

Trust in the Voluntary Sector: A Relationship To Giving? (1)

Professor Adrian Sargeant & Stephen Lee

*Professor Adrian Sargeant, Chair, Centre for Voluntary Sector Management, Henley Management College, Greenlands, Henley on Thames, Oxfordshire, RG93AU, UK.
Tel: +44(0)1491 571454, Fax: +44(0)1491 571635,
E mail: adrians@henleymc.ac.uk*

*Stephen Lee, Director, Centre for Voluntary Sector Management, Henley Management College, Greenlands, Henley on Thames, Oxfordshire, RG93AU, UK.
Tel: +44(0)1491 571454, Fax: +44(0)1491 571635,
E mail: stephenl@henleymc.ac.uk*

Introduction

The concept of 'trust' lies at the heart of charity. The very term 'trusteeship' - a central, distinctive, component of the nature of the charity sector; imposes moral, ethical and legal obligations upon individuals to act selflessly in holding assets, resources and the aspirations of others 'in trust', ensuring that in each case the 'trust' is directly fulfilled in relation to the objects of the charity.

In the past thirty years the charitable sector has experienced enormous organisational and structural change. Charities have multiplied in number with a few growing almost exponentially in size to dominate the sector. The sector has also witnessed the emergence of contracted payment for services and the development of proactive commercial marketing and fundraising techniques that have come to dominate the charity sector's resource acquisition processes. (Passey et al 2000)

With these changes has come significant variance in the public understanding of charity and with it, the process of fundraising that the sector has increasingly relied upon for its independence, growth and diversity of action. Government, media and voluntary sector intermediary attention has increasingly focused upon the absence of trust in modern fundraising practice and upon an apparent concomitant decline in individual giving throughout the past decade. (NCVO 1990, Fenton 1993, NCVO 1994, Deakin 1996, Henley Centre 1996, Christie 1997, Lee 1998).

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Yet while trust has been highlighted as a significant issue for the voluntary sector, there has been surprisingly little interest in the construct as a basis for research (Tonkiss & Passey 1999). Indeed previous studies have generally approached the definition of trust and its relationship to behaviour from a normative or philosophical perspective. In addition, no study has operationalised trust in the voluntary sector context and importantly, related the construct to actual donor behaviour. It also remains unclear what the antecedents of trust might be in this context and therefore what actions the sector might take to improve the public's perception.

The purpose of this study is therefore to address a number of these issues, focussing particularly on the issue of whether a relationship might exist between trust and giving behaviour and in addition, determining the antecedents of trust that might be addressed by government, umbrella bodies and individual charities seeking to influence public perceptions. We begin, however, by attending to a definition of the key terms employed throughout this study.

Trust

Definitions of trust vary greatly in their content and scope and exhibit conflict between philosophical and psychological perspectives. However the majority of the literature on trust may be grouped into one of two categories; namely holistic studies addressing the role of trust in facilitating the adequate functioning of an economy (Perelman 1998, Hirschman 1984), or those electing to focus on the role of trust in specific sets of circumstances, such as negotiation situations, or customer-supplier relationships (Barnes 1981, Fisher and Ury 1981).

In respect of the former Fukuyama (1995) regards trust as a function of collective values, social networks and cultural ethics which underpin economic cohesion and growth. For Uslaner (1997) this is 'generalised trust' which the author regards as including notions of social capital, shared values and a basis for collective action.

In respect of the latter, Zand (1972, p231), for example, defines trust as 'a willingness to increase one's vulnerability to a person whose behaviour is beyond one's control', Anderson and Weitz (1990, p315) as 'one party believing that its needs will be fulfilled in the future by actions taken by the other party', whilst Dwyer et al (1987, p12) define it as 'a party's expectation that another party desires co-ordination, will fulfil obligations and will pull weight in the relationship'. The difficulty with much of this latter literature, however, is that whilst a consensus can be seen to emerge around the issue of what constitutes trust, the waters are frequently muddied by a conflicting and often confusing use of related terminology. A particular problem has been the distinction between trust and confidence.

Trust and Confidence

The sociological literature prefers to regard these two constructs as conceptually distinct. Control or confidence is derived from knowledge that one knows what to expect in a situation and the ability to impose sanctions should this expectation not be met. Seligman (1998, p1) notes, “trust is distinguished from confidence in that the latter rests on knowledge or predictability of the alter’s actions, while trust is necessary to maintain in the absence of such knowledge’ (see also Luhman 1979, Deutsch 1958 and Coleman 1990).

Therefore whilst Moorman et al (1993, p3) regard trust as ‘ a willingness to rely on an exchange partner in whom one has confidence’, their definition is problematic. One is actually compelled to rely on trust where there is no basis for confidence. Attempting to reconcile often conflicting usage of the terminology in the commercial sector Hart and Johnson (1999) define what they term ‘total trust’ as going beyond the satisfaction and delight of a customer. They regard it as the belief that a company and its people will never take advantage of customer vulnerabilities, by being fair, reliable, competent and ethical in all dealings. This is closer to sociological definitions of trust, since there may well be circumstances where organizations could take advantage of customer vulnerabilities secure in the knowledge that appropriate sanctions were not available. The availability of such sanctions would cause one to have confidence in a supplier, whilst in their absence one is compelled to rely on trust (Seligman 1998).

In this paper we therefore prefer to regard trust and confidence as related but distinct constructs.

Relationship Fundraising and Trust

The early 1980s saw the emergence of a major paradigm shift in commercial marketing which found equal force in the charity sector with the commitment to ‘relationship fundraising’ instigated by Ken Burnett in the mid 1990’s. The impetus for this change in emphasis was said to be growing public disenchantment with high volume direct marketing tactics employed by charities and the over-commercialisation of fundraising transactions. (Burnett 1992)

The direction of this shift in thought achieved initially in the commercial sector and more recently in driving charity fundraising activity, was a move away from frequency or transaction based approaches towards a paradigm of marketing and charity fundraising based squarely on relationships. Whilst in a transaction based approach, the purpose is to increase the long term yield from only the best customers, relationship marketing seeks to move all customers up the ladder of loyalty. (Pruden 1995)

At the core of this relational approach is the concept of trust, without which such relationships will ultimately fail (Berry 1995, Crosby et al 1990, Parasuraman et al 1991, Morgan and Hunt 1994). As Berry (1995, p242) notes 'the inherent nature of services, coupled with abundant mistrust in America positions trust as perhaps the single more powerful relationship marketing tool available to a company'.

The benefits of adopting a relationship approach are well documented and have been found to include higher barriers to switching (Dwyer et 1987), decreased price sensitivity and a reduction of marketing costs (Sheth and Parvatiyar 1995). The benefit that has arguably received the most attention in the literature, however, is enhanced customer loyalty. The role of relationship marketing is not only to attract new custom, but also to retain one's existing customer base (Berry and Gresham 1986, Jackson 1985, Turnbull and Wilson 1989).

Many of these benefits are of equal relevance to the context of charity fundraising and donor retention is now very much an issue within the sector. Relationship fundraising is seen as one way of enhancing retention, focussing on the 'unique and special relationship between a charity and its supporter', where 'the overriding consideration is to care for and develop that special bond and not to do anything that might jeopardise it'. (Burnett 1992 p48) According to the author trust has a pivotal role to play in this process driving the extent to which an individual might be prompted both to give higher sums and to give a second and subsequent donation.

In this paper it is our intention to assess empirically the impact of trust on donor behaviour and in particular to determine its impact on the specific level of gift a given individual might look to offer. We will also explore the potential determinants of trust and explore the nature of their relationship with the trust construct.

Methodology

To investigate these issues the research began with a series of 10 focus groups designed to elicit a discussion of what might constitute trust in a voluntary sector context and the necessary antecedents thereof. These groups were stratified to reflect an equal balance of donors and non-donors, age and gender. The results were subjected to a content analysis employing the software package QSR NUD.IST. The results of this early stage of the research were employed to develop a set of scale items capable of measuring trust in the voluntary sector context and, moreover, to explore the question of possible antecedents. In respect of the latter a content analysis of the data, suggested that antecedents of trust might best be categorised as being either individual or organizational in nature. Thus trust might be engendered by the nature of the activities an organization might engage in, or the manner in which these activities might be conducted. Trust could also be engendered by the nature of an individual's past contact with an organization and their general attitude towards charitable organizations and the beneficiary groups they serve.

In the second stage of the research a postal survey was developed and despatched to a sample of 1000 individuals in the UK. Respondents were selected at random from a

commercial lifestyle list, although the sample was stratified to collect data in respect of both charity donors and known non-charity donors. A random sample of 1000 individuals in each category was generated. In total 576 replies were received of which 11 were incomplete or unusable. The following analysis is therefore based on a usable response rate of 28.25%

In the third stage of the research a postal survey was developed and despatched to a sample of 5,000 individuals identified by five charities as existing donors. Donor segmentation varied between differing charities affording a wide cross section of donor type to be incorporated into the final research analysis.

Respondents were asked to respond to a series of attitudinal statements indicating on a seven point scale the degree to which they might agree or disagree therewith. Statements were included which related to trust, the antecedents of trust and a range of wider contextual issues which were felt to be of relevance, such as their rationale for support, or non-support, of the sector. It was felt that this latter class of variables might be useful in assessing the likely significance of trust in relation to other issues of concern to the public.

Results

As a first step respondents were therefore asked to indicate their reasons for offering support to charities, or in the case of non-donors not offering their support to charities. The results of these analyses are reported in Tables 1 and 2 respectively. It should be noted that respondents could cite multiple reasons in each case and that as a consequence the columns do not sum to a 100.

Table 1: Reasons for Support of Charity

Reason	% Indicating
I believe/associate strongly with the cause	56.5
The work charities undertake is essential for society	50.2
I give in memory of a loved one	28.8
I feel it is my duty to give to charity	20.7
There are spiritual reasons for my support	14.3
I give because I benefit from the work charities undertake	11.0
Charities make it so easy to give these days	6.8
Charity communications are very persuasive	5.5

Table 2: Reasons for Non-Support

Reason	% Indicating
There are too many deserving causes to choose from	53.8
There are too many appeals	51.9
The money does not reach the beneficiary	45.0
I do not like feeling obligated to respond	37.4
I cannot afford to offer my support to charity	35.1
Charities ask for inappropriate sums	33.6
The government should fund the work charities undertake	30.5
I find charity fundraising intrusive	18.9
I find charity communications inappropriate	12.2
In the past charities have not acknowledged my support	4.6
I feel charities are not deserving	2.3

Considering first the issue of motives for support of the voluntary sector, it would appear that a strong identification with the cause can be a primary motivating factor. It would also appear that many donors view the work undertaken by charities as being essential to the wellbeing of society. Both these items were cited by over 50% of the sample of donors and both share the common theme of a strong belief in the nature of the work undertaken. Of the less frequently cited reasons for support, many donors appear to give *in memoriam* or because they feel a sense of duty; perhaps either a moral or spiritual obligation. Notions of self interest, at least in the sense of benefiting directly from service provision or charity products would appear to be less prevalent.

Non- donors clearly feel frustrated by the plethora of good causes seeking support. Over half the sample believe that there are too many causes and too many appeals. These individuals would also appear to have a somewhat pessimistic view of the use to which these funds might be put, viewing charities as ineffective or inefficient. In addition approximately one third of the sample felt under some form of pressure, possibly because charities asked for inappropriate sums, generated a feeling of obligation, or because the individual being asked was not in a strong enough financial position to offer a gift. By comparison only a small percentage of the sample complained about the ‘quality’ of charity communication with fewer than 20% of respondents finding these to be either inappropriate or intrusive.

It is interesting to note the comparison between these sets of results. Whilst donors appear to believe strongly in the nature of a given cause, non-donors express the belief that there are simply too many to choose from. One might therefore infer that whilst reducing the number of causes might persuade some additional individuals to give, the reduced ‘choice’ might make it more difficult for present supporters to find the specific cause or causes with which they might feel the greatest sense of identification.

It is also interesting to note the emphasis on ‘cause’ expressed in these results. Indeed later survey questions returned to this issue and the results suggest that individuals would tend to feel an identification with the cause rather than with a given charity per se. Table 3 contains the detail of this analysis. An ANOVA test confirmed that significant differences existed between the perception of donors and non-donors, with the former significantly more likely to feel an affinity with a cause than non-donors.

Given that the latter are not yet sufficiently motivated to give, this result is not particularly surprising.

Table 3: Affinity With The Cause/Charity

Statement	Giver Mean	Non-Giver Mean	Mean
It is the nature of the cause, not the name of the charity that prompts my support	5.94	5.17	5.74**
I only respond to causes that I already have supported in the past	3.42	2.83	3.26*

** Significant at the 0.01 level

* Significant at the 0.05 level

As a next step respondents were asked to indicate the extent to which they might trust specific categories of organization. Again a 7 point semantic differential scale was employed ranging from 'not at all trustworthy', to 'very trustworthy'. Table 4 reports the results obtained.

Table 4: Trust by Category of Organization

Category of Organization	Giver Mean	Non-Giver Mean	Overall Mean
Government	2.97	2.78	2.92
Banks/Building Societies	4.07	4.12	4.08
Insurance Companies	3.59	3.44	3.55
Charities	4.63	4.05	4.48**
Police Force	4.65	4.32	4.56
Armed Forces	4.92	5.09	4.96
Utility Companies	3.72	3.66	3.70

** Significant at the 0.01 level

* Significant at the 0.05 level

It seems clear that the public place least trust in institutions such as the government, banks, insurance companies and utility companies. Somewhat higher degrees of trust are placed in charities, although it is interesting to note that non-donors place significantly less trust in these organisations than do donors. Overall, these results are somewhat disappointing since the mean level of trust placed in charities is only marginally above the mid point on the seven point scale employed.

Respondents were also asked to indicate the degree to which they trusted charities to behave in a certain way. These results are reported in Table 5 as the reader will appreciate highly significant differences in perception were identified between donors and non-donors on each element of the trust scale. In every case donors hold significantly more favourable views of the sector.

However, the greatest difference in perceived levels of trust occurred in comparison between known donors' trust of charities and their fundraising performance generally, and levels of trust in relation to fundraising performance discerned bilaterally between known charity and donor. Whilst these later results are at present tentative and await

completion of the final stage of the research programme, they strongly indicate higher levels of trust existing in bilateral relationships between charities and their donors than those commonly cited recently in both the academic and practitioner literature.

Table 5: Trust in Charities

Statement	Giver Mean	Non-Giver Mean	Mean	Ch. Dnr Mean
To always act in the best interest of the cause	4.58	3.86	4.39**	5.34
To conduct their operations ethically	4.63	3.95	4.45**	5.22
To use donated funds appropriately	4.51	3.63	4.27**	5.05
Not to exploit their donors	4.31	3.66	4.14**	4.74
To use fundraising techniques that are appropriate and sensitive	4.53	3.95	4.38**	5.74

** Significant at the 0.01 level

* Significant at the 0.05 level

Given that the literature had drawn a firm distinction between trust and confidence it was also felt instructive to examine public confidence in the voluntary sector. A four item scale was employed for the purposes of measurement. Mean scores for givers and non-givers are reported on Table 6. Once again it seems clear that givers have significantly more favourable perceptions of charities than do non-givers. It is also disappointing to note that the levels of confidence in the sector generally are very low. Whilst none of the means presented in the table is above the median point of four on the scale employed for donors and non donors when considering confidence in the sector in general terms, initial findings from research conducted amongst donors of particular charities do show significantly higher levels of confidence in the organisations they have specifically chosen to support. Non- the-less levels of confidence still remain low in comparison to trust.

Table 6: Confidence in Charities

Statement	Giver Mean	Non-Giver Mean	Mean	Ch Dnr Mean
I have complete confidence in charities	3.98	3.20	3.77**	4.53
There are adequate controls over the activities of charities	3.68	3.18	3.54*	4.06
When charities do something wrong I know that if I complain someone will listen	3.37	2.90	3.25*	3.75
There are adequate controls in the UK over the fundraising activities charities undertake	3.72	3.15	3.57**	4.01

It would therefore seem that levels of public trust and confidence in the voluntary sector as a whole are somewhat low. This is a finding consistent with that of the Henley Centre (1998). Levels of trust and confidence appear higher in comparison with donor perception that is tied to support for a particular charity, reinforcing the importance of association with particular cause and the perceived effectiveness of the charity concerned in driving levels of trust and confidence. What remains unclear from the extant work in this field, however, is the extent to which trust might impact on voluntary organizations and in particular the extent to which it might impact on the level of support proffered. It also remains unclear what might drive trust in the

voluntary sector context, an understanding of which is essential if levels of trust are to be improved.

To explore the issue of potential antecedents, respondents were again asked to express the degree to which they agreed or disagreed with a series of attitudinal statements, in this case drawn from the preliminary focus group work. Organizational and individual antecedents have been separately identified. Tables 7 and 8 report the mean scores respectively. It should be noted that since the aim at this stage of the research was to relate trust to giving behaviour (in terms of annual amounts donated) and since many of the antecedents of trust identified in the literature review were experiential in nature, the analysis that follows is conducted only on the donor portion of the sample.

Table 7: Organizational Antecedents

Statement	Giver Mean
Charities are a very effective form of organization	4.43
I support charities because they do what they say they will do	4.29
Charities always exercise good judgement in the work they undertake	3.74
Charities always exercise good judgement in their fundraising activity	3.92
Charities always find the best way to relieve suffering	4.13
Charities fully understand the needs of their beneficiaries	4.22
Charities can be counted on to monitor changes in societal need	4.14
Charities do not understand as much as they should about the needs of their beneficiaries	4.18
There is no reason to question the purpose behind the work charities undertake	2.61
The integrity of charities is beyond question	2.80
Charities always act with good intentions	3.66
Charities have the best interests of their recipients at heart	4.07
I always receive adequate feedback about how my monies have been used	3.45
I am always thanked for my gift	3.82
Charities always address me correctly	4.54
Charities respond rapidly when I have a query or concern	3.93
Charities always ask me for appropriate sums	3.95

Table 8: Individual Antecedents

Statement	Giver Mean
I am very familiar with the work the charities I support undertake	4.79
I understand exactly what the organizations I support stand for	5.26
I could easily describe the work my charities undertake to a friend	4.81
I get great satisfaction from giving to charity	4.65
I get a great deal of satisfaction from seeing the impact my gift has had on the cause	4.67
I am satisfied with the way in which charities communicate with me	4.12
I am very satisfied with the work charities undertake in society	4.48
I am very satisfied that the monies I donate are used appropriately	4.39
My image of charitable organizations is positive	4.78
Charities have been successful in helping the needy	5.38
Charities perform a useful function for society	5.45
Charities do good things for the community	5.20
It is a pleasure to give money to charities	4.45
Giving to charity gives me a sense of self-fulfilment	4.19
One of the greatest satisfactions in life comes from giving to others	5.16
The beneficiaries of the charities I support are very important to me	5.41
I have a close affinity with the beneficiary groups	4.09
The beneficiaries of charity deserve all the support that can be offered	5.41

The results suggest that donors have a generally favourable view of the voluntary sector, feeling that organizations are effective and honest in the sense that they fulfill their promises and relieve the suffering of beneficiaries. The relatively low mean scores on some items suggest however that concerns still exist about the integrity of some charities and desirability of engaging in some of the work these organizations undertake.

Principle components analysis was then applied to both sets of statement variables commencing with the statements designed to measure individual antecedents of trust. Prior to the extraction of factors, the Bartlett test of sphericity and the KMO measure of sampling adequacy confirmed that there was sufficient correlation among the variables to warrant the application of factor analysis. In order to simplify the factor pattern, a Varimax rotation was employed. A number of different extraction and rotation methods were explored and it should be stressed that the choice of method had no significant effect on the final results.

The first step in factor analysis is to determine the number of factors to extract from the dataset. It was decided to follow here the convention of selecting those factors which have an eigenvalue of larger than 1.0 (see for example, Hair et al 1995). The eigenvalues are displayed in the penultimate row of Table 9. The eigenvalue criterion suggest a four factor solution. The last row of Table 9 shows the percentage of variance in the full set of 18 attitudinal variables that can be attributed to the four factors. The cumulative value is 63.47%

The significant correlations between factors and statement variables are also shown in Table 9. Taking into account both practical and statistical significance, the sample size suggests the selection of a cut-off value of 0.35 for correlation coefficients to be regarded as significant and included in the table. Note that a positive correlation implies that donors scoring high on this factor tend to agree with the corresponding statement. Similarly a negative correlation indicates that a high factor score is usually associated with disagreement.

Table 9: Individual Factors

Statement	F1	F2	F3	F4
My image of charitable organizations is positive	0.72	0.09	0.03	0.16
Charities have been successful in helping the needy	0.79	0.09	0.04	0.10
Charities perform a useful function for society	0.77	0.23	0.04	0.14
Charities do good things for the community	0.72	0.19	0.10	0.18
It is a pleasure to give money to charities	0.85	0.19	0.02	0.15
Giving to charity gives me a sense of self-fulfilment	0.42	0.20	0.05	0.05
One of the greatest satisfactions in life comes from giving to others	0.54	0.34	0.01	0.29
The beneficiaries of the charities I support are very important to me	0.09	0.26	0.24	0.76
I have a close affinity with the beneficiary groups	0.05	0.18	0.29	0.73
The beneficiaries of charity deserve all the support that can be offered	0.31	0.09	0.03	0.64
I get great satisfaction from giving to charity	0.18	0.19	0.09	0.16
I get a great deal of satisfaction from seeing the impact my gift has had on the cause	0.10	0.60	0.24	0.13
I am satisfied with the way in which charities communicate with me	0.24	0.85	0.34	0.18
I am very satisfied with the work charities undertake in society	0.34	0.73	0.28	0.03
I am very satisfied that the monies I donate are used appropriately	0.00	0.65	0.42	0.05
I am very familiar with the work the charities I support undertake	0.13	0.06	0.80	0.23

I understand exactly what the organizations I support stand for	0.03	0.04	0.84	0.15
I could easily describe the work my charities undertake to a friend	0.02	0.03	0.86	0.22
Eigenvalue	6.27	2.35	1.58	1.20
Variance Explained	34.85	13.10	8.81	6.71

Factor 1: Attitude To Philanthropy

Individuals scoring highly on this factor tend to agree that charities have been successful in meeting societal need. These individuals also have very positive attitudes toward the sector and helping in general. It would therefore seem fair to label this factor 'attitude to philanthropy'.

Factor 2: Satisfaction

Respondents scoring highly on this factor would tend to agree that they derive a great deal of satisfaction from giving and in particular from seeing the impact that their gift has had on the nature of the cause. These individuals also report higher levels of satisfaction with the work undertaken by charities and the use to which their monies are put. It therefore seems reasonable to label this factor 'satisfaction'.

Factor 3: Familiarity

All the statements strongly correlated with this factor pertain to issues of familiarity. Respondents scoring high on this factor would tend to have a greater degree of understanding about the organizations they support and the work undertaken on their behalf. It thus seems fair to label this factor accordingly.

Factor 4: Attitude To Beneficiaries

Individuals scoring high on this factor feel a close affinity with the beneficiary groups of the organizations they support. They believe that the beneficiaries are deserving of the help received and that the individuals, or cause concerned is a worthy one. This factor has therefore been labelled 'attitude to beneficiaries'.

A principal components analysis was also applied to the statements designed to measure the organizational antecedents of trust. As previously, prior to the extraction of factors, the Bartlett test of sphericity and the KMO measure of sampling adequacy confirmed that there was sufficient correlation among the variables to warrant the application of factor analysis. In order to simplify the factor pattern, a Varimax rotation was again employed. In this case the eigenvalue criterion also suggested a four factor solution. The last row of Table 10 shows the percentage of variance in the full set of 18 attitudinal variables that can be attributed to the four factors. The cumulative value is 63.17%

Table 10: Attitudinal Factors

Statement	F1	F2	F3	F4
Charities are a very effective form of organization	0.79	0.17	0.24	0.04
I support charities because they do what they say they will do	0.67	0.31	0.07	-0.18
Charities always exercise good judgement in the work they undertake	0.81	0.16	0.21	0.09
Charities always exercise good judgement in their fundraising activity	0.72	0.23	0.18	0.16
Charities always find the best way to relieve suffering	0.13	0.11	0.25	0.81
Charities fully understand the needs of their beneficiaries	0.29	0.14	0.25	0.72
Charities can be counted on to monitor changes in societal need	0.39	0.13	0.11	0.67
Charities do not understand as much as they should about the needs of their beneficiaries	-0.45	0.03	-0.14	-0.27
There is no reason to question the purpose behind the work charities undertake	0.13	0.15	0.78	0.08
The integrity of charities is beyond question	0.08	0.05	0.83	0.06
Charities always act with good intentions	0.27	0.07	0.68	0.21
Charities have the best interests of their recipients at heart	0.22	0.01	0.60	0.21
I always receive adequate feedback about how my monies have been used	0.12	0.73	0.04	0.07
I am always thanked for my gift	0.01	0.80	0.10	0.12
Charities always address me correctly	0.02	0.66	0.02	0.13
Charities respond rapidly when I have a query or concern	0.12	0.70	0.17	0.05
Charities always ask me for appropriate sums	0.05	0.66	0.07	0.14
Charities always take account of my wishes	0.10	0.45	0.02	0.13
Eigenvalue	6.76	3.44	1.18	1.12
Variance Explained	33.82	17.81	5.94	5.60

Factor 1: Judgement

Respondents scoring highly on this factor would tend to believe that charities exercise good judgement in the work they undertake both with beneficiaries and potential donors. They also believe that charities would tend to keep their promises and are effective in terms of delivering on these. Given the balance between these various statements it would seem fair to label this factor 'judgement'.

Factor 2: Service Quality

The statements highly correlated with this factor share the common theme of service quality (i.e. the quality of service provided to donors). Individuals scoring highly on

this factor would tend to agree that they are always thanked for their gift, addressed correctly, asked for appropriate sums etc. The factor has thus been labelled accordingly

Factor 3: Motives

Individuals scoring highly on this factor would tend to agree that charities act with good intentions. They would also tend to agree that there is no reason to question the purpose of these organizations, nor their integrity. These individuals thus believe that the motives a charity might have are beyond reproach. The factor has thus been labelled 'motives'.

Factor 4: Role Competence

The statements highly correlated with this factor all appear to relate to the notion of competence. To be competent charities would require an understanding of the needs of the beneficiaries, changes therein and the best way to resolve these issues. This factor has therefore been labelled 'role competence'.

To investigate the impact of these factors on trust, trust was operationalized in the manner depicted in Table 5. The mean score across these 5 items was calculated. It should be noted that as a measure of trust this scale reported very high reliability with an alpha coefficient of 0.92. The attitudinal factors were then input as independent variables to a stepwise regression analysis, in an attempt to model their impact on the dependent variable 'trust'. The results of this analysis are reported in Table 11

Table 11: Regression Analysis - Trust

<i>Variable</i>	<i>Co-efficient</i>	<i>Standardised Coefficient</i>	<i>T</i>	<i>Significance</i>
Judgement	0.392	0.404	7.621	0.000
Attitude To Beneficiaries	0.371	0.380	7.862	0.000
Attitude To Philanthropy	0.178	0.187	3.843	0.000
Service Quality	0.114	0.120	2.123	0.035
Role Competence	0.104	0.106	2.057	0.041
Constant	4.152		91.537	0.000
$R^2 = 0.662$		$\bar{R}^2 = 0.646$		
$F = 41.144$		$\mathbf{a} = 0.000$		

The results indicate that five of the attitudinal factors are capable of predicting the level of trust that a given individual might place in the sector. Overall, the fit of this

model is very satisfactory. The regression explains 66% of the variation in 'trust' and the adjusted co-efficient of determination is 65%. In addition, the F test rejects the hypothesis that none of the regressor has an effect on trust ($p = 0.000$). The results suggest that higher levels of each of the factors listed would tend to produce higher levels of trust.

To explore this issue further and as a final step, the questionnaire concluded with an open question encouraging respondents to indicate how they felt that public trust in the voluntary sector might be improved. Comments were prolific. A content analysis revealed three broad themes consistent with the findings of earlier analysis.

The first category of comment to emerge concerned issues of integrity. Many respondents felt that the motives of some individuals for the formation of a charity could be called into question. Comments such as 'stop just anyone becoming a charity' and 'elimination of those that rip people off' were typical of those received.

The quality of service provided to donors was also an issue that drew a lot of additional comment. Respondents felt bombarded by a plethora of requests and when they did elect to give, felt that insufficient feedback was provided in respect of how their funds had been used. Comments such as 'show people what gets done with the money' and 'provide more information about where the money is going' were typical of the latter.

The final major theme to emerge from the content analysis related to the respondents view of the sector, particularly in relation to the perceived efficiency thereof. There was some similarity here with the factor 'attitude to philanthropy' in the sense that the extent to which charities might do more to impact on the cause was seen as a central issue. Comments such as 'more of the money should go to the cause', 'stop fat cat wages to management' and 'cut excessive costs and perks for top staff', were typical of the opinions expressed.

Clearly, these results taken together with those of the regression analyses, suggest a variety of ways in which public trust in the sector might be improved.

What then of the relationship between trust and giving behaviour? As has previously been established there would appear to be a relationship between trust and a propensity to donate. Donors place significantly higher levels of trust in the sector than do non-donors. The issue of whether trust might impact on the amount of the donation offered is however a separate matter. To explore this a simple regression analysis was conducted employing 'total amount donated to charity in the past year' as the dependent variable. No linear relationship could be discerned between trust and this variable. Further analysis of the data suggested that a log transformation of the dependent variable might improve the model fit. This is an approach consistent with that of the findings of Lindahl and Winship (1992).

Having transformed the dependent variable a non-linear relationship could be discerned between trust and the amount donated to charity in the past year. The details of this simple regression are reported in Table 12

Table 12: Regression: Log of Total Amount Donated in Past Year

<i>Variable</i>	<i>Co-efficient</i>	<i>Standardised Coefficient</i>	<i>Significance</i>
Trust	0.205	0.363	0.000
Constant	0.973		0.000
$R^2 = 0.132$		$\bar{R}^2 = 0.127$	
$F = 30.363$		$\alpha = 0.000$	

The results indicate that 13% of the variation in ‘amount’ may be explained by reference to ‘trust’. In this case the adjusted co-efficient of determination is also 13% and once again the F test rejects the hypothesis that the regressor does not have an impact on amount ($p = 0.000$). It is worth noting that the fit of this model is not particularly good, but there is some indication here that a relationship does exist between trust and amount donated, comparatively small increases in the former having a marked impact on the latter. It does seem clear, however, that many other factors can impact on total amount donated and this is a view supported by the literature (see for example: Guy and Patton 1989, Burnett and Wood 1988, Lindahl and Winship 1992 and Sargeant 1999).

Conclusions

It seems clear that, as the extant literature has highlighted, trust can play a critical role in the relationship a fundraising organisation might have with its donors. Indeed, it appears as though trust may operate at two levels distinguishing donors from non-donors and in the case of donors determining the likely level of donation that would be offered. In respect of the former, this research has highlighted significant differences in the level of trust placed by donors and non-donors in the sector. Non-donors exhibit considerably less trust than donors and tend to be confused by the volume of charity appeals. They also remain unconvinced that the monies individuals might offer will actually get through to and impact on, the beneficiary groups. In addition they express some dissatisfaction with the nature of fundraising communications undertaken and the degree of perceived pressure applied.

Levels of trust and confidence were found to be low and remain at similar levels to those reported previously by the Henley Centre. Whilst charities fared somewhat better than government and a range of commercial sectors, expressed levels of trust in the voluntary sector failed to climb significantly above the mid-point on our measurement scale. It is also somewhat depressing to note that this appears true of both donors and non-donors alike. Even those that donate to charity do not exhibit a high degree of trust in the sector as a whole.

Where higher levels of trust and confidence are found it appears to be furnished in the precise nature of the bilateral relationship developed between individual charity and donor. Early findings from this latter stage of the research programme indicate that

direct mail might provide a principal communications medium in determining the nature of this relationship.

In attempting to bolster public trust in the sector it is instructive to examine the antecedents of trust as highlighted in this study. A number of the hypothesised factors were shown to be significant indicators of trust. Those individuals who have favourable perceptions of the sector and/or beneficiary groups may be predisposed towards trusting voluntary sector organizations. There is a clear role for government to play here in fostering more favourable attitudes towards the notion of charity and the needs of beneficiary groups who may not be helped by other means. At an organisational level, there may be little an individual organisation may do to influence these attitudes, but a collective effort to raise the general level of trust may prove beneficial. Further work would clearly be necessary to understand how these perceptions could be developed and those organizations or bodies that would be best placed to undertake such an exercise.

There seems much, however, that individual organisations might do to foster trust. Enhancements to the perceived quality of service provided to donors, the provision of adequate feedback to donors about how their monies have been used and the provision of data in respect of the stewardship of organizational resources, would all seem likely to impact positively on trust. It would further appear that where donors believe that the management of a particular organization exercises good judgement higher levels of trust may result. Thus whilst feedback on specific outcomes achieved with the beneficiary group would be valuable, organizations may also find some utility in communicating the process that lead to these outcomes, demonstrating the judgement of the organization concerned.

The final stage of our analysis suggests that those organization's achieving a higher degree of trust may reap some benefit in terms of the enhanced level of giving that will result. A significant relationship was identified between the attained level of trust and the total amount donated to charity in the past year. Whilst this relationship was not particularly strong, 13% of the variation in the total amount of support offered in the past year could be explained by reference to trust. Given that many demographic variables, notably income, can also impact on this variable, the percentage of variation due to the influence of trust will inevitably be small. It should be remembered, however, that the domain of trust is one that should be of considerable concern and relevance, as it would seem one of the few key factors over which the sector may exert some direct influence.

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