

Donation dilemmas: A consumer behaviour perspective

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ABSTRACT

With the aim of developing a better understanding of an individual's donation decision process this paper focuses on the information search undertaken by a prospective donor. It discusses the level of problem solving that characterises various donations, using the body of consumer decision-making literature to provide a theoretical framework for the investigation. From the results it appears that donor decision making follows a similar pattern to consumer buying decisions. There appears to be a low incidence of extended problem solving, even where relatively large donations are concerned. Examples of limited problem solving and routine response behaviour, by contrast, were more prevalent.

INTRODUCTION

The major groups that contribute to charitable organisations are: the general public, the commercial sector, the statutory sector and trust funds. In Britain, however, approximately 80 per cent of the total amount donated to charity is given by the general public, and about 80 per cent of the adult population makes some kind of donation at some point in the year.¹ This is broadly comparable to the United States, Canada and Australia.² Because such a large proportion of the income for charities is provided by individual donations it is important that the design of fundraising campaigns maximises response among these individual contributors. (It should be noted that the focus in this paper is on monetary donations to charity; it does not consider donations in kind and voluntary work.)

Research on individuals' charitable giving focuses on three main areas:

- the actual sums of money raised¹
- individuals' motivations for giving to a particular charitable cause³
- how charities can encourage long-term commitment from donors^{4,2}

It is only in the context of this latter type of research that any significant attention has been devoted to individuals'

responses to different methods of fundraising. Neglect of these issues means that, although figures are available on the income generated by different types of fundraising, little insight has been gained into the effectiveness and efficiency of fundraising activities. To maximise the return on investment in fundraising activities and to safeguard or improve the prospects of long-term donor relations, it is vital to develop an understanding of why donors respond to fundraising the way they do, in other words, their decision-making processes in various situations. This paper investigates these issues by applying the theory of consumer decision making to charitable giving. Specifically, it examines the level of problem solving that characterises individual donation decisions by means of qualitative research into the nature of the information search undertaken by prospective donors in various donation situations.

THEORETICAL BACKGROUND

The nature of exchanges between individuals in social contexts is central to the social sciences.⁵ The exchange paradigm, which is based on the exchange of value, is central to the conceptualisation of marketing⁶ and is used to understand why consumers buy goods and services from commercial organisations. In the charity context, the beneficiary is generally seen as the consumer. However, there is also an exchange of value between the donor and the charity and, therefore, similarly the donor can be considered a consumer. Moreover, although donating money to charity can be defined as helping behaviour, it contrasts with other types of helping, such as intervening in a crisis, in that it has an economic value. Because donor behaviour involves an economic

factor, it is reasonable to associate it with consumer behaviour⁷ and to suggest that the investigation of individuals' responses to different fundraising methods has much to gain from reference to advances made in consumer behaviour research. More specifically, when individuals are confronted with a fundraising situation, insights into their responses, in terms of their decision to give or not to give, can be gained by reference to research on consumer decision-making processes.

Extensive research has been conducted into the area of consumer decision making, producing several versions of the consumer decision process model. The most prominent models promote a cognitive view of decision making.^{8,9,10,11} Typically these models propose that there are five main stages in the consumer decision-making process: need recognition, information search, evaluation of alternatives, purchase and post-purchase evaluation. (A full explanation of how such models relate to donor behaviour can be found in Hibbert and Horne, 1997)¹². This view of the consumer as a rational decision maker assumes that people have the ability and inclination to receive and process considerable amounts of information.

This cognitive approach posits that *all* consumption and purchase decisions are based on information processing and that a change in attitude always precedes a change in behaviour. The cognitive-based models, however, do distinguish different types of purchase according to the level of information processing that a consumer undertakes to arrive at a satisfactory decision. It is proposed that the level of problem solving that a person will engage in depends on his or her strength of attitude towards the object of the decision. Where attitude strength is low and the consumer does not have the knowledge or experience to compare and

evaluate alternatives to a satisfactory level, it is suggested that she or he engage in extended problem solving (EPS). In other words, he or she seeks more information and becomes highly involved in the decision process in an attempt to reduce the perceived risks of the purchase. Where a relatively strong attitude towards a purchase has been developed on the basis of a person's knowledge and experience, but where there remains some ambiguity about its attributes, she or he is said to engage in limited problem solving (LPS). A consumer is also likely to limit the extent of his or her information search and evaluation when he or she perceives a lower level of risk to be associated with the purchase and is therefore less involved in the decision-making process. Finally, when an individual has developed a strong attitude towards a purchase through experience, it is suggested that she or he have a well-developed predisposition towards certain purchase behaviour, that is, to exhibit routine response behaviour (RRB).¹⁰

Research relating to the level of problem solving invested in consumer decisions suggests that there is a high incidence of limited problem solving among consumer purchases. Wilkie (1990)¹³ and Kassarian (1981)¹⁴ advance the view that the majority of consumer behaviour is low in risk and low in involvement. Limited use of information has been shown to characterise decision making for products ranging from low-price foodstuffs to expensive consumer durables, and services such as general practitioners.^{15,16,17}

The low involvement of consumers in their decision making means that the basis on which they evaluate alternative offerings is often less rational than the information processing consumer decision models suggest. Many purchases of

consumer goods and services are realised without apparent evidence that any information processing has taken place at all.^{16,18} In addition, Foxall (1983, 1984)^{19,20} provides evidence that other expected outcomes of rational decision making, such as brand attitude, are absent even when products are frequently purchased. For low-involvement purchases a person may rely simply on the reputation of a retail outlet or the advice of the sales person, avoiding expending the energy to evaluate the discriminating attributes of the product. Even where relatively expensive purchases are concerned, consumers often restrict their search to the alternatives available in a single store and may base their entire evaluation on the reputation of the outlet and the advice of the sales person.

Foxall (1990)¹⁸ makes reference to a simple decision process model outlined by Ehrenberg and Goodhardt – awareness, trial, repeat purchase – that delineates this low-involvement sequence of purchasing and consuming. This process contrasts with that put forward in the information-processing models, which assumes that consumer decision making always follows a sequence of cognitive, affective and conative reactions. Whereas the cognitive models of consumer behaviour assume that marketing must seek to change consumer attitudes before it can change their buying habits, models that posit a different chain of reactions^{21,22} suggest that situational factors have a much greater influence on consumer behaviour.

Several models of the consumer decision process that emphasise the direct or indirect impact of situational influences on behaviour have been developed.^{23,24,25,26,27} This more simple, behaviouristic approach to explaining consumer behaviour has been suggested to be more realistic than the complex

cognitive-based models.²⁸ Clearly there is a myriad of environmental factors that may influence behaviour. At the most general level, however, situational factors include temporal, physical and social characteristics of the occasion when behaviour takes place, the task at hand and an individual's antecedent state, such as mood.²³

This research seeks to establish whether donor decision making is characterised by a high incidence of limited problem solving, as has been found to be the case for consumer purchase decisions. If limited problem solving is predominant among donor decisions, future research can proceed using a framework with a greater behaviouristic emphasis to provide further insights into donor behaviour.

RESEARCH METHODOLOGY

To develop a better understanding of an individual's donation decision process this study focuses on the information search undertaken by the prospective donor. It discusses subsequently the level of problem solving that characterises various donation decisions.

Data for this study were collected using a qualitative research method in the form of group discussions. Qualitative research is increasingly valued in the field of marketing as an approach that provides deeper and richer insights into research questions.²⁹ Group discussions are one of the most popular forms of qualitative data collection. A major strength of qualitative methods is that the researcher is able to access cognitive processes that are just below the threshold of consciousness, that is, either subconscious or preconscious thoughts.³⁰ Group discussions were considered to be an appropriate method for this study where the data required were people's thoughts and

feelings, which are mental processes that often take place at a subconscious level.

Qualitative research is approached without imposing predetermined structure on the data. Nevertheless, a general framework is required to ensure that the discussion covers the relevant issues. Therefore, a discussion guide was used by the moderator to steer the groups. At the beginning of each group discussion participants were asked to spend a few minutes thinking about specific occasions when they had donated to charity by the various fundraising methods (eg covenants, GAYE, door-to-door collections, counter box collections, direct mail, sponsoring someone for an event, buying raffle tickets for a charity event, media appeals, telephone appeals). The main body of the discussion focused on the internal and external information sources used in donation decisions and situational factors that influence the information search.

Four group discussions were carried out. Each of the groups involved between 7 and 9 participants resulting in a sample size of 32. To recruit participants for the groups, social societies and companies located in Central Scotland were approached and their respective members and employees were asked to take part in a group discussion. The participants, therefore, were volunteers from these various sources. Consequently, some of the participants knew one another. They were made aware of the topic of discussion before volunteering to take part, which implies that they did not anticipate feeling self-conscious discussing charitable donations in front of their friends, acquaintances or colleagues. Moreover, the groups were moderated by the authors and there was no overt evidence that people were inhibited or exaggerating in their contributions to the discussions. The groups consisted of an

approximately equal split between male and female participants and included people of a wide range of ages (from 20 to 70 years). Levels of education varied; the last qualifications for which the participants had studied ranged from school-leaver exams to postgraduate degrees. The sample included students and retired people as well as those in professional, managerial and manual occupations.

RESULTS AND DISCUSSION

Before individuals give to charity their need to do so must be activated. People's motivations for giving to charity include altruism, social norms and situational factors.³¹ In some cases people make spontaneous donations activated, for example, by the death of a relative, or illness. However, in most instances, the need or obligation to give is felt only in response to a request of some kind. The initial function of any fundraising activities, therefore, is to activate the thought processes that may lead to a donation.

INFORMATION SEARCH

A donor's information search serves the purpose of reducing the perceived risk of the donation. Information search can be categorised as internal and external, where the internal sources relate to information stored in memory.^{32,33} External sources are discriminative environmental stimuli that people use to predict the outcome of their actions.³⁴

INTERNAL SEARCH

Internal information is always accessed as a first step. Donors will use this source of information to varying degrees, depending on their levels of knowledge and

experience. Literature on consumer decision making suggests that when an individual has extensive knowledge and experience and, therefore, strong attitudes towards the object of their decision, they are less likely to invest much time and energy in searching for information from external sources. The decision will rely on internal sources and external sources, which are easily derived from the immediate environment. When a person's attitudes are weak, or when there is high involvement and high perceived risk associated with the outcomes of the decision, it is more likely that search for external information will increase.¹⁰

Rados (1981)³⁵ observes that donors are often unable to say why they made a donation to charity, which implies that conscious information processing does not play a prominent part in many donation decisions. This is particularly true when individuals are giving in response to a form of fundraising that does not allow them much time to make a decision, such as a street collection. Also, when the donation is a small one it has limited consequences for most people and therefore does not merit any great investment of time and effort in making the donation decision (see Hibbert and Horne, 1995).³⁶ In addition to these factors, which suggest that many donations may involve only limited problem solving, is the point that, given the position of charity in the UK, everybody has experience of and attitudes towards charitable giving. It is likely that such attitudes have an important effect on the decisions of potential donors.

The role of attitudes in donation decision making was a key point of discussion during the focus groups. This revealed that existing attitudes were often a major influence on people's response to the solicitation. Although not without exception, it was widely suggested that

when asked to make a donation many people ask only the name of the charity, if that, to aid their decision. The attitudes respondents talked about, which guide donation decisions, related to three aspects of a charity's operations:

- the work carried out by the charity
- its efficient and effective use of funds
- the nature of the request for a contribution and the associated feelings of obligation to give.

The work carried out by the charity

It has been reported in previous studies, and is widely acknowledged by charities, that individuals have 'favourite' charities. Donors are predisposed to give to those charities because they work for a cause particularly dear to the donor.^{37,38} The following quote from one of the groups illustrates a typical link between a donor and his or her favoured charitable cause:

'it has to be something appealing to me, direct to the heart style, for example, *children* because I was a teacher and *cancer* because my husband died of cancer, generally these are more appealing to me'.

Charities in the best position to benefit from such predispositions are those concerned with issues that actually or potentially touch everyone's lives, for example heart and lung charities.³⁹

The fact that people have favourite charitable causes does not mean that they will only support those causes. Most people are susceptible to *ad hoc* appeals from charities, although their responsiveness to these appeals varies. At one extreme, some people give almost whenever they are asked and are virtually indiscriminating in their giving. They feel that unless there is a good reason not

to give it is an expected and normal reaction.³¹ Others are more selective in their response to *ad hoc* solicitations but can, nevertheless, be targeted by fundraisers.

During discussion of individuals' propensity to give to various charitable causes, a number said that although, morally, they would like to help everyone, practically, this is not possible. One way in which people said they dealt with the problem of these moral versus practical pressures is to restrict their support to particular causes or to particular charities. For example, one woman said:

'I will only give to animal charities, or sometimes to the environment. Those are the things that I think are important, well they are all important but you can't give to everything. So if someone stops me in the street I just say "I only give for animals, sorry".'

There is a clear indication in this quote that attitudes towards charitable causes are used to simplify the donation decision. By basing the decision on existing attitudes, an individual avoids having to invest time and energy in assessing the worthiness of the cause. Moreover, and perhaps more importantly, the person escapes any anxiety caused when evaluating their moral and practical priority. This strategy is common not only for those described above as selective in their response to fundraising, but also for those who are less discriminating. For this latter group, however, it appears to be less effective. This is illustrated in the following account offered by one group participant during the same discussion of attitudes towards charitable causes. The woman in question started by describing how she had responded to frequent requests for donations in the previous weeks:

'so I said to myself, you can't keep on giving like this, so I decided that I wasn't going to give to anything else for a while. The same week another envelope landed on the doorstep asking for a donation for something or other, I think it was for blind people in Africa, if you gave so much you could save one person's sight. But I had decided so I put it straight in the bucket. But then I couldn't stop thinking that maybe I should give, and what was a few pounds to me, and it preyed on my mind so much until I went and got it out of the bucket and ended up sending a donation. You have to stop somewhere but I find it so hard because they're all good causes in their own way, well nearly all.'

Attitudes towards the charitable cause, therefore, are a major determinant of a donor's propensity to give and charities widely recognise that 'people donate because they believe in the cause'.⁴⁰ Increasingly, this factor is seen to be salient for charities who are attempting to develop long-term relationships with their donors. This propensity to give, however, appears to be strongly mediated by an individual's moral attitude regarding altruism. In the group discussions, the role of morals as a mediating factor was highlighted by the contrast between people's propensity to give in response to *ad hoc* solicitations. Moral attitude undoubtedly plays a similar role in determining both the size and direction of a person's response to fundraising efforts generally.

The efficient and effective use of funds by charities

A second issue about which strong attitudes were expressed, was the use of funds by charities. This focused on two key issues: administration costs and

communication costs. In some cases, negative opinions about fundraising methods were clearly linked to people's beliefs about charity *per se*. These beliefs were contravened when a charity's operations appear to have a commercial character. The sentiments expressed by the groups emphasised that the nature of charity implies that organisations set up to do good works for various causes exist because those people working within the organisation have the cause at heart. By gaining the support of the wider community through contributions, these people are able to shape events to the advantage of the beneficiaries in a way that would not otherwise be possible. Participants in the study suggested that they are affronted when it appears that people, often subcontractors, working to raise money for charity, are working for financial gain. The activities of one charity were criticised by one group member on this basis:

'they pay all their charity people, pay for people to collect. That's business, that's not charity.'

Although people may agree that those working full time for charity need to earn a living, they do not agree with the payment of wages equivalent to those paid in commercial contexts. Moreover, people with this attitude tend to believe that much of a charity's fundraising work should be carried out by volunteers.

Certain individuals in the groups said that they withhold their support for charities they believed to be spending an unacceptable proportion of funds raised on activities that do not directly benefit the beneficiaries. Several group members said that they did not give to charities whose administrative costs were believed to be high, because of money spent on expensive office space and recruitment of

expensive staff. Attitudes of this type were raised more than once in the groups:

'I don't give to these charities because I feel that a lot of money goes on running costs. I mean you see job adverts in the paper where they are offering thirty, forty, fifty thousand pounds a year. And then they have offices in the middle of London which must cost a fortune.'

'You haven't anybody in a smart suit somewhere pulling down a large salary and taking away, in effect, all the good that your money should be doing, for the people it was meant for.'

The precise nature of these responses may be partly due to the fact that the participants in the groups for this study were part of an all-Scottish sample. Negative opinions about charities' administration costs appear to be exacerbated when the funds are dealt with at a location geographically distant from the donors (the case for national charities based in London with respect to Scottish donors). In cases where the charity's internal operations are out of view of the donor, they are effectively hidden and therefore open to suspicion. More local charities, such as hospices, which often feature in local media, tend not to suffer from negative attitudes to this extent.

Negative attitudes were also expressed in relation to charities whose communications and fundraising methods were believed to be expensive. They use channels such as television, or put large advertisements in the press and 'advertising takes away all the profits'.

Cases where charities use commercial organisations to carry out door-to-door collections were also cited as unacceptable. Opposition to the use of funds on

administration and expensive methods of fundraising was partly due to the attitude that when people give to charity it is because they want to help the beneficiary. They do not want to contribute to the economic success of a commercial enterprise or individual. Quint (1996)⁴¹ highlights the fact that donors often form such opinions about the lack of justification for fundraising costs on the basis of media information, which is sometimes unfair or uninformed. Various references were made during the group discussions to television documentaries, which presented incidents of charity collections where the proportion of funds actually received by the charity was very small. There appears to be an unfortunate tendency to make generalisations on the basis of such media reports.

A number of charities have made efforts to confront donors' fears regarding the use of funds, by publishing figures on the percentage of funds used for administration. The recent suggestion of independent accreditation of charities is another possible method by which interested donors might be able to assess whether the charity to which they wish to make a donation has sufficient safeguards to prevent abuse.

Nevertheless, in responding to donors' attitudes towards the use of funds, charities face a paradoxical situation. Although, on the one hand, well-paid staff and high-profile, media fundraising campaigns can lead to the development of negative attitudes, on the other hand, individuals in the groups highlighted the importance of being a 'known' charity. In some cases the same people who said that charities should minimise spending on administration and communications also said that, if asked, they would always support the 'big', 'established', 'reputable' charities. There is surely some overlap between charities who recruit

'expensive' professional staff and use expensive media for their communications, and those that are 'well known'. The duality of this issue highlights the need for effective public relations, providing donors with feedback on the achievements facilitated by their donations and offsetting any fears that the use of funds is ineffective.

The nature of the request for a donation

A final set of attitudes said to influence donation decisions, concerned where, when and how people are approached for donations. The significance of this appeared to be in the associated level of obligation to give that individuals felt in different situations. This varied from person to person.

In the same way that beliefs about the nature of charitable organisations influenced attitudes towards the use of funds, beliefs about altruism influenced attitudes towards how, when and where they were approached by fundraisers. One of the primary features of altruism is that it is voluntary, that is to say, making a donation should be a spontaneous act of generosity.³¹ The research revealed that some people were opposed to methods of fundraising that exert excessive pressure, or that intrude on their privacy. These factors were seen to rob people of their control over the giving process and to deprive them of the feeling that they are giving of their own free will. People expressed quite strongly that they do not want to feel they have been shamed into making a donation, either by the use of forceful fundraising methods, or by exposure to communications that aim to rouse their social conscience.

Telephone appeals and direct mail were suggested to be among the worst offenders in intruding on people's rights to privacy. People felt that they breach so-

cial norms if they do not give in certain situations, but were confident that in other situations they have every right to withhold their support. This is because they feel that the charity has invaded their personal space. People varied in their perceptions of where and when their rights to personal privacy should be observed. Of course, even in situations where people felt they did have rights to personal privacy, their tendency to succumb to the internal and external pressures to give also varied.

The above discussion of attitudes towards making donations provides an insight into the basis for many donation decisions. The heavy reliance on existing attitudes to arrive at a donation decision means that charities need to take a long-term view in developing those aspects of the marketing strategy that form the basis of donor attitudes.

EXTERNAL SEARCH

Although attitudes to the three aspects of a charity's operations outlined above are important sources of information in the decision process, external sources are also consulted. This is so especially if the donor does not have the knowledge or experience to make a satisfactory decision, or if there remains some ambiguity about the donation.

When groups were asked about external information sources there was strong agreement that donors needed to know, first and foremost, to what organisation they were donating. Most participants said that they would be likely to make a donation to a charity of which they had heard. The large charities, such as the Red Cross and the Salvation Army, were identified as market leaders whose reputation is held in high regard. The implication here is that donors are more likely to respond positively where the

decision is easy for them and the perceived risks reduced, in other words where they can rely on their existing attitudes.

In cases where the charity is unknown to donors, they may attempt to find out about it, depending on their impressions of the approach used. This was particularly relevant where personal fundraising methods were concerned, where the decision to pursue the information search was dependent on people's impressions of the collector. One man in the focus groups described a typical sequence of events in which, if he thought that the collector was genuine, he would try to seek sufficient additional information to be able to make a satisfactory decision:

'I might strike up a conversation with the collector and find out a bit more, and then I might be motivated to give some money – it is nice to find out a bit more about the charity, so that if you are interested you can spread a bit of positive communication about the cause to other people as well.'

This quote suggests that, in some instances, where people are motivated to find out more about a charity, positive outcomes can result over and above the actual contributions made. Another contribution to the same conversation provides further illustration of external information search, which, in this case, left the donor with a very positive image of the charity concerned:

'we had a letter through the letterbox a couple of weeks ago for a charity we had never heard of. I almost didn't believe that it existed, I thought it was a bit of a con. But, I looked up the telephone book and it was Glasgow and sure enough there it was. I phoned

them up and they were very helpful so I felt obliged to make a contribution.'

In these donation situations where the individual cannot rely wholly on internal information, charities need to be aware that the motivation to search for external information can be substantially influenced by situational factors. As outlined earlier, situational factors may relate to activity at the time, social surroundings, physical surroundings, time factors and antecedent states such as mood. Mood was suggested to be an important influence on donation decisions by several group members. For example one person said:

'if I am in a happy mood I think, "why not". You know there are other people in far worse situations than us. So you feel obliged on certain occasions, but other times you just can't be bothered.'

Isen (1982)⁴² has documented the effects of mood on helping behaviour. As is evident in the above quote, positive mood encourages people to donate, because people who feel positive want to increase their feelings of assurance. Similar behaviour may, however, be observed among people in negative affective states because they may want to improve their mood.

Many of these situational factors are totally out of the charity's control. Nevertheless, charities do have control over certain factors, such as the presentation and demeanour of collectors, the time of day and the place in which the collection is made and the social situation in which prospective donors are approached. These factors merit attention when designing a fundraising package, as the volatility of *ad hoc* donations can be

influenced in a positive manner. Assuming that individuals can be persuaded successfully to seek external information, charities must ensure that relevant information is readily available to the prospective donor.

Of course, not all donation decisions apply to small *ad hoc* gifts; in some instances the decision is whether or not to make a long-term commitment to a charity. There are higher risks associated with long-term giving, which would suggest that a more in-depth search for information should characterise this type of donation decision. However, discussion of this type of donation decision highlighted that the move to commit oneself to a charity long term did not come out of the blue, but as a consequence of an established, informal giving relationship. For example, after years of regular giving a church member may take out a covenant. Unlike people making *ad hoc* donations, those making this type of donation decision do not require information on the charity itself. They do, however, have concerns about the nature of the agreement into which they are entering:

‘once you have made a covenant it’s difficult to break the tie. You can be too bound up in an organisation with long-term giving.’

‘I don’t feel that I can take out a covenant because of my job situation, and once you get into them I don’t think that you can get out of them.’

Although some external information search is undertaken by potential donors, as with consumer buying decisions, there are very few instances in which donors seek substantial amounts of external information. Extensive problem solving, therefore, is uncommon among donors,

even for donations involving considerable sums of money.

Once people have overcome the barriers to long-term, planned giving, their donations become habitual and they tend to require little, if any, information. Respondents who gave on a planned basis illustrated the routine nature of their giving:

‘we have one planned give, we get direct mail annually . . . we have been doing it for a number of years, I have no idea what triggered it in the first place.’

This type of behaviour follows the consumer behaviour view that when an individual has developed a strong attitude to purchase through experience, she or he has a well-developed predisposition towards certain purchase behaviour and exhibits a routine response behaviour.¹⁰

With regard to the types of external information used by donors, services consumer behaviour literature offers some insight into information likely to be used in making donation decisions. Distinction is drawn among external sources between intrinsic and extrinsic cues. Intrinsic cues are the objective, physical characteristics inherent in the good or service, whereas extrinsic cues bear no actual relation to the physical features of the offering, but influence the consumer’s overall subjective evaluation. The service literature suggests that where an offering is largely intangible, there is a lack of objective intrinsic cues and people are more likely to draw on extrinsic cues to predict the outcome of their behaviour.^{43,17}

In giving money to charity the rewards for the donor tend to be highly intangible. It could be argued that in this context the donor might make reference to the nature of the goods and service provided by the

charity to the beneficiary and use intrinsic and extrinsic cues inherent in that exchange as sources of information for decision making. However, this information tends not to be available readily to the donor. Therefore, there is heavy reliance on extrinsic cues, which are features of the situation in which the donation is made, such as the label on a collecting box in a pub, or the demeanour of a fundraiser 'selling' a payroll deduction scheme (GAYE).

Besides the need for fundraisers to consider the importance of people's attitudes towards charity and donating and to adopt a long-term view that contributes to the positive development of those attitudes, they also need to pay close attention to the extrinsic cues that influence donor decision making in situations typical of each separate method of fundraising.

CONCLUSION

The research outlined above examines the nature of donor decision making. It focuses on the type of information used and the level of problem involved in donation decision-making processes. It delineates arguments developed in the consumer behaviour literature on consumer decision making and uses these as a framework for analysis. Qualitative research produced results that suggest that donor decision making follows a similar pattern to consumer buying decisions. There appears to be a low incidence of extended problem solving, even where relatively large donations are concerned. Examples of limited problem solving and routine response behaviour, by contrast, were more prevalent. This research follows Hibbert and Horne (1996)⁴⁴ suggesting that there is a lack of knowledge of the process of giving. The present research attempts to confront

that problem by analysing information search within the donor decision process. Clearly, as this research was conducted with a small, all-Scottish sample, it means that generalisations of the results to the wider population should be treated with caution. This is an exploratory study and is a first step in an ongoing project that specifically focuses on donor responses to individual methods of fundraising.

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