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# TRUST IN PHILANTHROPY: AN EXAMINATION OF MULTIDISCIPLINARY FACTORS

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## ABSTRACT

*This article explores and consolidates the factors that influence the donor's trust from cross-disciplinary literature, and we put factors from these different fields to the test in one topic: the donor's trust in the fundraiser organisation. Grounded on the literature, we can say that there are nine themes of constructs that influence trust. This research utilised a quantitative survey approach and PLS-SEM as an analysis platform to analyse the data collected. We have discovered that our respondents who represent donors strongly agree that their trust is heavily influenced by perceived security, rule of law, organizational personnel personality, communication effectiveness, reputation, perceived integrity, and perceived competence. Cross-disciplinary studies are profoundly helpful towards deeper knowledge and enhance the learning experience and enable the transfer of ideas across many areas of study easier. The findings should contribute to the theoretical knowledge specifically on trust antecedent in the philanthropy setting and other disciplines. The findings presented in this paper may also be useful as input for fundraisers to build and strengthen the level of their donor's trust. This article explores and consolidates all factors that influence donor trust, which has been published in the literature and presents the results from the cross-examination of these factors.*

**Keywords**: antecedents, building trust, multidisciplinary, donor, trust, philanthropy

## INTRODUCTION

Monetary donations, investments in time, and nonmonetary but tangible gifts are key pillars for the survival of non-profit organizations (Beldad et al., 2012; Sargeant & Woodliffe, 2007). This seems understandable since charitable bodies would be incompetent to help their beneficiaries when monetary aids from donors are minimal, insufficient, or unavailable. This is why Sargeant and Woodliffe (2007) emphasized that non-profit organisations (NPO) should have committed donors and not just token helpers.

Research by Sargeant and Lee (2004) pointed out the important role of trust in defining the credibility and legitimacy of the charity sector, which has set up a higher moral tone for the sector than the private or public sectors in the minds of regulators, supporters, media, and the public, in general. According to Fukuyama (2000), voluntary bodies play a pivotal role in generating wider social trust that can, in succession, shape national economic development. Indeed, as remarked, when NPO stop working, the breach of public trust can be devastating (Herzlinger, 1996).

Trust and distrust cannot coexist, where trust is believed to be the key condition in the long-term development of relationships between people (Ganesan, 1994). Charity bodies are suffering an alleged crisis of trustworthiness. Keating and Thrandardottir (2017) showed concern over the escalating doubt in both practitioners and academics as witnessed in the past decades, particularly due to the transformations that many NGOs have undergone in terms of size, professionalism, and political importance. Several reports from public polls have shown declining trust in NPO. In 2016, around 1/3 of people displayed distrust in charity bodies[1]. In 2018, the magazine Chronicle of Philanthropy published an article entitled "Distrust of Non-profits Is High."[2]

Numerous times, the public relations firm, Edelman[3], has evaluated the public's trust in non-governmental organizations, media, businesses, and government. But for the first time in 2017, the mean level of trust in all four sectors collectively tumbled to less than 50% (Moore, 2018). This lack of trust is damaging to the non-profit sector, of which the majority depend on public endowments to fulfil their missions. Although the world relies on charities to solve most of the global problems, a poll from Gallup[4] (Global Monitor 2018)[5] shows that only 52% of the global population has confidence in the non-profit sector.

Globally, charitable associations and non-government organizations have played a vital role in civilization by endowing goods, services, and information (Abd Jalil et al., 2022; Amin et al., 2014). The trust of the public in these organizations can either stall or enhance the organisations' efficiency and ability to give back to society. However, according to the most recent data from The Charity Commission (UK), overall public trust in charities has decreased significantly, from 6.4 in 2017 to an average of 6.2 out of 10 in 2022 (Braidwood, 2022). In the United States, Braidwood (2022) noted that according to the Edelman Trust Barometer (ETB), trust in NGOs will erode by 5% in 2022, falling below the halfway mark to 45%. Even if it has not yet occurred in Malaysia, the trend of diminishing trust is quite concerning. There is a potential that this reduction in trust occurred in Malaysia as well, although there has been no official research or report. Therefore, charitable organisations must comprehend every factor that may influence or boost donor confidence as a first step towards increasing donor trust. Hence, non-profit organizations need to retain trust as it directly affects the spheres and activities that they can undertake within a society.

Having found many very factors that influence trust in past studies, we realised that not a single conclusive study in one paper has been done. Furthermore, most of the previous studies were carried out in the western setting. This study will add valuable knowledge in the discipline of trust from the conclusive approach. Additionally, the findings from this study are expected to fill the gap of knowledge in trust literature from the eastern sample perspective. Indirectly, the revisit study was able to answer the question, of whether the past factors are still significant.

This article explores and consolidates all factors that influence donor trust, which has been published in the literature and presents the results from the cross-examination of these factors. After describing our conceptualisation of trust, we present the conceptual model and formal hypotheses. We then report the results of an empirical study designed to test the hypotheses.

[1] https://hackernoon.com/one-third-of-people-dont-trust-charities-a95a2175bb44
[2] https://www.philanthropy.com/article/Opinion-Why-Do-Americans/242257
[3] https://www.edelman.com/
[4] A global analytics and advice firm
[5] https://wellcome.ac.uk/reports/wellcome-global-monitor/2018

Finally, we discuss the implications and limitations of our study and offer suggestions for future research.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Trust

A variety of definitions have been given to trust. In the early times, trust was defined as the willingness to increase one's vulnerability to a person whose behaviour is beyond one's control (Zand, 1972). In the same decade, Deutcsh (1975) described trust as one's expectation about the possibility that a trustee will perform a desirable action, while Dwyer et al. (1987) defined trust as one's expectation that another party desires direction, will fulfil commitments, and will pull weight in the relationship.

In the philanthropy setting, Wilson and Eckel (2010) defined trust as the "willingness of individuals to place their welfare in the hands of others". Our study has adopted the definition of trust by Hosmer (1995), which is "the reliance on one person, group or firm upon a voluntarily accepted duty on the part of another person, group or company to recognise and protect the rights and interests of all others engaged in a joint endeavour or economic exchange". These definitions fit well in the context of the voluntary sector, whereby the donors trust the voluntary trustee's guarantee that the anticipated goals are accomplished and delivered to the beneficiary hand.

The discussion of trust is no longer foreign among practitioners and academicians. Table 1 below shows the antecedents of trust in the previous empirical studies from 1960 until 2021. There may be many more studies out there, but we assume the list in table 1 is adequate. In the early stage, most of the studies have focused on interpersonal discipline. Gradually, the studies of trust have extended to the field of management, business, and marketing to date. Until 2001, studies of trust in technology adoption emerged, and it was expected to expand. However, to date, the studies of trust in the context of philanthropy have been limited and inadequate. In general, there is no significant difference in the antecedents of trust regardless of the field studied; the antecedent of trust derived from one field has been applied in other fields.

Table 1
*Antecedent of trust*

| Study | Antecedent of Trust | Field |
|---|---|---|
| (Deutschi & Deutsch, 1960) | Motivational, Communication, Simultaneity of Choice | Interpersonal |
| (Giffin, 1967) | Expertness, Reliability, Activeness, Personal attractiveness, The majority opinion of the listener's associates | Interpersonal |
| (Boyle & Bonacich, 1970) | Past interaction | Interpersonal |
| (Kee & Knox, 1970) | Competence, Motives | Interpersonal |
| (Rotter, 1971) | Promise | Interpersonal |
| (Zand, 1972) | Openness about feeling, Clarification of problems and goals, Satisfaction, | Management |
| (Larzelere & Huston, 1980) | Self-disclosure, longer partners | Interpersonal |
| (Cook & Wall, 1980) | Ability, Trustworthy intentions | Interpersonal |
| (Lieberman, 1981) | Perceived competence, Integrity, | Interpersonal |

| | | |
|---|---|---|
| (Barber, 1983) | Knowledge and expertise | Governance |
| (Rempel et al., 1985) | Love, Happiness, Demographic | Interpersonal |
| (Anderson and Narus, 1990) | Communication, Outcomes | Business |
| (J. Mishra & Morrissey, 1990) | Communication | Management |
| (Butler, 1991) | Availability, Competence, Consistency, Fairness, Integrity, Loyalty, Openness | Management |
| (Covello, 1992) | Openness and honesty, Concern and care | Interpersonal |
| (Sitkin & Roth, 1993) | Benevolence, Perceived competence, Values | Management |
| (Moorman et al., 1993) | Individual user characteristics, Perceived researcher interpersonal characteristics, Perceived user organizational characteristics, perceived interdepartmental characteristics, Perceived project characteristics, Organization location, Experience, Project has been done | Marketing |
| (Ganesan, 1994) | Reputation, Experience, Satisfaction with previous outcomes, Perception of a specific investment | Business |
| (Morgan & Hunt, 1994) | Shared values, Communication, Opportunistic behaviour | Marketing |
| (McAllister, 1995) | Citizenship behaviour, Interaction frequency, Role performance | Interpersonal |
| (Fukuyama, 1995) | Legal framework | |
| (Mayer et al., 1995) | Benevolence, Integrity, Ability | Management |
| (Gulati, 1995) | Familiarity | Management |
| (Korsgaard, Schweiger, and Sapienza, 1995) | A team leader's consideration of team members' input | Management |
| (Mayer et al., 1995) | Ability, Benevolence, Integrity, Trustor's propensity | Management |
| (Kumar et al., 1995) | Interdependence in channel, Interdependent asymmetry in a channel | Marketing |
| (Mishra, 1996) | Concern and openness, Perceived competence, Reliability | Management |
| (Doney & Cannon, 1997) | Reputation, Size of company, Confidential, Length of relationship, Willingness to customize, Expertise, Power, Similarity, Frequent contact | Business |
| (Peters et al., 1997) | Openness and honesty, Concerns and care, Knowledge, Expertise | Business |
| (Gray, 1997) | Own social group | Interpersonal |
| (Rousseau et al., 1998) | Positive expectations | Interpersonal |
| (Zaheer et al., 1998) | Inter-organizational and Inter-personal | Interpersonal |
| (Doney et al., 1998) | Norms, Values, Underlying behavioural assumptions | Management |
| (Jarvenpaa et al., 1998) | Ability, Benevolence, Integrity | Management |
| (Mcknight et al., 1998) | Cognitive process | Management |
| (Mayer & Davis, 1999) | Ability, Benevolence, Integrity | Interpersonal |
| (D. Gefen, 2000a) | Familiarity | |
| (Good, 2000) | Ability, Intention, Trustee's promises | Interpersonal |
| (Luhmann, 2000) | Familiarity | |
| (Cheung & Chan, 2000) | Awareness, Individualist explanation for poverty | Philanthropy |
| (De Ruyter et al., 2001) | Product performance, Product output, after-sales service, Account support, Communication, Co-operation, Harmonization of conflict, Replicability, switching cost, Switching risk | Marketing |

| | | |
|---|---|---|
| (M. K. O. Lee & Turban, 2001) | Ability, Integrity, Benevolence, Technical competence, Reliability, Medium understanding, Third-party certification, Security infrastructure | Technology |
| (Bhattacherjee, 2002) | Benevolence, Integrity, Ability | Management |
| (Ba & Pavlou, 2002) | Feedback | Management |
| (Sargeant & Lee, 2002b) | Attitude to beneficiaries, Attitude to philanthropy, Satisfaction, Service Quality, Motives, Role Competence, Judgement, Familiarity | Philanthropy |
| (Sargeant & Lee, 2002c) | Service Quality, Familiarity | Philanthropy |
| (Coulter & Coulter, 2002) | Politeness, Empathy, Perceived competence, Similarity, Reliability, Promptness, Customization | Technology |
| (McKnight et al., 2002) | Benevolence, Perceived competence, integrity | Technology |
| (Chen & Dhillon, 2003) | Perceived competence, Benevolence, Integrity | Technology |
| (B. D. Gefen & Karahanna, 2003) | Calculative-based Institution-based, Institution-based structural assurances, Familiarity | Technology |
| (Pavlou & Gefen, 2004) | Buyer-driven certification, Auction house escrow, Credit card guarantee | Information system |
| (H. Ha, 2004) | Perceived security, Privacy, Quality of information, Brand name, Word of mouth, Experience, | Marketing |
| (Gill et al., 2006) | Similarity, Responsiveness, Politeness, Empathy, Tangible, Assurance, Reliability | Business |
| (Flavián & Guinalíu, 2006) | Privacy, Security, | Business |
| (Hill & O'Hara O'Connor, 2006) | Law | Interpersonal |
| (Komiak & Benbasat, 2006) | Perceived personalization, Familiarity | Management |
| (Sargeant et al., 2006) | Communication, Responsiveness, Performance | Philanthropy |
| (Connolly & Bannister, 2007) | Perceived Security Control, Perceived Privacy Control, Perceived Integrity, Perceived Competence, Third Party Recognition, Legal Framework | Business |
| (Yan, 2007) | Regulation, law and standard, Honesty, Reputation, Reliability, Goals, and purpose, | Management |
| (Connolly & Bannister, 2008) | Perceived security, Perceived competence, | Business |
| (Carlos Roca et al., 2009) | Perceived security, Perceived privacy, Perceived usefulness, Perceived ease of use, | Business |
| (Torres-Moraga et al., 2010) | Familiarity, Communication, Reputation, Opportunism | Philanthropy |
| (Cerri, 2012) | Rule of law, Communication, Reputation, Perceived competence, social interaction | Business |
| (D. Gefen et al., 2012) | Calculative-based, Institution-based structural assurances, Institution-based situational normality, Knowledge-based familiarity | Business |
| (Sadi & Al-Khalifah, 2012) | Legal frameworks, Third party recognition | Business |
| (Shier & Handy, 2012) | Safe donating platform | Philanthropy |
| (Burt, 2014) | Efficiency, Accountability, Communication, | Philanthropy |
| (Carlson et al., 2014) | Performance, Reliability, Ability, Reputation, Effectiveness, Accuracy, User-friendliness, Popularity, Aesthetics | Technology |

| | | |
|---|---|---|
| (Molina & Moreno, 2014) | Transparency, Familiarity Experience | Technology |
| (Fang et al., 2014) | Website quality, Reputation, Familiarity, Satisfaction with the Internet, | Technology |
| (Sareen, 2015) | Perceived security, internet banking quality | Technology |
| (Sánchez-Franco & Roldán, 2015) | Familiarity, Norms of reciprocity | Technology |
| (Hart et al., 2016) | Persuasive power, Coercive power | Management |
| (Damghanian et al., 2016) | Perceived risk, perceived security | Technology |
| (Zhou et al., 2017) | Disclosure, Social proof, social approval, | Marketing |
| (Hasan et al., 2019) | Board ability, Board integrity, Communication, accountability | Philanthropy |
| (Ahmad Abdullah, 2017) | Website design, Reliability fulfilment, privacy/security, Customer satisfaction, perception of governmental factors | Technology |
| (Hult, 2018) | Legal Framework | |
| (Mal et al., 2018) | Benevolence, Transparency, Honest communication, Law and regulation, Reliability | Marketing |
| (Chou et al., 2019) | Service quality, The Tangible of service quality, Responsiveness of service quality, Reliability of service quality,<br>Assurance of service quality, Empathy of service quality | Business |
| (Fungáčová et al., 2019) | Past experience | Business |
| (Sembada & Yeik, 2019) | Perceived security, Ease of transaction, | Business |
| (Sondern & Hertel, 2019) | Positive reciprocal | Business |
| (Tang, 2019) | More data | Business |
| (Grimmelikhuijsen et al., 2019) | Decision transparency | Governance |
| (Slavin & Smith, 2019) | Respect | Governance |
| (Cho & Kim, 2019) | Ethical responsibility | Governance |
| (Hafizoğlu & Sen, 2019) | Past experience | Interpersonal |
| (Polansky, 2019) | Quality | Management |
| (Theron, 2019) | Service failure | Management |
| (Wang, et, al 2019) | Word of mouth | Management |
| (Abd Jalil, Yahya, and Pitchay, 2019) | Information disclosure, Communication | Philanthropy |
| (Saxena & Dave, 2019) | Perceived security, Audit, Governance, Diverse, Cloud Service Customer | Technology |
| (Fan et al., 2019) | Social support, Presence, Telepresence, Informational support, Emotional support, Mutual understanding, Reciprocal favours, Relationship harmony | Technology |
| (Kaabachi et al., 2019) | Personalization, Visual appeal, Website usability, Website information design, Interactivity | Technology |
| (Denaputri & Usman, 2019) | Perceived Security, Perceived Usefulness, Perceived Ease of Use | Technology |
| (Dupont & Karpoff, 2020) | Market forces and reputational capital, Laws, institutions, Regulations, and regulators, Personal ethics, Integrity, Culture | Business |
| (Wu et al., 2020) | Early life experience | Interpersonal |
| (Dupont & Karpoff, 2020) | Market forces, Reputational capital | Business |

| | | |
|---|---|---|
| (T. M. Ha et al., 2020) | Risk information | Marketing |
| (Moysidou & Hausberg, 2020) | Disposition, Information quality, Familiarity | Philanthropy |
| (Li & Wang, 2020) | Perceived personal safety mechanisms, perceived property safety mechanisms, perceived review mechanisms | Technology |
| (Ooi et al., 2020) | Technical protection, Transaction procedures, Security statements, Perceived security | Technology |
| (Siegrist, 2021) | Risk perception, Acceptance of hazards | Interpersonal |

**The highlighted antecedents are the antecedent tested in this study.

In Table 1, we have highlighted the antecedents that we selected to investigate. If we go thoroughly, we will find that these factors have been tested repeatedly and are not just focused on one area. Table 1 also has shown many other antecedents which have been examined by previous researchers. These factors are not included at all because they are inclusive and have not been repeated.

Cross-disciplinary research is promoted as a means of better comprehending the complexities of environmental issues; the number of cross-disciplinary initiatives, centres, and academic institutions has grown (Evely et al., 2010). According to Lindgreen et al. (2020), the general theories that provide insight into one discipline could be embedded in other disciplines, and vice versa. The MacMillan et al. (2005) study is one example of philanthropic research that uses models and variables from a marketing perspective. Consequently, to enhance the results of our research, we drew all antecedents of trust from different fields.

Although it may seem like there are many antecedents of trust, there are numerous variables that belong to the same group. We have divided and regrouped all the tested trust antecedents into nine (9) antecedents, namely perceived security, rule of law, organizational personnel personality, donor familiarity, information disclosure, reputation, performance, integrity, and perceived competence. For more clarity, Table 2 below shows the division of references for each of the antecedents.

Table 2
*References to antecedents*

| Antecedents | References |
|---|---|
| Perceived Security | (Ahmad Abdullah, 2017; Carlos Roca et al., 2009; Connolly & Bannister, 2007, 2008; Damghanian et al., 2016; Denaputri & Usman, 2019; Dupont & Karpoff, 2020; Flavián & Guinalíu, 2006; H. Ha, 2004; M. K. O. Lee & Turban, 2001; Li & Wang, 2020; Ooi et al., 2020; Sareen, 2015; Saxena & Dave, 2019; Sembada & Yeik, 2019; Shier & Handy, 2012) |
| Rule of law | (Cerri, 2012; Connolly & Bannister, 2007; Dupont & Karpoff, 2020; Fukuyama, 1995; Hill & O'Hara O'Connor, 2006; Hult, 2018; Mal et al., 2018; Sadi & Al-Khalifah, 2012; Yan, 2007) |
| Donor's Familiarity | (Boyle & Bonacich, 1970; Coulter & Coulter, 2002; Doney & Cannon, 1997; Fang et al., 2014; Fungáčová et al., 2019; Ganesan, 1994; B. D. Gefen & Karahanna, 2003; D. Gefen, 2000a; D. Gefen et al., 2012; Gill et al., 2006; Gulati, 1995; Hafizoğlu & Sen, 2019; Komiak & Benbasat, 2006; Luhmann, 2000; Molina & Moreno, 2014; Morgan & Hunt, 1994; Moysidou & Hausberg, 2020; Sánchez-Franco & Roldán, 2015; Sargeant & Lee, 2002b, 2002c; Torres-Moraga et al., 2010; Wu et al., 2020) |
| Organizational Personnel Personality | (Bhattacherjee, 2002; Butler, 1991; Carlson et al., 2014; Cerri, 2012; Chen & Dhillon, 2003; Cheung & Chan, 2000; Cho & Kim, 2019; Chou et al., 2019; Coulter & Coulter, 2002; Covello, 1992; De Ruyter et al., 2001; Giffin, 1967; Gill et al., 2006; Gray, 1997; Jarvenpaa et al., 1998; Komiak & Benbasat, 2006; M. K. O. Lee |

| | |
|---|---|
| | & Turban, 2001; Mal et al., 2018; Mayer et al., 1995; Mayer & Davis, 1999; McKnight et al., 2002; A. K. Mishra, 1996; Moorman et al., 1993; Peters et al., 1997; Rempel et al., 1985; Rousseau et al., 1998; Sargeant & Lee, 2002b; Sitkin & Roth, 1993; Slavin & Smith, 2019; Yan, 2007; Zand, 1972) |
| Information Disclosure | (Abd Jalil et al., 2019; Ba & Pavlou, 2002; Burt, 2014; Fan et al., 2019; Grimmelikhuijsen et al., 2019; H. Ha, 2004; Larzelere & Huston, 1980; Mal et al., 2018; Molina & Moreno, 2014; Moysidou & Hausberg, 2020; Tang, 2019) |
| Communication Effectiveness | (Anderson & Narus, 1990; Burt, 2014; Cerri, 2012; De Ruyter et al., 2001; Deutschi & Deutsch, 1960; Doney & Cannon, 1997; Hasan et al., 2019; J. Mishra & Morrissey, 1990; Morgan & Hunt, 1994; Sargeant et al., 2006; Torres-Moraga et al., 2010) |
| **Reputation** | (Carlson et al., 2014; Cerri, 2012; Connolly & Bannister, 2007; Dupont & Karpoff, 2020; Fang et al., 2014; Ganesan, 1994; Sadi & Al-Khalifah, 2012; Torres-Moraga et al., 2010; Yan, 2007) |
| **Perceived Competence** | (Butler, 1991; Cerri, 2012; Chen & Dhillon, 2003; Connolly & Bannister, 2007, 2008; Coulter & Coulter, 2002; Kee & Knox, 1970; M. K. O. Lee & Turban, 2001; McKnight et al., 2002; A. K. Mishra, 1996; Newell et al., 2019; Sargeant & Lee, 2002b; Sitkin & Roth, 1993; Yan, 2007)(Amin et al., 2014) |
| Integrity | (Bhattacherjee, 2002; Butler, 1991; Chen & Dhillon, 2003; Damghanian et al., 2016; Dupont & Karpoff, 2020; Fang et al., 2014; Hart et al., 2016; Hasan et al., 2019; Jarvenpaa et al., 1998; M. K. O. Lee & Turban, 2001; Lieberman, 1981; Mayer et al., 1995; Mayer & Davis, 1999; Molina & Moreno, 2014; Sánchez-Franco & Roldán, 2015; Sareen, 2015; Zhou et al., 2017) |

Figure 1 shows the research model explaining the antecedent of trust in this study.

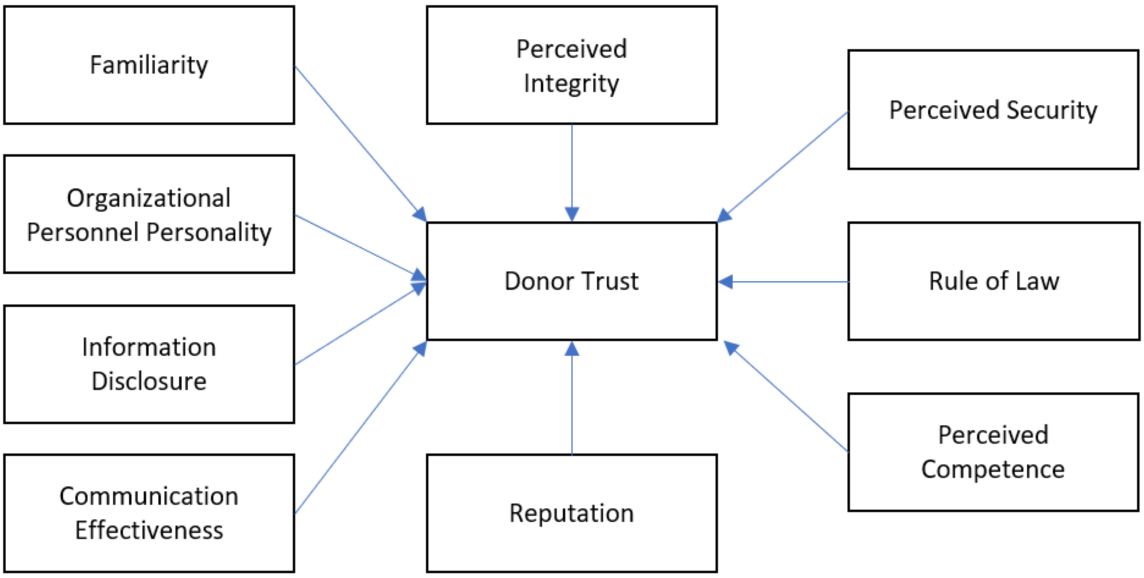


*Figure 1*. Research model

## Perceived Security

As we live in the era of cashless transactions, a secure transaction plays a vital role in fostering the trust of donors. The two most significant areas plaguing the successful implementation of electronic commerce (EC) globally are Internet security and transaction security (Ratnasingham, 1998). Donors have to trust internet technology to cater to secure and efficient transfer of money. Accordingly, the medium used for fund-raising also influences the giving behaviour, as the donor may regard certain channels as less trustworthy or prone to scams (Shier & Handy, 2012). According to Wilson (1998), the trusted web is one of the methods to overcome public distrust in an online exchange, which uses a public key security system.

Security, as described by Dave (2019), is a comprehensive term that encompasses privacy policy, authentication and authorization, data security, hardware and software. The perceived security in this study is the extent a donor believes donors believe every donation transaction made is secure.

The most important thing to a donor is that the donated money safely reaches the beneficiaries. Some of the donors have a concern about their privacy as they do not want to disclose their identities. On the other hand, Connolly and Bannister (2008) found out that perceived security also has a positive relationship with trust, but to a limited degree. Contrary to Saxena and Dave (2019), security components leave a greater impact on trust than other variables. Ha (2004) discovered that the respondents tend to associate perceived security with the level of brand trust. Hoffman, Novak and Marcos Peralta (1998) and Keeney (1999) interviewed over 100 individuals about trust in internet commerce and found that one of the top concerns is security problems. A recent study provided a shred of novel evidence underlying the boundary conditions of how ease of transaction and security plays a significant role in building trust and intention to shop on social media (Sembada & Yeik, 2019). Thus, the first hypothesis of this study is as follows:

H1. The higher the security felt when donating, the higher the donor's trust in the fundraiser.

## Existence of Rule of Law

Hill and O'Hara O'Connor (2006) argued that the law plays a vital role in encouraging trust, according to their cognitive theory of trust. It was asserted in the paper that rules and regulations that are designed to protect one party from potential losses could be used opportunistically against the regulated party. For example, if there is a mechanism for a donor to sue a fundraiser in case of fraud, the donor can be protected from being misrepresented by the fundraiser. In terms of sales and purchases, consumers should be granted adequate protection during shopping. The existing legal framework encourages consumers to use online shopping (Sadi & Al-Khalifah, 2012). This could apply to the context of charity, whereby a good legal framework should encourage donors to trust in the fundraiser.

To many philosophers and jurists of law, the phrase 'Rule of Law' brings to mind a range of particular yet related concerns about how a just legal system should operate. The rule of law may not be a single concept at all; rather, it may be more accurate to understand the rule of law as a set of ideals that are connected more by family resemblance than by a unifying conceptual structure (Solum, 1994). In our study, the definition of the rule of law has been taken from Ohnesorge (2005), which suggests that the rule of law is the condition of a society governed by complete and functioning legal infrastructure, where the relations among private sectors and between private and public sectors are governed.

Although several articles have published that the nexus between the legal framework and trust is relatively low (Connolly & Bannister, 2007), most of the literature supports this relationship. According to Yan (2007), trust is influenced by regulations, laws and standards. Trustworthy brands respect existing laws and regulations that are directly related to their products/services, such as laws on data protection and patent, to avoid public distrust (Mal et al., 2018). Therefore, the second hypothesis of this study is as follows:

> H2. Donors will have more trust in the fundraiser if donors know of the existence of a legal framework.

**Donor's Familiarity**

An individual's lifelong development in various domains is greatly influenced by early-life experience. Wu et al. (2020) tested how individuals' early-life experience is related to their prosocial behaviour later in life and its psychological mechanisms. It was observed that the relation between early-life experience and prosocial behaviour is centred around trust. An individual gains an advantage with the knowledge learned from experiences in assessing the trustworthiness of a trustee. An empirical study investigated the influence of past experience on human trust in and reliance on agent teammates. The findings demonstrate the following: a positive (negative) past experience increases (decreases) human trust in agent teammates; lack of past experience renders a higher level of trust than that of positive past experience; and positive (negative) past experience facilitates (hinders) reliance on agent teammates (Hafizoğlu & Sen, 2019).

Familiarity in this study is associated with donor knowledge about and experience with the fundraiser. Alba and Hutchinson (1987) and Hoch and Deighton (1989) have also published on the users' accumulated experiences as consumers or players in other interactions. Familiarity also comes from the accrual of knowledge among consumers concerning the product and the industry (Coulter & Coulter, 2003) and from exposure to the product and brand information (Baker et al., 1986). Knowledge and experience have also been associated with familiarity in another research (D. Gefen, 2000b), which was grounded on the belief that familiarity involves understanding something based on previous interactions, experiences and learning.

In terms of the relationship between donor and charity organization, Saxton (1995) asserted that trust could be enhanced if the donor understands the nature of and is familiar with the goals and operations of a particular organization. For example, a cancer survivor is more likely to trust cancer-related charity bodies because of their experiences with the concerning cause. The trust is even more, deeper if the donor had received had previously received help from the organization. Sargeant and Lee (2002b) published that familiarity with the charity organization is strongly related to the donor's knowledge of the organization's work, pertaining to its social role. This dynamic involvement in the cause can lead to an improvement in the level of trust (Czepiel, 1990). Thus, the third hypothesis of this study is as follows:

> H3. The higher donor's familiar with the fundraiser, the higher the donor's trust in the fundraiser

**Organizational Personnel Personality**

In an investigation to determine the factors affecting trust in a market research relationship, Moorman et al. (1993) found that trust in an organization is derived from the interpersonal relationship within the organization. Connolly and Bannister (2007) quoted from (Chopra & Wallace, 2003) that a frequently proposed definition of trust is the personality traits of an individual that influence their interactions with the world at large. However, what kind of personality an organization should develop to gain a donor's trust?

Several antecedents have been studied in the past; although various, they are in the same circle as a second-order antecedent. Organizational location (Moorman et al., 1993), personality (Connolly & Bannister, 2007), benevolence (Bhattacherjee, 2002; Chen & Dhillon, 2003; M. K. O. Lee & Turban, 2001; Mal et al., 2018; Mayer et al., 1995; McKnight et al., 2002; Sitkin & Roth, 1993), openness (Covello, 1992; Peters et al., 1997), Honesty (Yan, 2007), concern, (Covello, 1992; Peters et al., 1997), care (Covello, 1992; Peters et al., 1997), politeness (Gill et al., 2006), and respect (Slavin & Smith, 2019) are the factors that have been proven to influence trust in previous research. These factors are similar in the sense that they are in the context of organizational personality.

Since there are so many personality types that influence trust that has been revealed in previous empirical studies, it is not possible to test them all in this study. Therefore, this study only looks in general terms at whether donor trust is influenced by the personality exhibited by fundraiser personnel. Thus, the fourth hypothesis of this study is as follows:

H4. The better the fundraiser's organizational personnel personality, the higher the donor’s trust in the fundraiser

**Information Disclosure**

The quality of information increases the level of trust (Ha, 2004). Information disclosure, according to Agca and Onder (2007), is informing the public about the financial status of the firm. Owusu-Ansah (1998) described information disclosure as the communication of economic information, whether financial or non-financial, quantitative, or otherwise, concerning a company’s financial position and performance. Borrow from Meek et al. (1995), the definition of information disclosure is optional, which may be offered by the fundraiser in the form of accounting and other information should such information is needed by donors.

Abd Jalil (2018) divided information disclosure into five dimensions, namely basic, financial, non-financial, future, and governance information disclosure. It was found in the study that the Muslim donor’s trust is strongly affected by basic and future information, while financial information and non-financial information disclosure have a weak relationship with the trust. Zhou et al. (2017) discovered three important factors that shape trust in Ridesharing: social proof, social approval, and self-disclosure. Johns (2004) similarly asserted that information disclosure could be improved as long as the information is consistent with the decisions made by the board or committee.

With regard to elements of a company, information about the company behind a particular brand, such as its name, image, expertise, transparency, ethical stance, and corporate social responsibility involvement, help consumers to develop general attitudes toward the brand concerning the quality or other attributes (Mal et al., 2018). Grimmelikhuijsen et al. (2019) found that decision-making transparency significantly increases citizen trust in only two of the three agencies studied. However, information disclosure may also reduce trust, such as road risk information, as it accelerates risk perception (Ha et al., 2020). Thus, the fifth hypothesis of this study is derived as follows:

H5. The more transparent the fundraiser discloses the information, the higher the trust of the donor in the fundraiser.

## Communication Effectiveness

Previously, an indirect relationship between communication and trust has been established (Anderson & Narus, 1990; Morgan & Hunt, 1994) as it is an important vehicle to form interactions and make them effective (Mohr et al., 1996). A research model developed by Torres-Moraga et al. (2010) was in line with the earlier concept of a communication-trust relationship, whereby it is believed that the higher the donor's perception of effectiveness in the communication established between a donor and a charity organization, the better the organization's reputation. In turn, a good reputation influences the donor's trust. However, in a recent study, a strong direct relationship between communication and trust has been proven (Cerri, 2012). Abd Jalil (2018), in his thesis, verified that a donor's trust is affected by the quality of communication of a charity organization.

In respect of effective communication, many dimensions can be discussed. The capacity to communicate information effectively and efficiently to another is described as effective communication. Communication effectiveness for this study can be described as the capacity to communicate information effectively and efficiently to another is described as effective communication. Abd Jalil (2018) identified the segments of effective communication: responsiveness, quality, timely and choice. Responsiveness refers to the quality of response provided by the charity organization upon receiving inquiries from the donor (Chou et al., 2019). The donor also looks forward to a piece of high-quality information, which is given at the right time via an effective medium of communication. Some consumers expect honest communication (Mal et al., 2018). To satisfy and retain bank clients, the banks employ and/or train relationship managers to be empathetic. Parasuraman et al. (1998) defined empathy as the degree to which a service representative displays a "warm, considerate, and caring" attitude. Empathy should be reflected in the existing and added-value services offered to the clients (Gill et al., 2006). Thus, the sixth hypothesis of this study is as follows:

> H6. The more efficient the communication delivered by the fundraiser, the higher the donor's trust in the fundraiser.

## Reputation

The influence of reputation on trust has been explored in different contexts. The most notable perspective of reputation is observed from third-party recognition and past performance. Ha (2004) measured the brand reputation. A person who has suffered a banking crisis has a lower level of confidence in the banking system than those who are not (Fungáčová et al., 2019). World reputation is the aggregate of all available evaluations by other organizations that have had contact with a specific individual and therefore have a relationship between n and 1. On the other hand, an individual's local credibility is its own appraisal based on previous experience of contact with a specific entity; thus, it is a one-to-one relationship (Yan, 2007). In a supply chain relationship context, competence and reputation are the key factors influencing trust (Fungáčová et al., 2019). As demonstrated by Torres-Moraga et al. (2010), the stronger the image of a charitable organization, the higher the confidence of the donor in the organization.

In the case of online shopping, third-party recognition is crucial to building consumer trust (Connolly & Bannister, 2007; Sadi & Al-Khalifah, 2012). Websites created by optimistic Word of Mouth (WOM) are considered to have a higher level of brand confidence than that marketing-controlled (H. Ha, 2004). Zhou et al. (2017) discovered three important factors that shape trust in rideshare partners: social proof, social approval, and self-disclosure. Fan et al. (2019) added that social support also plays a significant role in developing trust. Trust can also be encouraged by having the organization audited (Saxena & Dave, 2019). All these shreds of evidence show that reputation in terms of third-party recognition does have strong nexus with trust. Therefore, the seventh hypothesis of this research is derived as follows:

H7. The better the reputation of the fundraiser, the higher the trust of the donor to the fundraiser.

**Perceived Integrity**

Perceived integrity as according to Bhattacherjee (2002), refers to the trustor's belief that the trustee would follow a set of principles or norms of exchange acceptable to the trustor both before and after the transaction. Confidence in decision-makers' integrity may indicate beliefs that an organisation will continue to offer the need and value fulfilment needed for work satisfaction in the future (Butler, 1991). In the voluntary setting, we can say that perceived integrity is the donor's belief in the fundraiser's act of being truthful and adhering to strong philanthropy ethical and moral ideals and values on a continuous and unwavering basis.

The study's findings Hassan et al. (2017) showed that donors see board members as capable of performing their responsibilities and as having a greater degree of honesty. Hassan et al. (2017) proposed their hypothesis based on the significant positive relationship between trust and integrity as revealed by Mayer et al. (1995). Therefore, the eighth hypothesis of this research is derived as follows:

H8. The higher the fundraiser integrity, the higher the trust of the donor to the fundraiser.

**Perceived Competence**

The appropriate definition used for this study for the term perceived competence is the definition given by (Sargeant & Lee, 2002b) which is "the degree to which the donors perceived the non-profit has the necessary skills, abilities and knowledge for effective task performance." According to Sargeant and Lee (2002a), the role of competence is capable of forecasting the amount of confidence that a particular donor may put in the non-profit sector.

Drew from a different discipline, although goodwill and competence trust positively affect strategic information sharing, this research shows various purchasing managers' strategies when just competence trust is present. No or little information sharing happens when there is no established trust (Newell et al., 2019). The literature on marketing usually distinguishes between the salesman's recognised competence and the organisation's perceived skills (Kennedy et al., 2001). The more competent the person is regarded the higher the risk of the business gaining the confidence of the buyer (Morgan & Hunt, 1994). Thus, the ninth hypothesis of this study is derived as follows:

H9. The higher the donor feels the fundraiser is competent, the higher the donor's trust in the fundraiser.

## METHODOLOGY

### Sampling

The unit of analysis/research population in this study is donors who have donated whatsoever whether cash or goods more than once in their life. We used two (2) criteria to allow the respondent's participation in the sampling:

(1) Criterion #1: The chosen respondent has experience in donating at least more than once in their life
(2) Criterion #2: The chosen respondent has an intention to repeat donations to the same fundraiser in the future.

The intention to repeat the donation is proof that the respondent trusts the fundraiser. As far as we are concerned, all previous studies have found that the relationship between trust and loyalty/commitment/repeat donation is significantly positive (MacMillan et al., 2005; Morgan & Hunt, 1994; Sargeant & Lee, 2004b).

When these aforesaid conditions were met, the respondent was appointed. In reference to the sample size, our sample size of 819 is considered acceptable according to Green (1991), who recommended that a sample size of 788 is acceptable to test the hypothesis, whereby the population multiple correlations are equal to zero with a power of .80 (Alpha = 0.05) and 0.02 of effect size. A total of 1,000 questionnaires were distributed by appointed enumerators using the convenience sampling method. The convenience sampling procedure is chosen due to the lack of research population data. After the screening process, 819 questionnaires were usable for further analysis, implying a response rate of 81%.

### Respondents

Table 3 provides the overall breakdown of the sampled respondents. The sample respondents comprised 44.6% male and 55.4% female. The majority of the respondent came from the age of 30 to 39 years old. From the point of view of the ethnicity of the respondents, 46.5% of the respondents were Malay, while the rest of the respondents were Chinese (23.2%), Indian (7.9%), and Indigenous Sabah/Sarawak (22.3%). Half of the respondents are Muslim, and the remainder is Christian, followed by Buddha, Hindu, and Sikh. Most of the respondents have an income of not more than MYR 4000 (74%), followed by those with an income between MYR 4001 and MYR 9000 (21.6%), and MYR 9001 and above (4.4%).

### Model Specification

We used two types of variables to define the model derived from this analysis. Donor's trust and donor re-donate behaviour were used as the dependent variables. The independent variables used are perceived security, the rule of law, the donor's familiarity, the personality of an employee of an organization, information disclosure, communication effectiveness, reputation, integrity, and perceived competence. The questions used to assess each variable are listed in Table 4.

Table 3
*Demographic profile*

| Demographic | Frequency ($n$ = 819) | |
|---|---|---|
| *Gender* | | |
| Male | 365 | (44.6%) |
| Female | 454 | (55.4%) |
| *Age* | | |
| 20 – 29 | 76 | (9.28%) |
| 30 – 39 | 629 | (76.80%) |
| 40 – 49 | 57 | (6.96%) |
| 50 and above | 57 | (6.96%) |
| *Ethnic* | | |
| Malay | 381 | (46.5%) |
| Chinese | 190 | (23.2%) |
| Indian | 65 | (7.9%) |
| Indigenous Sabah/Sarawak | 183 | (22.3%) |
| *Religion* | | |
| Islam | 487 | (59.5%) |
| Buddha | 134 | (16.4%) |
| Hindu | 45 | (5.5%) |
| Christian | 147 | (17.9%) |
| Sikh | 6 | (0.7%) |
| *Monthly Income** | | |
| RM4000 and below | 606 | (74%) |
| (RM4001 – RM9000) | 177 | (21.6%) |
| (RM9001 and above) | 36 | (4.4%) |

*Note:* The exchange rate between USD and MYR at the time this study was conducted (November 11, 2021) was USD1 equivalent to MYR4.16

Table 4
*Measurement items and properties*

| Construct Measure | Loadings | CR | AVE |
|---|---|---|---|
| **Perceived Security** | | 0.915 | 0.684 |
| Donating is financially secure | 0.772 | | |
| The charity organization provides secure communication | 0.83 | | |
| I trust the ability of the charity organization to protect my privacy | 0.853 | | |
| I feel safe when I release personal information to the charity organization | 0.818 | | |
| Charity organization protects the confidentiality of my personal data | 0.858 | | |
| **Donor's Familiarity** | | 0.902 | 0.65 |
| I am familiar with the charity organization to which I donate to | 0.834 | | |
| I have experienced the same thing with the recipient of donations | 0.741 | | |
| I used to donate to the charity organization | 0.827 | | |
| I have some knowledge of why a donation is collected | 0.813 | | |
| I know the objectives and goals of the charity organization to which I donate to | 0.812 | | |
| **Organizational Personnel Personality** | | 0.948 | 0.784 |
| The employee of the charity organization to which I donate have a benevolent attitude | 0.872 | | |
| The employee of the charity organization to which I donate have an attitude of openness | 0.885 | | |
| The employee of the charity organization to which I donate has an honest attitude | 0.892 | | |

| | | | |
|---|---|---|---|
| The employee of the charity organization to which I donate have the polite attitude | 0.9 | | |
| The employee of the charity organization to which I donate shows a respectful attitude | 0.879 | | |
| **Information Disclosure** | | 0.939 | 0.754 |
| The charity organization where I donate to publish their annual report | 0.823 | | |
| The official website of the charity organization where I donate to display. | 0.89 | | |
| important information in full | | | |
| I am able to get the information that I need from the charity organization where I donate to | 0.892 | | |
| The charity organization where I donate always updates their website | 0.882 | | |
| I know where the charity organization where I donate to spend the collected funds | 0.852 | | |
| **Rule of Law** | | 0.925 | 0.713 |
| The charity organization to which I donate has its own rules and regulations | 0.817 | | |
| I trust that the rules and regulations can protect me from scam | 0.853 | | |
| I will choose a charity organization that has written rules and regulations | 0.849 | | |
| I trust the charity organization that is legally registered | 0.849 | | |
| I believe the legally registered charity organization will use the funds collected according to their objectives | 0.855 | | |
| **Communication Effectiveness** | | 0.937 | 0.749 |
| It is easy to communicate with the charity organization to which I donate to | 0.874 | | |
| The charity organization to which I donate is responsive | 0.82 | | |
| The charity organization where I donate knows when is the right time to communicate with me | 0.878 | | |
| The charity organization where I donate uses clear communicative messages during the fund-raising events | 0.892 | | |
| The charity organization where I donate allows me several choices of communication methods. | 0.86 | | |
| **Reputation** | | 0.943 | 0.767 |
| The charity organization to which I donate has a good reputation | 0.861 | | |
| The charity organization where I donate has recognition from society | 0.882 | | |
| The charity organization where I donate is famous for charity work | 0.878 | | |
| The charity organization where I donate has vast experience in charity work | 0.876 | | |
| The charity organization to which I donate received good reviews from society | 0.882 | | |
| **Perceived Competence** | | 0.944 | 0.773 |
| The charity organisation where I donate can handle charity transactions on the Internet | 0.907 | | |
| The charity organisation where I donate have sufficient expertise and resources to collect funds | 0.904 | | |
| The charity organisation where I donate have adequate knowledge to manage the non-profit organisation | 0.898 | | |
| The charity organisation to which I donate exhibits a high degree of professionalism | 0.902 | | |
| The charity organisation where I donate is competent and effective | 0.885 | | |
| **Integrity** | | 0.955 | 0.809 |
| The charity organisation where I donate are honest with their donors | 0.806 | | |
| The charity organisation to which I donate is acting sincerely | 0.865 | | |

| | | | |
|---|---|---|---|
| The charity organisation where I donate is fair in its use of private donor's data collected during a transaction | 0.901 | | |
| The charity organisation where I donate is trusted and genuine | 0.905 | | |
| The charity organisation to which I donate would keep its commitments | 0.913 | | |
| **Trust** | | 0.955 | 0.809 |
| I trust the charity organization to whom I donate to | 0.914 | | |
| The charity organization to which I donate is reliable and trustworthy | 0.926 | | |
| The charity organization to which I donate to can be counted on | 0.929 | | |
| The charity organization to which I donate keeps their promises | 0.912 | | |
| The personnel of the charity organization to which I donate is responsible | 0.81 | | |

## EMPIRICAL RESULTS

### Measurement Model

We adopted Henseler et al. (2010) two-stage method to analyse the data acquired. The methods comprise two stages: (1) measurement model; and (2) structural analysis. Table 5 shows that all factor loadings for the dimensions are greater than the recommended value of 0.7. On the other hand, factor loadings for consumer acceptance are within the threshold, and therefore, declared as valid. The results demonstrate that the five items proposed for each construct are acceptable.

Table 6 presents the results from an analysis of average variance extracted (AVE), composite reliability (CR) and Cronbach's. As suggested by Lee and Kozar (2008), the reported CR exceeds the suggested value of 0.7. The value generated from Cronbach's analysis of each indicator surpasses the recommended value of 0.6, indicating that the items representing the constructs possess high internal consistency. The AVE values for all constructs are greater than the threshold value of 0.5, confirming convergent validity (Hulland, 1999).

To check if our model's key concepts are distinct, we used the HTMT ratio. This ratio compares how constructs relate to each other versus how they relate to themselves. If the ratio is below 0.85, it suggests good discriminant validity, indicating that our concepts are distinct. If it exceeds 0.85, we reevaluate to ensure the uniqueness of each concept (Mathavan et al., 2024). This method enhances the reliability of our model by confirming that our variables truly represent different ideas.

In our regression analysis, we assessed multicollinearity using variance inflation factors (VIF). A VIF value of 1 suggests no correlation among predictors, while values above 5 indicate increasing levels of multicollinearity (Ngah et al., 2023). Our results revealed acceptable VIF values, ensuring minimal impact on the stability of regression coefficients. This assessment not only enhances the reliability of our predictive model but also provides valuable insights into the interplay among predictor variables, guiding data-driven decisions for a more robust analysis.

Table 5
*AVE, CR, VIF, and Cronbach's*

| Construct | AVE | CR | VIF | Cronbach's α | $R^2$ |
|---|---|---|---|---|---|
| PS | 0.684 | 0.915 | 2.653 | 0.884 | |
| DF | 0.650 | 0.902 | 3.209 | 0.865 | |
| OPP | 0.784 | 0.948 | 4.076 | 0.931 | |
| ID | 0.754 | 0.939 | 3.470 | 0.918 | |
| RL | 0.713 | 0.925 | 3.530 | 0.899 | |
| CE | 0.749 | 0.937 | 4.511 | 0.916 | |
| REP | 0.767 | 0.943 | 4.084 | 0.924 | |
| PC | 0.773 | 0.944 | 4.880 | 0.926 | |
| INT | 0.809 | 0.955 | 3.442 | 0.941 | |
| TR | 0.809 | 0.955 | 2.653 | 0.940 | 0.749 |

*Notes:* PS = Perceive security; DF = Donor's familiarity; OPP = Organizational personnel personality; ID = Information disclosure; RL = Rule of law; CE = Communication effectiveness; REP = Reputation; PC = Perceived Competence; INT = Integrity; TR = Donor's trust; AVE = Average Variance Extracted; CR = Composite Reliability

Table 6
*HTMT discriminant analysis*

| Construct | CE | DF | ID | INT | OPP | PC | PS | REP | RL | TR |
|---|---|---|---|---|---|---|---|---|---|---|
| CE | | | | | | | | | | |
| DF | 0.837 | | | | | | | | | |
| ID | 0.756 | 0.817 | | | | | | | | |
| INT | 0.729 | 0.821 | 0.785 | | | | | | | |
| OPP | 0.755 | 0.767 | 0.829 | 0.812 | | | | | | |
| PC | 0.767 | 0.815 | 0.845 | 0.858 | 0.845 | | | | | |
| PS | 0.691 | 0.769 | 0.786 | 0.788 | 0.808 | 0.848 | | | | |
| REP | 0.681 | 0.744 | 0.845 | 0.785 | 0.847 | 0.846 | 0.843 | | | |
| RL | 0.706 | 0.744 | 0.744 | 0.790 | 0.781 | 0.841 | 0.832 | 0.846 | | |
| TR | 0.665 | 0.700 | 0.751 | 0.714 | 0.730 | 0.776 | 0.767 | 0.815 | 0.849 | |

*Notes:* PS = Perceive security; DF = Donor's familiarity; OPP = Organizational personnel personality; ID = Information disclosure; RL = Rule of law; CE = Communication effectiveness; REP = Reputation; PC = Perceived Competence; INT = Integrity; TR = Donor's trust.

In addition, this study conducted a one-factor Harmon test to analyse the self-reported data. Our results indicate that just 38.32% of the data account for the first unrotated factor. Therefore, there is no single factor that constitutes more than 50% of data variance, overcoming the traditional method bias that challenges the validity of the results.

## Structural Analysis

We conducted a structural review to evaluate the suggested hypothesis in accordance with the two-stage approach by Henseler et al. (2010). R2 values for the donor's trust and the donor's re-donate behaviour were recorded. According to Hulland (1999), R2 is a measure of the empirical model's predictive power for the dependent variable (i.e., donor trust). The discovered benefit accounts for 70% of the variation in market acceptance. The meaning of more than 20% validates the assumptions or the direction undertaken in this research model.

The structural path analysis in Table 8 demonstrates that the factor of the rule of law and the personality of an employee in an organization do not significantly influence the level of trust among donors, as the t-value of both factors is below 1.645, lower than the minimum critical value as suggested by. On the other hand, six factors demonstrate the highest influence on donor's trust with a P-value of under 0.001, which are identified as perceived integrity (b = 0.611 and t = 9.719), followed by perceived competence (b = 0.438 and t = 8.085), organizational personnel personality (b = 0.306 and t = 6.520), communication effectiveness (b = 0.250 and t = 5.267), rule of law (b = 0.192 and t = 3.822), and perceived reputation (b = 0.157 and t = 3.131). The perceived security (b = 0.064 and t = 1.654) has a significant positive relationship with the donor's trust, but only at a 95% confidence level.

Table 7
*Structural path analysis*

| Pathway | (β) | SD | t-value | Supported | 2.5% | 97.5% | F2 |
|---|---|---|---|---|---|---|---|
| PS → TR | 0.091 | 0.044 | 2.025 | Yes* | -0.048 | 0.101 | 0.001 |
| RL → TR | 0.192 | 0.050 | 3.822 | Yes** | -0.065 | 0.098 | 0.000 |
| DF → TR | 0.020 | 0.041 | 0.484 | No | 0.056 | 0.220 | 0.019 |
| OPP → TR | 0.306 | 0.047 | 6.520 | Yes** | -0.130 | 0.054 | 0.002 |
| ID → TR | 0.058 | 0.045 | 1.284 | No | -0.093 | 0.076 | 0.000 |
| CE → TR | 0.250 | 0.047 | 5.267 | Yes** | -0.092 | 0.107 | 0.000 |
| REP → TR | 0.157 | 0.050 | 3.131 | Yes** | -0.078 | 0.097 | 0.000 |
| PC → TR | 0.438 | 0.054 | 8.085 | Yes** | 0.056 | 0.284 | 0.021 |
| INT → TR | 0.611 | 0.063 | 9.719 | Yes** | 0.510 | 0.729 | 0.434 |

*Notes*: PS = Perceive security; DF = Donor's familiarity; OPP = Organizational personnel personality; ID = Information disclosure; RL = Rule of law; CE = Communication effectiveness; REP = Perceived Reputation; PC = Perceived Competence; INT = Perceived Integrity; TR = Donor's trust.

* = $p < 0.05$, ** = $p < 0.01$

## DISCUSSION

In this study, our primary goal was to comprehensively examine the various constructs influencing a donor's trust by synthesizing factors established in prior research. We also sought to re-evaluate the relationship between donor trust and the decision to re-donate. It is crucial to note that donor trust, in most cases, is not directly associated with financial risk, as the funds or contributions are intended to be utilized for charitable purposes from the outset. However, donors are motivated by the desire for their contributions to be used effectively, which underscores the importance of trust in charitable organizations.

Our findings, as indicated in the structural analysis section, reveal that a donor's decision to repeat a donation is significantly influenced by their trust in the non-profit organization or fundraiser. This finding aligns with the insights proposed by Abd Jalil et al. (2019) demonstrating a positive correlation between Waqif's commitment and trust. Moreover, our results corroborate the research conducted by Beldad et al. (2014), which underscores the positive influence of donor trust on their intention to continue donating to the same organization.

While previous studies have established a significant influence of factors such as familiarity and information disclosure on trust (Abd Jalil et al., 2019; Moysidou & Hausberg, 2020; Tang, 2019; Wu et al., 2020), our study's results did not offer strong support for these relationships. It's important to contextualize this finding within the scope of our study focused on the Malaysian population. Notably, Abd Jalil (2018) reported in his doctoral dissertation that regular cash waqf donors in Malaysia might not prioritize the disclosure of financial and non-financial information from waqf institutions.

Of the nine hypotheses examined, only one displayed a significant relationship with a 95% reliability rate: H1, which indicates that when perceived security among donors increases by one unit, trust among donors in Malaysia also increases at a rate of 0.091. This finding aligns with recent research, such as Siagian et al. (2022), which also underscores the strong connection between perceived security and trust.

H2 posited that donors would have more trust in the fundraiser if they were aware of the existence of a legal framework, and this hypothesis received support from our statistical findings. Similarly, recent research (Baraggia & Bonelli, 2022; Popelier et al., 2021; van Kersbergen & Tinggaard Svendsen, 2022) has established a link between the rule of law and trust. To enhance donor trust, it is imperative for authorities to disseminate information about the regulations governing charitable activities and how donations are protected under these regulations.

H4 projected that the personality traits of fundraiser organizational personnel would positively influence donor trust, a hypothesis supported by our statistical findings. This result is consistent with other studies (Flavián et al., 2022; Gokaliler et al., 2022; Zhong, 2022) highlighting the significant, positive, and direct impact of personality traits on trust. Therefore, fundraiser organizational personnel should prioritize presenting a suitable personality to donors to foster trust.

H6 suggested that more efficient communication by fundraisers would lead to higher donor trust, a hypothesis validated by our study's results. Moreover, this finding aligns with research by Gu et al. (2022) and Touil & Jabraoui (2022). It underscores the importance of fundraisers' ability to deliver effective communication to strengthen trust in their organizations.

H7 posited that a fundraiser's reputation would positively influence donor trust, and our study confirmed this hypothesis. These findings emphasize the significance of maintaining a positive reputation and avoiding any actions that could jeopardize the organization's image, as supported by previous studies (Biswas et al., 2022; Qalati et al., 2021).

H8 asserted that higher fundraiser integrity would lead to higher donor trust, a hypothesis supported by both our statistical findings and existing literature (Höddinghaus et al., 2021; Song & Luximon, 2021; van Deventer et al., 2017). This highlights the importance of donors' expectations that fundraisers adhere to ethical standards, both before and after receiving donations.

Finally, H9 posited that higher donor perception of fundraiser competence would lead to higher donor trust, a hypothesis validated by our study's results. This aligns with previous research Ehrke et al. (2020), Gao and Mattila (2014), and Oleszkiewicz and Lachowicz-Tabaczek (2016) emphasizing the significance of donors' perception of fundraiser competence in fostering trust.

In summary, this study offers valuable insights into the factors that influence donor trust, highlighting the multifaceted nature of this relationship. While some hypotheses received strong support, others demonstrated weaker correlations, emphasizing the importance of considering contextual factors in understanding donor behaviour within specific populations like the Malaysian donors in this study. These findings provide a foundation for future research and have practical implications for organizations aiming to enhance donor trust and promote long-term donor engagement.

## CONCLUSION

This work has concentrated on the factors which have the potential to create or increase the level of donor trust in the fund-raising organization. We have discovered that many articles related to trust have been written by scholars from various disciplines. Trust has been empirically proven as a significant construct that influences the decision-making among consumers, donors, employees, and citizens. However, most of the research has only covered several selected constructs. In this study, we have compiled all constructs from the previous studies and examined each factor.

Based on the finding, 7 out of 9 hypotheses that have been constructed are accepted. We have discovered that our respondents who represent donors strongly agree that their trust is heavily affected by perceived security, familiarity, information disclosure, communication effectiveness, perceived reputation, perceived integrity, and perceived competence. Despite a positive correlation, the relationship between the rule of law and information disclosure towards donors’ trust is not significant.

### Research Implication

The implications of our study extend beyond the borders of Malaysia, making it a valuable resource for researchers in Southeast Asian countries. While numerous social science studies in the region have historically borrowed theories and empirical evidence from Western perspectives, our findings offer a noteworthy departure by presenting comprehensive evidence within the Southeast Asian context. These results can serve as a practical reference point for researchers from various countries seeking a more regionally relevant perspective. However, for more tailored insights, we recommend follow-up studies that adapt the model to specific countries.

Our study significantly contributes to the theoretical understanding of donation behavior by simultaneously examining the interplay between the intention to re-donate and key factors, such as donor trust, perceived security, the rule of law, donor familiarity, employee personality, information disclosure, communication effectiveness, and reputation. This holistic approach, consolidating all these factors, opens doors for future investigations that can delve deeper into each of these factors from various angles and perspectives.

Moreover, our findings hold valuable implications for fundraisers who aim to formulate effective strategies for enhancing donor trust. In the non-profit sector, the sustained support of regular donors is paramount for organizational longevity. Therefore, our study's insights are particularly significant as they shed light on the critical factors influencing donor trust. Fundraisers can leverage this knowledge to build and strengthen relationships with donors, ultimately contributing to the sustainability and success of non-profit organizations.

## Research Limitations

The limitations of our study are worth considering providing a comprehensive view of our research. Firstly, due to the quantitative nature of our study, the results are presented in a straightforward manner, potentially lacking in-depth explanation. While we focused on nine key factors influencing trust, it's essential to acknowledge that other factors have been proposed by previous researchers. We chose to exclude these less frequently tested factors for the sake of clarity and relevance. However, future research could explore these additional factors to gain a more comprehensive understanding of the trust dynamics.

Secondly, our study can be seen as conventional in its approach to the examination of donation behaviour. This conventional nature can be perceived as a limitation, and we recognize the need for more contemporary investigations into the issue. We recommend that future studies take a modern approach, particularly from the perspective of social innovation, as exemplified by (Martins et al., 2023). Acknowledging this limitation and embracing innovative approaches can lead to a more holistic understanding of donation behaviour in today's dynamic and ever-changing social landscape.

## Future Works

The potential for future research in this area is promising and can further enhance the robustness of our findings. To delve deeper into the intricacies of donor trust, qualitative analysis can be a valuable avenue, focusing on the "how' and "why" aspects of trust enhancement. Exploring questions such as "What specific security measures are most effective in bolstering donor trust"? and "What type of information do donors actively seek to foster trust"? can provide richer insights into the dynamics of trust-building in the context of donations.

Additionally, future research can explore emerging trends in consumer behaviour, as highlighted by Karunasingha and Abeysekera (2022), and examine potential generational disparities in donation behaviour, as indicated by Salminen et al. (2012). Investigating the behavioural controls that bridge the intention-behaviour gap in donation behaviour, aligned with the theory of behavioural control (Lim & Weissmann, 2023), offers a compelling research direction. Employing experimental methodologies, such as data partitioning Mahmud et al. (2020) and the rigorous Solomon experimental design (Jaffery et al., 2018), can provide a solution-focused approach with actionable recommendations for practitioners in the field.

Furthermore, expanding the scope of research to incorporate concepts like eWOM (Electronic Word of Mouth), as suggested by Ismagilova et al. (2017), can help capture the evolving landscape of donation activity in the digital age. These innovative approaches to future research will not only deepen our understanding of donor behaviour but also contribute to the development of effective strategies for fostering trust and promoting philanthropy in an ever-evolving social context.

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