in line with previous studies (e.g. Eckel and Grossman, 2004; Anderson, Mellor and Milyo, 2005; Wiepking et al. 2010). For instant, Eckel and Grossman (2004) found that whereas religious givers are more generous overall than non-religious givers, their generosity is confined to churches and church-based institutions and does not extend to secular charities. Similarly, Wiepking et al. (2010) refer to the lack of religiosity's impact on individuals' monetary donation behaviour to the secular nature of the COs that are included in their study.

10.3.2 The Moderating Role of Individuals' Income

The second moderator that is examined is individuals' income level. Income traditionally is seen as a direct factor that impacts on people's donations (Bekkers and Weipking, 2007). However, according to the findings (see Chapter 9, Section 9.10.2), Saudi individuals' behaviour of giving monetary donation to COs does not differ according to their income level. Therefore, the following hypotheses were rejected:

H_{19a}: *The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19b}: *The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19c}: *The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19d}: *The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19e}: *The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19f}: *The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19g}: *The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to COs will be moderated by income. (Rejected)*

H_{19h}: *The influence of Saudi individuals' behavioural intention to give donations to COs on their self-reported donations to COs will be moderated by income. (Rejected)*

Research on the relationship between income and the probability of giving has produced inconsistent results (Weipking, 2007). For instance, Smith et al. (1995) and Rooney, Steinberg, and Schervish (2001) found that people do not differ with respect to the likelihood of donating to charitable causes when they are in different income categories. In contrast to these findings, Regnerus et al. (1998), Schuyt (2003), and McClelland and Brooks (2004) found that the probability of giving donations to COs is higher among people in high-income groups than among people in low-income groups.

One possible explanation for the insignificant moderator role of individuals' income in the present study is the giving standard. Standard giving refers to norms concerning the level of donation in specific situation that people in different income groups share (Weipking, 2007). Many people donate the same amount of money in, for example, door-to-door collections or in response to direct mail appeals. Consequently, the donations of individuals with lower incomes are a larger proportion of their income than the donations of people with a higher income. A second possible explanation for the lack of a difference between low-income individuals and high-income individuals in regard to their donation behaviour is the U-shape curve concept. Clotfelter and Steuerle (1981) presented the first

evidence for a U-shaped curve that describes the relationship between income and donations. This U-shape curve indicates that both the lower and the higher income households donate the largest proportion of their income to COs. Low income households are found to be the greatest supporters of religious causes. Jencks (1987) and Schervish and Havens (1995) found that a high proportion of donations received from churches came from low-income religious people. Andreoni (2004) illustrates that among those with a lower income there might be many younger people who expect their income to rise in the near future and, hence, feel that they can afford to give a larger proportion of their income. However, the current study only asked the participants about their monthly income. Consequently, the participants might understand the monthly income as only the monthly salary. Other financial resources could be taken into account to gain a clearer view about the whole income that individuals gain during the year and may be better able to explain the relationship between income and donation behaviour.

10.3.3 The Moderating Role of Individuals' Gender

The third moderator variable examined in this study is individuals' gender. The multi group moderating analysis presented in the previous chapter (see Section 9.10.3) supports the proposed moderating role of gender on most of the examined relationships in Saudi individuals' monetary donation to COs behaviour. In Chapter Six it is hypothesised that:

> *H20a: The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by gender. (Accepted)*

> *H20b: The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by gender. (Accepted)*

> *H20c: The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by gender. (Rejected)*

> *H20d: The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by gender. (Accepted)*

> *H20e: The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by gender. (Accepted)*

H20f: The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by gender. (Accepted)

H20g: The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to CO will be moderated by gender. (Accepted)

Historically, males have been the dominant practitioners of philanthropy; however, recently, because of increased earnings and changing social roles, females are playing an important part in the culture of giving (Newman, 1996). The literature on individuals' donation behaviour shows that donor's gender, an extrinsic variable, has a significant impact on their giving behaviour (e.g. Eagly and Crowley, 1986; Shelley and Polonsky, 2002; Sargeant and Woodliffe, 2007). The impact of an individual's gender covers several aspects of their charitable behavior; for example, on the preference of charitable cause (Andreoni and Vesterlund, 2001; Piper and Schnepf, 2008), on the frequency of donation (Sargeant and Woodliffe, 2007), on the amount of donation (Beiser, 2005; Simmons and Emanuele, 2007), and on reacting to fundraising appeals (Bemmett and Barkensjo (2005). Women are changing the culture of philanthropy and the way in which it is conducted because they have different needs than men (Tsiotsou, 2006). The findings from the current study are in line with previous studies that have been conducted in a Western context and support the moderating role of gender on Saudi individuals' monetary donation to COs behaviour. In Saudi Arabia, women are becoming an important source of funding for COs, female contribution to the Saudi economy is critical nowadays, with 15% of the Saudi labour force female and 20% of governmental jobs occupied by females, as well as around half a million private sector jobs. (Chamber of Commerce and Industry, 2013). These findings are useful for COs in Saudi Arabia because it helps differentiate between their donors based on gender and, therefore, they can use different marketing strategies to communicate with each segment.

10.3.4 The Moderating Role of Individuals' Age

An individual's age is hypothesised to moderate the relationships between the proposed model of Saudi individuals' behaviour of giving monetary donation to COs. Specifically, it was proposed that:

H21a: The influence of Saudi individuals' attitudes towards helping others on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21b: The influence of Saudi individuals' attitudes towards giving monetary donations to COs on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21c: The influence of Saudi individuals' perceptions of social norm on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21d: The influence of Saudi individuals' moral responsibility on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21e: The influence of Saudi individuals' PBC on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21f: The influence of Saudi individuals' trust in COs on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21g: The influence of Saudi individuals' trust disposition on their behavioural intention to give donations to COs will be moderated by age. (Rejected)

H21h: The influence of Saudi individuals' behavioural intention to give donations to COs on their self-reported donations to COs will be moderated by age. (Rejected)

The multi-group moderating analysis from the previous chapter (see Section 9.10.4) illustrates that none of the above hypotheses were supported. Although the results did not support the hypotheses, they were considered to be acceptable because there is no agreement in the literature of individuals' charitable behaviour on the effect direction on individuals' ages on their monetary donation behaviour. Several studies have found a positive effect between an individual's age and their giving (e.g. Brooks, 2002; Smith and McSweeney, 2007; Verhaert and Poel, 2011); however, other studies have found no relationship between these two factors (e.g. Shelley and Polonsky, 2002; Bekkers, 2006; Lee and Chang, 2007). Why the link between age and giving is unclear. Some researchers argue that age alone does not affect monetary donation without consideration of others factors, such as income and religiosity (Bekkers and Weipking, 2010). One possible explanation of the unclear relationship between age and donation is the life cycle effect in which disposable income increases with age;

however, the age relationship persists in many studies controlling for income. Olson and Caddell (1994) and Bekkers and Schuyt (2008) find that the relationship with age diminishes once church attendance is controlled. This finding suggests that older people give more because their level of church involvement is higher. However, the age relationship does not disappear completely when religious involvement is controlled, indicating that other mechanisms also play a role. The number of children is another factor that can explain the life cycle effect of age. When a person has children, he or she might be not be that concerned about giving to charity, but when there are no children or the children have grown up, a person might shift from benefiting children to benefiting the well-being of others (Auten and Joulfaian, 1996).

10.4 Summary

The present chapter discusses the research findings based on the results reported in Chapters Eight and Nine. The first section discusses the findings related to the comparison of the revised model of the TPB with its original models (i.e. the TRA and the TPB) to investigate the models' ability to explain the behaviour of Saudi individuals' who give monetary donations to COs. This was followed by discussion of the findings of the proposed conceptual model, which examine the relationship between: self-reported monetary donations to a CO, behavioural intention to give monetary donations to a CO, attitude towards helping others, attitude towards giving monetary donations to a CO, social norm, moral responsibility, PBC, trust in COs, perceived ability, perceived integrity, perceived benevolence, and individuals' trust disposition. It then discusses the moderating effects of individuals' characteristics (i.e. religiosity, income, gender and age) on the relationship between individuals' intention to give a monetary donation to COs and its antecedent variables.

Having discussed the research findings, the final chapter explains the contributions, the implications and limitations of this study, and makes a number of recommendations for future research.

CHAPTER

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11. Contributions and Implications

The aim of this chapter is to present the contributions, implications and limitations of the thesis, as well as to give directions for future research. The chapter is divided into six sections. The first section provides a summary of the thesis, followed by a discussion of the key contributions and theoretical implications. The third section presents the implications of this study for practice and the fourth section discusses the limitations of the current study. Meanwhile, the fifth section provides directions for future research. The chapter ends with a brief conclusion.

11.1 Summary of the Thesis

The main objective of the present study is to provide a conceptual model that determines the drivers of Saudi individuals' behavioural intention towards giving a monetary donation to COs and understands the relationship between behavioural intentions and self-reported monetary donation behaviour. To achieve the objectives the following questions are formulated in Chapter One:

> **Research Question 1:** How are Saudi individuals' intention towards giving monetary donations to COs formed? And, to what extent are they related to their self-reported monetary donations to COs?
>
> **Research Question 2:** What are the beliefs that Saudi individuals hold about giving monetary donations? And, how do these beliefs affect their intentions towards giving monetary donations to COs?
>
> **Research Question 3:** What is the role of Saudi individuals' trust in COs in developing intention towards giving monetary donations to COs? And, how is this trust formed?
>
> **Research Question 4:** Are there any differences between Saudi individuals on the basis of their religiosity and demographic characteristics (i.e. income, gender, and age)?

A systematic literature review was conducted in order to help address these questions. Chapter Three presents and compares the most important theories of individuals' behaviour in the literature and proposes that a revised TPB model is the most appropriate theory to study individuals' donation behaviours. However, it is acknowledged that the fundamental constructs of the TPB (i.e. attitude, social norm, and PBC) are able, but not sufficient, to explain individuals' monetary donation behaviours and, therefore, a need for additional variables was identified. Chapter Four reviews the role of trust in COs in individuals' monetary donation behaviours and proposes a model of trust in this context. Chapter Five demonstrates that the influence of beliefs and perceptions related to individuals' monetary donations to COs is not identical for all Saudi individuals; therefore, individual differences must be taken into account in order to correctly model the behaviour towards giving monetary donations to COs. Therefore, the chapter examines the moderating role of two key personality characteristics (i.e. religiosity and demographics) on the relationships within the revised TPB model.

Chapter Six presents the conceptual model, which is derived from the research objectives mentioned in Chapter One and from the construction of the specific hypothesised relationships among the various constructs and theories discussed in Chapters Three, Four and Five. Chapter Seven outlines in detail the methodology that was employed in obtaining the required information for this empirical research. Chapter Seven is organised into seven major topics: research paradigm; research purpose; research approach; data collection method; research sample; reliability and validity of the measures; and the data analysis techniques. The analysis of the data is divided into two chapters: Chapter Eight and Chapter Nine. Chapter Eight presents the descriptive statistics of the data and provides a general picture of the survey participants and their responses to the survey questions, as well as the results of the EFA for all the study constructs. Chapter Nine reports the findings of the CFA and the findings for the hypothesised relationships using SEM. This is followed by discussions on the key findings in Chapter Ten. Finally, this chapter explains the contributions, implications, and limitations of this research and gives directions for future research.

11.2 Key Contributions and Theoretical Implications

This thesis makes several theoretical contributions to the literature of consumer behaviour and marketing in a number of areas, which are described in detail in the following sub-sections.

11.2.1 Comparison of the TRA, the TPB, and the Revised Model of TPB

The results reported in Chapter Nine (see Section 9.9) suggest that the revised model of TPB is better than either the TRA or the TPB in explaining the variance in individuals' self-reported donations to COs and in terms of model fit. This may happen because some of the variables play a significant role in driving people to exhibit certain behaviours but not other behaviours. Thus, adding the variable moral responsibility to the original model of TPB in an examination of a charitable behaviour such as giving a monetary donation improves the model's ability to explain individuals' behaviours. Distinguishing between two types of attitudes (i.e. attitude towards helping others and attitude towards giving monetary donation to COs) also improves the explanative ability of the revised model of TPB since the behaviour of giving monetary donations to COs may include attitude towards giving a donation to the COs as a channel (among others) to reach needy people, as well as attitude towards helping others in general. It is recommended that the reason why the revised model of TPB surpasses the ability of the TRA and the TPB should be the subject of future research. In addition, the findings of the present study can be tested in other types of charitable behaviour (such as time volunteering or blood donation) to see if the superiority of the revised TPB model is replicated.

11.2.2 Contribution to the Literature of Individuals' Donation Behaviours

The findings of the present study have several significant implications for the research on individuals' monetary donation behaviours, a topic which has attracted the attention of many scholars and researchers from different disciplines and from different countries. However, most studies are conducted in the context of Western countries (Shelley and Polonsky, 2001; Ranganathan and Sen, 2012); consequently, the results reflect the values of the Christian religion. The present study is one of very few studies that have attempted to build a comprehensive understanding of the monetary donation behaviours of individuals' in the context of Muslim countries. The present study was conducted in Saudi Arabia; therefore,

this study is the first to provide a comprehensive model to understand the monetary donation behaviour of Saudi individuals. The value of the current study is high, as its results can be generalised to other countries that share many characteristics with Saudi Arabia, especially the GCC countries: Bahrain, Kuwait, Oman, Qatar and the United Arab Emirates.

The present study also produces a clear picture about how individual's donation behaviours actually works and operates in Saudi Arabia by presenting a working definition of the individuals' donations to COs behaviour in the context of Saudi Arabia. Furthermore, the present study gives a strong theoretical background about the Saudi CO sector and defines the Saudi CO according to its structure, operations and the local Saudi regulations. The findings from the research contribute to the monetary donation literature and fill the gap in research about the donation behaviour of Arabs and Muslims. The present study can be used as a basis for comparing studies between donors from Western and Arab societies in order to investigate whether or not they are similar or different in terms of their beliefs and perceptions about giving a monetary donation to COs. A major contribution of the thesis is that it developed and tested a conceptual model of individuals' monetary donation behaviour which will be presented in the following section.

11.2.3 The Model of an Individual Giving a Monetary Donation to a CO

The model proposed and validated in the present study makes an important contribution to the literature related to individuals' monetary donation behaviours by grounding new variables into well-accepted general models (i.e. TRA and TPB) and then applying them to a new context of individuals' monetary donation behaviours. The present findings are in line with the extant research that finds support for the utility of the TRA and TPB models in predicting pro-social behaviours, such as blood and time donation (Giles and Cairns, 1995; Morgan and Miller, 2002; Greenslade and White, 2005; Veldhuizen et al. 2011). The contribution of the current study is to illustrate the predictive ability of the models in relation to individuals' monetary donations to COs; an area that, to date, remains relatively unexplored. It is important to note that the new variables (i.e. trust and moral responsibility) are placed within the nomological structure of the original TPB model framework. A key finding of interest is the support for the role of moral responsibility in explaining individuals' intentions to give a monetary donation to COs. The results indicate that the contribution of moral responsibility in the prediction of intention is higher than attitudes and social norm. The results also suggest that the integration of the trust construct and moral responsibility

into the TPB framework is not only theoretically appealing, it is also empirically significant since it explains why the variance for intention is higher than indicated by previous TRA and TPB studies.

Given that the prior literature offers numerous variables to predict individuals' monetary donations to COs, the present study identifies the most important ones that occur in individuals' charitable donations (e.g. attitudes, social norm, trust, moral responsibility) or within the domain of trust in the COs (e.g. perceived ability, perceived integrity, and perceived benevolence). The critical linkage of these variables with intention provides reasonably good explanation of variance. Therefore, the results provide convincing support for the theoretical advancement offered in the current study.

Another contribution of the current model is its support for the significant positive link between Saudi individuals' behavioural intention to give monetary donations to COs and their self-reported behaviour. The intention-behaviour relationship is a controversial point in the literature and many researchers argue against the ability of intention to predict behaviour. The results from the current study are consistent with previous research (Armitage and Conner, 2001; 2002; Sheeran, 2002; Bartolini, 2005; Smith and McSweeney, 2007), which confirm that although there is a high correlation between behavioural intention and self-reported behaviour the variance in self-reported behaviour explained by behavioural intention is relatively low.

11.2.4. Contribution to the Literature on Trust in COs

An important contribution of the present study is the placement of trust in the context of the TRA and the TPB. Although charitable marketing research has experimentally shown a positive relationship in the role of trust in individuals' donation behaviours (e.g. Sargeant and Lee, 2002b; Burt and Dunham, 2009; Torres-Moraga, et al. 2010), the topic is still in its infancy (Vesterlund, 2006). The present study defines a process in which trust is considered as a control belief, as well as placing trust as an antecedent of both intention and behaviour. Many previous studies in marketing examine trust as a single-dimension construct (e.g. Chaudhuri and Holbrook, 2001; Ha, 2004; Esch et al. 2006). The present study views trust as a multi-dimensional construct in both its measurement and structural effects, and the meaning and consequences of trust are better understood when each dimension is viewed separately. The present study's findings related to trust reinforce the interpretation that trust, in the context of the individuals' monetary donations to COs, is a multi-dimensional

construct and confirms the four antecedents of trust, which are: perceived ability; perceived integrity; perceived benevolence; and trust disposition.

The significant effect of individuals' trust in COs validates the view that trust only occurs when the individuals are assured that the COs are able to perform their charitable mission, are honest in the use of their donations, place priority on the rights of beneficiaries, and for individuals who are donating to have a disposition to trust others. The importance of each trust dimension is explained in the context of reducing the risk of dealing with COs and positively influencing behavioural intentions and behaviour itself. Previous studies of individuals' monetary donations to COs mostly focus on the antecedents of trust in COs (Sargeant and Lee, 2004; MacMillan et al. 2005; Torres-Moraga et al. 2010). In addition to investigating the trust antecedents, the findings from this study went further and show that individuals' trust in COs has an impact on both behavioural intention and self-reported behaviour, which validates the conceptualisation for the crucial role of trust in individuals' monetary donations to COs.

11.2.5 Contribution to the Religiosity Literature

Previous studies demonstrate the impact of religiosity on several aspects of behaviour. However, most research is in the Western context (Shelley and Polonsky, 2001; Ranganathan and Sen, 2012), which is influenced by either Christianity or multiple religions. These studies use one scale to measure individuals' religiosity, although they focus on different religions. Different religions have different beliefs and different rituals that make using a similar scale of measuring religiosity a controversial point. It is, therefore, important to build a religiosity measurement scale that suits each religion. The present study proposes a measurement scale that is valid for the Islamic religiosity context. This scale advances the theory and research on this important topic.

The findings of the present study also provide useful information for charitable marketing practitioners in the Saudi charitable sector as discussed in the following section.

11.3 Implications for Practice

It is vital for the Saudi charity marketers to market their products and services and build their strategies based on objective information in order to follow professional practice. In particular, the identification of the psychological factors that predict individuals' monetary donations highlights ways in which a CO can increase donation levels. First, the finding that moral responsibility is a better predictor of behavioural intention than the other factors in the model provides avenues for interventions. The predictive ability of a norm can be increased by increasing its salience (Cialdini et al. 1990). Therefore, increasing the salience of moral responsibility among the targeted community of donors might lead to higher levels of donations. COs may be well-advised to focus on the support and approval associated with charitable giving, highlighting that charitable monetary donation is the right thing to do and a way to fulfil an individual's responsibility for helping needy people or causes.

Second, the examination of the belief structure underlying the effects of attitude towards helping others, attitude towards giving monetary donations to COs, social norm, moral responsibility, and PBC on intention provides specific suggestions for increasing levels of charitable donation. With respect to attitude and perceptions of control, COs should focus on highlighting the positive outcomes associated with individuals' monetary donations to COs, such as helping needy people, increasing the welfare of society or protecting the environment (i.e. Hsu, Liang, and Tien, 2005). In terms of social norm, the findings propose that campaigns to increase charitable donation will benefit by heightening the perception that there is normative support, across a number of referent groups, for charitable donation (Radley and Kennedy, 1995).

Third, and one of the most significant implications for the CO sector, is the need to recognise that individuals' monetary donations should be managed with the objective of building a trusting relationship with the donors. While the explicit essence of a donor's relationship with COs is to help others in need, the individual's trust in COs and its antecedents are an essential aspect of this relationship and contribute to its value. COs are advised to address the concerns that people might have in relation to charitable donations, such as whether or not the charity has the ability, skills and knowledge to meet the needs of the charitable cause, whether or not money donated reaches those in need, and potentially reconsidering the way in which people are approached for donations so as to avoid the perception that they harass people for donations (Polonsky et al. 2002; Burgoyne et al. 2005). This finding supports the observation that in other business relationships a trust relationship

adds additional value by making the relationship even more meaningful (Reichheld and Schefter, 2000). The present study's findings also provide some guiding principles to the COs as to the relative significance of investing in a trusting relationship with the donors by providing efficient services for the beneficiaries. In addition, the present study suggests several elements that the COs could combine in order to build strategies to generate trust in donors' and potential donors' perceptions. According to the findings, perceived ability, perceived integrity, and perceived benevolence can develop individuals' trust in COs. Therefore, COs are advised to communicate these dimensions to donors (and potential donors). A CO's ability can be communicated by showing that they have the necessary skills, abilities and knowledge to effectively perform their task. A CO's integrity can be promoted through disclosure and transparency.

Charities are, therefore, advised to make it clear to donors how their donated funds are used. Publishing annual financial statements is one tool by which COs can increase the individuals' perceived integrity and develop individuals' trust in COs. In terms of perceived benevolence, COs can improve this element by communicating that the purpose of mission and activities are undertaken in order to benefit the charitable cause (e.g. orphans) and that the COs give priority to the beneficiaries. To maintain trust in COs, Saudi COs need to be more transparent and professional, especially in tackling the impact of being linked with terrorist funding that emerged after 9/11 and is still affecting them today, both locally and internationally. Greater openness and transparency about the COs' fundraising activities and the causes they support, as well as the impact they are having, is one way of promoting such trust. Charity governance is a recommended tool that can be used by Saudi COs to provide greater transparency to the public and authorities. Charity governance can encourage confidence and trust and promote legitimacy for Saudi COs.

Governance is defined as the process of providing strategic leadership to a CO. It entails the functions of setting direction, making policy and strategy decisions, overseeing and monitoring organisational performance and ensuring overall accountability (Renz, 2007). COs must have a governing board that is accountable for all acts undertaken in the name of the organisation. In the charitable sector, the governance board is the board of trustees that takes overall responsibility for its work. Charitable governance is a political and organisational process involving multiple functions and engaging multiple stakeholders (Perego and Verbeeten, 2013). In the USA, the Internal Revenue Service (IRS, a governmental body that regulates the activities of non-profit organisations) has published a list of recommended governance policies and practices for COs. The seven governance and

management polices identified by the IRS are executive compensation, conflict of interest policy, investment policy, fundraising policy, documentation of board meeting minutes, document retention and destruction policy and whistle blower policy (Ostrower, 2007). Similarly, in the UK, the Charity Commission has supported an initiative to create a code of good board governance for the voluntary and community sector. The key principles of good board governance are that board members must understand their role, ensure delivery of the organisation's purpose, work effectively, both as individuals and as a team, exercise effective control, behave with integrity and be open and accountable (ACEV, 2010.). In Saudi Arabia, the topic of charity governance has not yet attracted the attention of the sector's leaders and government authorities. However, good governance will be a beneficial tool for Saudi COs and the Saudi government to use to improve Saudi charities' accountability and transparency among both the local and international community.

Although the individuals' trust dispositions cannot be managed or controlled by COs, the findings of the study show that there is a significant relationship between individuals' trust disposition and trust in COs. This finding suggests that trust disposition is not only related to individuals' willingness to trust, as shown by other research (Gefen, 2000; McKnight et al. 2002), it can also be extended to reflect individuals' willingness to trust organisations. Therefore, COs can approach those individuals with a high level of trust disposition since they should be an easier target to develop trust in COs.

Lastly, the results suggest that individuals might be similar in their behaviour of giving a monetary donation to COs, despite differences in their religiosity level, income level and age (but not gender). Although these findings are unexpected, the study did not find sufficient evidence that individuals' religiosity, income or age play a moderating role in Saudi individuals' behaviour of giving monetary donations to COs. However, the findings are in line with previous studies in the field of individuals' monetary donation behaviour to COs, as only gender is found to be a significant moderator, suggesting that females differ from males regarding several aspects of their monetary donation behaviour to COs. Consequently, using different marketing and communication strategies to target different segments of Saudi donors on the basis of religiosity, income and age factors is less important and, therefore, Saudi COs are advised to use a common strategy to communicate with donors and to market their activities to raise financial funds. However, COs are recommended to segment their target groups according to gender and to use different marketing and communication strategies for male and female donors.

11.4 Limitations

The results obtained from the empirical research must be interpreted in the light of a number of limitations of the study. First, the lack of well-documented databases in Saudi COs has necessitated the use of self-reported monetary donation behaviours. Self-reported behaviours can be distorted by self-presentation and social desirability because the respondents attempt to look better in the eyes of others by expressing information that conforms to the perceived expectations or broader social norm. However, the impact of social desirable bias was taken into account during the present research and several techniques were adopted to minimise the potential negative impact of self-reported monetary donation behaviour. For example, total anonymity was guaranteed as the responses 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. Furthermore, multiple items were used to assess each construct.

Second, in the current study, a non-probability sampling method, "snowball", is used to recruit coordinators who recruit respondents from among their social networks. Non-probability sampling methods are criticised as biased because they are not random (Brown, 2005). However, in order to reduce the impact of sampling bias and increase sample's representativeness, the researcher carefully controlled the sampling steps, which produced a sample that nearly matched the recent Saudi census (2010). Having a representative sample allows the researcher to generalise the findings to the Saudi population.

Third, the current study sample was collected from only one city in Saudi Arabia-Riyadh. Therefore, the sample's representativeness is a questionable issue. However, Riyadh city has been selected because it is the capital city of the Kingdom of Saudi Arabia, which consists of a mixed migrant population from various regions of the Kingdom with demographic characteristics very similar to the demographic characteristics of the rest of the Saudi population.

Fourth, using a questionnaire with a Likert scale may have not given sufficient scope to the participants to truly express their beliefs. However, the survey includes only closed-ended questions because Bryman and Bell (2011) warn that questionnaires which contain many 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 free response questions are more difficult to analyse than closed-ended questions.

Despite the above limitations, the research findings are meaningful and the study was successful in answering the research questions and meeting the research objectives set in Chapter One.

11.5 Direction for Future Research

Future research needs to determine the extent to which the findings of the present study can be extended to include other persons, settings and times (Cook and Campbell, 1979). First, the study is conducted in Saudi Arabia with the aim of understanding the behaviour of Muslim Arab donors. However, it is recommended to validate the present study's findings in other Muslim countries. Sergeant et al. (2006b) emphasise that replicating research of a donor's behaviour in different geographical contexts is important because the manner in which the charitable sector seeks to fundraise or the nature of COs in the sector may vary substantially from one country to another. The validation of this study can be expanded on two levels. The first is on a GCC level, where there are several similarities between Saudi Arabia and the other countries of the GCC, but where no comprehensive research has yet been conducted. The second is on a Muslim world level where there are many differences between these countries and Saudi Arabia from various aspects, such as economic strength, levels of religiosity and political environment.

Second, although the study does not find sufficient evidence for the moderating role of individuals' religiosity, it is recommended that further research on the effect of religiosity in Muslim donors should be conducted because previous research has provided some evidences on the significant role of religiosity in individuals' monetary donation behaviour (Ranganathan et al. 2008). In addition, the present study examines the individuals' monetary donations to all types of COs and, therefore, it might be useful to investigate the role of religiosity in religious-related charitable donations. It can be argued that donations to religious charities are rooted in religiosity while donations to non-religious charities is rooted in social values (such as altruism) that are responsible for the common good (Bekkers and Schuyt, 2008).

Third, in addition to the need of further research on the impact of religiosity on individuals' monetary donations, there is a need to explore the role of the social values as alternative motivations for individuals' donation behaviours. Universal human values such as benevolence and universalism (Schwartz, 1994) show a strong explanation for many

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charitable behaviours (Bekkers, 2004; Ryckman et al. 2009), However, there is limited research on monetary donation to COs behaviour.

Fourth, another topic that requires additional research is the conceptualisation of trust. In the present study trust is conceptualised in accordance with Mayer et al. (1995). Perceived ability, perceived integrity, perceived benevolence, and trust disposition are defined as antecedents of trust. As illustrated in Chapter Four (see Section 4.4), there are a number of alternative conceptualisations of trust. Examining additional perspectives in the context of the proposed model could shed addition light on how trust relates specifically to individuals' monetary donations in general and, in particular, to individuals' intention to give monetary donations to COs. Additional research could include other aspects of trust that have been suggested but not commonly applied; for example, a CO's reputation (Torres-Moraga et al. 2010), a CO's brand (Le Berre, 2010), and accreditation (Bekkers, 2003).

Fifth, the current study deals with Sadaqa and Zakat as two forms of individual monetary donations in the context of Saudi Arabia. However, it is recommended for future research to explore in-depth the two forms separately and to investigate, using a comparative study, the differences between them. In addition, future research could expand the research into individuals' monetary donation behaviour to cover Waqif donations, bearing in mind that Sadaqah, Zakat and Waqif are the main forms of donation in the GCC and deserve research attention.

Sixth, the present study focuses on individuals' monetary donations, which are considered to be one of the popular charitable behaviours in Saudi Arabia. It is recommended that future research should explore the implications of this study on different charitable behaviours, such as an individual's time donation (i.e. volunteering), organ donation, and blood donation in order to investigate whether or not the present study variables work similarly.

11.6 Conclusion

The primary objective of this study is to develop a conceptual model that determines the barriers and drivers of Saudi individuals' intention towards giving monetary donation to COs. In addition, it also explains the extent to which the Saudi individuals' behavioural intention to give monetary donations to COs are related to their self-reported monetary donation behaviour. The present study also examines the role of individuals' trust in COs and the differences in perceptions of Saudi individuals on the basis of their religiosity level and demographic characteristics.

The empirical results, related to four research questions, suggest that: first, behavioural intention to give monetary donations to COs translates over time into self-reported monetary donation behaviour; second, attitudes towards helping others and attitudes towards giving monetary donations to COs have a significant effect on behavioural intentions; third, moral responsibility and social norm have a significant impact on behavioural intentions; fourth, PBC has a significant impact on behavioural intentions but not on self-reported behaviour; fifth, trust in COs has a significant impact on both behavioural intentions and self-reported behaviour; sixth, individuals' perceptions of the ability, integrity, and benevolence of COs are direct antecedents of their trust in the COs, making trust a multi-dimensional construct; seventh, individuals' trust disposition has a direct impact on their behavioural intention; and, finally, Saudi individuals do not differ in their monetary donation behaviour on the basis of their religiosity or on most of the demographic characteristics.

The present study indicates that, while the TRA and the TPB are useful in explaining a Saudi individuals' behaviour when giving monetary donations to COs, extending these theories to include the combined effect of new variables (i.e. trust, moral responsibility, attitude towards helping others, religiosity and demographic characteristics) increases our understanding of the underlying phenomenon.

To conclude, an individual's monetary donation to COs is a complex, yet extremely important, phenomenon. This research into individuals' monetary donation behaviour makes a significant contribution towards unravelling some of its mysteries and the conceptual model that is proposed and validated in this thesis enriches the theory and research in this important area, and can be applied by other researchers. The 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.

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APPENDIX

Appendix One: E-mail Interview Guide

Dear Sir or Madam,

Thank you for you accepting to participate in this e-mail interview. The interview aims to understand the monetary donation behaviour to the charitable organisations (COs) of individuals in the Saudi context. The interview focuses on three areas of individuals' monetary donation to COs: decision rules of Saudi donors; the differences in donation decisions between *zakat* and *sadaqa*; and how Saudi donors choose one CO over another. The researcher will analyse your answers carefully along with those of other CO's donors in order to gain a better understanding of the monetary donation behaviour to COs in the Saudi context. Your participation is valuable and important, and it will be much appreciated if you could answer the required questions in detail according to your experiences. However, the interview is totally voluntarily and you can choose to answer all, some or none of the questions. Please feel free to contact me for any clarification. When you finish answering the questions please email them to my email address (AlhidariI1@cardiff.ac.uk)

Many thanks for your participation.

Ibrahim Alhidari
PhD candidate
Cardiff Business School
Cardiff University

Section One: Decision rules of Saudi donors

Thinking about your monetary donation to COs in general, please answer the following questions:

1. In general describe how you take the decision to donate money to COs.
2. What are the steps you follow (if any) when you intend to donate money to COs?
3. Is your donation decision to the COs planned or not, and why?
4. Do you need to gather information before making the donation decision to the COs, and why?
5. How long do you need to complete monetary donation to the COs, and why?
6. How deeply do you think before making the donation decision to the COs?

Section Two: The differences in donation decisions between *zakat* and *sadaqa*

The first set of questions was concerned with your monetary donation behaviour to the COs in general. The next question investigates to what extent the *zakat* donation decision differs from the *sadaqa* donation decision according to your experience. Please answer the following question:

1. Based on your experience, what are the differences and similarities in your donation decision between *zakat* and *sadaqa*? The comparison aspects can be time, information, thought, effort, beneficiaries and so on.

Section Three: How do Saudi donors choose one CO over another?

The last part of the interview discusses how the donors choose a CO. Please answer the following question:

1. From your experience what types of COs do you usually support financially? In detail, what are the factors that impact on your decision of choosing a CO (CO's cause, CO's reputation, knowing the CO's workers, CO's effectiveness and so on)?

Personal Information:

Gender:

❑ Male   ❑ Female

Age:

❑ 20-29 years   ❑ 30-39 years   ❑ 40-49 years

❑ 50-59 years   ❑ 60-69 years   ❑ Above 60 years

Appendix Two: Survey Questionnaire

Saudi Individuals' Monetary Donation
to the Charitable Organisations (COs)

Dear Madam/Sir,

This questionnaire aims at understanding the factors that influence individuals' monetary donations to charitable organisations. Your support is the most important factor for the success of this research. We estimate that it will take no longer than 20 minutes to complete. The contents of this questionnaire are of a **sensitive nature**. We would like to remind you that **your participation is entirely voluntary**. Please feel free not to return this questionnaire, or not to answer any questions which you feel are inappropriate. If you would like discuss any concerns you have, please feel free to contact us at any time.

The information you provide will be held **totally anonymously.** Furthermore, the results will be shown only in an aggregate form, so that it is impossible to trace this information back to you individually. The data collected through this study will only be used for academic research purposes. If you want to get additional information and feedback about the purpose and results of the study please get in touch with us.

Thank you for your time.

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❑ Please tick this box to show that you understand and agree with the information given above and you are giving your consent to participate in this study.

Definitions of used terms in this study:

Individuals' monetary donation is: *zakat* and *sadaqa* donations made by individuals to the charitable organisation of their choice, which involve a relatively low degree of information search and deliberation, with the aim to meet others' needs and/or self-interest.

COs are: a voluntarily, formal, self-governed, partially independent, non-profit distributing, and non-political or religious organisations. (This definition includes all the charitable associations and foundation entities that under the Ministry of Social Affair and the cooperative religious charities under the umbrella of the Ministry of Islamic Affairs and the international COs under the umbrella of Muslim World League and excludes all the religious entities, mosques in particular, youth voluntarily groups, schools and other entities that have some sort of charitable activities but not in an organisational charitable status).

Note: It is fully appreciated to consider the importance of the **honesty** and the **integrity** when answer the following questions. There are no right or wrong answers and the aim of this questionnaire is to understand the Saudi monetary individuals' donation behaviour to COs without making any judgement on your own behaviour.

Please *circle* the appropriate number to indicate your level of agreement or disagreement with the following statements:

Q1: I believe that Charitable Organisations (COs)…	Strongly Agree				Strongly Disagree
Have the skills to safeguard my money.	5	4	3	2	1
Fully understand the needs of their beneficiaries.	5	4	3	2	1
Have the required knowledge to conduct their activities.	5	4	3	2	1
Are competent and effective in conducting their activities.	5	4	3	2	1
When faced with problems, have the ability to solve it.	5	4	3	2	1
Are likely to have an impact on the charitable cause.	5	4	3	2	1
Use donated funds appropriately.	5	4	3	2	1
Will remain committed to their mission.	5	4	3	2	1
Are honest.	5	4	3	2	1
Are truthful in their dealing with the donors.	5	4	3	2	1
Always do what they say they will do.	5	4	3	2	1
Do not always give adequate feedback about how individual's donations have been used.	5	4	3	2	1
Have consistent practices and policies.	5	4	3	2	1
Conduct their operations ethically.	5	4	3	2	1
Will keep their promises.	5	4	3	2	1
Do not to exploit their donors.	5	4	3	2	1
Have the best interests of their recipients at heart.	5	4	3	2	1
Always ask me for appropriate sums.	5	4	3	2	1
Give their priority to a targeted charitable cause.	5	4	3	2	1
COs can be trusted.	5	4	3	2	1
COs are reliable organisation.	5	4	3	2	1
I feel confident when dealing with COs.	5	4	3	2	1
Q2: I believe that people (friends, family and colleagues) who are most important to me …	Strongly Agree				Strongly Disagree
think that I should give a monetary donation to the COs.	5	4	3	2	1
expect that I give a monetary donation to the COs.	5	4	3	2	1
will approve of me giving monetary donations to the COs.	5	4	3	2	1
give monetary donation to the COs.	5	4	3	2	1

Q3: In the forthcoming month…	Strongly Agree				Strongly Disagree
I will feel guilty if I do not donate money to the COs.	5	4	3	2	1
Giving a monetary donation to the COs will go against my principles.	5	4	3	2	1
I have a moral obligation to donate money to the COs.	5	4	3	2	1
if I wanted to, I can give monetary donation to COs.	5	4	3	2	1
it is mostly up to me whether or not I give monetary donation to COs.		4	3	2	1
I am likely to give a monetary donation to the COs in the forthcoming month.	5	4	3	2	1
I intend to give a monetary donation to the COs in the forthcoming month.	5	4	3	2	1
I will give a monetary donation to the COs in the forthcoming month.	5	4	3	2	1
Q4: In general, I…					
I have trust in other people.	5	4	3	2	1
I tend to trust people, even though I know little about them.	5	4	3	2	1
I feel that trusting someone or something is difficult.	5	4	3	2	1
I feel that society needs tough laws and regulations because organisations can not otherwise be trusted to do what is good for society.	5	4	3	2	1
I have faith in humanity.	5	4	3	2	1
Q5: I believe that…					
People should be willing to help others who are less fortunate.	5	4	3	2	1
Helping troubled people with their problems is very important for me.	5	4	3	2	1
People should be more charitable towards others in society.					
People in need should receive support from others.	5	4	3	2	1
Helping others is enjoyable for me.	5	4	3	2	1
Giving a monetary donation to COs is important for me.	5	4	3	2	1
Giving a monetary donation to COs is beneficial.	5	4	3	2	1
Giving a monetary donation to COs is enjoyable for me	5	4	3	2	1
Giving a monetary donation to COs is valuable for me.	5	4	3	2	1
Giving a monetary donation to COs is safe for me.	5	4	3	2	1

Q6: Thank you for your patience. The following questions are related to the religiosity aspect of your life. Please _circle_ the appropriate option to indicate your answer.

	Always	Frequently	Sometimes	Rarely	Never
I pray the obligatory prayers.	5	4	3	2	1
I recite the Quran.	5	4	3	2	1
I perform the recommended fasting.	5	4	3	2	1
I increase my worship during Ramadan.	5	4	3	2	1
I perform Omrah (minor pilgrimage).	5	4	3	2	1
I give away the recommended charity.	5	4	3	2	1
My external appearance is in line with Islamic direction.	5	4	3	2	1
I tell others things that are not true. (reverse)	5	4	3	2	1
I deal with elderly people respectively.	5	4	3	2	1
I maintain good relationships with others.	5	4	3	2	1
I encourage good and forbid evil.	5	4	3	2	1
I back-bite others. (reverse)	5	4	3	2	1
I do not abuse others.	5	4	3	2	1

Q7: To conclude, just few question about yourself:

Your gender is:	❑ Male ❑ Female
Your age is:	❑ 18-25 years ❑ 26-35 years ❑ 36-45 years ❑ 46-55 years ❑ 56-65 years ❑ Above 66 years
Your highest education qualification is:	❑ High School or Less ❑ Diploma ❑ Undergraduate degree ❑ Post Graduate degree
My occupation is:	❑ Public sector Employee ❑ Private Sector Employee ❑ Non-profit Sector Employee ❑ Self Employed ❑ Housewife ❑ Retired ❑ Student ❑ Others

My marital status is:	❑ Single	❑ Married	❑ Other
I have the following number of children:	❑ None ❑ Three	❑ One ❑ Four	❑ Two ❑ Five and above
My monthly income	❑ 4000 SR and Less ❑ 4001- 8000 SR ❑ 8001-12000 SR ❑ 12001-16000 SR ❑ 16001-20,000 SR ❑Above 20,000 SR		

Are there any other comments you would like to make that you feel may help to better understand individual's monetary donation behaviour to charitable organisations? If so, please use the space below for that purpose.

THANK YOU VERY MUCH

FOR YOUR PARTICIPATION IN THIS STUDY.

Appendix Three: Following-up Consent Form

Saudi Individuals' Monetary Donation
to the Charitable Organisations (COs)

We would like to follow up this questionnaire in the near future. If you agree to be contacted for a short phone interview, please show your consent and kindly write clearly your contact details without your name.

I understand and agree with the information given and I consent to provide my contact details.

❑ Agree

Phone Number:	
Mobile Number:	
E-mail Address:	

Thank You

Appendix: Four

Following-Up Phone Interview

Dear Sir/Madam,

Assalam alaikum (Peace be upon you)

This is Ibrahim Alhidari, the PhD researcher who conducted the research on Saudi Individuals' momentary donation to COs four weeks ago and in which you kindly took part. You are one of those who kindly accepted to be contacted for further discussion about the research topic. This phone interview will not take more than five minutes and you have the right to not participate in it or to finish the call at any time you like.

Are you happy to carry on this phone interview?

❏ Yes ❏ No

Ok, now can you please tell me about your monetary donation to the COs during the last four weeks by answering the following two questions?

Note: before to start, shall I reminder you please of the importance of the honesty and the integrity when answer the following questions. There are no right or wrong answers and the aim of this questionnaire is to understand the Saudi monetary individuals' donation behaviour to COs without making any judgement on your own behaviour.

Saudi Individuals' Self-reported Monetary donation to COs	Frequently	Three times	Twice	Once	Not at all
Q1: How often during the past month have you made monetary donations to COs?	5	4	3	2	1
Q2: I donate money to charities and community service organisations.	5	4	3	2	1

Thank You so Much

Appendix: Five

Non-Respondents' Bias Test

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
BEH1	5276	11945	0.414	0.585
BEH2	5858.5	11747.5	0.611	0.373
BEH3	5107.5	11836.5	0.464	0.517
INT1	5354	11459	1.520	0.129
INT2	5299.5	11294.5	1.537	0.124
INT3	5803	11798	0.539	0.590
PBC1	4932	11148	2.562	0.010
PBC2	5394.5	11610.5	1.447	0.148
ATH1	5113.5	11108.5	2.112	0.035
ATH2	5831.5	11826.5	0.127	0.899
ATH3	5291	11286	1.913	0.056
ATH4	4838.5	10943.5	2.732	0.006
ATH5	5657	11543	0.522	0.602
ATC1	5502	11280	0.988	0.323
ATC2	5672	11459	0.144	0.885
ATC3	5562.5	11667.5	1.111	0.266
ATC4	5068.5	10954.5	1.864	0.062
ATC5	5457.5	11235.5	0.513	0.608
SNI1	5566.5	11782.5	1.283	0.199
SNI2	5961.5	12177.5	0.313	0.754
SNI3	4785	10890	2.884	0.004
SNI4	5383	11378	1.461	0.144
MOR1	5793.5	11788.5	0.555	0.579
MOR2	5732	11837.5	0.897	0.369
MOR3	5588.5	11474.5	0.890	0.373
ABL1	5528.5	11523.5	1,036	0.300
ABL2	5911.5	11797.5	0.185	0.853
ABL3	5836	11614	0.111	0.912
ABL4	5614	11609	0.738	0.460
ABL5	5337.5	11332.5	1.336	0.181
ABL6	5593	11588	0.889	0.374
ABL7	5933	12038	0.138	0.890

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
ING1	5758	11863	0.759	0.448
ING2	5355	11460	1.458	0.122
ING3	5623	11728	1,069	0.285
ING4	5815.5	11920.5	0.516	0.606
ING5	5732.5	11948.5	0.808	0.419
ING6	5346.5	11341.5	1.438	0.150
ING7	5604.5	11709.5	0.991	0.322
ING8	5644	11749	0.897	0.392
ING9	5660	11765	0.857	0.392
BEN1	5637	11523	0.786	0.432
BEN2	5704	11699	0.770	0.441
BEN3	5983	11596	0.375	0.398
TRST1	5975.5	11970	0.164	0.870
TRST2	5759	11907	0.216	0.078
TRST3	4964	11033	2.345	0.099
TRUD1	5984	11979	0.144	0.885
TRUD2	5609	11714	0.853	0.394
TRUD3	5349.5	11454.5	1.639	0.101
TRUD4	4964	11069	2.355	0.019
TRUD5	5683	11569	0.457	0.647
RGW1	5837.5	11832.5	0.357	0.721
RGW2	5745.5	11850.5	0.472	0.637
RGW 3	5376.5	11592.5	1.606	0.108
RGW4	5215.5	11320.5	1.973	0.048
RGW5	5391.5	11496.5	1.467	0.142
RGW6	6046.5	12151.5	0.009	0.993
RGW7	5594.5	11265.5	0.414	0.679
RGC1	5710.5	11926.5	0.646	0.518
RGC2	5538	11643	1.263	0.206
RGC3	5533	11419	1.170	0.242
RGC4	5940.5	12045.5	0.128	0.898
RGC5	5569.5	11785.5	1.183	0.237
RGC6	5085	11080	2.062	0.039

Appendix: Six

Mahalanobis-D² Distance for Outliers

Observation No.	Mahalanobis-D²	P
25	28.497	.000
58	17.816	.000
70	19.046	.000
85	17.375	.000
89	19.640	.000
92	16.771	.000
115	21.287	.000
123	19.993	.000
127	13.593	.000
131	25.167	.000
210	17.226	.000
232	27.791	.000
291	16.324	.000
304	17.265	.000
430	27.461	.000
438	15.309	.000