

ANTECEDENTS OF TRUST TOWARDS THE ATTITUDE OF CHARITABLE ORGANISATION IN MONETARY PHILANTHROPIC DONATION AMONG GENERATION-Y

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ABSTRACT

Monetary philanthropic donation, which is held through charitable organisation (CO), is known as a voluntary contribution in the form of money. The purpose of this donation is to improve public's welfare, where there is little to no commensurate reward given to the donor. Furthermore, the organisation is fully responsible for the money used for donation. Therefore, an understanding in regards of the donor's attitude and perception is essential for CO, in order to improve the philanthropic behaviour displayed by the public. Following that, the purpose of this research is to identify the relationship between trust disposition, perceived ability, perceived integrity, perceived benevolence, the attitude towards CO, and the influence of these factors towards young generation behaviour during monetary philanthropic donation. Pertaining to these factors, through self-administered questionnaire, a survey was conducted to collect data from 258 respondents from Generation-Y or Gen-Y in Malaysia. The data was then analysed using SmartPLS 3.2.6. Based on the findings obtained from the survey, it was shown that philanthropic monetary donation held through CO is indirectly influenced by the perceived ability and integrity displayed through the public's attitude towards CO. Out of all factors, perceived integrity, perceived ability, and perceived benevolence were found to directly influence the attitude

displayed by public towards CO. On the contrary, it was a surprising fact that there is a small relation between trust disposition and the public's attitude towards CO. Besides, the attitude displayed towards CO does not mediate the relationship between trust disposition and philanthropic behaviour. The findings provide valuable insight to scholars, marketing practitioners, and COs in their understanding of the complex philanthropic behaviour shown by individuals.

Keywords: trust disposition, perceived ability, perceived integrity, perceived benevolence, charitable organisation (CO)

INTRODUCTION

Philanthropy can be characterised as the voluntary effort of improving the well-being of people. It can be briefly said that philanthropy is a personal act done for the benefits of the public (Payton, 1988); more precisely, it is referred as contributions in any forms that are voluntarily given to benefit the public (Schuyt, Smit, & Bekkers, 2013). One of the common philanthropic behaviour is shown through monetary donation. This type of behaviour is manifested from contributions in the form of cash, time, or other resources to charitable organisations (CO). According to Alhidari (2014), CO is a voluntary, formal, self-governed, partially independent, non-profit distributing, and non-political or religious organisation. The traditional channel for CO normally consists of direct contribution to the needy, especially when the donors and beneficiaries often come to contact to each other, or when the donor knew where beneficiaries lived. Consequently, COs have become the main channel for individuals' monetary donations. COs are probably the most publicly recognised organisation within the non-profit sector. COs are formal entities that are separated from government and business. They are self-governing, non-profit distributing, benefiting from philanthropic donations and voluntarism, and are not political or religious.

Previous researchers have reported that monetary donation is a preferable act of charity displayed by individuals (Hsu, Liang, & Tien, 2005). This is because through this act, individuals are able to give significant contribution to the monetary donation market every year (Alhidari, 2014; Giving USA, 2013). Furthermore, monetary donation behaviour is commonly considered as a type of helping behaviour to civic engagement (Jones, 2006). Meanwhile, Lyons (2001, p. 46) defines monetary donation as a "voluntary gift in the form of money, in order to aid the public." Out of all definitions, the widely accepted definition of monetary donation is the one created by Salamon (2012) where monetary donation is defined as "the personal action of contributing money for public purposes" (p. 10).

According to the report by The World Giving Index, almost one-third out of the overall world's population had contributed money for charity purposes, while one-fifth of the world's population had volunteered themselves (Giving USA, 2016). On the other hand, 45% of the world's population had offered help to strangers (Ramesh, 2011). According to Giving USA (2016), a healthier American economy leads to 7.1% of the rate of charitable contribution. This can be proven by how individuals have donated approximately \$358.38 billion for charity purposes in year 2014. In light of Charities Aid Foundation (CAF) World Giving Index, the global youths are encouraging the increase of public's participation into volunteer work. Since 2011, the highest increment of volunteer work was resulted from the participation of youngsters within the age of 15 to 24 years old. Initially, youngsters from this range of age were the least likely to volunteer in 2008. However, they became the group of age who was the second most likely to volunteer in 2012. As a result, there was an increase of the rate of participation into volunteer work in 2012, which was from 18.4% to 20.6%. On the other hand, in Malaysia, only 32% of the population performed monetary donation to CO (Ramesh, 2011).

The philanthropic behaviours displayed by individuals can be categorised with three primary approaches: sociological, psychological, and multidimensional. In sociological approach, sociologists emphasise the importance of social standards in promoting philanthropic behaviour. In fact, individuals act in accordance to social standards especially when they are emphatically involved with mediators, such as social gatherings. The examples of places where social gatherings are involved are families, mosque, or church (Alhidari, 2014). In psychological approach, philanthropic behaviours are influenced by the subjective and passionate actions displayed by the donor. According to this approach, people who provide for others experience several psychological rewards, such as personal satisfaction. In general, the literature acknowledges two psychological motivations: altruistic and egoistic motivations. Moreover, the existing literature indicates that philanthropic behaviour is a result of a combination of motivations.

Moreover, the thought processes of individuals, their motivations, emotions, and their experiences are also the important elements of the philanthropic behaviours displayed by them (Bartolini, 2005). Therefore, identification of the influential factors that affect public's monetary philanthropic behaviour holds a high importance. Furthermore, despite the significant influence caused by the donors' personal factors on philanthropic behaviours displayed by public, these factors do not result in the increase of charitable contribution. In spite of the generosity shown by the individual donors, due to the distance between the donors and recipients, it is required for the donors to place their entire trust on the CO to channel their donation (Hou, Zhang, & King, 2017; Ritchie, Swami, & Weinberg, 1999).

To illustrate this, before donations are contributed to COs, the belief that these organisations are trustworthy, reliable, able to transmit its mission effectively, and use the donation money wisely needs to be instilled within the donors (Laidler-Kylander, Quelch, & Simonin, 2007; Shehu, Becker, Langmaack, & Clement, 2016).

There have been numerous studies conducted in the attempt to examine individual's behaviour during monetary donation. In spite of this fact, there are still a scarce number of studies focusing on the creation of a complete model in understanding the behaviour displayed during monetary donation, especially when the donation is conducted through CO. Furthermore, a large portion of the past inquiries regarding the public's behaviour during monetary donation was directed to developed Western economies (Ranganathan & Sen, 2012). Besides, a very few number of the inquiries explored the role of CO in the behaviours displayed by individuals during monetary donation. This matter was focused particularly in developing countries, such as Malaysia. In Malaysia, the role of CO can be seen from this example: the government grants tax deductions to avid philanthropists, who may donate large sums of money from their income for public, civic, charitable, or religious purposes. This causes the donation rate to be up to 7% tax deduction provided that the monetary donation is held in approved institutions, organisations, sports bodies, projects, and national interests examined by the Ministry of Finance.

Therefore, the present study focuses on individual monetary donations, which are conducted through COs. Furthermore, this study attempts to provide some insight on how the antecedents of trust, which are measured by trust deposition, perceived ability, perceived integrity, and perceived benevolence trust bring influence to the attitudes displayed during monetary donation in COs.

THE MODEL OF TRUST TOWARDS AN INDIVIDUAL'S BEHAVIOUR DURING MONETARY PHILANTHROPIC DONATION

There have been heated arguments going on regarding the view of monetary philanthropic donation. The arguments particularly concerned on whether philanthropic behaviours derive from individuals' personal factors or they are influenced by other factors, such as social and environmental factors. However, in recent years, numerous scholars have started to adapt to a multidimensional view on philanthropic behaviour, which includes the motivations for contributing and the motivations for decision-making processes during monetary donation (Burgoyne, Young, & Walker, 2005); the role of trust and commitment (Sargeant

& Lee, 2002a; Sargeant, West, & Ford, 2004); the role of social relations (Radley & Kennedy, 1995); the influence of personal and social factors on the behaviours displayed during monetary giving (Smith & McSweeney, 2007); and the role of a CO's image and reputation in the donors' decisions (Bennett & Ali-Choudhury, 2009). The level of donor trust not only affects the repeated donation and the increase in the donation amounts (Burnett, 2002; Sargeant & Lee, 2002b; Sargeant et al., 2004), 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 & Lee, 2002b). Thus, in this paper, the aim is to see how trust plays a role in the monetary donation through CO.

Mayer, Davis, and Schoorman (1995, p. 712) propose an integrative definition of trust as:

The willingness of a party [trustor] to be vulnerable to the actions demonstrated by another party [trustee], based on the expectation that the other [trustee] will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party [trustee].

The theoretical foundation of trust in COs can be conceptualised as a multidimensional construct by previous researchers (Grabner-Kräuter & Kaluscha, 2003) which stated that there is evidence to support the critical role that trust in influencing the relationships between companies and customers. Mayer et al. (1995) propose a generic typology of trust, which consists of three dimensions: ability, benevolence, and integrity. Furthermore, trust is conceptualised in this study in terms of the trustor's beliefs in the trustee's ability, benevolence, and integrity. These three dimensions are conceptually distinct from each other because they tap into different elements of cognitive and affective abstraction of trust. Another element of cognitive and affective abstraction of trust is the personal deposition to trust of an individual. This predictor will influence the donor's trust, followed by the donor's attitude towards the CO.

The Perceived Ability of Charitable Organisation

Perceived ability is defined as "a set of skills, competencies, and characteristics that enable a party to have influence over some particular domain" (Mayer et al., 1995, p. 717). According to Bhattacharjee (2002), perceived ability refers to the trustor's impression on the trustee's capabilities and knowledge in accordance to the expected behaviour. To illustrate this, the higher the level of perceived ability, the higher the probability for the organisation to gain trust from the purchaser (Morgan

& Hunt, 1994). In other words, it can be stated that the donor's attitude towards CO is developed through individuals' perception. This perception mainly concerns on whether the CO has the competency to transfer the donor's contribution to the desired cause and to assist the targeted audience in a way that is in accordance to the donors' expectations.

Bennett and Barkensjo (2005) conform that the ability of a CO to motivate the feelings of trust in a charity's benevolence towards the individual will considerably affect a donor's willingness in a CO. Therefore, the perception of individuals on whether the CO has the ability to perform their job is crucial in choosing the organisation to monetary donation. Besides, previous research has proposed that perceived ability, perceived integrity, and perceived benevolence play a significant role in building individuals' trust in a CO (Alhidari, 2014). Thus, there is a significant relationship between these variables and the intention of forming a particular philanthropic behaviour.

H1: Perceived ability has a positive relationship with an individual's attitude towards a CO.

The Perceived Integrity of Charitable Organisation

The relationship between trust and integrity is important in establishing any kind of exchange or trade. Integrity refers to the trustor's perception that the trustee will follow the specific principles or guidelines of trade acceptable to the trustor during and after the trade (Mayer et al., 1995). Meanwhile, a trustor perceives that integrity grants assurance in trustee's behaviour and reduces perceptions of risk. Furthermore, perceived integrity or any other related concepts have been deliberated as an antecedent to trust by many theorists in the past researches (Mayer et al., 1995). In the charitable perspective, the expectations of integrity will be consistent over time, depending on the credibility of communication. This can be seen from the appropriate use of words and actions during communication, and commitment to ethical standards (Le Berre, 2010). It is important that a CO possesses certain criteria of integrity in order to gain the donor's trust. On the other hand, the donors' perceptions on whether their donation will be used appropriately and in accordance to the charity's mission are crucial in supporting COs (Tonkiss & Passey, 1999; van Iwaarden, van der Wiele, Williams, & Moxham, 2009). This perception includes the proportion of their donations that are spent on individual's salaries and fundraising activities (Sargeant, Ford, & West, 2006).

H2: Perceived integrity has a positive relationship with an individual's attitude towards a CO.

The Perceived Benevolence of Charitable Organisation

It is apparent that benevolent characteristics, such as caring, helpful, supportive, compassionate, fair, ethical, honest, and trustworthy, are all the traits associated with the notion of charity. Mayer et al. (1995) defined perceived benevolence as the extent to which a trustee is believed to be good to the trustor, rather than having an egocentric profit-based motive. Furthermore, benevolence introduces faith and altruism in a relationship, which reduces feelings of uncertainty and the inclination to guard against opportunistic behaviours' (Bhattacharjee, 2002). Besides, Le Berre (2010) argues that perceived ability and integrity are considered to hold a more significant role during the early stages of a relationship in most organisational settings. However, it is also argued by this scholar that from the outset of the relationship, benevolence plays a distinctive role in developing an individual's trust in the context of a CO. Moreover, the belief that is instilled in an individual's benevolence can reduce the chances of one to fall victim to opportunistic actions. This is achieved through the faith built in a relationship and the absence of uncertainties. On the other hand, benevolence from the donor's perspective in developing country is a critical issue of building trust in COs, as there might be no regulations that are set to control and monitor COs (Othman, Ali, Omar, & Abdul Rahman, 2012).

H3: Perceived benevolence has a positive relationship with an individual's attitude towards a CO.

Personal Trust Disposition

Trust disposition has a significant impact on the initial formation of trust. According to Ridings, Gefen, and Arinze (2002), trust disposition is another antecedent of trust. Disposition to trust is defined as an overall readiness established on extended socialisation to depend on others (McKnight, Cummings, & Chervany, 1998; Ridings et al., 2002) and has been found to related to trust (Gefen, 2000; Mayer et al., 1995). This is because consumers may vary in terms of their readiness to trust others when they lack of sufficient information, especially when they are under an unfamiliar situation (Gefen, 2000). Furthermore, trust disposition is illustrated as one of the important factors in determining the philanthropic behaviours displayed by individuals in monetary donation. Besides, it is also explained by psychologists that trust is referred as a predisposition for an individual to believe others (Gefen, 2000; Rotter, 1967); whereas, social psychologists view trust as a cognition developed by the trustor regarding the trustee (Rempel, Holmes, & Zanna, 1985). On the other hand, sociologists see trust as a characteristic of the institutional environment (Zucker, 1986). Disposition to trust is also referred to

as trust propensity, and it is also defined as the general tendency of individuals to express faith or belief in humanity and adopting a trusting stance towards others (Gefen, 2000; Ridings et al., 2002). People may have different degrees of trust towards the same signals. As a result, the tendency of displaying personal trust may positively affect the trust being displayed (Lee & Turban, 2001).

The existing study has demonstrated the significance of trust disposition in influencing an individual's attitude towards COs and their philanthropic behaviour (Alhidari, 2014; Knowles, Hyde, & White, 2012; Oosterhof, Heuvelman, & Peters, 2009). This is due to the barriers such as distance between donor and recipients as donor. To illustrate this, donors usually make their donations in order to help the needy through COs, instead of making direct donations to the people in need. Therefore, donors need to instill their trust in the COs in order to make their selected COs a platform to carry out the philanthropic donation. In general, the trust disposition in COs, which is displayed by donors, reflects the credibility and trustworthiness of a particular CO. These qualities are often required by public and society, in order for them to value the CO's social and moral roles. Following this, COs will gain continuous support by having their roles appreciated (Sargeant et al., 2004). This view was later supported by Sargeant et al. (2006), who illustrates that the donor's trust is affected by the CO's performance and communication. However, interestingly, a donor's trust is not affected by the CO's responsiveness. In addition, individuals tend to trust those COs that are perceived to have an impact on a charitable cause.

H4: Trust disposition has a positive relationship with an individual's attitude towards a CO.

Individual's Attitude towards Charitable Organisation

Numerous literatures have shown that attitude is the manifestation of the behavioural intention of an individual's charitable behaviour, which includes blood donation (Giles, Mcclenahan, Cairns, & Mallet, 2004), organ donation (Hyde & White, 2009), bone marrow donation (Bagozzi, Lee, & Van Loo, 2001), and monetary donations (Smith & McSweeney, 2007; Webb, Green, & Brashear, 2000). In the case of monetary donation, which is held through CO, the attitudes displayed towards CO is a key in determining the monetary donation. Furthermore, Knowles et al. (2012, p. 300) states that the donor's attitude towards CO is defined as "global and relative endurance evaluations, with regards to the non-profit organizations that help the individuals in need."

Ranganathan and Henley (2008) have reported that, in order to survive in the competition among other COs in the market, COs need to depend more on individual donors, in comparison to their dependency on the government for fundraising. There are different perceptions held by different individuals in regards to non-profit organisations (Awan & Hameed, 2014).

Donors usually make their donation through CO, as a result of the barriers created between donors and recipients. Therefore, a good attitude towards CO is important among the donors, for the donation process needs to be carried out swiftly. Furthermore, the donors' trust in their endorsed CO is critical (Keirouz, 1998; Ritchie et al., 1999), and they must hold a belief in the CO's ability of turning the donation process into a success (Laidler-Kylander et al., 2007). Similarly, Sargeant (1999) has found that the donor's philanthropic behaviour is highly dependent on their past experiences with the CO and their satisfaction level with the standard of service provided in the previous CO.

A number of scholars state that the donor's attitude towards CO is one of the key factors of determining the donor's philanthropic behaviour (Veludo-de-Oliveira, Alhaidari, Yani-de-Soriano, & Yousafzai, 2017). However, a situation that contradicts the views presented by the previous literature has occurred. Based on a study conducted by Bartolini (2005), it has been found that the donor's attitude towards CO does not reflect their philanthropic behavioural intention. However, the donor's attitude towards CO does act as a mediator in the relationship between donor's emotion and philanthropic behavioural intention (Bartolini, 2005). In other words, the donor's emotion of happiness and compassion is the key factor of philanthropic behavioural intention. In addition, those emotions are mediated by the donor's attitude towards a CO. Therefore, in this study, hypotheses have been drawn, which state that predictors, such as trust deposition, perceived ability, perceived integrity, and perceived benevolence, have positive effects on the donor's attitude towards COs. Last but not least, they act as a mediator towards philanthropic behaviour.

- H5: The donor's attitude towards a CO has a positive relationship with monetary philanthropic behaviours.
- H6: The perceived ability of donor's has a positive relationship with monetary philanthropic behaviours.
- H7: The perceived integrity of CO has a positive relationship with monetary philanthropic behaviours.

- H8: The perceived benevolence has a positive relationship with monetary philanthropic behaviours.
- H9: Trust disposition has a positive relationship with monetary philanthropic behaviours.
- H10: The donor's attitude towards CO mediates the relationship between perceived ability and monetary philanthropic behaviours.
- H11: The donor's attitude towards CO mediates the relationship between perceived integrity and monetary philanthropic behaviours.
- H12: The donor's attitude towards CO mediates the relationship between perceived benevolence and monetary philanthropic behaviours.
- H13: Attitude towards CO mediates the relationship between trust disposition and monetary philanthropic behaviours.

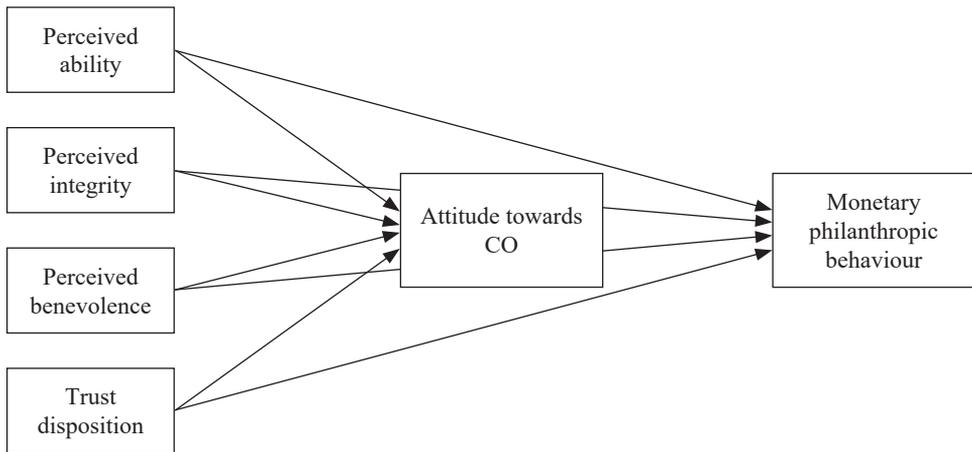


Figure 1. Research model

METHODOLOGY

The unit of analysis for this study was Generation-Y (Gen-Y), specifically those who were currently working or pursuing their studies in the main campus of Universiti Sains Malaysia (USM). USM has been chosen since most of the residents in USM came from various states of Malaysia and with diverse background. The sampling method adopted was non-probability convenience sampling method, which was

incorporated with purposive sampling technique in sample selection. Purposive sampling technique was used as out of all respondents, only those who had previously made monetary donations via COs were selected. A set of prescreening questions were asked before questionnaires were answered by the respondents. Moreover, the prescreening questions were concerning on whether respondents had ever donated their money via COs. Provided if their answer was yes, they would be required to name the particular CO before answering the questionnaire. Then, a total of 258 usable questionnaires were gathered. The items for the measurement were adopted from previous literatures for each variables. Trust disposition items were derived from Lee and Turban (2001), perceived ability from Bhattacharjee (2002), perceived integrity from McKnight et al. (1998), perceived benevolence from Sargeant and Lee (2002a), attitude towards COs from Bartolini (2005) and Bhattacharjee (2002), and philanthropic behaviour from Bartolini (2005) and Oosterhof et al. (2009). The data gathered from the questionnaires was coded using IBM SPSS software version 19. This was followed by an analysis using SmartPLS 3.2.6.

PLS path modelling is a valid tool for structural equation modelling. According to Hair, Hollingsworth, Randolph, and Chong (2017) PLS-SEM can be used for the following four reasons: (1) the research objective is a confirmation of theory based on total variance, (2) the structural and measurement model is complex (many constructs, items, hypotheses), (3) the data was not normally distributed, and (4) the measurement of philosophy is in estimation with the composite factor model using total variance. Thus, in this study the PLS path was used due to the complexity of the model and to confirmed previous literature on trust based on total variance.

DATA ANALYSIS

A total of 258 questionnaires were gathered from the respondents. They were the representations of Gen-Y in Malaysia, who consisted of consumers with the range of age from 20 to 40 years old. Based on the prescreening questions, some of the COs listed by respondents are Mercy Malaysia, UNICEF, Aman Palestin, World Wide Fund for Nature (WWF) Malaysia, St. John Ambulance of Malaysia, Islamic Relief Malaysia, and welfare club or foundation such as Islamic schools, old folks homes, and orphanage houses. Following that, the demographic profile of respondents was analysed. Based on the analysis, it was shown that 139 (53.9%), which was the majority of the respondents, were 20 to 25 years old, followed by 60 respondents who were 26 to 30 years old (23.3%), 28 respondents who were 31 to 35 years old (10.9%), 21 respondents who were 36 to 40 years old

(12.1%), and 4% of other respondents who were 41 years old and older. Apart from that, 177 of the respondents (68.6%) were single, while 81 of the respondents (31.4%) were married. Moreover, the education level of respondents was relatively high. To illustrate this, 66.7% of the respondents (172 respondents) were degree holders, followed by 53 respondents (20.5%) who graduated from higher school (STPM/diploma/matriculation), 21 respondents (8.1%) who were SPM (Malaysian Certificate of Education) leavers, and 4.7% of respondents who owned a postgraduate certificate (master’s degree/PhD). In addition, the majority of the respondents were Malays (181 respondents, 70.2%), followed by 53 Chinese (20.5%), 22 Indian (8.5%), and 2 of the respondents who were from other ethnic backgrounds (0.8%). In this study, 185 of the respondents (71.7%) were Muslims, 41 of them (15.9%) were Buddhists, 15 of them were Hindus (5.8%), and 17 of them (6.6%) were practitioners of other religions, for example, Christian. The profile of respondents is shown in Table 1.

Table 1
Respondent’s profile

Respondent’s demographic profile		Frequency	Percent
Age	20–25	139	53.9
	26–30	60	23.3
	31–35	28	10.9
	36–40	21	8.1
	41 and older	10	3.8
Marital status	Single	177	68.6
	Married	81	31.4
Education	SPM	21	8.1
	STPM/diploma/matrices	53	20.5
	Degree	172	66.7
	Master	11	4.3
	PhD	1	0.4
Ethnics	Malays	181	70.2
	Chinese	53	20.5
	Indian	22	8.5
	Others	2	0.8
Religion	Islam	185	71.7
	Buddhism	41	15.9
	Hinduism	15	5.8
	Others	17	6.6

Following the recommended two-stage analytical procedures by Anderson and Gerbing (1988), this study tested the measurement model then followed by the structural model. In order to test the significance of the path coefficients and the loadings, a bootstrapping (resampling = 5,000) method was used (Hair, Marko, Lucas, & Volker, 2014). Since the collected data was from one source, common method bias (CMB) maybe a concern. Harman's single factor test shows that the first factor explains 45.9% of the variance, which is less than 50% indicating CMB is not a serious problem. Recent editorial by Guide and Ketokivi (2015) have suggested that this is not a good method as such method suggested by Kock and Lynn (2012) is also used. Recent studies have proposed the assessment of both lateral and vertical collinearity among constructs when assessing a model (Kock & Lynn, 2012; Rasoolimanesh, Jaafar, Kock, & Ramayah, 2015). We used the full collinearity test as suggested by Kock and Lynn (2012) to test the CMB. First we need to create a new random variable which is coded 0 and 1. Then all the constructs in the model are regressed against this new random variable and if the variance inflation factors (VIFs) are lower than 3.3, then CMB is not a serious issue. All the VIF values were lower than 3.3 suggesting that CMB is not a serious issue in this study.

Measurement Model

The measurement model with reflective indicators was modelled using SmartPLS 3.2.6 (Ringle, Wende, & Will, 2005). It was then evaluated through an examination process conducted on the reliability and validity of the items and constructs. Based on the rule of thumb, a measurement model has a satisfactory reliability of internal consistency when the composite reliability (CR) of each construct exceeds the threshold value of 0.708 (Hair, Hult, Ringle, & Sarstedt, 2016). Furthermore, all of the CR values in this model were beyond 0.708. In addition, convergent validity was assessed by measuring the average variance extracted (AVE) values. As a result, it was shown that the AVE values for all constructs were beyond the threshold value of 0.50, which indicated the satisfactory convergent validity.

Next, the indicator reliability of the measurement model was measured by examining the loading of each item. The amount of the loading should exceed the threshold value of 0.708 (Hair, Ringle, & Sarstedt, 2011). Based on the analysis, all the items in the measurement model exhibited loading values that exceeded 0.700. The exceeding values ranged from a lower bound of 0.723 to an upper bound of 0.927, whereas, items TD2 and TD3 were deleted due to low value of loadings. The assessment conducted on the measurement model is presented in Table 2. Based on the results, all the constructs and items used for this study had demonstrated the satisfactory level of reliability and validity displayed by the measurement model.

Table 2
Measurement model

Constructs	Items	Loadings	AVE	CR
Trust disposition	TD1: I have trust in other people.	0.803	0.570	0.888
	TD4: I have faith in humanity.	0.723		
	TD5: I believe that people usually keep their promises.	0.783		
	TD6: Most people are trustworthy.	0.750		
Perceived ability	<i>I believe that the COs stated above...</i>		0.722	0.948
	TPA1: skillful in safeguard my donated money.	0.812		
	TPA2: understand the needs of the beneficiaries.	0.819		
	TPA3: have the required knowledge to conduct their activities.	0.887		
	TPA4: are competent in conducting their activities.	0.874		
	TPA5: are effective in conducting their activities.	0.878		
	TPA6: have the ability to solve problems faced.	0.868		
	TPA7: are likely to have an impact on the charitable donation.	0.806		
Perceived integrity	<i>I believe that the COs stated above...</i>		0.770	0.944
	TPI1: are honest.	0.853		
	TPI2: are truthful in their dealing with the donors.	0.897		
	TPI3: have consistent practices.	0.883		
	TPI4: conduct their activities ethically.	0.895		
	TPI5: will keep their promises.	0.858		
Perceived benevolence	<i>I believe that the COs stated above...</i>		0.722	0.837
	TPB1: know the best interests of their recipients.	0.927		
	TPB2: always ask me for appropriate sums of donation.	0.765		

(continued on next page)

Table 2 (continued)

Constructs	Items	Loadings	AVE	CR
Attitude towards COs	ATCO1: The stated CO is trustworthy.	0.854	0.731	0.961
	ATCO2: The stated CO uses donated funds wisely.	0.894		
	ATCO3: The stated CO does a good job in meeting their mission.	0.868		
	ATCO4: Donations to the stated CO make a difference.	0.845		
	ATCO5: The image of the stated CO is good.	0.849		
	ATCO6: The stated CO is likely to have an impact on the charitable donation.	0.865		
	ATCO7: The stated CO always offer help to the needy.	0.845		
	ATCO8: The stated CO is a reliable organisation.	0.867		
	ATCO9: I endorse the help by means of the stated CO.	0.806		
Monetary philanthropic behaviour	MPB1: Intend to make monetary donation to the stated CO in the forthcoming month.	0.846	0.741	0.945
	MPB2: Would like to make monetary donation to the stated CO in the forthcoming month.	0.884		
	MPB3: Will recommend the stated CO to others.	0.845		
	MPB4: Will continue to make monetary donation to the stated CO in the future.	0.907		
	MPB5: Will continue to make monetary donation in order to make this world a better place for the next generation.	0.859		
	MPB6: Philanthropic behaviour is the responsibility of a good citizen.	0.822		

Notes: TD2, TD3 were deleted due to low loadings; ATC: attitude towards CO; MPB: monetary philanthropic behaviour; TD: trust disposition; TPA: perceived ability; TPB: perceived benevolence TPI: perceived integrity

Furthermore, discriminant validity was evaluated through the assessment on cross loading and Fornell-Larcker criterion. Based on the rule of thumb, the amount of an indicator's outer loadings on a construct should be higher than the amount of its cross loadings with other constructs (Hair et al., 2016). Table 3 shows the amount of cross loadings of all items, and it can be seen that there was no problem occurring with discriminant validity.

Table 3
Loadings and cross loadings for all constructs

	ATC	MPB	TD	TPA	TPB	TPI
ATCO1	0.854	0.615	0.333	0.705	0.543	0.639
ATCO2	0.894	0.528	0.348	0.712	0.585	0.664
ATCO3	0.868	0.521	0.325	0.68	0.577	0.651
ATCO4	0.845	0.564	0.310	0.698	0.568	0.631
ATCO5	0.849	0.524	0.271	0.659	0.594	0.671
ATCO6	0.865	0.571	0.331	0.663	0.562	0.636
ATCO7	0.845	0.492	0.297	0.654	0.524	0.599
ATCO8	0.867	0.514	0.309	0.647	0.509	0.569
ATCO9	0.806	0.464	0.289	0.582	0.549	0.580
PB1	0.481	0.846	0.305	0.465	0.400	0.377
PB2	0.502	0.884	0.326	0.461	0.410	0.367
PB3	0.490	0.845	0.279	0.463	0.438	0.374
PB4	0.560	0.907	0.307	0.554	0.491	0.452
PB5	0.604	0.859	0.339	0.605	0.432	0.498
PB6	0.571	0.822	0.310	0.542	0.448	0.492
TD1	0.301	0.333	0.803	0.37	0.304	0.340
TD2	0.103	0.209	0.722	0.183	0.14	0.163
TD3	0.122	0.212	0.744	0.19	0.171	0.177
TD4	0.437	0.376	0.723	0.562	0.417	0.496
TD5	0.248	0.158	0.783	0.316	0.268	0.294
TD6	0.200	0.185	0.750	0.273	0.211	0.245
TPA1	0.657	0.517	0.437	0.812	0.575	0.630
TPA2	0.623	0.543	0.467	0.819	0.568	0.710
TPA3	0.659	0.521	0.452	0.887	0.622	0.708
TPA4	0.642	0.505	0.394	0.874	0.614	0.675
TPA5	0.724	0.526	0.352	0.878	0.615	0.712
TPA6	0.698	0.484	0.391	0.868	0.679	0.704
TPA7	0.638	0.486	0.365	0.806	0.64	0.694
TPB1	0.686	0.497	0.364	0.566	0.927	0.622
TPB2	0.358	0.344	0.265	0.395	0.765	0.406
TPI1	0.672	0.463	0.410	0.730	0.675	0.853
TPI2	0.623	0.446	0.419	0.739	0.668	0.897
TPI3	0.645	0.407	0.327	0.701	0.683	0.883
TPI4	0.649	0.444	0.359	0.714	0.699	0.895
TPI5	0.630	0.430	0.383	0.681	0.659	0.858

The square root value of AVE of each construct should be higher than the highest value of its correlation with any other construct, in order to obtain satisfactory discriminant validity. Table 4 indicates that the values of all the off-diagonal elements are lower than the value of square roots of the AVE (bolded on the diagonal). Therefore, based on the results, it was confirmed that Fornell and Larcker (1981) criterion was met.

Table 4
Fornell-Larcker criterion analysis

Constructs	1	2	3	4	5	6
1. ATC	0.855					
2. MPB	0.625	0.861				
3. TD	0.366	0.362	0.755			
4. TPA	0.781	0.603	0.480	0.850		
5. TPB	0.651	0.509	0.378	0.725	0.850	
6. TPI	0.734	0.500	0.433	0.793	0.772	0.878

Note: Values in the diagonal (bold) are square root of the AVE while the off-diagonals are correlations

All of the reliability and validity tests were confirmed once all indicators that were used in the measurement model for this study was valid and fit to be used for the estimation conducted on the parameters in the structural model.

Structural Model

The following subsections discussed on the tests that were used, in order to assess the validity of the structural model utilised for this study. Furthermore, the validity of the structural model was assessed through path coefficients and the coefficient of determination (R^2). In addition, the assessment on the relationship between the mediators, which was proposed in the research model, was conducted in this study.

Direct effects

Hypothesis testing analysis was carried out by bootstrapping 5,000 sub-samples, in order to evaluate the direct relationship between trust disposition, perceived ability, perceived integrity, perceived benevolence, and the donor's attitude towards COs. Based on the results presented in Table 5, it can be concluded that hypotheses H_1 , H_2 , H_3 , H_5 , H_6 , H_7 , H_8 , and H_9 were supported. However, hypothesis H_4 was not supported. Moreover, the results indicated that perceived ability, perceived integrity, and perceived benevolence posed influence on the donor's attitude towards COs at a different magnitude. Following that, the donor's attitude towards

COs had a strong influence on monetary philanthropic behaviour ($\beta = 0.413$, $p < 0.01$). Among the constructs, perceived ability was the strongest influential factor, which positively affected the donor’s attitude towards COs ($\beta = 0.531$, $p < 0.01$). This was followed by perceived integrity ($\beta = 0.250$, $p < 0.01$), and perceived benevolence ($\beta = 0.085$, $p < 0.10$). However, in contrast with what had been stated by the hypothesis proposed, trust disposition did not influence the donor’s attitude towards COs. All the constructs had a direct effect on monetary philanthropic behaviour with perceived ability, perceived benevolence, perceived integrity, and trust disposition have a positive effect.

Table 5
Hypothesis testing

Hypothesis	Relationship	Std. beta	Std. error	t-value	p-value	LL	UL
H1	TPA → ATC	0.531	0.063	8.395	0.000	0.432	0.636
H2	TPI → ATC	0.250	0.080	3.104	0.001	0.113	0.384
H3	TPB → ATC	0.085	0.050	1.702	0.045	0.012	0.172
H4	TD → ATC	-0.029	0.035	0.831	0.203	-0.112	-0.002
H5	ATC → MPB	0.413	0.097	4.269	0.000	0.238	0.565
H6	TPA → MPB	0.274	0.108	2.527	0.006	0.099	0.445
H7	TPI → MPB	0.178	0.093	1.907	0.029	0.089	0.360
H8	TPB → MPB	0.139	0.079	1.754	0.040	0.019	0.278
H9	TD → MPB	0.104	0.057	1.815	0.035	0.022	0.209
H10	TPA → ATC → MPB	0.219	0.058	3.788	0.000	0.113	0.324
H11	TPI → ATC → MPB	0.103	0.044	2.345	0.019	0.034	0.203
H12	TPB → ATC → MPB	0.035	0.025	1.382	0.167	-0.013	0.091
H13	TD → ATC → MPB	-0.012	0.020	0.583	0.560	-0.056	0.025

Note: LL = lower limit; UL = upper limit

Mediating effects

To test the mediating effects, bootstrapping was carried out in order to distribute the sampling of the indirect effects using 5,000 sub-samples, as suggested by Hair et al. (2016). This was followed by the steps introduced by Preacher and Hayes (2008). As a result, the bootstrapping analysis indicated that two of the paths, which were perceived ability → attitude towards CO → monetary philanthropic behaviour ($\beta = 0.219$), and perceived integrity → attitude towards CO → monetary philanthropic behaviour ($\beta = 0.103$) were significant, with a t-value of 3.788 and 2.345 respectively. It was also found from the results that the donor’s attitude towards

COs did not give a significant effect on the relationship between an individual's philanthropic behaviour with trust disposition and perceived benevolence.

Furthermore, according to Preacher and Hayes (2008), a mediating effect emerges, provided when the indirect effects amount to 95% of bootstrap confidence interval (CI), and this amount do not straddle a 0 in between. Therefore, it can be concluded that H_{10} and H_{11} were statistically significant. This conclusion has indicated that the donor's attitude towards COs has a mediating effect on the relationship between an individual's philanthropic behaviour with perceived ability and perceived integrity (Table 5).

DISCUSSION

Based on the results, it can be seen that perceived ability and perceived integrity have proven to pose a strong significant impact on the donor's attitude towards a CO and followed by perceived benevolence. The result from the research was consistent with the findings discovered by other researchers, such as Morgan and Hunt (1994), Alhidari (2014), and Le Berre (2010). These are the researchers who stipulated that perceived ability, perceived integrity, and perceived benevolence give impact on the donor's attitude towards CO. Furthermore, these factors are the antecedents to trust instilled within the CO and support the trust theory. In fact, a CO is considered as trustworthy if it possesses the skills, knowledge, and resources (ability) to make use of the donations in adherence to the specified purpose. Besides, they will use their funds by appropriate means and in a manner that is in accordance to the charity's mission (integrity), and they will use the donation for the benefit of needy people (benevolence).

Besides, the results of this research support the findings that the donor's attitude towards CO has a positive influence on individual's philanthropic behaviour. In other words, individuals will have the tendency of displaying philanthropic behaviour, provided that the CO is trustworthy. Although the results of this study have confirmed the results of previous studies, there is a slight contradiction in the findings from this study with the findings discovered from the research conducted by Pentecost and Andrews (2010). To illustrate this, the research conducted by Pentecost and Andrews (2010) has found that the donor's attitude towards CO poses no significant effects on any charitable behaviours. This was based on one of their samples, who was a non-student (there were two types of samples used in the research conducted, namely student and non-student). On the contrary, this research has shown that through the improvement of the donor's attitude towards the CO, a stronger intention of displaying philanthropic behaviours among

individuals will occur. Additionally, the relationship between the donor's attitude towards the CO and philanthropic behaviour suggests that the donor's attitude towards CO is necessary in leading individuals towards philanthropic behaviours. This has indicated that consumers are somehow more willing to give and provide for public good.

Last but not least, the donor's attitude towards CO has proven to be the important mediators of the relationship between perceived ability, perceived integrity, and monetary philanthropic behaviour in this study. During the research, when the mediator test was run, the findings of the study have clearly proven that the donor's attitude towards CO holds a mediating role in the link between perceived ability and monetary philanthropic behaviour. It also plays a role in the relationship between perceived integrity and monetary philanthropic behaviour. Moreover, it has been found that individual personal trust disposition has a non-significant relationship with the donor's attitude towards a CO.

In addition, the results of this research have provided several important insights on monetary philanthropic behaviour displayed by individuals. As observed in this study, perceived ability, perceived integrity, and perceived benevolence are the important factors needed for the improvement of the donor's attitude towards a CO and philanthropic behaviour. Apart from that, due to the finding that the donor's attitude towards CO has a positive effect on individual's philanthropic behaviour, charity marketers need to acquire a better understanding in regards of individual's attitude towards a CO. Furthermore, the marketing activities that are organised for charity purposes should pay the efforts required to improve individual's perception on the charity. This can be done by enhancing the organisation's reputation, performance, and their communication with the public. However, based on the results of this research, it has been shown that further research is needed for the improvement of the theoretical model. This improvement is essential for the acquirement of a better predictive value of individual's monetary philanthropic behaviour.

Besides, it is also recommended that future studies should extend this research in order to include more variables that have not been covered in this study, such as subjective norms, social norms, moral responsibilities, religious beliefs, donor's past experiences, and so on. Apart from that, it is also possible for future studies to consider focusing on the more comprehensive multidimensional frameworks. Furthermore, studies can also be conducted by taking the organisation's reputation, donor's familiarity, and organisations' communication into consideration, in the

efforts of improving individual's attitude towards CO. Meanwhile, donor trust can be acquired by CO. This can be achieved through the improvement of the organisation's reputation, and the reinforcement of the donor's familiarity to the public through effective communication between the organisation and the donor.

In addition, it is also recommended that an extended research is conducted in order to measure the continued philanthropic behaviour displayed by individuals. To illustrate this, during the time when these generations have grown up and started to earn a stable income, their philanthropic behaviour might change.

Last but not least, replication is another area that future studies should look into. The reported study should be replicated with additional samples with different settings, such as different culture contexts. This is because people who originate from high context culture might behave differently compared to those from the low context culture.

CONCLUSION

In conclusion, the findings of this study shed some useful insight to scholars and practitioners in the non-profit marketing and consumer behaviour fields. This study could help COs in targeting their potential donors when assistance is needed from the public. Furthermore, this study provided further understanding to scholars and practitioners regarding the influence of trust on individual's philanthropic behaviour that is displayed during a monetary donation. This understanding is important, especially to a non-profit organisation such as COs. This is because they are required to outline their marketing strategies and plans in order to get support and instill the value of giving and helping the people in need among young generations. Trust is seen as a dynamic, directional, measurable, and changeable concept. By understanding and measuring antecedents of trust, COs are able to differentiate among donors who have low trust levels to those who have high trust levels. The knowledge will help COs to form different marketing strategies to create, recover, or maintain trust among its current and prospective donors. Individual, trust changes over time, and hence, any negative media report of poor performance or misallocation of funds in a CO can easily affect public distrust. Thus, COs must always assure the public and reinforce their reputation on how they are performing using any mean of communication tools, either it is print media or digital medias such as websites, blogs, and social media in reporting their daily activities in managing the funds.

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