



**Charitable Giving to Distant Others:
An extended theory of planned behaviour model**

By

Robert Mittelman
PhD Candidate
Sprott School of Business
Carleton University

A thesis submitted to the Faculty of Graduate & Postdoctoral Affairs
in partial fulfillment of the requirements for the degree of

Doctor of Philosophy
in
Management

Carleton University
Ottawa, Ontario

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Abstract

Asking the question why consumers make the choices they do when it comes to charitable giving has interested a diverse group of research scholars from a wide variety of disciplines. While a broad body of literature on charitable giving exists, less research has focused on why donors give internationally or to “distant others”.

This dissertation attempts to answer the following overarching research questions: Why do charitable donors support distant others? How do they decide whom to support?

A mixed methods approach is used in two main studies.

The first is an exploratory study of Canadian charitable donor behaviour on Kiva.org. Results showed that donors lend on Kiva because of the difference they are making in someone’s life and because they have the ability to demonstrate caring. There was a strong, positive correlation between the popularity of loans by country between the Kiva Global data and the Canadian data. However, a more detailed examination revealed possible socio-political and cultural ties between lenders and borrowers.

An extended model of the theory of planned behaviour for charitable giving to distant others is then proposed that includes five new constructs to the charitable giving and donor behaviour literature: belief in a just world, justice restoration efficacy, psychic distance, ethnic identity and cultural exposure. A survey of 417 individuals,

from both Canada and the United states, was conducted examining the attitudes and intentions of potential donors toward distant others. The results were analyzed using descriptive, inferential, and structural statistical analysis. The findings identify seven factors that directly influence the intention to donate to distant others, namely 1) justice restoration efficacy, 2) the intention to donate, 3) attitude towards helping others, 4) perceived behavioural control, 5) past behaviour, 6) psychic distance, and 7) cultural exposure.

This dissertation research advances the understanding of donor behaviour and offers a model of the intention to donate with greater predictive validity than those previously published. It extends the literature on distant others, identifies the major influences on giving to distant others, and introduces and operationalizes the constructs of psychic distance and cultural exposure in the non-profit literature.

Acknowledgements

One of the most important things I discovered about myself in completing the Ph.D. and this dissertation was a love for research. I awakened an intellectual curiosity and found an appreciation for the complexities of the research process.

I could not have completed this dissertation and my doctorate without the help and support of the many people I need to thank.

First, I want to thank my wife, Katie Thorne. Remember when I said I'd be done in two years? Three at the most? Well, I'm finally here. It's been a longer road than anticipated but I would not be here without you. There are so many things to thank you for that I might need another to write another dissertation to do so (just kidding, I'm never doing this again). I love you so much!

Next, I must thank my supervisor, Dr. Jose Rojas-Mendez, for his direction and invaluable tutoring throughout this process. Thank you for your willingness and openness to explore a new area of research with me. Your lessons will be with me for the rest of my career.

I would also like to thank the members of my dissertation committee including Dr. Louise Heslop, Dr. Michel Rod, Dr. Paloma Raggo, and Dr. Gillian Sullivan Mort for their time, effort, and dedication.

I was honored to have the support and mentorship from two incredible professors, Dr. David Cray and Dr. Leighann Neilson, throughout my Ph.D. Thank you for all your advice and guidance over the last seven years.

I was not alone when I started the program and must thank all my fellow Sprott Ph.D. candidates for their friendship and support, specifically Laura, Erin, and Chris.

My career is off to a great start and I need to thank the leadership, faculty, and staff at Royal Roads University for giving me an opportunity to start as an Assistant Professor

while still finishing the dissertation. Thank you to Pedro, Brian, Mary, Lois, Geoff, Amy and the rest of my colleagues for your support over the last two years.

I would not be where I am today without the encouragement of my family and friends. I want to recognize and thank my parents, Joseph and Charna Mittelman, for their never-ending love and support. My brother, Dan Mittelman, and my sister-in-law, Karla Stuewe, for their support and never-ending questions about when I'll be done. I also want to thank Richard Tuck for his friendship, encouragement, and help.

Finally, I need to thank all of my fur-babies. Thank you to the cats, Oliver (RIP, #fucancer), Lola, Henrietta, and Otis for the snuggles. "Just pet the cat" was the best advice Katie ever had for me in difficult times. Thank you to my dogs, Alma and Muddy, for your love and friendship, head-clearing walks that make me get out of the house, and for listening when I explain my troubles. You didn't always have the best advice but I appreciate you listening.

On a lighter note, I would also like to thank Kaldi, the 9th-century Ethiopian goatherd who is credited with discovering coffee, and all of the baristas at Bridgehead, Starbucks, Rooster's, Serious Coffee, Pilgrim Coffee House, and countless other locations I've visited over the last seven years for every single cup.

I dedicate this dissertation to all of you who have helped and contributed.

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CHAPTER ONE – INTRODUCTION

“Charity begins at home, but should not end there” – Sir Francis Bacon (as quoted in Landskroner, 2002, pg. 4)

1.1 Setting the Context

Asking the question why consumers make the choices they do when it comes to charitable giving has interested a diverse group of research scholars from management, marketing, economics, psychology, and sociology to name but a few of the many applicable disciplines (Sargeant & Woodliffe, 2007b). Faced with static giving rates in the United States and the United Kingdom in terms of percentage of income, where most individuals are giving very small sums, amid low donor retention rates, and a generational divide in giving trends between the generous but aging baby boomers and the stingy and aloof millennials, the need to improve the targeting of appropriate charitable donors as well as improved quality of communications by non-profit marketers remains critical (Sargeant, 2014). Research that contributes to explaining this phenomenon in the marketing sub-discipline of consumer behavior has been scant and has been focused on donor behaviour as the outcome of a decision making process (Jas, 2000).

The donor behaviour research has primarily addressed two broad areas: donor motivation (e.g.: Guy & Patton, 1989; Huhmann & Brotherton, 1997; Coulter, Cotte, & Moore, 1999; Kottasz, 2004; Sargeant, West, & Ford, 2004; Basil, Ridgeway, & Basil, 2008; Powers & Hopkins, 2006; Bekkers & Wiepking, 2011a), and general determinants

and outcomes of charitable giving (e.g., Burnett & Wood, 1988; Bendapudi, Singh, & Bendapudi, 1996; Webb, Green, & Brashear, 2000; Sargeant & Woodliffe, 2007b; Ranganathan & Henley, 2008). On the other hand, less research has focused on why donors give to certain causes (e.g. Small & Simonsohn, 2008) and even less has specifically examined why people give internationally or to “distant others” (e.g. Bajde, 2009; Ranganathan, Loebel, & Radosevich, 2012).

While there is no established definition of distant others, in this dissertation and for the context of charitable giving, I offer the following definition of the distant others as persons unknown to the donor who live in another country. The two essential elements in defining distant others are that the beneficiary is a stranger to the donor and that they reside in different countries.

Although these research efforts have certainly added to our knowledge of consumer and donor behaviour, important gaps exist. In particular, with respect to giving to distant others, no investigation has yet been done to disentangle the influence of the characteristics of the beneficiary, the location, or the nature of the help provided from the cause of helping distant others on donor behaviour. Consider the following example:

From the research, we know a little about why individuals give to international disaster relief campaigns but know nothing about why individuals give to one campaign over another. The data from charitable giving to international disaster relief campaigns demonstrates a large and as yet unexplained discrepancy between fundraising by

Canadians to various campaigns (see Table 1.1). For example, the individual donations by Canadians to the 2010 Haitian earthquake relief campaigns totaled more than \$220 million and were three times more than those donations by Canadians to the 2011 East African drought victims, who received only \$70 million (Galloway, 2012). On a per person affected basis, donations to Haitians were more than ten times those to East Africans. Victims of the 2004 Asian tsunami received more than \$230 million which is more than 40 times the amount donated per person affected to those affected by floods in Pakistan in 2010 and almost five times as much overall. Why do the Haitian victims receive ten times the support of the East African victims? Why do the Thai receive 40 times the support of the Pakistani? The extant research in consumer behaviour and charitable giving has not fully explored giving to distant others in general and not examined why some distant others are more likely to receive donor support than others.

Table 1.1 – Donations by Canadians to International Disaster Relief Campaigns

DISASTER	Donations by Canadians	# Affected by Disaster	Donation/Person Affected
Asian Tsunami (Dec 2004)	\$230 million	2.5 million	\$92
Haitian Earthquake (Jan 2010)	\$220 million	3.5 million	\$62.86
East African Drought (July 2011 -)	\$70 million	11.5 million	\$6.09
Pakistani Flood (July and August 2010)	\$46.8 million	20.4 million	\$2.29

Note: From <http://www.theglobeandmail.com/news/politics/whats-next-for-the-70-million-canadians-donated-to-east-africa/article2192526/>

While these donations are significant, the trends in Canadian government support for international aid and in Canadian individual giving to international charities and development are worrisome.

While Canada is a country with strong ties around the world and a proportionally large foreign-born population, Canadian federal government spending on foreign aid has dropped significantly in the past five years. In 2011, Canada's foreign aid spending was \$5.7 billion, falling to \$5.4 billion in 2013, and \$4.9 billion in 2014 (Canadian International Development Platform, 2015). According to the OECD (2014), the drop in 2014 of 11.4% in official development assistance was the largest annual drop in the world. This contribution represents only 0.24% of Gross National Income, down from 0.27% in the previous year (Canadian International Development Platform, 2015), and well short of United Nations targets of 0.7% of GNI (United Nations, 2015). In 2013, the Canadian government closed the federal agency devoted to international aid, the Canadian International Development Agency, and moved those responsibilities to the Department of Foreign Affairs (Levitz, 2013).

The slack has not been picked up by individual Canadians as fewer individual Canadians are donating to charities than in the past. According to the latest Statistics Canada data, while the vast majority of Canadian (82%) made a charitable donation in 2013, the donor rate has dropped consistently over the last four collections periods; peaking at a donor rate of 85% in 2004 (Turcotte, 2015). In the only study focused on Canadian donor support for international development and relief, Embuldeniya, Lasby,

and McKeown (2002) found that only 5% of Canadian donors support international organizations and these organizations only receive 3.4% of the total value of all donations. Furthermore, they found that the international donor, when compared to other donors, is more likely to be religiously active, older, better educated, to have a higher household income, to be female and married (Embuldeniya, et al., 2002). Turcotte (2015) also found that the average Canadian donor is getting older with 35% of all donors aged 55 and over, an increase from only 29% a decade earlier.

The good news for charitable organizations devoted to supporting distant others is that the donors do appear to be highly motivated, able to make relatively large donations, and are more likely to be loyal and consistent supporters (Embuldeniya, et al., 2002) thus making it all the more important to understand their charitable giving behaviour.

So, why do donors help victims of some natural disasters, but not others? It is my contention that the disparity found above in Canadian donor contributions to international disaster relief campaigns is not limited to Canadian donors or to disaster relief but that it can be found in various types of charitable giving to distant others including, for example, fundraising for international development efforts through microfinance and/or child sponsorship programs. Research into this phenomenon will make a theoretical contribution to the consumer behaviour and charitable giving literatures by addressing a number of important gaps in the understanding of giving to distant others as well as a practical contribution to non-profit marketers in their efforts

at donor recruitment and retention. The purpose of this thesis, therefore, is to examine charitable giving to distant others in the hopes of revealing some of the possible predictors of giving to distant others and understanding why there appears to be a difference in giving to different distant others in need.

1.2 Research Objectives and Framework

The proposed research studies have the following overarching research objective: ***‘to explore why charitable donors support distant others and how they decide whom to support’.***

Donation totals from a few campaigns and some newspaper stories are not enough from which to generate sound theoretical insights into donor behaviour. To answer these questions, two studies have been designed. A mixed-method approach was taken where Study 1 uses an approach of inductive discovery aimed at generating new theory that emerges from the data, while by contrast, Study 2 moves towards deductive proof and theory testing (see Figure 1.1).

Mixed-method research is an approach to knowledge (theory and practice) that considers multiple perspectives (Johnson, Onwuegbuzie, & Turner, 2007). The belief is that both quantitative and qualitative viewpoints are valuable in approaches to research questions where mixed-method research is a synthesis that includes ideas from both (Johnson, et al, 2007). Mixed methods have been defined as “the collection or analysis of both quantitative and qualitative data in a single study in which the data

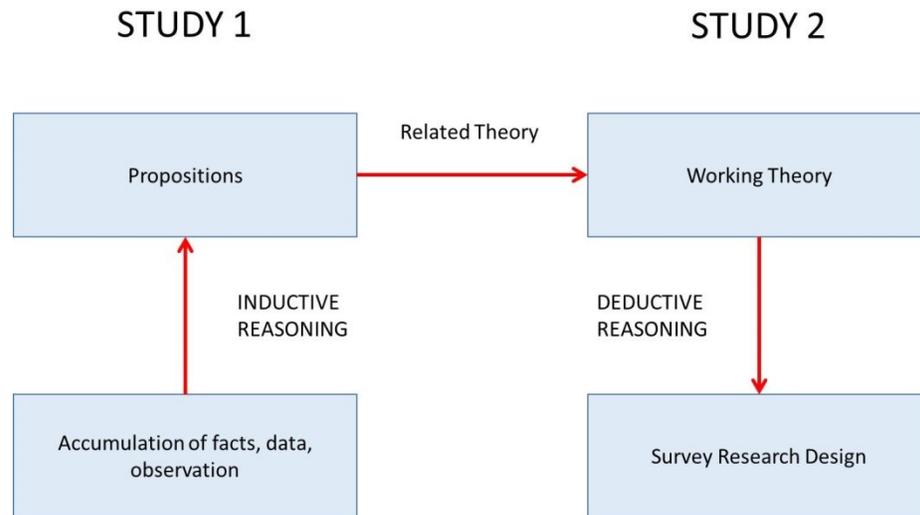
are collected concurrently or sequentially, are given a priority, and involve the integration of data at one or more stages in the process of research” (Creswell, Plano Clark, Gutmann, & Hanson, 2003; p. 212). A mixed method research methodology will allow researchers to generalize from a sample to a population while simultaneously develop a more in-depth comprehension of the phenomenon being researched (Hanson, Creswell, Petska, & Creswell, 2005).

From a research philosophy perspective, mixed methods takes a pragmatic approach, based on a view of knowledge as being both socially constructed and based upon the reality of the world we experience and live in (Johnson et al., 2007). A mixed method study makes use of both induction (to identify patterns) and deduction (testing theories and hypotheses) (Johnson and Onwuegbuzie, 2004). Mixed methods help theoretical development as the results of one method are used to help or inform the other method while taking advantage of the natural strengths of the corresponding methods (Gray, 2013).

A common approach to mixed methods design is a qualitative study followed by a quantitative study, and is appropriate when the findings of a qualitative study serve to inform the quantitative research phase (Gray, 2013). This design is appropriate when relatively little or nothing is known about the research setting or research problems (Gray, 2013). In these instances, the design of a questionnaire may be premature since the constructs being measured may be insufficiently understood or not yet properly

identified. The role of the qualitative study, then, is to explore, identify, and clarify the appropriate variables for future investigation (Gray, 2013).

Figure 1.1 – Dissertation Design Overview



Study 1 is an exploratory study of donor behaviour on Kiva.org, a US-based non-profit organization that facilitates microfinance loans to the poor in developing countries around the world. This study takes an inductive approach to examining the patterns of donor behaviour based on publically available data and compares donors in Ottawa, Canada, to the rest of the world in a search for differences. The research questions for this study include:

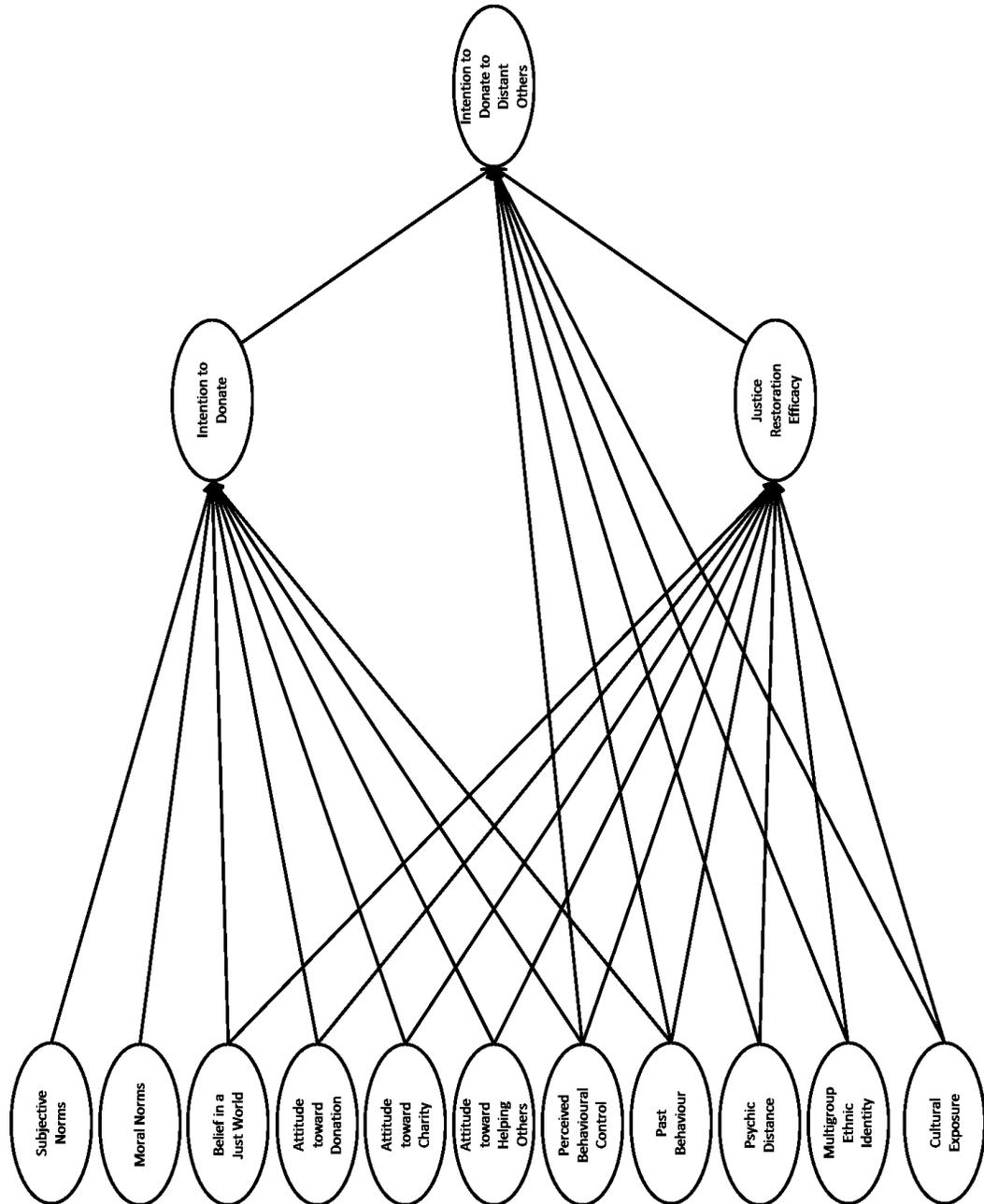
- Why do donors choose to give to distant others?
- To whom do donors choose to give to most often?
- Which factors might influence donor’s decisions?
- What differences in behaviour exist between donors from different places?

An analysis of the results of Study 1 indicated some potential explanations for the phenomenon observed in donations to both international disaster relief campaigns and microfinance. Propositions were then developed for subsequent testing.

Based on the findings of Study 1, Study 2 is designed to analyze the propositions put forward. Consequently, this study examines the attitudes and intentions of potential donors towards distant others. Ajzen's (1985) Theory of Planned Behaviour (TPB) is chosen as the base theoretical framework. The objective of the study is to explain donor attitudes and donor intention towards distant others and to offer an extended TPB model for charitable giving to distant others by including and introducing five constructs to the charitable giving and donor behaviour literatures: Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure (see Figure 1.2 below). The research questions for this study were:

- Based on the analysis in Study 1, do the factors Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure influence the intention to donate to distant others?
- Furthermore, do these five factors contribute to an extended version of the Theory of Planned Behaviour for charitable giving to distant others to increase the explained variance in donor intention to donate to distant others?

Figure 1.2 – Proposed extended model of TPB for Charitable Giving to Distant Others



To answer these questions, a survey is developed based on existing measures from the corresponding literatures. The results were analyzed using descriptive, inferential, and structural statistical analysis.

1.3 Organization of the Dissertation

The intent of this chapter was to introduce the reader to the objectives, methodological design and empirical work presented in this dissertation. Chapter 2 is the primary literature review. Chapter 3 is the exploratory Study 1. Chapter 4 reviews more theory and presents the proposed model for investigation in Study 2. Chapter 5 contains the methodological design for Study 2 while Chapters 6 and 7 analyse the data and present findings. Finally, Chapter 8 discusses the results and their implications.

Chapter 2 is an extensive literature review that examines the concepts of distant others and charitable giving from a variety of disciplines including marketing, consumer behaviour, psychology, geography, and philosophy. The chapter begins with an exploration of four major, interconnected themes found in the distant others literature: the ability to demonstrate care; ethical issues in dealing with distant others; the role of globalization in caring for distant others; and the role of the media in perceptions of distant others. The second part of the chapter is devoted to the research on donations to distant others in the charitable giving literature from both a general perspective as well as focused on specific contexts such as natural disaster relief, child sponsorship programs, and funding microfinance initiatives.

Chapter 3 is an exploratory study designed and conducted to provide insight into why individuals give to distant others and why donors choose certain distant needy over others. The empirical portion of this exploratory investigation examines the donor behaviour of a subset of donors from Ottawa, Canada, via Kiva.org (Kiva), an American-based non-profit organization that facilitates microfinance loans to recipients throughout the developing world. As a result of the literature review and analysis of the data collected in this study, four propositions are put forward for further investigation in the subsequent chapters:

- Proposition 1: Lenders' intention to donate to will be influenced by their attitudes towards helping others, their attitude towards charitable organizations, their attitude towards donations, subjective and moral norms, past behaviour as well as their perceived ability to make a loan.
- Proposition 2: Beliefs about social justice will influence the lenders' intention to donate to distant others.
- Proposition 3: Lenders' intention to donate to distant others will be influenced by the perceived impact their donations to distant others will have on poverty alleviation.
- Proposition 4: The perceived distance, as seen at the national, group, and individual levels between the lender and the beneficiary will influence the lenders' intention to donate to distant others.

Chapter 4 builds on the results of Chapter 3 and introduces an extended model of the theory of planned behaviour in charitable giving to distant others. The chapter begins with an introduction to the base theoretical framework for this part of the dissertation, the theory of planned behaviour (TPB), and reviews the literature on the TPB with a focus on studies of the TPB in charitable giving. Based on the extant literature, an extended model of the TPB in charitable giving is then presented. Building on Study 1 and the literature review of distant others, five new constructs will be added to the model for an extended model of the TPB in charitable giving to distant others – Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure – to increase understanding of the intention to donate to distant others.

Chapter 5 describes the research design and methodology for Study 2. The main objective in this research is to explore the factors that influence the intention to donate to distant others. The research method chosen for the study was survey, and the sample design was cross-sectional. The instrument designed for the data collection process was an online questionnaire. General populations from two different countries were included in this research in order to cross validate the findings (Canada and the United States).

Chapters 6 and 7 consist of an extensive statistical analysis of the data collected from Canada and the United States and the proposed model is tested using univariate analysis, confirmatory factor analysis, as well as structural equation modelling. Results

indicate that a proposed extended model of the theory of planned behaviour for charitable giving improves upon previous versions in predicting the intention to donate; that the intention to donate to distant others is predicted by the intention to donate, perceived behavioural control, past behaviour, psychic distance, cultural exposure, and justice restoration efficacy; a measurement scale for psychic distance is introduced; and differences between Canadian and American donors are explored.

Chapter 8 discusses the main findings, theoretical and empirical contributions, and managerial implications of this research, as well as some suggestions for future research, a discussion of the limitations of the studies presented, and a final wrap-up.

CHAPTER TWO – DISTANT OTHERS

“Do not judge unfairly,
God abhors partiality,
Regard one you know like one you don't know,
One near you like one far from you” (instructions to
the Vizier Rekhmire, official of Pharaoh Thutmose III,
c. 1500 BC, quoted in Solomon, 1995: p. 287).

“The administration of the great system of the universe,
however, the care of the universal happiness of all rational
and sensible beings, is the business of God and not of man.
To man is allotted a much humbler department, ...
the care of his own happiness,
of that of his family, his friends, his country”.
(Adam Smith, *Theory of Moral Sentiment*, 1759, p. 215)

2.1 Introduction

The above quotes summarize the debate with respect to obligations towards distant others as cosmopolitans argue that the duties of care and justice transcend national borders while statistes argue the opposite; that our duties are to those closest to us, often basing reasoning on limits of empathic concerns (Peterson, 2015). The cosmopolitan view, as delivered in the Egyptian Pharaoh's instructions to the Vizier Rekhmire over 3500 years ago, is that we should care for and treat all humans the same. Cosmopolitans hold the conviction that moral obligations across national borders involve more than national self-interest and the occasional humanitarian aid (Peterson, 2015) and cosmopolitanism can be defined as capturing the extent to which an individual exhibits an open-mindedness towards foreign countries and cultures (Riefler, Diamantopoulos, & Siguaw, 2012). This position continues to be voiced in more

modern times as distance and differences are erased by globalization and technology, for instance, as sung and celebrated in the lyrics and imagery of the 1985 “We Are the World” celebrity benefit song by collapsing far away Africans into “ourselves” (“we are the world”) (Orgad, 2102).

The statist position, as expressed in eminent Scottish philosopher Adam Smith’s opening quote is that we should care more about those close to us and less about those further away. Smith (1759) provided another example to further illustrate his point:

Let us suppose that the great empire of China, with all its myriads of inhabitants, was suddenly swallowed up by an earthquake, and let us consider how a man of humanity in Europe, who had no sort of connection with that part of the world, would be affected upon receiving intelligence of this dreadful calamity. He would, I imagine, first of all express very strongly his sorrow for the misfortune of that unhappy people. ... And when all this fine philosophy was over, when all these humane sentiments had been once fairly expressed, he would pursue his business or his pleasure, take his repose or his diversion, with the same ease and tranquility as if no such accident had happened. The most frivolous disaster which could befall himself would occasion a more real disturbance. (p.215)

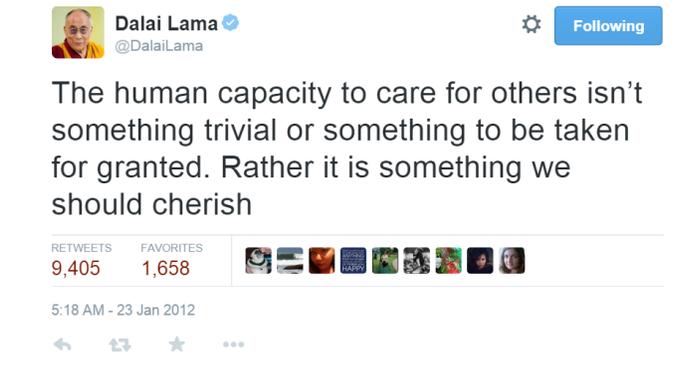
Smith is arguing that humans have a natural limit to their capacity for empathy and thus is it unrealistic to expect people to care for distant others (Peterson, 2015). These arguments were put forth in the aftermath of the great Lisbon earthquake in 1755. The Lisbon earthquake was a seminal moment in human imagination and concern for distant others as it “marked one of the first times subjects were faced with a barrage of representations of distant suffering, ‘snapshots’ that elicited an imaginative and affective engagement with strangers at great distance” (Sliwinski,

2009:p.31). Pamphlets of eyewitness accounts with both textual and visual representations were quickly produced and sold throughout Europe and the New World (Larsen, 2006; Sliwinski, 2009), “where subjects became spectators faced with the ethical and political implications regarding distant suffering” (Sliwinski, 2009:p. 31).

While there is no clear definition or measurement of ‘distant’ in distant others, the term distant has been used in different ways in the literature. Kennedy (2009) proposes that distance is geographic (those we see), distance is social (those we know), and distance is cultural (those who are like us). Ghemawat (2001) offers a typology of distance in international trade based on four dimensions, including cultural distance (languages, ethnicity, religion, norms, etc.), administrative and political distance (colonial ties, political associations, government policy, etc.), geographic distance (physical remoteness, size, climate, etc.), and economic distance (incomes, costs, quality, etc.).

There is little doubt that as responsible and moral members of society, individuals have duties and obligations to care for each other and that should be cherished (see Figure 2.1). The question arises whether these responsibilities should be extended to the distant needy.

Figure 2.1 – Capacity to care



Source: Twitter, @DalaiLama

Questions on this issue of the treatment and care of distant others have been asked for centuries. Philosophers like Aristotle, Diderot, and Balzac have taken positions in line with Smith, and believed that distance was tied to compassion (Kennedy, 2009). However, much of this thought needs to be placed in the proper historical context and was expounded when societies existed on a much smaller scale and the care for outsiders was limited to codes of hospitality (Smith, 1998). In these cases, perception of distance was tied primarily to geography. From a moral point of view, Singer (1972) ignited the contemporary philosophical debate about international moral obligations and argued that people are as much obliged to help a distant other in need as to someone in need close to them. He famously said “it makes no moral difference whether the person I help is a neighbour’s child ten yards from me or a Bengali whose name I shall never know, ten thousand miles away” (Singer, 1972, p.231). The moral philosopher would focus on what one ought to do and not on what one was capable of doing or likely to do. For Singer, distance in any conceptualization

was insufficient to deny care. The implication being that the reason that 'care for distant others' is often ignored is due to an individual's inability to provide such care. However, globalization and technology have altered the "spatial organization of human life" (Smith, 1998, p. 21) and changed the ways in which people can interact with strangers, both near and far. Perceptions of geographic, cultural, and social distance are being altered. An individual's circle of interaction is forever expanding where technology facilitates both the ability to reach the distant needy as well as illustrate their plight (Chatterjee, 2004).

The majority of theoretical literature on distant others and responsibility to them takes root at the interface of two main bodies of literature, geography and philosophy, while its application and analysis in the consumer behaviour and charitable giving literature is much more incomplete. Within the body of geography and philosophy literature, most of the work has been done at the conceptual level with few conducted or published empirical studies. That said, in the distant others literature four interconnected, major themes were identified: Ability to demonstrate care; Ethical issues; Role of globalization; and Role of the media. Furthermore, while coverage of donations to distant others in the charitable giving literature is limited, the extant literature examines the topic from a general perspective as well as focused on specific contexts such as natural disaster relief, child sponsorship programs, and funding microfinance initiatives.

This chapter will summarize the major themes in the distant others literature, examine the literature on charitable giving to distant others, and identify the gaps in the literature.

2.2 Major Themes

This section will examine the four interconnected, major themes identified in the distant others literature: Ability to demonstrate care; Ethical issues; Role of globalization; and Role of the media.

2.2.1 Ability to Demonstrate Care

When Smith first wrote about the collective responsibility of man to distant others in the face of the kind of destruction and despair tragedy experienced in Portugal in 1755, Europeans could do little but feel pity about the suffering of Lisboans and the actual ability to act was limited (Orgad & Seu, 2014). They could not help to the degree it is possible today (Korf, 2006). The distance, in all forms, was too great for individuals to demonstrate their care in charitable ways. While the moral duty of individuals is an important yet abstract question, the way in which individuals can act on that moral responsibility is a key determinant of behaviour. The role of technology and the Internet in facilitating online donations (e.g. Silk, 1998; Brown & Minty, 2006; Burt & Gibbons, 2011; Shier & Handy, 2012) and the appearance of ethical consumption and fair trade options (Raynolds, 2000; De Pelsmacker, Driesen, & Rayp,

2005; White, MacDonnell, & Ellard, 2012) have all increased the options and ability to care for distant others.

The Internet, for example, now allows for new and easier forms of “action at a distance” (Silk, 1998) so that individuals can care for others regardless of location. Online donations and cash transfers can easily be made to individuals and organizations around the globe at any time. The Internet facilitates the necessary information and communication between the distant others and those that wish to offer help as well as extends the range of caring options beyond the traditional constraints of a shared physical environment. International and overseas charities are taking full advantage of this medium to increase the scope and range of their donor base (Shier & Handy, 2012). The strength of a donor’s trust, both in terms of the organization fulfilling its obligation or promise (Sargeant & Lee, 2004) as well as the transactional trust in the online donation process (Burt & Gibbons, 2011), plays an important role in the success of the Internet as a medium to care for distant others.

Charitable donations are not the only option when it comes to how individuals can help distant others and demonstrate care. Other “caring” options could include boycotting certain goods as a response to a corporations or governments treatment of distant others (Klein, Smith, & John, 2004) as was the case with boycotts of South African products as an expression of opposition to apartheid and of Indian factories in opposition to child labour practices (Smith, 1998) or the purchase of fair trade products to support the economic development of distant others (White, et al., 2012).

It should be noted that the ability to care, however, does not always translate into the act of caring. Shaw, McMaster, & Newholm (2015) explore the attitude-behaviour gap in ethical consumption highlighting a range of possible cognitive explanations for the gap including willingness to pay and the rational choice explanation (e.g. Papaoikonomou, Ryan, & Ginieis, 2011), deficiencies in available information (e.g. Shiu, Walsh, Hassan, & Shaw, 2011), and the complexity of attitudes and the repercussion if they are enacted (Shaw & Newholm, 2002).

2.2.2 Ethical Issues

The main ethical issues raised in the literature surround the media representation of distant others, in particular by television news and international aid fundraising programs. Both the news and aid fundraising or advertising have the ability to visually and graphically bring the cause of the distant other to the attention of viewers and potential donors to the benefit of improved television network ratings as well as aid agencies increased income (Silk, 2000). In doing so, they have been accused of promoting “development porn” (Tanguy, 2003; Mittelman & Neilson, 2011; Neilson & Mittelman, 2012) and the “commodification of suffering” (Kennedy, 2009); images of helpless and hopeless parents and very ill, starving, crying semi-clad children with distended bellies and “flies on eyes” in an attempt to address the social and cultural distance between donors and aid recipients. Both powerful terms represent the usually unsuccessful attempt to balance the need to create awareness and communicate information about the distant needy on one hand and the ethics of representation on

the other (Kennedy, 2009). The imagery used has been accused of being patronizing, demeaning, and even harmful towards those they wish to help.

For media agencies, these kinds of images of distant others represent 'news values' (Galtung & Ruge, 1965; Sood, Stockdale, & Rogers, 1987; Joye, 2009; Cottle, 2013), which necessitates dramatic impact, scale, exoticism, stereotyping of others and abnormality (Silk, 2000). Proponents of such an approach could argue that despite the faults in this kind of representation, that there is a positive net effect in that they expedite a rapid response to major disasters (Silk, 2000). Conversely, opponents suggest that the ethical objections to representation of the needs of distant others are extensive and outweigh the benefits (Goldfinger, 2006; Sankore, 2005).

The ethical issues that surround media representation of distant others are four-fold. The first is the aforementioned issue of promoting stereotypes; development porn or commodification of suffering where distant others are represented as passive victims and "such simplistic messages foster racist stereotypes, strip entire peoples of their dignity and encourage prejudice" (Sankore, 2005) under the guise of 'news value'. Kennedy and Hill (2009), for example, explain that implicit stereotypes can be reinforced by repeat exposure to biased images of distant others in the media and may lead to unintended discriminatory judgments and behaviours. Radley and Kennedy (1997, p. 436) explain that aid images that "support the identification of people in the Third World as helpless may reinforce patronizing attitudes among those in the West".

Second, the nature of news coverage necessitates that images and portrayals of distant others usually occurs only when ‘something’ happens, like a major disaster. The coverage and reporting of disasters is often so immediate and focussed on death and destruction that the broader socio-political and economic context is often ignored (Joye, 2009). This in turn diverts attention from the root causes of poverty and “from issues of justice and basic human rights toward values of charity and pity – with an associated reinforcement of the belief that the North is superior – full of generous givers who can “cure” poverty through aid – and that the South is helpless and powerless” (Goldfinger, 2006; as cited in Mittelman & Neilson, 2011, p. 375). The reinforcement of the idea of the dependence of the distant other on the developed world ignores not only the idea of self-sufficiency but also the dependency of developed countries on developing countries for many raw materials and affordable labour (Silk, 2000).

Third, there is a worry that both media representation of the distant needy and charity fundraising appeals unfairly manipulate the emotions of Western viewers with feeling of guilt. Any purposeful promotion of guilt by marketers or the media has ethical implications. Deontological or duty theory, centered on “inherent morality, humaneness, and intentionality of the act” (Hastings, Stead, & Webb, 2004, p. 973) would reject the use of guilt, regardless of the financial effectiveness of the campaign, the news value or the social outcome, on the grounds that it is wrong to create anxiety and distress. However, a teleological, or utilitarian, approach would support the use of guilt if there is a positive net benefit to society (Hastings, et al., 2004).

Research on donor motivations is mixed when it comes to the effectiveness of guilt appeals and the net benefit. While some studies have found that guilt arousal is positively related to the intention to donate (e.g. Hibbert, Smith, Davies, & Ireland, 2007), others have found that a more positive approach will induce giving because of the good feeling the donor is left with (e.g. Silk, 2000). A third result, “the Inverted-U” (Bennett, 1996), suggests that donor will accept the intensity of a guilt appeal only to a certain point where acceptance will eventually level off and then fall off (e.g. Coulter & Pinto, 1995). The model suggests that donor responses are subject to diminishing returns with respect to the level of guilt used or, that is, there is an initial acceptance and increase in attention by donor but that too much guilt will subsequently lead to aversion (Hibbert, et al., 2007). Aid organizations rely upon wealthy, Western donor reaction to strong images of the distant needy “whose plight seems unjustifiable given our own surplus of resources” (Wenar, 2003, pg. 285). Wenar (2003) contends that this guilt reaction is a result of the activation of a donor’s moral concern faced with the need to justify their own action (or inaction) to distant others. These findings, focused on the effectiveness of the campaign, fail to address the possible ideological outcomes of such a portrayal of the distant needy and make a teleological approach, where actions are judged as morally right based on their consequences, difficult to encapsulate.

Fourth, there is a central and perhaps unsolvable ethical dilemma for aid organizations in their relationship with the media. The marketing and fundraising campaigns must balance the ‘correct’ representation of the distant needy in their

fundraising appeals while also generating the greatest amount of possible donations (Breeze & Dean, 2012). Internal documents from one aid organization, PLAN, indicate that this is an ethical issue that development professionals have been struggling with since the 1950's (Mittelman & Neilson, 2011). The ethical debate centers on the tension between use of inappropriate and often negative images of the distant needy and the goal of maximizing fundraising for the organizations with which they would provide the necessary social programs to help the distant needy. The choice between positive images which generate little fundraising and negative images which generate ample support is an ethical dilemma for every organization. Attempts to produce positive or 'good news' campaigns for overseas aid have resulted in negligible donations (Ramrayka, 2001).

2.2.3 Role of the media

The above discussion of ethical issues in caring for distant others highlights the role of the media in the wider debate. Whether in the form of news, an advertisement, or humanitarian communications images of the distant others are commonplace in newspapers, on television, and in online media (Silk, 2000; Mittelman & Neilson, 2011). As donors and distant others hardly ever meet, there is a dependence on the mass media for the transfer of information (Silk, 1998). Media therefore assumes the role of the dominant and often the sole source of information about distant disasters and distant suffering (Joye, 2014), although advances in information and communication technology is starting to change this paradigm (von Engelhardt & Jansz, 2015). For the

viewing public and potential donors, the media plays a central role in how they come to understand disasters as events of human suffering (Cottle, 2009).

The media's ability first to capture the imagination and attention of potential donors and second to transmit information about their condition is essential given the opportunities donors have thanks to the ease of worldwide financial transactions as well as the wide range of causes needing support (Silk, 1998). This "marketization of humanitarianism" (Chouliaraki, 2013) emerged as a result of the increase in the number of NGOs over the last decade (Kennedy, 2009).

The media's role in producing caring for some distant others has come under scrutiny and requires further research (Silk, 1998) and the media's influence on charitable donations has received little attention (Brown & Minty, 2006; Waters & Tindall, 2011; Martin, 2013). The media can play an integral role in promoting feelings of compassion which can raise the moral imperative to alleviate the suffering of others (Joye, 2014; Ong, 2009). Simon (1997), for example, in a study of donations to 22 foreign earthquakes found that individual donations increased with more US network news coverage, while media coverage was not highly correlated with US government assistance. Korf (2006) examined the media's role in aid relief after the tsunami in Thailand in 2004. He contends that the tsunami received so much media attention and donor generosity because Western media focused on the death of tourists and compatriots (Korf, 2006). Korf (2006) compared the response to the tsunami with donor response to that of the Pakistani earthquake a year later. With no tourists

present, the media focused on the location as “suspected of being hotbeds of global terrorism” and post-earthquake appeals for donation received far less support (Korf, 2006).

Brown and Minty’s (2006) study of the 2004 tsunami showed that media coverage has a significant impact on online donation rates as a minute of news coverage increased donations by 13.2% of the average daily donation while a 700-word story in the New York Times or Wall Street Journal increase the average daily donation by 18.2% (Brown & Minty, 2006). Waters and Tindall (2011) also studied the 2004 tsunami and found support for the influence of media coverage on both traditional and online donation rates and that the correlation between media coverage and online donation was stronger than with phone or mail.

Finally, Martin (2013) studied media coverage and charitable donations for three major international events: the 2004 Indian Ocean earthquake and tsunami, the 2010 Haiti earthquake and the 2011 Japan earthquake, tsunami, and nuclear meltdown. He found that media coverage not only significantly predicted odds of donations for all three disasters but also that values increased over time indicating media coverages increasing importance as a predictor of donations.

This line of research is highly fractured as each author claims that no or few empirical studies had been conducted to examine the relationship between media coverage and charitable donations. Extant research in this area highlights critical questions about the ambivalent and complex relationship between the media and

charitable donations about the production and selection of disaster coverage, the content and representation of disasters, and a divide between conceptualizations of disasters as social constructions or as media constructions (Joye, 2014).

2.2.4 Role of globalization

Globalization is generally thought to involve a shift toward a more integrated and interdependent world economy driven by changes in national trade policies and technological advancements. While the lowering of trade barriers made globalization a theoretical possibility, it was technological advances that made it a reality. Marshall McLuhan (1964) coined the term 'global village' to describe how members of every country are now connected by technology. Some of the advancements incorporated under the concept of globalization, including but not limited to, increased international tourism, satellite television, and of course the Internet, have altered "the spatial organization of human life... and with it the ways in which people in different parts of the world have come to interact with each other" (Smith, 1998, p. 21).

As mentioned in the introduction, historically, physically 'close' victims were thought to be more likely to receive help. According to Aristotle, proximity was the guiding principle of care, be it geographic, age, character, habits, or familial (Kennedy, 2009). One would take care of those close to them. Diderot believed that distance lessened feelings of a guilty conscience while Balzac proposed that geographic distance can be correlated with a lack of humanity (Kennedy, 2009). The idea that those in close proximity were more deserving of care was an understandable norm in small-scale

societies where security concerns and mistrust of strangers superseded any feelings of altruism or moral responsibility (Smith, 1998). Globalization has altered some of these perceptions. The idea of proximity was challenged in the aftermath of the Asian tsunami of 2004 (Korf, 2006). Beck (2005, as referenced in Korf (2006)) attributes increased mobility and cosmopolitanism, especially in the form of global tourism, to the personalization of the tsunami beyond all previous scales and borders. In a time of globalization, “everybody tacitly knew: the face of this tragedy could have been mine” (Korf, 2006: p. 245). Corbridge (1993: p.463) generalizes as follows:

“To the extent that we can show that our lives are radically entwined with the lives of different strangers through studies of colonialism, of flows of capital and commodities, of modern telecommunications and so on we can argue more powerfully for change within the global system . . . there is no logical reason to suppose that moral boundaries should coincide with the boundaries of our everyday community: not least because these latter boundaries are themselves not closed, but rather are defined in part by an increasing set of exchanges with distant strangers.”

As globalization leads to this increased interaction, the knowledge and understanding about the impact individuals can have on each other, including distant others, can result in a growing sense of responsibility (Smith, 1998). In arguments about the moral obligations society owes to distant others, Durante (2014) says that globalization has “blurred the boundaries between the concepts of ‘foreign’ and ‘domestic’ on both the sociocultural and sociopolitical levels” (p.315) and the meaning of the term ‘foreign’ is now less dependent on spatial distance and more indicative of differences in world views, ideals, and ways of life (Durante, 2014). De Smet, Dirix, Diependaele, and Sterckx (2015) posit that the process of globalization had created

new, special responsibilities with distant others where fulfilling duties is no longer a matter of charity but a special obligation of justice.

2.3 Charitable Giving

Before summarizing the literature about charitable giving to distant others and exploring the charitable donor motives and influences, a review of donor motives in general is conducted.

2.3.1 Motivation for Charitable Giving

The broader charitable giving literature has identified multiple motives and drivers as to why people give to charity (e.g. Bendapudi et al. 1996; Burnett & Wood 1988; Sargeant & Woodliffe 2007; Bekkers & Wiepking, 2011). In charitable giving, these motives tend to be intrinsic, or done for personal enjoyment or satisfaction, rather than extrinsic, or done in the interest of obtaining a separable outcome (Mittelman & Rojas-Mendez, 2013). Researchers have identified various complementary and/or competing motivations and drivers including altruism, awareness of need, egoism, empathy, guilt, religious obligation, prestige, solicitation, sympathy, tax benefit, and the desire to make a difference.

2.3.1.1 Awareness of Need and Solicitation

There are two events that take place before personal motives for charitable giving can be considered. Bekkers and Wiepking (2011) posit that the first prerequisite for any donation is the donor must be made aware of the need for support. This

includes what kind of need, where the need is located, and who is in need (Bekkers & Wiepking, 2011). The activation of the awareness of need is the purview of the beneficiaries, charitable organizations, as well as the mass media who communicate the need to the potential donor.

After an awareness of need takes place, a solicitation must occur. The solicitation, or the act of being asked to donate, can be tangible (e.g. an advertisement) or intangible (e.g. a personal request) (Bekkers & Wiepking, 2011). These solicitations can come from the beneficiary or the charitable organization and must target potential donors (Bekkers & Wiepking, 2011).

Once there is an awareness of need and the solicitation has been made, there are numerous personal motivations that may come into play for a potential donor in their decision to give to charity or not.

2.3.1.2 Altruism and Egoism

A behavior that voluntarily benefits someone in need without the expectation of reward is considered altruism (Bendapudi et al. 1996). Guy and Patton (1989) argue that the basic need to help others is the strongest motivator for charitable giving. On the other hand, egoism in charitable giving manifests in a motivation where a potential donor gives primarily because the act of giving brings about benefits to the donor first (Harbaugh 1998). When egoism is the primary motivation, the help provided to the beneficiary is merely the instrument used to create a benefit for the donor (i.e. produces a pleasurable feeling) (Batson, 1990).

2.3.1.3 Empathy and Sympathy

Sympathy and empathy both demonstrate an emotional concern for the wellbeing of others. The difference is that with sympathy one feels for the person while with empathy one feels with the person. Empathy necessitates a deeper understanding of the specific context of the other person, often having experienced the same or similar situation as the other individual. Sympathy does not require the same level of knowledge of the particulars. Small and Simonsohn (2008) argue that people are more empathetic towards members of their in-group or where they have been close to someone else's personal experience with misfortune.

2.3.1.4 Guilt

Feeling of guilt can manifest and motivate giving when the recognition of differences in the well-being between two people take place (Basil et al. 2008). There are three types of guilt: reactive, anticipatory, or existential (Huhmann and Brotherton 1997). Reactive guilt happens after a person feels they have violated their own standard of acceptable behaviour whereas anticipatory guilt occurs before, when a person is considering violating said standard of behaviour (Coulter et al. 1999). Existential guilt happens when the differences between an individual and those less fortunate are recognized. Charities frequently use feelings of existential guilt to drive donations (Huhmann & Brotherton, 1997).

2.3.1.5 Tax Benefits

There are also tax benefits to making a charitable donation and, for some donors, that the donation can be used against their income to lower income taxes may be a motivator. This has been investigated with respect to incomes levels (Auten, Sieg, & Clotfelter, 2002; Randolph, 1995) as well as with respect to financial planning (Russell III 2008).

2.3.1.6 Religious Obligation

The two main theoretical approaches attempt to incorporate religious motivations into models of charitable giving are: (a) salvation motivation or motivation for the afterlife; and (b) motivations for the here and now. Salvation motivation extends the reciprocal benefits of giving to charity to include afterlife (Hrung 2004). When considering the here and now, Iannaccone (1998) posits that expectations for the afterlife are replaced with benefits such mutual aid, social support, group identity, moral instruction and other more tangible results.

2.3.1.7 Prestige

Prestige is a motive for charitable giving when the donor is motivated by the recognition their contribution brings (Sargeant and Woodliffe 2007). Prestige is only acquired when the donation is made public (Harbaugh 1998). The prestige motive has been shown to be very prevalent among young professional men who search out the public recognition for their donations through invitations to exclusive galas and black tie events (Kottasz 2004).

2.3.1.8 Desire to make a difference

Duncan (2004) describes the donor who personally wants to make a difference as an impact philanthropist. The motivation of an impact philanthropist is such that he may refuse to pay for organizational overhead costs or contribute to a general fund. He would prefer to target his donation to a very specific person or part of the process as this would increase the overall impact of his contribution. The desire to make a difference and impact philanthropy is one of the newest motivations to be identified and as a construct lacks empirical testing (Sargeant and Woodliffe 2007).

2.3.2 Charitable Giving and Distant Others

While there does not seem to be a general agreement in the geography or philosophy literature about the extent to which distance should matter ethically, there appears to be a consensus that distance, in practice, influences charitable giving behaviour such that a donor is more likely to help a close neighbour than a distant stranger (Kennedy, 2009). Simultaneously, within the charitable giving literature, less focus has been given to the distant other relative to 'closer' causes and this assumption that physical distance reduces the intention to donate lacks rigorous investigation (Bajde, 2009).

In order to bridge the distance, in all forms, between the donor and the distant other, aid organizations often use imagery in their fundraising appeals (see Figure 2.2 for samples). The use of images of starving and needy distant others is common in these campaigns as well as across various forms of media in the developed world

(Radley & Kennedy, 1997; Mittelman & Neilson, 2011). The study of donor responses to the images of the distant needy can reveal insight into donor's perceptions of justice, need, and cultural differences (Radley & Kennedy, 1997). For instance, Radley and Kennedy (1997) examined the images used in aid-advertisements and observed that negative and depressing images were expected to motivate giving more than positive images. Additionally, they find that gaze plays an important role in the success of a fundraising ad with direct eye contact eliciting the greatest response from donors (Radley and Kennedy, 1997). This is supported by Maddox (1993, p. 86) who argues that direct gaze into the eyes of a potential donor represents "[a demand which is very explicit: send money now". Both Maddox (1993) and Radley and Kennedy's (1997) find that the message "these people need help" must be literally portrayed in order for it to be acknowledged by the reader.

Figure 2.2 – Sample Imagery in Child Sponsorship Programs

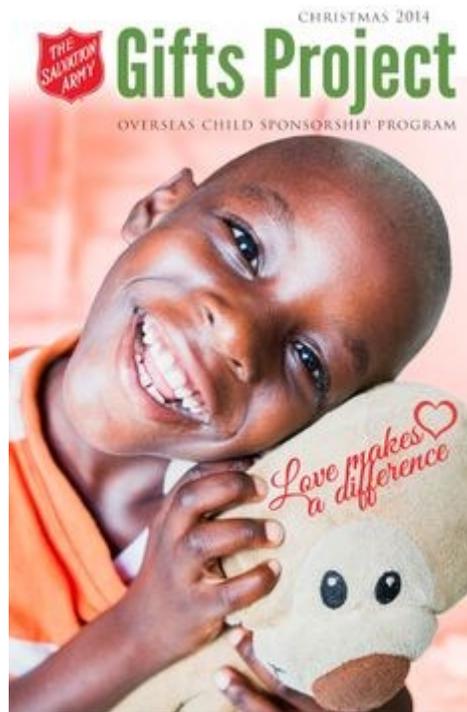


Source: World Vision and Save the Children

Hansen, Kergozou, Knowles, and Thorsnes (2014) found that the most important recipient country characteristic for donors on average is hunger and malnutrition, followed by child mortality, quality of infrastructure, income per capita,

and, least importantly, ties to the donor's home country. Cavanaugh, Bettman, and Luce (2015) examine the influence of emotions used in the marketing of prosocial consumption and charitable giving such as love, hope, pride, and compassion have important influences on consumers (e.g., Belk & Coon, 1993; Cavanaugh, Cutright, Luce, & Bettman, 2011; MacInnis & de Mello, 2005; Small & Verrochi, 2009). They find that only love (see Figure 2.3), defined as "feelings of warmth and affection toward platonic others (i.e., family and friends) in close, non-sexual relationships" (Cavanaugh, et al., 2015:p.9) enhances giving aimed at distant others as love changes the boundary of caring and concern while other positive emotions do not have the same impact (Cavanaugh, et al., 2015).

Figure 2.3 – Sample Imagery using Love



Source: Salvation Army

Other internal factors that influence the intention to donate to distant others include: one's particular well-being (Aaker & Akutsu, 2009), the feelings of emotional intensity produced by humanitarian crises (Huber, Van Boven, McGraw, & Johnson-Graham, 2011), and explicit responsibility for a single distant other (Cryder & Loewenstein, 2012). While some external factors that influence charitable giving to distant others include the number of fatalities (Evangelidis & Van den Bergh, 2013) and identifiable information of victims (Kogut & Ritov, 2007; Small & Loewenstein, 2003).

The charitable giving to distant others literature can be grouped by the context of the charitable campaigns which includes charitable giving to international disaster relief campaigns, to child sponsorship programs, and most recently, to microfinance initiatives.

2.4 Charitable Giving and International Disaster Relief Campaigns

International disaster relief seems like a natural fit to study charitable giving to the distant needy as they are often geographically distant from the donor, demonstrate great need, require urgent assistance, and in all probability will never come into contact with the donor (Zagefka & James, 2015). Cheung and Chan (2000) were the first to propose a model of donation to distant other for disaster relief. They examined social-cognitive factors to propose a model of donor behaviour to international relief organizations. In a telephone survey of 277 people in Hong Kong, Cheung and Chan (2000) examined beliefs about self-efficacy, outcome efficacy, moral obligation, need, and attribution as predictors of donation or intention to donate. They found that self-

efficacy, past donation behaviour, intention to donate to charity, and outcome efficacy were the only significant direct predictors of intention to donate to distant others. Later, Oosterhof, Heuvelman, and Peters (2009) aimed to expand and improve on the model by Cheung and Chan (2000). They found that the greatest predictor of the intention to donate to distant others was past donation to disaster relief campaigns (Oosterhof, et al., 2009). They also found that 'news exposure' was a noteworthy factor, as it had a significant direct effect on awareness and had a total effect on all other factors, including the intention to donate to a disaster relief campaign (Oosterhof, et al., 2009).

Ranganathan, et al. (2012) sought to understand the determinants of behavioural intentions of individuals towards a university-led charitable campaign for Haitian earthquake relief. Their study identified perceived importance of the cause, social value, and recognition as determinants of behavioural intentions (Ranganathan, et al., 2012). According to Ranganathan et al. (2012), if charitable campaigns wished to increase donations among university students, the appeals should focus on the importance of the cause and publicly recognize volunteers and donors.

Zagefka, Noor, Brown, de Moura, and Hopthrow (2011) and Zagefka, Noor, and Brown (2012) published papers with respect to charitable giving and distant others. The aim of the first study (Zagefka, et al., 2011) was to examine the influences on an individual's decision to donate to a specific cause and to explore the success factors for relief appeals. The central variable was the effect of the cause of a disaster, (i.e.

whether it was perceived to be caused by human or natural factors), on willingness to donate money to disaster victims. Zagefka et al. (2011) conducted four studies to explore this topic. In Study 1 they varied the cause of the invented disaster between a 'humanly caused' disaster and a 'natural' disaster. In Study 2, the authors examined donors' views regarding two real-life disasters, one natural and one perceived to be caused by humans. In Study 3, in addition to varying the cause of the disaster as in previous studies, they examined the effect on donations of perceived victim blame and donor's perceptions of the degree of a victim's efforts to help themselves. Finally, in Study 4, Zagefka et al. (2011) monitored the effect on donations when they directly manipulated the proposed psychological mediators of victim blame and self-help. They conclude that naturally caused disasters raised more donor funds than human caused disasters. The authors inferred that, in line with the just world hypothesis, the difference in donations is based on the donor's belief that victims of natural disasters both do more to help themselves and hold less blame for their situation thus are more deserving of financial support.

In their follow up study, Zagefka et al. (2012) looked at where the disaster took place and tested whether awareness and knowledge of an area would increase the intention to donate. The central hypothesis was that knowledge had a positive impact on intention to donate, mediated by greater identification with the distant other (Zagefka et al., 2012). They posit that the more potential donors know about the victims and their environment, the more they are able to identify with the victims, and identification, in turn, was proposed to positively impact willingness to donate (Zagefka

et al., 2012). The results confirmed these predictions in three separate studies focusing on the Asian tsunami of 2004 and the Chinese earthquake of 2008 (Zagefka et al., 2012).

Van Leeuwen (2007) investigates beliefs about intergroup helping in the Dutch response to 2004 Tsunami. She conducted two experiments that studied the role of a threatened Dutch national identity in the response to request for aid (Van Leeuwen, 2007). When a domain dealing with national identity was manipulated (in this case water management, a domain that is positively related to the Dutch national identity), both experiments found a positive relationship between a threat to national identity and the intention to donate (Van Leeuwen, 2007). The second study also found the reverse, that a domain negatively related to national identity resulted in a decreased intention to donate. For the Dutch, this domain was construction work and communication technology. Moreover a threatened national identity led to a stronger belief that Dutch relief organisations should stay in control over their aid (Van Leeuwen, 2007). Van Leeuwen (2007) concluded that an important factor in the success of a fundraising campaign for distant other and disaster relief is the perception that donors share a meaningful group membership with those they aim to help.

Asgary and Penfold (2011) examined an individual's willingness to donate to hypothetical disaster victims within the donor's own country. They interviewed 503 people from the Greater Toronto Area to ascertain their willingness to donate to a hypothetical earthquake disaster in Vancouver. They found that people were willing to

donate an average of \$570.33 to disaster victims compared to the average Canadian's annual donation of \$380 (Asgary & Penfold, 2011). Furthermore, from their sample, they found that 27.8% of people donated to Haiti earthquake relief while just 6.5% donated to Pakistan flood relief (Asgary & Penfold, 2011). This compared to the 48% who said they would donate to a hypothetical earthquake disaster in Vancouver (Asgary & Penfold, 2011). They concluded that an individual's willingness to donate was significantly and positively influenced by factors such as past donation behaviour ($\beta = .212$), helping attitude ($\beta = 0.328$), willingness to help fellow Canadians ($\beta = 0.157$), and age ($\beta = 0.301$) (Asgary & Penfold, 2011).

Eckel, De Oliveira, and Grossman (2007) also conducted a study of donation behaviour toward disaster relief in the donor's home country. They investigate the impact of Hurricane Katrina on the intention to donate in two locations, Texas and Minnesota (Eckel, et al., 2007). They find an increase in giving is associated with personal or familial experience with a natural disaster (Eckel, et al., 2007). They posit that this personal experience may reduce the social and cultural distance between the donor and victim by increasing the awareness and empathy, and therefore donors are more willing to help (Eckel, et al., 2007). They also find that victims perceived as needy elicit greater donations (Eckel, et al., 2007).

Wiepking (2010) examined socio-cultural and economic factors in charitable giving to distant others for disaster relief and found an increased likelihood of receiving donations from older people, with an average socio-economic status, politically left-

leaning, religious, and from people with more confidence in charitable organizations. Nogami (2014) investigated differences between disaster donors and non-donors in Japan and demonstrated that the group differ in a number of respects. He concluded that donors generally have a more positive view of charitable activities compared to non-donors and that donors may be more knowledgeable than non-donors about how disaster relief activities can work and benefit disaster victims (Nogami, 2014).

Marjanovic, Greenglass, Struthers, and Faye (2009) began their exploration of charitable giving to distant others by exploring how feelings of responsibility influence reactions toward natural-disaster victims. They found that responsibility judgments about the distant others current condition led to anger and sympathy, and that sympathy led to helping intentions, which in turn led to helping behaviour (Marjanovic, et al., 2009). Later, Marjanovic, Struthers, and Greenglass (2012) conducted two studies to examine whether trait variables (empathy, global social responsibility) and perceived human responsibility predict intention to donate to victims of a natural disaster. In Study 1, they studied the responses to fake earthquake reports in which victims were either prepared or unprepared for a foreseeable earthquake while in Study 2, they examined response to victims of Hurricane Katrina (Marjanovic, et al., 2012). In both studies, Marjanovic, et al. (2012) find that donations are best stimulated from high-empathy individuals who credit responsibility for disasters to human actions, not natural phenomena. They also find that judgment of human responsibility predicted donation when participants were familiar with the target disaster but did not predict helping when the disaster was unfamiliar or involved the distant needy

(Marjanovic, et al., 2012). These findings elicited a number of commentaries from other scholars.

In direct response to the results from Marjanovic et al. (2012), Einhorn (2012) stressed that cognitive empathy, or reason, may be more important than affective empathy, or emotion, in multifaceted situations like natural disasters. For example, Einhorn (2012) posited that prospective donors may give more if they can separate between citizen and government responsibility. Banfield and Dovidio (2012) wished to build on Marjanovic et al.'s (2012) findings by highlighting that because both victims groups were out-groups, it cannot yet be said how donation results would have changed if one of the groups was an in-group. Furthermore, they suggest that there might be a difference between the emotional impact of disasters elicited by individual victims than by groups as people display more sympathy towards individuals than for groups and seldom feel compassionate concern in response to group needs (Banfield & Dovidio, 2012). Morgan (2012) also touches upon the idea of the impact of the representation of individuals and groups on donations. He suggests that the majority of aid is solicited on the part of groups, not individuals, and that this kind of appeal works best for a subset of donors attracted to this type of victim representation (Morgan, 2012).

2.5 Charitable Giving and Child Sponsorship

As opposed to the immediacy and one-off nature of charitable giving to disaster relief, child sponsorship programs foster a long-term commitment on the part of the donor to helping distant others, namely distant children. Child sponsorship programs are designed to have a donor sponsor a particular child until the child becomes self-sufficient. The sponsor, through an aid organization acting as an intermediary, donates funds to improve the overall welfare of the child and their community over a period of years or even decades. Donor behaviour research with respect to child sponsorship programs, while incredibly scarce, has focused mainly on the images used in the fundraising campaigns for such programs.

Research specific to this context began when Dyck and Coldevin (1992) compared World Vision child sponsorship fundraising appeals that used either no photograph, a pleasant “positive” photograph, or a less pleasant “needy” photograph. They mailed out three separate fundraising appeals to three large treatment groups where they measured the response rate and amount of money donated. They found that the “no photograph” appeal generated the highest response rate while the “positive photograph” generated the highest average contribution (Dyck & Coldevin, 1992). The “negative photograph” yielded the lowest response rate and lowest contributions (Dyck & Coldevin, 1992). These surprising results would seem to contradict the approach taken by many aid organizations at a time when child sponsorship agencies were criticized for their patronizing and demeaning ad visuals (Tanguy, 2003; Smith & Yanacopulos, 2004). Mittelman and Neilson (2011) found that

only 2% of images used in a study of child sponsorship ads contained “positive” images. Furthermore, Radley and Kennedy’s (1997) study of aid-advertising images found that negative and depressing images were thought to be more successful than positive images.

Mittelman and Neilson (2011) examine the advertising of child sponsorship programs in the 1970s. They conducted a content analysis on 468 print advertisements from the Plan Canada archives (see Figure 2.4 for sample). They find that the most frequent images used were of a young female child, posed standing alone outdoors, with a neutral expression on her face, and looking directly at the reader. She is most likely clothed and clean, however the accompanying text communicates the message that her future is bleak if she does not receive financial support from the donor (Mittelman & Neilson, 2011). The image of the child draws the donor into their story while the text explains the situation, thus connecting the two distant individuals, thereby reducing the social and cultural distance between them, and strengthening the power and effectiveness of the ads.

Figure 2.4 – Sample Image – Plan Canada

No clothes
No shoes
No medicine

NO HOPE

Jocilea Barreto: Parents illiterate, sick. Earning little cash. Home is a tumbledown shack made of old boards. No electricity. No water. No toilet. Eight people sleep on straw mats and old blankets. Food scarce.

That was the kind of hopeless existence little Jocilea led before she found her Foster Parent. Now the future is much brighter. Thanks to a Canadian family's monthly donation she has received medical and dental attention, better food, and clothing. She will go to school and education will mean that she and her whole family can learn to support themselves. But thousands more despairing children still struggle through the day hungry and confused. You can help them. Through Foster Parents Plan you can provide food, medicine and clean clothes for some desperate youngster in an underdeveloped country. You receive a photograph of your Foster Child complete with a detailed case history. You write and receive heart-warming letters, both original and translation, that tell of the joys of a fresh start in life. PLAN works. Our overseas offices are headed by a North American Director and staffed by local employees. Join now. For only a few dollars a month you'll have done one of the most deeply rewarding things there is: changed a life of despair to a life of hope.

We are proud of the handling of our funds and offer our complete financial statement on request. PLAN is a non-sectarian, non-political, non-profit social service organization recognized and registered as a Canadian Charitable Organization by the Federal Government. (Charitable Registration No. 0249896-09-13)

Letters cont'd.

Give me men any time
Re: "What They Really Think Of You" Sept/Oct '75. Ungrateful bitch! (unquote) is right. Since you welcome anybody's comments on your article, let me tell you—I am on the men's side. Having worked hard, been loyal, efficient and honest, always there when needed, I was "let go" without plausible explanation, notice or what-have-you, at a most crucial time, when all jobs were taken by students, making it impossible to get another position . . .

May I say, I'd rather be on welfare than ever work for another bitch again! Give me a man boss any time! Ignorant they may be, but men have a sense of fairness, a hell of a lot more logic, and they appreciate loyalty. But don't ever expect that from a woman. I was never given a chance!

Put too many women in high positions and they will all run around in men's boots, stepping on anything in their way! So much about bitches, hope you print this one.
M. Albert, Mississauga, Ont.

What about native peoples?
With respect to Dick Brown's article entitled "The Coloring of Canada" in the Sept/Oct '75 issue?

Wilson Head's report to the Ontario Human Rights Commission said: "Canadians are far behind Americans when it comes to recognizing the black population, in the media for instance, in advertising." I would like to point out the two situations are still utterly unlike. The black population of the USA is 25 million and increasing at a faster rate than the white. It is about 11½-12 percent of the total population. The black population of Canada is barely 300,000 and out of 22 million that makes it less than 1½ percent. The comparison made by Wilson Head has therefore no validity at all. We have 300,000 plus native Indians in Canada and with the Eskimos and Metis we have a total of about a million. Yet this article completely ignores them. What we should be doing is not worrying about the blacks but trying to atone for our disgraceful behavior to our native Indians and Eskimos, whom we have modernized, dispossessed and robbed blind. Now we are ignoring the mercury poison environment in which some of them are forced to live, so that the paper companies and other polluters may have bigger dividends.
C. B. Clinton, Toronto, Ont.

No more bureaucracy
I'm writing this letter in response to the *Quest* Magazine article on "Taking the Gamble Out of Home Buying," (Nov. '75). The article suggests that before people be allowed to sell their homes

SIGN HERE NOW . . . PLEASE



PLAN

FOSTER PARENTS PLAN OF CANADA
153 ST CLAIR AVENUE WEST, TORONTO, CANADA M4V 1P6

I want to be a Foster Parent of a boy girl age _____
country _____ Where the need is greatest

I enclose my first payment of \$17.00 Monthly \$51.00 Quarterly
\$102.00 Semi-Annually \$204.00 Annually

I can't become a Foster Parent right now, however I enclose my contribution of \$ _____ Please send me more information Tel. No. _____

Name _____
Address _____
City _____ Prov. _____ Code _____

I wish communication with PLAN to be in English French

PLAN operates in Bolivia, Brazil, Colombia, Ecuador, Peru, Ethiopia, Haiti, Indonesia, Republic of Korea and the Philippines. Foster Parents Plan of Canada is officially registered as a Canadian Charitable Organization by the Federal Government. Contributions are tax deductible. C.F. 1008

Source: Plan Canada Archives

In their second study, Neilson and Mittelman (2012) examined the marketing of child sponsorship programs in order to evaluate outcomes of charitable giving at the social and ideological levels. They extend the analysis of the marketing of child sponsorship programs by moving beyond the initial fundraising advertisement to focus on other marketing related practices such as facilitating field visits by sponsors and

using the stories related to those visits to promote additional donations. They adopted a consumer storytelling theoretical lens to conduct narrative analysis of letters written by donors upon their return from visiting their sponsor children. In their analysis of these letters, they find evidence of all the elements of the narrative form: narration (telling of a story), plot (chain of actions), and character (individuals) (Neilson & Mittelman, 2012). Furthermore, they find not only the outcomes predicted by the charitable giving literature such as the successful portrayal of the aid agency, a discussion of the relief of need, and meeting of sponsor's needs, but they find evidence of sponsors unconsciously enacting archetypal myths, paternalistic/maternalistic attitudes and behaviours in the narratives of sponsors, as well as elements which emphasized cultural differences and, in doing so, reinforce Northern hegemony (Neilson & Mittelman, 2012). They conclude that the portrayal of the distant other in marketing communications and broader marketing practices has important ideological outcomes.

Prendergast and Maggie (2013) conduct a phenomenological study into child sponsorship programs to examine the core of donors' experiences by asking donors what it means to be a child sponsor. In their analysis of 84 statements from comprehensive interviews, they found that sponsors feel both losses and gains from the experience of sponsoring a child (Prendergast & Maggie, 2013). The losses for sponsors include both time and money, similar to all charitable giving decisions, while the sponsors gain some intangible benefits such as happiness and spiritual fulfillment as well as possibly more tangible benefits such as thank-you letters from the sponsored

child (Prendergast & Maggie, 2013). Motivating factors in the decision to sponsor a child were found to include the financial ability to do so as well as peer-pressure (Prendergast & Maggie, 2013). Their results indicated that sponsors wished to create a close relationship with their sponsor child and tended to sponsor children whom they perceived as similar to themselves (Prendergast & Maggie, 2013). The novel finding surrounds the close relationship that the donor wishes to establish with the distant other. Prendergast and Maggie (2013) found that the continued financial donation was made, at least in part, in the hopes of establishing an engaging relationship. They found that this relationship created a pseudo familial tie to the distant other, similar to the results found by Neilson and Mittelman (2012), thus reducing social distance. Prendergast and Maggie (2013) go on to discover that the strength of these ties make it difficult for donors, in spite of potential personal financial difficulties, to stop sponsoring the distant child. They posit that by ending the financial relationship, they would damage the perceived personal, close relationship with the distant other and generate unwanted feelings of guilt (Prendergast & Maggie, 2013).

2.6 Charitable Giving and Microfinance

While disaster relief and child sponsorship programs have long existed as charitable options to support distant others, the lending or donating of funds to distant entrepreneurs in developing countries to help start or run a business through microfinance organizations is a relatively new phenomenon. Thanks to the Internet and the appearance of new facilitating organizations like Kiva.org, individuals can provide small-scale loans to distant micro-entrepreneurs in developing countries in an effort to alleviate poverty (Galak, Small, & Stephen, 2011; Ly & Mason, 2012a, 2012b; Bajde, 2013; Mittelman & Rojas-Mendez, 2013; Jenq, Pan, & Theseira, 2015). This is accomplished using one of a number of competing websites where lenders (who are, in this instance, the consumers or charitable donor) are given the choice of exactly whom they would like to support. They do so by making a small loan after reviewing an entrepreneur's profile and picture, which includes information on their particular story, their family and economic situation, as well as the proposed use of the funds (see Figure 2.5). Bajde (2013) refers to this approach as a reinvention of charitable giving and describes it as:

“the ideology of entrepreneurial philanthropy (IEP), which transforms the ways in which people imagine poverty, progress and philanthropy. IEP is a utopian ideology inasmuch as it both explicitly and implicitly challenges dominant conceptions of philanthropy and poverty alleviation” (p. 10).

While Mittelman and Rojas-Mendez (2013) refer to the phenomenon as online social lending for development (OSL4D) and describe OSL4D as:

“... a new conceptualization of charitable giving, not as a traditional donation but as a loan. It is the provision of a hand-up instead of a hand-out. The consumer is transformed from a passive, financial donor with little choice or knowledge as to who specifically their contribution helps, to an active and invested participant in enabling a chosen individual’s efforts at improving their quality of life through entrepreneurship. Simultaneously, the perception of the borrower in the developing country is transformed from a helpless recipient of aid to a micro entrepreneur, active in their own efforts at breaking the cycle of poverty. It is a move away from traditional sponsorship of the poor by the rich used by many charities towards a new dignified model of peer-to-peer empowerment.” (p. 311)

The analysis of donor (or lender) behaviour in this area is still at the exploratory stages and researchers have only just begun to respond to calls in the literature for large-scale studies of micro-lending (e.g., Bruton, 2010).

Figure 2.5 – Sample Entrepreneur Profile

Nolita
 Hinobaan, Negros Occidental, Philippines | Food | Bakery

LOAN OVERVIEW | REPAYMENT SCHEDULE

ONLY 4 DAYS LEFT!

A loan of \$675 helps Nolita to buy ingredients like flour, milk, sugar, margarine, yeast, etc.

55% funded, \$300 to go

Select amount to lend
 \$25 | **Lend \$25**

Repayment Term: 14 months (Additional information)
Repayment Schedule: Monthly
Pre-Disbursed: Jul 24, 2015
Listed: Aug 4, 2015
Currency Exchange Loss: Possible

Your funds will be used to backfill this loan
 Repayments will go to you

FIELD PARTNER [Learn more](#)

 Negros Women for Tomorrow Foundation, Inc. (NWTF) administers this loan.

Social Performance Badges:

Nolita works hard to support her family. Nolita is married and has a bakery business in the Philippines.

She requested a 30,000 PHP loan through NWTF to buy ingredients like flour, milk, sugar, margarine, yeast, etc. Nolita has been in this business for 15 years now.

She would like to save enough to provide a secure future for her family.

Source: Kiva.org

In the very first analysis of lender behaviour, Galak, et al., (2011) adopt a marketing perspective in their analysis of those borrower characteristics that stimulate lending. Using data from Kiva.org from approximately 289,000 loans made to 23,000 borrowers through Kiva.org, the authors first used regression analysis to find that borrower group size has a negative effect of the speed to fund a loan. Thus lenders favour individual borrowers over groups. They used a data scraping program (a program that compiles information from multiple individual webpages) to go through over 40,000 lender profile pages for information. Their resulting analysis showed support for lenders strongly preferring borrowers who were similar in gender and occupation to themselves, and to a lesser extent had the same first name initial.

In a second set of studies, Ly and Mason (2012a, & 2012b) used the speed at which individual loans were funded on Kiva.org as a proxy for popularity in order to analyze donor perspectives on project effectiveness. They contend that the speed at which a loan is funded represents lender beliefs about the possible effectiveness of the project in combatting poverty. Ly and Mason (2012b) posit that lenders will lend to the projects that they believe will have the most impact. Their analysis comes up with five main findings. First, they find that lenders fund loans to women 38% faster than to men or mixed groups. A loan to a woman may reflect lenders perceptions that loans to women are less risky and that a loan to a woman will have a greater societal impact than a loan to a man. This is supported in the literature by findings from Morduch (1999), Mayoux (2001), and D'Espallier, Guerin, and Mersland (2011) and is commonly espoused in the media (Dugger, 2006; Rawe, 2003). Second, that loans to individuals

fund 84% faster than loans to small groups (less than 7 borrowers) but, in contradiction of previous findings, loans to large groups (more than 7 borrowers) fund faster than loans to individuals. They contend that large groups may increase likelihood of repayment or that a loan to a large group helps more people. Third, lenders prefer smaller loans with shorter repayment terms. A smaller loan may be equated with a poorer borrower as smaller loans reflect smaller, less expensive projects while a shorter repayment term provides faster feedback on the effectiveness of the loan as well as the ability to loan again. Fourth, they found no preference for safe loans over risky loans based on Kiva's rating of the local Field Partner. This could indicate trust in Kiva or that decisions about riskiness are based on the individual borrower and not the local partner. Fifth and lastly, Ly and Mason (2012b) found that loans to the education and health sector fund fastest while loans allocated for personal use and home improvement slowest. They contend that sector choice may have to do with perceptions of ability to alleviate poverty, community verses personal benefit and high costs of entry. In a separate study, Ly and Mason (2012a) also found that increased media exposure, both for the organization in general and for loans from specific geographic regions, increased funding speed. Specifically, media exposure to an area that was slower in fundraising improved fundraising speed significantly. They conclude that both publicity and its content matter in fundraising success.

Allison, McKenny, and Short (2013) also use speed of fundraising as a proxy for popularity with lenders in their analysis of the characteristics of the entrepreneurial narrative. By examining a sample of 6051 narratives of distant entrepreneurs, they find

that the fastest funding loans contain a larger number elements of language indicating blame and present concern while narratives higher in accomplishment, tenacity, and variety lead to slower funding (Allison, et al., 2013). The results suggest that the way in which the distant other is described in the profile or appeal plays a significant role in fundraising success and that these profiles should be carefully scripted by the facilitating organizations. While Galak et al. (2011) and Ly and Mason (2012a, 2012b) both examined characteristics of the loan and the distant other, Allison et al. (2013) is the first study to examine the language used to describe the distant other.

Mittelman and Rojas-Mendez (2013) were the first to examine donor needs and motivations in OSL4D. They analyze 1,283 consumer statements from members of the Team Canada lending team on Kiva.org as they completed the open-ended phrase “I loan because...”. Using content analysis and choosing some of the most frequently occurring words suggests that Kiva lenders loan because they believe they can help people, want to make the world better, and want to make a difference in the lives of others. Making a loan is small way to do so. Further analysis showed that the most popular motivations were the desire to make a difference and altruism, a person’s behaviour that voluntarily benefits a needy person without expectation or reward (Bendapudi et al., 1996). These can both be categorized as intrinsic motivations. Extrinsic motivations, such as egoism, prestige, and tax benefit, were among the least popular motivations of the selected group of donors. They conclude that much of Kiva’s success relies on the congruence between their offering, the loan (representing a new

alternative in the charitable giving space which is sustainable, personal, and impactful), and the motivation of a majority of their supporters (the desire to make a difference).

Jenq, et al., (2015) studied close to 7000 Kiva loans and borrower behaviour from June 2009. They found that lenders preferred more attractive, lighter-skinned, and less obese borrowers in addition to preferences for borrowers who appeared needier, honest and creditworthy while further investigation revealed that more experienced lenders appeared to exhibit less bias than inexperienced lenders (Jenq, et al. 2015).

2.7 Conclusion and Research Gap

The literature on distant others and the care of distant others (see Table 2.1), based mainly in the geography and philosophy fields, can be divided along four major themes: the ability to care, ethical issues, the role of the media, and the role of globalization. Overall, the literature examines the two opposing positions that individuals can adopt: that we should care about distant others the same way as we do to those close by or we should care more about those close to us than those far away. This choice applies to all forms and definitions of distance.

The ability to care has changed over time. People are now better able to help distant others than ever before thanks to technology and the appearance of consumer alternatives and ethical consumption choices. In caring for the distant others, ethical issues emerged, mainly around the portrayal of distant others in advertising and the

media and the balance between transmitting information and 'news value'. Some other ethical issues emerged including the promotion of stereotypes, the lack of context in reporting, the manipulation of viewers/donors with feelings of guilt, and that aid organizations need to balance correctness with need for fundraising. Studies of the role of the media and distant others centered on the dependence on media to transmit information, and the correlation between media coverage and donation totals. Finally, the literature explores the role of globalization in changing responsibilities and possibilities with respect to distant others. Globalization has led to a more integrated society thanks mainly to technology where the idea of what is 'distant' is being reduced.

Table 2.1 – Summary Research on Distant Others

Focus	Author
Ability to Care	Brown and Minty, 2006; Burt and Gibbons, 2011; De Pelsmacker, et al., 2005; Korf, 2006; Orgad and Seu, 2014; Papaoikonomou, et al. 2011; Raynolds, 2000; Shaw, et al. 2015; Shaw and Newholm, 2002; Shier and Handy, 2012; Shiu et al. 2011; Silk, 1998; White, et al., 2012
Ethical Issues	Breeze and Dean, 2012; Cottle, 2013; Goldfinger, 2006; Hastings, et al., 2004; Joye, 2009; Joye, 2014; Kennedy, 2009; Kennedy and Hill, 2009; Mittelman and Neilson, 2011; Neilson and Mittelman, 2012; Radley and Kennedy, 1997; Sankore, 2005; Silk, 2000; Tanguy, 2003; Wenar, 2003
Role of the Media	Brown and Minty, 2006; Chouliaraki, 2013; Cottle, 2009; Joye, 2014; Kennedy, 2009; Korf, 2006; Martin, 2013; Ong, 2009; Silk, 1998; Silk, 2000, Simon, 1997; von Engelhardt and Jansz, 2015; Waters and Tindall, 2011
Role of Globalization	Beck, 2005; Corbridge, 1993; De Smet, et al., 2015; Durante, 2014; Kennedy, 2009; Korf, 2006; Smith, 1998
Charitable Giving and Distant Others	Aaker and Akutsu, 2009; Bajde, 2009; Belk and Coon 1993; Cavanaugh et al., 2011; Cavanaugh, et al. 2015; Cryder and Loewenstein, 2012; Evangelidis and Van den Bergh, 2013; Hansen et al. 2014; Huber et al. 2011; Kennedy, 2009; Kogut and Ritov, 2007; Maddox, 1993; MacInnis and de Mello 2005; Radley and Kennedy, 1997; Small and Loewenstein, 2003; Small and Verrochi 2009
International Disaster Relief Campaigns	Asgary and Penfold, 2011; Banfield and Dovidio, 2012; Cheung and Chan, 2000; Eckel, et al., 2007; Einhof, 2012; Marjanovic, et al. 2009; Marjanovic, et al. 2012; Nogami, 2014; Oosterhof, et al. 2009; Ranganathan et al. 2012; Van Leeuwen, 2007; Wiepking, 2010; Zagefka, et al. 2011; Zagefka, et al. 2012; Zagefka and James, 2015
Child Sponsorship Programs	Dyck and Coldevin, 1992; Mittelman and Neilson, 2011; Neilson and Mittelman, 2012; Prendergast and Maggie, 2013
Microfinance	Allison, et al., 2013; Bajde, 2013; Galak, et al., 2011; Jenq, et al. 2015; Ly and Mason, 2012a; Ly and Mason, 2012b, Mittelman and Rojas-Mendez, 2013

The role of the distant other has received less attention in the charitable giving literature relative to other social causes. A general sense that 'distance matters' has emerged from the literature. With respect to the imagery used in advertising of distant others, negative ads have been shown to not only raise more funding but also more ethical issues. The distant other in charitable giving has been examined in three contexts: international disaster relief, child sponsorship programs, and microfinance. The literature on international disaster relief has attempted to model the intention to donate to distant others identifying factors such as self-efficacy, past behaviour, outcome efficacy, moral obligation, news exposure, social recognition, social justice, judgements of blame and responsibility, attitudes, and cultural differences. The child sponsorship literature has received significantly less attention and has focussed on the images and marketing communications used in fundraising appeals, finding that donors are seeking a long-term and interactive relationship. The charitable giving to microfinance initiatives is the newest area to be examined and is still in the exploratory phases. Studies have focused on examining the differences between the donor and their chosen recipient as well as on the impact of their donation.

However, there is still much to be learned about charitable giving to distant others. Extant literature has not yet identified all the factors that influence a donor's decision to give to distant others, explained why they choose to support one recipient over another, and only Strombach, et al. (2014) has compared results across countries. Further, most research has specifically focused on disaster relief and not approached charitable giving to distant others more generally or explored any of the other contexts

to support distant others to test for generalizability of findings. Additionally, the literature to date has also focused almost exclusively on donor characteristics while ignoring the diversity of the distant others and the impact of this diversity on the donor and donor attitudes. The distant others is portrayed as a homogenous, generic individual in need.

For this reason, research must consider not only the attitudes and intentions of the donor but also the characteristics of the distant other and, subsequently, the fit between the donor and the distant other. This gap in the literature is the starting point of this dissertation, which looks at charitable giving and addresses one specific aspect: the intention to donate to distant others. This study explores the factors that influence a donor's intention to donate to distant others and specifically the factors that influence the choice of which distant other to support. In particular, initial emphasis is placed on the various conceptualization of 'distance' which appears at the nation, group, and individual levels.

There is also a lack of research addressing charitable donor behaviour in the consumer behaviour literature and even less is focused on charitable giving to distant others. Furthermore, the findings from extant research concerning charitable giving to distant others come from a wide variety of disciplines and perspectives making any kind of generalizability difficult. These findings are, for the most part, very descriptive and exploratory while, at times, contradictory or lacking a strong theoretical foundation.

In summary, most of the prior research on charitable giving to distant others has focused on the donor with little regard for the impact of the characteristics of the distant others.

The previous discussion leads to the following central research questions, which guides the analysis of this study:

Why do charitable donors support distant others? How do they decide whom to support?

CHAPTER THREE – STUDY 1

“No act of kindness, no matter how small, is ever wasted.”

Aesop’s Fables, The Lion and The Mouse (as quoted from www.aesopfables.com)

3.1 Introduction

The extant literature has put forth the idea that distance matters when it comes to charitable giving to distant others and a gap was identified around the impact of this distance on donor attitudes and intentions as well as how donors and distant others related to each other. Guided by the central research questions about why charitable donors support some distant others and how do they decide to support, a preliminary and exploratory study needs to be designed and conducted to provide some insight into why individuals give to some distant others and how they choose who will receive their financial support before proceeding to a larger, full study. While the previous chapter summarized the charitable giving and distant others literatures, it found that no investigation has yet been conducted to disentangle the influence of the characteristics of the beneficiary, the location, or the nature of the help provided from the social issue on donor behaviour thus necessitating this additional work to begin addressing the gap in the literature and building a foundation for the larger study.

The empirical portion of this exploratory investigation examines the donor behaviour of a subset of donors from Ottawa, Canada via Kiva.org (Kiva), an American-based non-profit organization that facilitates microfinance loans to recipients throughout the developing world.

The benefits of choosing Kiva and the microfinance context were multiple. First, by examining a similar but distinct context from disaster relief we can see if the discrepancies noted in the total amounts donated after a variety of tragic events around the world are restricted to disaster relief or are more commonly found in other giving to distant others situations. Second, disaster relief campaigns are usually focused on one particular geographic area and a donor can make only a yes or no decision on whether to give. With Kiva, donors always have multiple options in terms of where and to whom to send their support thus allowing us to consider not only the donor's participation but their choice amongst alternatives. The difference in options helps promote donor deliberation and reasoning prior to donation (Borgida, Conner, & Manteufel, 1992). Third, the ongoing nature of microfinance lending removes the immediacy attached to disaster relief allowing a focus on the underlying causes and motivations instead of the urgency of the appeal. It allows for an examination of everyday peoples in everyday circumstances making ordinary decisions. The urgency with which a response is required in disaster situations can take away from the wider political, economic, and cultural context (Silk, 2000) or what influences consumer decision making. Fourth, there is a concern that the emotions of donors are "unfairly manipulated" (Silk, 2000) in disaster relief campaigns (Gilkes, 2000; Green & Silk, 2000). While guilt is a major motivator for charitable giving (Bendapudi, et al., 1996; Huhmann & Brotherton, 1997; Basil, et al., 2008), this "unfair manipulation" could interfere with the identification of underlying motivations. Finally, Kiva's commitment to

transparency and sharing user data publically provides a unique opportunity to examine donor decisions.

3.2 Research Objective and Research Questions

The research objective of Study 1 is to investigate why individuals give to some distant others and how they choose who will receive their financial support. This preliminary study will attempt to answer the following research questions with respect to donors and distant others:

- Why do donors choose to give to distant others?
- To whom do donors choose to give to most often?
- Which factors might influence donor's decisions?
- What differences in behaviour exist between donors from different places?

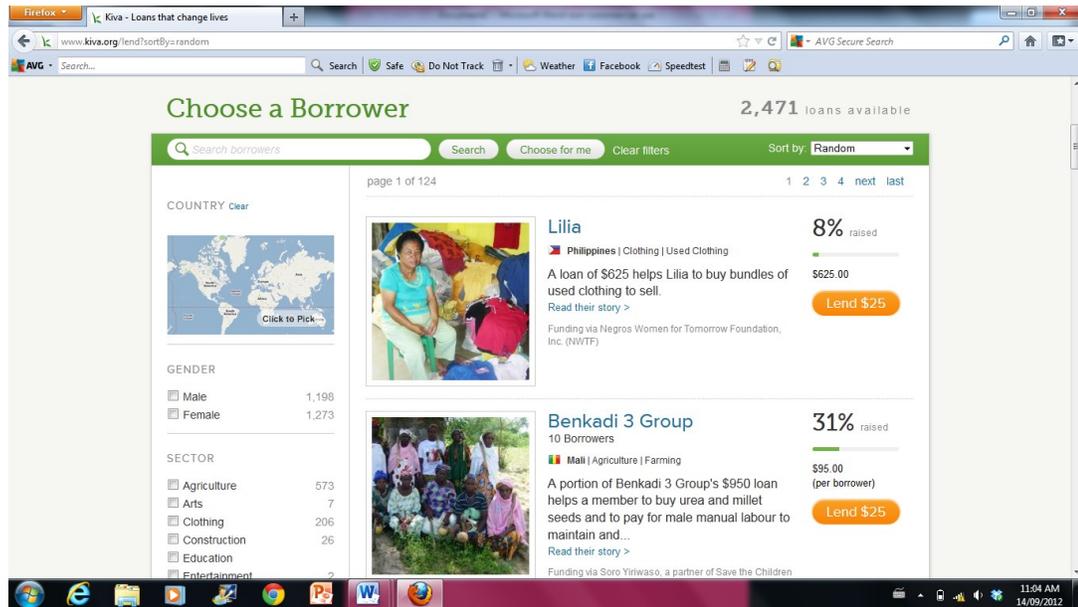
3.3 Introduction to Kiva

Founded in 2005 by Matt Flannery and Jessica Jackley, Kiva (<http://www.kiva.org>) is a non-profit organization that allows individuals, with as little as \$25 USD, to lend money via the Internet to microfinance institutions around the world, which in turn lend the money to microentrepreneurs in their communities (see Figure 3.1). Inspired by the Grameen Bank, this model aims to provide small loans to people in developing countries who are unable to access credit and loans from mainstream financial institutions for entrepreneurial activities (Flannery, 2007). Kiva's

stated mission is to “connect people through lending for the sake of alleviating poverty” (<http://www.kiva.org/about>). Kiva.org is headquartered in San Francisco, California.

Kiva currently connects more than 1,321,000 lenders from around the world who have lent more than \$728, 726,000 USD to approximately 1.7 million borrowers in 86 countries (Kiva Statistics, 2015). The average Kiva lender has made 9.9 loans and the average total amount loaned per Kiva lender is \$278, while the average Kiva borrower requires a loan of \$416 (Kiva Statistics, 2015). Flannery claims that “Lenders show unambiguous preferences according to region, gender, and business type. Africans first, women first, and agriculture first. A female African fruit seller? Funded in hours. Nicaraguan retail stand? Funded in days. A Bulgarian taxi driver? Funded in weeks” (Flannery, 2007). According to Gerard Neimira, Kiva’s Customer Service Manager, “some see themselves as a patron, in the spirit of the child-sponsorship model. Others see themselves as a business partner. Most just want to help in some way” (Carlman, 2010:p. 98).

Figure 3.1 – Screenshot Kiva.org



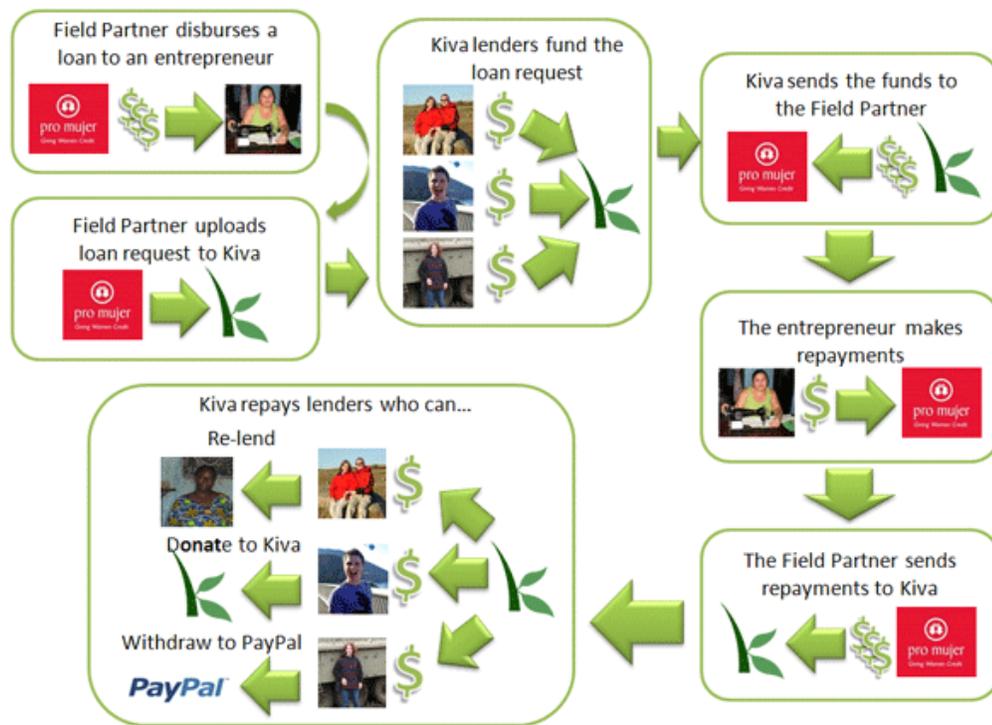
3.4 How Kiva Works

The basic Kiva process (see Figure 3.2) operates as follows:

1. The local microfinance institution, or Field Partner in Kiva’s vocabulary, approves and disburses a loan for a microentrepreneur in their community. They take a picture of the entrepreneur and write down the entrepreneur’s profile.
2. The Field Partner uploads the profile and the picture to Kiva’s website.
3. Potential lenders from around the world choose the entrepreneur they wish to lend to through viewing these profiles, they may then lend an amount as small as \$25 or as large as \$500 on the website.

4. Once the loan is completely funded, Kiva sends the funds to the Field Partner.
5. The entrepreneur makes their repayments to the Field Partner.
6. The Field Partner sends the repayments back to Kiva.
7. Kiva sends the repayments on to that entrepreneur's lenders, who can then re-loan those funds to another entrepreneur, donate those funds to Kiva, or withdraw their funds to their account through PayPal.

Figure 3.2 – How Kiva Works



Source: <http://www.kiva.org/about/how>

To illustrate, a potential lender in Canada can go to the Kiva.org website where s/he is able to review the profiles of hundreds of working poor in need of funding to start or grow their business (see Figure 3.1). The lender could read about a baker in the Dominican Republic who needs \$220 to buy a new flour mixer, a group of used clothing sellers in Uganda who need \$330 each to buy more stock, a pig farmer in the Philippines who needs \$150 to buy livestock, or a restaurateur in Peru who needs \$725 for new tables and chairs. A loan made online via the Kiva website to the borrower of the lender's choice is distributed by a local microfinance partner and used to run a small business. The lender decides how much to lend, whether the total amount of the requested loan or just a portion. When the total amount of the loan is raised on the Kiva site, from one or multiple lenders, it gets distributed in the developing country. Every month, as the installments on the original loan are paid back locally, the lender receives their share paid back into their online account. Upon repayment, the lender is free to lend again to another deserving entrepreneur in the same or different country ("How Kiva Works", 2012).

3.4.1 Criticism of microfinance and Kiva

Microfinance and organizations that facilitate microfinance like Kiva, with all of its cited positive impacts and potential, are not without its critics or its detractors. There are a number of issues that may illustrate ways in which microfinance activities can possibly damage the prospects of the poor and this, in turn, may influence donor giving or lending behaviour.

When microfinance institutions (MFIs) refer to the small loans as microcredit what they are really referring to is debt or microdebt (Hulme, 2000). Conceptually credit and debt are the same thing; while framing it as access to credit is viewed as a positive (even a human right) while debt is viewed as a negative and something to be avoided. Criticism abounds as microfinance takes an already vulnerable population, perhaps with little financial literacy and understanding of interest rates and repayment plans, and places them in a deeper financial hole. Without a complete understanding of the implications of debt, borrowers have been known to seek second loans from competing MFIs to pay back the first loan. This leads to over indebtedness and an inability to repay (a situation that should appear familiar to many in the developed world as well).

Another set of criticisms focus on MFIs lack of focus on the real needs of the clients they purport to serve. Savings are often argued as the real tool for poverty alleviation and not entrepreneurship (Allen, 2007). MFIs do not typically allow clients to have a savings account without an accompanying loan. Furthermore, a microfinance loan is usually contingent on some entrepreneurial endeavor that will lead to repayments. This presumes that all poor are entrepreneurially inclined and want to start their own business. Clients have been known to pretend they want microenterprise loans when they really need funds for school fees, medical expenses, or consumption smoothing. The poor are, therefore, forced to borrow if they wish to save. This is because MFIs are reliant on the interest generated from their loan portfolio and not their savings products for their financial self-sufficiency.

The majority of microfinance loans are offered using a group loan methodology. The group loan methodology, to which microfinance owes its success, has also encountered a great deal of criticism. Harper (2007) addresses a number of the unnecessary costs that group membership places on borrowers including additional time commitments, financial costs, invasion of privacy, additional social risks and complicated social dynamics.

Considering the way in which repayments are publically made in the solidarity groups and the connectedness of the village banking model, Dichter (2007) delves into the social meaning of debt and how it can impact the personal relationships within the borrower's community. For those group members who have difficulty in repaying their loans, they risk interpersonal repercussions including the loss of face, shame, shunning, and the threat of violence from other group members. The loss of face that could accompany the failure to repay would create such shame that a delinquent borrower may be taunted and mocked in the streets, resulting in the need to flee their village to escape the humiliation (Karim, 2011). At the extreme, there are reports of more than 80 suicides in Andhra Pradesh, India of microfinance borrowers, over indebted and unable to repay their loans, in the last few months of 2010 (BBC, 2010). According to Nietzsche, the indebted person internalizes the guilt imposed by debt (Dichter, 2007). Debt can mean a loss of respectability, where borrowers are viewed by others as less independent, less self-reliant, or under the control of others resulting in a borrower feeling unequal and could even undergo a loss of identity (Dichter, 2007). One possible result of this is suicide.

Furthermore, as the group lending methodology mixes social relationships with economic interests, any misstep or difficulty could pollute these relationships and weaken the bonds of community solidarity (Karim, 2011). As most of microfinance in the developing world takes place in collectivistic cultures, the borrower's place in their community can be of paramount importance. The group lending methodology can put these social relationships at risk.

Criticisms have also been raised about Kiva and the way in which websites of this kind represent the microfinance lending process. The most public of these concerns was raised in October 2009 in a series of blog postings and retorts beginning with David Roodman of the Centre for Global Development and Kiva's co-founder Matt Flannery. Roodman, a respected voice in the microfinance community, essentially claimed that it was all a sham; that Kiva lenders money was not going to the entrepreneurs they believed they were supporting. He implied that Kiva and similar programs were the same abusive fundraising scheme as child sponsorship program used to be (Roodman, 2009). Flannery appeared on Roodman's blog as a guest blogged and denied the accusations, countered with a more detailed explanation of the Kiva process, strongly opposed this view of online social lending for development and defended the personal connection and financial ties between lenders and borrowers on Kiva (Flannery, 2009).

As new phenomenon, microfinance and online social lending represent exciting new alternatives for the international NGO and charity sector. It is important to

examine both the benefits and risks involved in these options while acknowledging that that there is no 'silver bullet' solution. A critical lens is required and more research needed from this perspective to grow the positive social impact that these programs can have on poverty alleviation.

3.5 Methodology

This section outlines the methodological approach of Study 1 including the method, sample, data collection, and data analysis.

3.5.1 Method

Study 1 is exploratory in nature and takes an inductive approach, moving from specific observations, to the identification of patterns, which lead to the creation of propositions, and eventually to broader generalizations and theories. Inductive research “involves the search for pattern from observation and the development of explanations – theories – for those patterns through series of hypotheses” (Bernard, 2011, p.7). In this way, we are moving from the specific observations of Kiva donor behaviour to the general propositions for charitable giving to distant others. To achieve these results, this study employed a variety of research methods and data collection techniques including manual data scraping, survey research, and content analysis.

3.5.2 Sample

In order to gather the initial data to address the research questions, information from individual Kiva profiles was collected from the lenders' public profiles available on the Internet at Kiva.org. The Kiva lenders chosen were all members of the open Lending Team "Team Ottawa"¹. At the time of collection, there were 75 useable profiles. All Lending Team members self-identify as residents of the geographic area of Ottawa, Canada. Choosing lenders from a specific geographic area as the sample for Study 1 will introduce a geographic commonality around which insights may potentially be derived. Commonalities around other types of distance were not explored at this time. This particular Lending Team and geographic area was chosen as the author is a member of Team Ottawa and resident of the area.

3.5.3 Data Collection

The primary method used to collect lender data was manual data scraping. The information from the public lender profiles was manually recorded onto a spreadsheet. Based on the information available on the individual profiles, data was collected about why lenders lend, the number of loans made, and the portfolio distribution of these loans by gender of the Kiva borrower, their country of residence, and the sector in which they were going to use their loan. Additionally, information was gathered about the Kiva lender from their public profile including their first name, gender, whether they joined as an individual, couple, or organization, and the length of time they have

¹ A lending team is a group of Kiva lender accounts voluntarily affiliated with each other based on some common bond; in this case all team members claimed to be either from or reside in the same city.

been a member of Kiva. The data for the Team was then aggregated and loan totals by borrower gender, sector, and country were calculated. The team data was then grouped by lender gender to allow for further analysis.

The sum of the individual lender data from Team Ottawa was then compared with global lender data. The information for the total global portfolio distribution came from the Kiva.org Application Programming Interface (API), hosted online at <http://build.kiva.org>, and displayed at <http://kivadata.org>. This information was also copied over to the spreadsheet.

Additional qualitative data about Kiva donor behaviour was collected from an exploratory survey (see Appendix A for survey questions) sent to 12 members of Team Ottawa using the “Lender Message” feature on Kiva.org. These Lending Team members include the two team captains, the five largest lenders, the two newest lenders, and three opinion leaders. Opinion leaders were defined as “individuals who exert an unequal amount of influence on the decisions of others” (Rogers & Cartano, 1962, pg. 435 as cited in Flynn, Goldsmith, & Eastman. 1996). The online opinion leaders were chosen due to their lasting participation, innovativeness, open communication and self-perceived knowledge (Lyons & Henderson, 2005). Only seven of the selected Kiva members responded to the questionnaire. The small sample size for the exploratory qualitative work was in line with recommendations from Sandelowski (1995) who suggested that adequate sample size in qualitative research can be determined by judgement, research method, and purposeful sampling strategy employed. This is

further supported by Crouch and McKenzie (2006) who posit that a small number of cases (less than 20) in interview-based qualitative research is the way in which inductive, exploratory studies are best done.

3.5.4 Data Analysis

The collected data for all members of Team Ottawa and their loan portfolios was then compared with the total portfolio distribution for all Kiva lenders worldwide. This analysis was performed on three characteristics: gender, sector, and country of borrower. Patterns were identified in the data and propositions were put forth. Furthermore, content analysis was used on both the “I loan because:” statements as well as the exploratory survey to identify motivations for lending. Content analysis is a “research technique for the objective, systematic, and quantitative description of the manifest content of communication” (Berelson, 1952, p. 55 as cited in Kassarian, 1977, p. 8). The benefits of content analysis include the unobtrusiveness of the evaluation, the capability to assess environmental variables, and the ability to provide statistical information for multi-method studies (Kolbe & Burnett, 1991). This method has proven to be a valuable technique for understanding consumer motivations, specifically with respect to social issues (Mittelman & Rojas-Mendez, 2013; Mittelman & Neilson, 2011; Schneider, Loeber, Janßen, Roehrig, & Solle, 2010; Hamzaoui Essoussi & Zahaf, 2008).

3.6 Results

This section will present the results of the data analysis of Team Ottawa's loan portfolio. The profile and demographics of Team Ottawa will be presented first followed by an analysis of the team member's motivations for lending based on the completion of the open-ended statement "I loan because:". A portfolio analysis is then conducted by gender of the lender and distant other, the sector in which the distant other operates, and finally an analysis based on the country of residence of the distant other.

3.6.1 Profile Team Ottawa

At the time that data for Team Ottawa was collected, the team was comprised of 80 lenders, 75 of which had public profiles and 5 who had private, anonymous profiles (http://www.kiva.org/team/team_ottawa). As data was only available for the 75 public profiles, the remaining data analysis comes from this group (see Table 3.1).

Team Ottawa is comprised of 44 men, 27 women, and 4 couples. The four couples have user names such as "Jacques and Suzanne" and their profile pictures contain two people. An assumption was made that they made decisions about lending together and were therefore not grouped with either gender. This results in a 57% male, 43% female split in Team Ottawa. This varies from the Annual Kiva Lender Survey which reports 36% male and 64% female (Kiva, 2014).

Team Ottawa had made a total of 3,155 loans on Kiva.org. These loans have been distributed to borrowers in 52 countries. The number of loans per lender ranges from Lender25 with 1023 loans to Lender63 with 0 loans. Overall this is an average of 42 loans per team member. However, it is worth noting that there are seven lenders with more than 100 loans a piece. The average number of loans per team member when excluding these 7 largest lenders drops to 14 loans. The largest seven lenders account for 2,110 of the team's loan or 67% of the total portfolio.

When Team Ottawa members were asked about how they loan and make their decisions they offered a range of explanations from a lack of structured approach to a very organized strategy or a focused approach on a specific set of criteria to embracing a global and diverse portfolio. Lender1 said "I don't have a very logical method" whereas Lender4 said "I keep a chart and try to spread the money around geographically". The idea of 'spreading the money around geographically' was also mentioned by Lender6 who said "I also try to help people in as many regions of the world as possible" and by Lender7 who offered "I try to have a balanced portfolio of loans so I deliberately try to avoid showing any geographical preference in my lending patterns". Lender5, on the other hand, had a more specific approach saying "I prefer to lend to women and started with a focus on Africa". Lenders revealed other influences including the borrower's group name, marital status of the borrower, number of children being supported, age of borrower, the borrower's plans for use of the loan, the way the borrower's story is told, and the likelihood of repayment throughout their survey responses.

Table 3.1 – Team Ottawa Profile

Team Ottawa Members	80
Team Ottawa Public Profiles	75
Men	44
Women	27
Couples	4
Total Loans	3155
Max. Loans by One Member	1023
Min. Loans by One Member	0
Average # Loans	42

3.6.2 I Loan Because:

On each Kiva lender’s profile page, they are invited to write a sentence that begins with “I loan because:”. The statements from the 51 Team Ottawa members who supplied an ending to this sentence were subjected to a content analysis and a word cloud was created on Wordle. A word cloud is a special visualization that gives prominence to words that appear more frequently in the source text. The word cloud removes grammatical words and infrequent words to cleanly show the most frequently occurring words of importance (McNaught & Lam, 2010). This allows for the main topics and main themes in a text to emerge. Word clouds have been used effectively in consumer behaviour research to analyze data and glean insights for analysis (Kozinets, Dolbec, & Earley, 2014; Mittelman & Rojas-Mendez, 2013; Belk, Fischer, & Kozinets, 2012). The word cloud for the ‘I loan because:’ text is shown below in Figure 3.3.

contribution to helping others help themselves". This compares favorably with data collected by Kiva that indicates that 54% of lenders joined Kiva because of the difference they are making in someone's life (Kiva, 2014).

As an organization, Kiva was singled out as Lender4 said "I believe that lending through Kiva is a fantastic way of spreading our wealth throughout the world". Moral and subjective norms were also mentioned in the "I loan because" statements. Lender2 felt that "it is our responsibility to assist others to improve their lives," while Lender48 wrote that they lend because "I should". Another area to emerge from the "I loan because" data was the idea of lending because they had the ability to lend. Lenders 13, 14, 31, 33, 65, 67, 70, and 74 all wrote that they lend because "I can!". This response, however, can be interpreted in a couple of ways. First, "I can" may represent the extent of the financial contribution that a lender can make. They "can" lend \$25 as it may be a relatively small sum of money or one that they are willing to part with. Second, "I can" might refer to the fact that Kiva interface actually makes it possible to support specific distant others. The ability to care was previously identified in the literature as a major focus in the charitable giving to distant others literature and that inclusion is supported by the data. The Kiva Lender Survey (2014) also supports the ability to care as their results revealed that Kiva as an alternative to traditional charitable giving was mentioned by 39% of respondents and the ability to participate for as little as \$25 was selected by 30% of respondents (multiple responses allowed).

3.6.3 Gender Analysis

One of the selection criteria on Kiva.org is to choose a borrower based on gender. The distribution of loans made to women is compared with the loans made to men. Table 3.2 compares Team Ottawa portfolio distribution by gender with the Kiva Global portfolio distribution by gender.

Table 3.2 – Portfolio Distribution by Gender of Borrower

	To Women	To Men
Kiva Global	82.33%	17.67%
Team Ottawa	73.19%	26.81%

From the comparison, Team Ottawa lends more to women than to men; but not as much as the Kiva Global portfolio. There is still a strong tendency for Team Ottawa members to choose female borrowers over male borrowers.

A further comparison was made by dividing up Team Ottawa members by gender and then examining their portfolio distribution by gender of borrower. Table 3.3 highlights the difference in the behaviour between the male and female Team Ottawa members in regards to their portfolio distribution amongst male and female borrowers.

Table 3.3 – Team Ottawa Portfolio Distribution by gender, by gender

	To Women	To Men
Team Ottawa Women	84.02%	15.98%
Team Ottawa Men	66.27%	33.73%

As the data indicates, women prefer lending to women much more than men. Men also prefer lending to women but to a lesser degree than women do. The data also indicates that 11 out of 27 women, or 41% of the women on Team Ottawa, only lend to women. There are also 7 out of 44 men, or 16% of men on Team Ottawa, only lend to women. Conversely, there are 3 men out of the 44 Team Ottawa male members, who only lent to men. There were no women who only lent to men. However, the Annual Kiva Lender Survey (Kiva, 2014) indicated that only 8.9% of lenders chose Gender among their top three loan consideration elements.

3.6.4 Sector Analysis

Another way to examine the portfolio distribution of Team Ottawa lenders is by sector, or the way in which the local entrepreneur will use the funds. Kiva has divided the sectors into 16 categories including: Agriculture, Arts, Clothing, Construction, Education, Entertainment, Food, Green, Health, Housing, Manufacturing, Personal Use, Retail, Services, Transportation, & Wholesale. The sector or activity was the third most popular criteria in choosing loans to support on the 2014 Annual Kiva Lender Survey (Kiva, 2014) with more than 10% of lenders listing this among their top three consideration factors.

Table 3.4 presents the comparison between Team Ottawa’s portfolio distribution by sector and the global distribution for the top five largest sectors.

Table 3.4 – Portfolio distribution by sector

Sector	Global	Team Ottawa
Food	29%	27%
Retail	22%	25%
Agriculture	12%	12%
Services	11%	11%
Clothing	8%	9%

There is very little difference between the global data and the Team Ottawa data but there is a general difference between sectors. With respect to sectors, Lender6 said “I certainly have a bias towards loans involving food production. Food and agriculture sectors represent more than 45% of my portfolio because of the basic importance food safety and sustainability is in the developing world”. Lender7 also commented on the importance of a sector in their reply, “I try to lend to pharmacies and other essential services throughout the world. Medical and health services are vital, as is education” and “I try to lend...where the loan will make a positive long-term difference rather than provide a temporary stop-gap.”

3.6.5 Country Analysis

There are a number of interesting trends when examining Team Ottawa loans distributed by country of the borrower.

In terms of popularity, a comparison of the top ten countries by Team Ottawa and by Kiva Global shows great similarities. Only 8.7% of Kiva lenders chose Country as a top three loan consideration (Kiva, 2014). As illustrated in Table 3.5, all ten of the countries that appear in the Global top ten appear in the top 15 of Team Ottawa and vice versa, that all of Team Ottawa’s top ten appear in the Global top fifteen. The number in brackets represents where that country placed on the other list.

Table 3.5 – Top Ten Countries by Loan Volume

Top 10 Global	Top 10 Team Ottawa
Peru	Peru
Cambodia	Tajikistan
Tajikistan	Cambodia
Uganda	Uganda
Bolivia	Ghana
Ghana	Bolivia
Azerbaijan (15 th)	Paraguay (14 th)
Nicaragua	Nigeria
Togo (12 th)	Nicaragua
Nigeria	Philippines (12 th)

The complete rankings of loan volume for all 54 countries were also analysed for rank correlation. The data demonstrates a strong, positive (Kendall’s tau = .807, Spearman’s rho = .945) and significant (p = .000) relationship between the popularity of loans rankings between Kiva Global and Team Ottawa (see Table 3.6).

Table 3.6 – Correlation - Countries by Loan Volume

			Global	Ottawa
Kendall's Tau	Global	Correlation Coefficient	1.000	.807**
		Sig. (2-tailed)	.	.000
		N	53	53
	Ottawa	Correlation Coefficient	.807**	1.000
		Sig. (2-tailed)	.000	.
		N	53	53
Spearman's rho	Global	Correlation Coefficient	1.000	.945**
		Sig. (2-tailed)	.	.000
		N	53	53
		Correlation Coefficient	.945**	1.000
		Sig. (2-tailed)	.000	.
		N	53	53

** Correlation is significant at the 0.01 level (2-tailed).

This similarity could be a function of the volume of loans posted on Kiva.org. If more loans are posted from a group of countries or those countries have participated on Kiva longer, the overall volume may be larger.

In order to see some differences in the portfolio distribution, the portfolio can be expressed as a percentage. The percentage distribution by country of the Global data is compared with the percentage distribution of loan by country of Team Ottawa. While there will be inevitable small differences between the two portfolios, it is the large differences that need to be singled out. As such, on the 'over' lending side, a cut-off of 150% of the Global portfolio percentage distribution was chosen. Table 3.7 shows the 12 countries where Team Ottawa has lent more than 150% of percentage distribution by country of the Global portfolio distribution.

Table 3.7 – Comparison of Portfolio Distribution by Country, more than 150%

Country	Global	Team Ottawa	Difference
Haiti	0.105%	0.308%	360.40%
Kyrgyzstan	0.152%	0.388%	254.78%
Moldova	0.318%	0.774%	243.52%
Rwanda	0.438	1.058%	241.54%
Nepal	0.147%	0.353%	240.72%
Ukraine	1.386%	3.219%	232.30%
Iraq	0.232%	0.453%	194.65%
DRC	0.524%	0.995%	189.62%
Liberia	0.176%	0.315%	179.12%
Afghanistan	0.991%	1.716%	173.15%
Mali	1.041%	1.765%	169.54%
Paraguay	2.652%	4.211%	158.78%

There are some interesting commonalities around some of the countries on this list. First, there are four French speaking countries on the list: Haiti, Rwanda, the Democratic Republic of Congo, and Mali. Just missing the 150% cut-off were another two French speaking countries: Senegal and Benin. As Team Ottawa is from an officially bi-lingual (English and French) country as well as having a large francophone local population, language could be a reason for the oversubscription of loans to French speaking countries when compared with the global data. Second, Canada has had an extensive military presence in four of the countries on the list where Team Ottawa members lend more frequently: Haiti, Rwanda, Afghanistan, and the Democratic Republic of Congo. Canada has also been involved both pre- and post-war in Iraq. Lender6 commented that “I made a few loans to people in Afghanistan to help with the rebuilding efforts there due to the war”. On the other hand, Lender7 said that “I don’t look at the political when deciding where to lend funds. That’s not my concern”.

Finally, Haiti in particular has a number of socio-political ties beyond the aforementioned shared language and military history with Canada including more than 250,000 Haitian nationals with Canadian permanent residency (Statistics Canada, 2011) including Canada’s former Governor General, Michaëlle Jean.

Just as interesting are the countries that do not appear on the list. Popular Canadian tourist destinations of the USA, the Dominican Republic, Mexico, and Costa Rica do not receive a larger portion of loans from Team Ottawa members when compared with the global portfolio. The increased awareness and knowledge about a country among lenders may not play a significant role in the decision making process.

Only one country, Bulgaria, received less than 50% of Team Ottawa’s percentage of total loans when compared with the global distribution. The bottom five countries in terms of the difference between the percentage distribution of Team Ottawa loans when compared with the global data is presented in Table 3.8.

Table 3.8 - Comparison of Portfolio Distribution by Country, bottom five

Country	Global	Team Ottawa	Difference
Samoa	1.943%	1.205%	62.052%
Azerbaijan	4.309%	2.546%	59.091%
Cameroon	0.276%	0.159%	57.787%
Pakistan	1.815%	0.958%	52.788%
Bulgaria	0.321%	0.127%	39.461%

An interesting observation is the presence of Cameroon on this list. Cameroon is a French speaking country and, based on the previous data, would likely be candidate to receive a greater share of loans from Team Ottawa. However, of all of Kiva's African Field Partners, the partner in Cameroon has the highest default rate (<http://www.kiva.org/partners>), making it the riskiest Field Partner with which to lend or where the donation may have the least chance of alleviating poverty. This could be an indication of the role of efficacy in the decision making among Team Ottawa lenders as Lender7 states "I look for a positive, long-term difference as the outcome for the borrower(s) rather than a temporary 'fix'. I also try to keep an eye on the likelihood of the return of my funds but things happen which are beyond my knowledge or ability to discover through due diligence, such as MFI [microfinance institution] fraud".

3.6.6 Summary of Results

Team Ottawa is comprised of 44 men, 27 women, and 4 couples. They have Team Ottawa had made a total of 3,155 loans on Kiva and these loans have been distributed to borrowers in 52 countries. When asked how they made their decisions they offered a range of explanations from a lack of structured approach to a very organized strategy or a focused approach on a specific set of criteria to embracing a global and diverse portfolio. In terms of their motivation for supporting distant others the main themes identified are the desire to 'help people' and 'make life better' for the recipient. There is a strong tendency for Team Ottawa members to choose supporting female distant others over male distant others and strong support for those that work

in the food and retail sectors. When it came to the loan volume by country in which the distant other lives, there was a lot of similarity with the rest of the Kiva lenders. This may be a result of the specifics of the website. However, there were some large differences found between Team Ottawa lenders and the rest of the Kiva community. Some possible explanations warranting further study include the distant other's country having specific ties to Canada including similar language, a previous military presence, political ties, and immigration.

3.7 Discussion

The results of this preliminary study show that, similar to the example of charitable giving to international disaster relief campaigns, donors behave differently towards some distant others than others. From this analysis, a number of research propositions can be put forward.

First, the observation of the data, specifically the "I loan because" statements, discovered that donor behaviour and their intention to donate was influenced by multiple donor attitudes, including both attitudes towards helping in general as well as attitudes towards Kiva as an organization. Donor behaviour was also shown to be driven by subjective and moral norms as well as the perceived ability to make a loan. When considered as a whole, these elements form the basis for the theory of planned behaviour (Ajzen, 1985). The theory of planned behaviour has been infrequently but successfully adapted for use in charitable giving research with the aim of predicting the

intention to donate (e.g. Webb, et al., 2000; Smith & McSweeney, 2007; van der Linden, 2011; Knowles, Hyde, & White, 2012).

This leads to:

Research Proposition 1: Lenders' intention to donate will be influenced by their attitudes towards helping others, their attitude towards charitable organizations, their attitude toward donations, subjective and moral norms, past behaviour, as well as their perceived ability to make a loan.

The examination of the data further revealed beliefs about threats to perceived social justice, fairness and equal opportunity. In line with social justice motivation theory as put forth by Miller (1977) and Lerner (1975), when lenders observe unnecessary suffering their belief in a just world will be threatened and they would be subsequently motivated to act in an attempt to restore faith in the just world (Sargeant, 1999). This was demonstrated through lender statements about the reasons they loan on Kiva as well as the preference for the selection of women as beneficiaries over men. In practice, women receive the vast majority of microfinance loans as more than 83% of all microfinance clients are women (Daley-Harris, 2009). Women are often preferred because microfinance is shown to improve women's empowerment, improve gender equality, and provide better working conditions for poor women (Cheston & Kuhn, 2002; Mahmud, 2003; Kim et al., 2007; Lucy, Ghosh, & Kujawa, 2008; Swain & Wallentin, 2009). Furthermore, traditionally women have been disadvantaged in access to credit and financial services as they tend to work in the informal economy while men

often have more opportunities in the formal economy and from traditional banking (International Labour Organization, n.d.). Further support can be found in the extant literature where Ly and Mason (2012b) found that Kiva loans to women were significantly more popular among lenders and funded 38% faster than loans to men possibly indicating lender's willingness to address issues of gender inequality and women's empowerment. Thus, in terms of social justice, women are seen as more deserving of a microfinance loan to create a just society.

This leads to:

Research Proposition 2: Beliefs about social justice will influence the lenders' intention to donate to distant others.

The analysis also revealed a preference for making loans which may have a greater impact on poverty alleviation. Two choices that the lender could make to maximize the efficacy of their loan were in their choice of borrower's sector of business and choice of borrower based on gender. The results showed clear lender preferences in both these areas. From the literature, Ly and Mason (2012b) also investigated the relative popularity of competing development projects to examine donor perceptions of project effectiveness. They contended that lenders will lend to projects that they believe will have most impact. Similar to the results found here, their study showed lender preferences in both borrowers' sector of business and borrower gender. The microfinance literature supports their contention that loans to women (e.g. Pitt, Khandker, & Cartwright, 2006; Mayoux, 2001; Morduch, 1999) and loans to certain

sectors (Ly & Mason, 2012b) are more effective at alleviating poverty than either loans to men or other sectors of business. Furthermore, consistent with the charitable giving literature on the role of self-efficacy in the donation process (Bendapudi, et al., 1996; Cheung & Chan, 2000), lenders will want to have the most impact on poverty alleviation they can with their donation.

This leads to:

Research Proposition 3: Lenders' intention to donate to distant others will be influenced by the perceived impact their donations to distant others will have on poverty alleviation.

The results also revealed trends by donors with respect to the country of the beneficiary. Some countries were popular choices for lenders from around the world, however, there were a number of countries that Ottawa lenders showed a clear affinity for, significantly more so than the global population. Lenders on Kiva.org come from 195 countries and the data from Team Ottawa showed differences between Canadian lenders and the rest of the globe. A comparison of the lending choices between the global portfolio and that of the Ottawa lenders revealed trends towards giving to countries with a similar language, a shared military history, as well as political and social ties. It did not, however, show a preference for lending to beneficiaries in popular tourist destinations. However, despite the seemingly straightforward assumption that national cultural differences may play a role in charitable giving to distant others, I could find no such analysis in the charitable giving literature. This type

of analysis is prevalent in the international business literature where perceived differences in national culture have been used to examine various strategic decisions including export markets and foreign entry modes (Harzing, 2003). This is conceptualized in the international business literature as psychic distance. Therefore, perceived psychic distance between the lender and the beneficiary at the national cultural, ethnic, or individual levels may influence donor behaviour.

This leads to:

Research Proposition 4: The perceived distance, as seen at the national, group, and individual levels between the lender and the beneficiary will influence the lenders' intention to donate to distant others.

3.8 Limitations

There are undoubtedly limitations on the conclusions that can be drawn about donor behaviour based on so few measures. In this case, gender, country, and sector are the only three measures of the loans. For example, lack of information on certain other factors such as the diversity of choices at the time they log on to the site, the tone of the narrative in the borrowers profile measured for the emotive appeal, and the importance of the borrower picture in the decision making process may all play a role in the donor's behaviour. Furthermore, I was unable to determine the level of involvement in the process. For example, the lender could have simply chosen the first loan on the page or may have searched for hours for the right loan for them. Given the

exploratory nature of Study 1, the identification and understanding of the existence of possible factors of influence is currently more important than the magnitude of influence of the identified factors.

3.9 Conclusion

Study 1 was an inductive, exploratory study that examined the lending behaviour of the 75 members of Kiva's Team Ottawa using both qualitative and quantitative data. Results showed that member of Team Ottawa lent on Kiva because of the difference they are making in someone's life and because they have the ability to demonstrate caring. Team Ottawa members showed a clear preference in lending to women over men as well as to lenders in the food and retail sectors. There was a strong, positive relationship between the popularity of loans by country between the Kiva Global data and the Team Ottawa data. However, a more detailed examination revealed possible socio-political and cultural ties between lenders and borrowers. All of this analysis led to the elucidation of four research propositions (Table 3.9) that will serve as the basis for subsequent study.

Table 3.9 – Study 1 Research Propositions

Proposition 1: Lenders' intention to donate to distant others will be influenced by their attitudes towards helping others, their attitude towards charitable organizations, subjective and moral norms, as well as their perceived ability to make a loan.
Proposition 2: Beliefs about social justice will influence the lenders' intention to donate to distant others.
Proposition 3: Lenders' intention to donate will be influenced by the perceived impact their donations to distant others will have on poverty alleviation.
Proposition 4: The perceived distance, as seen at the national, group, and individual levels between the lender and the beneficiary will influence the lenders' intention to donate to distant others.

As per the research design presented in the introduction (see Figure 1.1), the results of this exploratory, inductive study are used to inform the subsequent quantitative, deductive research phase. As little was known about charitable giving to distant others it was unfeasible to design a questionnaire before the constructs to be measured were known. The purpose of Study 1 was to explore and identify the kinds of variables requiring further investigation. Study 1 has a developmental purpose and resulted in the four research propositions above. The next step is to examine the related theories about attitudes and intentions, social justice, impact and efficacy, and psychic distance identified in the discussion and the propositions as well as to review the accompanying literatures with the aim of moving towards a working theory and the creation of survey research on charitable giving to distant others.

CHAPTER FOUR – AN EXTENDED MODEL OF THE THEORY OF PLANNED BEHAVIOUR IN CHARITABLE GIVING TO DISTANT OTHERS

“I have found that among its other benefits, giving liberates the soul of the giver.” –
Maya Angelou (1994, p. 15)

4.1 Introduction

This chapter will first introduce the base theoretical framework for this part of the dissertation, the Theory of Planned Behaviour (TPB), and review the literature on the TPB with a focus on studies of the TPB in charitable giving. Based on the extant literature, an extended model of the TPB in charitable giving is presented. Building on Study 1 and the literature review of distant others, five new concepts will be added to the model for an extended model of the TPB in charitable giving to distant others: Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure.

4.2 Theory of Reasoned Action and Theory of Planned Behaviour

The Theory of Reasoned Action (TRA; Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (TPB; Ajzen, 1991) contend that intentions are the most direct and closest predictor of actual behaviour. According to the TRA, intentions are influenced by attitude toward the behaviour and subjective norms (perception of others' reaction to their engaging in the behaviour). Ajzen (1991) later amended the TRA to create the TPB by including perceived behavioural control (PBC; the ability to perform the

behaviour) as both an additional predictor of intention as well as a direct predictor of behaviour. Both the TRA and the TPB assume that attitudes are predicted by core, relevant beliefs (Conner & Armitage, 1998).

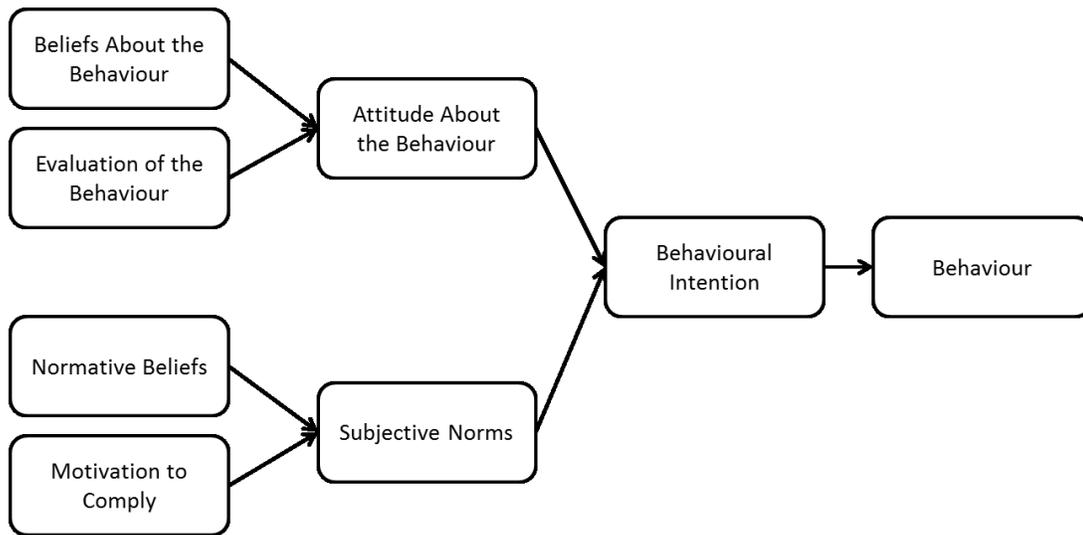
4.2.1 Theory of Reasoned Action

Since its introduction in 1975, the TRA has received substantial attention in the consumer behaviour literature as it appeared to predict consumer intention and behaviour very well (Sheppard, Hartwick, & Warshaw, 1988). According to Fishbein and Ajzen (2011), more than 1,000 empirical papers have been published using their reasoned action approach. A meta-analysis of empirical studies from consumer behaviour, marketing, and social psychology showed strong support for the predictive utility of the TRA in both the intention-to-behaviour relationship as well as the attitude-and-subjective-norm-to-intention relationship (Sheppard, et al., 1988). The TRA has been applied to a number of business decisions including financial decision making, strategic decision making, and professional decision making (Southey, 2011). For example, Bagozzi (2000) extends the TRA to critique the economic conceptualization of consumer behaviour and proposes an action theory model of consumption while Gibson and Frakes (1997) use the TRA to investigate unethical decision making. Some interesting and relevant findings from studies using the TRA include Bagozzi, Wong, Abe, & Bergami's (2000) investigation of the usefulness of the TRA for fast-food restaurant consumption where they find that the TRA varies under cultural and social settings and Konkoly and Perloff's (1990) use of the TRA to in predicting the intention

to donate money where they find that attitude and subjective norms are significant predictors.

As consumers make choices about whether to behave in a certain way or not, the TRA offers a framework for measuring cognitive functions. According to Fishbein and Ajzen (1975), the TRA suggests that the best predictor of whether a person will perform a specific behaviour is the development of an intention to engage in said behaviour. These intentions to engage in a certain behaviour are influenced by two antecedents; attitude towards the behaviour and subjective norms (see Figure 4.1 below). The first antecedent, attitude towards the behaviour, characterizes beliefs about the behaviour as well as beliefs about the likely consequences of the behaviour. For example, a person's attitude towards charitable donations impacts whether the individual develops an intention to donate to charity. The second antecedent to behavioural intention, subjective norms, represents the perceived social pressures to engage in the behaviour. For example, the theory suggests that an individual is more likely to develop an intention to donate to charity if there is a belief that others in the individual's social group would view the donation positively. As these two antecedents are central to the TRA, they will be described in greater detail as will behavioural intentions.

Figure 4.1 – The Theory of Reasoned Action (Fishbein & Ajzen, 1975)



Attitudes towards the Behaviour

In the marketing literature, attitudes can be defined as “relatively enduring evaluations of objects, issues or persons” (Petty, Unnava, & Strathman, 1991:p.242, as cited in Webb, et al., 2000). Beliefs are the precursors to attitudes and are perceived to have causal effects on attitudes (Ajzen, 1989, 2001). This part of the model is based on Fishbein’s earlier work on a summative model of attitudes when he assumes that a person holds numerous beliefs with respect to a given behaviour but it is only those that are deemed salient in that moment that are assumed to determine a person’s attitude (Fishbein, 1967a, 1967b). Fishbein and Ajzen (1975) suggest attitude towards a behaviour is predicted by two beliefs about the behaviour: beliefs about the likely outcomes of the behaviour and the evaluations of these outcomes. It is also possible to hold multiple attitudes about a single behaviour. According to Ajzen (2001), depending on the context, an individual can simultaneously have multiple and conflicting attitudes

without any cognitive disagreement. One area where multiple attitudes can be held is with respect to having an attitude toward an act, an attitude toward an object, and that both are predictors of behaviour (Fishbein & Ajzen, 1975). For example, with respect to charitable giving, a potential donor may hold differing attitudes towards donations (Smith & McSweeney, 2007), towards charitable organizations (Webb, et al., 2000), and towards helping others (Webb, et al., 2000). Together, these beliefs produce a favourable or unfavourable attitude towards the behaviour.

Subjective Norms

Subjective norms are the perceived social reaction to engaging or not engaging in a given behaviour. There are two components to Fishbein and Ajzen's (1975) subjective norms, normative beliefs and motivation to comply. Normative beliefs are beliefs held by an individual about what other people, important to the individual, believe about whether one should or should not engage in the behaviour. The importance of the belief about what others want is influenced by the desire to meet those preferences. For example, prospective charitable donors may perceive that their partner would not approve of them making a large charitable donation, and if motivated to seek their approval or avoid disapproval, a negative subjective norm towards making a donation may be generated. However, if all their friends are also making a donation, a positive subjective norm towards a donation may be generated.

These two antecedents, attitude toward a behaviour and subjective norms, are projected to influence whether or not the individual develops a behavioural intention.

The literature has commonly shown that attitudes are better predictors of behavioural intentions than are subjective norms (Ajzen, 2001).

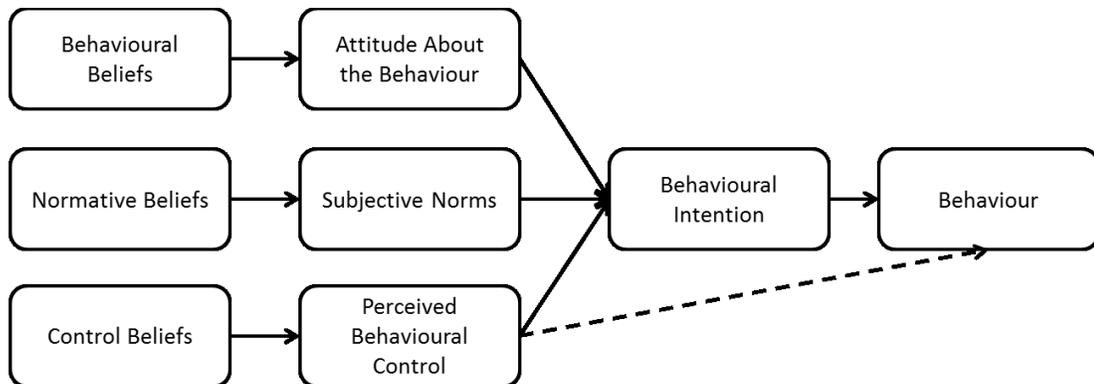
Behavioural Intentions

Behavioural intentions lie in the middle of the TRA as predictors of behaviour and a result of attitudes and subjective norms. The assumption that the TRA makes is that individuals will attempt to act in accordance with their intentions in a manner which is in line with their attitudes and subjective norms (Fishbein & Ajzen, 1975). The likelihood that an individual will perform the behaviour increases with a stronger positive attitude and subjective norms towards the behaviour (Ajzen, 1989). In other words, individuals are likely to participate in behaviours they intend to perform (Conner & Armitage, 1998; Sutton, 1998). The length of time elapsed between the measurement of intention and the observed behaviour can affect the intention-behaviour relationship. The further off the behaviour from the measurement of intent, the poorer a predictor that intention will be (Sutton, 1998).

4.2.2 Theory of Planned Behaviour

One of the main restrictions of the TRA is that it cannot deal with behaviours where individuals do not have complete control over the ability to behave in a certain way or the influence of factors beyond their control (Ajzen, 1991). An individual may wish to behave in a certain manner but cannot do so given a lack of resources or opportunity. For example, if potential charitable donors wish to donate online but do not have credit cards, making an online donation is outside of their volitional control. The TRA was extended to include a new concept, perceived behavioural control, resulting in the creation of the Theory of Planned Behaviour (TPB, Figure 4.2) to deal with this limitation regarding volitional control.

Figure 4.2 – Theory of Planned Behaviour (Ajzen, 1985)



Perceived Behavioural Control

Perceived behavioural control is defined as “people’s perception of the ease or difficulty of performing the behaviour of interest” (Ajzen, 1991, p.193). There are two separate groups of factors which can influence the perceived behavioural control – internal and external. Internal control factors are related to the individual such as personal skill, ability, and information. External control factors lay outside the individual in the environment and may include such things as dependence on others, barriers, or resources (Ajzen, 1985). For example, a donor may wish to make a financial contribution online but not know the website address. Thus, the prospective donor lacks the sufficient information to give and cannot do so based on an internal control factor. Similarly, a person may know the website address and may be willing to donate online, but, being without an Internet connection, a credit card, or the available funds, is unable to do so due to an external control factor. A donor must determine if they have “the necessary resources and opportunities to perform the behavior successfully, weighted by the perceived power of each factor to facilitate or inhibit behavior” (Conner & Armitage, 1998, p. 1432). Ajzen (1991) described the concept of perceived behavioural control as akin to Bandura’s concept of perceived self-efficacy (1982). Bandura described self-efficacy as “concerned with judgments of how well one can execute courses of action required to deal with prospective situations” (Bandura, 1982, p. 122).

4.3 Theory of Planned Behaviour and Charitable Giving

The theory of planned behaviour has been used to predict prospective donors' intentions in a variety of prosocial activities, such as volunteering (e.g. Okun & Sloane, 2002; Warburton & Terry, 2000), blood donation (e.g. Giles & Cairns, 1995; Armitage & Conner, 2001; Ferguson & Bibby, 2002; Charng, Piliavin, & Callero, 1988; Lemmens et al., 2005; Veldhuizen, Ferguson, de Kort, Donders, & Atsma, 2011), organ donation (e.g. Kopfman & Smith, 1996; Radecki & Jaccard, 1999; Morgan & Miller, 2002; Hyde & White, 2009), and bone marrow donation (Bagozzi, Lee, & Van Loo, 2001). To date, a relatively small number of studies have examined the TPB in the charitable giving context (e.g., Webb, et al., 2000; Smith & McSweeney, 2007; van der Linden, 2011; Knowles, et al., 2012; Kashif & De Run, 2015; Kashif, Sarifuddin, & Hassan, 2015).

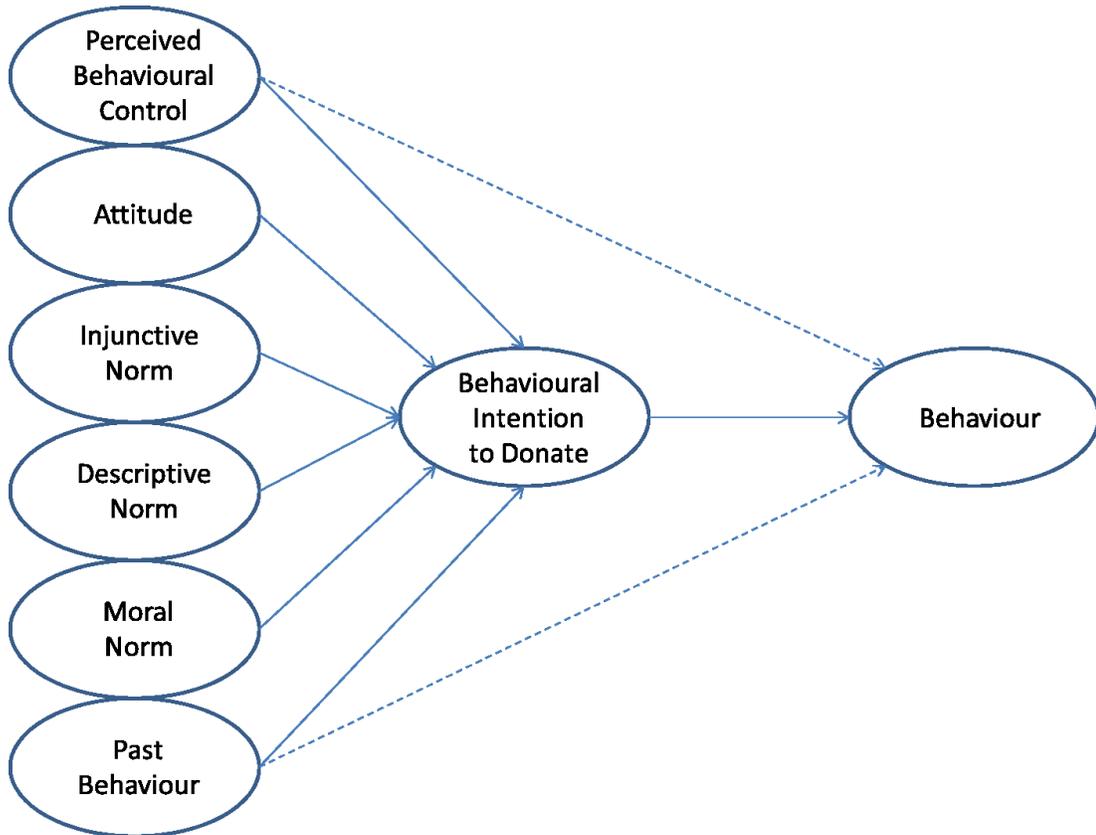
Webb et al. (2000) were amongst the first to adapt the TPB specifically to charitable giving. In their seminal work, they investigated the attitude construct and analyzed it from the perspective of charitable organizations. They found that little was known about individuals' charitable attitudes and those specific measures of attitude toward charitable giving were needed for academics, policy-makers, and practitioners (Webb et al., 2000). While previous attempts to measure attitude towards charitable giving used a single-measure construct, the marketing literature indicated that it was important to differentiate between attitude toward helping others and attitudes toward charitable organization. Based on research by Fishbein & Ajzen (1975), Webb et al. (2000) posit that attitude toward helping others and attitude toward charitable organizations are "distinct but related determinants of donation behaviour" (pg. 300).

They successfully developed and validated two separate measures: a four-item measure of Attitude toward Helping Others (Cronbach's alpha = .79) and a five-item measure of Attitude toward Charitable Organizations (Cronbach's alpha =.81) (Webb et al., 2000). Webb, et al.'s (2000) measures have been used to study charitable donation intention (Ranganathan & Henley, 2008), the impact of donation amount on the willingness to pay for cause-related marketing (Koschate-Fischer, Stefan, & Hoyer, 2012), explaining volunteer's pro-social attitudes (Briggs, Peterson, & Gregory, 2010), and the effects of charity reputation on charitable giving (Meijer, 2009). Charitable giving options also allows for multiple ways in which individuals can help others and charitable organization. Pelozo and Hassay's (2007) typology of charitable support behaviour examines the different options including financial donations, volunteering, and purchases. The individual's attitude towards each of the behaviours is also worthy of investigation, including attitude towards financial donations.

Focused specifically on financial donations, Smith and McSweeney (2007) used hierarchical regression analysis to assess the predictors of the intention to donate. The results of their study, using an extended TPB model (see Figure 4.3 below), revealed that the TPB components of attitudes, subjective norms, and PBC significantly predicted intentions to donate, supporting the applicability of original TPB model to charitable giving (Smith & McSweeney, 2007). Their extended model provided support for the inclusion of a number of new constructs; in particular they found support for the inclusion of additional normative constructs, principally moral norms, and past behaviour as they significantly increased the model fit (Smith & McSweeney, 2007). In

this study, Smith and McSweeney (2007) make the argument that subjective norms should not be viewed as a unitary construct. They differentiate between social (they use the term 'injunctive') norms, which represent the perceived social pressures to behave in a certain way, from descriptive norms, which reflect the perception of whether other people perform the behaviour, and moral norms, which represent personal feelings of responsibility rather than direct social pressure (Smith & McSweeney, 2007). As all three constructs are distinct, they contend that all should have independent effects on intention. Moral norms in particular were found to be a stronger predictor of charitable donation intent than the either social or descriptive norms.

Figure 4.3 – Smith and McSweeney’s extended TPB model

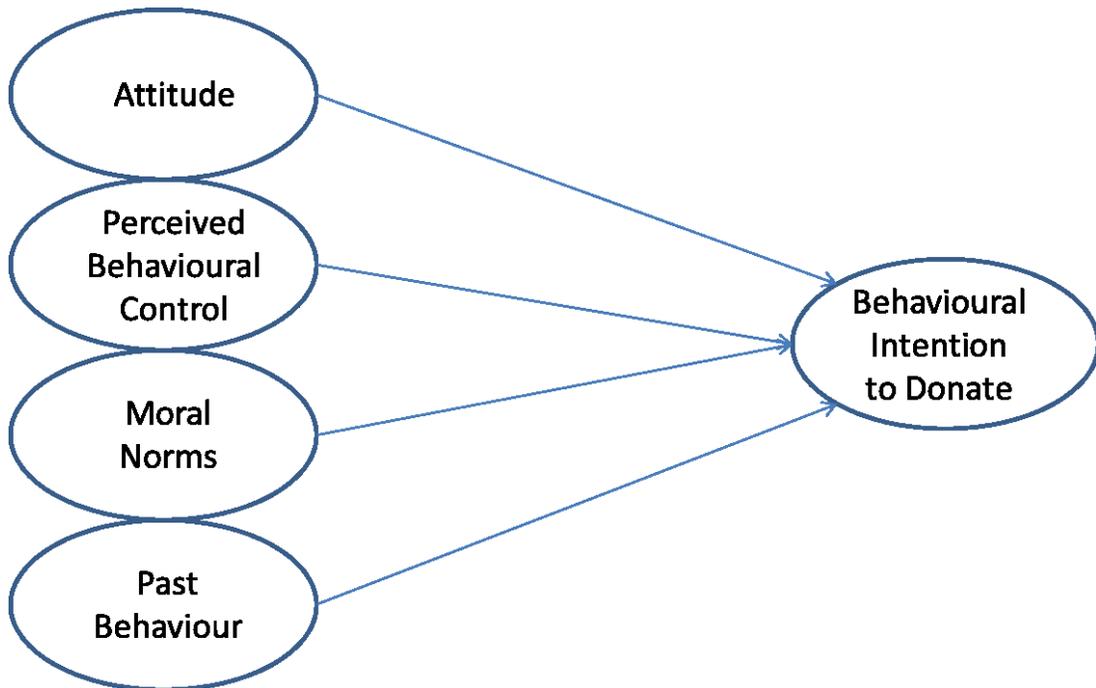


This model was strongly supported by Kashif & De Run (2015) in their study of intention to donate to charity in Pakistan. The survey-based questionnaire used by Kashif & De Run (2015) was unchanged from Smith & McSweeney (2007) and distributed to 250 participants. The results revealed a strong relationship of all relationships in the extended TPB on the behaviour intentions among donors in Pakistan (Kashif & De Run, 2015). Kashif, et al. (2015) also tested the extended TPB model in Malaysia where results indicated an adequate fit with the model. Employing structural equation modelling, they found that past behaviour, social norms, and intention to donate positively contributed towards actual behaviour to donate while

attitudes, self-reported behaviour, descriptive norms, and moral norms did not significantly contribute to intention to donate (Kashif, et al., 2015).

van der Linden (2011) builds on the work of Smith and McSweeney (2007) by questioning the predictive validity of social norms in studying the intention to donate to charity and further extending the TPB in charitable giving. van der Linden (2011) hypothesizes that moral norms are the main driver of behavioural intention and not the subjective norms. The study found that social norms did not explain any of the variance in intention, and that moral norms accounted for a significant amount of the overall variance (van der Linden, 2011). The finding that social norms did not explain any of the variance in intention is supported by Knowles, et al., (2012) who found that subjective norms were not a significant predictor of young people's intention to donate to charity where moral norms were significant. A meta-study of the TPB conducted by Armitage and Conner (2001) found subjective norms to be the weakest of all predictors of behavioural intentions while in an earlier meta-analysis, Conner and Armitage (1998) found that moral norm predicted, on average, an additional 4% of the variance in intention. Additionally, van der Linden (2011) found that moral norms were the strongest (relative) predictor of charitable giving intention followed by past behaviour, perceived behavioural control, and attitude as significant predictors. The van der Linden model (see Figure 4.4 below) is more parsimonious than the Smith & McSweeney model while accounting for nearly 70% of the variance in studying intention to donate to charity.

Figure 4.4 – van der Linden’s extended TPB model



Consequently, the two most significant predictors of behavioural intention to donate in van der Linden’s model, Moral Norms and Past Behaviour, deserve further exploration.

4.3.1 Moral Norms

Subjective norms have consistently been shown to be the weakest predictor of intentions and a move to include other norms in the TPB to increase validity has included the introduction of moral norms (Rivis, Sheeran, & Armitage, 2009). In a meta-analysis of the addition of moral norms to the TPB, Rivis et al. (2009) find that the addition of moral norms to the model leads to a significant increase in the variance explained in donor intentions.

Moral norms, referred to as moral obligations or personal norms, are theoretically different from subjective norms and reveals feelings about personal responsibility or duty to perform a given behaviour because it is just inherently right or wrong regardless of the personal or social consequences (Manstead, 2000). As opposed to subjective norms, which reflect social pressures and expectations, moral norms are personal and internalized (Manstead, 2000). In certain contexts, Ajzen (1991) believes that a measure of moral norms could add predictive power to the model and there is strong empirical evidence to support this particularly for behaviour involving ethical or prosocial behaviours (Manstead, 2000). Beck and Ajzen (1991) first put forward the use of moral norms in the TPB by studying cheating, shoplifting and lying behaviour.

The extant literature on charitable giving to distant others has acknowledged the role of moral norms in donor behaviour. In addition to the inclusion of moral norms by Smith & McSweeney (2007) and van der Linden (2011) in their studies of behavioural intention to donate to charity, an extended TPB model incorporating the influence of perceived moral norms has been applied to the prediction of other charitable and prosocial behaviours, such as volunteering time (Warburton & Terry, 2000), blood donation (Armitage & Conner, 2001), and organ donation (Hyde & White, 2009) where a positive relationship has been found between moral norms and the intention to donate. Cheung & Chan (2000) and Oosterhof et al. (2009) both find that the moral obligation to donate has a significant and positive direct effect on the intention to donate to charity in their study of international relief organizations.

Oosterhof et al. (2009) also add that the moral obligation to donate also has a significant and positive direct effect on attitude to donation.

4.3.2 Past Behaviour

While not included in the original TPB, the role of past behaviour has attracted considerable attention in the study of planned behaviour and been used in numerous extended models. Several studies have examined the role of past behaviour as an additional predictor of unique variance in intentions and behaviour (Norman & Smith, 1995; Conner & Armitage, 1998; Conner, Warren, Close, & Sparks, 1999). Some studies have found that past behaviour is the best predictor of future behaviour, stronger than either attitudes or PBC (e.g. Conner, Norman, & Bell, 2002; Bozionelos & Bennett, 1999). Consistent with social cognitive theory, past behaviour provides an essential learning experience (Bandura, 1986). Past behaviour represents the opportunity for 'learning by doing' as opposed to learning by observing other's behaviour and the internal processing of social norms and information (Cheung & Chan, 2000). In the reviewed studies of TPB in charitable giving, past behaviour has been posited to be an important and independent predictor of behavioural intention to donate (Cheung & Chan, 2000; Smith & McSweeney, 2007; Oosterhof et al., 2009; van der Linden, 2011). There is sufficient theoretical support to include past behaviour in a study of the TPB as it may account for a substantial portion of the variance in charitable giving.

4.3.3 The Role of Beliefs in the TPB in Charitable Giving

Noticeably absent from most of the extended TPB studies in giving (e.g., Okun & Sloane, 2002; Warburton & Terry, 2000; Webb, et al., 2000; van der Linden, 2011; Knowles, et al., 2012; Hyde & White, 2009) are measurements of beliefs. While behavioural beliefs, normative beliefs, and control beliefs are included in Ajzen's (1985) original TPB model, they are often ignored in the application of the TPB to giving or prosocial behaviours. It appears to be common practice to not include beliefs in the analysis of planned behaviour. In Beck and Ajzen's (1991) study predicting dishonest behaviour in the TPB, they justify the absence of belief measurement by saying:

“The theory of planned behavior also deals with the antecedents of attitudes, subjective norms, and perceived behavioral control. These antecedents have to do with various beliefs about the behaviour that constitute the informational foundation on which intentions and actions are assumed to rest... these beliefs are of no interest for the purposes of this article.” (p.287-288)

The TPB studies in giving listed above all make reference to the role of beliefs in the construction of the original TPB and the contribution of these beliefs are captured in the measurement of attitudes. As such, perhaps in the quest for parsimony, the direct measurement of the beliefs are absent from the respective studies.

Smith and McSweeney (2007) are the only ones to address the measurement of beliefs in giving by using both direct measures of attitudes, PBC and subjective norms as well as indirect, belief-based measures. Their belief-based measure of attitude was calculated as the sum of the scores on the behavioural beliefs and outcome evaluations, beliefs influencing subjective norms were measured using normative

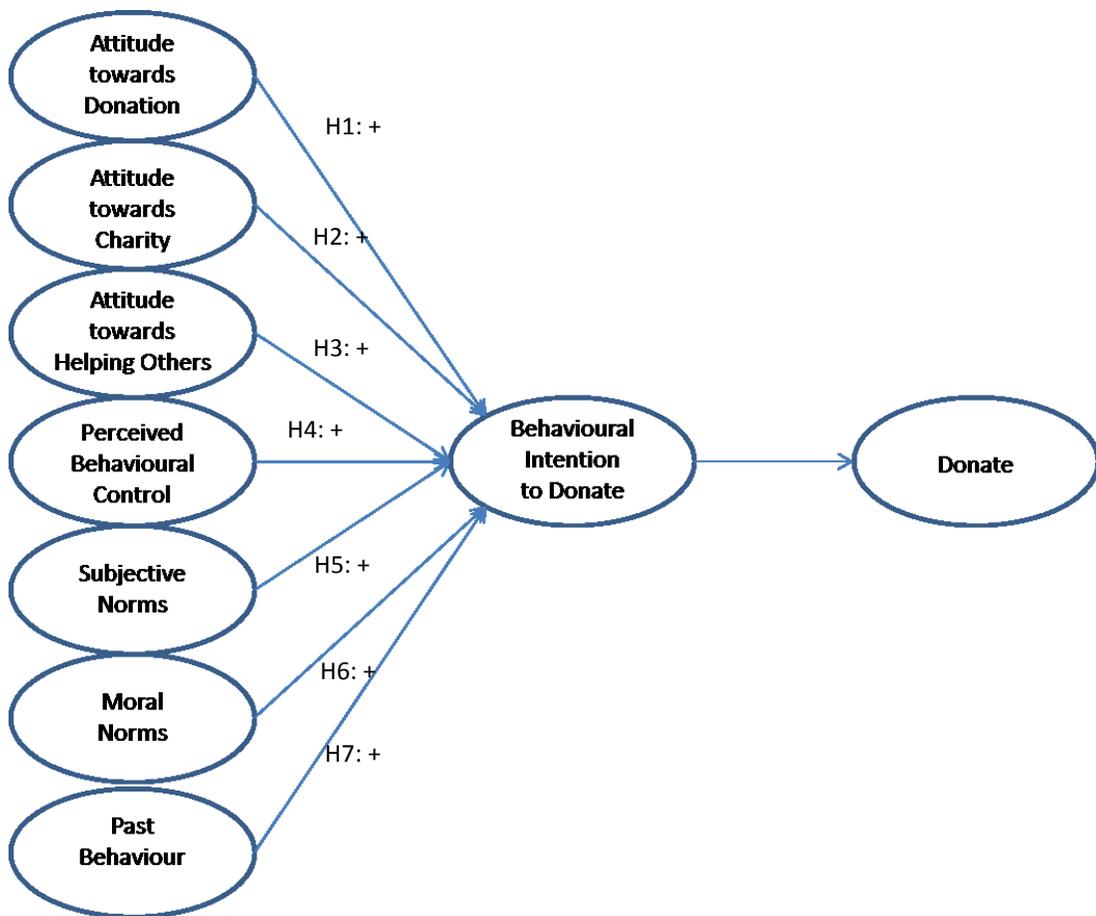
beliefs and motivation to comply, and an indirect measure of perceived behavioural control was calculated as the sum of control beliefs and perceived power. They found the belief-based measures of attitude, subjective norms, and PBC were all correlated with their corresponding direct measures while the belief-based measures differentiated between those who intend and those who did not intend to donate to charity. With respect to the belief structure underlying the attitudes, norm, and PBC, Smith and McSweeney (2007) suggest that charitable organizations focus on emphasising the benefits of charitable giving, the possible positive outcomes associate with charitable giving, and how the donated funds reach the end beneficiary.

4.4 Summary of TPB in Charitable Giving

The literature review of the TPB as well as the TPB in charitable giving accomplishes two important things. First, there is overall support for the use of the TPB as a framework to study charitable giving. Second, the literature highlights certain alterations to the TPB for the specific study of charitable giving including the use of multiple attitude constructs, the use of moral norms in place of subjective norms, and the inclusion of past behaviour in addition to perceived behavioural control. According to Ajzen (1991), after the examination of traditional TPB variables, the TPB can allow additional predictors if these additional predictors can capture a significant proportion of the variance in intention. The literature on the TPB in charitable giving has done just this and by synthesizing the findings, I can propose an extended general model of the TPB in charitable giving (see Figure 4.5) and the first set of proposed hypotheses:

- H1: Attitude towards Donation will positively influence the Intention to Donate
- H2: Attitude towards Charity will positively influence the Intention to Donate
- H3: Attitude towards Helping Others will positively influence the Intention to Donate
- H4: Perceived Behavioural Control will positively influence the Intention to Donate
- H5: Subjective Norms will positively influence the Intention to Donate
- H6: Moral Norms will positively influence the Intention to Donate
- H7: Past Behaviour will positively influence the Intention to Donate

Figure 4.5 – Extended general model of the TPB in charitable giving



4.5 New Concepts

While this model may be appropriate for the general analysis of charitable giving, and this in itself deserves further testing, the results of Study 1 presented in Chapter 3 suggest it is not sufficient to explain charitable giving to distant others. First, a differentiation needs to be made between the Intention to Donate and the Intention to Donate to Distant Others. Then, Study 1 identified three additional areas which need to be considered; social justice, impact of donation, and cultural differences.

4.5.1 Intention to Donate to Distant Others

The case has been made throughout this thesis that donations to distant others represent a distinct context from donation to the general institution of charity. As such, the intention to donate to charity and the intention to donate to distant others represent distinct but related constructs. The literature suggests that those with a higher intention to donate to charity would be more inclined to donate to distant others. Both Cheung and Chan (2000) and Oosterhof et al. (2009) found that the intention to donate to charity was a significant direct predictor of the intention to donate to distant others. For Cheung and Chan (2000) this was represented by the intention to donate to international relief organizations while Oosterhof et al. (2009) focused on the intention to donate to a disaster relief campaign. However, this representation in the context of charitable giving to distant others has not yet been tested. Furthermore, both studies found that self-efficacy and past behaviour had a significant positive direct effect on intention to donate to distant others.

Therefore, I put forward the following hypotheses:

- H8: Perceived Behavioural Control will positively influence the Intention to Donate to Distant Others
- H9: Past Behaviour will positively influence the Intention to Donate to Distant Others
- H10: The Intention to Donate will positively influence the Intention to Donate to Distant Others

4.5.2 Belief in a Just World

The intention to donate to charity can be influenced by an individual's views on social justice and their need to believe in a just world (Lerner, 1975). The contention is that for people to function in their environment they must believe that their 'world' is a just place (Miller, 1977). Therefore if people witness unjustified suffering or inequality, they would be motivated to re-establish 'justice' (Miller, 1977). This just world might represent either an equality of opportunity or an equality of result (Basil, 2007). The equality of opportunity speaks to everyone having the same chance at success, happiness, money, etcetera, but what they do with that opportunity is up to them. Having the same opportunities is 'just'. Equality of results, on the other hand, speaks to the lack of disparity among individuals' actual situations and the allocation of economic resources (Basil, 2007). When the idea of a just world is threatened, perhaps as seen in the news or in charity advertising for example, potential donors may participate in a variety of behaviours that help to maintain or re-establish a sense of justice.

Donors motivated by social justice may be more likely to support those who had little or no responsibility for their situation as opposed to supporting those who may

have caused their own suffering (Bendapudi et al., 1996). An example of this difference amongst those who are motivated by social justice may be the support demonstrated for those suffering from breast cancer as opposed to those suffering from lung cancer. Social justice theory would motivate support for breast cancer as the sufferer bears no responsibility in contracting the disease whereas lung cancer may be the result of the individuals smoking habit and thus are partially responsible for their own situation.

The charitable giving to distant others literature has only touched upon some of the ideas of social justice. In Zagefka et al.'s (2011) study of fictitious disasters, the authors found that donors were more likely to donate to victims of natural disasters rather than man-made disasters (i.e. war). They determined that victims of natural disasters were to be blamed less for their plight, that their suffering was more 'unjust', and therefore, in line with social justice theory and in order to re-establish justice, donors were more predisposed to donate more when compared with victims of man-made disasters (Zagefka et al., 2011). This finding is contradictory to Marjanovic et al. (2009) and Marjanovic et al. (2012), who explored how judgements of responsibility for the suffering influenced donor reactions. Marjanovic et al. (2009) found that responsibility judgements led to anger and sympathy which, in turn, led to helping intention and helping behaviour. Marjanovic et al. (2012) found that helping behaviour was most stimulated in response to human action as opposed to natural phenomenon. Einhoff (2012) pointed out that donors may be more inclined to donate and re-establish justice if they can distinguish between citizen and government responsibility in the

disaster. For example, Marjanovic et al. (2012) found that people do blame the victims of Hurricane Katrina but the government for failing to protect them.

The results of Study 1 lend support to the importance of social justice in donor behaviour. Both the ideas of lack of equal opportunity and lack of equal results appear in numerous “I loan because” statements. Similarly, the large preference for loans to women, who often lack opportunity and are treated unfairly in their communities, over men is yet another indication of the role that social justice and the belief in a just world may play in the intention to donate and the intention to donate to distant others.

Social justice is generally about equality or equal opportunity. An individual’s need to believe in a socially just world, or to re-establish justice when that perception is threatened, may be a significant predictor of donor intention. Both the charitable giving literature and the results of Study 1 indicate that the strength of this believe in justice may help predict the intention to donate. I propose the following hypothesis:

- H11: A Belief in a Just World will positively influence the Intention to Donate

4.5.3 Impact of Donation

Duncan (2004) describes the donor who personally wants to make a difference as an impact philanthropist. The motivation of an impact philanthropist is such that he may refuse to pay for organizational overhead costs or contribute to a general fund. He would prefer to target his donation to a very specific person or part of the process as this would increase the overall impact of his contribution. The desire to make a difference and the importance of the impact of the donation is one of the newest

motivations to be identified and as a construct lacks empirical testing (Sargeant & Woodliffe, 2007b). This idea of impact philanthropy is analogous to the concept of outcome efficacy from social cognitive theory. In charitable giving, outcome efficacy could include donor's belief or perception about the consequences, or impact, of their action (Schwarzer, 1992). Consequently, applying social cognitive theory and outcome efficacy to donor behaviour, the expected impact of the donation increases the likelihood that one will engage in donation behaviour while if the perception exists that their contribution does not make a difference, they are less likely to give (Bandura, 1986; Diamond & Kashyap, 1997; Radley & Kennedy, 1997; Arumi et al., 2005).

Weick (1984: p.40) argues that the large scale upon which social problems are conceived often stifles action because "the limits of bounded rationality are exceeded and arousal is raised to dysfunctionally high levels". In this case, Weick is implying that the outcome expectancy of any donation towards social problems is relatively low and therefore, according to social cognitive theory, behaviour would be stifled. He posits that by recasting large problems into smaller, more manageable problems, people can identify opportunities and solutions that may achieve 'small wins' (Weick, 1984). For example, eradicating global poverty may seem insurmountable and a contribution of \$25 or \$100 may seem insignificant. Even a \$1 million contribution will not solve this social problem. However, if a small donation can help one person, while that may seem unimportant, once a small win like this is accomplished, momentum begins to build for another small win (Weick, 1984). For an impact philanthropist who wants to make a difference, the concept of small wins is a strategy worth supporting.

The charitable giving to distant others literature has touched upon this idea in only a few studies. Cheung and Chan (2000) refer to the idea of outcome efficacy which they describe as the confidence that one's action will achieve a desired result and they found it to be a factor in explaining the intention to donate to distant others. Conversely, Oosterhof et al. (2009) found outcome expectancies for donating to a disaster campaign to be non-significant in predicting the intention to donate to a disaster campaign.

White et al.'s (2012) study of ethical consumption falls outside the charitable giving literature but relates to other prosocial behaviour. They specify the desired outcome efficacy of the behaviour by examining the concept of justice restoration efficacy. In this case, the desired outcome of a fair trade purchase may be the ability to restore justice for those treated unfairly by traditional supply chain and distribution strategies and is related to not only social cognitive theory but social justice theory as well. White et al. (2012) found that justice restoration efficacy mediates the relationship between belief in a just world and purchase intentions.

Making an impact and restoring justice, as discussed in the previous section, are two of the major themes that emerged from the analysis in Study 1. Elements of impact philanthropy and outcome efficacy are combined in the construct of justice restoration efficacy as described by White et al. (2012) and indications of this construct appear in donors' "I loan because" statement as well as in the analysis of their portfolios as exhibited by their choice of sector and gender of borrower.

The impact of donation, outcome efficacy, and justice restoration efficacy are all related to the result of the donation. Theory suggests that the more powerful the perceived result of the donation, the greater likelihood of donation. Both the literature and the results of Study 1 suggest that the ability of a donation to affect change and restore justice will influence both the intention to donate as well as the intention to donate to distant others. I propose the following hypotheses:

- H12: A Belief in a Just World will positively influence Justice Restoration Efficacy
- H13: Attitude towards Donation will positively influence Justice Restoration Efficacy
- H14: Attitudes towards Charity will positively influence Justice Restoration Efficacy
- H15: Attitude towards Helping Others will positively influence Justice Restoration Efficacy
- H16: Perceived Behavioural Control will positively influence Justice Restoration Efficacy
- H17: Justice Restoration Efficacy will positively influence the Intention to Donate to Distant Others

4.5.4 Perceived Distance

The charitable giving literature has touched upon the various forms of distance and the impact of perceived cultural differences and knowledge about other cultures in donor behaviour but has yet to use a comprehensive theoretical construct that encapsulates the various forms and antecedents of distance. For example, Zagefka et al. (2012) found that awareness and knowledge of an area where a humanitarian disaster happened would increase willingness to donate and results showed that knowing more about a victim and their environment would lead to great identification and in turn greater intention to donate. Along the same lines, Asgary and Penfold

(2011) and Eckel et al. (2007) examined donations to in-country victims of disaster and found that the reduction in psychic distance positively influenced the intention to donate. These results are supported by Strombach et al.'s (2014) study of Chinese and German donors that found that generosity towards others declined as social distance, defined as the extent to which the decision maker cares about another person, increased. The analysis of Study 1, presented in Chapter 3, raised the possible issue of the impact of perceived cultural differences and knowledge in donor behaviour. The portfolio analysis revealed that the Ottawa lenders tended towards lending to borrowers with a similar language, a shared military history, as well as political and social ties.

The variations of distance can be encapsulated in the constructs of psychic distance (national), ethnic identity (group), and cultural exposure (individual).

4.5.4.1 Psychic Distance

In the international business literature, psychic distance is defined as the “sum of factors (cultural or language differences, geographical distance, etc.) that affect the flow and interpretation of information to and from a foreign country” (Hakanson & Ambos, 2010, pg. 201). In the context of charitable giving, this definition should be amended to read that psychic distance in charitable giving is the sum of nation-level factors (cultural or language differences, geographical distance, etc.) that influence the donor’s willingness to donate to and from a distant other. It is useful to examine more macro-level factors as these factors are the ones which influence the environment in

which a donor's cognitive processes function and therefore form the context within which donors make their donation behaviour (Dow & Karunaratna, 2006). The contention is that the greater the difference in psychic distance between a donor's country and a distant other's country, the more difficult it will be to understand the country leading to greater uncertainty about the distant other and less of a connection between the donor and beneficiary. The extant literature from international business has focused mainly on psychic distance as a predictor of international market selection and suggests that the greater the perceived psychic distance, the less likely that country will be selected (Brewer, 2007). Hakanson and Ambos (2010) argue that perceptual definitions of psychic distance recognize, at least implicitly, that individuals may differ in respect of their perceptions of foreign countries. Whether it is familial heritage, personal travel, academic exchange or other international experiences, understanding and awareness of other cultures and countries will inevitably differ between individuals (Dichtl, Leibold, Köglmayr, & Müller, 1984). In the literature, several different factors or antecedents, or what Dow and Karunaratna (2006) refer to as psychic distance stimuli, of psychic distance are proposed including cultural distance, geographic distance, common language, colonial history, and military interventions.

Perceived Cultural Distance. Perceived cultural distance, the similarity or difference between national cultures, represents the most popular factor of psychic distance (Dow & Karunaratna, 2006). The construct of cultural distance has been applied to many areas of management research and is one of the most prevalent constructs used in international business research (Shenkar, 2001; Brewer, 2007). Cultural distance is a result of the interaction of differing cultural backgrounds where the greater difference, the greater the distance (Swift, 1999). The most often used form of measurement of cultural distance is the index compiled by Kogut and Singh (1988) based on Hofstede's (1980) cultural dimensions (Shenkar, 2001). A large cultural distance is said to increase costs of understanding and increase the risks of misinterpretation (Dow & Karunaratna, 2006). Hakanson and Ambos (2010) confirmed the statistical significance of cultural distance as an antecedent of psychic distance. Cultural difference has yet, however, to be used in the study of international charitable giving.

Geographic Distance. Despite advances in communication technology and improvement to efficiencies in the global movement of goods, the geographic distance between countries is still thought to influence psychic distance: the greater the geographic distance the greater the psychic distance (Brewer, 2007). Dow and Karunaratna (2006) found that geographic distance accounted for the greater share of total variance explained in the calculation of psychic distance. This was confirmed by Hakanson and Ambos (2010) who showed that absolute geographical distance is a dominant influence on psychic distance perceptions.

Language. The presence of a common language has been referred to as “the perhaps most important legacy of history for psychic distance perceptions” (Hakanson & Ambos, 2010, p. 1999) and one that has been examined by the vast majority of psychic distance researchers (Dow & Karunaratna, 2006). A common language can facilitate communication (Tushman, 1978) and reduce risk (Welch, Welch, & Marschan-Piekkari, 2001). A common language can be examined using the official language of a country (Conway & Swift, 2000; Hakanson & Ambos, 2010) or if a language is spoken by at least 9% of the population (mother tongue, lingua francas or second languages) in both countries (CEPII, 2012). Brewer (2007) compared not only official or spoken languages but the use of the same alphabet. In a study of social lending, Meer and Rigbi (2011) found that Spanish and French speaking lenders preferred borrower profiles written in those languages. The idea of linguistic distance, or the measurement of difference between two languages, has been proposed in a number of studies in various areas of international business including foreign direct investment (e.g. López-Duarte & Vidal-Suárez, 2010), studies of multinational corporations (e.g. Ambos & Ambos, 2009), and tourism (e.g. Ng, Lee, & Soutar, 2007). The measurement tools include West and Graham’s (2004) measure linguistic distance by genealogical classification based on the existence of common linguistic ancestors and Chiswick & Miller’s (2005) measure based on the difficulty in learning other languages.

Colonial Ties. Another factor linked with psychic distance is previous colonial ties (Johanson & Wiedersheim-Paul, 1975; Dow & Karunaratna, 2006; Brewer, 2007; Hakanson & Ambos, 2010). Rauch (1999) found that colonial ties had a significant effect

on matching international buyers and sellers. Colonial ties may indicate a common language, shared history, and increased trade which would all reduce psychic distance. Furthermore, feelings of post-colonial guilt may impact humanitarian aid and charitable giving. Killick (2005) showed that well over half of Great Britain's total bilateral aid in 2000 went to Commonwealth countries and that ten of the top 15 countries to receive British aid were in Africa, of whom all but three were Commonwealth members. While an exact definition of colonization is difficult, it describes a relationship between two countries in which one has governed over the other for a significant and influential period of time (CEPII, 2012). On a broader scale, colonial ties may also include a relationship between two countries that possessed a common colonizer.

Military Interventions. Another potential influence on psychic distance is a country's history of military interventions (Johanson & Wiedersheim-Paul, 1975; Hakanson & Ambos, 2010). The military history between two countries can influence its citizens' perceptions of the other country and the differences between the two. A military intervention can be defined as "the movement of regular troops or forces (airborne, seaborne, shelling, etc.) of one country inside another, in the context of some political issue or dispute" (Kisangani & Pickering, 2008). Brewer (2007) argued that a former ally would be viewed more positively, reducing psychic distance, and a former enemy more negatively, increasing psychic distance when it comes to international market selection. While never examined in the context of charitable giving, from a humanitarian point of view, a history of military intervention and the

guilt from destroying an enemy's country or sense of responsibility to rebuild may actually increase the likelihood of charitable support.

4.5.4.2 Ethnic Identity

In addition to distance at the macro or national socio-political level, distance can also be examined at the meso- or group level. In an increasingly globalized world and multicultural countries, some might feel more of a connection with distant others of the same ethnicity than with neighbour of different backgrounds. The term 'ethnicity' refers to "a social group of people whose defining characteristics may be based upon physiology, language, ancestry, culture and/or nationality" (Smith, Walker, Fields, Brookins, & Seay, 1999) and 'ethnic identity' refers to "one's sense of belonging to an ethnic group and the part of one's thinking, perceptions, feelings, and behavior that is due to group membership" (Rotheram & Phinney, 1987; p. 13).

For decades, scholars have debated the relationship between ethnic and national identity (Phinney & Ong, 2007). In a review of this research, Berry (2003) found that early researchers posited that the two identities were negatively correlated whereas more recent research has assumed independence and found that the relationship may be positively or negatively correlated or uncorrelated. Other research has shown that the relationship between ethnic and national identities also differs across ethnic groups (Phinney & Ong, 2007).

Scholars contend that feeling attached to one's ethnic group can facilitate positive behavioral outcomes (Armenta, Knight, Carlo, & Jacobson, 2011; Costa-Font &

Cowell, 2015; Knight, Cota, & Bernal, 1993; Phinney, 1993; Schwartz, Zamboanga, & Jarvis, 2007). Ethnic identity has yet to be examined in conjunction with charitable giving behaviour.

4.5.4.3 Cultural Exposure

At the micro- or individual level, distance can be influenced by knowledge of and exposure to other cultures. Individuals can be exposed to other cultures for a number of reasons including tourism, business, educational exchange, or missionary work. Crowne (2013; p. 7) defines cultural exposure as “experiences related to a region that aid in developing a familiarity or understanding of the norms, values, and beliefs of that region”. This culture exposure therefore influences an individual, their knowledge of the culture, and how it differs from their own. Furthermore, being exposed to other cultures helps create cultural empathy, or the “ability to empathize with the feelings, thoughts and behaviors of members from different cultural groups” (van der Zee & Brinkmann, 2004, p.289). Crowne (2013) argues that it is not only important to understand if a person has been exposed to other cultures or not, but to explore the breadth and depth of exposure. Breadth of exposure refers to the number of locations or cultures visited while depth of exposure refers to the types of experiences one has while abroad and interactions with local culture (Crowne, 2013). An increase in an individual’s cultural exposure and empathy could therefore reduce distance, increase understanding of the local context and people, and increase the possible intention to

donate to a distant other. Cultural exposure's impact on charitable giving to distant others has yet to be examined or proposed in the literature.

4.5.4.4 Summary – Perceived Distance

Psychic distance is a measure of perceived differences between countries that is comprised of antecedents or stimuli such as cultural distance, geographic distance, common language, colonial history, and military interventions (Hakanson & Ambos, 2010). Ethnic identity refers to one's connection to their ethnic group and cultural exposure refers to one's breadth and depth of exposure to other cultures.

Both the charitable giving literature and the results of Study 1 indicate that these three variations of distance may play a significant role in determining the donor's intention to donate to distant others. None of the three would influence a donor's intention to donate to charity in general, as this intention develops prior to recognition of any perceived differences between the donor and the recipient, and therefore would not be considered an antecedent of either attitudes or intention to donate to charity. Applying the psychic distance literature, donors may be more willing to donate to distant others that are more similar (or less different) to them and less likely to donate to distant others who are perceived to be very different. Psychic distance, ethnic identity, and cultural exposure could, therefore, influence the intention to donate to distant others. Furthermore, greater knowledge of the local context, at any of the three levels, could increase a donor's understanding of the impact their contribution might make for the beneficiary. Therefore, I propose the following hypothesis:

H18: Psychic Distance will positively influence the Intention to Donate to Distant Others.

H19: Ethnic Identity will positively influence the Intention to Donate to Distant Others

H20: Cultural Exposure will positively influence the Intention to Donate to Distant Others

H21: Psychic Distance will positively influence Justice Restoration Efficacy

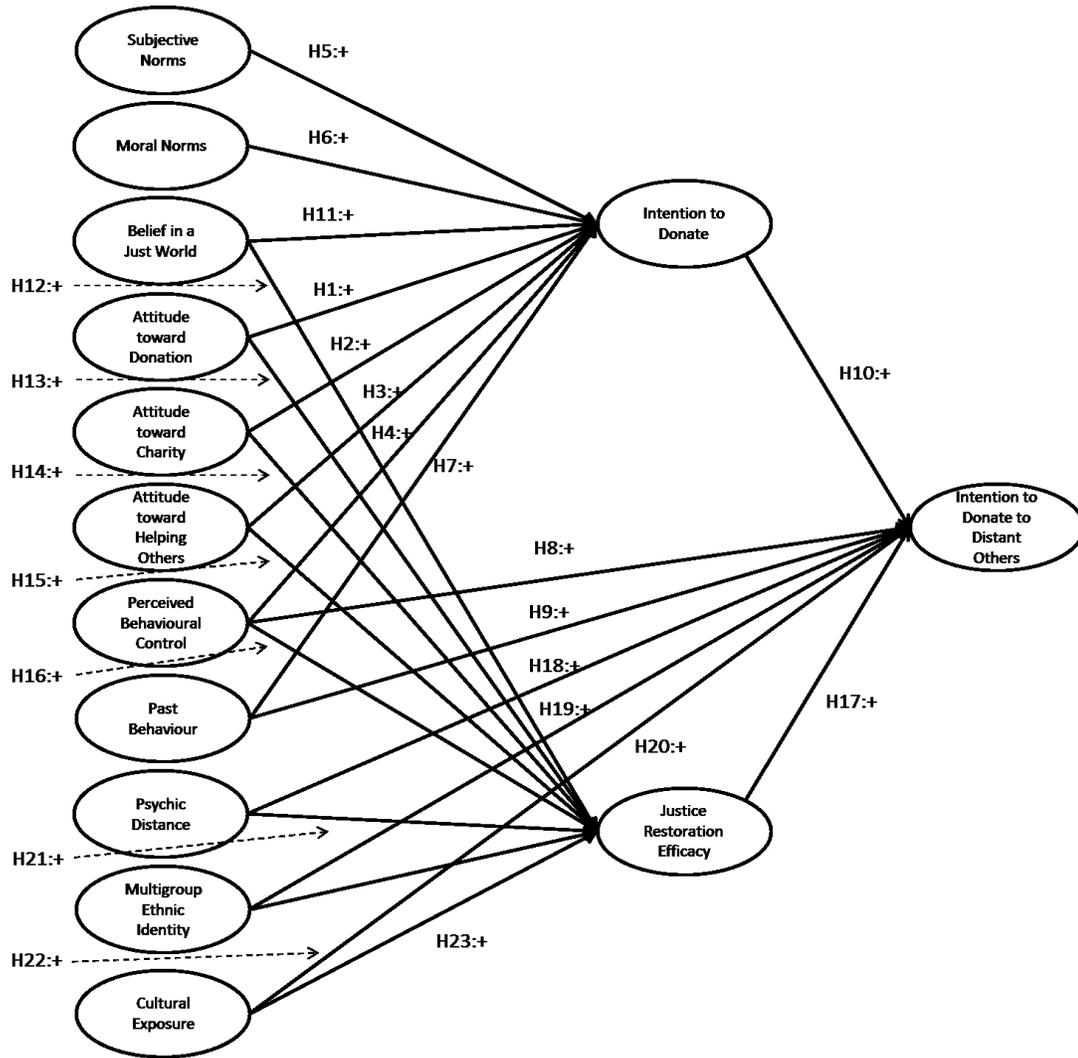
H22: Ethnic Identity will positively influence Justice Restoration Efficacy

H23: Cultural Exposure will positively influence Justice Restoration Efficacy

4.6 Introduction of Extended Model of Theory of Planned Behaviour in Charitable Giving to Distant Others

Based on the analysis in Study 1, do the factors Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity and Cultural Exposure influence the intention to donate to distant others? Furthermore, do these three factors contribute to a modified version of the Theory of Planned Behaviour for charitable giving to distant others (see Figure 4.6) to increase the explained variance in donor intention to donate to distant others?

Figure 4.6 – Extended model to TPB for Charitable Giving to Distant Others



4.6.1 Hypotheses

Table 4.1 summarizes the hypothesized relationships in the model. :

Table 4.1 – Hypotheses

H1: Attitude towards Donation will positively influence the Intention to Donate
H2: Attitude towards Charity will positively influence the Intention to Donate
H3: Attitude towards Helping Others will positively influence the Intention to Donate
H4: Perceived Behavioural Control will positively influence the Intention to Donate
H5: Subjective Norms will positively influence the Intention to Donate
H6: Moral Norms will positively influence the Intention to Donate
H7: Past Behaviour will positively influence the Intention to Donate
H8: Perceived Behavioural Control will positively influence the Intention to Donate to Distant Others
H9: Past Behaviour will positively influence the Intention to Donate to Distant Others
H10: The Intention to Donate will positively influence the Intention to Donate to Distant Others
H11: A Belief in a Just World will positively influence the Intention to Donate
H12: A Belief in a Just World will positively influence Justice Restoration Efficacy
H13: Attitude towards Donation will positively influence Justice Restoration Efficacy
H14: Attitudes towards Charity will positively influence Justice Restoration Efficacy
H15: Attitude towards Helping Others will positively influence Justice Restoration Efficacy
H16: Perceived Behavioural Control will positively influence Justice Restoration Efficacy
H17: Justice Restoration Efficacy will positively influence the Intention to Donate to Distant Others
H18: Psychic Distance will positively influence the Intention to Donate to Distant Others.
H19: Ethnic Identity will positively influence the Intention to Donate to Distant Others
H20: Cultural Exposure will positively influence the Intention to Donate to Distant Others
H21: Psychic Distance will positively influence Justice Restoration Efficacy
H22: Ethnic Identity will positively influence Justice Restoration Efficacy
H23: Cultural Exposure will positively influence Justice Restoration Efficacy

4.7 Conclusion

Results of the exploratory study in Chapter 3 identified some of the influences on donor behaviour when giving to distant others. Further investigation of the variables and exploration of the four research propositions led to the identification of the theory of planned behaviour as a base theoretical framework which was then extended for use in charitable giving to distant others to include the five constructs of belief in a just world, psychic distance, ethnic identity, justice restoration efficacy, and cultural exposure. The literature on the TPB in charitable giving was reviewed as was the corresponding literatures around each of the new constructs. Formal hypotheses were put forth for testing and a proposed extended model of the theory of planned behaviour in charitable giving to distant others was presented. The next step will be to outline the approach for the testing of the model including the methodology, the sampling, the instrument construction and construct operationalization.

CHAPTER FIVE – RESEARCH METHODOLOGY

“Every person must decide at some point, whether they will walk in light of creative altruism or in the darkness of destructive selfishness. This is the judgment: Life's most persistent and urgent question is: 'What are you doing for others?'" – Dr. Martin Luther King, Jr. as quoted in Scott King, C. (2008; p.17).

5.1 Introduction

This chapter outlines the methodological approach used to test the model of charitable giving to distant others presented in the previous chapter, where the theory of planned behaviour is extended to include a number of new constructs. This chapter covers the method used to collect the data, questionnaire design, sample design and characteristics, instrument construction, construct operationalization, as well as construct reliability and validity. The purpose of the proposed research will be to test the hypotheses of the extended model of the theory of planned behaviour in charitable giving to distant others.

5.2 Method

This section is devoted to explaining the method employed to perform the research as well as a discussion of the instrument construction. Decisions about questionnaire design are explained at the end of this section.

5.2.1 Survey

In order to investigate the research questions, a survey was conducted among charitable donors in Canada and the United States. According to the World Giving Index, which examines giving behaviour across more than 130 countries, the United States is the most generous country on earth, followed by Canada, Myanmar, New Zealand, Ireland, UK, Australia, Netherlands, Qatar, and Sri Lanka (World Giving Index, 2013). The World Giving Index score is based on an average of three measures of giving behaviour - the percentage of people who, in a typical month, donate money to charity, volunteer their time, and help a stranger (World Giving Index, 2013). As such, the focus of this study was on the top two most generous countries. Furthermore, previous studies of an extended model of the theory of planned behaviour in charitable giving focused on samples from Australia (Smith & McSweeney, 2007), Europe (van der Linden, 2011), Pakistan (Kashif & De Run, 2015), and Malaysia (Kashif, et al., 2015). This would, therefore, be the first study to examine an extended theory of planned behaviour with North American donors. Furthermore, as the findings from Study 1's examination of Team Ottawa were central in identifying many of the constructs used, choosing the same country would be consistent. Additionally, there was an added familiarity with the language and culture of Canada and the United States which aided in the questionnaire design and subsequent analysis.

The choices of a survey and a questionnaire as the primary research method was based on the type and quantity of information required. The data needed was from an individual and not a group, opinion-based as opposes to behaviour-based, very

specific to charitable giving to distant others, and the desired sample size was large and geographically diverse.

There were numerous alternatives in survey design to be considered before proceeding. The survey could be mailed, group administered, by phone, in person, or electronically. As the survey was to be self-administered and individual, it could be mailed or electronic. The electronic manner of administration was deemed the fastest and most cost effective in terms of data collection and preparation for analysis.

Electronic surveys can be conducted in two ways: via email or web-based (Dillman, 2000). The email surveys are sent as messages to respondents' email addresses where they can answer the survey in the message itself and send it back to the researcher. This is easiest when there are only a few questions. The web-based survey is stored on a server and respondents are asked to click on a link and respond to the questionnaire by clicking answers. The web-based survey was chosen for this study.

There are two main drawbacks to web-based surveys. The first is that there is still a significant percentage of the population that is not connected to the Internet. According to the World Bank, almost 15% of Canadians and Americans do not use the Internet (World Bank, 2015). According to Tourangeau (2004), households without Internet access tend to be older, poorer, and are more likely to be in rural areas than those who are connected. The second drawback is that the ease of creating web-based survey and the relative low cost has led to an abundance of web-based surveys available at any time. When posted online almost anyone can respond anonymously or

fictitiously to a survey thus potentially creating a very biased sample. These concerns can be controlled for with the help of a professional survey company.

To achieve the research objectives the final design was cross-sectional and the data collection instrument was a web-based questionnaire hosted on Survey Monkey.

The survey instrument consisted of 10 sections with a total of 84 questions, examining 14 constructs (see Appendix B). The questionnaire began with a welcome section of general information about the survey and participation. Sections 1 through Section 9 contained a series of questions on the following set of constructs:

1. Attitude towards Donation
2. Attitude towards Charity
3. Attitude towards Helping Others
4. Perceived Behavioural Control
5. Subjective Norms
6. Moral Norms
7. Past Behaviour
8. Belief in a Just World
9. Justice Restoration Efficacy
10. Intention to Donate
11. Intention to Donate to Distant Others
12. Psychic Distance
13. Ethnic Identity Measure
14. Cultural Exposure

The final section collected demographic information with respect to gender, age, and education to test the stability of the model as well as examine any differences amongst the subgroups. The survey concluded with a thank you to the donors for their participation.

With the exception of the final section on demographics, the questions in each section were randomized to reduce order bias. In this way, every question within the section had the same opportunity to be presented first or last. This technique is valuable in efforts to reduce bias when the random presentation of the questions within a section is more important than the order (Smith, Smith, & Allred, 2006).

To deal with potential respondent fatigue, every effort was made to design a parsimonious and efficient survey instrument. A maximum of 20 minutes, the average attention span of an adult student (Middendorf & Kalish, 1996), was set as the completion time goal.

A pretest of the survey instrument was first conducted as a formal review of the questionnaire in an effort to identify potential problems and make improvements. Approximately 40 respondents participated in the pretest and they were similar in characteristics to the population of the actual survey. The sample population consisted of individuals who have voluntarily made charitable donations on their own behalf and live in North America. The sample did not examine corporate or organizational giving, nor ask about charitable donations made as gifts or as requested by others. The feedback was generally positive and some small adjustments were made to the

grammar in some questions and to the look of the questionnaire. No items were removed or added at this stage.

5.3 Sample Design

The survey instrument was placed on Survey Monkey and administered to a sample of existing charitable donors in the United States and Canada.

According to Bagozzi and Yi (2012), the determination of recommended sample sizes for the kind of structural equation modeling analysis that will be performed has created some disagreement. For example, Barrett (2007, p. 820) believes that sample sizes of less than 200 “should be rejected outright” while Iacobucci (2010, p.92) argues that the suggestion that sample sizes should be greater than 200 is “surely simplistic” and that sample sizes could be as low as 50. Part of this discussion around sample size involves the choice of software package used in the analysis. Barrett’s (2007) argument for sample sizes greater than 200 is appropriate for studies using AMOS and LISREL, while Iacobucci’s (2010) argument for smaller sample sizes is appropriate if using PLS.

An often referenced rule of thumb for the calculation of sample size involves the sample size to number of parameters to be estimated. Bentler and Chou (1987) state that the ratio could be as low as 5:1 but would prefer a more conservative ratio of 10:1 for sample size to number of parameters to be estimated. Bagozzi and Yi (2012) reject the frequently promoted rule of thumb with respect to the recommended ratio of sample size to number of parameters to be estimated in SEM as they have found

satisfactory models with ratios near 3:1 or close to 2:1. Furthermore, while Bagozzi and Yi (2012) believe that sample size is not the main critical issue, a sample of less than 100 is rarely meaningful and, in accordance with Barrett (2007), that researchers should aim for a sample of at least 200. As such, with respect to sample size, a target of 400 total respondents with at least 200 each from Canada and the United States was sought with subsamples of at least 100 respondents to be sufficient for further analysis and comparison.

The survey was administered using Survey Monkey Audience. The population surveyed included a diverse group of people from the US and Canadian populations who have Internet access. Participants have voluntarily completed various prior Internet surveys and were interested in taking additional ones. While I offered no direct incentives, the online survey provider did offer its participants various types of non-monetary incentives, including a contribution to a charity of the member's choice, and the member can choose to enter a sweepstakes (Survey Monkey, 2015). The only targeting criterion was that participants must be older than 18 years of age.

I contracted Survey Monkey Audience for 400 participants, 18 years of age or older, to be roughly equally distributed between Canada and the United States. Survey Monkey collected 509 surveys of which 417 were complete or an 82% completion rate. In the United States, a total of 440 survey invitations were sent out, 260 responded, with 215 completed, resulting in a 48% completion rate from invitation and an 83% completion rate from starting. In Canada, 249 people responded and 202 people

completed resulting in an 81% completion rate from starting. The number of invitations sent out in Canada was not made available.

As the focus of this research is in examining the relationship between constructs, Hunt (1990) argues that in such cases the response rate issue should not be considered of primary importance, unless there is plausible reason to believe that respondents differ from non-respondents in respect of what is being tested. However, Wilson (1999) argues that Hunt's contentions are unconvincing because studies with low response rates are inherently affected by respondent self-selection bias, which means that the surveys' respondents are likely to be different on substantive issues when compared with non-respondents.

An examination of the demographic data of the respondents indicates a diversity of backgrounds and perspectives. The 417 respondents were almost equally distributed between the two countries (see Table 5.1) with 215 respondents from across the USA and 202 from across Canada. Respondents came from across Canada including Atlantic Canada (19, 9.55%), Quebec (41, 20.6%), Ontario (77, 38.69%), Prairies (34, 17.09%), BC (23, 11.56%), and Northern Canada (5, 2.51%). Respondents came from across the US as well including New England (7%), Middle Atlantic (18%), East North Central (16%), West North Central (8%), South Atlantic (20%), East South Central (4%), West South Central (10%), Mountain (7%), and Pacific (10%).

Table 5.1 – Sample by Country and Region

Country and Regions		
	#	%
Total Sample Size	417	100%
Canada		
Sample	199	47.72%
Atlantic Canada	19	9.55%
Quebec	41	20.60%
Ontario	77	38.69%
Prairies	34	17.09%
BC	23	11.56%
Northern Canada	5	2.51%
USA		
Sample	212	50.84%
New England	15	7.14%
Middle Atlantic	37	18.62%
East North Central	34	16.19%
West North Central	16	7.62%
South Atlantic	42	20.00%
East South Central	9	4.29%
West South Central	21	10.00%
Mountain	15	7.14%
Pacific	21	10.00%

Note: While the questionnaire was only sent to residents of Canada and the United States, six people selected countries other than Canada or the United States for the question “In what country do you reside?”. They were excluded from further analysis.

Further demographic information collected was for all participants (see Tables 5.2 and 5.3). The overall sample comprised 57.31% women, 41.25% men, 0.96% preferring not to disclose, 0.24% trans*, and 0.24% genderqueer. This varies slightly from the general US population of 51.05% women and 48.95% men according to the U.S. Census Bureau (2013) and the general Canadian population of 50.4% women and 49.6% men according to Statistics Canada (2014). Among the respondents, 62.35% had four-year college or postgraduate degrees, and 37.65% had less than a four-year college degree.

Table 5.2 – Sample by Gender and Education

Gender		
	#	%
Male	172	41.25%
Female	239	57.31%
Prefer not to disclose	4	0.96%
Trans*	1	0.24%
Genderqueer	1	0.24%
Education		
Completed graduate school	81	19.42%
Some graduate school	30	7.19%
Graduated from college or university	168	40.29%
Some college or university	76	18.23%
Graduated from high school	81	19.42%

In terms of household income, of Canadian participants approximately 52% of the respondents had annual household incomes less than \$50,000, 33% had between \$50,000 and \$99,999, and 15% had greater than \$100,000. In the United States, approximately 28% of the respondents had annual household incomes less than \$50,000, 34% had between \$50,000 and \$99,999, and 24% had greater than \$100,000, while 14% chose not to answer this question.

Table 5.3 – Sample by Household Income

Household Income		
	#	%
Canada		
\$0 - \$24,999	44	22.11%
\$25,000 - \$49,999	59	29.65%
\$50,000 - \$74,999	38	19.10%
\$75,000 - \$99,999	28	14.07%
\$100,000 and up	30	15.08%
USA		
\$0 - \$24,999	27	12.68%
\$25,000 - \$49,999	33	15.49%
\$50,000 - \$74,999	39	18.31%
\$75,000 - \$99,999	33	15.49%
\$100,000 and up	52	24.41%
Prefer not to answer	29	13.62%

The average time to complete the survey was 11 minutes and 18 seconds. This is well under the targeted maximum of 20 minutes to complete the questionnaire set to avoid potential respondent fatigue or the average attention span of an adult student (Middendorf & Kalish, 1996).

5.4 Instrument Construction and Operationalization

The construction of the survey instrument began by looking to the literature.

This was done for two principle aims:

1. To identify what other studies have done on the topics
2. To determine how the previous studies' researchers collected their data,

specifically the questionnaires, items, and scales used.

In accordance with the theoretical model, the proposed measurement instrument was a questionnaire that integrated the aforementioned constructs from the charitable giving, marketing, international business, and social psychology literatures. The majority of the items selected for the questionnaire have been slightly amended from their original construction and were subjected to assessment for internal consistency and reliability as well as validity. The constructed are presented in the same sequence as they appear in the online survey (see Appendix B).

5.4.1 Attitude toward Helping Others, Attitude toward Charity, and Attitude toward Donation

Fishbein and Ajzen (1975) assert that it is possible to hold multiple attitudes towards a behaviour and that there is a conceptual difference between attitude toward the act and attitude toward the object. Accordingly, the extant marketing literature suggests with respect to charitable giving that it is important to differentiate between attitudes towards helping others and attitude towards charitable organization (Webb,

et al., 2000). Furthermore, Peloza and Hassay's (2007) typology of charity support behaviour highlight the different types of behaviours which should be treated as distinct, including financial donations, volunteering, and the purchase of a charity's products or tickets. As such and in line with the research objectives of this project, I examined three distinct attitudes with respect to charitable giving to distant others: Attitude towards Helping Others, Attitude towards Charity, and Attitude towards Donation.

The first was 'Attitude toward Helping Others'. I adopted Bendapudi et al.'s (1996) definition of helping behaviour as "behavior that enhances the welfare of a needy other, by providing aid or benefit, usually with little or no commensurate reward in return" (p. 34). I used Webb, et al.'s (2000) four-item measure of "Attitude towards Helping Others" (ATHO) using a Likert-style response scale of 1 (strongly disagree) to 7 (strongly agree) (see Table 5.4 below). The internal consistency of the original scale was assessed by using Cronbach's alpha and had an acceptable coefficient alpha of .79 (Webb, et al., 2000). This scale has been successfully adopted in a number of studies including Ranganathan and Henley's (2008) study of charitable donation intention ($\alpha = .87$), Briggs, et al.'s (2010) analysis of volunteer's pro-social attitudes ($\alpha = .88$) as well as in Koschate-Fischer, et al.'s (2012) study of cause related marketing ($\alpha = .87$).

Table 5.4 – Measure, Attitude toward Helping Others

Attitude toward Helping Others (Strongly Disagree – Strongly Agree)
1. People should be willing to help others who are less fortunate.
2. Helping troubled people with their problems is very important to me.
3. People should be more charitable towards others in society.
4. People in need should receive support from others.

The second is 'Attitude towards Charity'. As it is virtually impossible to directly help distant others, charitable organizations behave as an intermediary in the transfer of resources (Bendapudi, et al., 1996). As such, potential donor's evaluation of the charitable organization in terms of its familiarity with the charity, efficiency of the charity, and perceived effectiveness of the charity in meeting its goals can influence a donor's behaviour (Bendapudi, et al., 1996). I used Webb, et al.'s (2000) five-item measure of "Attitude towards Charitable Organizations" (ATC) using a Likert-style response scale of 1 (strongly disagree) to 7 (strongly agree) (see Table 5.5). The internal consistency of this scale was assessed by using Cronbach's alpha and had an acceptable coefficient alpha of .81 (Webb, et al., 2000). This scale has been successfully adopted in a number of studies including Ranganathan and Henley's (2008) study of charitable donation intention ($\alpha = .78$) and Briggs, Peterson, and Gregory's (2010) analysis of volunteer's pro-social attitudes ($\alpha = .84$). This measure examine an individual's attitude towards charitable organizations in general, or as an institutional form, and does not focus on attitudes towards any specific organization or address differences between attitudes towards different charitable organizations.

Table 5.5 – Measure, Attitude toward Charity

Attitude towards Charity (Strongly Disagree to Strongly Agree)
1. The money given to charities goes for good causes.
2. Much of the money donated to charity is wasted. (R)
3. My image of charitable organization is positive
4. Charitable organizations have been quite successful in helping the needy.
5. Charity organizations perform a useful function for society.

(R) indicates reverse scored

The final measure of attitude was 'Attitude towards Donation' (ATD). Studies have shown that not all types of charity helping behaviours should be treated as equivalent (Pearce & Amato, 1980; Smithson & Amato, 1982; Drollinger, 2010). Pelozo and Hassay's (2007) typology of charity support behaviour clearly highlights the different options available to individuals when wishing to express their support for an organization or a cause. A financial donation is one such option (and the option under investigation in this research) and the potential donor's attitude towards this form of charity support behaviour was examined. I used the eight item, semantic differential scales developed by Smith and McSweeney's (2007) to assess attitude towards donation (see Table 5.6). The internal consistency of this scale was assessed by using Cronbach's alpha and received a coefficient alpha of .93 (Smith & McSweeney, 2007) indicating an excellent internal consistency.

Table 5.6 – Measure, Attitude towards Donation

Attitude towards Donation
My making a monetary donation to charity in the next 4 weeks would be:
1. Very unpleasant to Very pleasant
2. Very useless to Very useful
3. Very unsatisfying to Very satisfying
4. Very unfavourable to Very favourable
5. Very negative to Very positive
6. Very inconsiderate to Very considerate
7. Very pointless to Very worthwhile
8. Very bad to Very good

5.4.2 Belief in a Just World

The belief in a just world (BJW) refers to “an attributional process whereby people get what they deserve and deserve what they get” (Lipkus, 1991, p.1171). This belief was measured using Lipkus’ (1991) 7-item Global Belief in a Just World Scale. It was measured using a 7-point Likert-type scale from strongly disagree to strongly agree (see Table 5.7). In the original creation of this scale, a factor analysis was performed that revealed a very large single factor (eigenvalue 4.83) which accounted for 69% of the total variance prior to rotation (Lipkus, 1991). Overall, the Global Belief in a Just Word scale measures a unitary construct and had a Cronbach’s alpha of 0.827 showing a good level of internal consistency (Lipkus, 1991). This scale has been used in numerous social issue studies including in White et al.’s (2012) study of fair trade consumption among Canadian students, Hafer’s (2000) study of victims of sexually transmitted diseases among Canadian students, and Hagedoorn, Buunk, and Van de Vliert’s (2002) study of the self as victim of distributive and or procedural unfairness among Dutch students.

Prior to the creation of this scale, the majority of just world research was using Rubin & Peplau's (1975) belief in a just world, 30 item scale (Hafer & Begue, 2005). However, several studies called into question the unidimensionality of that scale and called for it to be revised (Lipkus, 1991). The Lipkus (1991) scale clearly measured a single construct whereas Rubin & Peplau (1975) was found to measure several factors. Furthermore, the Lipkus (1991) scale has a similar factor structure for both males and females, unlike Rubin & Peplau (1975), therefore gender is not confounding variable when used as it will be collected in this study. Finally, the Lipkus (1991) scale has greater internal consistency than Rubin & Peplau's (1975) scale while more parsimonious and was therefore employed in this research.

Table 5.7 – Measure, Belief in a Just World

Belief in a Just World (Strongly Disagree to Strongly Agree)
1. I feel that people get what they are entitled to have.
2. I feel that a person's efforts are noticed and rewarded.
3. I feel that people earn the rewards and punishments they get.
4. I feel that people who meet misfortune have brought it on themselves.
5. I feel that people get what they deserve.
6. I feel that rewards and punishments are fairly given.
7. I basically feel that the world is a fair place.

5.4.3 Cultural Exposure

As noted by Crowne (2013), few attempts have been made to explicitly measure cultural exposure. Measurements have varied and been relatively simplistic. Crowne's (2013) measures examine both the breadth and depth of cultural exposure and were chosen for their completeness (see Table 5.8). In Crowne's (2013) original work, this construct showed acceptable levels of reliability (>0.70) across the five subgroups of foreign travel categories (Working Abroad, $\alpha = 0.754$; Education Abroad, $\alpha = 0.705$; Vacation Abroad, $\alpha = 0.724$; Missionary Work Abroad, $\alpha = 0.876$; Other Abroad, $\alpha = 0.835$). The first three items are categorical and measure the breadth of cultural exposure while the final four items examine the depth. These final four items, cultural exposure, are measured using a 7-point Likert-style scale. This construct has yet to be applied to charitable giving or consumer behaviour.

Table 5.8 – Measure, Cultural Exposure

Cultural Exposure (Never to Every time)
When travelling internationally, how often do you visit:
1. Local shops
2. Local Food Markets
3. Local Restaurants
4. Local Residents

5.4.4 Intention to Donate to Charity

In accordance with the TPB, intention to engage in a behaviour is considered the strongest predictor of the actual behaviour. As this study examines charitable giving, the intention in question is the intention to donate to charity. The intention to

donate to charity was measured by adapting the three-item behavioural intention scale developed first by Putrevu and Lord (1994), later extended with the addition of one more item by Coyle and Thorson (2001) which they took from Kim and Biocca (1997), and lastly adjusted by Ranganathan and Henley (2008) for their study of the determinants of charitable donation intention. The Putrevu and Lord (1994) measure was created to measure the intention to purchase a brand ($\alpha = 0.91$) while the Coyle and Thorson (2001) extended measure was designed to measure a consumer's intention to return to a website ($\alpha = 0.83$). Ranganathan and Henley (2008) were the first to apply the measure to charitable giving ($\alpha = 0.89$). The result is a four item measure of intention to donate to charity and a 7-point Likert-style scale was used (see Table 5.9).

Table 5.9 – Measure, Intention to Donate

Intention to Donate (Strongly Disagree to Strongly Agree)
1. In the coming year I am planning to donate money to charity.
2. It is my intention to donate money in the coming year.
3. It is very likely that I will donate to charity.
4. I will definitely donate to charity.

5.4.5 Intention to Donate to Distant Others

The intention to donate to distant others was measured by adapting the two item scale developed by Oosterhof et al. (2009) for measuring the intention to donate to a disaster relief campaign ($\alpha = 0.85$) as well as two items from Ranganathan and Henley (2008) and a 7-point Likert-style scale was used (see Tale 5.10) for a four item

measure of the intention to donate to distant others. The Oosterhof et al. (2009) measure for donation to disaster relief is more specific than the items used in the measurement of intention to donate to charity. This two-item measure was chosen over the single item measure used by Cheung and Chan (2000) in their study of intention to donate to distant others. The Ranganathan and Henley (2008) items were held over from the intention to donate to charity measure and amended to focus on the intention to give to the distant other.

Table 5.10 – Measure, Intention to Donate to Distant Others

Intention to Donate to Distant Others (Strongly Disagree to Strongly Agree)
1. In the coming year I will donate money to an international charitable campaign.
2. I plan to donate money to distant others in the coming year.
3. I will donate to distant others the next time I donate.
4. Suppose that a friend called you last night to get your advice about making a financial donation to a charity. In his or her search for a charitable cause, you would recommend donating to distant others.

5.4.6 Justice Restoration Efficacy

In line with the possible role of the impact of the donation on charitable giving to distant others, two measures of outcome efficacy and justice restoration efficacy were combined and customized to create a four item measure of justice restoration efficacy and a 7-point Likert-style scale was used (see Table 5.11). First, Diamond and Kashyap (1997) devised a two-item scale of perceived efficacy in a study of university alumni donations. Alumni answered two questions with respect to the impact they believed their donation would have on the University. They were asked whether their

contribution would make a difference and whether it would help the University achieve its goals. Second, White et al. (2012) devised a two-item scale of justice restoration efficacy in a study of fair trade purchasing behaviour. Participants completed a justice restoration efficacy measure that assessed the degree to which they “believe that the purchase of fair-trade products can help to ensure that producers (i.e., tea farmers) receive fair and just outcomes?” and “believe that the purchase of fair-trade products can help to ensure that intermediaries (i.e., the “middlemen”) receive fair and just outcomes?”. Measures of reliability were not provided for the original applications of either scale. I adapted the wording around both ‘university’ from the Diamond and Kashyap (1997) study and ‘fair trade’ from the White et al. (2012) study for this study to focus on charitable giving to distant others.

Table 5.11 – Measure, Justice Restoration Efficacy

Justice Restoration Efficacy (Strongly Disagree to Strongly Agree)
1. I believe that charitable donations to an international charity can help ensure that distant others receive fair and just help.
2. I believe that charitable donations to distant others can help to have a significant impact on efforts to break the cycle of poverty.
3. I will be able to make a difference by contributing money to distant others.
4. I will be able to help distant others reach their financial and development goals.

5.4.7 Moral Norms

To measure moral norms, the four-item scale used by Smith and McSweeney (2007) in their extended model of the TPB in charitable giving was used (see Table 5.12). While this measure demonstrated a questionable internal consistency ($\alpha = 0.62$),

it was in line with other measures of moral norms all of which are based on Beck and Ajzen's (1991) original work including Cheung and Chan's (2000) four-item measure ($\alpha = 0.44$), Oosterhof et al.'s (2009) two-item measure ($\alpha = 0.73$), and van der Linden's (2011) three-item measure ($\alpha = 0.72$). All measures were developed in line with Ajzen's (2001) recommendations. The items measure the respondent's moral norms (e.g. 'I believe I have a moral obligation to donate money to charities') and a 7-point Likert-style scale is used.

Table 5.12 – Measure, Moral Norms

Moral Norms (Strongly Disagree to Strongly Agree)
1. I am the kind of person who donates money to charity.
2. I would feel guilty if I did not donate money to charity.
3. I believe I have a moral obligation to donate money to charity.
4. Not donating money to charities goes against my principles.

5.4.8 Ethnic Identity

Ethnic identity is measured using Phinney and Ong's (2007) 6-item Multigroup Ethnic Identity Measure (EI) ($\alpha = 0.81$), using a 7-point Likert-style scale (see Table 5.13). In accordance with instructions from Phinney (1993), the measure was preceded by a list of appropriate ethnic groups that the respondent can check to indicate their ethnic background. While the EI is the most widely developed measurement tool for measuring ethnic identity, it lacks consensus regarding its psychometric properties (Blozis & Villarreal, 2014; Feitosa, Lacerenza, Cruz, Moynihan, & Salas, 2014; Yap, Donnellan, Schwartz, Kim, Castillo, Zamboanga,... & Vazsonyi, 2014; Brown, Unger Hu,

Mevi, Hedderson, Shan, Quesenberry, & Ferrara, 2014). However, using the same 6-item EI scale, Homma, Zumbo, Saewyc, and Wong (2014) found that the EI measured highly correlated dimensions of ethnic identity and found that the short version of the EI could be used to compare levels of ethnic identity across different age or acculturation groups in a study in Canada. They reported an ordinal alpha of 0.88 for the scale.

Table 5.13 – Measure, Ethnic Identity

Ethnic Identity (Strongly disagree to Strongly agree)
1. I have spent time trying to figure out more about my ethnic group, such as history, traditions and customs.
2. I have a strong sense of belonging to my own ethnic group.
3. I understand pretty well what my ethnic group membership means to me.
4. I have often done things that will help me understand my ethnic background better.
5. I have often talked to other people in order to learn more about my ethnic group.
6. I feel a strong attachment towards my own ethnic group.

5.4.9 Past Donation to Distant Others

Past donation to distant others was measured using a five-item scale developed by Smith & McSweeney (2007) which demonstrated a good internal consistency ($\alpha = 0.85$) and a 7-point Likert-style scale was used (see Table 5.14). Respondents were asked whether they have ever donated to distant others, whether they regularly donate to distant others, and whether than have donated to distant others in the last month. Other measures of past donation to distant other (e.g. Oosterhof et al., 2009; van der Linden, 2011) showed lower levels of internal consistency.

Table 5.14 – Measure, Past Behaviour

Past Behaviour
1. I do not donate money to charities (Never true to Always true) (R)
2. I have not recently donated any money to charity (Never true to Always true) (R)
3. It is unusual for me to donate money to charities (Strongly disagree to Strongly agree) (R)
4. I usually donate money to charities (Strongly disagree to Strongly agree)
5. How often have you recently donate money to charities (Never to Very frequently)

(R) indicates reverse scored

5.4.10 Perceived Behavioural Control

Perceived behavioural control was measured using Smith and McSweeney's (2007) five item measure (e.g. If I wanted to, I could easily donate money to charities or community service organisations in the next 4 weeks (1 strongly agree, 7 strongly disagree) (see Table 5.15). Higher scores indicate greater perceived control over donating behaviour. This measure was very similar in language to van der Linden (2011) and Knowles et al. (2012) but showed greater reliability ($\alpha = 0.69$) than van der Linden's three-item measure of perceived behavioural control ($\alpha = 0.58$) and more parsimonious than the six-item scale by Knowles et al. (2012; $\alpha = 0.87$). These measure contains similar items to those used in TPB studies of other prosocial behaviours such as volunteering (i.e. Warburton & Terry, 2000; Okun & Sloane, 2002).

Table 5.15 – Measure, Perceived Behavioural Control

Perceived Behavioural Control
1. If I wanted to, I could easily donate money to charities in the next month (Strongly disagree to Strongly agree)
2. Overall, how much control do you have over whether you donate money to charities in the next month (No control to Complete control)
3. It is mostly up to me whether I donate money to charities in the next month (Strongly disagree to Strongly agree)
4. I am confident that I will be able to donate money to charities in the next month. (Strongly disagree to Strongly agree)
5. Donating money to charities in the next month is easy for me to do. (Strongly disagree to Strongly agree)

5.4.11 Psychic Distance

As psychic distance had never been applied in the charitable giving literature, a new measure was pre-tested and devised. The measurement of psychic distance was based on the components of psychic distance as outlined in Dow and Karunaratna (2006), Hakanson and Ambos (2010) and Sousa and Lages (2011). It was measured using a 13-item scale which includes five items that are reverse scored and will use a 7-point Likert-type scale (see Table 5.16). Four items will address the respondent's likelihood of donation to local and national charities. The antecedents of psychic distance as found in the literature will be captured with the remaining nine items including one item each for language, political ties, military intervention, economic ties, historical ties, and geographic distance. Perceived cultural differences will be captured with the final three items about religion, values, and cultural differences.

Table 5.16 – Measure, Psychic Distance

Psychic Distance (Strongly disagree to Strongly agree)
1. I would prefer to donate to local charities in the city where I live.
2. I would prefer to donate to local charities in the city where I am from.
3. I would prefer to donate to national charities in the country in which I live.
4. I would prefer to donate to national charities in the country in which I am from.
5. I would prefer to donate to distant others in countries that speak the same language that I do.
6. I would prefer to donate to distant others in countries that have political ties or alliances with my own country.
7. I would prefer to donate to distant others in countries where my country's military has intervened.
8. I would prefer to donate to distant others in countries that have close economic ties with my own country.
9. I would prefer to donate to distant others in countries that have historical ties to my own country.
10. I would prefer to donate to distant others in countries geographically close to my own country.
11. I would prefer to donate to distant others in countries that share the same values that I do.
12. I would prefer to donate to distant others in countries that generally practice the same religion that I do.
13. I would prefer to donate to distant others in countries that have a similar culture to my own.

5.4.12 Subjective Norms

To measure subjective norms, the 3-item scale used by Smith and McSweeney (2007) in their extended model of the TPB in charitable giving was used (e.g. 'Would the people who are important to you approve or disapprove of donating money to charitable organisations?') (see Table 5.17). One item is reverse scored. It is similar to the 3-item measures used by van der Linden (2011) and Knowles, et al. (2012) in their

respective studies. The significance of subjective norms in predicting intention to donate has varied across studies from significant to non-significant.

Table 5.17 – Measure, Subjective Norms

Subjective Norms
1. The people closest to me would support my decision to make monetary donations to distant others. (Strongly Disagree to Strongly Agree)
2. The people closest to me would disapprove if I donated money to distant others. (Very Unlikely to Very Likely) (R)
3. Most people who are important to me think that my donating money to distant others would be: (Very Undesirable to Very Desirable)

(R) indicates reverse scored

5.5 Reliability

After reviewing the literature, the 14 proposed constructs were tested for consistency and reliability. Cronbach’s alpha (1951) is a statistic to measure the internal consistency of a set of survey items and is considered the most accepted statistic to measure reliability in marketing (Peterson, 1994). Cronbach’s alpha is based on the assumption that if a set of survey items measure the same construct; they should therefore be correlated with each other and then can be formed into a single measurement scale.

Consequently, each of the new amended constructs of the Charitable Giving to Distant Others model was analysed using Cronbach alpha reliability coefficients. As shown in Table 5.18 all constructs have good or acceptable fit with one exception. The reliability coefficient for ‘Subjective Norms’ is not acceptable, thus placing a question mark upon its contribution to the model. All the other constructs seem to show a

reasonable or adequate level of reliability, that is, around and above the baseline of 0.70 (Nunnally & Bernstein, 1994).

Table 5.18 – Internal Consistency of the Constructs used in the Charitable Giving to Distant Others model

CONSTRUCT	NUMBER OF ITEMS	CRONBACH'S ALPHA
Attitude towards Charity	4	.817
Attitude towards Donation	8	.970
Attitude towards Helping Others	4	.893
Belief in a Just World	7	.898
Cultural Exposure	4	.937
Intention to Donate	4	.964
Intention to Donate to Distant Others	4	.936
Justice Restoration Efficacy	4	.920
Moral Norms	4	.869
Ethnic Identity Measure	6	.861
Past Behaviour	5	.898
Perceived Behavioural Control	5	.826
Psychic Distance	13	.902
Subjective Norms	3	.590

A popular alternative to the coefficient alpha is composite reliability (CR), another measure of scale reliability, which is usually calculated in conjunction with structural equation modeling (Bacon, Sauer, & Young, 1995). The composite reliability is a measure of the overall reliability of a collection of heterogeneous but similar items and assesses the internal consistency of a measure (Fornell & Larcker, 1981). According to Hair, Black, Babin, and Anderson (2010), CR should be equal to or greater than .7. The CR for all constructs in the model surpasses the minimum threshold (see Table 5.19).

5.6 Validity

Validity was also tested for the 14 constructs. Validity is "the degree to which a measure assesses the construct that it is purported to assess" (Peter, 1981, p.134). However, the validity of a construct or scale can only be assessed if it is in the first place reasonably reliable. So validity checks should, in theory, follow reliability checks.

The five key types of validity include: (1) face validity; (2) content validity; (3) nomological validity; (4) convergent validity; and (5) discriminant validity.

5.6.1 Face Validity

Face validity is concerned with how the construct items appear to the ordinary person. If items look like they should measure what they purport to then it is said to have face validity. Face validity does not consider the essential matter of what the construct really measures. This is considered to be the easiest, most basic, and least scientific measure of validity (Litwin, 1995). However, as an informal measure, face validity is important in gaining the acceptance of the eventual user (Nunnally & Bernstein, 1994). The construct and items developed here for the charitable giving to distant others were reviewed by two independent reviewers and no items seemed out of place. As such, the constructs seem to meet the requirements of face validity.

5.6.2 Content Validity

Content validity is the extent to which an empirical measurement reflects a specific domain of content (Carmines & Zeller, 1979). There are a number of ways in

which content validity can be established including 1) an extensive review of the literature from appropriate areas including a review of the measures previously used, 2) a review of the content by experts, and 3) by pilot testing.

In this research, content validity of the measures for charitable giving to distant others was first established for all 14 constructs through a review of the literature from marketing, economics, psychology, social justice, and sociology. After comparing published scales, the most appropriate measures were selected and adapted for charitable giving context. These constructs were then reviewed by the dissertation supervisor. Finally, pilot testing of the measures was undertaken. After assessing content validity in three ways, content validity was confirmed for all 14 constructs.

5.6.3 Nomological validity

Nomological validity represents the degree to which predictions based on theory are confirmed. There is no single statistical test when checking for nomological validity. Instead, it is an assessment of whether the appropriate items and constructs have been included in the model and whether any have been neglected. This can be determined based on extant literature related to the model. If a measure is useful in making predictions, then it is said to demonstrate nomological validity. Nomological validation is manifestly “external” and involves the assessment of both the theoretical relationships between different constructs and the empirical relationship between measures of those constructs (Peter, 1981). After review, the 14 constructs proposed offer nomological validity.

5.6.4 Convergent validity

Convergent validity is the degree to which two or more attempts to measure the same concept through maximally different methods are in agreement (Peter, 1981). The items for each construct can be factor analyzed to determine whether all items merit inclusion in the construct. If all items load heavily on the first factor extracted, one can usually conclude that the items are all dimensions of the same underlying factor (Reve, 1979). With respect to the constructs used in the model for Charitable Giving to Distant Others, all factor loadings are significant thus supporting the convergent validity for the 14 constructs.

Convergent validity can also be assessed by measuring the average variance extracted (AVE). The AVE is the average amount of variance in observed variables that a latent construct is able to explain. An AVE greater than 0.50 is considered the acceptable threshold to determine the convergent validity of constructs (Hair, et al., 2010). Here again, the AVEs support convergent validity for all 14 constructs (see Table 5.19).

5.6.5 Discriminant validity

Discriminant validity is the degree to which a concept differs from other unrelated concepts. To establish discriminant validity, you need to show that measures that should not be related are in reality not related. To examine discriminant validity, the AVE and shared variance estimates, including the maximum shared variance (MSV) and the average shared variance (ASV), should be compared (Fornell & Larcker, 1981).

Shared variance is the amount of variance in observed variables relating to another construct that a latent construct is able to explain. If the average variance extracted for each construct is greater than its shared variance with any other construct, discriminant validity is supported. In this case, there is evidence to support discriminant validity for all 14 constructs.

Table 5.19 – Validity

	CR	AVE	MSV	ASV
Belief in a Just World	0.896	0.634	0.095	0.019
Attitude toward Donation	0.959	0.822	0.446	0.071
Attitude toward Helping Others	0.896	0.685	0.446	0.083
Moral Norms	0.844	0.644	0.202	0.096
Perceived Behavioural Control	0.921	0.794	0.249	0.070
Cultural Exposure	0.951	0.866	0.016	0.003
Past Behaviour	0.885	0.720	0.249	0.054
Ethnic Identify	0.881	0.713	0.114	0.030
Psychic Distance	0.936	0.745	0.123	0.045

5.6.6 External Validity

External validity relates to the generalizability of constructs and theories across different sets of people, settings, times, and places (Calder, Phillips, & Tybout, 1982).

In order to show external validity in the proposed model, an effort was made to use established constructs which have been applied in both charitable giving and other settings. This was not always possible and some newer constructs were used where needed.

The constructs from the TPB (attitudes, moral norms, perceived behavioural control, past behaviour) have been used in numerous contexts and in numerous countries. The TPB is used in the study of a number of various prosocial and consumer behaviours including volunteering (Warburton & Terry, 2000), blood donation (Giles & Cairns, 1995), dieting (Armitage & Conner, 1999), and recycling (Mannetti, Pierro, & Livi, 2004). The TPB is also used in the study of charitable giving in a number of countries including The Netherlands, Germany, and the United Kingdom (van der Linden, 2011), Australia (Smith & McSweeney, 2007; Knowles, et al., 2012), Pakistan (Kashif & de Run, 2015) Malaysia (Kashif, et al., 2015). These studies also used the intention to donate as their behavioural intention in question.

Three of the remaining five constructs are also heavily used in other areas of academic study. The Belief in a Just World (see literature reviews by Furnham & Procter, 1989; Furnham, 2003) is shown to be stable and cross-culturally generalizable (Furnham, 2003). The Ethnic Identity Measure is also heavily used and has consistently shown good reliability, typically with alphas above .80 across a wide range of ethnic groups and ages (Brown, et al., 2014). Psychic Distance is one of the most prominent concepts in the international marketing literature and has been used in many areas of business research over the last 40 years (Sousa & Bradley, 2006; Prime, Obadia, & Vida, 2009).

The concept of restorative justice has existed for thousands of years and appeared in cultures from around the world (Van Ness & Strong, 2013). A cursory

review of the associated academic literature reveals its use mainly in ethics, law, and criminology. White et al.'s (2012) recent application of the concept in the marketing and consumer behaviour literature with their study of fair trade goods and ethical purchasing resulted in the Justice Restoration Efficacy construct used in this study. It has not yet been used in other published studies.

Similarly, the cultural exposure construct is newer to academic study in the management and marketing literature as well. Cultural intelligence has been a popular topic but the study of cultural exposure is limited (Crowne, 2013). What work has been conducted is focused on human resources issues for multinational corporations (e.g. Barakat, Lorenz, Ramsey, & Cretoiu, 2015; Townsend, Regan, & Li, 2015).

As all 14 constructs have been used in different settings with different samples, external validity has been demonstrated.

5.7 CONCLUSION

In terms of the research methodology, a survey method was chosen to study an extended model of theory of planned behaviour in charitable giving to distant others. An online questionnaire was designed that comprised 10 sections and 84 questions including demographics. I used Survey Monkey Audience and after pilot testing the questionnaire, data was collected from the final sample 417 respondents of which 215 came from the USA and 202 from Canada. The 14 constructs were developed based on the literature and slightly amended for charitable giving to distant others. They were

tested for reliability and validity and all constructs showed good or acceptable fit except Subjective Norms. With the methodology in place, the sample designed, the data collected, and the constructs found to be acceptable, the next step is the data analysis to test the hypotheses in charitable giving to distant others. This analysis will include an examination of the individual items, then the constructs, and then relationships between the constructs.

CHAPTER SIX – DESCRIPTIVE STATISTICS AND CONFIRMATORY FACTOR ANALYSIS

Since you get more joy out of giving joy to others, you should put a good deal of thought into the happiness that you are able to give. – Eleanor Roosevelt (as quoted in Welton, 2011, p. 60).

6.1 Introduction

The first step in the analysis process is to understand the data. This begins by looking at the individual survey items, then looking at the constructs, and then the analysis can proceed to examining the relationship between constructs. An examination of the univariate statistics describes the individual variables in the data set by looking at the range of values, its distributions, and its tendencies.

Once there is an understanding of the individual items, the constructs can be examined with confirmatory factor analysis (CFA). The CFA will test the data against the hypothesized measurement model as developed in the extant literature and this dissertation. This analysis will review the appropriateness of each of the survey items in their respective constructs to find the best fitting model. Goodness-of-fit indices and modification indices help in evaluating model fit and determine construct refinements. The CFA is a key step before completing the hierarchical multiple regression and structural equation modeling.

This chapter will begin with the descriptive, univariate analysis by construct and then proceed to the CFA.

6.2 Descriptive Univariate Analysis

This section presents the univariate analysis of the items for each of the scales used in this study. This includes an analysis of the means and standard deviations for all individual survey items from the combined sample as well as by country. A descriptive analysis is also provided for each summary construct, calculated as the average score of the scale items. Further examination of the items and constructs for assumptions of normality is conducted using values of skewness and kurtosis. Other statistical tests such as z-values, Kolmogorov-Smirnov or Shapiro-Wilks are not recommended for large samples (Field, 2009) and discussions of normality for samples greater than 300 should be based on the absolute values of skewness and kurtosis (West, Finch, & Curran, 1995).

6.2.1 Attitude towards Donation

The Attitude towards Donation scale is made up of eight items (see Table 6.1). The overall mean for the summary construct, calculated as the average score of the eight items, was 5.51 with a standard deviation of 1.21. The means for the individual items ranged from 5.17 to 5.59. The highest score was for the item “My making a monetary donation to charity in the next 4 weeks would be: very bad to very good”. These means, all within the 5 range, reflect a generally positive feeling about making a financial donation to charity. The standard deviations shown below indicate that there is some variability in the responses and that not everyone shares the same positive feelings about financial donations. Furthermore, all of the items have slight negative

values for skewness indicating that the data are skewed left and positive kurtosis indicating a somewhat peaked distribution. These values are within the acceptable range for skewness of an absolute value greater than 2 for normal univariate distribution (George & Mallery, 2010) and for kurtosis of an absolute value greater than 4 (West, et al., 1995).

Table 6.1 – Variables for Attitude towards Donation (Combined Sample)

Attitude towards Donation variable (1 – lowest, 7 – highest)	Mean	Standard Deviation	Skewness	Kurtosis
My making a monetary donation to charity in the next 4 weeks would be:				
Very unpleasant to Very pleasant	<u>5.17</u>	1.440	-.789	.580
Very useless to Very useful	5.36	1.400	-.951	.701
Very unsatisfying to Very satisfying	5.43	1.342	-1.035	1.139
Very unfavourable to Very favourable	5.28	1.383	-.852	.521
Very negative to Very positive	5.54	1.318	-1.094	1.325
Very inconsiderate to Very considerate	5.51	1.287	-1.070	1.335
Very pointless to Very worthwhile	5.47	1.277	-.985	1.075
Very bad to Very good	5.59	1.299	-1.184	1.688
Summary Construct – ATD	5.51	1.21	-1.08	1.42

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

An analysis of the item means by country (see Table 6.2) shows that means scores are consistently higher in the United States with smaller standard deviations than in Canada. Americans responded with greater positivity towards donations than Canadian respondents. However, both countries had the same highest result with “My making a monetary donation to charity in the next 4 weeks would be: very bad to very

good” as well as the same lowest score “My making a monetary donation to charity in the next 4 weeks would be: very unpleasant to very pleasant”.

Table 6.2 – Variables for ATD by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Attitude towards Donation variables (1 – lowest, 7 – highest)					
My making a monetary donation to charity in the next 4 weeks would be:					
Very unpleasant to Very pleasant	<u>4.92</u>	1.550	<u>5.40</u>	1.287	.001***
Very useless to Very useful	5.09	1.537	5.61	1.206	.000***
Very unsatisfying to Very satisfying	5.14	1.463	5.70	1.153	.000***
Very unfavourable to Very favourable	4.98	1.518	5.57	1.173	.000***
Very negative to Very positive	5.28	1.511	5.78	1.049	.000***
Very inconsiderate to Very considerate	5.29	1.462	5.71	1.056	.001***
Very pointless to Very worthwhile	5.16	1.406	5.77	1.060	.000***
Very bad to Very good	5.34	1.458	5.82	1.077	.000***
Summary Construct ATD	5.24	1.365	5.76	0.981	.000***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.2 Attitude toward Charity

The Attitude towards Charity scale is made up of five items (see Table 6.3). The overall mean for the summary construct was 5.06 with a standard deviation of 1.07. The means for the individual items ranged from 3.79 to 5.67. The highest score was for the item “Charity organizations perform a useful function for society”. These means also reflect a generally positive feeling about charities. The standard deviations shown

below indicate that there is some variability in the responses and that not everyone shares the same positive feelings about charitable organizations. Four items showed positive kurtosis indicating a peaked distribution and one item showed a negative kurtosis indicating a flat distribution but all within normal range.

Table 6.3 – Variables for Attitude towards Charity (Combined Sample)

Attitude towards Charity variables (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
The money given to charities goes for good causes.	5.24	1.247	-.799	.682
Much of the money donated to charity is wasted. (R)	<u>3.79</u>	1.618	-.096	-.754
My image of charitable organization is positive	5.26	1.250	-.844	.579
Charitable organizations have been quite successful in helping the needy.	5.34	1.244	-.915	1.325
Charity organizations perform a useful function for society.	5.67	1.215	-1.166	1.678
Summary Construct – ATC	5.06	1.07	-.563	.527

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

Similar to the ATD, an analysis of the item means by country (see Table 6.4) shows that means scores are consistently higher in the United States with smaller standard deviations than in Canada. Americans responded with greater favourability towards charities than Canadian respondents. However, both countries had the same highest result with “Charity organizations perform a useful function for society” as well as the same lowest score “Much of the money donated to charity is wasted”. This lowest scoring item also had the highest standard deviation and was the only item to be reverse-scored.

Table 6.4 – Variables for ATC by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Attitude towards Charity variables (Strongly Disagree (1) to Strongly Agree (7))					
The money given to charities goes for good causes.	5.16	1.32	5.31	1.17	.306
Much of the money donated to charity is wasted. (R)	<u>3.69</u>	1.62	<u>3.89</u>	1.61	.263
My image of charitable organization is positive	5.09	1.34	5.41	1.34	.016**
Charitable organizations have been quite successful in helping the needy.	5.29	1.26	5.38	1.23	.563
Charity organizations perform a useful function for society.	5.51	1.30	5.82	1.11	.022**
Summary Construct – ATC	4.95	1.12	5.16	1.02	.039**

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.3 Attitude toward Helping Others

The Attitude towards Helping Others scale is made up of four items (see Table 6.5). The overall mean for the summary construct was 5.66 with a standard deviation of 1.03. The means for the individual items ranged from 5.48 to 5.83. The highest score was for the item “People should be willing to help others who are less fortunate”. These means indicate a very positive feeling about attitudes towards helping others. The standard deviations shown below indicate that there is some variability in the responses and that not everyone shares the same positive feelings about helping others. There is only slight negative skewness and positive kurtosis for each of the items.

Table 6.5 – Variables for Attitude towards Helping Others (Combined Sample)

Attitude towards Helping Others variables (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
People should be willing to help others who are less fortunate.	5.83	1.123	-1.094	1.522
Helping troubled people with their problems is very important to me.	<u>5.48</u>	1.260	-.854	.735
People should be more charitable towards others in society.	5.70	1.148	-1.010	1.725
People in need should receive support from others.	5.63	1.167	-.834	.903
Summary Construct – ATHO	5.66	1.03	-.810	.959

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Similar to the ATD and ATC, an analysis of the item means by country (see Table 6.6) shows that means scores are consistently higher in the United States with smaller standard deviations than in Canada. Americans responded with greater positivity towards helping others than Canadian respondents. However, both countries had the same highest result with “People should be willing to help others who are less fortunate” as well as the same lowest score “Helping troubled people with their problems is very important to me”.

Table 6.6 – Variables for ATHO by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Attitude towards Helping Others Variables (Strongly Disagree (1) to Strongly Agree (7))					
People should be willing to help others who are less fortunate.	5.62	1.147	6.04	1.062	.000***
Helping troubled people with their problems is very important to me.	<u>5.33</u>	1.270	<u>5.63</u>	1.235	.011**
People should be more charitable towards others in society.	5.46	1.229	5.93	1.016	.000***
People in need should receive support from others.	5.49	1.184	5.76	1.137	.028**
Summary Construct – ATHO	5.48	1.06	5.84	.964	.001***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

6.2.4 Perceived Behavioural Control

The Perceived Behavioural Control scale is made up of five items (see Table 6.7). The overall mean for the summary construct was 4.72 with a standard deviation of 1.44. The means for the individual items ranged from 4.27 to 5.74. The highest score was for the item “Overall, how much control do you have over whether you donate money to charities in the next month” indicating that respondents have considerable control over their ability to make a charitable donation. There are no skewness or kurtosis figures that fall outside of the normal distribution.

Table 6.7 – Variables for Perceived Behavioural Control (Combined Sample)

Perceived Behavioural Control	Mean	Standard Deviation	Skewness	Kurtosis
If I wanted to, I could easily donate money to charities in the next month (Strongly disagree (1) to Strongly agree(7))	4.54	1.86	-.359	-.927
Overall, how much control do you have over whether you donate money to charities in the next month (No control (1) to Complete control (7))	5.74	1.39	-.892	.076
It is mostly up to me whether I donate money to charities in the next month (Strongly disagree (1) to Strongly agree (7))	5.68	1.36	-1.042	.703
I am confident that I will be able to donate money to charities in the next month. (Strongly disagree (7)to Strongly agree (7))	4.39	1.83	-.263	-.914
Donating money to charities in the next month is easy for me to do. (Strongly disagree (1) to Strongly agree (7))	<u>4.27</u>	1.89	-.167	-1.072
Summary Construct – PBC	4.72	1.44	-.121	-.814

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Similar to the previous constructs, an analysis of the item means by country (see Table 6.8) shows that mean scores are consistently higher in the United States than in Canada. Americans responded with more perceived control about their charitable giving than Canadian respondents. Again, both countries had the same highest result with “Overall, how much control do you have over whether you donate money to charities in the next month” as well as the same lowest score “Donating money to charities in the next month is easy for me to do”.

Table 6.8 – Variables for PBC by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Perceived Behavioural Control					
If I wanted to, I could easily donate money to charities in the next month (Strongly disagree (1) to Strongly agree (7))	4.22	1.832	4.84	1.845	.001***
Overall, how much control do you have over whether you donate money to charities in the next month (No control (1) to Complete control (7))	5.49	1.450	5.99	1.279	.000***
It is mostly up to me whether I donate money to charities in the next month (Strongly disagree (1) to Strongly agree(7))	5.41	1.368	5.93	1.307	.000***
I am confident that I will be able to donate money to charities in the next month. (Strongly disagree (1) to Strongly agree (7))	4.06	1.795	4.70	1.823	.000***
Donating money to charities in the next month is easy for me to do. (Strongly disagree (1) to Strongly agree (7))	<u>3.95</u>	1.876	<u>4.58</u>	1.858	.001***
Summary Construct – PBC	4.41	1.432	5.01	1.389	.000***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

6.2.5 Subjective Norms

The Subjective Norms scale is made up of three items (see Table 6.9). The overall mean for the summary construct was 4.71 with a standard deviation of 1.23. The means for the individual items ranged from 4.65 to 4.76. The highest score was for the item “The people closest to me would support my decision to make monetary donations to distant others” indicating that respondents believe that others value charitable donations and the act of giving.

Table 6.9 – Variables for Subjective Norms (Combined Sample)

Subjective Norms	Mean	Standard Deviation	Skewness	Kurtosis
The people closest to me would support my decision to make monetary donations to distant others. (Strongly Disagree (1) to Strongly Agree (7))	4.76	1.43	-.415	-.053
The people closest to me would disapprove if I donated money to distant others. (Very Unlikely (1) to Very Likely (7)) (Reverse-scored)	4.72	1.67	.224	-.744
Most people who are important to me think that my donating money to distant others would be: (Very Undesirable (1) to Very Desirable (7))	<u>4.65</u>	1.27	-.195	.231
Summary Construct – SUBJ	4.71	1.23	-.265	.201

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

Yet again, an analysis of the item means by country (see Table 6.10) shows that mean scores are consistently higher in the United States than in Canada. The influence of subjective norms and what others expect is stronger for Americans than Canadians.

Table 6.10 – Variables for Subjective Norms by Country

Subjective Norms	Canada		United States		t-test
	Mean	SD	Mean	SD	
The people closest to me would support my decision to make monetary donations to distant others. (Strongly Disagree (1) to Strongly Agree (7))	4.67	1.429	4.84	1.424	.267
The people closest to me would disapprove if I donated money to distant others. (Very Unlikely (1) to Very Likely (7)) (Reverse-scored)	<u>4.45</u>	1.640	4.98	1.659	.002***
Most people who are important to me think that my donating money to distant others would be: (Very Undesirable (1) to Very Desirable (7))	4.60	1.338	<u>4.70</u>	1.203	.572
Summary Construct – SUBJ	4.57	1.28	4.84	1.19	.351

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.6 Moral Norms

The Moral Norms scale is made up of four items (see Table 6.11). The overall mean for the summary construct was 4.59 with a standard deviation of 1.39. The means for the individual items ranged from 4.19 to 5.13. The highest score was for the item “I am the kind of person who donates money to charity” indicating that respondents believe that they are the giving type all the while indicating that obligation and personal principles are stronger motivators than guilt in their decision to give or not to give.

Table 6.11– Variables for Moral Norms (Combined Sample)

Moral Norms (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
I am the kind of person who donates money to charity.	5.13	1.487	-.803	.344
I would feel guilty if I did not donate money to charity.	<u>4.19</u>	1.646	-.159	-.672
I believe I have a moral obligation to donate money to charity.	4.58	1.725	-.344	-.686
Not donating money to charities goes against my principles.	4.45	1.679	-.263	-.571
Summary Construct – MORAL	4.59	1.39	-.159	-.427

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Yet again, an analysis of the item means by country (see Table 6.12) shows that mean scores are consistently higher in the United States than in Canada. The influence of moral norms and what a donor feels is right is stronger for Americans than Canadians.

Table 6.12 – Variables for Moral Norms by Country

Moral Norms (Strongly Disagree (1) to Strongly Agree (7))	Canada		United States		t-test
	Mean	SD	Mean	SD	
I am the kind of person who donates money to charity.	4.75	1.516	5.50	1.367	.000***
I would feel guilty if I did not donate money to charity.	<u>4.24</u>	1.564	<u>4.15</u>	1.723	.579
I believe I have a moral obligation to donate money to charity.	4.43	1.654	4.72	1.782	.084
Not donating money to charities goes against my principles.	4.38	1.561	4.51	1.786	.426
Summary Construct – MORAL	4.45	1.35	4.72	1.41	.053*

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.7 Past Behaviour

The Past Behaviour scale is made up of five items (see Table 6.13). The overall mean for the summary construct was 4.71 with a standard deviation of 1.56. The means for the individual items ranged from 4.46 to 5.04. The highest score was for the reversed-item “I do not donate money to charity” indicating that respondents do not have a strong history of charitable giving. However, the second highest score is for “I usually donate money to charities”. This could indicate a potential response error in the first item as its high value is not line with the majority of the literature and other results.

Table 6.13 – Variables for Past Behaviour (Combined Sample)

Past Behaviour	Mean	Standard Deviation	Skewness	Kurtosis
I do not donate money to charities (Never true (1) to Always true (7)) (R)	5.04	1.824	.561	-.829
I have not recently donated any money to charity (Never true (1) to Always true (7)) (R)	4.49	1.831	.223	-.984
It is unusual for me to donate money to charities (Strongly disagree (1) to Strongly agree (7)) (R)	4.74	1.827	.453	-.853
I usually donate money to charities (Strongly disagree (1) to Strongly agree (7))	4.84	1.709	-.618	-.477
How often have you recently donate money to charities (Never (1) to Very frequently (7))	<u>4.46</u>	1.562	-.200	-.506
Summary Construct – PAST	4.71	1.56	-.347	-.716

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

The item means by country (see Table 6.14) are, once again, more emphatic in the United States than in Canada. The influence of Past Behaviour and what a donor has previously donated is stronger for Americans than Canadians.

Table 6.14 – Variables for Past Behaviour by Country

Past Behaviour	Canada		United States		t-test
	Mean	SD	Mean	SD	
I do not donate money to charities (Never true (1) to Always true (7)) (R)	4.43	1.894	5.62	1.549	.000***
I have not recently donated any money to charity (Never true (1) to Always true (7)) (R)	<u>3.95</u>	1.830	5.01	1.680	.000***
It is unusual for me to donate money to charities (Strongly disagree (1) to Strongly agree (7)) (R)	4.35	1.860	5.12	1.717	.000***
I usually donate money to charities (Strongly disagree (1) to Strongly agree (7))	4.57	1.754	5.10	1.626	.003***
How often have you recently donate money to charities (Never (1) to Very frequently (7))	4.13	1.553	<u>4.77</u>	1.508	.000***
Summary Construct – PAST	4.29	1.55	5.12	1.44	.000***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: (R) indicates reverse scored. Means also reversed.

Note: Skewness and kurtosis figures all fell within normal range

6.2.8 Belief in a Just World

The Belief in a Just World scale is made up of seven items (see Table 6.15). The overall mean for the summary construct was 3.59 with a standard deviation of 1.25. The means for the individual items ranged from 3.23 to 4.36. With a score of 4 representing the mid-point on the scale, these results suggest that for the most part,

respondents do not feel the world is a just place. The highest score was for the item “I feel that a person’s efforts are notice and rewarded” indicating that respondents’ believe that it is possible to work hard and be compensated accordingly.

Table 6.15 – Variables for Belief in a Just World (Combined Sample)

Belief in a Just World (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
I feel that people get what they are entitled to have.	3.54	1.490	.104	-.503
I feel that a person’s efforts are noticed and rewarded.	4.36	1.368	-.365	-.260
I feel that people earn the rewards and punishments they get.	4.09	1.483	-.282	-.547
I feel that people who meet misfortune have brought it on themselves.	3.26	1.474	.228	-.485
I feel that people get what they deserve.	3.62	1.474	-.037	-.461
I feel that rewards and punishments are fairly given.	3.44	1.504	.139	-.594
I basically feel that the world is a fair place.	<u>3.23</u>	1.567	.258	-.745
Summary Construct – BJW	3.59	1.25	.000	-.233

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

The item means by country (see Table 6.16) are, once again, more emphatic in the United States than in Canada. The influence of Belief in a Just World and what a donor has previously donated is stronger for Americans than Canadians.

Table 6.16 – Variables for Belief in a Just World by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Belief in a Just World (Strongly Disagree (1) to Strongly Agree (7))					
I feel that people get what they are entitled to have.	3.86	1.487	3.23	1.430	.000***
I feel that a person’s efforts are noticed and rewarded.	4.49	1.368	4.24	1.360	.062*
I feel that people earn the rewards and punishments they get.	4.27	1.424	3.92	1.521	.019**
I feel that people who meet misfortune have brought it on themselves.	<u>3.51</u>	1.537	3.02	1.373	.001***
I feel that people get what they deserve.	3.96	1.433	3.29	1.443	.000***
I feel that rewards and punishments are fairly given.	3.82	1.467	3.09	1.455	.000***
I basically feel that the world is a fair place.	3.63	1.583	<u>2.85</u>	1.458	.000***
Summary Construct – BJW	3.88	1.23	3.31	1.20	.000***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.9 Justice Restoration Efficacy

The Justice Restoration Efficacy scale is made up of four items (see Table 6.17). The overall mean for the summary construct was 4.58 with a standard deviation of 1.25. The means for the individual items ranged from 4.30 to 4.71. Both the items “I believe that charitable donations to an international charity can help ensure that distant others receive fair and just help” and “I believe that charitable donations to distant others can help to have a significant impact on efforts to break the cycle of

poverty” had the highest scores while the lowest score for “I will be able to help distant others reach their financial and development goals” received the lowest score.

Table 6.17 – Variables for Justice Restoration Efficacy (Combined Sample)

Justice Restoration Efficacy (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
I believe that charitable donations to an international charity can help ensure that distant others receive fair and just help.	4.71	1.279	-.585	.397
I believe that charitable donations to distant others can help to have a significant impact on efforts to break the cycle of poverty.	4.71	1.410	-.542	.056
I will be able to make a difference by contributing money to distant others.	4.59	1.441	-.419	-.112
I will be able to help distant others reach their financial and development goals.	<u>4.30</u>	1.406	-.341	-.018
Summary Construct – JRE	4.58	1.25	-.418	.173

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

The item means by country (see Table 6.18) are, perhaps surprisingly, more emphatic in the Canada than in the United States. The influence of Justice Restoration Efficacy and what a donor can do for the distant other is stronger for Canadians than Americans. Canadians believe more in the power of a charitable donation to affect change in justice that do Americans.

Table 6.18 – Variables for Justice Restoration Efficacy by Country

Justice Restoration Efficacy (Strongly Disagree (1) to Strongly Agree (7))	Canada		United States		t-test
	Mean	SD	Mean	SD	
I believe that charitable donations to an international charity can help ensure that distant others receive fair and just help.	4.70	1.331	4.72	1.230	.884
I believe that charitable donations to distant others can help to have a significant impact on efforts to break the cycle of poverty.	4.77	1.404	4.65	1.417	.398
I will be able to make a difference by contributing money to distant others.	4.63	1.468	4.55	1.417	.546
I will be able to help distant others reach their financial and development goals.	<u>4.39</u>	1.386	<u>4.21</u>	1.423	.208
Summary Construct – JRE	4.62	1.25	4.53	1.24	.465

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.10 Intention to Donate

The Intention to Donate scale is made up of four items (see Table 6.19). The overall mean for the summary construct was 5.30 with a standard deviation of 1.52. The means for the individual items ranged from 5.27 to 5.33. The range of the means is very narrow and the four results are all very high indicating a strong intention to donate.

Table 6.19 – Variables for Intention to Donate (Combined Sample)

Intention to Donate (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
In the coming year I am planning to donate money to charity.	<u>5.27</u>	1.608	-.880	.102
It is my intention to donate money in the coming year.	5.32	1.589	-.939	.295
It is very likely that I will donate to charity.	5.33	1.561	-.924	.290
I will definitely donate to charity.	5.30	1.632	-.926	.220
Summary Construct – INTDON	5.30	1.52	-.860	.189

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Furthermore, the item means by country (see Table 6.20) are much higher in the United States than in Canada.

Table 6.20 – Variables for Intention to Donate by Country

Intention to Donate (Strongly Disagree (1) to Strongly Agree (7))	Canada		United States		t-test
	Mean	SD	Mean	SD	
In the coming year I am planning to donate money to charity.	<u>4.80</u>	1.616	5.71	1.472	.000***
It is my intention to donate money in the coming year.	4.90	1.600	5.71	1.475	.000***
It is very likely that I will donate to charity.	4.91	1.540	5.73	1.476	.000***
I will definitely donate to charity.	4.88	1.673	<u>5.70</u>	1.487	.000***
Summary Construct – INTDON	4.87	1.52	5.72	1.40	.000***

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.11 Intention to Donate to Distant Others

The Intention to Donate to Distant Others scale is made up of four items (see Table 6.21). The overall mean for the summary construct was 4.11 with a standard deviation of 1.51. The means for the individual items ranged from 3.98 to 4.25. The overall means are much lower than those seen in the Intention to Donate indicating that respondents are more likely to donate to a local or national charity than to distant others.

Table 6.21 – Variables for Intention to Donate to Distant Others (Combined Sample)

Intention to Donate to Distant Others (Strongly Disagree (1) to Strongly Agree (2))	Mean	Standard Deviation	Skewness	Kurtosis
In the coming year I will donate money to an international charitable campaign.	4.07	1.702	-.050	-.682
I plan to donate money to distant others in the coming year.	4.15	1.703	-.115	-.729
I will donate to distant others the next time I donate.	<u>3.98</u>	1.614	-.017	-.576
Suppose that a friend called you last night to get your advice about making a financial donation to a charity. In his or her search for a charitable cause, you would recommend donating to distant others.	4.25	1.586	-.211	-.560
Summary Construct – IDDO	4.11	1.51	-.069	-.572

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Furthermore, the item means by country (see Table 6.22) are much higher in Canada than in the United States indicating Canadians greater willingness to donate to distant others.

Table 6.22 – Variables for Intention to Donate to Distant Others by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Intention to Donate (Strongly Disagree (1) to Strongly Agree (7))					
In the coming year I will donate money to an international charitable campaign.	<u>4.15</u>	1.607	3.99	1.789	.341
I plan to donate money to distant others in the coming year.	4.26	1.598	4.05	1.795	.247
I will donate to distant others the next time I donate.	4.22	1.575	<u>3.75</u>	1.621	.005***
Suppose that a friend called you last night to get your advice about making a financial donation to a charity. In his or her search for a charitable cause, you would recommend donating to distant others.	4.42	1.518	4.09	1.636	.036**
Summary Construct – IDDO	4.26	1.46	3.97	1.55	.059*

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.12 Psychic Distance

The Psychic Distance scale is made up of 13 items (see Table 6.23). The overall mean for the summary construct was 3.69 with a standard deviation of 1.19. The means for the individual items ranged from 3.50 to 5.03. The overall means highlight a great range of responses that show both items whose responses lay on the positive and negative sides of the scale. The highest mean is for the item “I would prefer to donate

to local charities in the city where I live”. When it comes to feelings about charitable giving, local is the preference for most respondents. The lowest score, with a mean in the disagree range, was for the item “I would prefer to donate to distant others in countries that generally practice the same religion that I do” indicating that a country’s dominant religion is not a key factor for respondents.

Table 6.23 – Variables for Psychic Distance (Combined Sample)

Psychic Distance (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
I would prefer to donate to local charities in the city where I live.	5.03	1.437	-.602	.187
I would prefer to donate to local charities in the city where I am from.	4.70	1.487	-.268	-.320
I would prefer to donate to national charities in the country in which I live.	4.86	1.391	-.543	.328
I would prefer to donate to national charities in the country in which I am from.	4.70	1.418	-.451	.093
I would prefer to donate to distant others in countries that speak the same language that I do.	3.55	1.446	-.027	-.205
I would prefer to donate to distant others in countries that have political ties or alliances with my own country.	3.81	1.374	-.229	.277
I would prefer to donate to distant others in countries where my country’s military has intervened.	3.65	1.402	-.155	.163
I would prefer to donate to distant others in countries that have close economic ties with my own country.	3.75	1.387	-.182	.189
I would prefer to donate to distant others in countries that have historical ties to my own country.	3.79	1.399	-.133	.186

I would prefer to donate to distant others in countries geographically close to my own country.	3.63	1.312	-.282	.291
I would prefer to donate to distant others in countries that share the same values that I do.	4.16	1.466	-.318	.093
I would prefer to donate to distant others in countries that generally practice the same religion that I do.	<u>3.50</u>	1.723	-.010	-.344
I would prefer to donate to distant others in countries that have a similar culture to my own.	3.62	1.377	-.152	-.023
Summary Construct – PD	3.69	1.19	-.285	.363

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Furthermore, the item means by country (see Table 6.24) are very similar (wait for t-test) for Canada than in the United States.

Table 6.24 – Variables for Psychic Distance by Country

	Canada		United States		t-test
	Mean	SD	Mean	SD	
Psychic Distance (Strongly Disagree (1) to Strongly Agree (7))					
I would prefer to donate to local charities in the city where I live.	5.03	1.461	5.02	1.417	.697
I would prefer to donate to local charities in the city where I am from.	4.77	1.492	4.63	1.482	.288
I would prefer to donate to national charities in the country in which I live.	4.82	1.439	4.90	1.346	.624
I would prefer to donate to national charities in the country in which I am from.	4.63	1.450	4.76	1.387	.406
I would prefer to donate to distant others in countries that speak the same language that I do.	3.84	1.516	3.29	1.325	.000***
I would prefer to donate to distant others in countries that	3.81	1.426	3.80	1.326	.958

have political ties or alliances with my own country.					
I would prefer to donate to distant others in countries where my country's military has intervened.	3.74	1.528	3.56	1.267	.254
I would prefer to donate to distant others in countries that have close economic ties with my own country.	3.85	1.517	3.67	1.246	.203
I would prefer to donate to distant others in countries that have historical ties to my own country.	3.88	1.506	3.71	1.285	.241
I would prefer to donate to distant others in countries geographically close to my own country.	3.74	1.377	3.53	1.242	.121
I would prefer to donate to distant others in countries that share the same values that I do.	4.21	1.456	4.11	1.478	.458
I would prefer to donate to distant others in countries that generally practice the same religion that I do.	<u>3.61</u>	1.778	<u>3.39</u>	1.666	.224
I would prefer to donate to distant others in countries that have a similar culture to my own.	3.80	1.443	3.44	1.290	.011**
Summary Construct – PD	3.82	1.29	3.58	1.08	.050**

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.13 Ethnic Identity Measure

The Ethnic Identity Measure scale is made up of six items (see Table 6.25). The overall mean for the summary construct was 4.21 with a standard deviation of 1.28. The means for the individual items ranged from 3.99 to 4.90. The overall means are slightly in the agree range. The highest mean was for the item “I understand pretty well

what my ethnic group membership means to me” and the lowest mean was for “I have often talked to other people in order to learn more about my ethnic group”. These two scores indicate that respondents are secure in their ethnic identity and that exploring one’s ethnicity is a personal experience as they choose not to discuss it with others.

Table 6.25 – Variables for Ethnic Identity Measure (Combined Sample)

Ethnic Identity Measure (Strongly Disagree (1) to Strongly Agree (7))	Mean	Standard Deviation	Skewness	Kurtosis
I have spent time trying to figure out more about my ethnic group, such as history, traditions and customs.	4.32	1.544	-.345	-.376
I have a strong sense of belonging to my own ethnic group.	4.54	1.435	-.293	-.074
I understand pretty well what my ethnic group membership means to me.	4.90	1.327	-.410	.143
I have often done things that will help me understand my ethnic background better.	4.09	1.496	-.155	-.251
I have often talked to other people in order to learn more about my ethnic group.	<u>3.99</u>	1.590	-.149	-.553
I feel a strong attachment towards my own ethnic group.	4.42	1.503	-.334	-.154
Summary Construct – EI	4.21	1.28	-.139	.103

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Furthermore, the item means by country (see Table 6.26) are indicate that Canadians are more connected to their ethnic identity than Americans as the means for each items are higher in Canada.

Table 6.26 – Variables for Ethnic Identity Measure by Country

Ethnic Identity Measure (Strongly Disagree (1) to Strongly Agree (7))	Canada		United States		t-test
	Mean	SD	Mean	SD	
I have spent time trying to figure out more about my ethnic group, such as history, traditions and customs.	4.40	1.540	4.24	1.548	.275
I have a strong sense of belonging to my own ethnic group.	4.65	1.459	4.43	1.407	.106
I understand pretty well what my ethnic group membership means to me.	4.99	1.263	4.81	1.384	.122
I have often done things that will help me understand my ethnic background better.	4.21	1.519	3.98	1.469	.128
I have often talked to other people in order to learn more about my ethnic group.	<u>4.16</u>	1.598	<u>3.83</u>	1.570	0.038**
I feel a strong attachment towards my own ethnic group.	4.66	1.465	4.19	1.507	.001***
Summary Construct – EI	4.36	1.30	4.06	1.23	.018**

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.14 Cultural Exposure

The Cultural Exposure scale is made up of four items (see Table 6.27). The overall mean for the summary construct was 3.78 with a standard deviation of 1.93. The means for the individual items ranged from 3.25 to 4.10. The overall means are in the less than 50% of the time range. The highest mean was for visiting local restaurants and the lowest mean was for visiting with local residents. These scores indicate that

respondents are travelling internationally they have experience local culture less than half the time.

Table 6.27 – Variables for Cultural Exposure (Combined Sample)

Cultural Exposure (Never (1) to Every time (7))	Mean	Standard Deviation	Skewness	Kurtosis
When travelling internationally, how often do you visit:				
Local shops	4.01	2.101	-.111	-1.265
Local Food Markets	3.76	2.098	.087	-1.293
Local Restaurants	4.10	2.147	-.182	-1.320
Local Residents	<u>3.25</u>	2.093	.493	-1.099
Summary Construct – CULTEXPO	3.78	1.93	-.047	-1.115

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Furthermore, the item means by country (see Table 6.28) are very similar for Canadians and Americans.

Table 6.28 – Variables for Cultural Exposure by Country

Cultural Exposure (Never (1) to Every time (7))	Canada		United States		t-test
	Mean	SD	Mean	SD	
When travelling internationally, how often do you visit:					
Local shops	3.95	2.032	4.06	2.168	.624
Local Food Markets	3.77	2.032	3.76	2.164	.946
Local Restaurants	4.05	2.054	4.16	2.237	.652
Local Residents	<u>3.26</u>	2.008	<u>3.23</u>	2.176	.921
Summary Construct – CULTEXPO	3.76	1.87	3.80	2.00	.831

Note: BOLD indicates highest score. UNDERLINE indicates lowest.

Note: Skewness and kurtosis figures all fell within normal range

Note: * p<0.10, **p<0.05, ***p<0.01

6.2.15 Summary of Univariate Analysis

A descriptive, univariate analysis is conducted on each of the survey items from the questionnaire. Means and standard deviations are calculated for each of the items as well as for each of the summary constructs (see Table 6.29). The means for the three attitude constructs indicate a generally positive attitude towards charitable giving and donation behaviour. Perhaps not surprisingly, the general intention to donate to charity showed a higher mean than the intention to donate to distant others. Respondents also tended to not believe that the world is a fair place but do believe that they can restore justice and some fairness through charitable giving. A low mean for psychic distance means that respondents did not express a strong preference for only helping those like themselves while a low mean for cultural exposure means that respondents were not getting to know local cultures very much while travelling abroad. Overall, respondents demonstrate a willingness to donate to distant others, no matter where they are in the world, in order to make a difference and improve the quality of life for these distant strangers.

There were also some differences between Canadians and Americans. Americans tend to feel more strongly about statements while the responses by Canadian are more tempered and conservative. Adams (2008) claims that when it comes to cross-national values differences the Americans tend toward extremes while the Canadians tend toward moderation. That said, the analysis also revealed similar patterns and trends in the data indicating that both Canadians and Americans feel the same way about issues in charitable giving to distant others but that Americans tend to

feel more strongly. The exceptions to this were in Justice Restoration Efficacy, the Intention to Donate to Distant Others, and Ethnic Identity where Canadians were more adamant in their responses.

The individual sample t-tests, used to test whether means of two groups are significantly different from each other, showed that there were statistically significant differences between the responses of Canadians and Americans in 11 of the 14 summary constructs. It failed to reveal a statistically reliable difference between the means of Canadians and Americans in only SUBJ, JRE, and CULTEXPO. The t-test of the individual items showed a significant difference in 43 items and non-significant difference in 33 items.

Of those statistically significant differences, the analysis of the means revealed that Americans are more likely to donate to charity ($M = 5.72$) as compared to Canadians ($M = 4.87$) but that Canadians are more likely to donate to distant others ($M = 4.26$) than Americans ($M = 3.97$). Furthermore, Canadians also demonstrated higher means with respect to both EI and PD. So, Canadian feel more connected to their ethnic identity and would prefer to donate to distant others who are similar to themselves as compared to Americans. This bodes well for the advancement of diaspora philanthropy in Canada, where donors give to distant others connected to their ethnic background, as compared to in the United States. Conversely, and in line with other comparative studies of charitable giving between these two countries

(McKeown, 2000; Lammam, MacIntyre, & Ren, 2014), Americans appear more willing to give locally and nationally.

Table 6.29 – Univariate Analysis of Summary Constructs

	Mean	Standard Deviation
Attitude toward Donation	5.51	1.21
Attitude towards Helping Others	5.66	1.03
Attitude toward Charity	5.06	1.07
Belief in a Just World	3.59	1.25
Justice Restoration Efficacy	4.58	1.25
Intention to Donate	5.30	1.52
Intention to Donate to Distant Others	4.11	1.51
Moral Norms	4.59	1.39
Subjective Norms	4.71	1.23
Past Behaviour	4.71	1.56
Perceived Behavioural Control	4.72	1.44
Ethnic Identity	4.21	1.28
Psychic Distance	3.69	1.19
Cultural Exposure	3.78	1.93

6.3 Confirmatory Factor Analysis

A CFA was run on each of the 14 individual constructs using AMOS v 23.0.0. The results of the CFA were then reviewed and the constructs were modified based on the squared multiple correlations and modification indices. The squared multiple correlation are a communality estimate, or the squared factor loading, that offers an analysis on how much variance the common factors account for in the observed variable (Albright & Park, 2009). This was examined for each item. When the communality was low and the item had low theoretical importance, it was considered for removal in the model refinement. The modification indices suggest ways to improve the overall model fit but do blur the distinction between confirmatory and exploratory analysis (Furr, 2011). Those modification indices that were largest and the constructs most frequently mentioned were considered for removal in the refinement. The use of the modification index for an item's removal was only done when theoretically plausible (Jackson, Gillaspay, & Purc-Stephenson, 2009; Furr, 2011). As the purpose of the CFA is to ensure the stability of the factor structure, deletions and refinements in each factor can occur based on this analysis (Hinkin, 1995).

Once the simplest model was derived, the model was then assessed for model fit using the Goodness-of-Fit Index (GFI), the Adjusted-Goodness-of-Fit Index (AGFI), and the Comparative-Fit Index (CFI).

The Goodness-of-fit statistic, or GFI, reveals how much of the variance is accounted for by the estimated population covariance (Tabachnick & Fidell, 2007). The

GFI ranges between 0 and 1.0, with values close to 1.0 indicating a good fit (Byrne, 2010). The adjusted Goodness-of-fit statistic, or AGFI, only differs from the GFI in that it adjusts for the degrees of freedom in the model (Byrne, 2010). The AGFI ranges are also between 0 and 1 with values closer to 1 indicating a good fit (Byrne, 2010).

The Comparative-Fit Index, or CFI, assumes that all variables are uncorrelated and compares the sample covariance matrix with the null model (Hooper, et al. 2008). CFI statistics range from 0 to 1.0 with values closer to 1.0 indicating a good fit (Hooper, et al, 2008). The accepted threshold for a good fitting model is a CFI equal to or greater than 0.90 (Bentler, 1992; Byrne 1994).

Using the above procedure for reviewing the CFA of each of the constructs, the results were as follows. At this stage, there were no refinements required for ATHO, ATC, CULTEXPO, INTDON, IDDO, JRE, MORAL, and SUBJ. There were no violations of any of the criteria and the model fit indices (see Table 6.30) were all above the recommended thresholds (except for the AGFI for JRE).

In the remaining constructs, a review of the squared multiple correlations and modification indices led to the deletion of a number of items. The fit indices for the revised constructs are listed in Table 6.30.

In Attitude toward Donation, two items were deleted including “My making a monetary donation to charity in the next 4 weeks would be: Very unpleasant to Very

pleasant” and “My making a monetary donation to charity in the next 4 weeks would be: Very useless to Very useful”.

In Belief in a Just World, two items were deleted, including “I feel that a person’s efforts are noticed and rewarded” and “I basically feel that the world is a fair place.”

In Ethnic Identity Measure, two items were deleted including “I have a strong sense of belonging to my own ethnic group” and “I understand pretty well what my ethnic group membership means to me.”

In Past Behaviour, two items were deleted including “I usually donate money to charities (Strongly disagree to Strongly agree)” and “How often have you recently donate money to charities (Never to Very frequently)”.

In Perceived Behavioural Control, two items were deleted including “Overall, how much control do you have over whether you donate money to charities in the next month (No control to Complete control)” and “It is mostly up to me whether I donate money to charities in the next month (Strongly disagree to Strongly agree).”

The CFA for Psychic Distance was first run on all 13 items. This revealed that 4 items were acting strangely and not at all in line with the others. This indicated the possible presence of a second factor. The four items *locallive*, *localfrom*, *nationallive*, *nationalfrom* were separated out. They did not represent feelings of psychic distance as understood in the literature but represented an attitude about where money should be

donated. As this was not the focus of Psychic Distance, they were removed and the CFA was run on the remaining nine items, at which point the squared multiple correlations and modification indices suggested that Religion and Values were problematic and were removed.

Table 6.30 – Fit Indices for CFA

	GFI	AGFI	CFI
Attitude toward Donation	.952	.904	.985
Attitude toward Helping Others	.999	.997	1.000
Attitude toward Charity	.970	.909	.979
Belief in a Just World	.981	.944	.988
Cultural Exposure	.963	.813	.982
Intention to Donate to Distant Others	.971	.855	.986
Intention to Donate	.982	.911	.994
Justice Restoration Efficacy	.940	.698	.963
Ethnic Identity	.997	.983	.999
Moral Norms	.993	.964	.995
Past Behaviour	1.00		
Perceived Behavioural Control	1.00		
Psychic Distance	.950	.899	.977
Subjective Norms	1.00		

6.3.1 Summary of Confirmatory Factor Analysis

After running a confirmatory factor analysis, eight of the 14 constructs remained the same while six required further refinement based on the examination of the squared multiple correlations and modification indices. Overall, a total 16 items were deleted from their respective constructs and the resulting measures all showed excellent model fit.

6.4 Conclusion

After running a univariate analysis, the items under study revealed a generally positive feeling with respect to charitable giving to distant others from around the world and that those donations will have a positive steps impact on the quality of life of the recipients. The confirmatory factor analysis led to the removed a number of items and the remaining individual items and 14 constructs under review were all found to have excellent model fit. With this stage of analysis complete, the relationship between these constructs can now be examined using structural equation modeling.

CHAPTER SEVEN – STRUCTURAL EQUATION MODEL

“To give away money is an easy matter and in any man's power. But to decide to whom to give it, and how large and when, and for what purpose and how, is neither in every man's power nor an easy matter.” Aristotle (as quoted in List & Price, 2011)

7.1 Introduction

Much of the discussion of the Theory of Planned Behaviour in charitable giving has focussed on a small group of studies (e.g. Smith & McSweeney, 2007; van der Linden, 2011; Kashif & De Run, 2015; Kashif, et al., 2015). The primary method of data analysis for Smith & McSweeney (2007), van der Linden (2011) and Kashif & De Run (2015) was hierarchical multiple regression analysis² while Kashif, et al. (2015) used structural equation modeling.

In this chapter the relationships between constructs and the model of charitable giving to distant others presented in Chapter 4 will be tested using structural equation modeling (SEM).

² For comparison between these studies and the data in this dissertation using a similar statistical method, see Appendix C for a hierarchical multiple regression performed on both the Intention to Donate and the Intention to Donate to Distant Others.

7.2 Structural Equation Model Analysis

Given the nature of the hypotheses, number of variables, and quantitative nature of the measures, SEM will be used to examine the relationships between the latent variables in the proposed extended model of the TPB for charitable giving to distant others. These latent variables or constructs are, by definition, unobservable and can only be measured using multiple indicators which differ in their relevancy. SEM emphasizes the operationalization of these constructs (Steenkamp & Baumgartner, 2000). Additionally, SEM is used in studies involving linear structural relationships between constructs based on cross-sectional data, such as in this study, and can also be used to compare relationships between the latent variables and indicators across different groups (Steenkamp & Baumgartner, 2000), such as those from different countries.

In order to assess the appropriateness of the model in SEM, fit indices are used to establish whether a model is acceptable or not (see Table 7.1). Then, if a model is acceptable, the individual paths can be examined for significance as well. According to Tanaka (1993), Schermelleh-Engel, Moosbrugger, and Müller (2003), and others, there are a number of different types of indices to measure goodness-of-fit including: absolute fit indices, relative fit indices, and parsimony fit indices.

The absolute fit indices describe how a proposed model fits the sample data. These indices represent the most important sign of how well the theory fits the data (Hooper, et al. 2008). Some of the absolute fit indices include the Chi-Squared test,

Root Mean Square Error of Approximation (RMSEA), the Goodness-of-fit (GFI) and Adjusted Goodness-of-fit (AGFI) statistics, and Hoelter's Critical N.

The Chi-Squared test evaluates the appropriateness of a model and evaluates whether the population covariance matrix is the same as the model-implied covariance matrix. If a p-value associated with the X^2 value is larger than 0.05, the null hypothesis is accepted and the model is compatible with population covariance matrix. The Chi-Squared test is based on the assumption that observed variables are multivariate normal and is also influenced by model complexity and sample size. The adjusted Chi-Squared test accounts for the complexity of the model by dividing the Chi-Squared figure by the degrees of freedom.

The Root Mean Square Error of Approximation fit index, or RMSEA, is also used to evaluate how well the model would fit the population covariance matrix (Byrne, 2010). RMSEA has been recognized as "one of the most informative fit indices" (Diamantopoulos & Siguaaw, 2000: p.85). The RMSEA is sensitive to the number of parameters in a model and thus favours more parsimonious models (Hooper, et al. 2008). Values for RMSEA below 0.05 are considered a good fit, values between 0.05 and 0.08 may indicate adequate fit, with values between 0.08 and 0.10 indicating mediocre fit, and values above 0.10 indicating poor fit (Byrne, 2010).

The GFI and AGFI are reviewed in section 6.3.

Hoelter's Critical N (CN) is different from the other statistics in that it does not measure model fit (Byrne, 2010). Instead, it is used to "estimate the size that a sample must reach in order to accept the fit of a given model on a statistical basis" (Hoelter, 1983: p.330) and suggests a $CN > 200$ for an acceptable model.

The relative fit indices compare the chi-square value to a baseline model as opposed to the absolute fit indices that compare the chi-square to no model at all (Byrne, 2010). The null hypothesis in relative fit indices is that all variables are uncorrelated (Hooper et al 2008). The Comparative Fit Index, or CFI, is the index of choice for relative fit indices (Bentler, 1990). The CFI is also reviewed in section 6.3.

The parsimony fit indices are a special group of relative fit indices that penalize less parsimonious models and so simpler theoretical models are favoured (Hooper, et al, 2008). Some of these measures include the Parsimony Goodness-of-Fit Index (PGFI), which is based on GFI, and the Parsimony Comparative Fit Index (PCFI), which is based on CFI. These indices penalize complexity and models that have more parameters. There are no recommended threshold levels for any parsimony fit indices (Hooper et al., 2008).

As there is no consensus about what is a "good fit" (Tanaka, 1993) or a single statistical significance test for a model, it is recommended that researchers simultaneously consider multiple fit indices in evaluating a model even if the various measures result in conflicting conclusions (Schermelleh-Engel, et al., 2003). Using a

range of indices can help overcome the individual limitations of each index (Jaccard & Wan, 1996).

Table 7.1 – Fit Indices

Fit Index	Threshold Levels
Chi-Square, X^2	Low X^2 relative to degrees of freedom with an insignificant p value ($p > 0.05$)
Relative X^2 (X^2/df)	2:1 (Tabachnick & Fidell, 2007), 3:1 (Kline, 2005) 5:1 (Schumacker & Lomax, 2004)
Root Mean Square Error of Approximation (RMSEA)	Values less than 0.07 (Steiger, 2007) Values less than 0.06 (Hu & Bentler, 1999)
Goodness-of-Fit Index (GFI)	Values greater than 0.90 (Schumacker & Lomax, 2004)
Adjusted-Goodness-of-Fit Index (AGFI)	Values greater than 0.90 (Schumacker & Lomax, 2004)
Comparative Fit Index (CFI)	Values greater than 0.90 (Bentler, 1992; Byrne 1994)
Hoelter's Critical N (CN)	Greater than 200 (Hoelter, 1983)

This section shows the results of testing an extended model of the theory of planned behaviour in charitable giving to distant others. The development of the model was based on the literature and the results presented in the previous analysis. The hypothesised structural model using an extended version of the TPB to predict charitable giving to distant others is depicted in Figure 7.1.

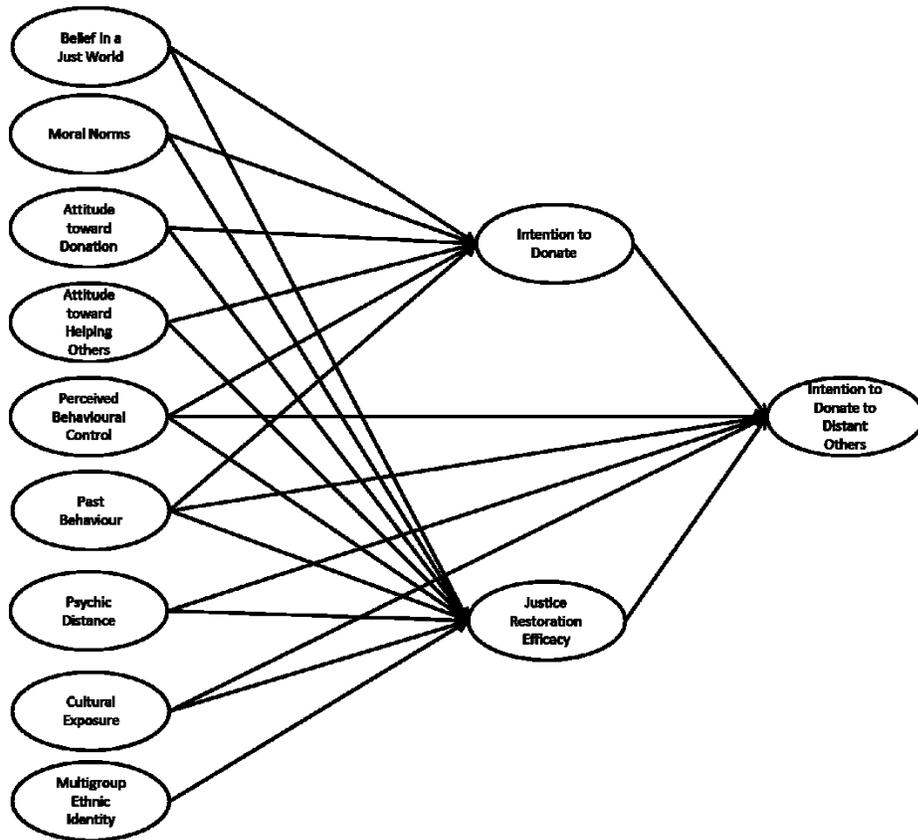
The original model began as depicted in Figure 4.6 (see p. 122). First, 16 individual items were removed after the CFA. These changes are summarized in section 6.3. Then, when the results of the hierarchical regression (see Appendix C) were consistent across the three datasets (combined, Canada, USA) those findings were

compared with extant literature and modification were made to the original hypothesized model to offer the first structural model for analysis.

There were two modifications made to the model. First, neither Attitude toward Charity nor Subjective Norms were not found to be significant in predicting the Intention to Donate in any of the three samples in the hierarchical multiple regression (see Appendix C). As such, Attitude toward Charity and Subjective Norms were removed entirely from the model.

Second, two relationships between constructs were adjusted. The hierarchical multiple regressions revealed that the EI was not a significant predictor of the Intention to Donate to Distant Others in either the combined sample or the American sample, but was significant in the Canadian sample. The decision was made to remove the link between EI and IDDO but the hypothesized relationship between EI and JRE was left in the model. Finally, a relationship between moral norms and justice restoration efficacy was established. Given the significance of both factors in the regression models, the possibility of a relationship was examined and deemed to have face validity.

Figure 7.1 - Structural Model for using extended TPB to predict Charitable Giving to Distant Others



7.2.1 Model Testing

In order to assess the model, a two-step approach was taken (Byrne, 2010). This began with an assessment of overall model fit using a number of indices and examination of parameter estimates. This was followed by a review of the standardised residuals and the modification indices.

7.2.1.1 Overall Model Fit

A set of selected goodness-of-fit indices for the complete model appears in Table 7.2. The test of the structural model yielded a $\chi^2_{(924)}$ value of 2672.026 ($p = 0.000$). In analyzing other indices the model shows limited fit. Indeed, the Relative Chi-Square ($\chi^2 / df = 2.892$) is below the acceptable ratio of 5.0 (Schumacker & Lomax, 2004) and the Comparative Fit Index (CFI = .901) demonstrates adequate fit. Other measures, however, do not demonstrate an acceptable level of fit as the Goodness-of-Fit Index (GFI = 0.757) and the Adjusted Goodness-of-Fit Index (AGFI = 0.728) fall below the suggested 0.90 cut-off point. The value of the Root-Mean-Square Error of Approximation index (RMSEA = .068) is also within the range of good (0.05) and mediocre fit (0.08) according to MacCallum, Browne, and Sugawara (1996). Hoelter's Critical N is well below the threshold value of 200. Overall, these indices indicate that further refinement of the model is needed.

Table 7.2 - Goodness-of-Fit Indices for the Global Structural Model

Fit Indexes	Value
Chi-square	2672.026
Degrees of freedom	924
Significance	0.000
Relative Chi-square (χ^2 / df)	2.892
Goodness-of-Fit Index (GFI)	0.757
Adjusted Goodness-of-Fit Index (AGFI)	0.728
Comparative Fit Index (CFI)	0.901
Root-Mean-Square Error (RMSEA)	0.068
Hoelter's Critical N (0.05)	152
Hoelter's Critical N (0.01)	156

7.2.1.2 Parameter Estimates

The next step is to examine the statistical significance of parameter estimates. This assessment is performed using the critical ratio of each parameter estimate (see Table 7.3). Only 15 of the 21 paths were found to be statistically significant. Those paths found to be statistically non-significant (with critical ratios below 1.96) are highlighted.

Table 7.3 - Standardised Parameter Estimates for the Structural Model

Parameters		Standardised Estimate	Standard Error	Critical Ratio	
Causal Path (Regression Weight)					
Intention to Donate	←	Attitude toward Donation	0.221	0.036	5.883
Intention to Donate	←	Attitude towards Helping Others	0.318	0.051	7.810
Intention to Donate	←	Moral Norms	0.221	0.033	5.536
Intention to Donate	←	Past Behaviour	-0.463	0.030	-11.030
Intention to Donate	←	Perceived Behavioural Control	0.394	0.026	10.029
Intention to Donate	←	Belief in a Just World	0.059	0.034	1.558
Justice Restoration Efficacy	←	Ethnic Identity	0.072	0.034	1.575
Justice Restoration Efficacy	←	Cultural Exposure	.035	0.022	0.796
Justice Restoration Efficacy	←	Psychic Distance	0.114	0.032	2.552
Justice Restoration Efficacy	←	PBC	-0.062	0.025	-1.383
Justice Restoration Efficacy	←	Past Behaviour	0.062	0.028	1.340
Justice Restoration Efficacy	←	Moral Norms	0.201	0.033	4.243
Justice Restoration Efficacy	←	Attitude toward Donation	0.316	0.038	6.934
Justice Restoration Efficacy	←	Attitude toward Helping Others	0.435	0.054	8.577
Justice Restoration Efficacy	←	Belief in a Just World	0.149	0.035	3.247
IDDO	←	Intention to Donate	0.163	0.069	2.857
IDDO	←	PBC	0.222	0.038	4.624
IDDO	←	Justice Restoration Efficacy	0.570	0.071	11.341
IDDO	←	Psychic Distance	0.119	0.041	2.960
IDDO	←	Past Behaviour	0.126	0.045	2.463
IDDO	←	Cultural Exposure	0.068	0.028	1.735

Of the six non-significant paths, only the relationship between CULTXPO and IDDO was thought to be theoretically essential and was supported by previous analysis (see Appendix C).

The other five paths were deleted from the model.

EI was hypothesized to predict JRE but this was one of the paths that were deemed not statistically significant. The deletion of this path removed the EI construct from the model entirely.

Furthermore, analysis revealed that seven other individual items were not significantly contributing to the overall model and were removed. These include Favourable (ATD), KindofPerson (Moral), EffiortsNoticed (BJW), DonateDOLanguage and DonateDOGeography (PD), Local Residents (CULTEXPO), and DOGoals (JRE).

7.2.1.3 Assessment of Model Misspecification

A further examination of the fit was conducted using the modification indices, the standardised residuals, and the critical ratios which aid in finding possible sources of misspecification in the model and to get insights into how the model should be modified to fit the data better.

7.2.1.3.1 Modification Indexes

The modification indices are calculated for any relationship not specified in the model. A large modification index means that the model would have a better fit if that relationship had been estimated (Iacobucci, 2009). However, the paths must be supported by theory or literature for inclusion (Iacobucci, 2009).

The only modification index among the latent variables suggests the addition of a path from IDDO to ATHO. The value 5.249 indicates that if the suggested path is added in the model, the overall χ^2 value would drop by at least this amount.

Theoretically, the addition of this path means that the more one has a positive attitude towards helping others, the greater their intention to donate to distant others. As this has face validity, the link was added to the re-specified model.

There were also numerous large modification indices among the covariances of the exogenous variables (see Table 7.4). While common practice may be to specify the covariance of all exogenous variables, only those with a modification index of greater than 10.00 were considered to be treated as free parameters. These 21 covariances were then examined for face validity, and 16 were found to be theoretically acceptable (highlighted) and would be included in the re-specified model.

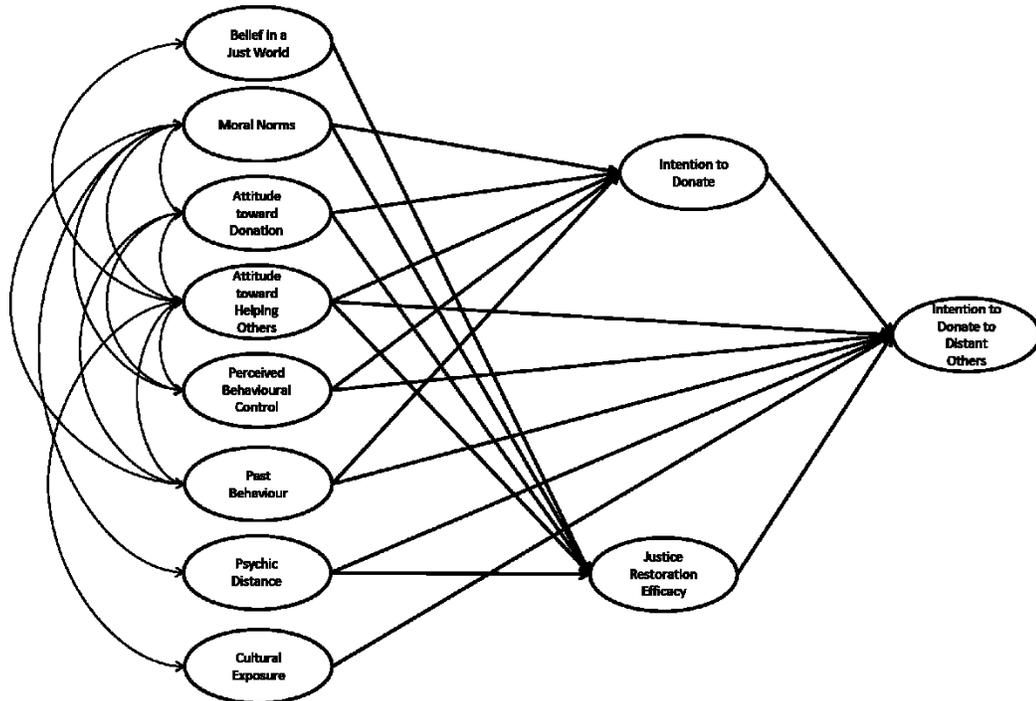
Table 7.4 - Covariances among Exogenous Variables

			M.I.	Par Change
EI1	<-->	PDP1	41.039	.585
EI1	<-->	CULTEXPO1	6.727	.345
BJW1	<-->	PDP1	24.664	.438
PBC1	<-->	PDP1	25.048	.606
PBC1	<-->	CULTEXPO1	4.628	.380
PBC1	<-->	EI1	14.937	.469
PAST1	<-->	BJW1	27.733	.568
PAST1	<-->	PBC1	85.389	-1.369
MORAL1	<-->	PDP1	45.535	.664
MORAL1	<-->	EI1	38.645	.612
MORAL1	<-->	PBC1	91.892	1.254
MORAL1	<-->	PAST1	54.005	-.885
ATHO1	<-->	CULTEXPO1	13.641	.345
ATHO1	<-->	EI1	15.794	.255
ATHO1	<-->	BJW1	17.720	-.261
ATHO1	<-->	PBC1	42.363	.554
ATHO1	<-->	PAST1	59.108	-.602
ATHO1	<-->	MORAL1	113.954	.738
ATD1	<-->	PDP1	4.558	.171
ATD1	<-->	EI1	13.911	.299
ATD1	<-->	PBC1	84.228	.976
ATD1	<-->	PAST1	66.858	-.800
ATD1	<-->	MORAL1	76.789	.757
ATD1	<-->	ATHO1	169.081	.731

7.2.2 Model Re-specification

A re-specified extended model of the theory of planned behaviour in charitable giving to distant others is presented below in Figure 7.2 (theoretical) and Figure 7.3 (empirical). The values next to causal paths in the measurement model are standardised regression weight estimates.

Figure 7.2 - Re-specified Structural Model (Theoretical) - Extended Model of the Theory of Planned Behaviour in Charitable Giving to Distant Others.



The assessment of fit of this final model includes a review of goodness-of-fit indices, statistical significance of parameter estimates, and modification indices.

The goodness-of-fit indices (Table 7.5) all reveal significant improvements over the previous model and much stronger support for this model. Those indices indicating good fit include the Relative Chi-Square that is still below the 3:1 threshold (Kline, 2005) and approaching the 2:1 threshold (Tabachnick & Fidell, 2007) as well as the RMSEA now below the .06 threshold (Hu & Bentler, 1999) and the CN above 200 (Hoelter, 1983). However, while improving, the GFI and AGFI are still below the .90 threshold (Schumacker & Lomax, 2004) and the CFI is above the .90 threshold (Bentler, 1992; Byrne, 1994).

Table 7.5 - Goodness of Fit Indices Respecified Model

Fit Indexes	Value
Chi-square	1740.937
Degrees of freedom	790
Significance	0.000
Relative Chi-square (χ^2 / df)	2.204
Goodness-of-Fit Index (GFI)	.830
Adjusted Goodness-of-Fit Index (AGFI)	.806
Comparative Fit Index (CFI)	.944
Root-Mean-Square Error (RMSEA)	.054
Hoelter's Critical N (0.05)	202
Hoelter's Critical N (0.01)	209

Almost all parameter estimates were statistically significant (Table 7.6). The parameter estimate for JRE ← Moral fell just below the critical ratio cut-off but was left

in. The parameter estimate for IDDO ← CULTEXPO which had been deemed as statistically non-significant in the previous analysis now showed statistical significance.

Table 7.6 - Standardised Parameter Estimates for the Final Re-Specified Structural Model

Parameters		Standardised Estimate	Standard Error	Critical Ratio
Causal Path (Regression Weight)				
Intention to Donate	← Attitude toward Donation	0.166	0.054	3.566
Intention to Donate	← Attitude toward Helping Others	0.237	0.084	4.485
Intention to Donate	← Moral Norms	0.163	0.050	3.605
Intention to Donate	← Past Behaviour	-0.352	0.035	-9.003
Intention to Donate	← Perceived Behavioural Control	0.310	0.035	7.540
Justice Restoration Efficacy	← Psychic Distance	0.127	0.035	2.893
Justice Restoration Efficacy	← Moral Norms	0.107	0.049	1.866
Justice Restoration Efficacy	← Attitude toward Donation	0.193	0.053	3.280
Justice Restoration Efficacy	← Attitude toward Helping Others	0.465	0.093	6.126
Justice Restoration Efficacy	← Belief in a Just World	0.161	0.037	3.664
Intention to Donate to Distant Others	← Intention to Donate	0.288	0.077	4.122
Intention to Donate to Distant Others	← Perceived Behavioural Control	0.177	0.047	3.484
Intention to Donate to Distant Others	← Justice Restoration Efficacy	0.673	0.082	11.709
Intention to Donate to Distant Others	← Psychic Distance	0.081	0.042	2.181
Intention to Donate to Distant Others	← Past Behaviour	0.141	0.048	2.875
Intention to Donate to Distant Others	← Cultural Exposure	0.081	0.027	2.260
Intention to Donate to Distant Others	← Attitude toward Helping Others	-0.216	0.107	-3.521

The model used from the combined sample was tested again with the individual country databases. As such, Table 7.7 shows the value of the indexes when the final model was tested for the Canadian and American samples (see Appendix D for measurement models by country).

Table 7.7 - Structural Model of Charitable Giving to Distant Others Tested at Country Level

Indices	Global	Canada	USA
Chi-square	1740.937	1346.175	1448.758
Degrees of freedom	790	790	790
P value	0.000	0.000	0.000
Relative Chi-square (χ^2 / df)	2.204	1.70	1.83
Goodness-of-Fit Index (GFI)	.830	.767	.753
Adjusted Goodness-of-Fit Index (AGFI)	.806	.733	.718
Comparative Fit Index (CFI)	.944	.936	.920
Root-Mean-Square Error (RMSEA)	.054	.059	.063
Hoelter's Critical N (0.05)	202	128	124
Hoelter's Critical N (0.01)	209	132	128

From the results shown in Table 7.7, the only indices that meet the accepted levels are the CFI, RMSEA, and Relative Chi-square when calculated for the Canadian and the American samples. However, the indexes presented reflect an overall adequate fit of the model to the data, thus providing limited support for the model developed to explain the intention to donate to distant others.

7.2.3 Variance Explained in Structural Equation Model

The SEM analysis also revealed the percentage of the variance explained in the three dependent variables as the hypothesized relationships were all tested simultaneously.

The overarching aim of the study was to explain the intention to donate to distant others. According to the structural equation model, the data and hypothesized relationships were able to account for 61% of the variance in the intention to donate to distant others ($R^2 = .61$). The major influences came from the other two dependent variables, JRE ($\beta = .673$) and INTDON ($\beta = .288$). Other factors that helped explain the variance in the IDDO are PBC, ATHO, PAST, CULTEXPO, and PD.

The model was able to account for 70% of the variance in the intention to donate (INTDON, $R^2 = .70$). From the regression weights, the largest standardized estimates of INTDON are from PBC ($\beta = .31$) and ATHO ($\beta = .237$). The other significant predictors of INTDON are ATD, MORAL, and PAST. With the exception of PAST, the independent variables that predict the intention to donate fit with the original theory of planned behaviour model including arguments from Ajzen's (1991) supporting the inclusion of moral norms. Consistent with the literature, where past behaviour has received considerable attention as an influence on behavioural intention (Conner & Armitage, 1998), PAST also positively influences INTDON.

Finally, the model was also able to explain 48% of the variance in JRE. This was mainly driven by ATHO ($\beta = .47$), with other factors such as ATD, MORAL, BJW, and PD having a less significant influence.

7.3 Conclusion

The objective of this chapter has been to test the hypothesized relationships between the constructs in the proposed extended model of charitable giving to distant others (see Table 7.8 for original hypothesized relationships). This was done using structural equation modelling. This analysis was performed on the combined dataset as well as on the individual country datasets. There were differences found in results of the hypothesis testing by country as well as by method.

Table 7.8 - Hypothesized Relationships

Hypothesis	SEM		
	CO	CA	USA
H1: ATD will positively influence INTDON	Yes	Yes	No
H2: ATC will positively influence INTDON	No	No	No
H3: ATHO will positively influence INTDON	No	No	Yes
H4: PBC will positively influence INTDON	Yes	Yes	Yes
H5: SUBJ will positively influence INTDON	No	No	No
H6: MORAL will positively influence INTDON	Yes	Yes	No
H7: PAST will positively influence INTDON	No	No	Yes
H8: PBC will positively influence IDDO	Yes	Yes	No
H9: PAST will positively influence IDDO	Yes	Yes	No
H10: INTDON will positively influence IDDO	Yes	Yes	Yes
H11: BJW will positively influence INTDON	No	No	No
H12BJW will positively influence JRE	Yes	Yes	No
H13: ATD will positively influence JRE	Yes	Yes	Yes
H14: ATC will positively influence JRE	No	No	No
H15: ATHO will positively influence JRE	Yes	Yes	Yes
H16: PBC will positively influence JRE	No	No	No
H17: JRE will positively influence IDDO	Yes	Yes	Yes
H18: PD will positively influence IDDO	Yes	No	No
H19: EI will positively influence IDDO	No	No	No
H20: CULTEXPO will positively influence IDDO	Yes	No	No
H21: PD will positively influence JRE	Yes	No	Yes
H22: EI will positively influence JRE	No	No	No
H23: CULTEXPO will positively influence JRE	No	No	No

NOTE: CO – Combined, CA – Canada, USA – United States

A structural equation modelling was then used to simultaneously test the hypothesized relationships (see Table 7.8). A revised model was found to show an adequate to good fit for the combined data with a relative Chi-Square of 2.204, a RMSEA of 0.54, and a CFI of 0.944. The model was able to explain 61% of the variance in the intention to donate to distant others, 70% of the variance in the intention to donate, and 48% of the variance in justice restoration efficacy. The main drivers of IDDO were INTDON and JRE. A further examination of the revised model on the individual countries revealed a much better fit with the Canadian data than the US data.

CHAPTER EIGHT – DISCUSSION AND MANAGERIAL IMPLICATIONS

“Whoever practices charity and justice fills the world with loving kindness”
Rabbi Eleazar, (Talmud: Sukkah, 49b)

8.1 Introduction

The purpose of this chapter is to discuss the main findings of the dissertation, the theoretical contributions, and managerial implications.

8.2 Main Findings

The main goal of the dissertation was to better understand what predicts charitable donors’ intention to give to distant others and, subsequently, given the observed discrepancy in fundraising by donors among a variety of charitable campaigns for the distant needy, why donors may choose to give to certain distant others.

The final model helps explain charity donor’s behaviour based on the identification, measurement, and relationship between important predictors of the intention to donate to distant others in both Canada and the United States. It demonstrates links between the components of the TPB (attitude, perceived behavioural control, norms, and past behaviour), various cultural constructs (psychic distance, ethnic identity, and cultural exposure), views on social justice (belief in a just world, and justice restoration efficacy) and the intention to donate to distant others. The methodological, theoretical, and practical contributions of this study can be judged

by referring back to the objectives and research propositions defined in previous chapters.

8.2.1 Research Objectives

The following overarching research objectives were proposed: ***‘to explore why charitable donors support distant others and how they decide whom to support’***.

In addition, research objectives were set out in each of the two studies carried out in this dissertation. In Study 1, the research objective was ***‘to investigate why individuals give to some distant others and how they choose who will receive their financial support’***. The findings of Study 1 then led to the research objective of Study 2: ***‘to explain donor attitudes and donor intention towards distant others and to offer an extended TPB model for charitable giving to distant others by including and introducing five constructs to the charitable giving and donor behaviour literatures: Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure’***.

In the following sections of this chapter, all findings are explained in reference to these objectives.

8.2.1.1 Exploring Charitable Giving to Distant Others on Kiva.org

Study 1 explored the phenomena of online social lending for development as a method of charitable giving to distant others. The findings from Study 1’s investigation into why individuals give to distant others reveal that Kiva lenders from Team Ottawa

have a desire to help and make life better for the recipient. This particular form of charitable giving to distant others was able to align with donor motivations as it is seen as both an accessible way to demonstrate their ability to care for distant others as well as an impactful way to effect change with a specific distant other. When it came to the selection of a specific distant other, results were similar to other forms of charitable giving to distant others in that not all distant others received the same financial support. Individual accounts expressed a variety of approaches from structured to haphazard while the portfolio analysis showed a preference from women in the food and retail sector. A comparison of Team Ottawa's portfolio with the global portfolio of Kiva lenders from around the world showed not only significant correlation but also interesting idiosyncrasies that deserve further investigation around the choice of distant others with connections between the donor and the recipient at the national level, group level, and individual level.

8.2.1.2 Research Propositions

When it comes to charitable giving to distant others, there is a general sense in the literature that "distance" matters and that links to the theory of planned behaviour have strong theoretical support. In combination with the results from Study 1, four research propositions were put forward to test the influence of the donor's attitudes and beliefs, and the relationship between the donor and distant other all on the intention to donate to distant others. This research first builds on existing models and theory before offering a new measure of psychic distance as well as introducing to the

constructs of cultural exposure and psychic distance to the non-profit literature. Using structural equation modeling, four different research propositions were tested.

Research Proposition 1: Lenders' intention to donate will be influenced by their attitudes towards helping others, their attitude towards charitable organizations, their attitude toward donations, subjective and moral norms, past behaviour, as well as their perceived ability to make a loan.

Using an extended model of the TPB, seven constructs were tested for their influence on the intention to donate. Five constructs (Attitude towards Helping Others, Attitude toward Donations, Perceived Behavioural Control, Moral Norms, and Past Behaviour) were found to be significant while two (Attitude towards Charity, and Subjective Norms) were not in terms of their ability to predict the intention to donate. Overall, Research Proposition 1 is supported as the proposed extended model of the TPB provides a very solid theoretical foundation in predicting the intention to donate with an adjusted R^2 of 0.73.

Research Proposition 2: Beliefs about social justice will influence the lenders' intention to donate to distant others.

A donor's beliefs about social justice were measured using the Belief in a Just World construct. Results from the SEM found that BJW was not a significant predictor of either the intention to donate or the intention to donate to distant others but was

found to be a significant predictor of a donor's beliefs about justice restoration efficacy. Research Proposition 2 is not supported.

Research Proposition 3: Lenders' intention to donate to distant others will be influenced by the perceived impact their donations to distant others will have on poverty alleviation.

The construct of Justice Restoration Efficacy was chosen to represent the idea of perceived impact of a charitable donation. Through structural equation modeling, JRE was found to be the strongest predictor of the intention to donate to distant others. As such, Research Proposition 3 is supported.

Research Proposition 4: The perceived distance, as seen at the national, group, and individual levels between the lender and the beneficiary will influence the lenders' intention to donate to distant others.

Distance was found and measured at a number of levels. At a national level, examining links between countries, psychic distance was introduced and found to be a significant predictor of the intention to donate to distant others in the structural equation model. Psychic distance was also found to be a significant predictor of justice restoration efficacy. At the group level, the multiethnic identity measure was used to measure ties to a donor's ethnic background. This was not found to be a significant predictor of the intention to donate to distant others. At the individual level, the concept of cultural exposure was introduced to examine how a donor's familiarity with

local cultures when traveling aboard influences the intention to donate. It was found to be statistically significant in both analyses. Overall, distance was shown to matter in the intention to donate to distant others and Research Proposition 4 is supported.

8.2.1.3 Overall Model Assessment

Results from the structural equation models provide empirical evidence that an extended model of the theory of planned behaviour can be used to predict the intention to donate to distant others.

The model predicting the intention to donate was able to capture 73% of the variance for the combined sample and was an excellent fit with the variables associated with the TPB including attitudes, norms, PBC, and past behaviour. When compared with the existing literature, this model was able to predict 5% more of the variance in the intention to donate than others.

The intention to donate to distance others was also analysed and the model was able to capture 58% of the variance. This was the first time that an extended TPB was used to predict the intention to donate to distant others and was an excellent fit in the three samples. This model introduced new concepts like Justice Restoration Efficacy, Cultural Exposure, Psychic Distance, and Multiethnic Identity to the discussion of charitable giving.

The final structural equation model for the intention to donate to distant others demonstrated acceptable levels of fit for all three samples. The path between Justice

Restoration Efficacy to the Intention to Donate to Distant Others was the strongest followed by the path between the Attitude toward Helping Others and Justice Restoration Efficacy. Therefore, if those individuals who want to help are shown that their help will make a difference, they are the most likely to donate to distant others. The structural model was able to explain 61% of the variance in the intention to donate to distant others, 70% of the intention to donate, and 48% of justice restoration efficacy.

However, examination of the model may elicit a number of new constructs that could be added. Discussed at various points throughout this dissertation include concepts like immediacy of need, news coverage, religiosity, trust, and concepts related to the conditions that led to the need.

8.3 Theoretical Contributions

This dissertation makes theoretical contributions to both the consumer behaviour and charitable giving literatures. The literature about giving to distant others is still in its infancy and at the starting point of knowledge creation in this area. The exploratory work in this dissertation not only informs subsequent research but also introduces new concepts to the charitable giving literature as it addresses a number of important conceptual gaps in the understanding of charitable giving to distant others.

There are three main theoretical contributions resulting from this dissertation including the introduction and operationalization of psychic distance for use in the non-

profit marketing and charitable giving literature, the identification and exploration of the intention to donate to distant others as a subgroup of the intention to donate to charity, and the establishment of the important relationship between justice restoration efficacy and the intention to donate to distant others. Other theoretical contributions include the first use of attitude towards charitable giving as a multi-dimensional construct in a TPB in charitable giving study and the subsequent identification of attitude towards helping others as the key construct, as well as the introduction and use of cultural exposure to the non-profit and charitable giving literature.

8.3.1 Psychic Distance

This is the first study to apply the elements of psychic distance and explore the role it plays in charitable giving to distant others. This gap exists not only in the study of distant others but, perhaps more importantly and interestingly, in the charitable giving literature as a whole. Factors such as cultural distance, geographic distance, language, colonial ties and military interventions, which have played such an important role in international business research, have not been examined in the charitable giving literature. With online giving becoming more and more prevalent, the international reach of both small, local organizations searching for international donors and large multinational organizations looking to support projects in distance countries, the factors of psychic distance need to be considered. The application of these concepts in this dissertation can lay some groundwork for further study.

One of the major contributions of this dissertation to new knowledge is the development of a scale to measure an individual's perceived psychic distance in charitable giving.

While psychic distance has been used in international business research for decades to investigate a plethora of subjects (Dow & Karunaratna, 2006), the application of psychic distance in relation to consumer and donor behaviour when giving to charity has been left unexplored. Furthermore, existing measures of psychic distance are calculated as indices at the country level that do not leave room for individual perceptions by the decision maker in question, in this case, the charitable donor. As Shenkar (2001) points out, in many countries, it may be inappropriate to assume homogeneity or stability in factors such as language, ethnicity, religion, and education across a single country. This leads Dow and Karunaratna (2006, p. 579) to conclude that "psychic distance should ideally be measured by the perceptions of the decision-maker at the time the decision is made".

The psychic distance scale used in this study has proven valid in both Canada and the United States. The most parsimonious version of the scale had five items (see Table 8.1). Reliability and validity have been assessed using Cronbach's alpha and structural equation modeling.

Table 8.1 - Psychic Distance Scale

Construct	Items
Psychic Distance	I would prefer to donate to distant others in countries that have political ties or alliances with my own country.
	I would prefer to donate to distant others in countries where my country's military has intervened.
	I would prefer to donate to distant others in countries that have close economic ties with my own country.
	I would prefer to donate to distant others in countries that have historical ties to my own country.
	I would prefer to donate to distant others in countries that have a similar culture to my own.

A number of changes were introduced to this measure compared with the original hypothesized scale described in Section 5.5.11. As a result of the structural equation modelling, a number of items were eliminated. Specifically, items addressing values, religion, geography, and language were removed.

In addition to the need for further testing in consumer behaviour and charitable giving, this scale could be adapted for future use in other areas such as tourism marketing research. Also, the items are very direct in their phrasing. This could increase the amount of bias in the response and perhaps a more subtle approach could be used in the wording of the items.

8.3.2 Intention to donate to distant others

This is also the first study to examine the intention to donate to distant others. The extant literature using the TPB in charitable giving does not focus on any specific cause or group of beneficiaries but rather on the intention to donate to charity in its entirety. The case was made throughout the dissertation that the intention to donate to distant others is a distinct subgroup of charitable giving. The findings from the exploratory study and the structural equation model all highlight that the predictors and influences on the intention to donate to distant others are different than for the intention to donate. As such, the intention to donate to distant others represents more than just a novel context in which to examine charitable giving but a separate, albeit related, construct.

While some of the conceptual work in this area began with Cheung and Chan's (2000) work on the intention to give to international relief organizations as well as Oosterhof, et al.'s (2009) work on the intention to give to international disaster relief campaigns, the scales used in these studies were found lacking and did not focus on the distant other. The intention to donate to distant others scale (see Table 8.2) developed for this dissertation was shown to be both valid and reliable across all the samples. The creation of this scale was based on the work of Oosterhof et al. (2009) and that of Ranganathan and Henley (2008).

Table 8.2 - Intention to Donate to Distant Others Distance Scale

Construct	Items
Intention to Donate to Distant Others	In the coming year I will donate money to an international charitable campaign.
	I plan to donate money to distant others in the coming year.
	I will donate to distant others the next time I donate.
	Suppose that a friend called you last night to get your advice about making a financial donation to a charity. In his or her search for a charitable cause, you would recommend donating to distant others.

The identification of IDDO as a separate construct and the finding that the influences on donating to distant others are different than those that influence the intention to donate opens up revisiting a number of areas in non-profit marketing with a focus on the distant other.

8.3.3 Justice Restoration Efficacy

Another of the main theoretical contributions from this dissertation is the establishment of the link between justice restoration efficacy and the intention to donate to distant others. This is the first use of the justice restoration efficacy concept in the charitable giving literature. First identified in the exploratory study and later confirmed in both the hierarchical multiple regression and structural equation model, justice restoration efficacy is the strongest predictor of the intention to donate to distant others.

Originally developed by White, et al. (2012) in their study of fair-trade purchase intentions where it was found to mediate the relationship between belief in a just

world and the intention to purchase, justice restoration efficacy highlights the importance of impact on the distant other of a financial contribution and the donors ability to effect the observed injustice through a charitable donation.

The role of the distant other and the struggles with poverty and opportunity are central to justice restoration efficacy. In a post-hoc analysis, the relationship between justice restoration efficacy and the intention to donate was tested and found to be non-significant. Justice restoration efficacy does not appear to be connected to charity or to the charitable contribution but more to the distant other and the ability to make a difference in the life of someone who has faced unfairness and is trying to break the cycle of poverty. This is very much in line with the findings of the exploratory study's look at the "I loan because..." statement by Kiva lenders (see Section 3.6.2) and the findings of Mittelman and Rojas-Mendez (2013) about donor motivations in online social lending. Further development and use of the justice restoration efficacy construct in the non-profit marketing literature should be undertaken.

8.3.4 Attitude toward Charitable Giving

The first of the two minor theoretical contributions to the non-profit marketing literature was the operationalization of the attitude towards charitable giving as a multi-dimensional construct and its application in TPB research. Previous TPB studies in charitable giving only used a one-dimensional construct to measure attitude. By using the multi-dimensional construct, the dissertation was able to discover the importance of the attitude toward helping others as well as the non-significance of the attitude

toward charity organizations. The use of the multi-dimensional constructs improved results substantially when compared with other TPB in charitable giving studies. Future studies of charitable giving that examine attitude should strongly consider the various dimensions of attitude toward charitable giving.

8.3.5 Cultural Exposure

The second of the two minor theoretical contributions to the non-profit marketing literature was the introduction of the cultural exposure construct to the charitable giving context. Cultural exposure captures a donor's experiences and exposure to other cultures and helps in the development of cultural empathy. Cultural exposure was one of the new constructs that has a direct influence on the intention to donate to distant others. The non-profit literature has examined how a personal connection to a cause drives donor behaviour (e.g. Sargeant, 1999; Sargeant, et al., 2006; Merchant, Ford, & Rose, 2011). For charitable giving to the distant other, cultural exposure may be an indication of this personal connection.

8.4 Managerial Implication

The managerial implications for non-profit and charity marketers of the results derived from the studies using TPB and various cultural constructs to explain the intention to donate to distant others will be addressed next.

The historical development of online social lending, and Kiva in particular, demonstrates a great success story for charitable giving but also a lack of consumer

focus in their product development (Flannery, 2007, 2009). Greater knowledge and understanding of the factors which influence a donor's intention to give will undoubtedly help the charitable organization's marketing appeals as it faces challenges around donor loyalty and retention. Furthermore, the study of charitable donor behaviour can enhance marketing efficiency. The efficient allocation of scarce marketing resources is of paramount importance in charitable organizations and these resources can be wasted if marketers do not know what motivates donor intention. Through the study of the predictors of donor intentions, a better understanding can be achieved and marketers may use their limited resources to target their appeals precisely to the most important predictors for donors.

The findings with respect to each of the constructs investigated present a number of managerial implications. The study began examining three different attitudes towards charitable giving: the attitude towards charitable organizations, the attitude towards donations, and the attitude towards helping others. In terms of predicting the intention to donate, only the attitude towards helping others was found to be significant where those who show a more positive attitude towards helping others are more likely to donate. Therefore, a non-profit marketer may consider targeting those who already help others as well as focusing on how a donation helps distant others and less on the organization or the method of contribution.

The studies in both Canada and the United States found that past donation behaviour was the strongest predictor of the intention to donate. These results fit

within extant non-profit marketing literature and the service quality literature. The importance of strengthening the link between past behaviour and the intention to donate for non-profit marketers is significant as an increase of 10% in donor loyalty can result in an improvement of 100% to 150% in ROI depending on the nature of the campaign (Sargeant & Woodliffe, 2007a). Sargeant & Woodliffe (2007a) examine repeat and loyal donors and find that they are driven by five factors including perceived service quality, shared beliefs, perceived risk, and the existence of a personal link to the organization or cause, and trust. However, Reinartz & Kumar (2000) argue that investing in relationships with existing donors is expensive and may not produce the desired results.

The implications of the strength of the relationship between perceived behavioural control and the intention to donate are that for non-profits to increase donations they need to make the process of donating as easy and accessible as possible. Sargeant, West, and Jay (2007), in a study of online fundraising effectiveness, found that website accessibility (or making it easy for the donor to offer support) is significantly correlated with both the number of new donors a site can attract as well as with the total value of online donations. The importance of information communication technologies and website design is becoming of paramount importance for the future of charitable giving. This includes the growing importance of social media tools, such as Facebook, Twitter, YouTube, and Instagram to promote giving as well as exploring donations by text message.

For those non-profit marketers working with distant others, the strongest predictor of the intention to donate to distant others is justice restoration efficacy. This implies that a focus on how the desired outcome of a donation will restore justice for the distant other in need may be the best way to increase the intention to donate. This finding was evident in both the Canadian and American samples. Therefore, for non-profit marketing and communication campaigns, the messaging should focus on the impact of the donation. This impact, perhaps best seen on an individual level as opposed to a societal level, lends support to models like child sponsorship programs and Kiva's model of making an impact on one specific borrower.

After justice restoration efficacy, the strongest predictors were the intention to donate, psychic distance and cultural exposure. It seems a natural continuation from the findings on past behaviour that an individual's intention to donate is a positive predictor of their intention to donate to distant others. For non-profit marketers, this implies that targeting donors of other charitable causes, those individuals who have already demonstrated both past donation behaviour and the intention to donate, would be a successful strategy.

The positive relationship between psychic distance and the intention to donate to distant others suggests that donors prefer to give to those distant others who are more similar to themselves. For those working for large, multi-national charitable organizations with projects around the world this has significant implications in terms of choosing which projects to promote in which country. The choices of images and

projects should be the ones that are the most similar to the donor's country. The final construct to show a significant relationship in predicting the intention to donate to distant others is cultural exposure. The independent, off the beaten track traveler is more likely to donate to distant others than is the tourist who attends the all-inclusive resort.

Finally, the analysis in this dissertation also involved a comparison of Canadian and American donors. Many of the relationships between the constructs were similar between the samples but there were some noticeable differences. For example, psychic distance and ethnic identity were both significant in the Canadian samples but were not statistically significant in the American sample. Adams (2003) argues that Canada and the United States represent two very different and distinct societies where "fundamental values, motivations, and mindsets were changing" (p. 7), that the countries "embrace a different hierarchy of values" (p. 147) and that the two nations "are socio-culturally distinct and will remain so for many years to come - perhaps indefinitely" (p. 76). These similarities and differences have implications for non-profit marketers and may necessitate customized marketing campaigns.

8.5 Limitations

As with every research method, there are certain limitations that need to be addressed.

8.5.1 Context of Study 1

In Study 1, while exploratory, is based on only one charitable organization, Kiva.org, and the results may be, therefore, limited in their wider application. Furthermore, the dataset collected and analyzed for Study 1 is limited by the data collected and openly published by Kiva.org. Additionally, while Kiva donors self-select to be on open lending teams such as those based on a local area used in the dataset for Study 1, there is no way to verify whether the lenders are actually residents of Ottawa or not. Finally, there is a potential for bias in the interpretation of the qualitative results, because I am a Kiva lender and former volunteer with Kiva.

8.5.2 Online Survey Research

In Study 2, with online survey research, Wright (2005) highlights a number of issues with respect to the sample including the possibility that there may be differences between Internet users and non-users as well as the difficulty in verifying the identities of the participants.

The sampling for Study 2 may also not be fully representative. While I am not necessarily looking for a fully representative sample and the respondents were all pre-screened by Survey Monkey to be charitable donors, the limitations of the findings

should be acknowledged. Similarly, in the main study there is a potential risk of a non-response error. An effort was made to obtain responses from a wide variety of geographic regions in the targeted countries as well as a range of other demographic characteristics. Nevertheless, the sample may still not be fully representative.

8.5.3 Social Desirability Bias

There is also a concern about social desirability bias in studies on charitable giving and other prosocial behaviours due to the sensitive nature of the research (Fernandes & Randall, 1992; Nancarrow, Brace, & Wright, 2001; Lee & Sargeant, 2011).

Social desirability can be both inward- and outward-facing. Inward-facing social desirability is what a person wants to believe about themselves and can be understood as “the tendency of individuals to deny socially undesirable traits and behaviours and to admit to socially desirable ones” (Fernandes & Randall, 1992: p.191) for ego-defensive reasons (Fisher, 1993). Outward facing social desirability is what a person wants others to believe about them and can be defined as “the need of subjects to obtain approval by responding in a culturally appropriate and acceptable manner” (Crowne & Marlowe, 1960: 353 as cited in Lee & Sargeant, 2011) for impression management reasons (Fisher, 1993).

Social desirability bias in the case of charitable giving to distant others could lead donors to claim they would give more than they actually would or not acknowledge some potential biases they may hold. Mittelman and Rojas-Mendez (2013) found that the vast majority of participants in online social lending for

development, a form of charitable giving to distant others and the context for Study 1, were intrinsically motivated. This is relevant because Lee and Sargeant (2011) found that when donors sought intrinsic benefit or psychological utility from their giving they were less likely to exhibit any social desirability bias.

Additionally, while lender profiles used in Study 1 are publicly viewable, Kiva is not a social networking site and profile pages are not searchable. This reduces the likelihood that a profile page would be used for any social aims or to impress a viewer, thus further reducing the chances of social desirability bias. In Study 2, the use of Survey Monkey Audience to recruit participants added another layer of anonymity to the data collection. Furthermore, the questionnaire instructions emphasize that there is no right or wrong answer to any question.

8.6 Future research

This research offers insight into the predictors of charitable giving to distant others which may be relevant for non-profit and charity marketers in determining which campaigns to promote on limited marketing budgets. However, additional research is still needed to understand the donor behaviour process.

8.6.1 Methodological choices

Charitable giving to distant others could be explored by taking an experimental approach using split tests. This could help overcome some of the social desirability bias as well as some limitations caused by direct inquiry, particularly as it relates to psychic

distance and the willingness to give to certain distant others. This would also allow for the use of images and other testing around colour, font, text, and layout choices into addition to the intention to give.

8.6.2 Generalizability and external validity

In order to improve generalizability and external validity, both the hierarchical model for the intention to donate and the intention to donate to distant others as well as the structural model should be tested in other countries and cultures. Thanks to globalization and the growth of online giving, a charity's reach is now greater than ever and prospective donors can come from anywhere in the world. Samples from outside North America should be considered, in particular those with different attitudes towards cosmopolitanism, ethnocentrism, and cultural openness.

Consider the finding that subjective norms was non-significant in predicting the intention to donate while moral norms was significant in predicting the intention to donate. This could be related to the particular nature and culture of the countries sampled. Both Canada and the United States, where subjective norms were non-significant, are considered individualistic countries (Hofstede, 2001). Conversely, Kashif & De Run (2015) found that subjective norms were a significant, strong and positive predictor of the intention to donate in their sample in Pakistan, which is considered a collectivistic country (Hofstede, 2001). The vast majority of studies on subjective norms have taken place in single country settings either in North American or East Asia (Smith, 2015). The countries in these areas represent both highly individualistic and highly

collectivistic cultures. Matsumoto, Yoo, & Fontaine (2008) examined the influence of subjective norms across 32 nations and found that individualism-collectivism could explain important differences in the way that subjective norms influence behaviour.

Furthermore, proposed models and samples could be investigated by other demographic categories such as age, income, gender, and travel experience. The influence of demographics on charitable giving has been examined by a number of scholars (e.g. Lee & Chang, 2007; Bekkers & Wiepking, 2011b; Wiepking & Bekkers, 2012) but travel experience as measured by the number of trips or length of time abroad has not.

8.6.3 Additional independent variables

There are also a number of other variables that were not included in this research that merit future research. This list could include such constructs as the perceived immediacy of the need for help, the role of celebrity spokespeople, the amount and the context of news coverage, the role of the type of disaster as well as the identification of the responsibility for the current situation.

One of the elements not captured in the wording of the ATC by Webb, et al. (2000) is trust in the charitable organization. The ATC construct examines four areas that help a donor form an attitude about a charitable organization, namely its image, its effectiveness, its usefulness, and how the charity uses its funds. As currently worded, the ATC construct does not ask if the donor trusts the organization. The role of trust in charitable giving has been significantly understudied (Sargeant & Lee, 2004)

while the role of trust in a more commercial setting between companies and customers has received a lot of attention (Sargeant, Ford, & West, 2006). In one of the first studies of the relationship between trust in the charitable organization and charitable giving, Sargeant, et al. (2006) found that trust in a charitable organization was driven by the performance of the organization and the communication from the organization. In turn, trust was shown to predict commitment and commitment to predict loyalty.

8.6.4 Further exploration of new constructs

This research introduced five new concepts into the charitable giving and donor behaviour literature. Further work is necessary in the roles of psychic distance, cultural exposure, justice restoration efficacy, belief in a just world, and ethnic identity in charitable giving and non-profit marketing. The scales used for these constructs as well as those used for the intention to donate to distant others should also be retested and refined through greater application.

Two of the concepts that emerged from the literature and the exploratory study as theoretically relevant, ethnic identity and belief in a just world, were found to be non-significant in the structural equation model in terms of explaining the intention to donate to distant others.

The link between ethnic identity and charitable giving should continue to be explored. Diaspora remittances, or money sent home by migrants to their families in developing countries, totaled more than \$400 billion in 2013 and accounts for more than three times official government development assistance (World Bank, 2014).

While these significant transfers may be to the distant needy, they are not distant others. They are not to strangers. The question remains for charitable organizations if they can connect potential donors with their ethnic homelands and distant others beyond family members.

In terms of BJW, it was non-significant in its relationship with both the intention to donate and the intention to donate to distant others. However, Lipkus, Dalbert, and Siegler (1996) stress the importance of the distinction between the belief in a just world for self and the belief in a just world for others. This distinction was not overtly made in the Lipkus (1991) scale. Recently, Begue (2014) found that BJW for self was significantly related to charitable giving but he did not examine belief in a just world for others. In general, he argues that BJW for self is generally positively related to prosocial behavior while the BJW for others is unrelated (Begue, 2014). Strelan (2007, p. 883), argues that BJW for self-promotes prosocial behaviour because “the motivation to believe in a stable, orderly and logical world encourages, by definition, an essentially positive perception of humanity”. This is further supported by the notion that ‘good things happen to good people’ and that by acting a prosocial way, the act will one day be reciprocated (Strelan, 2007). Further exploration of this concept in connection with charitable giving to distant others is warranted.

8.7 Conclusion

The inspiration for this study came after the generous outpouring of support by Canadians for victims of the 2010 Haitian Earthquake. These donations were sent to a group of beneficiaries that the donors would probably never meet, in a country they would probably never visit. Why were Canadians so willing to help these distant strangers? Data had demonstrated that Canadian had been equally generous in the past to the victims of the 2004 Asian Tsunami but also revealed peoples to whom Canadians were not as generous, such as the victims of the 2010 Pakistani floods or the 2011 East African drought.

In 2015, this study wraps up amidst another human crisis and a renewed sense of urgency to help the distant other. The Globe and Mail reports that, according to data from Google, the most searched questions online by Canadians at the beginning of September 2015 were “how to help Syrian refugees” and “how to sponsor a Syrian refugee in Canada” (Sachgau & Chowdhry, 2015).

At a time when government support for international aid is dropping, organizations devoted to helping are looking ever more to the individual donor for financial contributions. These organizations’ operations and marketing budgets are stretched with resources at near capacity, often working in countries around the world. Research in donor behaviour that could help marketers decide how best to use their limited marketing budgets has been, at best, limited.

Driven by questions about why charitable donors make the choices they do, this study took a mixed method approach to investigate why donors give to distant others. The first study took an approach of inductive discovery, using both qualitative and quantitative data, to examine the lending behaviour of participants from Ottawa, Canada on Kiva.org. Based on these results and the related theories, the second study took a deductive approach, with samples from Canada and the United States, to test the hypothesized relationship in the proposed extended model of the theory of planned behaviour in charitable giving to distant others.

This dissertation identified seven factors that directly influence the intention to donate to distant others. The first and most significant is **justice restoration efficacy**. When donors are shown that they can make a difference and help restore justice with their donation, they are more likely to give. The second factor is the **intention to donate**. If an individual intends to give to charity, this has a positive relationship with their intention to donate to distant others. The third factor is the **attitude towards helping others**. The attitude towards helping others is not only a significant predictor of the intention to donate to distant others but the most significant predictor of justice restoration efficacy. A positive attitude towards helping others influences strong feelings about justice restoration efficacy which in turn is the most significant factor in predicting the intention to donate to distant others. **Perceived behavioural control** and **past behaviour** are the fourth and fifth factors influencing the intention to donate to distant others. When a donor has the perceived ability to make a donation to distant others and has done so previously, it is a positive indication of their intention to donate

to distant others. The sixth factor influencing the intention to donate to distant others is **psychic distance**. The positive relationship between the two variables indicates that if donors are able to give to those similar to themselves, to someone somewhere there is a connection on a national level, and then their intention to donate goes up. The seventh and final factor influence the intention to donate to distant others is **cultural exposure**. The more exposure and awareness a potential donor has to the local customs, traditions, and people in a foreign country, or a connection to foreign cultures on an individual level, the more likely they are to donate to any distant other. Overall, these seven factors help explain 61% of the variance in the intention to donate to distant others.

In conclusion, the result of this study is an extended model of the theory of planned behaviour for charitable giving to distant others that shows excellent fit in the structural equation model. It includes the first application of psychic distance and cultural exposure in the charitable giving literature as well as examines the added roles of ethnic identity, belief in a just world and justice restoration as additional predictors in an extended model of the theory of planned behaviour of the intention to donate and the intention to donate to distant others.

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APPENDIX A – STUDY 1 QUESTIONS FOR KIVA LENDERS

1. Why do you lend on Kiva.org?
2. Why did you make your very first loan on Kiva.org? What about your second (and subsequent) loan?
3. How do you choose who to lend to on Kiva.org?
4. Do you feel a personal connection to any particular recipient country, MFI, or sector? If so, why? Does this influence your lending?
5. Do world events have an impact on your lending? For example, Canada's history with a particular country, political orientation of nation's government, or recent natural disaster.
6. What does being a part of Team Ottawa add to the Kiva.org experience?
7. Have you travelled to any of the countries where Kiva funds are lent? If so, how many? Has this changed your perception of Kiva or microfinance?
8. What is the best part of lending on Kiva.org?

APPENDIX B – STUDY 2 ONLINE QUESTIONNAIRE

See screenshots of complete survey on following pages



Research on Charitable Giving to Distant Others

RESEARCH ON CHARITABLE GIVING TO DISTANT OTHERS

Dear respondent:

Thank you for agreeing to complete this questionnaire which aims to investigate your attitudes and intentions about charitable giving to distant others. For this study, charitable giving to distant others represents making a financial donation to an organization that helps people unknown to you in another country.

There is no need for you to put your name anywhere in the questionnaire. The information that you give will be anonymous. Responses will be aggregated with no personally identifiable information, statistically analyzed, and published as part of a Ph.D. thesis and related peer-reviewed journal articles by the principal researcher.

This questionnaire has a series of questions for which there are no right or wrong answers.

If you are responding the online version of this questionnaire, please keep in mind that Survey Monkey is housed in the U.S. and therefore subject to the U.S. Patriot Act. **You can review Survey Monkey's privacy policy regarding the handling of your personal information and data at <https://www.surveymonkey.com/mp/policy/privacy-policy/>.**

The questionnaire takes about 20 minutes to complete.

If you have any questions about the survey, please feel free to email me at robert.mittelman@carleton.ca or contact ethics@carleton.ca.

Thank you very much for your contribution to this study.

Sincerely,

Robert Mittelman
PhD Candidate, Sprott School of Business
Carleton University
1125 Colonel By Drive, Ottawa, Ontario
Canada K1S 5B6

By clicking Next, you consent that you are willing to answer the questions in this survey



Research on Charitable Giving to Distant Others

This section asks you eight questions about your attitudes towards making a monetary donation to a charity. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. It is the same statement for all eight questions and the answer choices vary for each. There are no right or wrong answers.

My making a monetary donation to charity in the next 4 weeks would be:

Very unpleasant	Unpleasant	Somewhat unpleasant	Neither pleasant nor unpleasant	Somewhat pleasant	Pleasant	Very pleasant
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very useless	Useless	Somewhat useless	Neither useful nor useless	Somewhat useful	Useful	Very useful
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very unsatisfying	Unsatisfying	Somewhat unsatisfying	Neither satisfying nor unsatisfying	Somewhat satisfying	Satisfying	Very satisfying
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very unfavourable	Unfavourable	Somewhat unfavourable	Neither favourable nor unfavourable	Somewhat favourable	Favourable	Very favourable
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very negative	Negative	Somewhat negative	Neither positive nor negative	Somewhat positive	Positive	Very positive
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very inconsiderate	Inconsiderate	Somewhat inconsiderate	Neither considerate nor inconsiderate	Somewhat considerate	Considerate	Very considerate
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very pointless	Pointless	Somewhat pointless	Neither pointless nor worthwhile	Somewhat worthwhile	Worthwhile	Very worthwhile
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My making a monetary donation to charity in the next 4 weeks would be:

Very bad	Bad	Somewhat bad	Neither bad nor good	Somewhat good	Good	Very good
<input type="radio"/>						



Research on Charitable Giving to Distant Others

This section asks you nine questions about your attitudes towards charities and helping others. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

People should be willing to help others who are less fortunate.

Strongly disagree	Disagree	Somewhat Disagree	Neither agree or disagree	Somewhat Agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Helping troubled people with their problems is very important to me.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

People should be more charitable towards others in society.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat Agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

People in need should receive support from others.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The money given to charities goes for good causes.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Much of the money donated to charity is wasted.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

My image of charitable organizations is positive.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Charitable organizations have been quite successful in helping the needy.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Charity organizations perform a useful function for society.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you seven questions about your belief in a just world. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

I feel that people get what they are entitled to have.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel that a person's efforts are noticed and rewarded.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel that people earn the rewards and punishments they get.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel that people who meet misfortune have brought it on themselves.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel that people get what they deserve.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel that rewards and punishments are fairly given.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I basically feel that the world is a fair place.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you four questions about your attitudes towards the effectiveness of charitable donations in restoring justice. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. As a reminder, for this study, charitable giving to distant others represents making a financial donation to an organization that helps people unknown to you in another country. There are no right or wrong answers.

I believe that charitable donations to an international charity can help ensure that distant others receive fair and just help.

Strongly disagree	Disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I believe that charitable donations to distant others can help to have a significant impact on efforts to break the cycle of poverty.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I will be able to make a difference by contributing money to distant others.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I will be able to help distant others reach their financial and development goals.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you seven questions about your intention to make charitable donations both in general and to distant others. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

In the coming year I am planning to donate money to charity.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

It is my intention to donate money in the coming year.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

It is very likely that I will donate to charity.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I will definitely donate to charity.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

In the coming year I will donate money to an international charitable campaign.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I plan to donate money to distant others in the coming year.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I will donate to distant others the next time I donate.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Suppose that a friend called you last night to get your advice about making a financial donation to a charity. In his or her search for a charitable cause, you would recommend donating to distant others.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you eight questions about your personal beliefs about charitable giving as well as your impressions of what the people important to you think about charitable giving. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

I am the kind of person who donates money to charities.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would feel guilty if I did not donate money to charities.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I believe I have a moral obligation to donate money to charities.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Not donating money to charities goes against my principles.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The people closest to me would support my decision to make monetary donations to distant others.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The people closest to me would disapprove if I donated money to distant others.

Very unlikely	Unlikely	Somewhat unlikely	Neither likely nor unlikely	Somewhat likely	Likely	Very likely
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Most people who are important to me think that my donating money to distant others would be:

Very undesirable	Undesirable	Somewhat undesirable	Neither desirable nor undesirable	Somewhat desirable	Desirable	Very Desirable
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you ten questions about your charitable giving behaviour. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

I do not donate money to charities.

Never true	Almost never true	Sometimes but infrequently true	Occasionally True	Usually true	Almost always true	Always true
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have not recently donated any money to charity.

Never true	Almost never true	Sometimes but infrequently true	Occasionally True	Usually true	Almost always true	Always true
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

It is unusual for me to donate money to charities.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I usually donate money to charities.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How often have you recently donated money to charities?

Never	Very rarely	Rarely	Occasionally	Usually	Frequently	Very frequently
<input type="radio"/>						

If I wanted to, I could easily donate money to charities in the next month.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Overall, how much control do you have over whether you donate money to charities in the next month?

No control	Almost no control	Little control	Some control	Pretty good control	Almost complete control	Complete control
<input type="radio"/>	<input type="radio"/>					

It is mostly up to me whether I donate money to charities in the next month.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I am confident that I will be able to donate money to charities in the next month.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Donating money to charities in the next month is easy for me to do.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you seven questions that deal with your ethnic ancestry, background, or heritage. These questions refer to the ethnic or cultural origins of your ancestors. Ethnic or cultural ancestry refers to your 'roots', or cultural background and should not be confused with citizenship or nationality. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

People may come from many racial or cultural groups. You may belong to more than one group on the following list. Are you...

- White
- Chinese
- South Asian (for example, East Indian, Sri Lankan, etc.)
- Black
- Filipino
- Caribbean
- Latin American
- Southeast Asian (for example Vietnamese, Cambodian, etc.)
- Arab
- West Asian (for example, Iranian, Afghan, etc.)
- Japanese
- Korean
- Aboriginal (that is, North American Indian, Metis, or Inuit)
- Prefer not to say
- Don't know
- Other (please specify)

I have spent time trying to find out more about my ethnic group, such as history, traditions and customs.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have a strong sense of belonging to my own ethnic group.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I understand pretty well what my ethnic group membership means to me.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have often done things that will help me understand my ethnic background better.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I have often talked to other people in order to learn more about my ethnic group.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I feel a strong attachment towards my own ethnic group.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you eight questions about where and to whom you might make a charitable donation. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

Do you currently live in the city that you consider your home or where you are from?

- Yes
- No
- Prefer not to say

Do you currently live in the country that you consider your home or where you are from?

- Yes
- No
- Prefer not to say

If you were asked about your "own country", would it be:

- the country is which you currently live
- the country in which you were born
- the country in which you live is the country in which you were born
- the country/countries your ancestors/relatives came from
- your own country means more than one country
- Prefer not to say

I would prefer to donate to local charities in the city where I live.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to local charities in the city where I am from.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to national charities in the country in which I live.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to national charities in the country in which I am from.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that speak the same language that I do.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you eight more questions about where and to whom you might make a charitable donation. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

I would prefer to donate to distant others in countries that have political ties or alliances with my own country.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries where my country's military has intervened.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that have close economic ties with my own country.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that have historical ties to my own country.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries geographically close to my own country.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that share the same values than I do.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that generally practice the same religion than I do.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree	N/A
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I would prefer to donate to distant others in countries that have a similar culture to my own.

Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly Agree
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Research on Charitable Giving to Distant Others

This section asks you four questions about your international experience. Using the scales below, click the answer that best represents your on-the-spot belief about each statement. There are no right or wrong answers.

Have you travelled internationally?

- Yes
- No

What was the reason for your travel? Please select all that apply.

- Work
- Education
- Vacation/Recreation
- Missionary Work
- Other
- I have not travelled internationally

When travelling internationally, how often do you visit...

Note that a local shop, market or restaurant refers to places where those that live in the community would frequent and are not typically visited by tourists.

	Never	Rarely (less than 10% of the time)	Occasionally (about 30% of the time)	Sometimes (about 50% of the time)	Frequently (about 70% of the chances)	Usually (about 90% of the time)	Every time
Local Shops	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local Food Markets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local Restaurants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Local Residents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Which regions have you visited? Please select all that apply

- Eastern Africa (Kenya, Ethiopia, Rwanda, Uganda, Tanzania)
- Middle Africa (Angola, Cameroon, Central Africa Republic, Chad, Congo, Democratic Republic of Congo)
- Northern Africa (Egypt, Morocco, Sudan, Tunisia, Libya, Algeria)
- Southern Africa (South Africa, Namibia, Botswana, Swaziland)
- Western Africa (Ghana, Ivory Coast, Liberia, Nigeria, Mali, Senegal, Sierra Leone)
- Caribbean (Bahamas, Barbados, Cayman Islands, Cuba, Dominican Republic, Haiti, Trinidad and Tobago, Aruba, Jamaica, Puerto Rico)
- Central America (Mexico, Guatemala, Belize, Honduras, Nicaragua, Costa Rica, Panama, El Salvador)
- South America (Argentina, Chile, Brazil, Bolivia, Peru, Ecuador, Uruguay, Colombia, Venezuela, Paraguay)
- North America (United States, Canada, Bermuda, Greenland)
- Antarctica
- Central Asia (Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan)
- Eastern Asia (Hong Kong, Japan, Macau, Mongolia, North Korea, People's Republic of China, South Korea)
- Southern Asia (Afghanistan, Bangladesh, Cambodia, East Timor, India, Pakistan, Sri Lanka)
- South-Eastern Asia (Cambodia, Indonesia, Laos, Malaysia, Philippines, Singapore, Thailand, Vietnam)
- Western Asia (Armenia, Azerbaijan, Bahrain, Cyprus, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Palestine, Syria, Turkey, United Arab Emirates, Yemen)
- Eastern Europe (Belarus, Bulgaria, Czech Republic, Hungary, Poland, Moldova, Romania, Russia, Slovakia, Ukraine)
- Northern Europe (Denmark, Estonia, Finland, Iceland, Ireland, Latvia, Norway, Sweden, United Kingdom)
- Southern Europe (Albania, Bosnia and Herzegovina, Croatia, Greece, Italy, Malta, Montenegro, Portugal, Serbia, Slovenia, Spain, Macedonia)
- Western Europe (Austria, Belgium, France, Germany, Liechtenstein, Luxembourg, Monaco, Netherlands, Switzerland)
- Oceania (Australia, New Zealand, Fiji, Samoa, Tonga)



Research on Charitable Giving to Distant Others

This final section, asks you four demographic questions.

In what country do you currently reside?

Which category below includes your age?

- Under 20
- 20 - 29
- 30 - 39
- 40 - 49
- 50 - 59
- 60 - 69
- 70 or older

I identify my gender as...

- Male
- Female
- Trans*
- Prefer not to disclose
- Gender not listed here, please specify

What is the highest level of education you have completed?



Research on Charitable Giving to Distant Others

What is your approximate average household income?

- \$0-\$24,999
- \$25,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000 and up

Which region of Canada do you currently live?

- Atlantic Canada
- British Columbia
- Northern Canada
- Ontario
- Prairies
- Quebec



Research on Charitable Giving to Distant Others

Thank You for taking the time to participate in this survey. I truly value the information you have provided.



APPENDIX C – HIERARCHICAL MULTIPLE REGRESSION

This section of the data analysis will begin with an examination of the traditional variables of the TPB regressed on the Intention to Donate, first using the combined dataset of Canadian and American respondents, and then by country. I will explore the differences between the samples and compare the model with those from the extant literature. This will be followed by a regression of the new proposed variables on the Intention to Donate to Distant Others. This will also be done with the combined data set and then by country.

In hierarchical multiple regression, the independent variables are entered into a regression analysis in a specified order. This is done to examine the specific contribution of each independent variable after controlling for more general variables. In the case of extending the Theory of Planned Behaviour in Charitable Giving to Distant Others, it allowed for the examination and control of the original TPB variables and then the isolation of the impact of the new proposed variables of Belief in a Just World, Justice Restoration Efficacy, Psychic Distance, Ethnic Identity, and Cultural Exposure. Additionally it will facilitate comparison with existing extended models of the theory of planned behaviour in charitable giving.

Revised Theory of Planned Behaviour on the Intention to Donate

For the purpose of hypothesis testing, a four stage hierarchical multiple regression analysis, enter procedure, was used to regress Intention to Donate onto the revised TPB variables, where:

$$INTDON = \beta_0 + \beta_1ATD + \beta_2ATHO + \beta_3ATC + \beta_4PBC + \beta_5SUBJ + \beta_6MORAL \\ + \beta_7PAST + \varepsilon$$

INTDON	Intention to Donate
STEP 1	
ATD	Attitude toward Donation
ATHO	Attitude toward Helping Others
ATC	Attitude toward Charity
PBC	Perceived Behavioral Control
SUBJ	Subjective Norms
MORAL	Moral Norms
PAST	Past Behaviour
ε	Error Term

In order to perform the hierarchical multiple regression, individual values for each construct were needed. The construct values were computed as the average score for the constructs' individual items.

The hierarchical multiple regression was run on the combined data set (N=411) and then on the Canadian dataset (N=199) and the USA dataset (N=212). According to Tabachnick & Fidell (2007), the minimum sample size for a hierarchical multiple regression should be $N > 50 + 8m$, where m = number of IVs. A total of 7 independent variables were used in this analysis requiring a minimum sample size of at least 106 for

hierarchical multiple regression. All three datasets surpass this minimum threshold and the data will be tested independently and results compared.

Following the methodology used in hierarchical multiple regression for predicting the intention to donate in charitable giving from Smith and McSweeney (2007), van der Linden (2011), and Kashif & De Run (2015), Steps 1 through 3 focused on adding the traditional TPB variables. Step 1 added the three 'attitude' variables of Attitude toward Donation, Attitude toward Charity, and Attitude toward Helping Others. Perceived Behavioural Control was added in Step 2 and then the two 'norms' variables of Subjective Norms and Moral Norms were added in Step 3. The final step, Step 4, involved adding Past Behaviour to the regression analysis. Results of this analysis using the Canadian data, American data, and combined data are presented in Table C.1.

Table C.1 Results – Hierarchical Multiple Regression on Intention to Donate

Step	Predictor	Canada				USA				Combined						
		R Squared Adjusted	R Squared Change	F-Value	F Change	Beta	R Squared Adjusted	R Squared Change	F-Value	F Change	Beta	R Squared Adjusted	R Squared Change	F-Value	F Change	Beta
1	Attitude toward Donation	0.504	0.511	67.934	67.934	0.174***	0.363	0.373	41.164	41.164	0.045	0.462	0.466	118.54	118.54	0.129***
	Attitude toward Helping Others					0.151***					0.199***					0.173***
	Attitude toward Charity					0.021					0.022					0.014
2	Perceived Behavioural Control	0.657	0.153	95.702	88.039	0.249***	0.521	0.158	58.429	69.534	0.179***	0.616	0.154	165.657	164.313	0.235***
3	Subjective Norms	0.713	0.058	83.044	20.08	0.031	0.565	0.047	46.693	11.437	-0.012	0.659	0.044	133.195	26.558	0.014
	Moral Norms					0.248***					0.137***					0.182***
4	Past Behaviour	0.759	0.046	90.148	37.653	0.266***	0.664	0.098	60.681	61.679	0.456***	0.727	0.068	157.069	101.502	0.351***

*p<0.10
 **p<0.05
 ***p<0.01

Note. The beta weights reported are the values at the final step

Analysis of Combined Sample

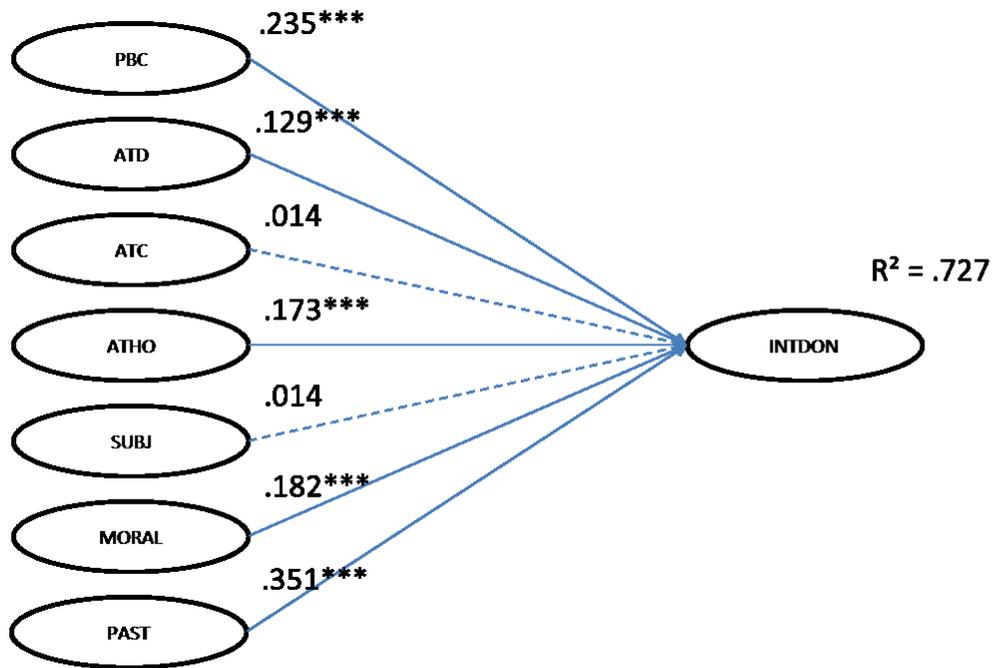
At Step 1, inclusion of attitude toward donation, attitude toward helping others and attitude toward charity added significantly to the explained variance , R Square Change = 0.466, $F(3, 407) = 118.540$. Further inspection indicated a significant effect for ATD $\beta = 0.129$ and ATHO $\beta = 0.173$ while ATC ($\beta = 0.014$) was found to be non-significant in predicting intention to donate.

The inclusion of Perceived Behavioural Control at Step 2 was associated with a significant increase in the variance explained, R Square Change = 0.154, $F(4, 406) = 165.657$. The β weight for PBC was 0.235, $p < 0.01$.

At Step 3, the inclusion of subjective and moral norms was associated with a further increased in the variance explained, R Squared Change = 0.044, $F(6, 404) = 133.195$. Further inspection indicated significant effect for moral norms only $\beta = .182$, $p < 0.01$. Subjective norms were found to be non-significant. Therefore, the increase in explained variance can be fully attributed to moral norms.

Finally, in the fourth and final step, past behaviour was entered and produced a significant increase in the variance explained, R Square Change = 0.068, $F(7, 403) = 157.069$. The more respondents had donated in the past, the stronger their intention to donate in the future ($\beta = 0.351$, $p < 0.01$). With all variables in the equation, the revised TPB model accounted for 72.7% of the variance in the Intention to Donate (see Figure C.1).

Figure C.1 Results of the Revised Theory of Planned Behaviour Model (Combined)



Note: solid line represents significant relationship, dashed line represents non-significant relationship

Note: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

As shown in Figure C.1, ATC and SUBJ were found non-significant in predicting INTDON. The remaining five constructs including PBC, ATD, ATHO, MORAL, and PAST were able to predict almost 73% of the variance in INTDON which is significantly more than previously published models.

Model Comparison

This section will provide an analysis of the regression results for each variable using the combined sample and explore the differences between this model and the

previously published hierarchical regression model of charitable giving and the intention to donate (see Table C.2).

Table C.2 – TPB in Charitable Giving Model Comparison

	Dissertation	Smith & McSweeney (2007)	Van der Linden (2011)	Kashif & De Run (2015)
ATD --> INTDON	.129***	0.11*	0.21***	0.26**
ATC --> INTDON	0.014			
ATHO --> INTDON	0.173***			
PBC --> INTDON	.235***	0.24***	0.27***	0.31**
SUBJ --> INTDON	.014	0.13*	-0.16	0.27**
MORAL --> INTDON	0.182***	0.15***	0.51***	0.34**
PAST --> INTDON	0.351***	0.54***	0.49***	0.29**
R ² Adjusted	0.73	0.67	0.68	.63

* p<0.10

** p<0.05

*** p<0.01

Note: Kashif & De Run (2015) do not provide the specific results of significance test for the individual constructs but say that significance levels for all regression results are within the standard of p<0.05.

Attitude toward Donation

Previous regressions of the TPB in Charitable Giving have used a single measure of attitude. This is the first study to examine the different types of attitudes as identified by Webb et al.'s (2000) seminal work. Here I found that both Attitudes

toward Donation and Attitudes toward Helping Others are separate, positive, and significant predictors of the Intention to Donate, while the Attitude toward Charity is non-significant. The other three studies, as shown in Table C.2, found that their single measure of attitude was also significant and positive in predicting the intention to donate (Smith & McSweeney, 2007; van der Linden, 2011; Kashif & De Run, 2015).

Perceived Behavioural Control

The results across all four studies were similar with respect to the relationship between perceived behavioural control and the intention to donate. In all cases, PBC was found to be a positive and significant predictor.

Subjective Norms

The relationship between subjective norms and the intention to donate was found to be non-significant in this study and in van der Linden (2011) but was found to be significant in Smith & McSweeney (2007) and Kashif & De Run (2015). Van der Linden (2011) explains that his results are not completely out of line with extant research, including Smith & McSweeney (2007), in that previous studies have only found partial evidence to support the predictive validity of subjective norms in prosocial behaviours. Van der Linden (2011) also discusses the low reliability coefficient of the subjective norm index in his study as less than optimal. This is also the case in this study with the Subjective Norm scale having a Cronbach's Alpha of 0.590.

Other possible explanations could be related to the idea that charitable giving usually takes in private or anonymously thereby activating moral norms as opposed to social or subjective norms (van der Linden, 2011) or that people tend to underestimate the influence of subjective norms and social pressures on their behaviour (Nolan, Schultz, Cialdini, Goldstein, & Griskevicius, 2008).

Moral Norms

Moral Norms, however, were always found to be significant and positive predictors of the Intention to Donate. The beta values do vary a great deal between the samples. For both van der Linden (2011) and Kashif & De Run (2015), moral norms are the strongest predictor of the intention to donate.

Past Behaviour

Across the studies, there is a strong, positive, and significant relationship between Past Behaviour and the Intention to Donate. Furthermore, in both this study and Smith & McSweeney (2007), this relationship is the strongest predictor of the intention to donate.

Variance Explained

While all four models demonstrate acceptable model fit as expressed by the adjusted R-squared, or how much of the intention to donate is predicted by the data, my model predicts 5% more than any of the existing models with an adjusted R-squared of 0.73. While the models are different in terms of the number of predictors,

the adjusted R-squared has been used for just this purpose, the comparison of the explanatory power of different regression models with a different number of predictors. The Kashif & De Run (2015) model predicts the least of the intention to donate (0.63), while the Smith & McSweeney (2007) and van der Linden (2011) have similar R-squared results of 0.67 and 0.68 respectively.

While some of the items used in the four studies varied, the biggest difference between the three extant studies and the one used in this dissertation is the disaggregation of the attitude construct.

Smith & McSweeney (2007) use a direct measure of attitude, specifically attitude toward the behaviour (making a donation), with an eight-item semantic differential scale. This scale will be the foundation for all the scales of attitude toward donation used in the extant studies. They do calculate a measure of attitude that included an item called 'helping others' but this measure was not included in their TPB model and it was shown to correlate with the direct measure. Van der Linden (2011) chose only three of the eight scale items developed by Smith and McSweeney (2007) and did not examine any measures addressing helping others. Kashif & De Run (2015) chose only five of the eight items developed by Smith and McSweeney (2007) and did not disclose which ones.

What these studies failed to examine was the distinction between the attitude toward the behaviour (making a financial donation), the attitude toward the intermediary (the charity) and the attitude toward the object (the beneficiary). In order

to validate the supposition that the disaggregation of the attitude construct was partially responsible for the added power of the model offered in this dissertation, another hierarchical regression analysis was run (see Table C.3). This time each of the attitudes was added as a separate step (ATD, then ATC, then ATHO) before the rest of the TPB variables. ATD was added first because it most resembled the measures used in previous studies which would then allow the hierarchical regression to capture the added value of the other attitudes under investigation, ATC and ATHO. The adjusted R² figures shows that fit is improved by .038 with the addition of ATC and further improved by .047 with the addition of ATHO. After the final step, the relationship between ATC and INTDON is non-significant. However, the standardized beta coefficient for ATHO ($\beta = .173$) is even larger than for ATD ($\beta = .129$) and the difference in R² of almost 5% accounts for most of the improvement in this model over the others.

Table C.3 – Variance Explained

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.618 ^a	.382	.380	1.19575	.382	252.731	1	409	.000
2	.648 ^b	.420	.417	1.16015	.038	26.487	1	408	.000
3	.683 ^c	.466	.462	1.11385	.047	35.623	1	407	.000
4	.787 ^d	.620	.616	.94096	.154	164.313	1	406	.000
5	.815 ^e	.664	.659	.88679	.044	26.558	2	404	.000
6	.855 ^f	.732	.727	.79356	.068	101.502	1	403	.000

1. Predictors: (Constant), ATD
2. Predictors: (Constant), ATD, ATC
3. Predictors: (Constant), ATD, ATC, ATHO
4. Predictors: (Constant), ATD, ATC, ATHO, PBC
5. Predictors: (Constant), ATD, ATC, ATHO, PBC, SUBJ, MORAL
- 6 Predictors: (Constant), ATD, ATC, ATHO, PBC, SUBJ, MORAL, PAST

Analysis by Country

This section will provide an analysis of the regression results for each variable using the Canadian and American datasets separately.

Canada

At Step 1, inclusion of attitude toward donation, attitude toward helping others and attitude toward charity added significantly to the explained variance, R Square Change = 0.511, $F(3, 195) = 67.934$. Further inspection indicated a significant effect for

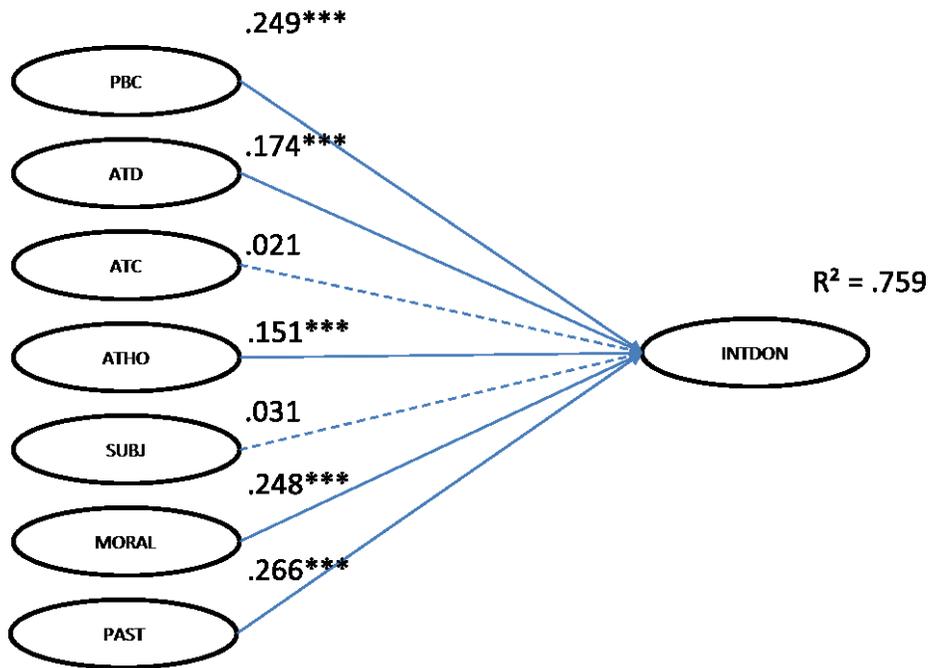
ATD $\beta = 0.174$ and ATHO $\beta = 0.151$ while ATC was found to be non-significant in predicting intention to donate.

The inclusion of Perceived Behavioural Control at Step 2 was associated with a significant increase in the variance explained, R Square Change = 0.153, $F(4, 194) = 95.702$. The β weight for PBC was 0.249, $p < 0.01$.

At Step 3, the inclusion of subjective and moral norms was associated with a further increased in the variance explained, R Squared Change = 0.058, $F(6, 192) = 83.044$. Further inspection indicated significant effect for moral norms only $\beta = .248$, $p < 0.01$. Subjective norms were found to be non-significant in predicting the intention to donate. Therefore, the increase in explained variance can be fully attributed to moral norms.

Finally, in the fourth and final step, past behaviour was entered and produced a significant increase in the variance explained, R Square Change = 0.046, $F(7, 191) = 90.148$. The more respondents had donated in the past, the stronger their intention to donate in the future ($\beta = 0.266$, $p < 0.01$). With all variables in the equation, the revised TPB model accounted for 76% of the variance in the Intention to Donate (see Figure C.2).

Figure C.2 - Results of the Revised Theory of Planned Behaviour Model (Canada)



Note: solid line represents significant relationship, dashed line represents non-significant relationship

Note: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Capturing 76% of the variance in the Intention to Donate, this model is an excellent fit with the Canadian sample. Past behaviour is the strongest predictor of the Intention to Donate with Moral Norms and Perceived Behavioural Control influencing the Intention to Donate by almost as much.

United States of America

At Step 1, inclusion of attitude toward donation, attitude toward helping others and attitude toward charity added significantly to the explained variance, R Square Change = 0.373, $F(3, 208) = 41.164$. Further inspection indicated a significant effect for

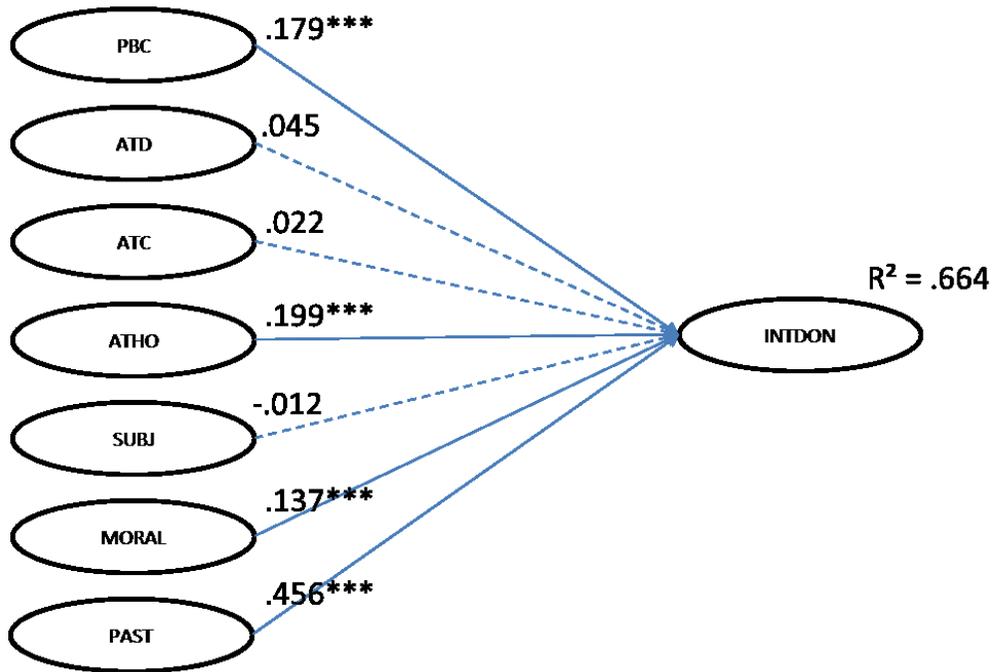
ATHO $\beta = 0.199$ while both ATD and ATC were found to be insignificant in predicting intention to donate.

The inclusion of Perceived Behavioural Control at Step 2 was associated with a significant increase in the variance explained, R Square Change = 0.158, $F(4, 207) = 58.429$. The β weight for PBC was 0.179, $p < 0.01$.

At Step 3, the inclusion of subjective and moral norms was associated with a further increased in the variance explained, R Squared Change = 0.047, $F(6, 205) = 46.693$. Further inspection indicated significant effect for moral norms only $\beta = .137$, $p < 0.01$. Subjective norms were found to be non-significant. Therefore, the increase in explained variance can be fully attributed to moral norms.

Finally, in the fourth and final step, past behaviour was entered and produced a significant increase in the variance explained, R Square Change = 0.098, $F(7, 204) = 60.681$. The more respondents had donated in the past, the stronger their intention to donate in the future ($\beta = 0.456$, $p < 0.01$). With all variables in the equation, the revised TPB model accounted for 66.5% of the variance in the Intention to Donate (see Figure C.3).

Figure C.3 - Results of the Revised Theory of Planned Behaviour Model (USA)



Note: solid line represents significant relationship, dashed line represents non-significant relationship

Note: * p<0.10, **p<0.05, ***p<0.01

The model is also an excellent fit with the American sample but not as good as it is with the Canadian sample. Past behaviour is clearly the strongest indicator of the Intention to Donate representing more than 45% of the variance explained.

Analysis by Variable by Country

In addition to examining the model fit and the results of the hierarchical regression by country, a comparison was conducted by variable between the Canadian and the American results. This will also be used to test some of the research hypotheses and determine if they are completely, partially, or not supported.

Attitude toward Donation

The relationship between Attitude toward Donation and Intention to Donate is significant and positive in Canada. The stronger the respondent's attitudes toward donation as a means of charitable support in Canada, the greater their intention to donate financially to those in need. In the United States, however, the relationship between ATD and INTDON, while still positive, was found to be non-significant. H1 is therefore supported in Canada, not supported in the United States, and partially supported overall.

While Americans are more generous in charitable giving than Canadians, in terms of both the number of donations and the size of donations (Lammam, et al., 2014), their attitude toward donations does not predict their intention to give. This indicates that something else must be driving their intention to donate. One possibility could be the role of religion in charitable giving. The role of religion represents a significant difference between Canada and the United States as more than 60% of American donors tie their motivation to donate to being asked by clergy while only 34% of Canadian donors mention religious obligation as a motivator (McKeown, 2000). This would indicate that American may have an intention to donate regardless of their attitude toward donations.

Attitude toward Charity

In both Canada and in the United States, the relationship between the attitude toward charity and the intention to donate was non-significant. H2 is not supported in either country. A donor's attitude about charities as organizations does not seem to predict the donor's intention to donate.

Attitude toward Helping Others

There is a strong, positive, and significant relationship between the Attitude toward Helping Others and the Intention to Donate in both Canada and the United States. A donor's attitude towards helping behaviour was found to be a strong predictor of their intention to donate. H3 is completely supported.

Of the three attitudes influencing the intention to donate examined, ATHO is the only one to be strong, positive, and significant in both samples. While there may be difference between Canada and the USA in form of helping (ATD) or the significance of the organization (ATC), there is agreement that the attitude toward helping others is an important predictor of the intention to donate.

Perceived Behavioural Control

There is a strong, positive, and significant relationship between Perceived Behavioural Control and the Intention to Donate in both Canada and the United States. There is agreement in the samples that the greater amount of control that the donor believes they have over the ability to donate, the greater their intention to donate.

While the relationship is stronger in Canada, both samples show a significant relationship to $p < 0.01$. H4 is completely supported.

This means that making the donation process accessible to donors or giving them more control over the opportunity, be it through donation methods or minimum amounts, would increase the ability of a potential donor to make a contribution and will increase the amount of donations received.

Subjective Norms

In both Canada and in the United States, the relationship between the subjective norms and the intention to donate was non-significant. H5 is not supported in either country. A measure of the donor's subjective norms does not seem to predict the donor's intention to donate.

As discussed previously, subjective norms may not play a significant role in charitable giving as it is often a private transaction (van der Linden, 2011) or intrinsically motivated (Mittelman & Rojas-Mendez, 2013).

Moral Norms

Conversely, moral norms do strongly, positively, and significantly predict the intention to donate in both Canada and the United States. H6 is completely supported. This is in-line with all the extant research and means that the intention to donate comes from who the donor believes they are as individuals and not who others think they should be (subjective norms).

Past Behaviour

There is a strong, positive, and significant relationship between Past Behaviour and the Intention to Donate in both Canada and the United States. The more often a donor has donated to charity in the past, the greater their intention to donate in the future. While the relationship is stronger in United States, both samples show a significant relationship to $p < 0.01$. In both countries, Past Behaviour is the strongest predictor of the Intention to Donate. H7 is completely supported. This means that nurturing current donors is a great way to solicit future donations.

Summary

A comparison of the extended TPB on the Intention to Donate between the Canadian and American samples revealed some similarities and differences. The model was a better fit with the Canadian data ($R^2 .76$) as compared with the American data ($R^2 .66$), predicting almost 10% more of the Intention to Donate. Past behaviour was found to be the strongest predictor in both models. While the models differed in the strength of the relationships, they were similar in the significance and direction of the relationship in all cases except for one. The Attitude toward Donation was found to be a significant and positive predictor in Canada but non-significant in the United States.

With the intention to donate analysed, there is a need to further the analysis to examine the intention to donate to distant others.

Revised Theory of Planned Behaviour on the Intention to Donate to Distant

Others

The hierarchical multiple regression analysis was then further extended to regress Intention to Donate to Distant Others onto the Intention to Donate as well as new variables according to the proposed model, where:

$$IDDO = \beta_0 + \beta_1INTDON + \beta_2PBC + \beta_3PAST + \beta_4BJW + \beta_5JRE + \beta_6PDP \\ + \beta_7MEIM + \beta_8CULTEXPO + \varepsilon$$

IDDO	Intention to Donate to Distant Others
INTDON	Intention to Donate
PBC	Perceived Behavioral Control
PAST	Past Behaviour
BJW	Belief in a Just World
JRE	Justice Restoration Efficacy
PDP	Psychic Distance
EI	Ethnic Identity Measure
CULTEXPO	Cultural Exposure
ε	Error Term

The hierarchical multiple regression was run on the same dataset as the previous analysis; Canadian dataset (N=199), the USA dataset (N=212), and then the combined data set (N=411). As previously discussed the minimum sample size for a hierarchical multiple regression should be $N > 50 + 8m$, where m = number of IVs (Tabachnick & Fidell, 2007). With more independent variables than in the previous regression, a new minimum sample size of 114 is required. All three datasets surpass this minimum threshold and the data will be tested independently and results compared.

In this hierarchical multiple regression, Step 1 added the three variables from the Theory of Planned Behaviour including the Intention to Donate, Perceived Behavioural Control and Past Behaviour. Psychic Distance was added in Step 2, then Ethnic Identity Measure in Step 3, followed by Cultural Exposure in Step 4. The two social justice variables of Belief in Just World and Justice Restoration Efficacy were added in Step 5. Results of this analysis using the Canadian data, USA data, combined data are presented in Table C.4.

The results indicate differences between the three samples, by country and by variable, that deserve further elaboration and exploration.

Combined sample

Similar to the previous analysis, a hierarchical multiple regression analysis was undertaken on the combined sample. At Step 1, inclusion of Intention to Donate, Perceived Behavioural Control, and Past Behaviour added significantly to the explained variance, R Square Change = 0.276, $F(3, 407) = 51.676$. Further inspection indicated a significant effect for INTDON $\beta = 0.185$ and PBC $\beta = 0.104$ while PAST was found to be insignificant in predicting intention to donate to distant others.

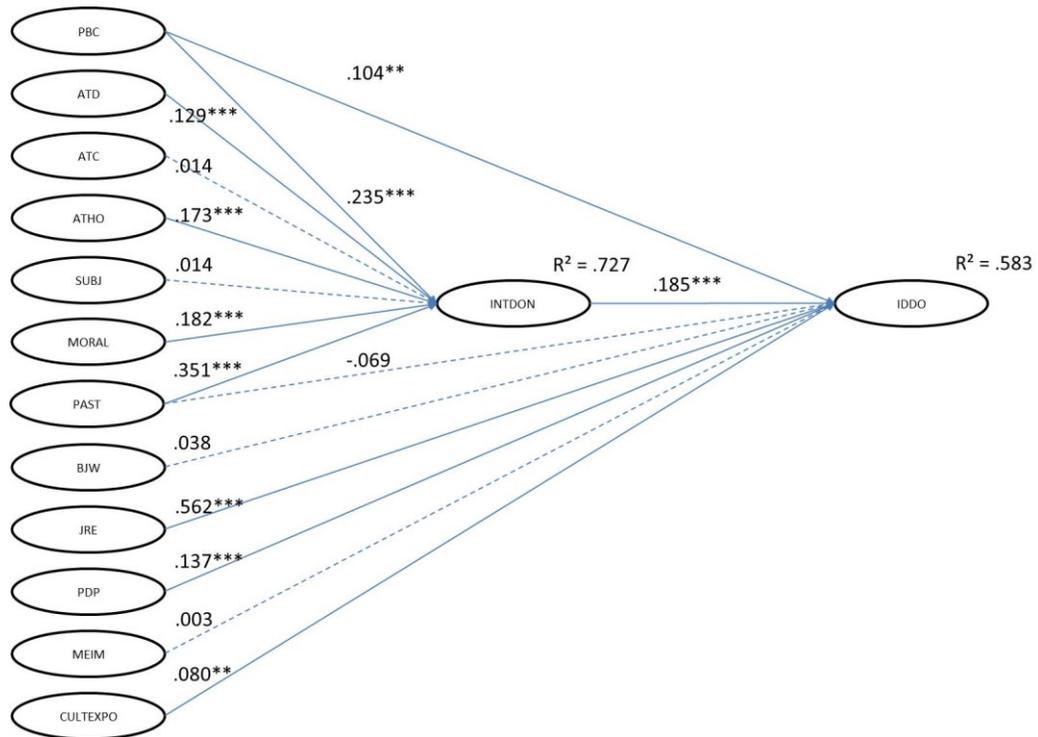
The inclusion of Psychic Distance at Step 2 was associated with a small increase in the variance explained, R Square Change = 0.064, $F(4, 406) = 52.286$. The β weight for PD was 0.137, $p < 0.01$.

At Step 3, the inclusion of the EI was associated with a very small increase in the variance explained, R Squared Change = 0.006, $F(5, 405) = 42.906$. Further inspection indicated that EI was non-significant in predicting IDDO. Step 4's inclusion of Cultural Exposure also demonstrated a small increase in the variance explained, R Squared Change = 0.013, $F(5, 404) = 37.772$. The β weight for CULTEXPO was 0.080, $p < 0.05$.

Finally, in the fifth and final step, Belief in a Just World and Justice Restoration Efficacy were entered and produced a significant increase in the variance explained, R Square Change = 0.231, $F(8, 402) = 72.556$. Belief in a Just World was found to be non-

significant in predicting the intention to donate to distant others. Therefore, the increase in explained variance can be fully attributed to Justice Restoration Efficacy, $\beta = .562$, $p < 0.01$. With all variables in the equation, the revised TPB model accounted for 58.3% of the variance in the Intention to Donate to Distant Others (see Figure C.4 and Table C.5).

Figure C.4 - Results of the Complete Revised Theory of Planned Behaviour Model for Charitable Giving to Distant Others (Combined)



Note: solid line represents significant relationship, dashed line represents non-significant relationship
 Note: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Table C.5 Coefficients Table for HMR on IDDO (Combined)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.243	.291		-4.274	.000
INTDON	.184	.055	.185	3.342	.001
PAST	-.067	.048	-.069	-1.412	.159
PBC	.110	.046	.104	2.380	.018
PD	.174	.047	.137	3.694	.000
EI	.003	.042	.003	.077	.939
CULTEXPO	.063	.026	.080	2.452	.015
BJW	.046	.042	.038	1.108	.268
JRE	.682	.045	.562	14.994	.000

The model using the combined sample is able to predict more than 58% of the intention to donate to distant others. There are five significant predictors of the intention to donate to distant others including the intention to donate, perceived behavioural control, justice restoration efficacy, psychic distance, and cultural exposure. Justice restoration efficacy, with a standardized beta coefficient of .562, by far represents the strongest predictor of the intention to donate to distant others. The direct relationship between Past Behaviour, the strongest predictor of the intention to donate, and the Intention to Donate to Distant Others was non-significant.

As we saw some differences in the model fit between Canada and the USA in the regression of INTDON, an examination and comparison of this regression by country follows.

Canada

At Step 1, inclusion of intention to donate, perceived behavioural control and past behaviour added significantly to the explained variance, R Square Change = 0.574, $F(3, 195) = 78.548$. Further inspection indicated a significant effect for INTDON $\beta = 0.271$ and PBC $\beta = 0.213$ while PAST was found to be non-significant in predicting intention to donate to distant others.

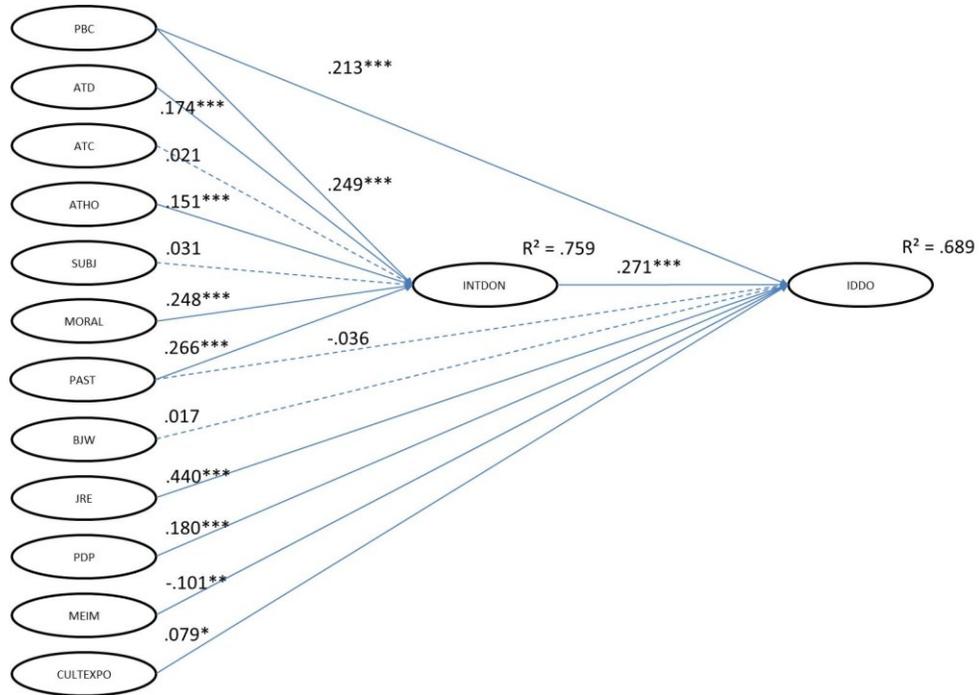
The inclusion of Psychic Distance at Step 2 was associated with a significant increase in the variance explained, R Square Change = 0.029, $F(4, 194) = 65.913$. The β weight for PDP was 0.180, $p < 0.01$.

At Step 3, Ethnic Identity Measure was added to the regression. This step did not add anything to the variance explained, R Square Change = 0.000, $F(5, 193) = 54.462$, however, the β weight for EI was $-.101$ and significant at $p < 0.05$. At Step 4, Cultural Exposure added a little to the variance explained, R Square Change = 0.009, $F(6, 192) = 45.119$. The β weight was 0.079 and was only significant $p < 0.10$.

At Step 5, the inclusion of BJW and JRE was associated with a further increased in the variance explained, R Squared Change = 0.117, $F(8, 190) = 55.890$. Further inspection indicated significant effect for justice restoration efficacy only $\beta = .440$, $p < 0.01$. Belief in a Just World was found to be non-significant in predicting the intention to donate to distant others. Therefore, the increase in explained variance can

be fully attributed to Justice Restoration Efficacy. This model accounts for 68.9% of the variance in the Intention to Donate to Distant Others (see Figure C.5 and Table C.6).

Figure C.5 - Results of the Complete Revised Theory of Planned Behaviour Model for Charitable Giving to Distant Others (Canada)



Note: solid line represents significant relationship, dashed line represents non-significant relationship

Note: * p<0.10, **p<0.05, ***p<0.01

Table C.6 Coefficients Table for HMR on IDDO (Canada)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.785	.336		-2.335	.021
INTDON	.260	.072	.271	3.619	.000
PAST	-.034	.054	-.036	-.619	.537
PBC	.217	.058	.213	3.727	.000
PD	.204	.054	.180	3.769	.000
EI	-.113	.052	-.101	-2.169	.031
CULTEXP O	.062	.033	.079	1.880	.062
BJW	.020	.052	.017	.380	.704
JRE	.512	.060	.440	8.601	.000

Using the Canadian data, the model is about to predict almost 69% ($R^2 = .689$) of the intention to donate to distant others. There are six significant predictors of the IDDO including PBC, INTDON, JRE, PD, EI, and CULTEXPO. Similar to the combined sample, JRE is the strongest predictor of IDDO. However, EI, which was non-significant in the combined sample, is found to have a significant, negative relationship with IDDO. This means that among the Canadian respondents the stronger ties to one's ethnicity, the less likely there are to donate to distant others.

United States of America

At Step 1, inclusion of intention to donate, perceived behavioural control and past behaviour added significantly to the explained variance, R Square Change = 0.160, $F(3, 208) = 13.161$. Further inspection indicated only a significant effect for INTDON $\beta =$

0.183 while both PBC and PAST were found to be non-significant in predicting intention to donate to distant others.

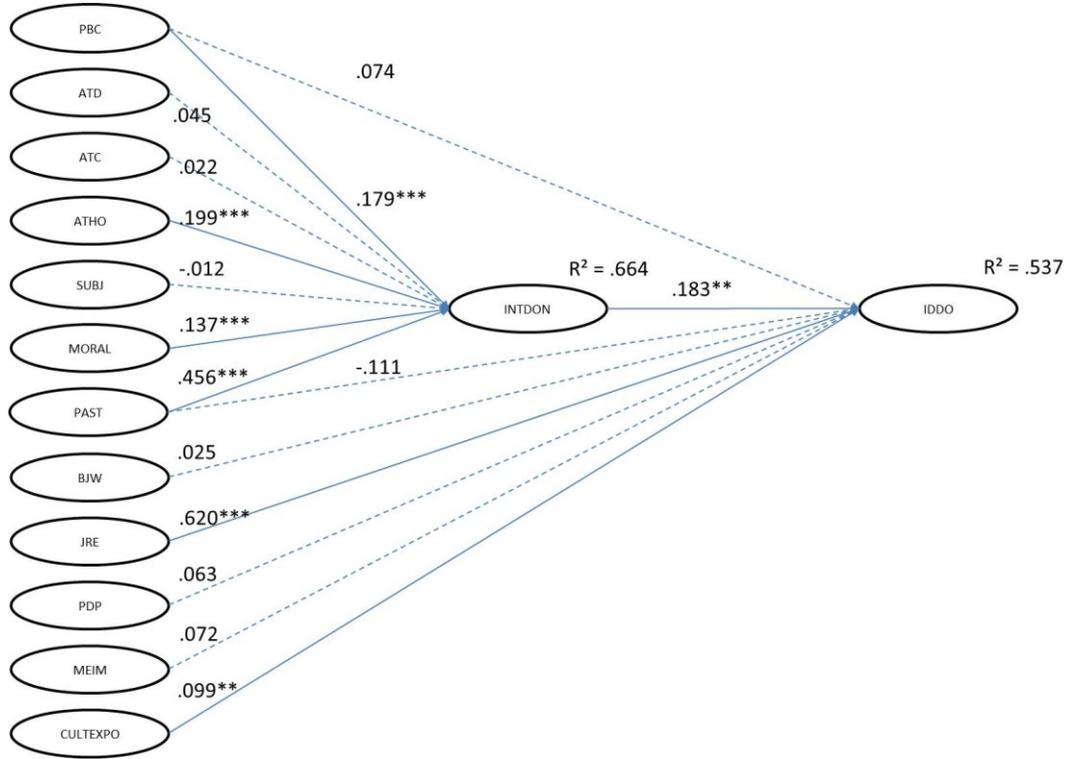
Both the inclusion of Psychic Distance at Step 2 and the inclusion of EI in Step 3 were found to be non-significant.

At Step 4, the inclusion of Cultural Exposure was associated with a further increase in the variance explained, R Squared Change = 0.017, $F(6, 205) = 11.336$. Cultural Exposure was to be significant, $\beta = .099$, $p < 0.05$.

Finally, in the fifth and final step, Belief in a Just World and Justice Restoration Efficacy were entered and produced a significant increase in the variance explained, R Square Change = 0.306, $F(8, 203) = 31.612$. Belief in a Just World was found to be non-significant in predicting the intention to donate to distant others. Therefore, the increase in explained variance can be fully attributed to Justice Restoration Efficacy. This model accounts for 53.7% of the variance in the Intention to Donate to Distant Others (see Figure C.6 and Table C.7).

Figure C.6 - Results of the Complete Revised Theory of Planned Behaviour Model

for Charitable Giving to Distant Others (USA)



Note: solid line represents significant relationship, dashed line represents non-significant relationship

Note: * p<0.10, **p<0.05, ***p<0.01

Table C.7 - Coefficients Table for HMR on IDDO (USA)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.596	.482		-3.312	.001
INTDON	.202	.085	.183	2.385	.018
PAST	-.118	.080	-.111	-1.477	.141
PBC	.083	.069	.074	1.209	.228
PD	.091	.076	.063	1.195	.233
EI	.090	.063	.072	1.438	.152
CULTEXPO	.076	.037	.099	2.074	.039
BJW	.033	.064	.025	.518	.605
JRE	.777	.066	.620	11.797	.000

Using the American data, the model is about to predict almost 54% ($R^2 = .537$) of the intention to donate to distant others. There are only three significant predictors of the IDDO including INTDON, JRE, and CULTEXPO. Similar to the combined and Canadian samples, JRE is the strongest predictor of IDDO with a standardised beta coefficient of .620.

Analysis by Country

This section will provide an analysis of the regression results for each variable on the Intention to Donate to Distant Others and explore the differences between the combined sample, Canadian sample and the American sample (see Table C.8). It will also determine whether some of the research hypotheses are completely, partially, or not supported.

Table C.8 – Comparison of HMR by Country Sample

	COMBINED	CANADA	USA
PBC --> IDDO	.104**	.213***	0.074
PAST --> IDDO	-0.069	-0.036	-0.111
BJW --> IDDO	0.038	0.017	0.025
JRE --> IDDO	.562***	.440***	.620***
PDP --> IDDO	.137***	.180***	0.063
EI --> IDDO	0.003	-0.101**	0.072
CULTEXPO --> IDDO	.080***	.079*	.099**
INTDON --> IDDO	.185***	.271***	.183**
R Square IDDO	0.583	0.689	0.537

* p<0.10

**p<0.05

***p<0.01

Perceived Behavioural Control

The relationship between PBC and IDDO is significant and positive in Canada. The stronger the respondent's perceived behavioural control over making a donation to charity, the greater their intention to donate financially to distant others. In the United States, however, the relationship between PBC and IDDO, while positive, was found to be non-significant. H8 is therefore supported in Canada, not supported in the United States, and partially supported overall.

This comparison mirrors that of the relationship between PBC and INTDON, as presented earlier, where the relationship is significantly stronger in Canada than in the United States. In both analyses, perceived behavioural control in Canada has a stronger influence on intentions.

Past Behaviour

Neither in Canada nor in the United States is the relationship between Past Behaviour and IDDO significant. In addition to being non-significant, the standardised beta coefficients are slightly negative. H9, therefore, is not supported in either country. A donor's past behaviour does not seem to predict the donor's intention to donate to distant others. This is different to the regression results found in the study of the intention to donate where past behaviour was found to be very significant in predicting the intention to donate. The non-significance of the direct relationship is worth exploring. It is possible that the Intention to Donate mediates the relationship between Past Behaviour and the Intention to Donate to Distant Others. Alternatively, the wording of the items in Past Behaviour clearly asks about past donation to charity without specifying distant others. Perhaps a revised Past Behaviour construct specifying past donations to distant others would yield different results.

Belief in a Just World

Belief in a Just World was not found to be significant in predicting the Intention to Donate to Distant Others in either country. An individual's views about unjustified suffering do not directly translate into an intention to donate to distant others.

Justice Restoration Efficacy

There is a strong, positive, and significant relationship between Justice Restoration Efficacy and the Intention to Donate to Distant Others in both Canada and the United States. The greater the donor's belief in the positive impact of the donation on making change and restoring justice, the greater their intention to donate to distant others. This new predictor of the intention to donate has the largest beta weights in both countries as well. Therefore, H17 is fully supported. This finding is in line with extant literature that shows that the possible impact of the donation is a primary motivator for charitable giving to distant others (Mittelman & Rojas-Mendez, 2013).

Psychic Distance

The relationship between Psychic Distance and the Intention to Donate to Distant Others is positive and significant in Canadian sample but not in the American sample. In the Canadian sample, the larger the PD the greater is the IDDO. The American sample also showed a positive relationship but it was found to be not significant in predicting IDDO. H18 is only partially supported.

A positive relationship means that an individual prefers to give to a country comparable to their own country or to themselves, one with close ties and a similar culture. For Canadian donors, this means that Canadian donors are more likely to give to countries linked with Canada or one that is linked with the donor. This confirms some of the findings from Study 1 which linked Kiva Team Ottawa lenders with loans to entrepreneurs in countries with ties to Canada.

Ethnic Identity Measure

The EI showed a negative, significant relationship in the Canadian sample and a non-significant relationship in the American sample. Overall, the EI was not a significant predictor of the intention to donate to distant others. H19 was not supported.

A negative relationship between EI and IDDO in the Canadian sample suggests that the greater an individual is connected to their ethnic identity, the less likely they are to donate to distant others. However, further analysis of the Canadian sample reveals a positive correlation between EI and PD. So, the more a person is connected to their ethnic identity, they are more likely they are to express a preference to donate to countries similar to their own. When considered together, it suggests that those individuals who are highly connected to their ethnic identity are likely to donate back to the countries where the distant other is similar to the donor. This makes a case to examine diaspora philanthropy. It also suggests that the more knowledge one has about the conditions in a country from their personal connection to the ethnic origins, the more they may understand the potential impact of their donation and their desire

to see positive change. It suggests a possible link between EI and JRE, if not directly to IDDO.

Cultural Exposure

There is a strong, positive, and significant relationship between the new variable Cultural Exposure and the Intention to Donate to Distant Others in both Canada and the United States. The greater a donor's exposure to other cultures, the greater is their intention to donate to distant others. H20 is supported. This finding implies that exposure to other cultures helps build awareness, understanding, and empathy for strangers which will then lead to the intention to donate to distant others. Cultural exposure helps to break down barriers and perceived differences amongst people and promote giving.

Intention to Donate

The Intention to Donate was found to a positive and significant predictor of the Intention to Donate to Distant Others in both samples. H10 was fully supported. In other words, those who intend to give will give to distant others as well. If an individual has the intention to donate to a local or national charity, there is a strong possibility that they intend to give to distant others.

Variance Explained

The variance explained by the model varied among the three samples (see Table C.9). The Adjusted R-squared was high in the American sample (0.54), higher in the combined sample (0.58) and highest in the Canadian sample (0.69).

Table C.9 – Variance Explained in IDDO

Model	COMBINED		CANADA		USA	
	Adjusted R Square	R Square Change	Adjusted R Square	R Square Change	Adjusted R Square	R Square Change
1	.270	.276	.540	.547	.147	.160
2	.333	.064	.567	.029	.209	.064
3	.338	.006	.565	.000	.213	.008
4	.350	.013	.572	.009	.227	.017
5	.583	.231	.689	.117	.537	.306

1. Predictors: (Constant), PBC, PAST, INTDON
2. Predictors: (Constant), PBC, PAST, INTDON, PDPeople
3. Predictors: (Constant), PBC, PAST, INTDON, PDPeople, EI
4. Predictors: (Constant), PBC, PAST, INTDON, PDPeople, EI, CULTEXPO
5. Predictors: (Constant), PBC, PAST, INTDON, PDPeople, EI, CULTEXPO, BJW, JRE

In all three models, the first and fifth steps had the most explanatory power. The first step represented the TPB variables while the fifth included JRE (and BJW, but this was found to be non-significant).

As opposed to the analysis conducted for INTDON, there are no directly comparable regressions that predict the intention to donate to distant others using the theory of planned behaviour. However, Cheung and Chan (2000) first modeled the intention to donate to international relief organizations using structural equation modeling ($R^2 = .35$). This model was improved on by Oosterhof et al. (2009) whose

model of the intention to donate to a disaster campaign was a much better fit ($R^2 = .67$). While these models focus on the charitable organization and campaign respectively, they do not address the role of the beneficiary and only the charitable institution.

Conclusion

First, a hierarchical multiple regression was used to regress Intention to Donate onto the revised TPB variables. The results from the Canadian sample found that the model accounted for 76% of the variance in the Intention to Donate while the American sample only accounted for 66.5%. The combined sample, with all variables in the equation, had an R Square of 0.727.

The Canadian sample found that ATD, ATHO, PBC, MORAL, and PAST all positively and significantly predict the INTDON. The American sample found that only ATHO, PBC, MORAL, and PAST positively and significantly predict the INTDON.

When compared with previously published models of the TPB in Charitable Giving using the same methodology, the model used in this study was the first to use multiple measures of attitudes and predicts 5% more of the INTDON than any of the existing models.

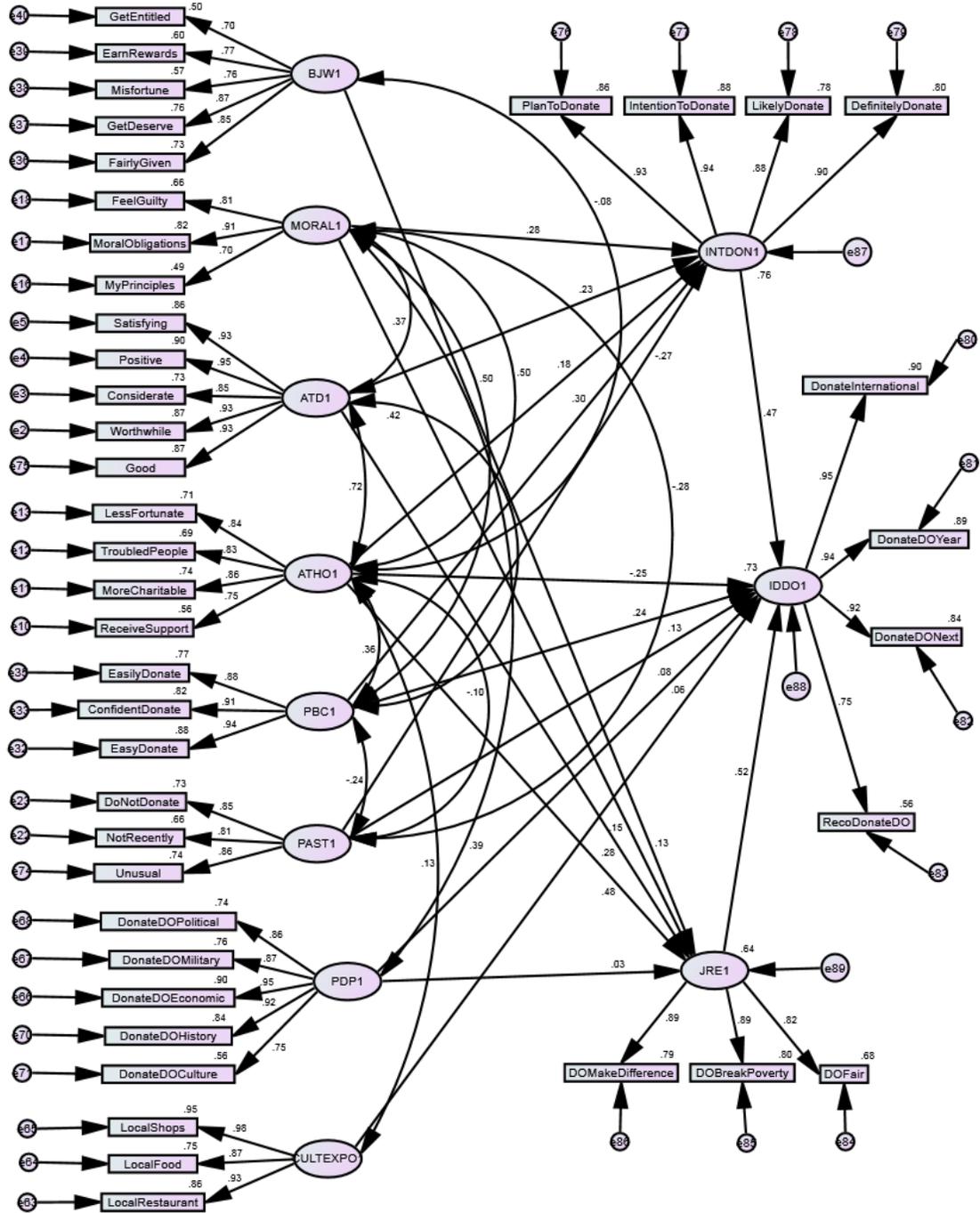
Next, the hierarchical multiple regression on IDDO resulted in R Squared of 0.583 (Combined), 0.689 (Canada) and 0.537 (USA). There were a number of important similarities and differences between the Canadian and USA samples.

The similarities include PAST not significant in predicting the intention to donate to distant others despite being a strong predictor of the intention to donate. BJW was also found to not be a significant predictor of IDDO. JRE, CULTEXPO, and INTDON were all found to be strong, positive and significant predictors of IDDO in both samples.

Some of the differences include PBC (significant and positive in Canada, not significant in the USA), Psychic Distance (significant and positive in Canada, not significant in the USA), and EI (negative, significant in Canada, not significant in USA).

APPENDIX D – REVISED STRUCTURAL MODELS

Canada



United States of America

