

# Comparing the Explanatory and Predictive Power of Intention-Based Theories of Personal Monetary Donation to Charitable Organizations

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**Abstract** The theory of reasoned action (TRA) and the theory of planned behavior (TPB) have been found to have predictive capability in a wide range of personal behaviors. The aim of the study is twofold: firstly, to assess the applicability of the TRA, the TPB, and a newly developed revised version of the TPB in the context of individuals' monetary donations to charitable organizations; and secondly, to compare the explanatory and predictive power of these three theoretical models. Data relating to intention to give monetary donation, attitudes toward helping others and toward charitable giving, social norms, moral responsibility, and perceived behavioral control were collected in the first phase of the study by means of a self-completion mail questionnaire distributed to 432 residents of Riyadh, Saudi Arabia. In the second phase, 1 month later, telephone interviews were conducted with 221 of the first-phase respondents who had agreed to take part in a follow-up survey of their actual monetary-donating behavior. The findings show that the revised TPB is the best of the three models for predicting individuals' intention to donate and their future monetary-donation behavior, mainly because moral responsibility is included in the theoretical framework. It thus offers superior explanatory and predictive power.

**Résumé** La théorie de l'action raisonnée (TAR) et la théorie du comportement planifié (TCP) ont pu avoir une capacité de prévision pour un grand nombre de comportements personnels. L'objectif de cette étude est double : tout d'abord, évaluer la capacité de la TAR, de la TCP et d'une version nouvellement développée

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de la TCP dans le cadre des dons monétaires à l'égard des organismes de bienfaisance; et d'autre part, comparer le pouvoir explicatif et prédictif de ces trois modèles théoriques. Des données relatives à l'intention de faire des dons d'argent, aux attitudes visant à aider autrui et à l'égard des dons de bienfaisance, les normes sociales, la responsabilité morale et le contrôle comportemental perçu ont été recueillies durant la première phase de l'étude par un questionnaire envoyé par courrier distribué à 432 habitants de Riyad, en Arabie saoudite. Dans une deuxième phase, un mois plus tard, des entretiens téléphoniques ont été menés auprès de 221 répondants de la première phase qui avaient accepté de participer à une enquête sur leur comportement réel en matière de dons d'argent. Les résultats montrent que la TCP révisée est le meilleur des trois modèles pour prévoir l'intention des personnes de faire un don et leur comportement futur en matière de dons d'argent, principalement parce que la responsabilité morale est incluse dans le cadre théorique. Il offre ainsi un pouvoir explicatif et prédictif supérieur.

**Zusammenfassung** Die Theorie des vernünftigen Handelns und die Theorie des geplanten Verhaltens haben sich als Modelle zur Voraussage einer weiten Reihe von persönlichen Verhaltensweisen erwiesen. Die Studie verfolgt zwei Ziele: Erstens soll die Anwendbarkeit der Theorie des vernünftigen Handelns, der Theorie des geplanten Verhaltens und einer neu entwickelten überarbeiteten Version der Theorie des geplanten Verhaltens im Zusammenhang mit Geldspenden von individuellen Personen an Wohltätigkeitsorganisationen untersucht werden; und zweitens soll die Erklärungs- und Voraussagekraft dieser drei theoretischen Modelle verglichen werden. In der ersten Studienphase wurden anhand von auszufüllenden Fragebögen, die an 432 Einwohner von Riad in Saudi Arabien gesandt wurden, Daten über die Spendenabsicht, die Einstellung mit Hinblick auf Hilfeleistungen für andere sowie mit Hinblick auf wohltätige Spenden, soziale Normen, moralische Verantwortung und die wahrgenommene Verhaltenssteuerung gesammelt. Einen Monat später wurden in der zweiten Phase Telefoninterviews mit 221 der in der ersten Phase befragten Personen durchgeführt, die sich bereit erklärt hatten, an einer anschließenden Befragung hinsichtlich ihres tatsächlichen Spendenverhaltens teilzunehmen. Die Ergebnisse zeigen, dass die überarbeitete Theorie des geplanten Verhaltens das beste der drei Modelle ist, um die Spendenabsicht und das zukünftige Spendenverhalten einer Person vorausszuagen. Dies liegt hauptsächlich daran, dass in dem theoretischen Rahmenwerk die moralische Verantwortung berücksichtigt wird. Dieses Modell bietet daher eine erhöhte Erklärungs- und Voraussagekraft.

**Keywords** Monetary-donation behavior · Charitable organizations · Reasoned action · Planned behavior · Saudi Arabia

## Introduction

Understanding the behavior of donors toward charitable organizations (CO) is of great theoretical and practical importance to those who devise the marketing strategies by which they aim to attract and maintain donations. Theoretical

perspectives from social psychology are relevant to the understanding of donors' behavior, noteworthy among them being the theory of reasoned action (TRA) (Fishbein and Ajzen 1975) and the theory of planned behavior (TPB) (Ajzen 1991). These two intention-based models, in which the intention to donate is hypothesized to predict future behavior, have been a regular point of reference for studies on persuasion (Funkhouser and Parker 1999). They are perhaps the most influential theories for the prediction of social behavior (Rivis et al. 2009; Ajzen 2011) and the study of the attitude–behavior relationship (Davies et al. 2002; Ajzen 2012).

Both the TRA and the TPB have been applied to a variety of charitable behaviors, including the donation of time (e.g., Harrison 1995; Greenslade and White 2005; Grano et al. 2008; Briggs et al. 2010), blood (e.g., Giles et al. 2004; Ferguson et al. 2007; Reid and Wood 2008; Veldhuizen et al. 2011), organs (e.g., Morgan and Miller 2002; Knowles 2005), and money (e.g., Van der Linden 2011). The study reported in this paper presents a theoretical and empirical comparison between the two models in a specific milieu: personal charitable monetary giving in Saudi Arabia. It is worth noting that, while individuals have two main means by which to donate money, either directly to needy people or indirectly through a CO (Habib and Maharaj 2008), this study focuses on the latter.

### Study Rationale, Scope, and Objectives

Although several studies have compared the TRA with the TPB, no comparative study has yet been conducted, to the best of our knowledge, in the field of monetary donations. Another major point of concern with regard to the current state of knowledge is that studies on monetary donation in general have seldom been conducted in a non-Western setting (Shelley and Polonsky 2002; Ranganathan and Sen 2012). Among the four TPB-based studies on money donation found in the literature (i.e., Bartolini 2005; Smith and McSweeney 2007; Van der Linden 2011; Kashif and De Run 2015), three took place in developed Western countries. Only the study by Kashif and De Run (2015) has approached a non-Western setting, but their study has not measured future behavior (only intention was assessed). With the aim of closing such gaps in the literature, our study examines the explanatory and predictive power of the TRA, the TPB, and a revised version of the TPB in the context of Saudi individuals' monetary donations to CO.

The World giving index 2015 (Charities Aid Foundation 2015) shows that Saudi Arabia has attained a relevant 59th position among 145 countries across the globe as regards monetary donation to charities, which means that an important proportion (32 %) of the Saudi population attested that they have donated money to a charity in the past month. The expansion of the charitable sector in Saudi Arabia has seen an expansion as the number of COs have tripled during the last 15 years, from 198 in 2001 to 650 in 2015, as reported by the Saudi Ministry of Social Affairs (ICNL 2015; Ministry of Social Affairs 2015a). These CO offer a large variety of services and a series of different activities in the fields of education, health care, care of the disabled and elderly, housing, youth and social care, prisoners and the care of their families, as well as religious activities (Ministry of Social Affairs 2015a, b). It should be noted that the charitable sector, in Saudi Arabia, neither play any part in

politics (Montagu 2010) nor is it permitted that Saudi CO should receive funding from abroad (Ministry of Social Affairs 2015b). A noticeable characteristic of most Saudi CO is their specific focus and lack of specialization (Al-Yahya and Fustier 2011).

The study's twofold objectives are to determine the extent to which these intention-based models are applicable to an environment they were not originally developed to describe and to determine which best explains and predicts an individual's future monetary-donation behavior. The findings contribute significantly to the literature of attitude and behavioral decision-making as individual monetary donation is one in which social behavior exhibits unique characteristics. The particular behavior under investigation not only relates to a deliberate, voluntary decision (i.e., donation of money at the individual's own initiative), and is immersed in a highly encouraging environment (i.e., Islam encourages its followers to help the needy whenever possible), but it also takes place amid real-life circumstances which can preclude its actual occurrence (i.e., discretionary income and family decision-making may complicate the individual's willingness to donate).

By analytically comparing the predictive and explanatory capability of the TRA–TPB-based models, this study clarifies the extent to which individual monetary donation can be described as a volitional behavior and the extent to which the presence of additional variables helps to predict and explain it. In addition, it contributes to an important avenue of research, that which highlights the gap between intention and behavior. Predicting consumer behavior is a major objective of many scholars and practitioners. Despite a general academic agreement that the assessment of intention is not enough to nourish the discussion of decision-making in consumer research, Hassan et al. (2014) note that only few studies have examined future behavior. Yet the assessment of what can be expected to happen in that respect, future is clearly important because it enables managers to make decisions based on what consumers do and not on what they say they will do (Michaelidou and Hassan 2014). To clarify this gap between intention and behavior, the study reported here will refer to monetary-donation behavior measured at a later point in time as 'future behavior', in that it is future in relation to the time when the other variables in the TRA–TPB-based models, such as intention, were measured.

## The TRA, TPB, and Revised TPB

The TRA assumes that social behavior is affected by behavioral intention which, in turn, is motivated by the individuals' attitudes toward behavior and social norms (Fishbein and Ajzen 1975; Ajzen and Fishbein 1980). Attitudes are conceptualized in terms of individuals' evaluations of any 'psychological object': that is, any symbol, person, phrase, slogan, or idea toward which people can have a positive or negative attitude, whether or not it has a consistent cognitive meaning (Thurstone 1946). Social norms are conceptualized as the instruments of perceived social pressure to perform or not perform the behavior (Ajzen 2005). The TPB extended the TRA to explain behavioral conditions which are not entirely under volitional control, positing that both the actual behavior and the behavioral intentions are

affected by an additional construct labeled ‘perceived behavioral control’ (PBC) (Ajzen 1991). Defined as the extent to which an individual believes it to be easy or difficult to perform the behavior concerned, the *PBC* reflects past experience and anticipated obstacles (Ajzen and Driver 1992; Ajzen 2002).

Both theories have been criticized for taking for granted that individuals are rational in making their decisions, implying that they make cognitive judgments about what they plan to do, whereas in reality they may form intentions to behave in ways that are illogical or unreasonable (Gibbons et al. 1998; Armitage and Conner 2001; Barber 2011). For this reason, the TRA and the TPB tend to perform less well in the prediction of behavior with a strong irrational or affective component (Rivis et al. 2009). Another criticism has been their neglect of moral considerations (Manstead 2000; Hubner and Kaiser 2006), especially important in morally motivated actions such as helping others. To take non-rational and emotional aspects of behavior into account, Ajzen (1991) argued that the TPB is open to further elaboration if important proximal determinants of behavior can be identified. In the present study, the TPB is extended to include two additional constructs: attitudes toward helping others and moral responsibility.

### Attitudes Toward Helping Others

Fishbein and Ajzen (1975) distinguished between attitude toward an act and attitude toward an object, finding that both are significant predictors of behavior. Adopting the terminology of Eagly and Chaiken (1993), attitudes toward behavior (or acts) are evaluations made by the individual engaging in a particular behavior, while attitudes toward a target (or object) reflect evaluations of the target implicitly based on all the actions, contexts, or time frames perceived by the individual as being relevant to his or her own circumstances.

The marketing literature emphasizes the importance of differentiating between attitudes toward monetary donation to CO—that is, attitudes toward behavior—and attitudes toward helping others—that is, attitudes toward the target (Webb et al. 2000). For example, Bartolini (2005) differentiated between three types of attitude: toward making a gift to a cause, toward philanthropy, and toward an organization. CO act as intermediaries for the transfer of resources from donors to beneficiaries (Bendapudi et al. 1996) and represent one option among many for delivering help to third parties. In contrast, attitudes toward offering such help to others cover a wide range of behaviors and involve internalized moral values and personal norms (Piliavin and Charng 1990). It is questionable whether individuals give monetary donations to a charity for the sake of thereby helping needy people or supporting the charity itself, while appreciating its role in improving the welfare of society as a whole. No TPB-based study of charitable donating has as yet distinguished between attitudes toward giving to charities and those toward helping others. The underlying premise of the research study reported here is that the two types are distinct but related determinants of monetary-donating behavior. Its aim is to discover which type plays a more predictive role in determining monetary donations to CO.

## Moral Responsibility

Moral responsibility was defined by Ajzen (1991) as personal feelings of responsibility related to performing or refusing to perform certain behavior. It is considered to be the link between internalized general values and more specific opinions and expectations about how to behave in a practical situation (Schwartz 1977). While social norms are followed with a view to satisfy the normative and observable expectations of others, moral responsibility is followed unconditionally on the basis of internal, emotional processes (Bicchieri 2006).

The early formulation of the TRA-treated personal moral norms as a distinct type of social normative belief. Ajzen and Fishbein (1969) later found insufficient empirical evidence to justify its inclusion as an element of the theory, however, and consequently removed it from their updated version. A substantial literature on the TRA and the TPB has nevertheless demonstrated the importance of moral norms for behaviors such as charitable giving. There is consistent evidence that the inclusion of moral responsibility significantly contributes to the understanding of intention to donate time (Warburton and Terry 2000; Veludo-de-Oliveira et al. 2013), blood (McMahon and Byrne 2008), organs (Hyde and White 2009), and money (Smith and McSweeney 2007). The study by Smith and McSweeney found that moral responsibility is even more predictive of intentions to give money to charities than are social norms, while the findings of a focus-group study by Burgoyne et al. (2005) suggested that a sense of personal obligation is an important reason for donating to a charity. Beldat et al. (2015) affirm that donors from feminine cultures can be more predisposed to contribute to CO because of considerations beyond moral obligation. They found that Dutch and American donors have a strong sense of moral obligation, but this obligation does not impact repeat donation intention. More studies are needed to expand the limited research on monetary donation and moral obligation in developing countries.

Helping others is a deeply rooted religious value in the Muslim world in general, and hence in Saudi Arabia, the setting of the study reported here. The Quran requires Muslims to make an effort to help others whenever they are able to. Saudi Arabians take pride in their participation in charitable activities. Their religion, Islam, encourages this type of behavior. Saudi Arabians are exhorted to practice charity, which is seen within their faith as strongly recommended or even obligatory. This is the basis of their charitable behavior whether seen as an emotional response demonstrated by their giving money to a beggar in the street or as a more planned behavior that significantly impacts the community as a whole. Islamic teaching is also clearly to be seen reflected in the variety of charitable gestures made by individuals, including those expressing family solidarity, helping other individuals in society, or supporting organized collective charitable projects, from temporary expressions of support to the continuous support expressed over time by means of an endowment (*waqif*), a religious donation, inalienable under Islamic law, which may involve a building, piece of land, or money for charitable purposes. The study reported here proposes that moral responsibility plays a significant role in predicting Saudi individuals' monetary donation to CO.

## Relevance of the Revised TPB

The revised TPB model proposed in this paper draws upon the four existing TPB-based research studies of monetary donating by Bartolini (2005), Smith and McSweeney (2007), Van der Linden (2011), and by Kashif and De Run (2015) and also upon the general literature of nonprofit marketing. It contributes to the current discussion by confirming and expanding previous findings and by a formal comparison of the theoretical models.

With regard to the predictive power of the original TPB, the intention to donate money was found to predict actual donation by Smith and McSweeney but not by Bartolini. The strength of the intention was determined in all four studies by attitudes toward the donation, social norms, and perceived behavioral control. As regards the additional constructs incorporated into the expanded versions of the TPB, Bartolini found that emotional involvement has a direct effect on attitudes toward giving, while Smith and McSweeney, Van der Linden, and Kashif and De Run found that moral norms and past behavior are additional determinants of intention to donate.

Although Bartolini's study was concerned with the relationships between the variables, it did not test the predictive power of the TPB model, nor did it determine how much additional variance was explained by the original TPB variables or by the additional variables that were part of the expanded model. Van der Linden's and Kashif and De Run's study did not measure behavior, and are thus open to criticism on the grounds that, like much empirical research, they simply assume that intention is a good predictor of behavior (Armitage and Christian 2003). The most valuable contribution made by Smith and McSweeney was their demonstration of the predictive ability of the TPB model in the context of monetary-donating behavior, an area that is still under-researched.

## TRA and TPB: Explanatory and Predictive Power

While explanations provide answers to the why-how-where questions, prediction requires the furnishing of evidence or reasons to believe that certain claims or hypotheses are valid (Rawstorne et al. 2000). Though prediction can occur independently of explanation, the inverse cannot hold true; the explanatory power of the intention-based models under consideration here can only be demonstrated once prediction has been established.

Researchers from a variety of behavioral disciplines have asserted that the TRA, the TPB, and the previous revised versions of TPB all have different predictive powers. For example, a meta-analysis by Ajzen (1991) found that the TPB to be superior to the TRA in its ability to explain several targeted behaviors in 17 studies. Godin and Kok (1996) later found similarly that the inclusion of perceived behavioral control in the model had contributed significantly to the prediction of the behavior investigated in half of the studies reviewed. According to a meta-analysis by Rivis et al. (2009), the inclusion of moral responsibility in the TPB had led to a 3 % increment of the variance explained with regard to intention. Likewise, Conner and Armitage (1998) concluded from scrutiny of eleven studies that moral

responsibility had predicted on average an additional 4 % of the variance in intention.

## Comparing the TRA, TPB, and Revised TPB

Models that can be applied effectively in new settings and contexts will demonstrate external validity and be deemed more robust (Cook and Campbell 1979). The comparison of the theoretical models undertaken in the study reported in this paper follows the assessment criteria advocated by Mathieson (1991) in an attempt to answer the following questions: (1) How well do the TRA, TPB, and revised TPB explain and predict individuals' intention and future behavior with respect to monetary donation to CO? (2) How valuable is their strategy-planning input? (3) How difficult are they to apply in practice?

Answers to these questions will help to decide whether the three theoretical models are generally useful and under which specific conditions they might be so judged.

### Toward a Fair Comparison

The design of the study reported here has complied with the 'procedural equivalence' procedure for ensuring a fair comparison between theoretical models set out by Cooper and Richardson (1986). The first requirement is to observe the boundary conditions of the theories to be compared. In the case of both the TRA and TPB, those are determined by application of the TACT acronym (target, action, context, and time) to the description of behavior (Ajzen and Fishbein 1977; 1980; Fishbein and Ajzen 1975; Ajzen 2012). The research method required a judgment sample of typical Saudi individuals to deliberate about their monetary-donating behavior (action) toward helping others (target) via CO in Saudi Arabia (context) over 4 weeks (time). This behavioral description applies equally well to the TRA, TPB, and revised TPB and confines the behavior under study to a specific situation. The second requirement for a 'fair' comparison of theories is to give adequate attention to the way constructs are measured. An empirical comparison between such intention-based models is reasonable because both the TPB and revised TPB are theoretically derived from the TRA and thus share identical measurement scales for a number of constructs.

### Hypotheses

Previous research in this field (e.g., Ajzen 1991; Godin and Kok 1996; Hausenblas et al. 1997; Armitage and Conner 2001; Armitage and Christian 2003) supports the claim that the TPB explains and predicts behavior better than the TRA. The addition of moral responsibility and the division of personal attitudes into two types in the revised TPB would be expected to cause greater variance than in the original TRA and TPB. Since both the original and revised versions are enhanced theories derived



from the TRA, it is to be expected that they should explain and predict future behavior more accurately than it does. Hence, it is proposed that:

**H1** The TRA, TPB, and revised TPB will all be able to explain the future charitable monetary-donation behavior of Saudi individuals.

**H2** The TPB and revised TPB will explain more of the variance in the future charitable monetary-donation behavior of Saudi individuals than the TRA.

**H3** The revised TPB will explain more of the variance in the future charitable monetary-donation behavior of Saudi individuals than the TPB.

## Method

Data collection was organized in two phases. The first gathered data relating to six of the seven constituent constructs of the TRA, TPB, and revised TPB: intention to donate, attitudes (toward helping others and toward charitable giving), social norms, moral responsibility, and perceived behavioral control. Those relating to the seventh, which is actual future behavior, were gathered 4 weeks later in Phase 2 of the research. Data collection in Phase 1 was by means of a self-completion questionnaire distributed by the drop-off procedure to 1000 individuals aged over 18 in Riyadh, the capital city of Saudi Arabia. While it was recognized that mail surveys offer the well-known advantages of anonymity, time, and ease of administration, the postal service is no longer one of the main means of communication in Saudi Arabia and drop-off was the chosen alternative. The researchers' collaborators distributed the questionnaires to their families, friends, and colleagues in Riyadh City and collected them personally after a period of time agreed by the respondents as being convenient for completion of the task.

In the second phase, beginning 4 weeks later, a telephone interview was conducted with 221 of the Phase 1 respondents (51 %), who had agreed to be re-contacted for a follow-up interview, in which they would be asked about their donating behavior during the previous month.

## Sample Sizes and Return Rates

Table 1 presents the demographic profile of the Phase 1 respondents, compared with census statistics published by the Central Department of Statistics and Information, Saudi Arabia, in 2012.

Comparison of the breakdowns suggests that the research sample is representative of the general adult population of Saudi Arabia in most demographic respects. The significant differences that do exist are to be expected and can be explained by the socio-cultural context of the research. The gender split of 68/32 % (rounded) male/female is clearly incompatible with the roughly 50/50 split in the census figures. That imbalance can be understood as a reflection of the fact that Saudi culture has historically generated a predominance of males in public life. The role of females has been changing in recent times, however, for example in modern

**Table 1** Sample profile ( $n = 432$ )

| Demographic variables                      | Category                                     | Research sample |      | Saudi national census <sup>a</sup><br>% |
|--|--|-----------------|------|---|
|  |  | Frequency       | %    |   |
| 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                                     |
|  | Over 65                                      | 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                                    |
|  | Nonprofit 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  |   |
| Marital status                             | Single                                       | 8               | 1.8  |   |
|  | Married                                      | 134             | 31.0 | 30.4                                    |
|  | Other  | 295             | 68.3 | 67.1                                    |
| Number of children                         | Other  | 3               | 0.7  | 2.5                                     |
|  | None   | 142             | 32.9 | National fertility rate = 3.25          |
|  | One  | 65              | 15.0 |   |
|  | Two  | 58              | 13.4 |   |
|  | Three  | 41              | 9.5  |   |
|  | Four   | 46              | 10.6 |   |
| Income                                     | Five or more                                 | 80              | 18.6 |   |
|  | Up to 4,000 SAR ( $\approx$ 1066 USD)        | 62              | 14.3 | Not available                           |
|  | 4001–8000 SAR ( $\approx$ 1067–2133 USD)     | 109             | 25.2 |   |
|  | 8001–12,000 SAR ( $\approx$ 2134–3199 USD)   | 102             | 23.6 |   |
|  | 12,001–16,000 SAR ( $\approx$ 3200–4265 USD) | 76              | 17.6 |   |
|  | 16,001–20,000 SAR ( $\approx$ 4266–5332 USD) | 37              | 8.5  |   |
| More than 20,000 SAR ( $\approx$ 5332 USD) | 47   | 10.8            |      |   |

<sup>a</sup> Source Central Department of Statistics and Information, Saudi Arabia, 2012. Conversion rate from Saudi Arabian riyals (SAR) to United States dollars (USD) was correct at May 2015

attitudes to the education of women that have resulted in 49 % of students in public education, 53% of university and college students, and 24 % of students studying abroad now being female. The number of women employed in the private sector has

risen dramatically in just 2 years from 5000 to 450,000. The age profile of the respondents is also distinctly different from that of the Saudi populations as a whole, both the 18–25 year olds and over-55 subsets being over-represented. There is no obvious explanation for that random occurrence, which is the only other area of significant inconsistency between the sample and the census. The unavailability of a national breakdown of income levels means that it is impossible to comment on the representativeness of those data in Table 1.

With regard to education, the sample is skewed towards graduates, probably because they were more willing to participate in a research study. With that proviso, the figure of one-third qualified to between high school and diploma level is virtually identical to the national figure of 34 %. On the other hand, the distribution of occupations is fairly representative, in that almost 50 % of respondents were public sector employees and that the figure for the general population is 55 %. The ratio of married to single in the sample is highly consistent with the 2012 census figures. The notable fact that a third of the married respondents had no children while almost a fifth had five or more is a reflection of the reality that a large proportion of the Saudi population is young but that there is also a recent trend to large families.

A total of 432 usable questionnaires were returned. Saunders et al. (2009) suggest that expected response rate for drop-off questionnaire surveys is between 30 and 50 %. The achieved rate of 43 % is well above the average figure of 36 % found by Baruch (1999) in a meta-analysis of studies published in major journals in the behavioral sciences and also higher than the response rates obtained in previous studies in the field of nonprofit marketing (Sargeant et al. 2000; Sargeant and Lee 2004; MacMillan et al. 2005). Following the methodological lead of Armstrong and Overton (1977), the non-parametric Wilcoxon W and Mann–Whitney U tests were applied to the first and last quartiles of scaled responses relating to the six measured constructs. No significant differences were found at  $p < 0.05$ , suggesting that non-response is not a concern.

The existence of two sub-samples consisting respectively of 221 respondents from the Phase 1 sample who had agreed to participate in Phase 2 and 211 who had not permitted a further test for non-response bias. Following the methodological lead of Silver (1997) on this occasion, a Z test was applied to the two sets of demographic characteristics. The cut-off values of -1.96 and +1.96 were exceeded in only two of 29 results, so it may be concluded that non-response bias is not an issue in the interpretation of the Phase 2 findings.

## Instruments

Development of the measurement instruments drew upon the previous literature and personal interviews with eight Saudi individuals and three academics in the field of nonprofit marketing. All were translated back from English into Arabic by two independent translators.

In Phase 1, questionnaire items relating to *future intention to donate*, attitudes, social norms, moral responsibility, and perceived behavioral control (PBC) were all

rated on a 5-point Likert scale anchored at 1 = “strongly disagree” and 5 = “strongly agree”. The three items measuring future intention were adopted from Bartolini (2005) and Smith and McSweeney (2007). *Attitudes toward giving money to charities* were measured by three items derived from Ajzen (2002). While, three items adopted from Webb et al. (2000) measured *attitudes toward helping others*. *Social norms* were measured through four questions adapted from Ajzen (2002), Dennis et al. (2009), Bagozzi et al. (2001), and Bartolini (2005). A two-item scale adapted from Smith and McSweeney (2007) and Oosterhof et al. (2009) measured *moral responsibility*. Finally, *PBC* was measured by a two-item scale derived from Smith and McSweeney (2007).

It is important to note that the simultaneous measurement of intention and behavior does not constitute a true test for predicting future behavior, but rather a test of the power of the theoretical model to explain current behavior. The strength of this study’s design is that it measures the actual behavior of the respondents a month after measurement of attitudes toward giving monetary donations to charities and attitudes toward helping others, perceptions of social norms and social responsibility, and *PBC*. Thus, in Phase 2 of the follow-up telephone interview, two items adapted from Smith and McSweeney (2007) invited responses concerning individual’s monetary-donation behavior on a five-point scale comprising “frequently” (5); “three times” (4); “twice” (3); “once” (2); “not at all” (1). The first question, asked “How often during the past month have you made monetary donations to CO?” and the second, invited a reply on the same scale to the statement “In the past month, I have donated money to charities and community service organizations”.

## Data Analysis

The data collected by the self-completion questionnaire were analyzed by structural equation modeling (SEM) as a means to examine and compare the revised TPB with its original version and the TRA. The analysis was carried out in two phases seeking to evaluate the measurement model and structural model, respectively (Anderson and Gerbing 1988). The software employed was AMOs Version 18.

In Phase 1, evaluation of the measurement model, confirmatory factor analysis (CFA) was used to confirm the validity, reliability, and unidimensionality of the constructs comprising the revised TPB model. The results, presented in Table 2, suggest that the fit of the data to the model was good in so far as the  $\chi^2$  statistic was non-significant at  $p > 0.05$ . All other goodness-of-fit indices show that the data successfully fit the model (GFI = 0.95; RMSEA = 0.063; CFI = 0.97; TLI = 0.96;  $\chi^2/df = 1.85$ ) and indicate that unidimensionality had been established. The convergent validity criteria were met in that the standardized regression weights of each item on the scale were greater than 0.5 and were highly statistically significant: greater than  $\pm 1.96$  at  $p < 0.05$  (Anderson and Gerbing 1988). In terms of scale reliability, all item correlations exceeded the required level of 0.5 and both the scale composite reliability and average of variance extracted (AVE) were greater than their threshold values of  $\geq 0.7$  and 0.5, respectively. The overall model fit indices thus confirmed that the revised TPB fitted the data almost perfectly and

**Table 2** CFA results for measurement model for revised TPB

| Construct and items  | Standardized regression weight ( <i>t</i> values)     | <i>R</i> <sup>2</sup> |
|--|---|-----------------------|
| <i>Future monetary-donation behavior</i> ( $\alpha = 0.97$ ; CR = 0.96; AVE = 0.93)  |   |                       |
| How often during the past month have you made monetary donations to COs?   | 0.96 <sup>a</sup>                                     | 0.93                  |
| In the past month, I have donated money to charities and community service organizations   | 0.97 (18.02***)                                       | 0.95                  |
| <i>Future intention to donate</i> ( $\alpha = 0.81$ ; CR = 0.86; AVE = 0.68) this coming month...  |   |                       |
| I am likely to give a monetary donation to a CO  | 0.63 (n/a)  | 0.54                  |
| I intend to give a monetary donation to a CO   | 0.94 (10.82***)                                       | 0.88                  |
| I will give a monetary donation to a CO  | 0.87 (10.51***)                                       | 0.76                  |
| <i>Attitudes toward helping others</i> ( $\alpha = 0.83$ ; CR = 0.85; AVE = 0.66)  |   |                       |
| People should be willing to help others who are less fortunate   | 0.85 (10.55***)                                       | 0.72                  |
| Helping troubled people with their problems is very important for me   | 0.67 (n/a)  | 0.56                  |
| People should be more charitable toward others in society  | 0.90 (10.56***)                                       | 0.81                  |
| <i>Attitudes toward giving to charities</i> ( $\alpha = 0.82$ ; CR = 0.89; AVE = 0.74)   |   |                       |
| Giving a monetary donation to CO is important for me   | 0.92 (15.74***)                                       | 0.86                  |
| Giving a monetary donation to CO is beneficial for me  | 0.82 (n/a)  | 0.66                  |
| Giving a monetary donation to CO is enjoyable for me   | 0.83 (14.12***)                                       | 0.71                  |
| <i>Social norms</i> ( $\alpha = 0.85$ ; CR = 0.85; AVE = 0.58)   |   |                       |
| I believe that people who are most important to me (friends, family, and colleagues), ... think that I should give a monetary donation to CO | 0.76 (11.89***)                                       | 0.58                  |
| ... expect that I give a monetary donation to CO   | 0.71 (10.89***)                                       | 0.50                  |
| ... will approve of me giving monetary donations to CO   | 0.75 (11.75***)                                       | 0.57                  |
| ... give monetary donation to CO   | 0.83 (n/a)  | 0.68                  |
| <i>Moral responsibility</i> ( $\alpha = 0.75$ ; CR = 0.75; AVE = 0.61)   |   |                       |
| I will feel guilty if I do not donate money to CO  | 0.65 (8.38***)  | 0.52                  |
| I have a moral obligation to donate money to CO  | 0.89 (n/a)  | 0.81                  |
| <i>Perceived behavioral control</i> ( $\alpha = 0.68$ ; CR = 0.75; AVE = 0.61)   |   |                       |
| If I wanted to, I could give a monetary donation to CO   | 0.94 (6.76***)  | 0.89                  |
| It is mostly up to me whether or not I give a monetary donation to CO  | 0.58 (n/a)  | 0.50                  |
| <i>Model fit</i>   |   |                       |
| The TRA: $\chi^2/df = 3.51$ ; RMSEA = 0.097; CFI = 0.81; TLI = 0.81  |   |                       |
| The TPB: $\chi^2/df = 2.97$ ; RMSEA = 0.086; CFI = 0.83; TLI = 0.82  |   |                       |
| The revised TPB: $\chi^2/df = 2.28$ ; RMSEA = 0.078; CFI = 0.87; TLI = 0.89  |   |                       |
| <i>SEM results for the comparison of three models: explanatory power (<i>R</i><sup>2</sup> values)</i>                                       |   |                       |
| Intention to donate  | Future monetary-donation behavior Intention to donate |                       |
| The TRA: 0.31  | The TRA: 0.13   |                       |
| The TPB: 0.42  | The TPB: 0.14   |                       |
| The revised TPB: 0.56  | The revised TPB: 0.16                                 |                       |

$\alpha$  = Cronbach’s alpha; CR composite reliability; AVE average variance extracted

\*\*\*  $p < 0.001$

<sup>a</sup> The reference category

**Table 3** Correlations, descriptive statistics, and square root of the AVE

| Constructs                           | 1           | 2           | 3           | 4           | 5           | 6           | 7           |
|--------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Future donating behavior             | <i>0.96</i> |             |             |             |             |             |             |
| Intention to donate to charities     | 0.39        | <i>0.82</i> |             |             |             |             |             |
| Attitudes toward helping others      | 0.03        | 0.06        | <i>0.81</i> |             |             |             |             |
| Attitudes toward giving to charities | 0.33        | 0.55        | 0.21        | <i>0.85</i> |             |             |             |
| Social norms                         | 0.18        | 0.57        | 0.15        | 0.51        | <i>0.81</i> |             |             |
| Moral responsibility                 | 0.27        | 0.69        | 0.05        | 0.47        | 0.56        | <i>0.78</i> |             |
| Perceived behavioral control         | 0.27        | 0.70        | 0.17        | 0.51        | 0.60        | 0.67        | <i>0.78</i> |
| Mean                                 | 3.32        | 3.77        | 4.31        | 4.45        | 3.49        | 2.85        | 3.83        |
| Standard deviation                   | 1.45        | 1.22        | 0.98        | 0.92        | 1.12        | 1.34        | 1.14        |

All correlations are significant at  $p < 0.01$  (2-tailed); Diagonal values represented in italics are square root of AVE; off-diagonal values are correlations between constructs

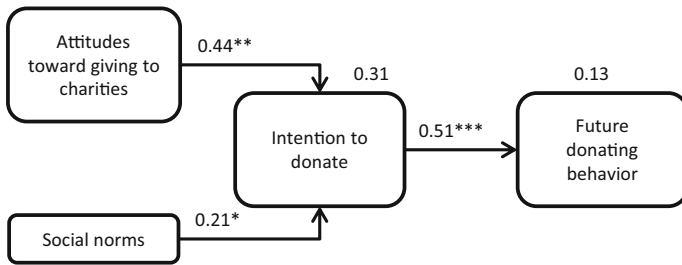
was reliable. Table 3 shows that the correlations between variables were below the 0.85 threshold (Kline 2011) and that the square root of the AVE of each variable exceeded the inter-construct correlations, ensuring discriminant validity.

The results obtained in Phase 2 of the data analysis, the evaluation of the structural model, are presented in Table 2 and Fig. 1. The goodness-of-fit indices and the explanatory power for the TRA and both versions of the TPB show that H1, H2, and H3 are all supported.

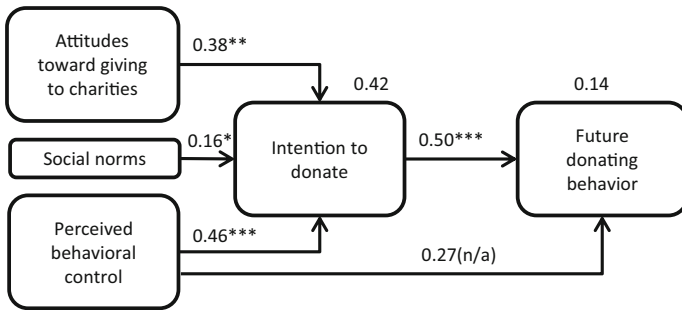
## Findings and Discussion

The results of the data analysis reported in the previous section support H1. The structural models for the TRA, TPB, and revised TPB exhibit a relatively good fit to the data. The results also show that the TPB is better than the TRA at predicting eventual behavior. The reason appears to be that adding the *PBC* element to the original TRA has improved the original TPB considerably. These findings are in line with those of previous studies, for example by Ajzen (1991). The data fit is best of all for the revised version of the TPB, all the goodness-of-fit indices being within the acceptable ranges:  $\chi^2/df = 2.28$ , CFI = 0.87, TLI = 0.89, RMSEA = 0.078. The inclusion of *moral responsibility* in the original TPB slightly improves its fit to the data. Its significant role in the current study is consistent with that presented by previous studies on charitable behavior with respect to volunteering (Warburton and Terry 2000; Veludo-de-Oliveira et al. 2013), blood and organ donation (McMahon and Byrne 2008; Hyde and White 2009), and monetary donation (Smith and McSweeney 2007; Van der Linden 2011; Kashif and De Run 2015).

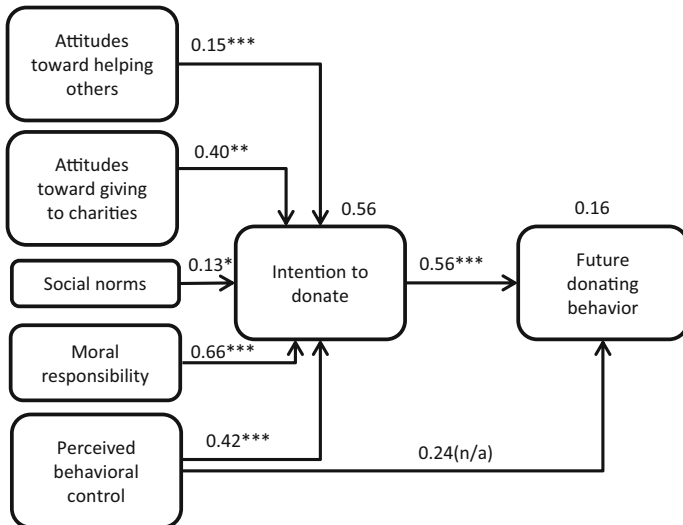
With regard to the predictive power of the three structural models, testing of H2 and H3 demonstrated that the TRA accounted for 31 % of the variance in intention to donate and 13 % of the variance in future behavior. The predictive power of the TPB is better than that of the TRA. The inclusion of *PBC* added to the explanatory power with respect to intention (from 31 to 42 %) and future behavior (from 13 to



**Theory of Reasoned Action (TRA)**



**Theory of Planned Behavior (TPB)**



**Revised Model of the TPB**

Note: \* significant at  $p < 0.05$ ; \*\* significant at  $p < 0.01$ ; \*\*\* significant at  $p < 0.001$ .

**Fig. 1** Comparing the TRA, TPB, and revised TPB

14 %). The revised version of the TPB offers somewhat better predictive power than either the TRA or the original TPB.  $R^2$  increased for donating intention from 31 and 42 to 56 % and for future behavior from 13 and 14 to 16 %.

### **The Primary Determinant of Future Behavior: Intention to Make a Monetary Donation**

In all the three structural models, the amount of variance in future monetary-donation behavior explained by intention to donate was relatively small (13–16 %) when compared for example with the average value of the intention–behavior link (20–40 %) found in the meta-analytical review by Armitage and Conner (2001). The lower range found in the current study is consistent, however, with that reported by Smith and McSweeney (2007) in their study of self-reported behavior in donating to charities (14–16 %), confirming that individuals who have given money to CO are more likely than those who have not to express the intention to donate in future. In contrast to other forms of social behavior, however, donating to charities appears to be more susceptible to unforeseen incidents that hinder the accomplishment of the intention.

In the TRA and TPB models, intention to donate was found to be the primary direct determinant of future behavior. In the case of the original and revised versions of TPB, the findings demonstrate the direct impact of *PBC* on intention, but not on behavior. These findings are consistent with those of previous studies on a wide range of charitable behavior, such as volunteering (Okun and Sloane 2002; Warburton and Terry 2000; Veludo-de-Oliveira et al. 2013), blood donation (Charng et al. 1988; Ferrari and Leippe 1992), organ donation (Horton and Horton 1991), and monetary donation (Bartolini 2005; Smith and McSweeney 2007). This may happen because *PBC* plays a significant role in impelling individuals to perform certain behaviors but not others, such as charitable donation.

### **Determinants of Intention to Donate**

The findings of the current study suggest that individuals' intention to make a monetary donation to CO could be explained, in all three structural models, by *attitudes toward helping others* and *toward giving to charities*, and *social norms*. However, Fig. 1 shows that the impact of social norms on intention is quite weak ( $\beta = 0.21, 0.16, \text{ and } 0.13$ ) as compared to that of other variables in the models. This finding is not inconsistent with those of previous studies. For example, Smith and McSweeney (2007) and White et al. (2009) found only partial evidence for the predictive validity of social norms in morally relevant behavior.

With respect to the revised TPB, the findings show that *moral responsibility* has a significant role in predicting intention to make a monetary donation. It had in fact the strongest impact on individuals' intention to give to CO. Van der Linden (2011) found that moral responsibility was the only significant predictor of individuals' intention to donate to CO in the UK. Corroborating that finding, Manstead (2000) asserted that it is not unusual for a construct based on normative considerations to be “a more powerful predictor of intention than the standard TPB predictors” (p. 27).



Schwartz (1977) has noted that some of us view the helping of needy people or the supporting of a charitable cause as an ethical duty. This type of feeling motivates individuals to donate money to CO in order to relieve themselves of the pressure of responsibility.

## Conclusions and Future Research

The three intention-based theories discussed in this paper, TRA and the original and revised versions of TPB, are all applicable in the context of charitable giving in Saudi Arabia and all are reasonably easy to apply. The TRA is the most parsimonious, containing four variables; the original TPB contains five and the revised TPB seven.

Overall, the revised TPB generated more valuable information with regard to the explanation and prediction of Saudi individuals' monetary donating to CO. The revised TPB performs better than the TRA and original TPB in explaining the variance in future donating and in terms of model fit. Adding the moral responsibility variable to the TPB improves its ability to explain individual behavior. Confirming the findings of Hyde and White (2009), the current results strongly suggest that social behavior involving ethical and moral considerations calls for the inclusion of an assessment of moral norms within the TPB. Distinguishing between attitudes toward helping others and toward giving to charities has also improved the explanatory ability of the revised TPB, in that the behavior investigated may include attitudes toward charitable giving as a means of helping needy people, as well as those toward helping others in general.

More specifically, the findings of this study show that although an individual monetary donation to CO is more accurately explained by the TPB than by the TRA, the *PBC* variable does not affect subsequent behavior directly, which confirms the voluntary nature of this type of behavior. Factors representing obstacles to the action of donating have an impact on intention to donate, which in turn affects future donating behavior. This means that intention, but not monetary donation per se, is highly contingent upon factors beyond the individual's own control. The fact that donating behavior is not affected by *PBC* means that individuals whose intention to donate to CO is low will not even try to do so, perhaps because such behavior requires planning and rationalization. The findings of the study show that the factor with the most important impact on intention to donate is moral responsibility. Though Fishbein and Ajzen (2010) counsel caution in adding a new variable to a theoretical framework, moral responsibility is a conceptually independent predictor, which seems to be potentially applicable to altruistic behavior in general, and therefore could constitute an important component of TRA–TPB models related to altruism and philanthropy.

When social norms and other factors are compared, the contribution of social norms to the individual's intention to make financial donations to CO is seen to be the weakest of them. This corroborates the findings of the larger part of the literature that sought to apply the TRA and the TPB. Both Sheppard et al. (1988) and Godin and Kok (1996), for example, have found that in the TRA as well as in the TPB the

social norm is the least significant predictor. Trafimow and Finlay (1996) call attention to distinct types of behavior, such as those motivated mainly by attitudes and those due principally to social norm. Financial giving is seen as a private expression of generosity occurring when an individual has no clear idea of other people's attitudes to their giving. Van der Linden (2011) sees the slight impact of social norm on intention in financial giving as resulting from the fact that individuals usually give anonymously. Sargeant and Woodliffe (2005) concluded that many people seem to relax when the decision to give has been taken, and tend to "forget" the support given to the charity and feel satisfied that they have made their contribution. Within the Saudi context this finding of the slight effect of social norm on individuals' intention to make a financial gift to a CO is understandable as Islam teaches its followers to make their donations anonymously so as to avoid embarrassing those thus helped, as well as to demonstrate the sincerity of their spirituality. Kashif and De Run (2015) have tested an extended TPB model on monetary donation with a sample of Muslim donors in Pakistan and found that descriptive norms ( $\beta = 0.22$ ) and injunctive norms ( $\beta = 0.27$ ) have a strong significant effect on intention to donate ( $\beta_{\text{attitude}} = 0.26$ ,  $\beta_{\text{PBC}} = 0.31$ ,  $\beta_{\text{moral norms}} = 0.34$ ,  $\beta_{\text{past behavior}} = 0.29$ ,  $R^2 = 0.63$ ,  $p < 0.002$ ). This finding differs from ours and from those of previous studies conducted in Western settings probably due to the demographic characteristic of Kashif and De Run's sample, which is composed basically of young adults (i.e., respondents' average age is 24 years old). As Veludo-de-Oliveira et al. (2013) have found in their study on donation of time, young people seem to be greatly concerned with the approval of others. As both Pakistan and Saudi Arabia are Muslim and collectivist societies (Hofstede et al. 2010), the difference in strength as regards the social norm-intention relationship is not likely to be attributed to this cultural dimension. However, according to Hofstede's indulgence/restraint cultural dimension, related to the extent to which people try to control their desires and impulses, Pakistan is a very restrained society (score = 0) compared to Saudi Arabia (score = 50). This means that while people in Pakistan feel that their actions are strongly restrained by social norms, Saudis, although not indulgent, have relatively much lower perceptions of being restrained by social norms, which may help to explain the weaker norm-intention link in our study.

The findings of this study indicate that managers of CO should focus on encouraging, facilitating, and fostering individuals' intention to make a monetary donation in three main ways: by creating a sense of moral responsibility in potential donors; by setting an attainable goal for the individual to accomplish; and by building a positive attitude towards the act of charitable donation. The rationale for these enabling strategies is that individuals who feel responsible for helping others may perceive a monetary donation to CO as an opportunity to perform their duty and meet their obligations, that those with strong perceptions of control associated with the act of donation are likely to have a higher intention to donate, and that charitable donation is a real option for those who see charities in a favorable light. The influence of influential others and the general attitude of potential donors toward helping can also be managed with the objective of fostering an intention to donate, but the findings of this study show that these two possibilities are less

powerful than engendering a sense of moral responsibility, setting an attainable goal for donors, and building a generally positive attitude.

In conclusion, this study successfully answers the three research questions posed, concerning how well the three conceptual frameworks can explain individuals' intentions and future donating behavior, how valuable they are as an input to strategy planning, and how easy they are to apply in practice. The findings show that (1) the individual's intention and future donating behavior are best predicted and explained by the revised TPB, next by the TPB, and least well by the TRA; (2) the strategy-planning inputs of the tested theoretical models are such that managers of CO need strategies to raise intention to donate based mainly on moral responsibility, perceptions of control, and attitude towards donating via CO; (3) the parsimony of the models tested ensures that they are easy to apply in practice.

There are two main limitations which must be taken into consideration when the empirical research is interpreted. The first is that the reliance on self-reported financial donation was unavoidable in light of the lack of satisfactorily documented Saudi CO databases. Self-reported behavior may be subject to distortion by virtue of the individual's desire to present him/herself as being socially acceptable in others' eyes by giving information that will meet their expectations. Further, in the present study, "snowball"—a non-probability sampling method—was used to enlist coordinators who, in turn, enroll respondents from within their social networks. Snowballing sampling is not at random. In order to diminish the impact of possible sampling bias, this research project has carefully controlled sampling steps, thus producing a sample which nearly matched the recent Saudi census (2012).

Further research is needed to corroborate the reason for the revised TPB's superiority over the TRA and the original TPB. The findings can be tested in the context of other types of charitable behavior, such as donating one's time, blood or organs, to ascertain if the superiority of the revised TPB found in this study can be replicated.

### Compliance with Ethical Standards

**Conflict of interest** The authors declare that they have no conflict of interest.

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