

Online Fundraising for Nonprofit Organizations

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Abstract - *Although the Internet provides nonprofit organizations with unprecedented opportunities for fundraising, the volume of online donations has been miniscule. Since one reason for this may be people's distrust in financial transactions on the WWW, we conducted a survey to gain insights into user trust in and attitudes toward online payment systems. The results indicate that people's trust in both the organization and the Internet are key factors in shaping their attitudes toward online payments, which in turn influences people's likelihood of using the Internet for financial transactions such as donations. Our findings suggest that nonprofits need to pay particular attention to donor relationships, process transparency, and transaction security in order to induce people to donate online.*

Index Terms - *Fundraising, Online Payment, Non profit organizations*

1. INTRODUCTION

With the number of nonprofit organizations rising steadily, these organizations have begun to compete aggressively to attract and retain donors. The Internet provides the nonprofit sector with unprecedented opportunities for advocating issues, nurturing donor relationships, and streamlining the giving process. The present study looks at how environmental nonprofit organizations could leverage the capabilities of the Web to raise the volume of online fundraising. More precisely, the study seeks to identify factors conducive to people's propensity to use the Internet for financial transactions such as online donations. It first looks at the literature in the fields of philanthropy and nonprofit fundraising and then examines the nature of the relationships between donors and nonprofit organizations. Drawing on this discussion we empirically test a model explaining the conditions under which people complete financial transactions online and then discuss the implications of our findings for nonprofit fundraising.

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2. LITERATURE REVIEW

In view of the small body of empirical research on online fundraising in the nonprofit sector, we first examine three related strands of research – (1) donor motivation, (2) fundraising management and (3) nonprofit Internet usage – and then look at their implications for online fundraising of nonprofit organizations.

2.1 Donor Motivation

Research into donor behavior has identified a variety of reasons why people donate. Guy and Patton [19] argue that the strongest motive to donate is the deep-seated human need to help others. This intrinsic motivation is far stronger than extrinsic factors such as tangible or intangible rewards. The most effective activator of this intrinsic motivation is thus an appeal to this need to help others. For nonprofit organizations this means that donors must perceive the organization's cause as worthy of help, in which case their motivation translates into behavior, i.e. a monetary donation. Andreasen and Kotler [4] argue that all donors give because they expect tangible or intangible benefits in return, including for example public recognition, self-esteem, or relief from feelings of guilt [3][8]. Brady et al. [5] found that people also donate because they perceive a sense of obligation or a need, because they are attached to the organization, or because they have an innate or acquired philanthropic disposition. Hibbert and Horne [24] assert that situational stimuli are also a factor in donor motivation. For example, the way people are asked to donate has a significant impact on their willingness to give [15].

2.2 Fundraising Management

Another strand of research has looked at fundraising strategies. In most basic terms, fundraising builds a bridge between those with resources and those who need them [43]. What prevents most people from giving large amounts is the fact that donors cannot control what happens with their money and thus find it difficult to assess the quality of a nonprofit organization [39]. To raise awareness and persuade the public of the worthiness of their causes, nonprofits

spend a large part of their marketing budgets on mass fundraising [24]. A 2002 study on donor behavior revealed that direct mail and word-of-mouth were considerably more effective in reaching donors than the Internet [17], suggesting that nonprofits do not yet benefit from the cost advantages provided by the World Wide Web.

Previous research on the effectiveness of fundraising has focused on donation requests and the segmentation of the donor market. Arguing that segmenting the donor market helps nonprofits to reach potential donors more effectively, several papers have looked at how variables such as income, intensity of appeals [38], personality [46], and attitudes [43] influence giving behavior, and how consumers respond cognitively and behaviorally to donation requests [39]. When making donation requests, appeals scales, i.e. menus of amounts from which the donor chooses, have also been found to exert a considerable influence on the amount people donate [9].

2.3 Nonprofit Internet Usage

The three basic functions of nonprofit Web sites are information, interaction, and fundraising [27]. Previous research on Web sites of nonprofits has focused on how nonprofits harness the power of the World Wide Web and e-mail [23] [32] [36] [37], how the Internet may provide them with a strategic competitive advantage [29], and how nonprofits engage audiences in two-way communication on their Web sites [40].

A problem inherent in the nonprofit sector is that marketing efforts, including state-of-the-art Web sites, are generally perceived as a waste of members' money [44]. Moreover, small nonprofits typically lack the time, money and expertise to develop sophisticated Web sites. As an alternative, they could use freely available features provided by third parties such as site statistics or forums, to enhance the functionality of their sites [27]. Community tools, in particular, have been considered conducive to the success of online fundraising, as they induce users to come back to the nonprofit's Web site and repeat visits to a site make people more inclined to support the organization's goals.

2.4 E-Philanthropy

Online fundraising has come a long way, since the late 1990s when a mere 1.2% of donors gave online and nonprofits were still struggling to align processes and technology to the new medium [33]. The literature on e-philanthropy tends to be normative and conceptual in nature rather than empirical, as noted by Amann and Khan [2]. Suggestions for online fundraising include, for example, placing a link to the donation page on

the site's home page, accepting both credit and debit cards, and collecting e-mail addresses from donors to be able to send out donation requests in the future [12].

Sargeant [35] warns not to be too optimistic about online fundraising, as its success depends to a large extent on site traffic. He argues that only organizations that offer critical information, e.g. health-related organizations, will have high site traffic, which may result in sizable online fundraising volumes. Handy [22] asserts that membership in environmental nonprofits is motivated by emotions and values. Therefore, site traffic and thus successful online fundraising depend on whether Web sites manage to emotionally engage potential donors. It has been suggested that online donations significantly reduce fundraising costs for nonprofit organizations [12]. However, for smaller organizations, the initial and ongoing costs for accepting credit card payments may outweigh the additional funds raised.

As an alternative way of online giving, donation brokers have emerged on the World Wide Web. Cases in point are *All About Giving* [1], *Give Now* [18], or *Just Give* [26]. These brokers accept credit-card donations on behalf of charities, eliminating the need for nonprofit organizations to implement Web-based payment systems. Similarly, Web users can buy greeting cards from *Charity Cards* [6] and pick a charity they would like to donate the proceedings to.

3. A FRAMEWORK FOR ANALYZING NONPROFIT AND BUSINESS RELATIONSHIP

Based on the above literature review, we posit a framework highlighting how relationships between nonprofits and donors differ from those between companies and customers. In order to analyze the peculiar features of the relationships between donors and nonprofit organizations it seems necessary to have a general look at some constituent elements of such relationships. Numerous academic papers have focused on the role of trust in relationships between consumers and business organizations, which underpin the assumption that trust can be seen as a necessary antecedent of customer retention, e.g. [16] [21][25][47]. Comparing various factors that influence trust, we argue that there are several noteworthy differences between nonprofit organizations (NPOs) and for-profit organizations (FPOs) (see Figure 1 and Table 1).

TABLE 1. A COMPARISON OF NONPROFIT ORGANIZATIONS AND FOR-PROFIT ORGANIZATIONS

Influencing Factor	NPO	FPO	
		Monopoly	Perfect Competition
Transparency	High	Varying	Varying
User Dependency	Low	High	Low
Service in Return	Mostly invisible	Visible	Visible

Nonprofits need to create high levels of trust since their service in return is in most cases not directly visible. Although nonprofits can strive to communicate their achievements and create a high level of transparency (e.g. by using different communication media), the direct benefit for the individual donor can usually not be evaluated easily.

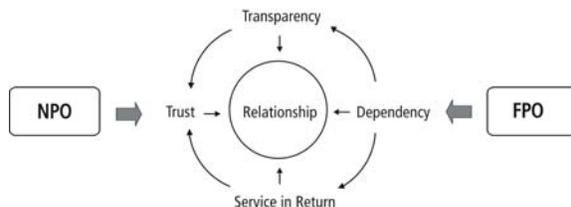


FIGURE 1. CONSTITUENT ELEMENTS OF BUSINESS RELATIONSHIPS

The service in return provided by for-profit organizations, on the other hand, is in most cases visible to customers. They may or may not be dependent on the goods or services an organization offers (e.g. monopolies vs. pure competition), which in many cases influences the level of transparency a company provides. Therefore, legislation ensures that certain minimum standards are observed, which many market dominating companies may not desire. It can be argued that nonprofits resemble small and medium-sized enterprises (SMEs) in many respects, especially concerning the need for transparency and the creation of trust.

3.1 Incentives and Disincentives of Donating

The process of donating (and especially donating online) is influenced by several factors. We have summarized the most important incentives and disincentives that may influence users' decisions of whether or not to give money online in Figure 2. As was pointed out above, several intrinsic and extrinsic motivators (e.g. sense of obligation, public recognition, or philanthropic disposition) exist, which, together with trust in the organization, may be seen as a sufficient reason for donating. On the other hand, distrust in the organization (especially concerning the use of funds), lack of disposable income or a negative attitude towards donating in general

may inhibit a person from supporting nonprofit organizations. To a certain extent, the Internet affects both the incentives and the disincentives by adding advantages and drawbacks. One might argue that the speed and the ease of use of the medium may reduce transaction costs for both users and organizations [11]. This could be conducive to fundraising, especially when the donations are given spontaneously. However, the Internet may also be perceived as perilous and complex. In addition, privacy issues may arise when personal information is divulged [7][10][28].

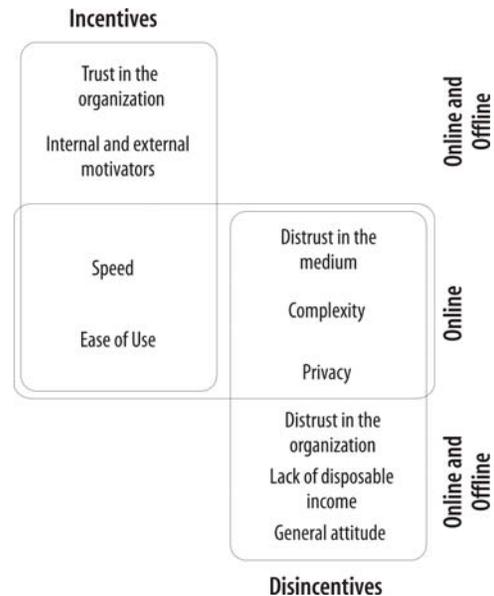


FIGURE 2. INCENTIVES AND DISINCENTIVES OF DONATING ONLINE AND OFFLINE

The opportunities and threats of online donations cannot be assessed without taking into account the role of the organization, which may be able to offset some of the disadvantages of the Internet by using secure connections and payment systems. Nonprofit organizations should also support users as much as they can during and after online transactions, e.g. by sending e-mail confirmations or offering online support. In addition, the possibility to easily cancel a transaction may help to build trust.

3.2 Virtual Relationship Building with NPOs

From a marketing point of view the relationship between a donor and a nonprofit organization can be characterized as very weak since this relationship may be discontinued at any time without any consequences for the donor. However, there may be a lot of intrinsic motivation that leads a donor to enter into such a relationship. Therefore, this motivation is considered a constituent element, as described above. The Internet offers a lot of additional

opportunities for building and sustaining relationships and facilitating transactions. These opportunities equally apply to nonprofits and for-profits. In addition, the Internet can be seen as a medium that facilitates effective and efficient two-way communication [14] [41] and comprises a tremendous potential for online business transactions [42] or e-payment [45]. One starting point for examining the relationship between nonprofits and donors in online giving is people's trust in and attitudes toward the Internet as an instrument of payment.

4. METHODOLOGY

This study seeks to address the lack of empirical research in the area of e-philanthropy. It focuses on the role of trust in financial transactions on the World Wide Web, based on the assumption that trust is a critical factor when donors decide whether to give online or offline. We have therefore conducted an online survey among Austrian Internet users on trust in online payment systems. The results of this study may help nonprofits to determine in which areas they have to step up their trust building efforts to raise the volume of funds raised online.

We argue that people's attitudes towards online payment and their trust in the medium is the same in transactions involving nonprofits and those involving for-profit organizations. Therefore, we did not specifically ask about donations to nonprofit organizations in our questionnaire, since this might have introduced a bias in our data. A questionnaire focusing on online donations rather than online payments might have induced people to provide overly positive and thus inaccurate responses due to the "feel good factor" associated with charitable giving.

We chose the Austrian Internet users as our sample, since we wanted to assess the attitudes of those users who have a certain minimum level of experience with the Internet, i.e. who use it at least for e-mail communication. The Austrian Society for European Policy supported us by including a link to our questionnaire in its newsletter, which is sent out to a total of 3,542 users. Although no incentive was given for filling out the questionnaire, 631 people replied (17.8%). The survey was conducted between March 23 (the day the newsletter was sent out) and April 12th, 2004. A comprehensive pretest, including qualitative interviews with experts, was carried out to assure the understandability of the items.

We used self-programmed sliders to generate a magnitude scale instead of the commonly used category scales, thereby avoiding some weaknesses of the latter, e.g. the loss of information due to the limited resolution of the categories and the inadvertent influence of the

investigator on the responses by constraining or expanding the range of options from which the respondents choose [30].

5. RESEARCH MODEL AND HYPOTHESES

Based on the above literature review and drawing on the Theory of Planned Behavior, we have developed the research model depicted in Figure 3, which consists of five latent constructs. According to the proposed relations of the Theory of Planned Behavior (which have been confirmed by several Technology Acceptance Model studies), we hypothesize that users' past experience with online payments (EXP) has a direct influence on both trust in the organization receiving the payment (TRO) and trust in the Internet (TRI) when paying online. The concept of past experience refers to whether previous payments were successful and/or whether problems occurred during the transaction. Consistent with previous studies we further assume that the attitude toward e-payment (ATT) is positively influenced by trust [34]. Fishbein and Ajzen [13] found a positive correlation between the attitude toward an action and the intention (INT) to actually carry it out. More specifically, our hypotheses are as follows:

H1A: Past experience (EXP) with online payments positively affects trust in an organization (TRO).

H1B: Past experience (EXP) with online payments positively affects trust in the Internet (TRI).

H2A: Trust in the organization receiving the payment (TRO) positively affects the attitude toward making online payments (ATT).

H2B: Trust in the Internet (TRI) positively affects the attitude toward making e-payments (ATT).

H3: The attitude toward paying online (ATT) positively affects the intention to pay electronically (INT).

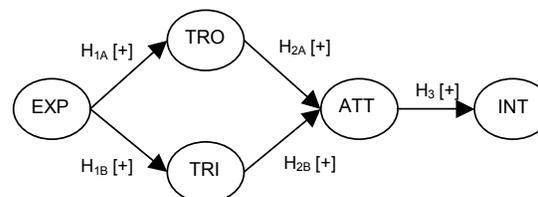


FIGURE 3. STRUCTURAL MODEL OF E-PAYMENT

6. RESULTS

6.1 Hypothesis Testing

Structural Equation Modeling (SEM) appears to be the best available statistical technique for testing these hypotheses, since SEM includes the indirect effects of one latent variable on another [31]. Confirmatory analyses for each latent variable were used in order to assess

construct validity.

The SEM software tool for all analyses was AMOS 4.0 (<http://www.spss.com/amos>). The data analysis generated a Chi-Square value of 214.145 (df = 71). The structural equation model in Figure 4 shows the standardized regression coefficients with their relevant p-values in brackets. It shows that all hypotheses and thus the theoretical model as a whole are supported by the data. All coefficients are statistically significant (p=0.001 or lower).

The results show a strong (positive) relationship between past experience with online payments and trust in the organization, while the relationship between experience with online payments and trust in the Internet is weaker. The attitude toward e-payment is strongly (positively) influenced by the two latent variables in the model (TRO, TRI). The intention to make online payments in the near future is strongly (positively) affected by the attitude toward e-payment.

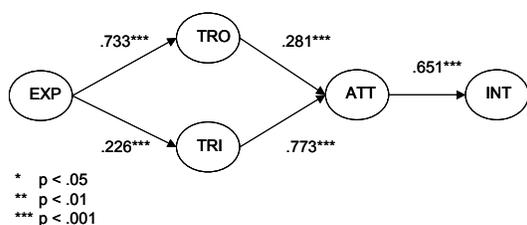


FIGURE 4. THE STRUCTURAL EQUATION MODEL

6.2 Goodness of Fit Indices

There has been considerable discussion on Goodness of Fit Indices and assessing the validity of structural equation models. Most of the software packages utilized for structural equation modeling calculate over 20 different indices. For this study, we selected seven indices, which have been widely used for reporting the validity of structural equation models [23].

TABLE 2. GOODNESS-OF-FIT INDICES (CF. [20])

Goodness-of-fit Measure	Levels of Acceptable Fit	Calculated Fit Indices
Goodness-of-fit index (GFI)	Higher values indicate better fit, no established thresholds	0.932
Root mean square error of approximation (RMSEA)	Average difference per degree of freedom expected to occur in the population, not the sample. Acceptable values under 0.08	0.070
Tucker-Lewis index (TLI) or NNFI	Recommended Level: 0.90	0.934
Normed fit index (NFI)	Recommended Level: 0.90	0.925
Adjusted goodness-of-fit index (AGFI)	Recommended Level: 0.90	0.900
Comparative Fit Index (CFI)	Recommended Level: 0.90	0.949

In our study, all of the six fit indices meet the recommended levels. As Table 2 shows, the

theoretical model is supported by the data and is appropriate to explain and predict the adoption of online payments.

7. DISCUSSION AND CONCLUSION

The results confirm our hypotheses that past experience with online payment systems has a positive, direct influence on trust in the organization receiving the payment (H1A) and trust in Internet transactions (H1B), both of which positively and directly impact people's attitude toward online payments (H2A, H2B). The data also confirmed our hypothesis that people's attitude toward online payments affects their intention to use online payment facilities (H3).

As our model suggests, people will donate online rather than offline only when they perceive the organization as honest and trustworthy and consider the Internet a secure medium for financial transactions. Only then will their attitudes toward online payments – including both purchases and donations – be favorable, which in turn will increase their likelihood of using the Internet to make payments.

These results have several implications for nonprofits seeking to increase the portion of funds raised online. First, nonprofits have to be aware that every interaction between the organization and a potential donor may eventually have a bearing on whether people give at all and whether they give online or offline. To make sure that every interaction is a positive one, nonprofits should, for example, send donation requests only to those people who have opted to receive communications from the organization. Unsolicited communications may result in negative attitudes toward the organization, which may diminish people's trust in the organization. Also, segmenting donors into those who prefer online donations and those who rather donate offline may help to raise the volume of funds raised.

Further, nonprofits need to engender trust in their organizations and their fundraising activities, for example by disclosing how much they raise and how they use their funds. In addition, they could invite independent third parties to audit their organizations. Another way of shaping people's perceptions would be for nonprofit organizations to offer community tools on their Web sites. These may induce people to come back to the site regularly, which may have a positive influence on their perceptions of the organization.

To raise people's confidence in the Internet as a transaction medium nonprofit organizations should employ secure methods of data transfer and explain to users how they work. Also, they should provide information on their Web sites as

to how online donations will be processed, what data are required to complete the transaction, and how the organization uses these data. Further, they may look to alternative ways of online payments, including for example, standing orders or direct debiting, in order to encourage people who do not have credit cards to donate online.

Clearly, people's attitude and propensity towards online payments is just one aspect of the complex relationship between online donors and environmental nonprofit organizations. Since our research has only focused on financial transactions, future research is needed to examine offline vs. online donor behavior and to study how environmental nonprofit organizations could build lasting relationships with potential donors.

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