Walden University

College of Management and Technology

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2015

Abstract

Examining the Relationship Between Trust, Credibility, Satisfaction, and Loyalty Among Online Donors

by

Belinda Gail Roberson

MBA, New York Institute of Technology, 2008

BBA, Wiley College, 2008

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Despite more than $769 million in charitable gifts in 2013, U.S. nonprofit organizations lost $735 million in lapsed and reduced gifts. Donor attrition is a problem for most charitable organizations, and many are using the Internet to cultivate donors. Online communication has become an important part of fundraising for many charitable organizations. The online communication factors in the current study include trust, credibility, and satisfaction. These factors may affect donor loyalty. Donor loyalty may increase or decrease donor attrition. Reducing donor attrition is important to anyone who plays a role in the success of a nonprofit organization. The purpose of the current cross-sectional quantitative study was to examine the relationship between the communication factors and the loyalty among online donors. The theoretical foundation for this study includes Bandura's social cognitive theory and Luhmann's social systems theory.

Data were collected online from a random sample of online donors aged 18 years or older in the United States. Spearman correlation was used to assess the correlation between the independent and dependent variables. The results indicated there is a correlation between communication factors and loyalty among online donors in the United States. This study may help organizations communicate better with donors in an online environment and reduce online donor attrition. Reducing attrition will increase funding to a charitable organization through repeat donations, thereby helping improve finances to support the organization's mission and positively influencing societal change.

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Dedication

This paper is dedicated to the first man I ever loved, my father, Bobby Gene Kennon, Sr. Thank you for pushing me to continue my education, and supporting at every hurdle. I regret I did not finish before you left, but I continue as if you are still by my side.

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Chapter 1: Introduction to the Study

Nonprofit organizations (NPOs) are operating during difficult times (Hoefer, 2012). The most severe of the past 10 recessions experienced by the United States started in 2008 (Aliber, 2012). Although the economy is improving, only 44% of nonprofit executives in a study by Crain's and the Association of Fundraising Professionals said they thought the overall fund-raising landscape is improving (Agovino, 2014). Many organization managers are now searching for additional sources of revenue. According to the National Center for Charitable Statistics (2013), there were 945,415 public charities in the United States in 2012. The competition for funding among NPOs has increased (Levine & Zahradnik, 2012). Many NPOs engage in activities that benefit the public such as feeding the poor and housing the homeless. Charitable contributions and volunteering often support organizations.

Chapter 1 identifies the need for examining trust, credibility, satisfaction, and loyalty in an online environment to address the issue of donor attrition among online givers. Three research questions and corresponding hypotheses were generated from the theoretical substance of this study. This section includes a review of how online communication influences the behavior of donors from the perspective of social cognitive theory and social systems theory. The chapter also includes a brief overview of the study nature, relative definitions, assumptions, scope and delimitations, limitations, research significance, and a summary of the major points in the chapter.

Background of the Study

Technological advances have allowed online communication to facilitate new forms of donor relationship development. Online tools such as company websites, Network for Good, Just Give, Facebook, YouTube, blogs, Flickr, and Twitter are available to nonprofits with no sign-up fee or nominal cost. Through the Internet, NPO managers can communicate with potential donors without being in a face-to-face environment. However, some NPO managers have been laggards in using technology as a form of communication with funders.

Some NPO managers may wonder whether the Internet is an efficient mode of communication that will result in increased fund-raising. This research builds on the existing body of research informing nonprofit managers and fund-raisers about the importance of communicating in an online environment. This research also adds the unique perspective of donors who have defected from the organization because of communications experienced online.

Bandura’s (1986) social cognitive theory indicated that how a person communicates a message could affect cognitive processing. Online communication can build, or destroy, trust, credibility, and satisfaction, depending on reception and processing. Organization managers may wonder whether a donor’s perception of online communication factors including trust, credibility, and satisfaction can affect the loyalty of the donor who contributes money online.

Donor attrition causes have received limited attention (Merchant, Ford, & Sargeant, 2010b). Limited investigation exists on the correlation between the online communication factors and the loyalty relative to the online donor attrition. Grondin (2003) researched retail customer loyalty online. The variables studied by Grondin included the web design, service quality, trust, and web personalization. Grondin revealed the trust was an important factor in fostering e-loyalty among e-shoppers. Similarly, this research focused on trust, credibility, and satisfaction. However, the research population in this study was online donors.

In 2010, Skågeby studied the online phenomena of giving from the perspective of social bonding and generalized reciprocity. Skågeby stated that giving might shape social relationships. Kietzmann, Silvestre, McCarthy, and Pitt (2012) presented seven functional building blocks to the foundation of social media. These components include the presence, relationships, reputation, groups, conversations, sharing, and identity. These elements interlocked into what they termed the honeycomb model. This model tells how organizations should engage with online users. This information is helpful to online organizations; however, this study does not delve into the area of correlations.

Perlstein (2011) found that funders' interest in supporting nonprofits' use of new digital media tools and strategies is significant. Although the need is high, investment remains modest, and most funders have been slow to adapt to this emerging field (Perlstein, 2011). Perlstein highlighted that some NPO managers have an interest in using technological tools and strategies to improve organization programs; however, Perlstein found that foundations are not readily funding the use of technology.

By examining the correlation between online communication factors, and loyalty among online donors, the current research helps funders understand the potential way to increase funding through online social networking. This research examined these relationships. The study is helpful for NPO managers and fund-raisers to understand whether communicating in an online network is beneficial and explain how to leverage this information to retain donors. The study results are also helpful to the marketing staff, social media managers, website administrators, and board members. Fund-raising is vital to an organization's success (O'Reilly, Ayer, Pegoraro, Leonard, & Rundle-Thiele, 2012). The study provides information on online communication factors and donor loyalty that may improve fund-raising and develop the ability to deliver services by reducing donor attrition, which can result in positive social change.

Problem Statement

Organizations lose millions of dollars through donor attrition. The Association of Fundraising Professionals and The Urban Institute (2013) reported that from 2011 to 2012, NPOs gained $769 million in gifts from previously lapsed, new, and upgraded current donors. However, NPOs lost $735 million in lapsed and reduced gifts, which offset the gain.

Donor attrition is a general problem for most nonprofit fund-raisers. New techniques are essential to reducing the rate at which people stop giving (Holloway, 2013). Many NPO fund-raisers are using the Internet to cultivate donors. The specific problem is limited information is available to know whether a relationship exists between the online communication factors and loyalty among online donors age 18 years or older in the United States.

Research has revealed that increasing donor loyalty can reduce donor attrition (Holloway, 2013). Limited investigation exists on the relationship between online communication factors and donor loyalty related to donor giving. Roe (2013) researched whether donor perceived relationships with an NPO using social media enhanced the trust, satisfaction, commitment, and communal relationships. Fleming and Tappin (2009) investigated donor cancelation rates. The current research fills the gap in understanding the importance of online communication to an NPO focusing on donor attrition.

Purpose of the Study

The purpose of the current cross-sectional quantitative study was to examine the relationship between the independent variables and the dependent variable. The independent variables are communication factors including trust, credibility, and satisfaction. The dependent variable is loyalty. The research followed a quantitative, correlational survey design. To achieve this purpose necessitated distribution of a web-based Likert-type questionnaire. The survey was designed to measure each variable to a sample of 518 online donors in the United States after obtaining their informed consents to secure 82 responses based on the G*Power3.1 analysis. Data analysis involved using SPSS version 21 software, followed by the interpretation.

The results of the current study revealed a correlation between the variables. Therefore, NPO fund-raisers may find using online communication to enhance trust, credibility, and satisfaction are necessary marketing tools to help improve donor loyalty. Improving donor loyalty may help reduce donor attrition. Fund-raisers can incorporate this marketing information as a strategy to decrease donor attrition rates. This study contributed to nonprofit business practice by enabling NPO managers and fund-raisers to understand how online communication factors influence donor decisions. In addition, organizations can influence positive social change as they learn to reduce online donor attrition and get repeat donations to support their mission.

Research Question(s) and Hypotheses

Research usually starts with a question that needs answering or a problem that needs solving (Sue & Ritter, 2012). For NPO fund-raisers communicating with potential and existing online donors, this study helped answer the following questions:

RQ1: To what extent does trust relate to donor loyalty among online donors in the United States?

H_{01}: Trust does not relate to donor loyalty among online donors in the United States.

H_{a1}: Trust does relate to donor loyalty among online donors in the United States.

RQ2: To what extent does credibility relate to donor loyalty among online donors in the United States?

H_{02}: Credibility does not relate to donor loyalty among online donors in the United States.

H_{a2}: Credibility does relate to donor loyalty among online donors in the United States.

RQ3: To what extent does satisfaction relate to donor loyalty among online donors in the United States?

H_{03}: Satisfaction does not relate to donor loyalty among online donors in the United States.

H_{a3}: Satisfaction does relate to donor loyalty among online donors in the United States.

Theoretical Foundation

This study includes Bandura's social cognitive theory and Luhmann's social systems theory as a theoretical foundation to analyze the relationship between variables. Understanding the factors in these methods can help improve fund-raising opportunities for NPOs by helping to understand trust, credibility, satisfaction, and loyalty through donor engagement in an online environment.

Bandura (1986) described how the social environment motivated action and human behavior. Bandura presented relative motivational constructs. The constructs reviewed included:

- Self-efficacy.
- Incentive motivators.
- Vicarious motivators.
- Cognitive regulators.

These constructs can affect goals, perception, and motivation. Understanding the constructs related to online donor motivation may improve online donor attrition rates. The construct analysis continues in Chapter 2.

The social system theory explains how social systems work. This theory addressed relationships from the perspective of a person's social environment. Luhmann

(1995) explained how a social system is a system of communication, not people. On the Internet, communication is essential to facilitating interaction between users.

It is a challenging process to establish online trust (Mesch, 2012). Companies often lose customers for a lack of trust (Chua, Robertson, Parackal, & Deans, 2012). In addition, charitable donations are representative of the trust (Surysekar & Turner, 2012). Online communication by an organization may affect the organization's trustworthiness. Understanding social systems theory can help NPO managers and fund-raisers improve trust among donors. Additional information about the social systems theory is presented in Chapter 2.

Nature of the Study

Correlational studies inspect the relationships between two or more variables (Farrelly, 2013). The problem addressed in the current research was donor attrition among online donors in the United States. This quantitative correlational research was a scientific study of the relationship between the independent variables trust, credibility, and satisfaction, and the dependent variable loyalty among online donors. The trust variable measures the trust, which is the confidence the brand delivered on its pledge (Mathew, Thomas, & Injodey, 2012). The credibility variable measures credibility, which is the message senders' positive characteristics that affect the message receivers' approval of the message (Ohanian, 1990). The satisfaction variable measures satisfaction, which is the quality of interaction between the donor and the organization (Bennett, 2009). The loyalty variable measures loyalty, which is the profound pledge to patronize a preferred product or service (Oliver, 2010). Studying these factors helps fund-raisers understand the importance of the relationships between the variables.

The approach for the current study was similar to the approach used by Bennett (2009). Initially, the survey inquired whether participants had given to a charity online and then decided to switch donating to a different online charity (see Appendix E, Part 1). If participants indicated they donated to a charity, and then defected to another charity, they could complete the remaining survey questions. Otherwise, the survey ended.

The current study included a sample of donors that give financial gifts online to support a charitable organization. According to the U.S. Census Bureau (2013), 231,276,000 people in the United States are age 18 years or older. The Census indicated that nearly 72% of this population reported accessing the Internet in 2011. Therefore, nearly 167,178,000 people age 18 years or older, in the United States accessed the Internet. A separate report indicated that 25% of Internet users donated online to a charity (as cited in U.S. Census, 2012). The nearly 42,000,000 online charity donors were the target population for this study.

This research involved collecting data using SurveyMonkey, an online survey collection site. More than 30 million people complete surveys via SurveyMonkey each month (SurveyMonkey, 2013). SurveyMonkey has 500,000 survey participants in the United States who donate online (V. Reardon, personal communication, February 4, 2015). A random sample came from the U.S. participants. A random sample will ensure that all sampling units have an equal chance of inclusion in the sample (Frankfort-Nachmias & Nachmias, 2008). The G*Power3.1 software determined a sample size of 82 using a .80 power, .30 effect size and .05 alpha. Chapter 3 includes additional information on participant selection.

Data collection included a survey instrument developed from four pre-existing instruments with some modifications. Part 1 of the survey inquired if participants had given to a charity online and then decided to switch donating to a different online charity. If a participant answers no, the survey concluded. If the participant answers yes, the survey continued. Part 2 of the survey collected demographic data, including gender, education level, age, salary range, and ethnicity. Part 3 of the survey instrument has four main sections (A, B, C, and D).

Trust is an independent variable in the current study. A trustworthiness scale used by Mayer and Davis (1999) and owned by American Psychological Association measured the trust variable. A version of the scale as utilized by Okazaki, Li, and Hirose (2009) produced an alpha of .83 and a composite reliability of .90.

Credibility is an independent variable in the current study. A credibility scale developed by Newell and Goldsmith (2001) measured the credibility variable. Newell and Goldsmith conducted five various studies to validate the instrument use. In addition, Sinclair and Irani (2005) assessed the reliability and reported a .80 alpha.

Satisfaction is an independent variable in the current study. A satisfaction scale developed by Adjei, Noble, and Noble (2010) measured the satisfaction variable. Adjei et al. (2010) adapted this scale from the work of De Wulf, Odekerken-Schröder, and Iacobucci (2001). The estimated internal consistency reliability for the satisfaction scale has a composite reliability of .97.

Loyalty is a dependent variable in the current study. The loyalty scale developed by Zeithaml, Berry, and Parasuraman (1996) measured the loyalty variable. The confirmatory factor analysis tested the measurement model. Evidence supported the loyalty scale's discriminant validity.

In the current study, the SPSS version 21 software processed the data for analysis. Spearman correlation assisted in addressing the research questions. A Spearman correlation helped determine the extent of the correlation between each independent variable and the dependent variable.

The benefit of the current study was that it indicates how donors perceive the trust and credibility of an organization accepting online donations. The study indicated how trust and credibility affect donor loyalty among online donors. The study also showed how satisfaction affects donor loyalty among online donors. This information can help NPO managers and fund-raisers develop online communication strategies to help improve donor loyalty and reduce donor attrition.

Definitions

Words can have different meanings. The following list explains the terms in this research study.

Commitment: Commitment is a mutual relationship that uses energy to maintain a relationship between the organization and the donor (Hon & Grunig, 1999).

Credibility: Credibility is a message sender's positive characteristics that affect the message receiver's approval of the message (Ohanian, 1990).

Donor: A donor is someone who gives money to a charitable deed (Sargeant & Shang, 2012).

Donor attrition: Donor attrition is when a donor stops giving to an organization (Holloway, 2013).

Donor loyalty: A donor exhibits donor loyalty when he or she chooses to direct volunteer time or financial support toward a charity (O'Reilly et al., 2012).

Giving: For this research, giving means freely donating money to an organization to benefit someone outside of the family (Bekkers & Wiepking, 2011).

Loyalty: Loyalty is a profound pledge to patronize a preferred product (Oliver, 2010).

Laggard: Compared to technology leaders, a laggard firm is backward in technology or competitive assets, (Smeets & Bosker, 2011).

Premium: The premium is a low cost or free offer in exchange for the purchase of a product or service (as cited in Sargeant & Shang, 2012).

Satisfaction: Satisfaction is the quality of interaction between the donor and the organization (Bennett, 2009).

Social network service: Social network service is a cohesive, comprehensive, online relational platform (Wu, Wang, Liu, Hu, & Hwang, 2012).

Social network: In this research, a social network is a networked communication platform where users can produce, consume, and interact with contented generated by users (Dutton, 2013).

Trustworthiness: Trustworthiness means that an individual may be confident a brand delivers what it has pledged (Mathew et al., 2012).

Weak ties: van Noort, Antheunis, and van Reijmersdal (2012) explained that weak ties between individual are loose ties. They explained that loose ties usually provide information but not emotional support.

Assumptions

There are several assumptions presented in the current study. This population-based study results should be generalizable to individuals who donate money to organizations that communicate and accept donations online. Another assumption was that respondents fully understood the term "defected." Although there are different definitions of this term, the survey will clearly define it. Further, it was assumed that NPO managers understand that donor relationship development is critical to establishing and maintaining long-term funding.

Scope and Delimitations

The data collection in the current study was from the SurveyMonkey database. SurveyMonkey has more than 30 million people completing surveys (SurveyMonkey, 2013) with more than 500,000 participants in the United States (V. Reardon, personal communication, February 4, 2015). However, the current study did not include all online donors. As a result, it is difficult to generalize the results to all online donors.

Many factors can affect online giving. This study only evaluated the trust, credibility, and satisfaction as they relate to donor loyalty. Future studies can analyze different factors. In addition, this study approached online donor attrition from the social cognitive and social systems theory perspective. Future studies can consider other motivation and communication theories.

Limitations

Several limitations are inherent in the scope of any quantitative study. Foremost, the use of a quantitative method can address the research questions and hypotheses; however, the quantitative method cannot examine the depth and underlying detail of participants' responses. Thus, the current study traded a degree of richness within the results for the degree of statistical certainty the associations did not occur by chance alone.

There are other limitations. The study included only online members of SurveyMonkey data bank. The study measured participant values instead of the real action, the measurement became subjective to the participant's opinion. The participants may have responded based on what they believed should be the right response versus actions they have taken. Making the survey anonymous should have helped participants feel more comfortable telling the truth. However, the primary data collected relied on self-reporting. In addition, there was no study of the different reactions from website communication versus social media communication.

Significance of the Study

Retaining donors is a major issue for NPO fund-raisers. The Association of Fundraising Professionals and the Urban Institute (2013) explained that even though there was a net growth-in-giving of $34 million from 2011 to 2012, for every $100 gained, there was $96 lost through gift attrition. As the economy in the United States continues to recover from the recent economic downturn, NPOs are seeking ways to reduce donor attrition.

Significance to Theory

The current research helps fill a gap in understanding how social systems theory and social cognitive theory can apply to an online environment. Many adults in the United States are communicating online. However, there is limited knowledge about how communication and online interaction between an NPO and a donor affect donating decision. This study helps fill the gap in the lack of knowledge in this area.

Significance to Practice

Donor attrition is a major cause for concern (Merchant et al., 2010b). This research is significant to NPO managers and fund-raisers. The benefit of the current research is that it helps demonstrate to funders and NPOs, the value of online trust, credibility, satisfaction, and loyalty. The study provides managers and fund-raisers a better understanding of the effects of online communication on the donors' decision-making.

Significance to Social Change

The current research exposed related areas of concern and proven actions that nonprofits of various industries can apply nationally. The results of this study could potentially help organizations communicate better with donors in an online environment and inspire donors to donate again. Improving funding by reducing online donor attrition can help improve the financial state of NPOs and contribute to positive social change.

Summary and Transition

This research reveals several challenges an NPO should consider when communicating with donors in an online environment. This study focused on answering the following research questions:

RQ1: To what extent does trust relate to donor loyalty among online donors in the United States?

RQ2: To what extent does credibility relate to donor loyalty among online donors in the United States?

RQ3: To what extent does satisfaction relate to donor loyalty among online donors in the United States?

The presence of a relationship can help determine the importance of the online communication factors. Because online social systems have similar properties as off-line social systems, there is an expectation that in online communication, there are correlations between trust, credibility, satisfaction, and donor loyalty.

Chapter 1 identifies the need for an examination of trust, credibility, satisfaction, and loyalty in the online environment to address the issue of donor attrition among online givers. It includes a review of online communication factors. It also includes an analysis of how communication influences the behavior of donors from the perspective of social cognitive theory and social systems theory. The next chapter establishes social cognitive theory and social systems theory as a theoretical framework. It also includes an extensive literature review of the importance of online communication factors for repeat donor giving.

Chapter 2: Literature Review

The purpose of the current study was to fill the gap in understanding the importance of online communication factors to NPOs. The goal of this study was to determine whether a correlation exists between communication factors loyalty among online donors in the United States.

For the past half century, charitable giving has been consistent through thriving and challenging times (List, 2011). Joseph and Lee (2012) explained that an organization with a 501(c)3 designation by the Internal Revenue Service qualifies as a nonprofit charitable organization. According to the 2011 Form 990 tax returns for 501(c)3 organizations, 189,433 returns were submitted. In addition, charitable organizations reported $3 billion in assets (Internal Revenue Service, 2014). The focus of the current study was NPOs that fit the 501(c)3 designation. These groups' organizations receive monetary gifts, materials, and volunteer time from donors (Joseph & Lee, 2012). Because charitable organizations depend on donations, they must be perceptive about communicating with existing and future donors in an online environment.

Chapter 2 includes theoretical foundations and recent research related to the problem statement. The section also includes a review of recent studies and literature related to communication and the Internet. The examination reveals the importance of online communication and explains how online communication can influence donor perception of trust, credibility, satisfaction, and loyalty.

Literature Search Strategy

This literature review included an extensive search using multiple sources. Articles came from various online libraries accessed through the Walden University website, including Academic Search Complete, ProQuest Central, Science Direct, EBSCOhost, and Thoreau database. Google Scholar and the Shreveport public libraries were also information sources. The online search criteria included a search for peer-reviewed articles published from in the last 5 years, from 2010 to 2014.

The library keyword search included *online donor*, *online giving*, *philanthropy*, *charity*, *charitable giving*, *donor communication*, *donor attrition*, *donor defection*, *online credibility*, *donor loyalty*, *social networking*, *donor satisfaction*, and *donor trust*. The search for keywords concluded in December 2014.

Theoretical Foundation

The foundation of this research includes social cognitive theory and social systems theory. The analysis of ideas includes factors that can improve fund-raising opportunities for NPOs by identifying potential causes of donor attrition. The principles will help identify factors that may develop trust and loyalty through online donor engagement. Bandura (1986) explained how self-cognitive, behavioral, and environmental factors motivate human behavior and action. Luhmann (1995) described how social systems could develop and separate themselves from their environment. Understanding the effects of behavior and communication in an online social system can help funders better understand the importance of online communication and its effect on donor attrition.

The framework (Figure 1) presented for this research supports that principles related to social cognitive theory and social systems theory incorporated in an online environment can result in positive donor engagement.

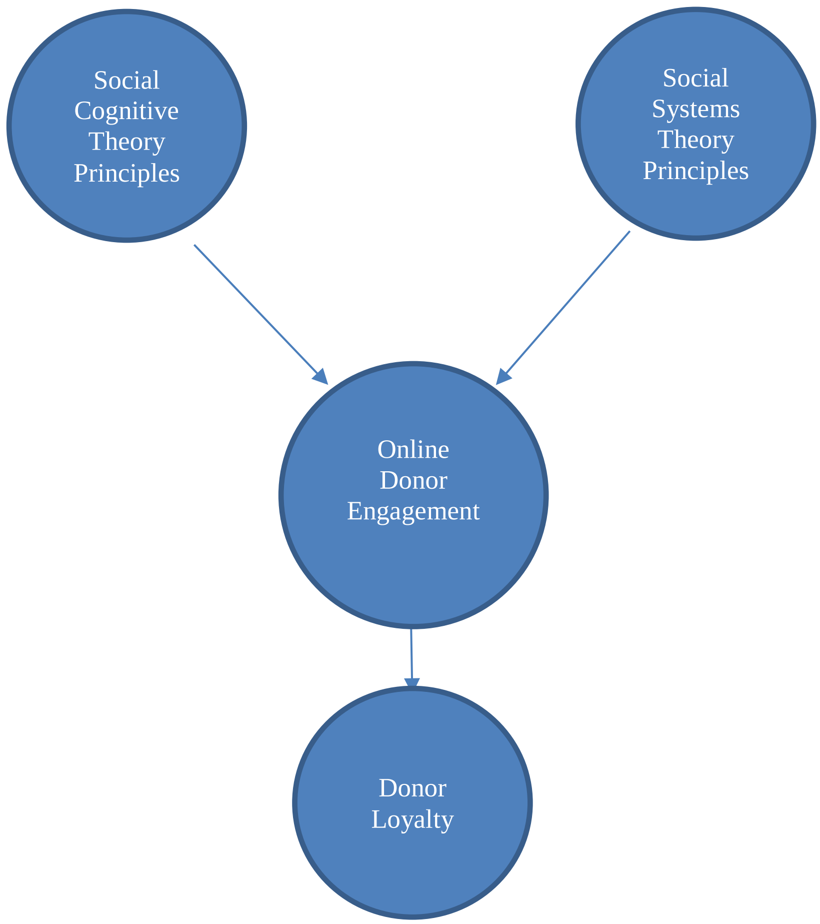

Figure 1. The theoretical framework for established principles and donor loyalty. Both social cognitive and social systems principles can apply to donor engagement. These principles can aid in increasing online loyalty, which can result in reduced donor attrition.

Social Cognitive Theory

Social cognitive theory helps explain why individuals embrace certain behaviors and is helpful for learning loyalty behavior within the framework of online communities (Chieh-Peng, 2010). Bandura (1986) described the interaction between behavior, personal factors, and the environment. The author explained how these factors were determinants of each other (Figure 2).

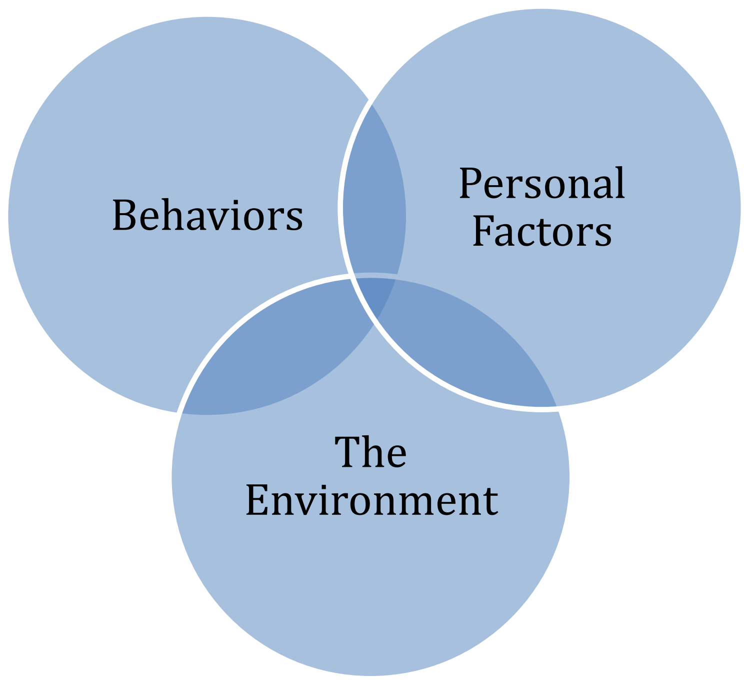

Figure 2. Interconnected social cognitive factors. This figure illustrates the behavior, personal factors, and environment interconnection.

The social cognitive theory relates to social learning theory. Bandura's (1986) theory is based on the behaviors of others, whereas the Rotter (1982) theory stated that people perform actions based on what they believe the outcome will be. There are four major pieces of the Rotter theory. The first piece is behavior potential. Behavior potential is the likelihood a certain behavior will happen in a specific situation. The second component is expectancy, which means one believes the desired outcome will come based on his or her adopting specific actions. The third is reinforcement value, which is when one prefers a particular outcome to other potential outcomes and acts hoping that he or she will receive that outcome. The last is the context of behavior, which is important in determining any psychological situation. The view of the situation psychologically can affect both the reinforcement value and any expected outcomes. Although both theories can be relevant, this study will focus on social cognitive theory.

Bandura (1986) offered many ways to affect human nature, from the use of self-efficacy to the use of cognitive regulators. Self-efficacy is a motivator that can affect day-to-day actions. Bandura explained the self-efficacy is the extent a person believes that he or she can complete a task. In addition, group efficacy is the extent in which a group believes that they can complete a task. Hyuksoo, Phelps, and Doohwang (2013) found the self-efficacy was a fundamental factor in member engagement behavior in an online brand community. From a fund-raising perspective, the communicator can increase the sense of efficacy is through feedback of fund-raising results. Providing feedback to donors would help reinforce the emotional pay-off and increase the chance of future donations (Merchant, Ford, & Sargeant, 2010a).

The arousal effect is another principle related to the social cognitive theory that may affect online funding opportunities and donor attrition for NPOs. Riemer and Viswanathan (2013) found that when motivation was high, arousal influenced judgment. The arousal effect is when a person sees a model exhibit emotion, and then his or her emotions elicit that of the model (Bandura, 1986). An example of the arousal effect in a face-to-face environment is emotional reactions at a seminar event. The seminar speaker can engage with the audience by telling a joke. Some audience members may laugh. This laughter may eventually stimulate others to laugh. However, an online environment is different because it often lacks visual cues.

Online users may show arousal through words or emoticons. Emoticons are substitutes for the lack of nonverbal cues in an online environment (Ganster, Eimler, & Krämer, 2012). They help provide communication with a human touch (Amaghlobeli, 2012). Emoticons characters combine to look like a human face and resemble an emotion (Yuasa, Saito, & Mukawa, 2011). In a study by Yuasa et al., the results suggested that emoticons function as emotional indicators, similar to other nonverbal means. In 1982, Scott Fahlman created the first emoticon, the colon dash right-parenthesis that represents a smiling or happy face (Amaghlobeli, 2012). The colon dash left-parenthesis, which represents a frowning or sad face, is contrary to the smiling face (Figure 3).

:-) :-(

Figure 3. Example of emoticons. These emoticons demonstrate a nonverbal means of communicating happy and sad emotions in an online environment.

Janssen, IJsselsteijn, and Westerink (2014) stated that communicating using simple but clear emoticons could increase intimacy perception. However, research by Weiquan, Yi, Lingyun, and Yan (2014) suggested that using disliking emoticons, such as a frown, reduced the perception the feedback provider has good intentions. The research also indicated that disliking emoticons increased the perception the feedback was negative when the feedback was unspecific. NPO managers, who use emoticons, should recognize negative visuals can result in unintended reactions and should use care when selecting an emoticon for communicating.

From another perspective, seeing an exhibition of emotion may not immediately affect behavior. Bandura (1986) explained the environment, as well as other factors, influences behavior. The social cognitive theory states that a person does not directly learn most human behavior but acquires it by interacting with his or her environment (Hill & Moran, 2011). In addition, for behavior replication to occur, Hill and Moran (2011) explained the necessary processes reported by Bandura, stating that a person should:

1. Pay attention to modeled behavior.
2. Be able to retain conveyed information.
3. Be able to repeat the desired behavior.
4. Have the desire to perform the action.

Paying attention determines selective observations and extractions from a model event; people cannot learn unless they pay attention (Bandura, 1986). Symbolic transformation is one technique to remember modeled behavior. A symbol uses one thing to represent another (Wagoner, 2010). During symbolic transformation, modeled activities convert into symbols and usable verbal symbols. An example of a common use of symbolic transformation is the use of bread and wine to symbolize the body and blood of Jesus Christ. A person can also remember model patterns through rehearsal and retention. People, who cognitively rehearse, are more likely to remember than those who do not think about the modeled behavior or practice what they have seen (Bandura, 1986). After a person recalls the information, that person must repeat the behavior. Otherwise, the person learns the behavior but does not model it. Finally, there must be the motivation to perform the behavior.

There is a distinct difference between acquisition and performance of modeled behavior (Bandura, 1986). Vicarious and self-produced incentives influence observationally learned behavior performance. Observation is at the forefront of the learning process in vicarious observational learning (Hoover, Giambatista, & Belkin, 2012). Observed outcomes influence the performance of modeled behavior. However, behavior replication is not an overnight process (Bandura, 1986). Modeling may influence observers of online donations. However, it may take some time to establish a pattern as a loyal giver.

Bandura (1986) explained that seeing others experience good results from actions would motivate a person to act similarly. Shi and Whinston (2013) stated the classic observational learning predicts herding. Herding occurs when an observer has not decided; the observer will follow the crowd if he or she rationally processed available information (Shi & Whinston, 2013). When people see positive outcomes, they are more likely to adopt the activity that resulted in that outcome (Bandura, 1986). If an entire group experiences a positive, then motivation may entice the group to duplicate the activity. In fund-raising, a positive outcome of donating is public donor recognition. Donor recognition is a method of recognition to thank donors, as well as publicly showing who donates to the organization. If a non-donor sees a person of influence recognized as a donor, then the non-donor may donate to become an indirect associate of the person of influence.

Bandura (1986) asserted that people often repeated actions that resulted in rewards and did not repeat actions that resulted in punishment. From a giving perspective, the reward may involve public recognition or inclusion in an elite group. In contrast, there are people who will perform modeled behavior without an external reward, with the expectation that eventually there will be a reward (Bandura, 1986). Cerasoli, Nicklin, and Ford (2014) studied intrinsic and extrinsic motivation from a performance perspective using a 40-year meta-analysis. Their researched showed the intrinsic motivation was a strong predictor of performance. In addition, they found that incentives work with intrinsic motivation, based on the performance type and incentive contingency.

Social cognitive theory is helpful in understanding loyalty behavior in an online environment (Chieh-Peng, 2010). An organization can benefit from repeat donations. Status and power can influence behavior. People will go out of their way to gain and maintain power (Bandura, 1986). To gain status, a person will need to demonstrate a particular competence level. In fund-raising, a donor can use giving levels to demonstrate status. For example, some NPOs have fund-raiser sponsorships with giving levels similar to the championship sporting levels of gold, silver, and bronze. A gold donor level promoted to a higher giving level than bronze has an impactful impression. Gold level giving can give the donor a feeling of increased status more than the silver and bronze giving status.

From a different perspective, Bandura (1986) explained that when faulty actions cause a demotion, the demoted person would feel pressured to demonstrate good performance. This performance may put a person in a power position. Because of the benefits of being in power, many people would go to great lengths to be in a power position (Bandura, 1986). Therefore, a donor may continually give to remain at a sustained level for recognition and a power perception.

Activities used in everyday life also offer incentives. An example provided by Bandura (1986), is parents making playtime, or going on an outing, contingent on a child completing their homework. An activity incentive can lead to successful completion of an assignment. Incentives can motivate people of any age. For example, a donor who gives a select amount to an entertainment fund-raising event can receive the opportunity to participate in a meet-and-greet session with the featured entertainer.

Social incentives can also be a motivator. Social reactions may be an incentive, even though they may have slight primary support (Bandura, 1986). Using social reactions allow people to influence each other without having to be physical. However, disapproval may result in an unpleasant effect (Bandura, 1986). There can be complexities in fund-raising when it comes to controversial social issues such as homosexuality, gambling, and alcoholism. For example, many casinos strive to be good corporate citizens to help gain social acceptance. Margaritaville Resort Casino promotes being socially responsible through their website (Margaritaville Resort Casino, 2014). In addition, public officials use the word gaming instead of gambling as the gaming industry attempts to reposition itself as an enjoyable sport (Suissa, 2013). In a different instance, the Forum for Equality is an organization in Louisiana committed to forming a discrimination-free society with equality for lesbian, gay, bisexual, and transgender people (Forum for Equality, 2014). Although many may consider this organization important for the progress of all people in America, some may disapprove of the organization because it has views outside of the traditional heterosexual relationship. People may refrain from donating to this organization, or may donate anonymously, because of the potential social penalty.

Social sanctions, a way of explaining the standards of behavior, are a powerful method of influencing behavior (Bandura, 1986). Bandura (1986) explained that social sanctions help provide social control. Punishment is a method of social control. For example, society implements laws and penalties when it feels the issue is out of control. Kumakawa (2013) investigated how people use social rewards and sanctions. The results revealed that after experiencing social sanctions were people were more likely to cooperate. However, Matzat (2009) reported people tolerate social control less in an online group with significant relational interests.

Kemp, Kennett-Hensel, and Kees (2013) researched how sympathy and pride affected prosocial behavior. The research revealed that sympathy-inducing appeals received an improved response from women while pride-inducing appeals received an improved response from men. Managers can consider these factors when determining the message that will target specific genders.

There is little research about how people create strong attachments and why they repeatedly visit online communities (Chieh-Peng, 2010). Chieh-Peng (2010) studied applying the social cognitive theory to community loyalty behavior in online communities. The study revealed that social norms and effective commitment were primary motivators of loyalty in online communities. Kuss and Griffiths (2011) conducted a literature review. They suggested that online social networks maintain off-line networks. They also suggest that online social networks are a tool to stay connected. Theoretically, those with few ties may also be at increased risk of developing an addiction to online social networking (Kuss & Griffiths, 2011).

Wu et al. (2012) presented a model that stated that social-efficacy had a positive influence on social trust and trust had a positive influence on social capital. Social media are a universal platform for social capital (Choi, Jung, & Lee, 2013). Social capital leads to value through consumer loyalty (Jones & Taylor, 2012). The most important part of a social network is social capital because it can cultivate trust in the network (Sherchan, Nepal, & Paris, 2013). Social trust influences communities (Wu, Chen, & Chung, 2010). Trust is at the foundation of constructing a long-lasting relationship (Wu et al., 2010). Building a long-term relationship is critical to organization success (Woolf, Heere, & Walker, 2013).

Social Systems Theory

Communications are the foundation of social systems (Luhmann, 1995). Social systems theory involves making a distinction between people, systems, and the environment. The social systems theory contradicts the theory that people are the building blocks of a social system. Bastos (2011) applied the social systems theory to the

Internet and stated that instead of the Internet being a medium, the Internet was a self-referential system and the environment.

One of the most significant system factors is that one must separate the environment of the system and the systems in the environment of this system (Luhmann, 1995). According to Luhmann (1995), people are part of the social environment; however, people are outside the social system. Bastos (2011) explained social system theory, stating the people perform thoughts, not communication. In a social system, online actions will make a difference when communicated. In an online environment, the environment plays a significant role in the system. Ultimately, the system depends on the environment for information and resources.

According to Luhmann (1995), system composition includes three parts of selective communication. The first part of communication is sending. The second part of communication is receiving. The third part of communication is selective attention. These parts appear in many areas on the Internet and are socially significant. Online interpersonal communication is a key part of social activities, and the growth of social life (Wu et al., 2012). A social network service provides a platform where users can openly or slightly openly share personal information; it allows people to find friends from the real world social settings (Wu et al., 2012). In a social media site such as Facebook, friends can communicate messages by posting or send to the wall. Friends can then receive a message by reading wall posts. Friends also have the choice to read process and do nothing, read process and respond, or simply ignore the message.

Luhmann derived a theory in the system of communication. Luhmann (1995) referred to society as a closed, autopoietic, self-referential systems of communications. This social systems theory does not find the distinction between societies as a whole versus a part. It is rather a study of the environment and its system. Palmaru (2014) clarified Luhmann explaining the system creates its elements, and with these elements creates itself as a whole. An initial understanding of the perspective is social systems are the communication between people, not the people, and that people are a part of the societal environment, not a part of the society.

It is difficult to relate the system to the environment. A system distances itself from its environments. People are not in the system because they are a part of the environment. Luhmann (1995) stated the system could not communicate with its environment. The author explained the system and the environment existed separately, and they have different limitations within each other. The system and its interactions cannot influence the environment. The environment in which a person operates is important to behavior adoption (Hill & Moran, 2011).

Luhmann (1995) discussed the structure, the functions, and the problems involved in social systems and addressed these issues with great precision. Although systems and the environment work together, the environment is much more complex than systems. Systems can easily streamline. From the environment, a system can single out specific information. The system does not generate the meaning of the message; it only organizes the message (Palmaru, 2014). In a study, the system has to choose from much information. Therefore, the researcher must establish the purpose and specify the information in the system. This information is specific because the system could have established a different variety of information than intended (Luhmann, 1995). The researcher should be aware of all situations and information in an environment because although temporarily what the system did not notice was not important, it could be important in the end.

There are several different types of systems in the environment. A particular system discussed is the autopoietic system. According to Luhmann (1995), features of this system include:

- It is self-organizing because it creates boundaries and internal structures.
- It is self-referential because its elements refer to the system.
- It is a closed system because it does not deal directly with the environment; instead, it deals with representations of their environment.

Some believe that communication happens when a message is sent and received. However, Luhmann (1995) stated the communication is more than a two-part process. Communication divides into three sections: the unity of information, utterance, and understanding (Luhmann, 1995). There is also diversity in the communication. Daniel (2013) stated that society is constantly finding new ways in which communication can be maximized and catalyzed. The progression of technology has greatly diversified the way communication occurs.

Systems also involve action. However, not all social systems have collective action. Wettstein (2012) stated that we are in the collective responsibility era. Wettstein also asserted that corporate collective responsibility had five interconnected characteristics:

1. Its contribution should strive to solve a pressing global problem.
2. The emphasis must shift from the commission to the omission.
3. It is both a negative and positive responsibility.
4. It is a political responsibility.
5. It is a human rights responsibility.

The idea of collective responsibility implies that members of the group are responsible for each other (Luhmann, 1995). With this idea, the group as a whole is responsible for the failures and disappointments of individual members. Organizations may team up to support those in the community. In an online environment such as Facebook, people with a common friend may support this friend through posting.

A virtual community is an online social network (Xiao, Li, Cao, & Tang, 2012). Dalton and Kittilson (2012) suggested that virtual social interaction fosters the same social capital as face-to-face social interaction. In addition, social networking sites enable millions of users to maintain social connections (Chai & Kim, 2012). The Web 2.0 presents many new opportunities for social interaction through online social networking sites (Dalton & Kittilson, 2012).

Advances in technology for the past ten years have created key communication changes among individuals (Dalton & Kittilson, 2012). Ninety percent of global NPOs have a Facebook presence (as cited in Quinton & Fennemore, 2013). Dalton and Kittilson (2012) stated that more people want to use their smartphones or computers to access their social groups. People also want to use the technology to connect with others who are culturally and politically similar. Furthermore, people want to gather information about similar citizens and the world.

The Internet opens a virtual door to a large assortment of social contacts, and it facilitates social networks that allow users to communicate beyond their existing social network and immediate community (Dalton & Kittilson, 2012). Online social networks are useful communication tools that have extended social networks by overcoming time and geographic variances (Chai & Kim, 2012). A person can experience many of the same individual benefits in a virtual social society as in a traditional civil society (Dalton & Kittilson, 2012).

The Internet can create new geographical unrestrained networks (Dalton & Kittilson, 2012). People can get information from friends, and friends of friends, facilitating the spread of information through various social networks (Barreto, 2014). Dispersed networks can now renew long-distance connections with friends and unite like-minded (Dalton & Kittilson, 2012). Global social networks can be additional support for NPOs missions if managers learn how the networks work and learn good practices to apply.

Charitable Giving

Charities have missions that, usually, benefits areas such as homelessness, health care, the environment, education, or human rights (Ozdemir, Altinkemer, De, & Ozcelik, 2010). They often operate with customers or consumers who cannot pay the full or fair price for services. NPO social network members bond by common causes of poverty, faith, education, and healthcare (Quinton & Fennemore, 2013). Organizations fund-raise to fill the revenue gap by soliciting from government agencies, people, and businesses (Ozdemir et al., 2010). Organizations can fund-raise in an online or a face-to-face environment.

The ability of an NPO to reach established funding goals can become dependent on the organization's ability to secure resources from private sources (Shier & Handy, 2012). Donors can reduce tax obligations by their donation amount (Yetman & Yetman, 2012), which may inspire giving. Tax benefits are one reason many people and organizations donate.

Charitable organizations are economically, socially, and politically important to American society (Joseph & Lee, 2012). Many of them provide a service to individuals who otherwise may not be able to afford the service. Americans generously support charitable organizations. According to the Giving USA Foundation (2014), the longest running charitable giving annual report, there was $335.17 billion in donations in 2013 (Giving USA Foundation, 2014). American support is more than the gross domestic product of Denmark, which totals $314.88 billion (United Nations Statistics Division, 2013). In the United States, individuals gave approximately 1.9% of their income to charity (Giving USA Foundation, 2014). As shown in Table 1, giving for individuals, foundations, and bequests increased while corporate giving decreased from 2012 to 2013.

Table 1

Charitable Giving Changes From 2012 to 2013

Giver	Amount in 2013	Change percentage
Individuals	$240.60 billion	4.2% increase
Foundations	$48.96 billion	5.7% increase
Bequests	$27.73 billion	8.7% increase
Corporations	$17.88 billion	1.9% decrease

Note. Table 1 demonstrates the extent of giving in the United States and how giving has changed from 2012 to 2013 for different sectors.

Investigating why people donate to nonprofits has recently become a necessary topic (Shier & Handy, 2012). Donors give to nonprofits for various reasons. Although, donors are usually not the direct beneficiaries of their donation (Surysekar & Turner, 2012). Donors also give at different levels. It is not easy to predict who will or will not be a giver. Skari (2014) researched fund-raising and the characteristics that affect alumni giving at community colleges. The researcher collected survey responses from 7,330 alumni of 2-year colleges. The results showed that age was a significant predictor of giving. Compared to alumni under age 30, people age 50 to 59 were 2.7 times more likely to give. People age 60 to 69 were 3.4 times more likely to give. People age 70 and older were 5.8 times more likely to donate. However, educated young people with good incomes lead social network use (Mei, Xu, Tianyi, Jian, Ting, & Qing, 2014). Some organizations made online fund-raising a priority tool for attracting younger donors (Aldridge & Fowles, 2013).

A charitable organization can also benefit from understanding about how wealth is a factor in giving. Income is a key predictor of giving (Skari, 2014). Skari (2014) studied giving to a community college and found that as income levels increased, the likelihood of giving increased. Those with income of $95,000 to $105,000 were 2.1 times more likely to give. Those with income of $105,001 to $125,000 were 2.3 times more likely to give. Those with income of $125,001 to $150,000 were 2.4 times more likely to give. Those with income more than $150,000 were 3.5 times more likely to give to the school. In addition, Wiepking and Breeze (2012) found that homeowners gave 51% more than renters gave. In addition, people generating income from wealth gave 67% more than people generating income from other sources did. Marx and Carter (2014) also found that those with an annual income more than $100,000 were more likely to donate. Fund-raising professionals should focus efforts on wealthier donors who give to other organization (Skari, 2014).

Moral obligation is another factor that may affect giving. Van Der Linden (2011) studied charitable giving using the theory of planned behavior as a framework. This research supported the prevalence of moral norms was a significant predictor of donation intentions. The research suggested that organizations could pay more attention toward targeting society’s sense of moral responsibility and charitable giving. It also suggested that it was an advantage to make relevant moral emotions more noticeable (i.e., eliciting empathy and compassion). An example is in the American Society for the Prevention of

Cruelty to Animals (ASPCA) website. An online visitor to www.ASPCA.org may find the home screen opens with a slide show featuring pictures of dogs in need of help. A person visiting this website may want to donate because of his or her empathy toward animals in need.

The psychological cost of giving is a consideration when attempting to understand why people give (Wiepking, & Breeze, 2012). Cain, Dana, and Newman (2014) emphasized the importance of understanding when a donor gives versus giving in. A willing giver engages in this prosocial behavior while a reluctant giver responds to an obligation or social pressure (Cain et al., 2014). Understanding donor motivation can help identify a donor development method that can be effective.

Many factors affect donor giving, including the use of a computer. In a cross-sectional study, Marx and Carter (2014) examined factors that influenced U.S. charitable giving to the needy, youth, international organizations, and combined purpose organizations during the first year of the recession from 2008 to 2009. The study included data from the Panel Study of Income Dynamics produced and distributed by the University of Michigan's Institute for Social Research (Marx & Carter, 2014). The study included 8,690 participants. There were sixteen independent variables, including: age, race, Latino ethnicity, gender, number in the household, number of children, marital status, religious preference, estimated retirement age, education level, employment status, access to a home computer, size of city residing in, annual medical costs, income, and wealth Marx and Carter used multivariate analyses to examine the relationship between variables. They asserted that the findings might be encouraging for some service providers. They found that a person with a computer was more likely to donate to youth organizations, more likely to donate to combined purpose organizations, and more likely to give to an organization supplying necessities (i.e. food and shelter) to the needy. This study results suggested that personal computers have a growing influence on charitable contributions and can be a charitable giving platform.

Nonprofits are finding that donors are willing to give online. Powers and Yaros (2012) investigated the engagement levels of contributors to a nonprofit news organization. They researched digital media, organizational, financial, and local community engagement. A significant revelation was that a donor who gave more frequently also visited and spent more time on the nonprofit's website. Internet usage allows a unique opportunity to attract individuals and allow them to donate through an online medium (Joseph & Lee, 2012).

Reports by nonprofits indicated online giving methods surged in 2013 (Giving USA Foundation, 2014). Seventy-six percent of survey respondents reported giving through an online giving fund-raising method, with 62% of this population reporting that they increased their giving level (Giving USA Foundation, 2014). The report indicates most givers have given through an online giving method. Blackbaud (2012) stated nonprofits reported that online donations grew because:

- The nonprofit's website improved or had increase accessibility.
- The nonprofit worked to increase awareness about online donation options.
- More people are accepting of using an online medium as a medium for online transactions.

- Technology has made it easier to process donations.

Mano (2014) conducted a correlational study of online giving habits based on social media interaction. The study included secondary data from the PEW Internet and American Life Project, released in 2008. There were 6,270 U.S. participants. All participants were Internet users. The sample was 49% female and 51% male. In this study, 75% of participants reported having a home computer. The questionnaire included questions about how much participants contributed to NPOs on the Internet, which measured online contributions. The questionnaire also included questions about whether or not participants posted a comment, video, or picture on the Internet about a social or political issue, which measured online engagement. Mano found that online engagement positively contributed to online and offline contributions. It also suggested that, excluding using the Internet for homework and work, greater Internet use resulted in increased donations. Based on recent research, the Internet has become an emerging fund-raising vehicle for NPOs, similar to its importance to for-profit companies.

Donor Attrition

Nonprofits continue to thrive, likely because of the generous contributions from those who continue to support the organizations (Beldad, Snip, & van Hoof, 2012). However, there are times when the support from a donor ends. Nathan and Hallam (2009) stated that donor lapsing is a behavior driving by beliefs and attitudes. Lapsing involves a donor leaving a charity because of something the charity did or did not do, or because of individual circumstances (Nathan & Hallam, 2009).

Many people have given only once to an NPO. Lapsing, or attrition, happens for many reasons. It can be difficult for a for-profit business to operate if it continually lost customers at a high rate. Organizations need to devote more time and resources to building donor loyalty (Holloway, 2013). Bennett stated that about half of the donors who give to an organization more than once were likely to defect every three to five years (as cited in Bennett, 2009). However, the cause of donor attrition has a sparse amount of attention in the literature (Merchant et al., 2010b). In addition, donor attrition rates are difficult to talk about because of the inconsistent reporting methods and the lack of an agreed measuring system (Fleming & Tappin, 2009).

Bennett (2009) conducted an empirical study that researched influences that may cause a charity supporter to switch his or her support to another organization. The study included 477 people randomly selected on the streets of London near a railway or metro station. Selected individuals gave to a charity only once and then switched to another charity. The results of the study found:

- People who switched had a reduced sense of personal involvement with the original organization.
- People who switched felt overfamiliar with the original organization. This feeling was a result of the organization inundating the donor with repetitious information, receiving alluring promotions from another charity, and the charity they switched to aligned with the donors self-concept.
- People who switched had been with the first charity a short period.

- Low psychological involvement with the organization was a significant positive influence on the decision to change NPOs.

There are many other reasons donors leave or stay with an NPO. Merchant et al. (2010b) conducted two studies to address the effects of saying thank you. In the first study, they studied how acknowledgments affected donor relationship and how giving frequency to a charitable organization moderates the acknowledgment. This cross-sectional study included 478 donors of a public television station. Merchant et al. (2010b) researched the emotions that were the result of receiving or not receiving a thank-you note after donating to a charitable organization. The researchers found no difference in the psychological measures of frequent donors who received acknowledgments compared to frequent donors who did not. On the other hand, they found that thank-you note acknowledgments strengthened the relationship with less frequent donors.

Merchant et al. (2010b) conducted a second study from the first study. In this study, there were 111 participants from a large American university. This study found that receiving a thank-you note after donating enhanced positive emotions and alleviated negative emotions. Saying thank you helps augment the relationship with the donor, which increases donation intentions (Merchant et al., 2010b). Acknowledging and thanking donors is one of the basic tenets of nonprofit management (Lovejoy & Saxton, 2012). To enhance the relationship and assist with retention, managers should say thank you to a donor after receiving a gift.

Customer acquisition and retention are central to marketing (John, John, & Stevens, 2014). Some companies offer loyalty programs to motivate customers. The airline industry has the frequent-flier loyalty program. Tuzovic (2010) studied customers who participated in airline frequent-flier programs and negative word-of-web behavior. This study included a sample of 141 negative customer reviews. The study found that problems customers experienced with loyalty programs induced negative online word-of-mouth. This revelation suggested that managers should have a proactive response ready for customers with negative experiences.

Managers may seek other ways to retain customer loyalty. John et al. (2014) presented a Customer Defection Management System. The system helps to define the customers that are likely to defect, to assess those customers' lifetime value, and to recommend a way to retain customers at risk. An organization should do everything possible to keep that customer (John et al., 2014). Replacing a lost customer is costly. When a customer leaves, the organization must spend money on attracting a new customer to replace the defector, and loses the remainder of customer lifetime value. Charities have been slow to recognize the importance of donor loyalty (Nathan & Hallam, 2009). An organization may improve the value of a donor if they improve donor loyalty (Holloway, 2013). Nathan and Hallam (2009) found that donors found it hard to stop donating to the following charities:

- Charities that supported children in a developing country.
- Charities that benefited children.
- Charities that funded medical research related to the health of a family member or friend.
- Charities they supported for a long time.

Charity managers can use this information when selecting website content. Promoting helping children, a family member or friend, or long-term relationships on the website can be beneficial.

There are many more reasons a donor may defect. Nathan and Hallam (2009) also found that donors who lapsed reported that they did not prefer when:

- There is poor communication between charity and donor.
- A charity increase in size (this could reflect unneeded donations).
- Media report the charity has significant cash reserves.
- Charities did not adequately thank donors.
- Charities asked for money too often.
- Charities sent inappropriate communications.
- Charities asked for money at the wrong time.
- Charities broke promises.
- Charities did not adequately recognize long-time donors.

These factors are in various studies, and all can play a major role in fund-raising.

Donor attrition rate is a rising cause of concern for charities (Sargeant & Woodliffe, 2007). Bennett (2006) reported that fund-raisers often do not break-even on the initial recruitment of a donor. In addition, increasing donor loyalty by 10% has proven to improve return on investment by 100% to 150%, depending on the development strategies used (Sargeant & Woodliffe, 2007). The return on investment demonstrates the value of retaining the existing donors.

Giving Factors

Many factors can affect giving decisions in an online environment. This research will focus on trust, credibility, satisfaction, and loyalty. Prior research revealed that these factors could affect donor attrition decision-making.

Loyalty

Donor loyalty helps generate revenue for NPOs (O'Reilly et al., 2012). Loyalty is an overall attachment or deep commitment to a service, product, organization, or brand (Chen & Ku, 2013). O'Reilly et al. (2012) assessed the effect of donor loyalty on donations. They used a national Canadian study that included a population 20,832, which resulted in a 56.6% response rate. This study revealed that loyal donors donated substantially more than donors that habitually switched their donation to different organizations. This statistic reflects the importance of donor loyalty. To help develop donor loyalty, NPO managers should understand the factors that affect it.

Donor Identity. Having the shared beliefs of an organization can increase commitment level (Sargeant & Shang, 2012). Sargeant and Woodliffe (2007) developed an empirical model of the determinants of donor-charity relationship commitment. The study found the extent that a person shares the beliefs of a nonprofit would be a critical factor of the degree of active engagement. The study also revealed that people, who said they had a strong personal link to a nonprofit, are more likely to express higher levels of active commitment.

Many organizations offer a token of acknowledgment or appreciation in response to a voluntary donation (Sargeant & Shang, 2012). Sargeant and Shang (2012) researched the impact of promotion premiums on membership identity. When a person adopts the identity of a nonprofit, they fulfill the need to belong (Romero-Canyas Downey, Reddy, Rodriguez, Cavanaugh, & Pelayo, 2010). Maslow (1954) presented the hierarchy of needs theory and explained the need to belong. Maslow explained that social need is a source of significant motivation. Social needs include having friends, communicating with people, and having a position in a particular group (Svatošová, 2013).

Some fund-raisers will give a premium, such as a logo t-shirt or other logo merchandise, which can double as a branding promotion item. Promotional products help entice people to make a purchase (Laran & Tsiros, 2013). Although the premium may help make the identity connection, Sargeant and Shang (2012) found no evidence the amount spent on premiums would affect the donor identity level with the organization. However, they did find that donors prefer about 16.47% of their giving to be spend on premiums. These items can be inexpensive to produce. For additional insight, fund-raisers should ask donors how much of their gift the organization should use to provide premiums and integrate the response into fund-raising communications (Sargeant & Shang, 2012). They also noted that this practice would not ensure the donation level will increase, but it will positively associate with donors feeling better about donating.

Donor Commitment. Commitment is another factor of donor loyalty. Sargeant (2014) explained that a committed person had a sincere desire to preserve the relationship. Sargeant also stated explained that commitment involves looking forward while satisfaction involves looking backward. A committed donor is a key asset to NPOs (Shen & Tsai, 2010).

Sargeant (2014) stated that service quality could drive a sense of commitment. For example, if a donor knows that canceling a donation may inadvertently harm someone in need, he or she is less likely to defect and more likely to remain committed (Sargeant, 2014). Managers should report how donations influence the ability to provide services. Understanding the work can increase commitment (Sargeant, 2014).

Donor Recognition. Donor recognition can inspire others to give (Silverman, 2010). The 2013 donor loyalty study (Sage Insights Survey, 2013), listed several ways to recognize donors to build donor loyalty. Some methods to recognize donors include:

- Putting donor name on a sign, plaque, tree, or wall.
- Having an awards ceremony.
- Recognizing donors in a press release.
- Acknowledging donors at an event such as an annual gala.
- Listing donors on your website.
- Purchasing media to acknowledge and thank donors.

In addition, Merchant et al. (2010b) found that when an organization did not properly thank a donor, the donor experiences negative emotions that may deter the future giving.

Satisfaction

Donor loyalty is similar to customer satisfaction in the corporate world (Sargeant, 2014). Sargeant (2014) explained that a consumer is six times more likely to make a repeat purchase when very satisfied instead of just satisfied. Sargeant also stated that a donor is twice as likely to make a repeat donation when very satisfied instead of just satisfied. Although the odds for the fund-raiser are not as much as the odds for the commercial business, there is still an opportunity to get repeat donations from satisfied donors. In addition, Mai, Yoshi, and Tuan (2013) found the trust was the strongest influence contributing to customer satisfaction and principal to customer loyalty.

An organization's ability to attract resources depends on the organization ability to demonstrate perceived value to donors (Haley & Grant, 2011). Haley and Grant (2011) explored customer service from the perspective of third-party payers (e.g. grantors and donors) for services provided to consumers who are the recipients of service. This study found that funders are now asserting themselves as consumers and positioning themselves as third-party payers instead of donors. The study also revealed that outcomes from the services provided were the primary interest of funders. For example, a funder who gave money to an NPO that fed the hungry might have an interest in the quantity of people fed. However, he or she may not have an interest in the NPOs dining service quality.

The Haley and Grant (2011) study supports the Giving USA 2014 statistic that eight out of ten donors report that organization impact is the most important factor when choosing an organization (Giving USA Foundation, 2014). This revelation is also reflective of self-efficacy because knowing the impact will give funders a sense of effectiveness. Therefore, NPOs should be cognizant of the expectations of funders as third-party payers.

The service or interaction a client receives can affect his or her loyalty. The service failure is common for many organizations (La & Choi, 2012). It is important to understand the consequences of a service failure (La & Choi, 2012). Lii, Chien, Pant, and

Lee (2013) found that online and off-line customers reacted differently to a service failure. They stated that online service providers should put more effort into service recovery than off-line service providers should. It is also important to understand how to recover from service failure (La & Choi, 2012). Lii et al. revealed customer satisfaction with the recovery effort lead to positive word-of-mouth, trust the organization, and repeat visits.

Customers who are angry, who feel betrayed, or who feel abandoned, damage the organization's reputation by spreading negative word-of-mouth (La & Choi, 2012). Traditionally, consumers research products, then evaluate and make the purchasing decision (Chi-Hsing, Hsin-Chih, & Jian-Ming, 2014). Electronic word-of-mouth has more influence in non-transaction virtual communities (Chi-Hsing et al., 2014). Organizations should regularly review and monitor customer satisfaction after providing service recovery for controlling negative word-of-mouth (Lii et al., 2013).

La and Choi (2012) investigated the dynamics of customer trust, affection, and loyalty after experiencing service failure. They found that after a customer service mishap, customer trust still carried over; however, customer affection and loyalty did not carry over. They also found that customer affection was an antecedent to trust and customer affection directly influenced loyalty before and after the service failure and recovery. Marketers should develop a recovery strategy that appeals to trust and affection to help restore a damaged relationship, even after service recovery (La & Choi, 2012). Organizations should encourage dissatisfied donors to complain. A complaint will give the organization feedback on performance, the opportunity to respond, the opportunity to build donor loyalty, and the opportunity to build positive word-of-mouth (Sargeant, Hudson, & Wilson, 2012).

A branded site can be important to a nonprofit. A branded site is a website with important information about an organization brand, and it is essential to supporting the effectiveness of loyalty to groups (Boitor, Brătucu, Boşcor, & Tălpău, 2011). Behravan, Jamalzadeh, Jouya, and Markhali (2012) reported the brand was important, and customer trust depended on the organizations reputation. The study also found that website service quality directly affects customer online satisfaction and loyalty. Providing sufficient online service quality is key to attracting and retaining customers (Behravan et al., 2012).

Trust

Trust is a driver of loyalty (Sargeant, 2014), and it plays an important part in fostering commitment (Sargeant & Woodliffe, 2007). Trust significantly influences commitment (Rufín, Medina, & Rey, 2013). Trust relies on how a person behaves to accomplish an uncertain objective (Griffin, 1967).

Building a relationship with online donors is different from building a relationship with face-to-face donors. Communication is different because of the lack visual cues, which complicates online trust decision (Cheshire, 2011). Trust is an important part of social networks and online communities (Sherchan et al., 2013). Trust is the confidence measurement that an entity will behave as projected (Sherchan et al., 2013). Wu et al. (2012) said the trust is a condition for interpersonal interaction in both a virtual environment and the real world.

Several studies noted the importance of trust in face-to-face as well as in the online environment. Li, Pienkowski, Van Moorsel, and Smith (2012) stated there is no real distinction between general trust and online trust. The difference between general trust and online trust is more about its context (Li et al., 2012). However, Kim (2012) noted the trust might be even more important online than in face-to-face interactions. In a study on the effects of online consumer trust on satisfaction, Kim (2012) found that consumer trust positively influenced consumer satisfaction.

Trust in an online environment has been an emphasis on a wide variety of the Internet research (Cheshire, 2011). However, the nonprofit environment lacks the same emphasis. Cheshire stated that social cues, which people rely on to reveal risk and uncertainty in the physical world, are unreliable when digital world anonymity shields a person on the Internet. Anonymity makes online trust challenging to develop.

Porter, Devaraj, and Sun, (2013) addressed whether organizations gained extra value from investing in a firm-sponsored virtual community beyond the indirect value from a customer initiated community. They reviewed trust as an important mediator of virtual community value creation and explained three processes that help form trust:

1. Prediction.
2. Intentionality.
3. Capability.

These processes allow people to assess critical dimensions of trust (Porter et al., 2013). Prediction results from a person believing that he or she can predict an organization actions based on the organization’s integrity in prior actions. Trust prediction has become an important topic in social network research (Jin, Feiping, Heng, Yi-Cheng, & Yu, 2013). Intentionality results from a person belief that he or she can interpret the goodness of an organization based on its past helpfulness to customers. Capability results from a person belief that he or she can assess the competency of a firm based on the first past demonstration of its ability to meet customer obligations.

It is important to develop trust communities (Sherchan et al., 2013). Sherchan et al. (2013) explained that trust communities are communities where members can share thoughts, opinions, and experiences openly without worrying about their privacy or judgment. Sargeant (2014) noted several ways that organizations could increase trust, including:

- Organizations should communicate the impact the services provided has on the beneficiary group.
- Organizations should be sure to use donations as reported.
- Organizations should communicate the reason for directions the organization is taking.
- Organizations should communicate with donors based on donor expectancy of frequency, content, and quality.

The trust will slowly increase with individuals who interact with the same cooperative partner (Cheshire, 2011). Cheshire (2011) gave the example that politicians on opposite sides may cooperate with each other on legislation to advance their interests. Cheshire noted that partners cooperating in uncertain environments could build trust. Cheshire (2011) stated, “In spite of attempts to create trust by eliminating doubt and minimizing peril, there is no quick way to build meaningful trust without overcoming real risk in the presence of uncertainty" (p. 57).

Communication. Communication is important to a social system (Luhmann, 1995). Liu, (2012) studied the communication opportunities and obstacles faced by NPOs. In the study, 35 NPO communicators received telephone interviews. Of the 35 participants, 32 agreed the communication was important for fund-raising.

Sargeant (2014) stated that each time there is a two-way interaction between the organization and the donor, loyalty increases (Sargeant, 2014). The interaction between a donor and an organization induces emotion (Merchant et al., 2010b). One factor not considered by Sargeant is that in a social network as described by Luhmann (1995), there are three parts of communication: sending, receiving, and selective attention. Therefore, unaccepted communication will likely have no emotional impact.

Van Noort, Antheunis, and Verlegh (2014) studied the consequences of self-disclosure of personal information in an interactive social media site ad campaigns. This study reported that when consumers, especially those with low concern about online privacy, provided information about themselves, they had a favorable attitude and behavior response. Van Noort et al. (2014) reported that when participants provided information during a marketing campaign, it boosted the viral nature of the marketing campaign. Providing personal information also stimulated participants to share the campaign with others through social networks, and had a positive effect on purchasing intentions (van Noort et al., 2014). In addition positive it is more likely to become viral (Berger & Milkman, 2012).

The main emphasis of social network sites is to build social connections (van Noort et al., 2012). The word-of-mouth has become more important to organizations in the last ten years (Barreto, 2014). Van Noort et al. (2012) examined social network strengths in relationship to campaign responses. The study revealed that people act more favorable toward a marketing campaign, and the brand promoted in the campaign, when they receive the campaign from a strong social connection in their online social network instead of from a weak tie.

Stewardship. Financial management is important to all organizations, including nonprofits (Drtina & Meyer, 2014). Charitable organizations measure performance by social impact as well as financial performance (Drtina & Meyer, 2014). Donors may turn to the organization's website for more information about the organization before giving funds. It is important to know what information is key to assisting potential donors when deciding to donate. Drtina and Meyer (2014) reported that when considering which organization to grant money to, foundations are most likely to consider the following when the assessing financial health of an NPO:

1. Program spending range involves 65% to 80% of spending going to programs.
2. Financial factors are adequate, including debt ratio, revenue diversification, administrative expense, fund-raising efficiency, and program expense.

Many grantors consider debt ratio and revenue diversification to be reliable indicators of performance (Drtina & Meyer, 2014). Organization managers, who are in a leadership position, should be familiar with basic financial measurement tools. Drtina and Meyer (2014) reported that grantors rejected grant applications for the following reasons:

1. Deteriorating financial stability.
2. High debt ratio.
3. Inadequate cash flow.
4. Poor revenue diversification.
5. Low program expense ratio.
6. Low fund-raising efficiency.

Credibility

Credibility is a message sender's positive characteristics that affect the message receiver's approval of the message (Ohanian, 1990). Organization brand credibility is the degree to which consumers have faith in the organization's trustworthiness and proficiency (as cited in Hur, Kim, & Woo, 2014). Yaakop, Anuar, and Omar (2013) defined credibility as the subjective and objective parts of message or source believability. Organization managers must make sure the corporate brand promise reflects the organization's identity and culture (Balmer, 2012). It is important an organization deliver's on product promises (Mathew et al., 2012). The corporate brand promise must also be sustainable, profitable, and must meet the organization's ethical responsibilities (Balmer, 2012).

Brand power is an important way to keep loyal customers (Chiou, Hsu, & Hsieh, 2013). People respect websites associated with familiar brands (Madden, Ford, Gorrell, Eaglestone, & Holdridge, 2012) and customers seek out successful brands (Balmer, 2012). Brand credibility includes expertise and trust (Mathew et al., 2012). The expertise refers to the organization's competencies, skills, and ability to deliver on promises

(Featherman, Miyazaki, & Sprott, 2010). The trust refers to the truthfulness, dependability, reliability, and sincerity (Featherman et al., 2010). Brand credibility significantly influences customer purchase intentions (Wang & Yang, 2010). Mathew et al. (2012) presented a conceptual model that suggested brand credibility builds brand equity through brand commitment and found that brand commitment indirectly helps build brand loyalty.

People concurrently assess various factors when evaluating credibility (Ţugulea, 2014). Leischnig, Geigenmüller, and Enke (2012) found that information efficiency had a positive effect on customers' repurchase intention. Website information is an important role to the credibility. A website may be the consumer's only interaction with an organization (Lowry, Wilson, & Haig, 2014). Lee, Kim, and Chan-Olmsted (2011) found the official websites have more brand credibility in online brand information searching than personal blogs and online retailers. Negative information can also affect an organization's fund-raising ability. Chiou et al. (2013) stated if someone attacks a brand with negative online information, the response basis is the online source, the information severity level, and the consumer brand attachment.

Becerra and Korgaonkar (2011) explored the effects of the brand, product, and vendor trust beliefs on retail online purchasing intentions. The study results revealed organizations could increase benefits by increasing vendor beliefs. Organization should provide information about the organizations good characteristics throughout the website to increase beliefs (Becerra and Korgaonkar, 2011). Providing correct information can lead to a sense of transparency. Dishonesty and lacking transparency can betray online trust (Turilli, Vaccaro, & Taddeo, 2010) and online trust and distrust mediate website and consumer characteristics on behaviors (Chang & Fang, 2013). In addition, non-deception influences satisfaction, which results in loyalty (Limbu, Wolf, & Lunsford, 2011)

The Internet

The Internet has permanently changed the way the world operates (Tiger & Preston, 2013). It took 15 years for the television to reach 50 million users while the Internet has done the same just five years (Boitor et al., 2011). The growth of the Internet has required businesses to take a new approach as e-commerce has boomed (Behravan et al., 2012). Puentes, Mozas, Bernal, and Chaves (2012) stated that websites are the first contact for many potential clients. They also stated websites could identify the organization’s core values, which will make them more relevant to their stakeholders. Jenkins (2012) similarly stated that online identity is often the first or only impression perceived. Jenkins (2012) conducted a study that found:

- People responded negatively to the NPO that did not have a website.
- Present-day NPOs should develop a way to encourage an enriched dialog with current or potential supporters.
- People preferred style to the substance in website designs. Jenkins (2012) stated the information report style was more important than the information substance.
- People responded more favorably to modern name recognition such as the Bill and Melinda Gates Foundation.

Leonhardt (2011) stated that cultivating a major donor involves visits and in-person attendance of events also attended by major donors. However, Leonhardt did not consider the Internet. Leonhardt also did not consider the potential to develop of online donor relationships. Similar to for-profit organizations, NPOs must consider new how it can be competitive using the Internet as a revenue generator.

Using online platforms for contributions has recently increased significantly (Shier & Handy, 2012). Nonprofit managers must be smart about managing electronic giving options (Giving USA Foundation, 2014). The use of online giving is growing and has increased to 13.5% year-over-year from 2012 (Giving USA Foundation, 2014). Bøg, Harmgart, Huck, and Jeffers (2012) suggested that fund-raising online is like traditional fund-raising. Although online nonprofit communication is more abundant, multilayered, and important to organization performance, social media research by organizations has not grown rapidly (Lovejoy & Saxton, 2012).

Nonprofits have several fund-raising strategies, and online fund-raising has the potential to enhance fund-raising strategies (Joseph & Lee, 2012). Social media can be a part of this strategy. Social networking is one of the fastest growing fund-raising methods (Blackbaud, 2012). In the summer of 2014, social media promoted the Ice Bucket Challenge fund-raiser (Kahen-Kashi, 2014). This fund-raiser went viral, attracted 2.1 million new donors, and raised more than $94 million dollars for Lou Gehrig disease (ALS Association, 2014). Viral marketing uses social networks to grow brand awareness (Boitor et al., 2011). Some forms of viral marketing include images, video clips, and text messages (Boitor et al., 2011). This fund-raiser made use of online relationships and spread by video and text challenges.

Social media are popular among adults. Older adults are extending their social relationships with social media (Chakraborty, Vishik, & Rao, 2013). About 40% of adult Internet users in the United States are a part of a social network, with 39% accessing their social network daily (Boitor et al., 2011). Chakraborty et al. (2013) found that Facebook friends sharing information influences adult Facebook users age 55 years and older. They also found the influenced adults look at similar sharing patterns to make their sharing decisions.

Websites can be helpful to existing and potential donors, NPOs, and consumers. Existing and prospective customers can gain insight into the trustworthiness of the organization from favorable customer endorsements and experiences posted on the website (Porter et al., 2013). This trust could inspire customers to provide valuable information such as customer needs and preferences, and eventually share positive word of mouth with others (Porter et al., 2013). Donors can gain similar insight.

Social media offer communication opportunities different from an organization's website (Lovejoy & Saxton, 2012). Social networks let marketer draw consumers into conversations so marketers can identify opportunities and potentially enhance existing offerings (Boitor et al., 2011). Online communities can be an important part of creating an organization's value (Porter et al., 2013). Customer and organization initiated online communication can be a driver of trust (Porter et al., 2013). Organizations can use sites such as Facebook and Twitter to build a network of friends and followers that they can interact with in almost real-time (Lovejoy & Saxton, 2012). Currently, Facebook is the most popular social network (Wu et al., 2012). Thirty-eight percent of donors viewed and liked their selected nonprofits Facebook page (Giving USA Foundation, 2014).

Castillo, Petrie, and Wardell (2013) investigated the cost of asking donors who gave online to fund-raise through social media. In this study, researchers asked people who made an online donation an online charity to share that they donated on their Facebook page or send a message about the donation to a Facebook friend. The reward for posting was either $0, $1 or $5 donated to a charity in the participants' name. After the donor had made their initial donation, the researchers revealed the reward donation. The results revealed the wall posts help generate new donations, while the private posts did not. It also found that offering a monetary incentive resulted in a loss, and simply asking people to post on their wall, with no financial incentive, had the biggest benefit. In addition, it revealed that logged-in Facebook users were more likely to post than people who had to subsequently log in to post.

Communicating with social media users does not mean the user will automatically engage with the sender of a message. Lovejoy and Saxton (2012) reported factors helpful in building a healthy online community comprised of the organization and its supporters. These factors include:

- Recognizing and thanking contributors.
- Acknowledging current and local events.
- Sending response solicitations.
- Responding to public reply messages.

Lovejoy and Saxton (2012) also noted several ways to engage online supporters:

- Recognize and thank contributors on Twitter, including thanking sponsors, volunteers, and those who retweet messages.
- Acknowledge current and local events include tweeting support for a local sports team or tweeting about noteworthy events.
- Post a response solicitation to solicit a conversational response from stakeholders. These messages show the organization is seeking to start a dialog online.
- Use the "@" symbol to send a message. For example, if the messenger posts in the message "@GirlScouts" they are sending a message directed at the Girl Scouts organization.

Upon actively engaging online, an organization can appeal for donations. The donation appeal is an action message (Lovejoy & Saxton, 2012). Fund-raisers can solicit donations to through social media. An organization can lead up to asking for a donation using storytelling. Merchant et al., (2010a) stated that storytelling could be an effective tool for fund-raising. The author's research stated the problem statement could build negative emotions, which the opportunity to donation to a specific cause could mitigate. The donor would have an increased feeling of positive emotions and less negative emotions after giving to help with the NPO take care of the problem (Merchant et al., 2010a).

Organizations can highlight client stories on its website. Behravan et al. (2012) researched explored the effect of technology applied to websites, website service quality, and brand. This correlational research included 200 participants. This study revealed a positive relationship between online technology factors and creating customer trust. Behravan et al. (2012) suggested that organizations design the website for convenience and saving time. Jenkins (2012) used Website Experience Analysis to study the wealthiest NPOs. This study examined five key website factors, including trust, involvement, openness, commitment, and dialog. In one study theme, participants stated they did not trust an organization that lacked information on accomplishments. NPOs should highlight current accomplishments to existing and potential donors (Jenkins, 2012).

Organizations may be unsure of what to include in an online community. Porter et al. (2013) found that because virtual community trustworthiness strengthens the effect of member-generated information, managers should make sure that they include community features that foster trust among community members. Some of the features include:

- Peer ratings.
- Community behavioral policies.
- New member registration management.

Porter et al. (2013) asserted that as an organization expands its customer base, it should consider investing in a firm-based virtual community.

Organizations can get people who visit their website to become online donors through online contributions (Hoefer, 2012). Although some organizations use third-party sites such as Network for Good, this can be costly because the intermediary charges a fee for managing the transaction (Hoefer, 2012). Hoefer stated the fee might turn people away from donating and suggested that an organization should set up a business PayPal account so it may keep almost 100% of the donation. In addition, organizations can improve trust with a safe multi-payment system (Lu, Chang, & Yu, 2013).

Ozdemir et al. (2010) researched the effect of third-party online services on fund-raising. They (Ozdemir et al., 2010) found the donor to a nonprofit marketplace should provide database service, such as GuideStar, free. GuideStar maintains a database of nonprofits mission, programs, and outcomes (Ozdemir, Altinkemer, & Ozcelik, 2010). Because some donors rely on programs services such as this, it would be helpful for an NPO to make sure organization information on sites such as this is accurate.

Hoefer (2012) noted that an organization can fund-raise online is through membership and subscription programs. Hoefer stated that organizations can set up different membership and subscription levels with incentives for each donation level. This approach is similar to Bandura's (1986) approach. It can provide a feeling of elevated status and recognition.

Social networks are no longer just for socializing, but also a medium for advertising (Boitor et al., 2011). Many new advertising mediums have emerged in the past decade. Boitor et al. (2011) reviewed ways of advertising online, including advertising through banners, pop-ups sites, websites, social networks, video games, or blogs. In addition, millions can share consumer generated advertising, and this advertising has the potential to engage consumers searching online (Hansen, Lee, & Lee, 2014).

Blogging is a way to communicate and interact with people (Boitor et al., 2011). Blogging is an all-in-one marketing listening device, communication tool, and machine conversation (Boitor et al., 2011). An organization can even use a blog to mediate the crisis and control rumors (Jin & Liu, 2010).

Organizations use blogs to educate their target market by presenting the characteristics of products or services (Boitor et al., 2011). Lovejoy and Saxton (2012) found that many organizations are using microblogging for community building, dialog, and promotion. A blog is a website that involves personal publishing by one or more authors on various topics (as cited by Jin & Liu, 2010). Boitor et al., (2011) suggested that bloggers update blogs regularly so users will return, which helps maintain a relationship.

The website can give you an online presence, but it does not mean that people will be able to find you (Goldsborough, 2013). Search engine optimization can help people find you faster (Goldsborough, 2013). To help people find you faster on the Internet, Goldsborough (2013) suggested the website content:

- Incorporates words that people think about when looking for you.
- Includes synonyms for those words.
- Uses plain language and limit the use of jargon and technical terms.
- Avoids using repeat words - they may identify as spam.
- Carefully chooses headings and subheadings.

More donors also use online resources instead of traditional resources to research giving options (Giving USA Foundation, 2014). Technology has changed the way people conduct research. Therefore, it is important to have an accurate online persona and easily accessible online giving options.

Summary and Conclusions

This chapter review reveals how communication factors of trust, credibility, and satisfaction can affect donor loyalty among online donors and donor attrition. The chapter also reveals the need for additional research on the correlation between online communication factors and loyalty among online donors. The literature review establishes the benefits of developing loyalty and trust in an online environment.

The chapter began with foundational considerations that include social cognitive and social systems theories. The social cognitive theory included several factors found in an online environment such as efficacy, modeling, social incentives, and behavior replication. The social systems theory explained how communication is the foundation of the social system, and communication composes the system, not people. This system emphasized that communicating is a three-part process: sending, receiving, and selective attention. Therefore, in an online environment, communication has not fully taken place until a message sends, receives, and gets the attention of the receiver.

This chapter reviewed communicating with donors in an online environment. The literature reviewed revealed important donor loyalty development factors, including satisfaction and credibility. The literature review also included ways to develop trust with potential and existing donors in an online environment. It listed several suggestions on the website content to provide important information about the organization, its financial status, the people served, and tools and funds needed to achieve the mission. The chapter also includes ways to use the Internet and social media to engage with donors and potential supporters. The next chapter will present the methodology for this study.

Chapter 3: Research Method

The focus of the current study was to fill in the gap in understanding the importance of online communication to an NPO focusing on donor attrition. The study concentrated on the relationships between the communication factor and loyalty among online donors. The online communication factors in the current study include trust, credibility, and satisfaction. The study focused on how these factors affect donor attrition. This chapter proceeds to discuss the rationale for the research design, the population selected, and the procedures used for recruitment of the sample. The chapter also examines the instrumentation. Followed by the operational definition of variables, this chapter expands on the data collection, processing, and analysis. Further, this chapter acknowledges the limitations of the research design and potential issues of validity to the study while giving particular regard to methods used to remedy these issues. The chapter ends with a summary of the methodology applied in this study.

Research Design and Rationale

The research followed a quantitative, correlational survey design. If the study aims to examine statistically significant effects of quantifiable (i.e., numerically measurable) concepts, then this is the most appropriate method (Howell, 2010). The scope of the research was to investigate the relationships between the independent variables, trust, credibility, satisfaction, and the dependent variable, donor loyalty, by determining how they affect donor attrition for NPOs. Because this study examined and established direct relationships, the correlational design was most appropriate. The survey design was appropriate because the participants completed a questionnaire to measure the variables of interest. The survey occurred at a single time point and thus was a cross-sectional survey.

Methodology

Measuring the strength of relationships is a fundamental task in NPOs (McNabb, 2012). A correlation is a standard statistical measurement for the strength and direction of the relationship between variables (Singleton & Straits, 2005). The quantitative method is appropriate for correlational predictive studies (McNabb, 2012). The quantitative method guided this research. The methodology section of this study details participant selection, sampling methods, data gathering, and data analysis procedures.

Population

The population target for this research was donors to NPOs in the United States who access the Internet. According to the U.S. Census Bureau (2013), there are 231,276,000 in the United States who are age 18 years or older. The Census indicated that approximately 72% of this population reported accessing the Internet in 2011. Therefore, nearly 167,178,000 people age 18 years or older, in the United States, access the Internet. The Census also reported that 25% of Internet users donated online to a charity (as cited in U.S. Census, 2012). Online charity donors were the target population for this study.

The survey required verification of age before the launching the survey questions. Only people age 18 years or older participated in the study. Another requirement was that participants must reside in the United States. If a participant was not a resident of the United States, he or she did not participate in the survey.

Sampling and Sampling Procedures

It is not practical to study the more than 41 million Americans, age 18 years or older, who access the Internet and donate to charitable organizations. This study included a simple random sample to collect the study data. Therefore, the random sampling procedure obtained a represented sample of the target group.

There are several reasons to use random sampling. Random sampling allows cheaper, more accurate approximation of the selected population (Singleton & Straits, 2005). A random selection ensures that all sampling units have an equal probability of sample inclusion (Frankfort-Nachmias & Nachmias, 2008). Probability is a large factor when it comes to sampling because it is easier to obtain better accuracy by increasing the size of the population. However, the purpose of random sampling is saving time and money by using a smaller portion (McNabb, 2012). Random sampling was ideal for this study because of the limited funding for the research.

For this research, the desired confidence level was .80. The G*Power3.1 software calculated the sample size. The G*Power3.1 is a power analysis software (Faul, Erdfelder, Buchner, & Lang, 2013). To obtain a sample size, the G*Power3.1 analyzes the power, the effect, and the alpha level. A growing trend is to try to achieve a power of at least .80. In social science, .05 is the normal alpha. The alpha level for this calculation was .05. The alpha level is a chance the observed outcome is a result of chance, and the power is the odds of observing the treatment effect when it occurs. Cohen (1988) indicated the effect size .1 to .3 was small. The effect size .3 to .5 was medium. In addition, the effect size .5 and greater was large. The effect size for this calculation was .3.

Using a Pearson correlation analysis, a power level of .80, and effect size of .3, and an alpha level of .05, the G*Power3.1 calculated a sample size of 82, which was the minimal sample size for this study. Historically, there has been no consensus on the best practice to determine the response rate (Johnson & Wislar, 2012). In a recent study, the online survey response rate was 28.9% (as cited in LaRose & Tsai, 2014). Considering this percentage, and a contingency for error, SurveyMonkey sent the self-administered survey to 518 randomly selected participants to achieve the sample size.

Procedures for Recruitment, Participation, and Data Collection

The researcher collected data using SurveyMonkey, an online survey collection site. SurveyMonkey has 500,000 participants in the United States (V. Reardon, personal communication, February 4, 2015). SurveyMonkey only invited people age 18 years or older to participate in this study. SurveyMonkey verified that potential survey takers provide accurate information. Verification helped to ensure data validity. SurveyMonkey rewarded participants by making a charitable donation on the participant's behalf, making participants online charitable givers. The survey instrument was uploaded to SurveyMonkey.com, and SurveyMonkey randomly sent the self-administered survey to their associated participants. This method allowed for a quick distribution of the survey instrument to participants.

Select measures protected the privacy of participants in this study. Participants received information about of the informed consent document before completing the survey. They also received information the survey was confidential, and all responses would remain private. Participants received information that participation in the study was strictly voluntary and that they would be able to end the survey if desired. Participants also received contact information for the researcher, the Institutional Review Board (IRB) chairperson, and the SurveyMonkey representative.

Following a technique used by Bennett (2009), the survey included a question to reveal whether participants donated to one charitable organization online, but then decided to switch and donate to another charity instead. The instructions explained that this meant leaving one charitable organization in favor of donating to another charitable organization. Only participants who stated that they had switched charitable organization will continue completing the survey.

Randomly selected participants using an online self-report data collection instrument provided the data. Online survey tools have become an accepted tool in the research world. SurveyMonkey collected the survey results. SurveyMonkey has various features available for use. Security is important when setting up a survey online. According to SurveyMonkey.com (2013), the site uses some of the most advanced security software available. The researcher can collect data through a secured encryption connection. The researcher owns data exclusively. SurveyMonkey does not sell the emails that upload into their program. SurveyMonkey also offers the SPSS integration, which is helpful in exporting data for analyzing.

The survey had a section to gather demographic information, which included gender, education level, age, salary range, and ethnicity. This survey included variables related to social networking and philanthropy. This research included a survey of combined scales. The sources of the questions used in the survey included:

- A loyalty scale developed by Zeithaml et al. in 1996.
- A trustworthiness scale developed by Mayer and Davis in 1999.
- A credibility scale developed by Newell and Goldsmith in 2001.
- A satisfaction scale developed by Adjei et al. in 2010.

The scale authors granted permission to use the scales (see Appendix A, B, C, and D). The survey did not include all items. Selected items from each scale provided an effective survey that provided an adequate response to the research question. In the planned study, one continuous online survey instrument of 16 questions that measured the independent and dependent variables (see Appendix E).

Pilot Study

After IRB approval, there was a pilot-test. To get at least eight participants, a representation of approximately 10% of the sample size, SurveyMonkey sent a web-based survey instrument link to 58 randomly selected online givers, age 18 years or older in the United States, in its participant data bank. A pilot test is helpful preceding a large-scale research project. Pilot tests allow the researcher to gain insights into any research problems that may arise from a waste of time, cost, and statistical variability (McNabb, 2012). A recent study noted that the online response rate is 28.9% (as cited in LaRose &Tsai, 2014). This percentage, along with a contingency for error, was used to determine the pilot sample size. This pilot test resulted in 21 completed surveys. The researcher could have adjusted the survey instrument if the questions are confusing or do not answer the research questions. If the pilot-test results are not what the researcher designed it for, it is revised. Before sending the questionnaire, SurveyMonkey sent an invitation letter and a consent form. After the pilot-test was completed, and the research tool was considered appropriate for the study, the administrator contacted SurveyMonkey to send the survey to the 518 randomly selected participants.

Instrumentation and Operationalization of Constructs

This study involved a correlational predictive survey tool in examining whether there is a correlation between online the independent variables and the dependent variable among online donors. The independent variables are trust, credibility, and satisfaction. The dependent variable is loyalty. The quantitative method is appropriate for correlational predictive studies (McNabb, 2012). Four established scales related to consumer loyalty, satisfaction, and organization trustworthiness compose the survey instrument. The scale items were from the trust scale (Mayer & Davis, 1999), the credibility scale (Newell & Goldsmith, 2001), the satisfaction with the relationship scale (Adjei et al., 2010), and the loyalty scale (Zeithaml et al., 1996).

Trust was an ordinal variable that revealed the individuals' perceptions of online trust. The current study included questions from a trust scale from Mayer and Davis (1999) adapted from American Psychological Association. Mayer provided permission to use the instrument (Appendix D). It measured the degree to which a person believes that a particular business has professional standards that guide its activities. A version of the scale as utilized by Okazaki et al. (2009) produced an alpha of .83 and a composite reliability of .90. The scale consisted of six, five-point Likert-type scale responses.

Credibility was an ordinal variable that revealed the individuals' perceptions of online credibility. The credibility scale items were adapted from Newell and Goldsmith's credibility scale (2001). Newell provided permission to use the instrument (Appendix C). The pair conducted five different studies to test and validate the use of the instrument to encapsulate credibility. Sinclair and Irani (2005) assessed the reliability with a reported alpha of .80. The instrument measured the credibility by using Likert-type scale responses to four items.

Satisfaction was an ordinal variable. The satisfaction scale items were adapted from the Adjei et al. (2010) satisfaction scale and measured satisfaction. Adjei et al. (2010) adapted the satisfaction scale from the work of De Wulf et al. (2001). Adjei provided permission to use the instrument (Appendix A). The satisfaction scale will reveal a person's overall satisfaction with the relationship he or she has with a certain person, company, or organization. The estimated internal consistency reliability for this scale has a composite reliability of .97. The instrument consisted of three items with seven-point Likert-type scale responses.

Loyalty was an ordinal variable, which reveals the individuals' perceptions of online loyalty. The loyalty scale items are adapted from the Zeithaml et al. (1996) loyalty scale. In a study by Evanschitzky, Ramaseshan, Woisetschläger, Richelsen, Blut, and Backhaus (2012), .802 was the scale's alpha. Zeithaml provided permission to use the instrument (Appendix B). The scale was appropriate because it measured the extent to which consumers will continue to do business with an organization. The confirmatory factor analysis tested the measurement model. Evidence supported the loyalty scale's discriminant validity. The estimated internal consistency reliability for this scale ranged from 0.87 to 0.90. Zeithaml et al. (1996) reported the alpha in the following population studies:

- .94 for automobile insurers.
- .93 for computer manufacturers.
- .94 for retail chains.
- .93 for life insurance samples.

The three scale items selected measured loyalty and switching behavioral intentions. A seven-point Likert-type scale response scored each item (1 = not at all likely and 7 = extremely likely).

Data Analysis Plan

The researcher imported data into the SPSS version 21 software for analysis. Descriptive statistics described the sample demographics and the analysis research variables. Frequencies and percentages gauged any nominal (i.e., categorical) variables of interest. Means and standard deviations gauged any ordinal data of interest.

The researcher screened data for accuracy, outliers, and missing data. Descriptive statistics and frequency distributions determined what responses were in a potential range of values, and that outliers did not distort data. Interpretation of inferential analyzes without removing for outliers could lead to skewed results. Standardized values were created for each subscale score and cases were examined for values that fall above 3.29 and values that fall below -3.29 (Tabachnick & Fidell, 2012). The researcher examined cases with missing data for nonrandom patterns. The sample excluded participants with large portions of nonrandom missing data. The results of this study helped address the following research questions and hypotheses:

RQ1: To what extent does trust relate to donor loyalty among online donors in the United States?

H_{01}: Trust does not relate to donor loyalty among online donors in the United States.

H_{a1}: Trust does relate to donor loyalty among online donors in the United States.

RQ2: To what extent does credibility relate to donor loyalty among online donors in the United States?

H_{02}: Credibility does not relate to donor loyalty among online donors in the United States.

H_{a2}: Credibility does relate to donor loyalty among online donors in the United States.

RQ3: To what extent does satisfaction relate to donor loyalty among online donors in the United States?

$H_{03:}$ Satisfaction does not relate to donor loyalty among online donors in the United States.

H_{a3}: Satisfaction does relate to donor loyalty among online donors in the United States.

Spearman correlations (r_s) was used to test the null hypothesis for each research question. Spearman correlation is bivariate, and it measures the relationship strength between two variables. According to Pagano (2009), a Spearman correlation is an appropriate analysis to apply when one or both of the variables are ordinal. For the first research question, a Spearman correlation measured the relationship between trust and donor loyalty among online donors. For the second research question, a Spearman correlation measured the relationship between credibility and donor loyalty among online donors. For the third research question, a Spearman correlation measured the relationship between satisfaction and donor loyalty among online donors in the United States.

Correlation coefficients can vary, with a boundary from +1 to -1 (McNabb, 2012). A correlation analysis provides a measurement of the variables relationship strength (McNabb, 2012). Cohen's standard (Cohen, 1988) is the basis to appraise the correlation coefficient to define the relationship strength. Based on this standard, coefficients from .10 to .29 represent a small association, coefficients from .30 to .49 represent a medium association, and coefficients above .50 represent a large association.

The methodology included an assessment of Spearman correlation assumptions. Due to the nonparametric nature of a Spearman correlation, the stringent assumptions such as normality, linearity, and homoscedasticity are not assumed for this analysis. The key assumption of a Spearman correlation is that at least one of the variables of interest is an ordinal measurement.

Threats to Validity

It is important that researchers evaluate both the internal and external validity of a study. Researchers can better determine they measure what they intended to measure by assessing the validity (Frankfort-Nachmias & Nachmias, 2008). This research addressed various validity concerns.

External Validity

External and internal validity are concerns to research. External validity regards to the ability of a study's findings to extrapolate to the general population. The study's results may not be generalizable to all online donor centers. In addition, allowing participants to take the survey assessments online presents the concern of the situational validity. Participants may have been in an uncomfortable area, or under stressful conditions that may have altered their responses. The potential problem compounded with the cross-sectional nature of the study, where there is a gathering of a single opinion at an individual time point. The survey instrument encouraged participants to take their time and provide honest responses.

Internal Validity

Internal validity is also important. The researcher has considered several potential factors, which may affect donor loyalty, and included these as independent variables in the analysis. However, there is no reasonable way to account for every potential factor, and this was a limitation of the study.

In addition, a causal inference may be a potential issue regarding internal validity. A causal inference is only applicable when the cause precedes the effect (Tabachnick & Fidell, 2012). In this study, it may be difficult to determine the predictor variables were the de facto cause of the donor loyalty.

Ethical Procedures

A researcher that conducts studies, which involve human subjects, has the responsibility to inform and protect participants (Bloomberg & Volpe, 2012). When conducting research for this study, the researcher adhered to the ethical and moral guidelines prescribed by federal regulations and the IRB. The researcher indirectly interacted with human subjects during the study. The researcher’s data collection approach entailed the use of a combination of survey instruments administered at a time point. The following paragraphs provide the used approach to informed consent and a brief discussion on data storage, retention, and destruction to protect the confidentiality.

The researcher used an informed consent document as a discussion framework for obtaining participant’s written consent document. The participants did not take part in the study without written consent. Participants indicated voluntary participation by completing the survey after receiving the informed consent details as described in the preceding paragraphs. In establishing the relationship with the study participants, the researcher introduced the study to the participant by explaining the purpose of the study. The researcher described the procedures, indicated the risks and benefits, established the role of the participant, and estimated the time involved. Study participants received information that there was no identifiable data use in the study and that participants could drop out of the study any time without any penalty.

The survey instrument designed for this study reduced the need to collect identifiable data. In accordance with IRB and federal guidelines, the researcher will safeguard all data and information to protect the confidentiality. The safeguard measure for data storage is a locked file in the researcher’s residence for data retention of five years after the research is complete. At the end of the five-year retention period, the researcher will permanently destroy all research-related data and relative information.

Summary

Finding new streams of revenue through the Internet will provide needed resources to NPOs for services benefitting society. There is little research available to NPOs seeking to increase the benefit of online communication. The current research contributes to the areas of online communication and donor motivation. This research added to the existing research and knowledge base of social networking.

As there is more information about the relationship between online social networking and funding motivation, it is possible to understand how to use online tools as part of a marketing strategy. The goal of this research is to provide fillers in that knowledge gap. In addition, this study is an early attempt to use marketing measurement tools with a sample of givers that participate in online giving. Therefore, this study should add to understanding what motivates this group. Furthermore, the most important issue for this study is that it will make a positive social change. The study provides NPOs with valuable information about online communication and donor motivation so organizations may learn new ways to motivate online donors to donate. The study can help provide information about a new source of revenue to help fulfill the organization’s mission.

Thus far, this research has presented a description of the study. This research includes an introduction to the social networking theory and the social cognitive theory. It also identifies the key terms. The research provides a description of the research problem and the purpose of the research. The research also indicates the hypotheses that directed data analysis and the data collection method. The researcher exported data from

SurveyMonkey and analyzed with the SPSS version 21 software. The purpose of the analysis was to determine whether a correlation exists between the independent and dependent variable. Correlation analytics researched the connection between trustworthiness and donor loyalty. The SPSS software provided charts, graphs, and tables of reporting information.

Chapter 4: Results

Many NPO managers are using the Internet to cultivate donors, yet donor attrition is a major cause for concern (Merchant, Ford, & Sargeant, 2010b). This research fills the gap in understanding the importance of online communication to an NPO. This study focus was to test the extent of the correlation between online communication factors (independent variables) and donor loyalty (dependent variable). This study design includes the constructs of communication factors, including (a) trust, (b) credibility, (c) satisfaction, which are the independent variables.

The results of this study helped answer the following research questions and hypotheses:

RQ1: To what extent does trust relate to donor loyalty among online donors in the United States?

H_{01}: Trust does not relate to donor loyalty among online donors in the United States.

H_{a1}: Trust does relate to donor loyalty among online donors in the United States.

RQ2: To what extent does credibility relate to donor loyalty among online donors in the United States?

H_{02}: Credibility does not relate to donor loyalty among online donors in the United States.

H_{a2}: Credibility does relate to donor loyalty among online donors in the United States.

RQ3: To what extent does satisfaction relate to donor loyalty among online donors in the United States?

H_{03}: Satisfaction does not relate to donor loyalty among online donors in the United States.

H_{a3}: Satisfaction does relate to donor loyalty among online donors in the United States.

This chapter highlights the outcomes of the data analysis for this study. The researcher collected and analyzed in response to the problem of online donor attrition, presented in Chapter 1 of this study. This chapter begins with an introduction followed by a review of the pilot study. It also includes a review of the data collection process, the study results, and ends with the chapter summary.

Pilot Study

A pilot study, with the survey instrument of combined scales, included a group of 58 randomly selected online donors from the SurveyMonkey participant pool who are age 18 years or older and reside in the United States. The survey inquired whether participants had ever donated to charity online, then defected, leaving the organization to donate to another charitable organization. Bennett (2009) used a similar approach in a similar attrition study. Participants who indicated that they had switched were invited to complete the remaining parts of the survey. Of the 58 participants, 23 people (approximately 40%) reported they had donated online and then defected to another charity. Of those 23 participants, two did not complete the survey and 21 completed the survey.

The pilot study included calculating Cronbach's Alpha for the four variables including trust, credibility, satisfaction, and loyalty variables. The trust had an alpha of .906, credibility has an alpha of .391, satisfaction had an alpha of .744 and loyalty had an alpha of .749. The credibility variable is below the desired score of .70 or above. This variable included questions 7 through 10. In the survey, question 10 was the only reversed scored item. This item may have confused participants. The SPSS analysis revealed that if item 10 were removed, the credibility variable would have a .947 alpha.

Data Collection

The researcher used random sampling to select participants for this study. Random sampling is helpful in reducing the cost of data collection and allows for a more accurate estimate of the target population (Singleton & Straits, 2005). The target population for this study was the estimated 25% of Internet users in the United States who donated online to a charity (as cited in U.S. Census, 2012). This represents an estimated 42,000,000 online charity donors.

The sample size of this study, based on a .80 confidence level, .30 effect size, and .05 alpha, was 82 participants. This study included random sampling from online donors through SurveyMonkey's participant pool. Data collection was representative of this target population. Data collected from this population of adult's age 18 years or older residing in the United States includes gender, education level, age, salary range, and ethnicity.

Data Collection Process

The current study had 518 randomly selected participants from the SurveyMonkey participant pool who started the survey. The survey included three sections for participants to complete. Part 1 contained the inclusion question, "Have you ever donated to a charity online, then defected, leaving the organization to donate to another charitable organization?" Part 2 included five questions on demographics. Part 3, the final section, included 16 items used to measure the independent variables assumed to affect donor loyalty among adult online donors in the United States.

The items used in Part 3 of the survey instrument included items from four pre-existing instruments. Part 3 Section A included a trustworthiness scale used by Mayer and Davis (1999) and owned by American Psychological Association that measured the trust variable. This scale included a 5-point Likert-type scale. A version of the scale as utilized by Okazaki, Li, and Hirose (2009) produced an alpha of .83 and a composite reliability of .90.

Part 3 Section B included a credibility scale developed by Newell and Goldsmith (2001) that measured the credibility variable. This scale included a 7-point Likert-type scale. Newell and Goldsmith conducted five various studies to validate the instrument use. Also, Sinclair and Irani (2005) assessed the reliability and reported a .80 alpha.

Part 3 Section C included satisfaction scale developed by Adjei, Noble, and Noble (2010) that measured the satisfaction variable. Adjei et al. adapted this scale from the work of De Wulf et al. (2001). This scale included a 7-point Likert-type scale. The estimated internal consistency reliability for the satisfaction scale has a composite reliability of .97.

Part 3 Section D included the loyalty scale developed by Zeithaml et al. (1996) that measured the loyalty variable. This scale included a 7-point Likert-type scale. Confirmatory factor analysis tested the measurement model. Evidence supported the loyalty scale's discriminant validity.

The web-based online survey was available on the SurveyMonkey website for four days. Participants were all a part of the SurveyMonkey participant pool. Participants were all age 18 years or older and resided in the United States.

Reliability of the Instrument

Cronbach's Alpha tests of reliability and internal consistency were conducted on the scales with one test per scale. The Cronbach's Alpha measures the extent to which the individual items that comprise the scale are connected (as cited in Frankfort-Nachmias & Nachmias, 2008). Frankfort-Nachmias and Nachmias stated that .70 is an acceptable alpha that represented that the scale was "tightly connected." George and Mallery (2010) presented a more detailed α guideline:

- > .9 excellent.
- >.8 good.
- >.7 acceptable.
- >.6 questionable.
- >.5 poor.
- ≤.5 unacceptable.

Results for satisfaction (α = .93) indicated excellent reliability. Results for trust (α = .86) and credibility (α = .86) indicated good reliability. Results for loyalty (α = .70) indicated acceptable reliability. Table 2 includes a list of the reliability statistics for the four composite scores.

Table 2

Cronbach's Alpha Reliability Statistics for Four Composite Scores

Scale	No. of items	α
Trust	6	.86
Credibility	4	.86
Satisfaction	3	.93
Loyalty	3	.70

Therefore, the variables were acceptable and had adequate reliability for proceeding to the next phase of analysis.

Study Results

Descriptive statistics is used to summarize sets of data (McNabb, 2012). In this study, the researcher uses descriptive statistics to present the data in a comprehensible manner. The data was exported from SurveyMonkey to the SPSS version 21 software for analysis.

The data collection generated 518 responses. There were 274 partially or entirely completed responses to the survey. The researcher removed 178 participants for answering "no" to the initial inclusion question. The researcher also removed 12 participants for not completing the survey. Furthermore, responses were assessed for univariate outliers, using the definition of a standard value of above 3.29 above or below

-3.29 (Tabachnick & Fidell, 2012). There were three outliers for trust; therefore, the researcher excluded these three results. After removing incomplete surveys and outliers, 81 complete surveys were used as data for this study (*n* = 81). Table 3 includes the participant's demographic data.

Table 3

Demographics

Demographics						
		Gender	Education level	Age	Salary	Ethnicity
N	Valid	81	81	81	81	81
	missing	0	0	0	0	0

Note: Statistic report of all participants

The survey questions for trust used a 5-point Likert scale while the survey questions for credibility, satisfaction, and donor loyalty used a 7-point Likert scale. Descriptive statistics of composite scores are presented in Table 4.

Table 4

Descriptive Statistics of Composite Scores

Composite scores	*Min.*	*Max.*	*M*	*SD*
Trust	2.83	5.00	4.15	0.69
Credibility	1.50	7.00	6.02	1.22
Satisfaction	1.00	7.00	5.61	1.36
Loyalty	1.00	7.00	5.70	1.46

The composite scores for trust ranged from 2.83 to 5.00 with *M* = 4.15 and *SD* = 0.69. Credibility scores ranged from 1.50 to 7.00 with *M* = 6.02 and *SD* = 1.22. Satisfaction scores ranged from 1.00 to 7.00 with *M* = 5.61 and *SD* = 1.36. Loyalty scores ranged from 1.00 to 7.00 with *M* = 5.70 and *SD* = 1.46.

Most of the participants (*n* = 41, 51%) were female. A majority of the subjects (*n* = 73, 90%) were of White ethnicity. The majority of the participants' highest education level (*n* = 32, 40%) was an undergraduate degree. Most of the participants (*n* = 27, 33%) earn more than $100,000 in income. Frequencies and percentages for participant demographics are presented in Table 5.

Table 5

Frequencies and Percentages for Demographics

Demographic	*n*	%
Gender		
Male	39	48
Female	42	52
Ethnicity		
White	73	90
African American	4	5
Hispanic	1	1
Native American	1	1
Other	2	3
Education level		
High school	14	17
Undergraduate degree	32	40
Master's degree	22	27
Doctorate	13	16
Salary range		
Less than $25,000	13	16
$25,001–$40,000	7	9
$40,001 - $55,000	13	16
$55,001 - $75,000	14	17
$75,001 - $100,000	7	9
Over $100,000	27	33

Note: Due to rounding, not all percentages may total to 100.

The age of participants ranged from 30 years to 78 years with $M = 57.24$. The $SD = 10.62$. Descriptive statistics of continuous demographics are presented in Table 6.

Table 6

Descriptive Statistics of Continuous Demographics

Demographic	*Min.*	*Max.*	*M*	*SD*
Age	30	78	57.24	10.62

Research Question One and Hypotheses Testing

The first research question and the corresponding hypotheses testing were based on the correlation analysis results using the SPSS version 21 software.

RQ1: To what extent does trust relate to donor loyalty among online donors in the United States?

H_{01}: Trust does not relate to donor loyalty among online donors in the United States.

H_{a1}: Trust does relate to donor loyalty among online donors in the United States.

Response 1: In addressing the first research question, a Spearman correlation was conducted between trust and donor loyalty. Spearman correlations are an appropriate statistical analysis when one or both of the variables are measured on an ordinal scale (Pagano, 2009).

Results of the Spearman correlation indicated that there was a relationship between trust and donor loyalty ($p < .001$). The value of the correlation, $r_s = .46$, indicated that the relationship between trust and donor loyalty is positive. Thus, there is sufficient evidence to reject the null hypothesis for the alternative that states a relationship exists between trust and donor loyalty. Results of the Spearman correlation are presented in Table 7.

Table 7

Spearman Correlation Between Trust and Donor Loyalty

	Donor loyalty	
	r_s	*P*
Trust	.46	<.001

Research Question Two and Hypotheses Testing

The second research question and the corresponding hypotheses testing were based on the correlation analysis results using the SPSS version 21 software.

RQ2: To what extent does credibility relate to donor loyalty among online donors in the United States?

H_{02}: Credibility does not relate to donor loyalty among online donors in the United States.

H_{a2}: Credibility does relate to donor loyalty among online donors in the United States.

Response 2: In addressing research question two, a Spearman correlation was conducted between credibility and donor loyalty. Spearman correlations are an appropriate statistical analysis when one or both of the variables are measured on an ordinal scale (Pagano, 2009).

Results of the Spearman correlation indicated that there was a relationship between credibility and donor loyalty ($p < .001$). The value of the correlation, $r_s = .56$, indicated that the relationship between credibility and donor loyalty is positive. Thus, there is sufficient evidence to reject the null hypothesis for the alternative that states a relationship exists between credibility and donor loyalty. Results of the Spearman correlation are presented in Table 8.

Table 8

Spearman Correlation Between Credibility and Donor Loyalty

	Donor loyalty	
	r_s	p
Credibility	.56	<.001

Research Question Three and Hypotheses Testing

The third research question and the corresponding hypotheses testing were based on the correlation analysis results using the SPSS version 21 software.

RQ3: To what extent does satisfaction relate to donor loyalty among online donors in the United States?

H_{03}: Satisfaction does not relate to donor loyalty among online donors in the United States.

H_{a3}: Satisfaction does relate to donor loyalty among online donors in the United States.

Response 3: In addressing research question three, a Spearman correlation was conducted between satisfaction and donor loyalty. Spearman correlations are an appropriate statistical analysis when one or both of the variables are measured on an ordinal scale (Pagano, 2009).

Results of the Spearman correlation indicated that there was a relationship between satisfaction and donor loyalty ($p < .001$). The value of the correlation, $r_s = .62$, indicated that the relationship between satisfaction and donor loyalty is positive. Thus, there is sufficient evidence to reject the null hypothesis for the alternative that states a relationship exists between satisfaction and donor loyalty. Results of the Spearman correlation are presented in Table 9.

Table 9

Spearman Correlation Between Satisfaction and Donor Loyalty

	Donor Loyalty	
	r_s	p
Satisfaction	.62	<.001

Summary

This chapter included the results of the data collection analysis. Data were collected from online donors age 18 years or older who reside in the United States. Data were collected with an online survey tool. There were 518 surveys started, and 274 surveys partially or entirely completed. Twelve surveys were removed because the surveys were incomplete. Three more surveys were removed during data normality testing. Thus, n=81 was used during the correlation testing. The SPSS version 21 software was used for data analysis.

The statistical analyses in this chapter found that there is a relationship between donor loyalty and trust (r = .46, p < .001), credibility (r = .56, p < .001), and satisfaction (r = .62, p < .001) in online charity donors. Thus, the null hypothesis for each research question can be rejected for the respective alternative hypotheses.

Chapter 5 will further discuss the findings of this chapter, and relate back to the literature. The chapter will include an interpretation of the results in the context of the literature and the conclusions of the study. The chapter will also recap the limitations, scope, and delimitation of the study. Furthermore, the chapter will highlight the social change implication and recommendations for future studies.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of the quantitative research was to test the relationship between communication factors (independent variables) and donor loyalty (dependent variable) among online donors. The goal was to study communication factors affecting online donor loyalty in the United States, and ultimately to reduce the literature gap. Because more people are using the Internet as a medium for donations, a study of factors that affect donor perception could help organizations develop ways to reduce donor attrition. The communication constructs included in this study are trust, credibility, and satisfaction.

The study included data from randomly selected online donors age 18 years or older through SurveyMonkey.com. The determined sample size for this study, with a confidence level of .80, the effect size of .30, and alpha of .05, was 82 participants. The data collection generated 518 responses. Of the 518 responses, 274 were partially or fully completed surveys. After removing 178 participants for answering “no” to the initial inclusion question, 12 partially completed surveys, and three outliers, there were 81 completed responses (n = 81).

Participants, all of who reported having defected from giving to an online organization had different education levels. From the total sample n = 81, 17% of the participants had a high school education level. Also, 40% had undergraduate degree education level and 27% had received a master’s degree. Further, 16% had a doctorate education level. There was less ethnic group diversity. From the sample, 90% of participants were of White ethnicity, 5% African-American, and 1% Hispanic, 1% Native

American, and 3% of an ethnicity listed as “Other.” Participants had diverse income ranges. Among them, 16% had an income less than $25,000, and 9% had an income between $25,001 and $40,000. Further, 16% of participants had an income between $40,001 and $55,000, 17% of participants had a salary ranging between $55,001 and $75,000, and 9% had income of $75,001 and $100,000. The largest percentile, 33% came from participants with an income more than $100,000. The majority of participation was from participants who were female, white ethnicity, an undergraduate degree, and with an income of more than $100,000. The data collected were exported from SurveyMonkey to the SPSS version 21 software for analysis.

The current study confirmed several assumptions presented in the literature review. The research revealed strong support to confirm that the trust, credibility, and satisfaction positively relate to donor loyalty among online donors age 18 and older in the United States. Because of the significant findings in the present study, NPO managers, the marketing staff, social media managers, website administrators, board members, and funders can include the Internet as a helpful tool in fund-raising. The study results may aid in growth through the reduction of donor attrition.

Interpretation of Findings

The study included a hypotheses analysis in determining whether a relationship existed between each of the independent variables (trust, credibility, and satisfaction) and the dependent variable (loyalty). Based on the hypothesis testing results, the null hypotheses for each test were rejected, and the alternative hypotheses

H_{a1} (r = .46, p < .001), H_{a2} (r = .56, p < .001), H_{a3} (r = .62, p < .001) were accepted. All the hypotheses results are in Table 10.

Table 10

Hypotheses Results

Hypotheses		
H_{01}	Trust does not relate to donor loyalty among online donors in the United States.	Rejected
H_{02}	Credibility does not relate to donor loyalty among online donors in the United States.	Rejected
H_{03}	Satisfaction does not relate to donor loyalty among online donors in the United States.	Rejected
H_{a1}	Trust does relate to donor loyalty among online donors in the United States.	Accepted
H_{a2}	Credibility does relate to donor loyalty among online donors in the United States.	Accepted
H_{a3}	Satisfaction does relate to donor loyalty among online donors in the United States.	Accepted

The results revealed that trust (r = .46, p < .001), credibility (r = .56, p < .001), and satisfaction (r = .62, p < .001), are all related to donor loyalty among online donors age 18 years or older and living in the United States.

Mathew et al. (2012) explained that when a brand is trustworthy, an individual might be confident a brand delivers what it has pledged. Ohanian (1990) stated that credibility is a message sender's positive characteristics that affect the message receiver's approval of the message. Bennett (2009) explained that satisfaction is the quality of interaction between the donor and the organization. Oliver (2010) stated that loyalty measures the profound pledge to patronize a preferred product or service. Studying these factors can help those working with NPOs understand the significance of the relationships between the variables. Also, all measured factors appear to affect donor loyalty among online donors age 18 and older in the United States.

Bandura's (1986) social cognitive theory explained how social-efficacy affected behavior. Subsequently, Wu et al. (2012) explained that social-efficacy had a positive influence on social trust and trust had a positive influence on social capital. Wu et al. also stated that social trust influences communities and that trust is at the foundation of long-lasting relationships. Additionally, Jones and Taylor (2012) proclaimed that social capital leads to value through consumer loyalty. The current research results were consistent with the literature on the association between trust and loyalty. The research also extended the existing reports to note that trust is also important in an online giving environment.

Social systems theory highlights the importance of the communication between the sender and the receiver. Luhmann (1995) explained how communication is more than just sending and receiving the message. It also involves the understanding or interpretation of the message. A virtual community is considered an online social network (Xiao et al., 2012). The current research reveals the the communication factors of trust, credibility, and satisfaction could affect the response to a message in an online environment.

The research results indicate that trust positively associates with loyalty. The current research supports Sargeant’s (2014) assertion that trust is a driver of loyalty, and it plays an important part in fostering commitment (Sargeant & Woodliffe, 2007). The current study was also consistent with Grondin’s (2003) study, which revealed the trust was an important factor in fostering e-loyalty among e-shoppers. This study also supports Rufín, Medina, and Rey’s (2013) assertion that trust significantly influences commitment. Becerra and Korgaonkar (2011) explored the effects of the brand, product, and vendor trust beliefs on retail online purchasing intentions. Becerra and Korgaonkar’s study results revealed organizations could increase benefits by increasing vendor beliefs. In a similar notion, the current study found that trust positively affects donor loyalty.

Porter et al. (2013) reported that trust was an important mediator of virtual community value creation. Value creation is an important part of marketing. The results in the current study supported the assertion of Porter, Devaraj, and Sun. Also, Chang and Fang (2013) found stated that online trust mediated website and consumer characteristics on behaviors. Similarly, the current study revealed that trust positively and significantly influenced donor giving behaviors.

The literature review revealed the importance of credibility to brand loyalty. Yaakap, Anuar, and Omar (2013) stated that credibility was the subjective and objective parts of source believability. Mathew et al. (2012) stressed that it is important an organization deliver's on product promises. Wang and Yang (2010) found that brand credibility significantly influences customer purchase intentions. Boitor et al. (2010) reported that a branded site is a website with important information about an organization brand, and it is essential to support the effectiveness of loyalty. Balmer (2012) noted the corporate brand promise that builds trust from donors and produces satisfaction, is credible if it is sustainable, profitable, and meets organization's responsibilities. According to Wang and Yang (2010), NPOs that have a large amount of credibility have the ability to influence customer purchase intentions. In a similar perspective, the current research found that credibility positively associates with online donor loyalty. The research confirms the importance of the factor in reducing donor attrition.

The literature review also revealed that the satisfaction plays a strong role in being a key driver to donor loyalty. Satisfaction is summarized to be the difference in the fulfillment of what was expected and what was delivered. In previous research, Sargeant (2014) stated that donor loyalty was similar to customer satisfaction. Sargeant explained that a very satisfied customer was six times more likely to make a repeat purchase. Sargeant also reported that donor loyalty is similar to customer satisfaction in the corporate world, and further explained that a consumer is six times more likely to make a repeat purchase when very satisfied instead of just satisfied. This study supports Sargeant's position that satisfaction is important to loyalty. Lii et al. (2013) revealed customer satisfaction with the recovery effort lead to positive word-of-mouth, the trust of the organization, and repeat visits. Donor loyalty is affected when donors have satisfaction with the outcome in comparison to what was initially expected. It should not be the goal to satisfy the donor on a minimal level but to surpass the satisfaction standards set (Sargeant 2014). The current study supports the existing literature found in the literature review. The results of the current study support many of the assertions made in the literature review. Trust, credibility, and satisfaction can all be viewed as drivers in donor loyalty.

Limitations of the Study

This study has several limitations. The literature revealed several factors that may affect donor loyalty. One limitation is this study focuses on trust, credibility, and satisfaction. There can be several other factors that may influence donor loyalty among online donors in the United States.

A study limitation was the method used to conduct the study. The quantitative method was helpful in addressing the research questions and hypothesis. However, the quantitative method does not reveal the detail of participant responses.

An additional limitation was the participants were all from the SurveyMonkey participant pool. This representation of the targeted group included more than 500,000 online donors age 18 years or older residing in the United States. However, it does not include all adult online donors in the United States. Also, many organizations now receive donations from givers worldwide because of access to the Internet. This study does not reflect the behaviors of people living outside of the United States. Furthermore, there are Internet users are below age 18 who have graduated high school, are working, and could potentially donate to an organization through an online source. The current study does not consider this population.

The current study measured participant values instead of the real action; therefore, the measurement becomes subjective to the participant's opinion. In addition, a limitation of this study is the study relies on self-reporting from participants. Participants are relying on memory and could potentially have memories confused. Participants could also not tell the truth about their experience.

There are other limitations to this study. The study does not explore the method of online donations. There may be a difference in donating through a website versus donating in response to an email solicitation. A website may have a "Donate Now" click through to allow for easy access to a donation. Whereas an email solicitation may take a user from the email to a specific website, which may lead to similar access. These types of details can be explored in future studies.

The study does not consider the amount of interaction experienced between the potential donor and the organization before the donation. A website blog may have more interaction with a giver than a static website. Social media interaction may also vary based on the type or popularity of the site.

Recommendations

The purpose of this study was to examine the relationship between the independent and dependent variables. The independent variables are trust, credibility, and satisfaction. The dependent variable is loyalty. The study was conducted among online donors age 18 years or older in the United States. The study revealed that positive relationship exists between each of the three independent variables and the dependent variable. The results of this study are of importance to NPO managers, the marketing staff, social media managers, website administrators, board members, and funders. Although this study answered the research questions, researchers can study other areas to continue narrowing the gap.

The first recommendation is for the scholar-practitioner to consider a different methodology. This quantitative study does not examine the depth and underlying detail of participants' responses. Thus, this study trades a degree of richness within the results for the degree of statistical certainty the associations did not occur by chance alone. Further investigations could use the qualitative or mixed-methods methodology. Such studies would make significant contributions. This includes increasing the understanding of NPO managers on the relationship between the trust, credibility, and satisfaction, and the loyalty of online donors. It also includes decreasing the literature gap.

Social cognitive and social system theory was most appropriate for this particular study. However, there are other motivation and networking theories that may explain donor loyalty. Past literature has shown that other motivation theories explain factors that affect motivation and loyalty. The researcher can use other theoretical frameworks to analyze the interaction in an online, nonprofit social system. Therefore, competing theoretical frameworks can be the foundation for a similar study.

A limitation of this study is it only includes donors who are members of SurveyMonkey. The study does not account for the type of organization participants may be giving to or specific affiliation. Fund-raisers can conduct similar research with an audience for a specific industry. Interactions with an alma mater may have different outcomes than interactions with a hospital, or an unknown organization. A researcher should consider conducting similar research targeting a specific population or industry.

Sherchan et al. (2013) stated that trust is an important part of social networks and online communities. The current study supports the importance of trust, as well as credibility and satisfaction. However, a researcher can further investigate the perception of different factors. For example, Jenkins (2012) examined other factors for NPOs, including involvement, openness, and dialog. A researcher can study these factors, as well as others, in relationship to online donor loyalty.

Another recommendation is for website administrators and social media managers. There was little research on different factor reactions from the various forms of electronic communication. The importance of trust, credibility, and satisfaction may be different for a website versus a social media page, or a blog.

Jenkins (2012) revealed that people preferred style to the substance in website designs. The literature review revealed that the lack of visual communication could affect decisions (Cheshire, 2011). Web designers and social media managers could study online donor's perception of trust, credibility, and satisfaction based on the design and content of the site or page. Conducting similar research with the consideration of different content may provide valuable information.

There are additional recommendations that emerge from the results of the study. A distinctive observation was that 90% of the participants were of White ethnicity. Further research could analyze how comfortable minorities were with online donations. Additional research could delve into online trust levels based on perceptions in various ethnic groups. It can also be helpful to know whether access to the Internet affects donor intentions.

The results of the research noted that 17% of the participants had a high school education level and 40% had undergraduate degree education level. Also, 27% had received a master's degree, and 16% had a doctorate education level. Additional research could investigate the perception of giving based on education level to determine whether donor cultivation is more effective directing efforts toward education levels.

The results also revealed that participants had diverse income ranges. These results included that 16% had an income less than $25,000, and 9% had an income between $25,001 and $40,000. Furthermore, 16% of participants had an income between $40,001 and $55,000, 17% of participants had a salary ranging between $55,001 and $75,000, and 9% had income of $75,001 and $100,000. More than one-third of the participants reported an income of more than $100,000. Skari (2014) reported that income was a predictor of giving. Future research could focus on the perspective of those with income of more than $100,000. Organizations may benefit from knowing which medium this higher group likes to use, how often they prefer to communicate, and their communication content expectations. The independent variables are trust, credibility and satisfaction. The dependent variable is loyalty. The study revealed that positive relationship exists between each of the independent variables and the dependent variable. However, there are many other studies researchers and scholar-practitioners can undertake to continue the reduction of the gap in knowledge.

Another recommendation is to consider an audience of a younger demographic. Donors age 18 years or older are considered adults. However, younger populations may have additional influence on parental giving decisions. In addition, younger people may donate to organizations. A study of a younger population could provide additional information into the factors that affect their giving habits.

This quantitative correlational study included an examination of the relationship between the factors trust, credibility, and satisfaction, and the factor loyalty among online donors. All participants admitted defecting, ending giving to one online organization for another organization. The outcomes of this research, which are consistent with those of similar topics on factors affecting loyalty, have clearly extended the boundaries of their application to NPOs, particularly those raising funds in an online environment.

Implications

The core goal of this study was to improve the understanding of NPO fund-raisers and scholar-practitioners concerning the relationship between trust credibility, and satisfaction, and donor loyalty among online donors in the United States. With the unpredictable nature of the global economy, fund-raisers increasingly face the challenges of raising funds in a competitive fundraising atmosphere of NPOs. The results of this research provide unique evidence that the significant and positive relationship between the factors of trust, credibility, and satisfaction, and donor loyalty among online givers can help reduce donor attrition.

An implication for social change includes a paradigm shift in the attitude of NPO manager's and fund-raisers that includes increasing the focus on communication factors such as trust, credibility, and satisfaction to improve online donor attrition. The benefits of this research will reflect in the reduction of online donor attrition resulting from key NPO stakeholders implementing practices that promote online donor loyalty. A reduction in attrition will result in an increase in repeat donations. In turn, NPOs will have additional funds available to help provide needed services to society. The current research helped identify positive predicting factors of donor loyalty in an online environment. Consequently, the finding has the potential to help combat donor attrition among online donors. Therefore, NPO managers, board members, and marketers could use this study's findings to develop online marketing strategies to improve donor loyalty.

Another implication is for website administrators. There is the potential improvement of organization websites for improved satisfactions. The results indicate that donor satisfaction is an important component of donor loyalty. If organizations use the research results a foundation to improve website content and function, then donors may find the process of repeat giving more satisfying.

Jenkins (2012) examined five key website factors for NPOs, including trust, involvement, openness, commitment, and dialog. In Jenkin's study, participants stated they did not trust an organization that lacked information on accomplishments. Jenkins stated that NPOs should highlight current accomplishments to existing and potential donors. This study supports Jenkins and reveals that there is a positive relationship between trust and donor loyalty. Therefore, the marketing staff and website administrators can support the establishment of donor loyalty by providing information about the NPO, and the organization's accomplishments, on the organization's website.

Motivation to make a repeat online donation can come from various sources. Bandura (1986) explained many ways to affect motivation through online communication. The author asserted that people would go out of their way to gain and maintain power or the appearance thereof. Satisfying the need through recognition may encourage a donor to make repeat donations.

The current study also has an implication for funders. Funders have not embraced the importance of the Internet (Perlstein, 2011). The results revealed that trust, credibility, and satisfaction positively relate to donor loyalty in an online environment. Therefore, funders may consider investing more in organization technology, a previously neglected area. Increased funding for technology can allow NPOs to develop pages, sites, and social media strategies that increase the favorable perception of online trust, credibility, and satisfaction. Subsequently, this can help increase donor loyalty and reduce donor attrition.

According to the Giving USA Foundation (2015), giving is increasing. However, donor attrition remains an issue for NPOs. New practices are necessary to reduce the rate at which people stop giving (Holloway, 2013). The literature review revealed that communication is important to donor development and the donor’s perception of trust, credibility, and satisfaction. The study also revealed that the donor’s trust, credibility, and satisfaction positively relate to the donor loyalty. Organization managers, fund-raisers, and board members could use the study findings to help develop communication strategies to increase donor loyalty and decrease donor attrition among existing and potential online donors.

There are various studies on donor attrition, loyalty, and online communication. However, the literature review did not indicate a study that focused on the effect trust, credibility, and satisfaction had on donor loyalty among online donors age 18 years or older in the United States. The limited availability of scholarly research revealed a need to examine the relationship between these factors. The current study also narrowed the literature gap and has implications for NPO managers, the marketing staff, social media managers, website administrators, board members, and funders. This investigation also provides a basis for researchers to conduct future studies to continue the knowledge gap reduction.

Organizations can use online communication to improve the perception of trust, credibility, and satisfaction to help reduce donor attrition. It takes an extra effort to build trust in an online environment rather than with face-to-face interactions as stated by Kim (2012). Nevertheless, as supported in this study, the extra effort will in turn increase the donor loyalty as trust increases.

Conclusions

This study was conducted to examine online communication factors affecting donor loyalty among online donors in the United States. The target population of this study was the nearly 42,000,000 online charity donors who are age 18 years or older. There were 81 participants were found to be representative of the target population. Participants were of various age, ethnicity, gender, education level, and salary range. All participants were SurveyMonkey affiliates and lived in the United States.

As revealed in the literature, replacing a lost customer is costly. Unfortunately, organizations have been slow to recognize donor loyalty importance. The current research reveals how select communication factors relate to donor loyalty. The empirical evidence in this study revealed that trust, credibility, and satisfaction each had a correlation to loyalty among online donors age 18 years or older in the United States.

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Appendix A: Adjei, Noble, and Noble (2010) Instrument Permission Letter

Gmail by Google

Belinda Roberson <[redacted]>

Research Instrument

Adjei, Mavis <[redacted]> Thu, Dec 11, 2014 at 8:43 PM
To: Belinda Roberson <[redacted]>

Belinda, there's not fee and you have my approval. Just remember to cite us properly.

Sincerely,
Mavis T. Adjei
Department of Marketing
618-453-7703

On Dec 11, 2014, at 6:51 PM, Belinda Roberson <[redacted]> wrote:

> Dear Professor Adjei :
>
> I am a Belinda Roberson, a PhD student at Walden University. I am in the process of preparing a dissertation for publication and am seeking permission to include the survey instrument used in the article **The Influence of C2C Communications in Online Brand Communities on Customer Purchase Behavior** published in the Journal of the Academy of Marketing Science, 38 (5) in 2010.
>
> The instrument will be used in a part of the study to measure the correlation between trust, credibility, satisfaction, and loyalty among online users. It will be submitted as a part of my dissertation publication.
>
> Please let me know if there is a fee for using this work in this manner.
>
> Please indicate your approval of this request by responding to this email.
>
> Very truly yours,
> Belinda G. Roberson, M.B.A.
> [redacted]

Appendix B: Zeithaml, Berry, and Parasuraman (1996) Instrument Permission Letter

12/17/2014 Print

Subject: RE: Research Instrument

From: Zeithaml, Valarie ([redacted])

To: [redacted];

Date: Monday, December 1, 2014 11:00 AM

Dear Brenda,

You have permission to use the scale at no cost except that you are required to cite it properly in papers and presentations.

Best of luck with your research.

Regards,

Valarie

Valarie A. Zeithaml

[redacted]

UNC Business

Shaping Leaders | Driving Results.

https://us-mg6.mail.yahoo.com/neo/launch?action=showLetter&umid=2_0_0_1_13683351_AImti2lAABJHVJHtkQENiJ%2FOzZU&box=Inbox&src=hp&.rand=6... 1/2

From: Belinda Kennon [redacted]
Sent: Wednesday, November 26, 2014 9:33 PM
To: Zeithaml, Valarie
Subject: Research Instrument

November 26, 2014

To: Ms. Valarie A. Zeithaml

Dear Ms. Zeithaml:

I am a Belinda Roberson, a PhD student at Walden University. I am in the process of preparing a dissertation for publication and am seeking permission to include the survey instrument used in the article The Behavioral Consequences of Service Quality published in the Journal of Marketing in April 1996.

The instrument will be used in a part of the study to measure the correlation between trust, credibility, satisfaction, and loyalty among online users. It will be submitted as a part of my dissertation publication.

Please let me know if there is a fee for using this work in this manner.

Please indicate your approval of this request by responding to this email.

Very truly yours,

Belinda G. Kennon-Roberson, M.B.A.

[redacted]

Appendix C: Newell and Goldsmith (2001) Instrument Permission Letter

12/17/2014 Walden University Mail - Research Instrument

Gmail by Google

Belinda Roberson <[redacted]>

Research Instrument

Stephen Newell <[redacted]> Fri, Dec 12, 2014 at 6:47 AM
To: Belinda Roberson <[redacted]>

Belinda:

Good luck on your research. If you have any questions about the scale, please email me.

Steve

From: "Belinda Roberson" <[redacted]>
To: "steve newell" <[redacted]>
Sent: Thursday, December 11, 2014 7:36:32 PM
Subject: Research Instrument

December 11, 2014

To: Professor Steve Newell

Dear Professor Newell:

I am a Belinda Roberson, a PhD student at Walden University. I am in the process of preparing a dissertation for publication and am seeking permission to include the survey instrument used in the article **The Development of a Scale to Measure Perceived Corporate Credibility** published in the Journal of Business Research in 2001 Volume 52 Issue 3.

The instrument will be used in a part of the study to measure the correlation between trust, credibility, satisfaction, and loyalty among online users. It will be submitted as a part of my dissertation publication.

Please let me know if there is a fee for using this work in this manner.

Please indicate your approval of this request by responding to this email.

Very truly yours,
Belinda G. Roberson, M.B.A.
[redacted]

https://mail.google.com/mail/u/0/?ui=2&ik=3ee000ca54&view=pt&search=inbox&msg=14a3e8a74cf4c726&dsqt=1&siml=14a3e8a74cf4c726 1/1

Appendix D: Mayer and Davis (1999) Instrument Permission Letter

12/17/2014 Walden University Mail - Research Instrument

Gmail by Google

Belinda Roberson <[redacted]>

Research Instrument

Roger Mayer <[redacted]> Tue, Dec 16, 2014 at 8:24 PM
To: Belinda Roberson <[redacted]>

Hello Belinda,
The copyright for the instrument is owned by the APA. I believe they allow its use for research provided you are not charging for administering it and also that you cite it appropriately.
Good luck,
Roger

Pardon my brevity, sent from my iPhone

On Dec 16, 2014, at 4:59 PM, Belinda Roberson <[redacted]> wrote:

Dear Dr. Mayer:

I am a Belinda Roberson, a PhD student at Walden University. I am in the process of preparing a dissertation for publication and am seeking permission to include the survey instrument used in the article: **The effect of the performance appraisal system on trust for management: A field quasi-experiment** in the Journal of Applied Psychology, published in 1999. The instrument will be used in a part of the study to measure the correlation between trust, credibility, satisfaction, and loyalty among online users. It will be submitted as a part of my dissertation publication.

Please let me know if there is a fee for using this work in this manner.

Please indicate your approval of this request by responding to this email.

Very truly yours,

Belinda G. Roberson, M.B.A.

[redacted]

https://mail.google.com/mail/u/0/?ui=2&ik=3ee000ca54&view=pt&search=inbox&msg=14a5611212c2b379&dsqt=1&siml=14a5611212c2b379 1/1

Appendix E: Survey Instrument

Welcome! We appreciate you for taking the time to answer this survey. The total time to complete the entire survey is 10 to 15 minutes. Please respond to the statement below to share your interactions with a nonprofit organization that you donated to using the Internet as a communication medium.

Part 1.

Have you ever donated to a charity online, then defected, leaving the organization to donate to another charitable organization? ___ Yes ___ No

Part 2.

1. Please indicate your gender:

__ Male
__ Female

2. Please indicate your education level:

__ High School
__ Undergraduate Degree
__ Master's Degree
__ Doctorate

3. Please indicate your age: ______

4. Please indicate your salary range:

__ Less than $25,000
__ $25,001 - $40,000
__ $40,001 - $55,000
__ $55,001 - $75,000
__ $75,001 - $100,000
__ Over $100,000

5. Ethnicity:

__ Black/African American (non-Hispanic)
__ White/Caucasian (non-Hispanic)
__ Native American
__ Asian or Pacific Islander
__ Hispanic
__ Other

QUESTIONS ON ONLINE DONATING
TO NONPROFIT ORGANIZATIONS

Part 3.
Section A. Trust in Organization's Website Transaction Skills
Select the number that reflects how you feel about the most recent organization you donated to online.

1. _____(*The most recent organization you donated to online*)_____ seems very capable of performing online transactions.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

2. _____(*The most recent organization you donated to online*)_____ appears to be successful at the things it tries to do.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

3. _____(*The most recent organization you donated to online*)_____ seems to have much knowledge about what needs to be done to fulfill online transactions.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

4. I feel very confident about _____(*the most recent organization you donated to online*)_____ online skills.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

5. _____(*The most recent organization you donated to online*)_____ appears to have specialized capabilities that can increase its performance with online transactions.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

6. _____(*The most recent organization you donated to online*)_____ appears to be well qualified in the area of e-commerce.
Strongly Disagree ---1---2---3---4---5--- Strongly Agree

Section B. Organization Credibility
Select the number that reflects how you feel about the most recent organization you donated to online.

7. I trust _____(*The most recent organization you donated to online*)_____
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

8. _____(*The most recent organization you donated to online*)_____ makes truthful claims.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

9. _____(*The most recent organization you donated to online*)_____ is honest.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

10. I do not believe what _____(*The most recent organization you donated to online*)_____ tells me.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

Section C. Satisfaction with the Relationship
Select the number that reflects how you feel about the most recent organization you donated to online.

11. My relationship with _____(*The most recent organization you donated to online*)_____ has been productive.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

12. The time and effort I spent in the relationship with_____(*The most recent organization you donated to online*)_____ has been worthwhile.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

13. My relationship with _____(*The most recent organization you donated to online*)_____ has been satisfactory.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

Section D. Loyalty to the Organization
Select the number that reflects how you feel about the most recent organization you donated to online.

14. I would re-donate to this organization.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

15. I would recommend this organization to friends and family.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree

16. This organization is my first choice when it comes to donating to charities.
Strongly Disagree ---1---2---3---4---5---6---7--- Strongly Agree