

Charitable behavior: Christian beliefs that explain donor intentions

by

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B.S., Johnson & Wales University, 1975

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AN ABSTRACT OF A DISSERTATION

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Abstract

The purpose of this research study was to investigate the determinants that explain and predict Christian's intentions to make lifetime gifts to charities. The research was guided by the theory of planned behavior (Ajzen, 1991) utilizing an expanded model that anticipated Christians who have (a) a favorable attitude toward giving, (b) a perceived pressure from social norms, (c) high levels of perceived behavioral control in their ability to make gifts, (d) a positive moral responsibility toward charitable giving, (e) a history of charitable giving, and (f) a faith based spiritual desire to pursue the Christian way of life would be more inclined to have giving intentions. Survey data were obtained through two pilot studies and a main study ($N = 250$). The pilot study participants were recruited through the researcher's social network. The main study participants were enlisted through a contract with Qualtrics, an online survey organization that maintains panels of likely research subjects. Hierarchical linear regression identified support for traditional and expanded models of the theory of planned behavior. In the traditional model, attitude, subjective norm, and perceived behavioral control, all predicted donative intent. In the expanded model, not moral norms, past behavior, and the Christian way of life predicted donating intentions; however, perceived behavioral control a significant predictor in the traditional model, did not predict donative intent. The traditional theory of planned behavior accounted for 65%, and expanded predictors added 11% to the explanation of intention to donate to non-profit organizations in the coming year. The current research has both theoretical and applied implications. Consistent with Fishbein and Ajzen's (2010) encouragement to improve the traditional model, the expanded model enhanced the predictive ability of the theory of planned behavior with a new determinant, the Christian way of life. The current research also reaffirms the predictive ability of the previously tested factor past behavior and not moral norms. Non-

profit organizations may apply these findings by targeting the salient beliefs that are foundational to all predictors of intentions. The current research has identified beliefs associated with attitudes, social norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life that offer non-profit organizations educational opportunities to intervene with donors to improve charitable behavior.

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Chapter 1 - Introduction

There were 36.1 million people in the United States at the official poverty level in 1964 (Chaudry, Wimer, Macartney, Frohlich, Campbell, Swenson, Oellerich, & Hauan, 2016). More than 50 years later, the Census Bureau's report revealed a weightier problem in that 43.1 million people in the United States were at the poverty level in 2015 (Proctor, Semega, & Kollar, 2016). These data are from the 2016 Current Population Survey Annual Social and Economic Supplement that were compiled in all 50 states and the District of Columbia. Primary sources of help for the needy include the Federal and state governments and non-profit organizations. President Lyndon B. Johnson was responsible for the "unconditional war on poverty" when signing into law the Economic Opportunity Act of 1964 and the Civil Rights Act of 1964. These laws were crafted to advance positive changes in the current and long term economic well-being of low-income Americans. The laws were the forerunners of many social safety nets such as food stamps, Community Health Centers, Head Start, Medicaid, and Medicare. More recently, additional programs and income tax provisions entered the law such as Supplemental Security Income in 1972, Women, Infants, and Children Nutrition in 1972, Earned Income Credit in 1975, Children's Health Insurance Program in 1997, Medicare Part D in 2003, and the Affordable Care Act in 2010. In addition to the government assistance programs, non-profit organizations including churches are working at the ground level providing basic needs such as meals, child care, housing, counseling, career services, and much more (Chaudry et al., 2016).

Through the efforts of the private and public sectors, there has been improvement in the poverty rate over the years. Despite the growing number of individuals in poverty, the percent of the population in poverty has been reduced from 19% in the 1960s to 13.5% in 2015 (Chaudry et al., 2016). Poverty rates increase during recessions (1980, 1981, 1990, 2001, and 2007) and

decrease during economic growth periods (1960s, 1970s, 1990s, and 2000; Chaudry et al., 2016). When the economy is shrinking and unemployment is growing, there is a greater demand for services from non-profit organizations to meet basic needs. Growing demands in the form of increased service costs are placed on the non-profit entity at a time when donations mirror a shrinking economy. In order for non-profit organizations to attract donations to provide needed services during good times and bad, it is important to understand the motivation for charitable giving.

The federal and state governments are able to allocate tax revenues to supply programs for the needy based upon the legislative process. Unlike the government, non-profit organizations depend on donations from the charitable minded to fund their operations. Economic unevenness raises havoc with needed support. Continuous funding to maintain program sustainability is critical for these help-centered programs to pursue their mission. Simply, the problem of insufficient and inconsistent support facing non-profit organizations can be moderated by donors giving greater amounts and more frequently to these groups. Therefore, the purpose of this research is to help non-profit organizations improve the amount and consistency of funding with a better understanding of factors that influence individuals' donating intentions to non-profit organizations.

To better understand how the specific purpose of the current study attacks the problem of insufficient and inconsistent donations to non-profit organizations; it is useful to know the different types of non-profit organizations and to think through the source and use of donated dollars in the U.S. The definition of a U.S. non-profit organization may be helpful. For an organization to qualify for tax exempt status under the Internal Revenue Code section 501(c)(3) through (9), a non-profit organization must meet the following requirements: be organized for an

exempt purpose as defined by law, not have any of the organizations earnings be directed to the creator of the organization or the creator's family, not be used for the purpose of influencing legislation, and may not participate in political campaign activities. The most common tax exempt organizations (non-profits) are referred to as public charities, and fall under paragraph (3) of the code. They are described as religious, educational, charitable, scientific, literary, public safety organizations; those with a purpose to prevent cruelty to children or animals, or those that promote national or international amateur sports.

All social assistance organizations, educational institutions, and religious organizations rely on charitable donations in order to provide necessary services to society. According to Giving USA (2016) donations in 2015 came from individuals (71%), foundations (16%), businesses (5%), and bequests from decedents (9%), totaling \$373.25 billion. This was an increase from the prior year of 4.1% in current dollars. The increased amount for 2015 was the sixth consecutive year that giving showed an improvement. However, giving did decrease following the great recession of 2008 for two consecutive years. In 2014 constant dollars, giving in 2007 was \$355.16 billion, dropped to \$329.44 billion in 2008 and again to \$303.21 billion in 2009, before improving to \$312.85 billion in 2010 and continuing to grow in a positive fashion through calendar year 2015 (Giving USA, 2016).

Data from Giving USA (2016) provided the source and use of donations in the United States and helped inform the purpose of this research. Over 71% of all donations come from individuals (Giving USA, 2016). The majority (70%) of individuals in the U.S. identify as Christians (PEW Research Center, 2015). Therefore, in line with the purpose of this research, the study has investigated determinants that explain and predict Christians' intentions to donate to non-profit organizations. For the current research, non-profit organizations refer to all

organizations that satisfy the statutory language under the previously mentioned Internal Revenue Code section 501(c)(3) through (9) of Title 26 of the U.S. Code.

An expanded model of the theory of planned behavior (Ajzen, 1991) is used to determine the influence of attitudes, social norms (injunctive, descriptive, and moral), perceived behavioral control, past behavior, and the Christian way of life on the intention to make donations to non-profit organizations over the next year. In this study, the Christian way of life is a unique faith based spiritual predictor based on the Christian belief that God delivered the gift of salvation, “For God so loved the world that he gave his only son, that whoever believes in him shall not perish but have eternal life” (John 3:16, English Standard Version). By accepting this gift of salvation from God, Christians choose to glorify Him with their worldly behavior in compliance with the teachings described in the Bible.

In this study, sample participants were enlisted through a contract with an online survey organization, Qualtrics. A company representative stated in general that Qualtrics maintains panels of likely research subjects who are sent an email invitation advising them that the survey is for research purposes, the length of the survey (time needed to complete), and the incentives available for participation. This study used data collected from those who describe Christianity as their primary religion. Christians are particularly noteworthy given their belief in the teachings of the Bible including its directives to donate their time, talent, and resources to those in need while promoting the Gospel. As a matter of practice, the results of this study will be used to help religious leaders understand the intentions of their parishioners and possibly provide additional opportunities for church leaders to teach spiritual lessons contained in the Bible that promote giving behavior. In addition to the religious community, other non-profit organizations may find some benefit in knowing an individual’s faith affiliation when designing fund raising initiatives.

The current study is unique in its use of Christian faith based spirituality as a predictor in an expanded model of the theory of planned behavior to test the intention to donate to non-profit organizations. Poverty is a massive problem in the U.S. with some relief coming from government programs and the grass roots efforts of both secular and religious non-profit organizations. The U.S government is unable to solve this problem on its own leaving non-profit organizations to fill the void. Current levels of support for these helping organizations are not sufficient to eliminate poverty and therefore it is important to understand factors that may improve giving. Christians represent the largest religious group in the U.S. and have a Biblical faith based obligation to help those who are in need. This group is expected to be spiritually motivated to have intentions to donate money, time, or other property to non-profit organizations.

Theoretically, Christians who (a) have a favorable attitude toward giving, (b) have perceived pressure from social norms, (c) have high levels of perceived behavioral control in their ability to make gifts, and (d) have high amounts of faith based spiritual desires will be more inclined to have giving intentions. The following hypotheses will be tested:

H1: Christians with positive attitudes toward charitable giving are more likely to have giving intentions.

H2: Christians with positive perceived social norms (injunctive and descriptive) toward charitable giving are more likely to have giving intentions.

H3: Christians with positive perceived behavioral control toward charitable giving are more likely to have giving intentions.

H4: Christians with a positive moral responsibility toward charitable giving are more likely to have giving intentions.

H5: Christians who have a history of participating more frequently in charitable giving are more likely to have giving intentions.

H6: Christians who have a faith-based spiritual desire to pursue the Christian way of life are more likely to have giving intentions.

Chapter 2 - Literature Review

The literature review begins with a brief summary of financial decision-making theory. Following the summary is an evaluation of the original theory of reasoned action (Fishbein & Ajzen, 1975), as well as a discussion of the theory of planned behavior (Ajzen, 1991). An examination of studies that have explored expanded versions of the theory of planned behavior, charitable giving, and research framed with Ajzen's theory that have explored intentions to perform giving behavior follows. This section ends with a summary highlighting relevant past literature with a statement of how the literature review informs the study of the current topic.

Financial Decision Making

Financial decision-making in this study relates to consumer decision-making covering areas such as overall financial management of the household, allocation of family time, and purchasing behavior. The research begins with an economic explanation and ends with a psycho-social view of the decision-making process.

The expected utility theory (von Neumann & Morgenstern, 1944) states that rational choices made by individuals require adherence to four axioms: completeness, transitivity, independence, and continuity. In general, the choices between alternatives are clearly defined; that is to say A is preferred to B, or B is preferred to A, or a person is indifferent to A or B. The axiom of completeness is consistently used when selecting preferences. Any time two alternatives are mixed with a third, the ordering preference of the first two remain similar to the preference order without the third alternative, so that given A is preferred to B and B is preferred to C, there will be some possible combination of A and C where a decision maker will be indifferent to B. When mixes of outcomes are expressed in a linear fashion and the outcomes are

weighted by their respective probabilities, the theory states that decision makers will prefer one gamble over another each time its utility is greater.

Choices have consequences, and these outcomes are uncertain. Therefore, it is important to understand how households factor risk into their consumer decision-making activities. Economists Friedman and Savage (1948) stated that “risk can be rationalized” (p. 279), thereby expanding the traditional utility analysis. Commonly used examples are financial decisions related to the purchase of insurance versus gambling. With insurance, one accepts a small loss (the cost of the insurance premium) with certainty, compared with a small likelihood of a large loss (loss of income because of a wage earner’s premature death or the loss of a building from fire). In the insurance example, the individual is choosing the certainty of a small loss over the uncertainty of a large loss. Gambling presents a different preference. Here uncertainty becomes the preference given a high likelihood of losing the amount of the bet and the small likelihood of winning the larger payoff. When choosing among alternatives with and without risk, household decision makers will opt to maximize their utility and expect a proportionate premium as an enticement to undertake risk (Friedman & Savage, 1948).

Financial behaviors and in particular consumer decision-making are employed by households (i.e., individuals and families) who “use their collective resources to pursue the same goals” (Bryant & Zick, 2006, p. 3). For the economic approach to decision-making to be meaningful, each decision must have consequences, some better, and some worse. Each consequence carries a different cost resulting in movement toward or away from predetermined goals. It is this decision-making process that is necessary for goal attainment and ultimately financial well-being or satisfaction. The decisions made by households are in the context of activities: work outside of the home, work inside of the home, volunteering for someone, or

doing something else such as caring for family or relaxing. Satisfaction can emanate from any or all of the listed activities. Work outside of the home may generate income that can be used for goal attainment; work inside the home provides satisfaction from a clean environment; volunteering offers the satisfaction of helping others with their needs or goals; caring for family (e.g., rearing children) provides happiness in watching children learn independence as they mature; and relaxation activities offer satisfaction in following personal pursuits, acquiring rest or just as a diversion from work. Resources represent the other main component of the economic model and are divided into three types: monetary, physical, and human. Monetary resources are financial in nature and include income, investments, savings, and credit availability. Physical resources are all assets, whether short-term or long-term in their useful life that is consumed over time through the activities of daily living in pursuit of household goals. Human resources are comprised of two parts: the amount of time each individual has available and the amount of human value and ability created by education, training, and health maintenance. All of the household activities are limited by resource, technological, legal, and social constraints that affect financial decision-making and may limit goal attainment and satisfaction (Bryant & Zick, 2006). Risk, with the addition of behavioral bias, is discussed next.

Uncertainty and risk are expanded further from a behavioral perspective with prospect theory (Kahneman & Tversky, 1979). It is a descriptive model labeled as “choice under risk” (p. 263). The theory is useful in predicting individual decisions and explaining consumer satisfaction with specific behavioral phenomenon, which are outlined below. Prospect theory focuses on gains and losses and not absolute wealth. Because of the focus on gains and losses assumption, the prediction of behavior (choice of gamble) is counterintuitive to the behavior by rational people. One behavioral phenomenon identified in prospect theory is the reflection effect.

Defined, the reflection effect describes a behavioral reaction in the positive domain that is exactly opposite to what occurs in the negative domain. In the loss domain, the theorists found risk seeking behavior respondents show a preference for the chance of losing \$3,200 (80% chance to lose \$4,000), compared to a sure loss of \$3,000. The majority of study respondents exhibited risk-averse behavior, and showed a preference for a choice that guaranteed receiving \$2,400 over a choice that offered a 33% chance of winning \$2,500 and a 66% chance to win \$2,400—but also present a 1% chance to win nothing. In this example, the expected total return is greater than \$2,400. As previously stated, expected utility theory is the normative model where consumers are expected to make rational (using objective outcomes multiplied by objective probability) decisions to attain maximum utility in every situation all bounded by constraints. Expected utility theory focuses on wealth, while prospect theory emphasizes gains and losses that carry the effects of loss aversion (losses are felt twice as much as gains) and are compared to a changing reference point. Prospect theory is an extension of expected utility theory that presents a behavioral model for decision-making where outcomes are coupled with reaction to risk. Individuals and families are faced with decision-making coupled with risk each day.

Individuals do not make financial decisions in isolation. In fact, many households are comprised of more than one individual. Deacon and Firebaugh (1988) used sociology and psychology to describe the individual decision-making process. The authors theorized that family resource management may take one of two alternative approaches to decision making, and each involves motivating factors such as values, resources, demands, and individual relationships. The first is a rational approach in which the family begins by recognizing a decision is required, followed by an analysis of reasonable alternatives (future cost and benefits including an assessment of both objective and subjective probabilities), and ends with making a choice among

viable options. The second approach is less rational and a more intuitive process. Decision-making is conceptualized as a single process where the problem, alternatives, and the decision can be viewed concurrently. The process may rely on specific or similar past experiences using the heuristics of representativeness and availability, or it may simply be based on an individual's intuition of right and wrong, or it may rely on another heuristic, that of adjustment and anchoring where a personally know fact can be modified up or down based upon new information. The apparent complexity of the problem at hand will make this process more attractive; e.g., when there are many alternatives to choose from, small amounts of available information, high amounts of uncertainty regarding outcomes, abbreviated time to make a decision, and lack of experience with the problem. Both approaches outlined by Deacon and Firebaugh (1988) emphasized goals, values, and resources. This represents a movement away from an economic view and toward a psycho-social explanation.

Giving to those in need may be seen as reducing the amounts available for household expenditures. James (2008) argued that charitable behavior is inconsistent with basic economic assumptions. The economic approach assumes individuals will increase their utility through consuming goods and services, and will seek to organize their spending in order to maximize this utility. This apparent inconsistency is justified by economists with the following rationale: (a) individuals making gifts are themselves sharing in a public benefit; (b) people expect a return of goods or services from a donation; (c) donations produce personal goodwill and an improved reputation for the donor; (d) a good feeling is produced for the donor (a form of utility); (e) and giving may be associated with religion (after-life rewards or social norms from religious groups). In addition to an economic explanation for charitable giving, several studies have examined other factors related to the amounts given to charitable organizations. These studies include such

factors as lifecycle, financial, and attitudinal elements. Also found to be associated with charitable donations are religious affiliation, race, marital status, education, age, income, homeownership, net worth, and thoughts towards inheritance (Bekkers & Wiepking, 2010, 2011; Wiepking & Bekkers, 2012). These researchers mostly focused on donors' social and economic characteristics and the amount of charitable donations.

Early research on decision-making for individuals, including the choice process in the context of a family, was deemed to be based on attitudes (LaPiere, 1934). Social interactions and human experiences were thought to be at least partially responsible for attitude development that was applied by individuals in their day-to-day decision-making process. LaPiere explored the prejudicial treatment of a young Chinese couple by documenting the incidence of prejudicial responses to an in-person request for services at hotels and restaurants versus the same request for services using a telephone interview. In only 1 of 251 in-person encounters did ethnicity negatively impact the Chinese couple's service requests. Using a telephonic request, the researcher experienced a 91% unfavorable response for the same requested services. The results of this study caused the research community to question the delivery of the measurement tool and the validity of the measurement itself. Social engagement between establishment employees and the patrons along with beliefs and attitudes of the hotel and restaurant workers were found to be important factors in behavior when requesting hotel accommodations or restaurant services with a personal visit compared with a telephonic request.

Although it appears plausible that social interactions and beliefs mold each individual's attitudes which in turn determine behavior, the origins of attitudes are complex. Economics, sociology, and psychology are merged in the prediction of intentions involving situations of choice (Ajzen & Fishbein, 1969). The researchers combined their model with decision theory

(Edwards, 1954). Much like economic models discussed earlier, Edward's (1954) economic decision model starts with the decision maker's approximation of subjective utilities for various activities. Next strategies are considered to accomplish the activities. The most useful of the strategies is the choice that maximizes utility (value or preference). Mathematically, $SEU = \sum SP_i U_i$, where: the subjective expected utility (SEU) of each alternative i equals the total of summed products of subjective probability (SP_i) that certain consequences will follow the act multiplied by the respective subjective values, i.e., utilities, attached to the outcomes (U_i).

Fishbein's (1963) established that an attitude toward an item can be predicted by knowing an individual's beliefs concerning the traits or attributes of an object or activity and an individual's evaluation of the features of those beliefs. Mathematically, $A\text{-act} = \sum B_i a_i$, where: $A\text{-act}$ (attitude toward an activity) is the sum of belief (B) consequences regarding a behavior (i) multiplied by the evaluation of the consequences (a_i). Fishbein's model of attitude development concerning the decision-making process follows the rational economic model. The origins and development of Fishbein and Ajzen's theories follow in the next section.

Theory of Reasoned Action and Theory of Planned Behavior

The Reasoned Action Approach

For more than 50 years, Fishbein and Ajzen (2010) have worked on their model of prediction and change of behavior. Modifying Dulany's (1967) theory of propositional control, Fishbein (1967) suggested that intentions toward the behavioral object or activity are created by individual attitudes and societal norms, both of which are precursors to behavior. In 1963, Fishbein developed the expectancy-value model, which became the mathematical vehicle used to measure and explain attitudinal beliefs and normative beliefs. Belief formation is discussed in more detail later in this section. In summary, attitudinal beliefs and normative beliefs are the

early stages of behavioral attitudes and subjective societal norms. Attitudes and subjective norms predict intentions, which are followed by behavior (Fishbein & Ajzen, 1975). Background factors (demographic, personality, and other individual differences) were added as indirect influences of behavioral attitudes and societal norms, bringing about the theory of reasoned action (Ajzen & Fishbein, 1980). The original theory considered only those behaviors where an individual had volitional control (Ajzen, 1985, 1991). Recognizing that many behaviors did not fit the strict definition of the original model (because of internal or external constraints, not every behavior can be performed), Ajzen introduced the concept of perceived behavioral control as a third determinant of intentions. Consistent with behavioral attitudes and subjective societal norms, perceived behavioral control is produced by control beliefs. Fishbein and Ajzen's (2010) extended model now includes the theory of reasoned action and the theory of planned behavior with the authors' combined framework of behavioral prediction referred to as the reasoned action approach. Figure 2.1 provides an overview of the theoretical framework.

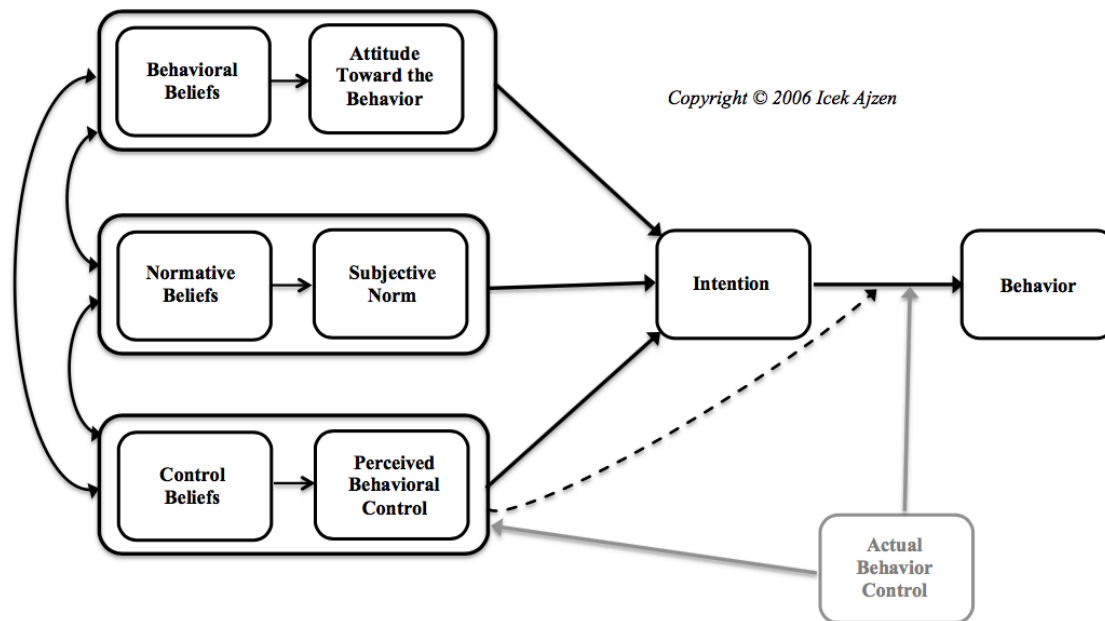


Figure 2.1 The Theory of Planned Behavior (Reasoned Action Approach)

In this section, the reasoned action approach is outlined with a more detailed description of the theory's concepts and propositions. Fishbein and Ajzen (2010) started with a behavior of interest. A precise definition of the behavior is crucial (behavior will be fleshed out in the next section), as is an appropriate measurement technique for the behavior. A properly defined behavior will aid in the development of a valid and reliable measurement. In general, it is assumed that human behavior follows intentions which are preceded by behavioral attitudes, subjective norms, and perceived behavioral control with beliefs as the foundation for the conceptual predictors. Examination of the determinants of intentions is the next step. As stated, determinants are formed by human beliefs. They are created in many ways: personal experiences, education and training, and exposure to any number of media outlets along with experiences that originate from differences in ethnicity, age, and personality. The source is unimportant to the model, it is only important that these beliefs exist. Formed beliefs provide the

foundation for decisions relating to behavioral performance. An individual's belief about an object or behavior is based upon positive and negative evaluations concerning that object or the performance of the behavior. If an assessment of the consequences of a behavior is positive, then one's attitude toward the behavior is similarly positive. Beliefs concerning social norms are developed the same way. If individuals believe that important people in their lives approve of a behavior or perform a behavior themselves, then there exists social pressure to be involved with the behavior. Lastly, individuals believe there are both internal and external factors that will help or hurt their performance of a behavior. If more factors in their lives are favorable, then there will be more perceived control to perform the behavior. The three sets of beliefs deliver the foundation for the determinants (attitude, subjective societal norms, and perceived behavioral control) of behavioral intention and the behavior.

Before leaving this section, it is important to understand two important items regarding the reasoned action approach (Fishbein & Ajzen, 2010). Namely, it does not imply that individuals are rational in their choices; in fact, beliefs can be quite illogical, be factually incorrect, or even be irrational. Secondly, Fishbein and Ajzen's framework originated as the theory of reasoned action (Fishbein & Ajzen, 1975) and was expanded by Ajzen (1991) to the theory of planned behavior. It is simply the process of individual behavior that is assumed to be reasonable, and where beliefs deliver the foundation for intentions to perform or not perform a behavior. Theoretically, behavior is the focus of prediction. The next section outlines guidelines necessary for a thorough coverage of behavior.

Behavior Description and Prediction

All concepts in the theory of planned behavior framework (attitudes, social norms, perceived behavioral control, and intentions) are measured based on the definition of the

behavior. There are four elements presented by the theory: for every behavior there is a target (focus of the action), an action performed, a context where the action is performed, and a temporal component. Consider the present research, where making donations (action performed) of money, property, or time (target or focus of the action) to a non-profit organization (the context where the action is performed) at least once each month over a one-year time frame. According to Fishbein and Ajzen (2010) “intentions are indications of a person’s readiness to perform a behavior” (p. 39), with the measurement of intentions yielding the likelihood or probability of performing the behavior. The higher the subjective probability, the more likely it is that the behavior will be performed. In an effort to obtain a high level of predictive validity, Ajzen and Fishbein (1980) required compatibility between the behavioral definition and the measurement of intention using the four criteria referenced above (action performed, the target of the action, context, and time). Levels of generality are helpful in assuring that there is a proper coordination between the behavioral definition and the measurement of intentions. For example, using the time criterion in the donating behavior illustration above, it is possible to set the time of the behavior very narrowly, very broadly, or even somewhere in between. For example, donations can be at different times, such as this Sunday at the 10 am service (i.e., specific or narrow level), or donation sometime in the next 12 months (i.e., general or broad level), or between the first and second quarter of 2016 (i.e., midway or in-between level). As a practical matter, for a study to test the theory and be useful, each of the four criteria should be defined and measured at a reasonable level of generality based on the practical use for the research. In addition, when constructing measurements, researchers need to be mindful of categories of behavior. Donating one’s time to a non-profit cause can be a series of different behaviors that collectively constitute a behavior category. For example, helping to plan a fundraising event for

the Heart Association, giving a fellow committee member a ride to the event, working at the event, and making a contribution to the fund raiser are all individual behaviors that comprise a behavioral category. Summation can be accomplished by compiling an index of all behaviors or fashioning the behavior into a single dichotomous action. In creating the latter, it is important to include level of effort and frequency of the behavior in order to uncover why people donate at that level. As a practical matter, giving a friend a ride to their fundraising event as a single behavior is of a far different giving magnitude than that associated with planning, implementing, and giving money to the same event. Fishbein and Ajzen (2010) stated that once there is adherence to the rules of compatibility in terms of action, target, context, and time for both the measurement intentions and the definition of the behavior, prediction of behavior from intention should be possible. Armitage and Connor (2001) inspected 48 different studies that investigated capability with the intention to behavior relationship and found an intention to behavior mean correlation of $r = .47$ accounting for 22% of the variance in behavior.

The last topic in this section is the impact of perceived behavioral control on intentions and behavior. As mentioned, Ajzen (1991) extended the theory of reasoned action with a third determinant of intentions—perceived behavioral control. One's volitional control can range in strength from behavior to behavior and have a direct impact on the intention-behavior relationship in that having more control increases the likelihood of performing a behavior. The amount of control considers both internal (personal physical and psychological) and external (resources, time, and other constraints) factors. Using perceived behavioral control (assuming the subject's reporting of perception is truthful) as a substitute for actual control allows for the improvement of prediction behavior when control is not volitional. For example, Madden, Ellen, and Ajzen (1992) found that when predicting the behavior of college students high amounts of

perceived behavioral control mattered little to the intention-to-behavior correlation ($r = .76$ to $.77$ by adding perceived behavioral control to the model). However, when asking students about getting enough sleep (where students reported having little control), the perceived behavioral control determinant added substantially to the intention-to-behavior correlation ($r = .36$ to $.64$).

To summarize, when individuals have high amounts of volitional control over a behavior and high intentions to perform a behavior, they are inclined to act accordingly. When there is a low level of actual control (internal or external restrictions limiting control), perceived behavioral control can improve the behavioral prediction. Perceived behavioral control will be explored in more depth in a later section.

Attitudes and Their Determinants

Attitude is defined by Fishbein and Ajzen (2010) as “a latent disposition or tendency to respond with some degree of favorableness or un-favorableness to a psychological object” (p. 76). Early theorists provided the following, “An attitude is a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual’s response to all objects and situations with which it is related” (Allport, 1935, p. 810). Definitions such as Allport’s were later deemed to be too dimensionally complicated for measurement purposes. Thurstone (1931) suggested that “the effect for or against a psychological object” (p. 261) is a more workable definition for researchers. The key point in this last definition is that attitudes are substantively evaluative in describing an individual’s location on a continuum that spans from negative to positive moving through a neutral point in the range (Fishbein & Ajzen, 2010). This bipolar measurement of individual attitudes is supported by theorists and researchers (Ajzen & Fishbein, 2005). More is discussed on measurement and scaling using bipolar scales in Chapter 3.

Using the reasoned action approach (Fishbein & Ajzen, 2010), attitudes about an object are the direct result of beliefs that have been formed about the object. Evaluations concerning the object's traits or specific features, both good and bad and however determined (personal experience, information gained from education, or social interactions) form attitudes. Fishbein and Ajzen (1975) defined beliefs as "the subjective probability that an object has a certain attribute" (p. 12). Attributes or traits used here are based on each individual's own view of the object within the environment. For example, individuals believe that eating ice cream (the object) will cause weight gain (the attribute). The strength of the belief (eating ice cream will cause weight gain) is not measured by traditional probability but instead with scales having end points such as agree-disagree or definitely true-definitely false.

The expectancy-value model in one form or another has been researched extensively from a standpoint of behavioral choice circumstances (Feather, 1959), where the researcher reviewed five separate approaches to the model finding similarity between three of the five with equations and concepts used. Fishbein (1963) was one of the first to use an expectancy-value model to explain the development of attitudes from beliefs. Fishbein's model defined an attitude mathematically as $A \propto \sum b_i e_i$, where: A represents the attitude toward the object, b (measured by *slightly likely....extremely likely*) is the strength of the belief that the object has the attribute or the trait i , and e , (measured by *positive....negative*) is the evaluation of the attribute i and the sum is over the total number of behavioral beliefs. Therefore, the model symbolizes that the evaluation of each attribute adds to an attitude in direct proportion to an individual's subjective probability that the object in question has each of the attributes. Consider the example of an individual thinking about tennis as a new sports activity and may already have positive or negative evaluations of traits or attributes concerning tennis (e.g., good cardio workout, fun sport

for meeting new friends, can be social, or extremely competitive). He or she now learns from a tennis friend who is also a physical therapist that playing tennis can be very hard on one's knees and may lead to surgery. The individual is likely to already have an attitude toward playing tennis and now has new information (i.e., tennis is a tough sport on your knees). His or her old attitude toward tennis may be modified in direct proportion to his or her subjective probability that playing tennis has the negative trait (i.e., playing tennis can be very hard on one's knees). Assuming the new tennis player sees this new information as negative, the more strongly he or she believes this trait to be accurate, the more likely the attribute evaluation will negatively affect his or her attitude towards playing tennis. Therefore, favorable attitudes towards objects result when likely positive traits are deemed to be associated with the object and negative attitudes toward objects result when likely negatively viewed traits are deemed associated with the object.

Before moving onto the next determinant of intentions, a few more points are necessary regarding beliefs. In particular, how does science differentiate among the different types of beliefs and which types are useful in the value-expectancy model? As stated, beliefs concerning object attributes are proportionately foundational to attitudes by the summation process of the product derived from belief strength (likely to unlikely) multiplied by evaluations (positive to negative) for all beliefs held to be associated with an object. Fishbein and Ajzen (1975) stated that only salient beliefs, those that are extemporaneous and available for immediate recall, are used in the development of attitudes for an object or activity. Miller (1956) found that because of human limitations, individuals are only able to receive, process, and remember a small number (seven objects in a span of attention and seven numbers in length) of salient beliefs which can be brought to bear at a moment's notice. Measurement (discussed in more depth in Chapter 3) of belief strength (*b*) is completed using a unipolar scale as it is assumed that the respondent having

elicited the belief in the first place would not later state that it did not exist. As for the belief evaluation (e), measurement would range from positive to negative. Scales used in the expectancy-value model are assumed to provide equal interval and not ratio measurements. Finally, along with testing the mean correlation between intention and behavior, Armitage and Conner (2001) also tested the relationship between the expectancy-value index of belief strength and the direct measure of attitudes and reported a mean correlation of $r = .53$. From a theoretical standpoint, assessing individual beliefs concerning objects or activities suggests a prediction of attitude toward the object or activity (Fishbein & Ajzen, 2010).

Social Norms and Their Determinants

In the reasoned action approach, Fishbein and Ajzen (2010) viewed perceived social norms as the social pressure from key individuals to complete or not complete a specific behavior. French and Raven (1959) identified five sources of power that allow others to exert power over an individual: (a) reward power, where one perceives there is ability by another to give rewards; (b) coercive power, where one perceives there is ability by another to dole out punishment; (c) legitimate power, where one perceives there is a justified right by another to prescribe behavior; (d) referent power, where one has a key relationship with another; and (e) expert power, where one perceives there is ability by another based on some special proficiency. Referent power is seen as the desires or dislikes of an important group where positive pressure or negative pressure to perform a behavior is perceived. The reasoned action approach focuses on referent power and refers to the behavior as injunctive or subjective norms (Fishbein & Ajzen, 2010). It is defined as an individual's perception of what important referent groups prescribe or not prescribe in terms of behavior. It is considered subjective by the individual because the

important referent group may or may not actually perform the behavior themselves or actually think the behavior is or is not desirable.

Fishbein's (1963) value expectancy model defines a subjective norm mathematically as $N \propto \sum n_i m_i$, where: N represents the injunctive norm, n (a bipolar scale: *disagree....agree*) is the measurement of the perceived injunctive belief that the referent prescribes as behavior i , and m , (a unipolar scale: *negative....positive*) is the motivation to comply with referent i , and the sum is over the total number of salient referents. Measurement is different here—when measuring attitudes in the previous section, belief strength used a unipolar scale and evaluation used a bipolar scale. Here when measuring injunctive norms, perceived subjective normative beliefs can be positive or negative and therefore scaled in a bipolar fashion, whereas motivation to comply with important referents is measured with a unipolar scale in which zero implies no motivation. Therefore, the model symbolizes that an individual's injunctive norm will increase or decrease in direct proportion to the summed products of their perceived beliefs that the referent prescribes the behavior by the motivation to comply with the referents. Harking back to the example of an individual considering tennis as a new sports activity, the injunctive norm regarding playing tennis will be determined by first identifying important referents (doctor, spouse, parents, siblings, and friends), coupling those important groups with perceived injunctive beliefs which may be negative or positive, and then multiplying them by the individual's motivation to comply with the important referents.

Injunctive norms have played a dominant role in conceptualizing social pressure and its influence on behavioral intentions and actions. However, another type of social norm the descriptive norm has showed up in research where peer pressure is seen as important to predicting behavior (Hawkins, Catalano, & Miller, 1992). Descriptive norms are different from

injunctive norms as they relate to behaviors performed by others who may be similarly positioned or relatable (e.g., classmates and other friends), rather than behaviors that are viewed as important to referents. Adding concepts such as descriptive norms to the reasoned framework will be discussed in more detail under the topic of expanded versions of the theory and predictive validity.

Perceived Behavioral Control and Its Determinants

Skinner (1996) prepared a guide that summarized no less than 100 constructs of control. Many researchers have used the term control (e.g., personal control, sense of control, and locus of control), while others have not openly used the word control in their title (e.g., efficacy, agency, capacity, and mastery). Although the construct control had many dissimilar titles, many were partly or more fully interconnected. In Skinner's compilation, one definition that is particularly useful in this research is "the perceived ability to significantly alter events" (Burger, 1989, p. 246). For this research there are two different approaches to the concept of perceived control considered, Bandura's (1977) concept of self-efficacy and Ajzen's (1991) concept of perceived behavioral control. Perceived behavioral control was used to extend the theory of reasoned action (Fishbein & Ajzen, 1975) into the theory of planned behavior (Ajzen, 1991).

Bandura's (1977) seminal work stated that self-efficacy theory is integral to the explanation of human behavior. Behavior is affected by outcome expectations and efficacy expectations. Outcome expectations are the perceptions of results from individual behavior performance. Efficacy expectations are defined as "the strength of people's convictions in their own effectiveness" (p. 193). Outcomes may be viewed as positive or negative in nature; however, with no perceived ability to accomplish an activity, it is highly unlikely action will ensue. In the alternative, if perceived efficacy is high, not only will action be started but also it is

likely to persist throughout the process until completion. There are several dimensions of self-efficacy: (a) magnitude which is associated with the level of difficulty, (b) generality which assesses the extent to which perceived effectiveness extends beyond the task at hand; and (c) strength where past experience can affect perseverance in an activity. The sources of efficacy are performance accomplishments (supported by personal involvement resulting in successes and failures in past behaviors), vicarious experience (although less dependable than that of personal experience, nevertheless personal observation can influence one's perceived notion of their capability), verbal persuasion (another less dependable source based upon discussions or task performance with others), and physiological states (emotional conditions have proven to affect performance, e.g. stressful events may diminish the likelihood of completing an activity). Finally, the original theoretical framework has been revised in recent work to be narrower when measured, and as an alternative, should be measured for each specific skill that will change depending upon the environment and the behavioral event in question (Bandura, 1997).

Fishbein and Ajzen (2010) defined perceived behavioral control as "people's perceptions of the degree to which they are capable of, or have control over, performing a given behavior" (p. 64). As stated earlier, the concept of perceived behavioral control was added by Ajzen's (1991) theory of planned behavior to aid in the prediction of intention to behavior when control was not volitional. Also noted, the measurement of actual control is not possible and therefore perceived behavioral control is used as a proxy, assuming it is veridical. It is clear from the preceding discussion that Ajzen's concept of perceived behavior control and Bandura's (1977) concept of self-efficacy are theoretically similar. Both concepts are operationalized with an individual's perception of their ability to accomplish a specific activity and items that relate to the activity in question at various levels of difficulty.

As with the other determinants of intention (attitude and subjective norm) perceived behavioral control is explained by salient beliefs, both external and internal, related to factors that determine the influence an individual has over the completion of behavior. Ajzen's (1991) model defined perceived behavioral control mathematically as $PBC \propto \sum c_i p_i$, where: PBC represents perceived behavioral control, c (a unipolar scale: *agree to disagree*) is the belief that control item i will be present, and p , (a bipolar scale: *agree to disagree*) is the power of factor i to facilitate or impede accomplishment of the behavior, and the sum is over the total number of control beliefs. Measurement is different from subjective norms, yet similar to the measurement of attitudes in the previous section. A unipolar scale is used for belief strength that the control factor exists for the behavior in question and a bipolar scale for the power evaluation of the control factor. When measuring perceived behavioral control, control factor belief strength beliefs can only be positive and therefore scaled in a unipolar fashion, whereas the power factor measuring how much the factor would help or hurt task completion could be positive or negative and is thus measured with a bipolar scale (-3 to +3). It is therefore assumed with the -3 negative assessments that the factor would impede completion of the behavior and +3 would imply the factor would enhance the completion of the behavior. Therefore, the model symbolizes that the individual's perceived behavioral control will increase or decrease in direct proportion to the sum of the products of their belief that the factor will be present by the power that each factor contributes to helping or hurting the accomplishment of the activity. Continuing to apply the tennis example, the perceived behavioral control composite for playing tennis will be determined by first identifying belief control factors related to playing tennis (physical capability needed to perform the activity, cost of participation, having time to play tennis), assessing if these predetermined factors are present (strength), and then multiplying accessed strength

measurement by the individual's perceived power that each of the factors will have to enhance or inhibit playing tennis.

Separate and Combined Effects of Determinants

In the theory of reasoned action (Fishbein & Ajzen, 1975), later expanded into the theory of planned behavior (Ajzen, 1991), we see that behaviors are predicted by intentions which are determined by direct measures of attitudes towards the behavior, social norms, and perceived behavioral control. Attitudes and subjective norms can affect behavior indirectly through intentions. Perceived behavioral control, based on the assumption that perceived behavioral control is a proxy for actual control has a dual role—it can indirectly affect behavior through intentions in the same way attitudes and subjective norms do or “it can directly moderate the effect of intentions on behavior” (Fishbein & Ajzen, 2010, p. 201). When actual control is reduced and not completely volitional, perceived behavioral control will aid in the prediction of behavior (Madden et al., 1992). Each of these direct determinants (attitudes, injunctive norms, and perceived behavioral control) is explained by indirect belief measures (behavioral beliefs, normative beliefs, and control beliefs). Behavioral beliefs are based on positive or negative outcome expectancies for specific actions, while normative beliefs are based on perceptions that important groups (referents) either approve or disapprove of certain behavior (injunctive norms) or that these referents are performing or not performing the behavior themselves (descriptive norms), and control beliefs are based on perceptions that specific internal and or external factors are likely to help or hurt the chances of accomplishing a behavior or achieving a goal. These beliefs are best solicited from a representative group from the population of interest. The value of beliefs resides in their explanation and not the prediction of intentions. Because of their explanatory role, the effects of beliefs is expected to be mediated the direct measures which are

the predictors of intention. The combined products of behavioral beliefs, reported earlier as $\sum b_i e_i$, (the summed products of b , the belief strength that the object has the attribute or trait i , times e , the evaluation of the attribute i) is expected to correlate with intentions. However, the impact on intentions is expected to be mediated by the direct measure of attitude. The same is expected from the combined products of normative beliefs, reported earlier as $\sum n_i m_i$, (the summed products of n , perceived injunctive belief that the referent prescribes as behavior i , times m , the motivation to comply with referent i) is expected to correlate with intentions; however the impact on intentions is expected to be mediated by the direct measure of perceived subjective norm. Lastly, the combined products or perceived behavioral control beliefs, reported earlier as $\sum c_i p_i$, (the summed products of c , is the belief control item i will be present, and p , is the power of factor i to facilitate or impede accomplishment of the behavior), are expected to correlate with intentions; however, the impact on intentions is expected to be mediated by the direct measure of perceived behavioral control (Fishbein & Ajzen, 2010). Several studies support the suggested mediated relationship of the three direct measures of attitudes, subjective social norms, and perceived behavioral control. In one such study, Hrubes, Ajzen, and Daigle (2001) investigated hunting intention and behavior. There were several interesting findings. First, consistent with the theory of planned behavior (Ajzen, 1991), when using behavior as the dependent variable with intention and perceived behavioral control as the two independent variables, the model explained a large to very large amount of the variance in the dependent variable ($R^2 = .38$). Only intention contributed significantly to the variance in the dependent variable (this is assuming that the behavior hunting is highly under the volitional control of the respondent). This finding is consistent with Ajzen's (1991) contention that given larger amounts of volitional control, the less important perceived behavioral control is expected to be (Madden et al., 1992). Very similar and

even stronger results ($R^2 = .86$) were present in the regression of intentions on the three direct measures (attitudes, subjective norms, and perceived behavioral control) of the theory of planned behavior. All three made significant contributions in the model. Next, it is important to address the theoretical role of beliefs in the hunting study. Behavioral beliefs, normative beliefs, and control beliefs and their respective summed products were correlated with the direct measures of attitudes, subjective norms, and perceived behavioral control. All three correlations were high and significant ($r = .76, .74, \text{ and } .72, p < .001$), thereby supporting the explanatory value of beliefs in their role as indirect measures of intentions. Finally, the correlation of belief composites for the prediction of intention was $r = .89$ compared to $r = .93$ for the prediction of intention from attitudes, subjective norms, and perceived behavioral control. This supports the suggested mediated relationship of direct measures (attitude, subjective norm, and perceived behavioral control) on indirect measures (composites of behavioral beliefs, normative beliefs, and control beliefs).

Background Factors and Expanded Models

In the discussion of the separate and combined effects of determinants, beliefs are described as explanatory in nature and are the foundational support for direct measures of behavioral attitudes, subjective norms, and perceived behavioral control in their direct prediction of intentions and indirect prediction of the behavior in question. In this section, there is a discussion of background factors, the origins of beliefs, and the theoretical justification for expanded models of the theory of planned behavior.

In the reasoned action framework, beliefs are subjective probabilities that behaviors have expected results, that referents will prescribe or perform behaviors, and that certain factors will help or hurt the chances of behavior accomplishment (Fishbein & Ajzen, 2010). These beliefs are

formed by individuals from direct observation where performance of a behavior produces outcomes or where important groups may direct an individual to perform a behavior or even be seen as performing the behavior themselves. Finally, personal experiences can offer information regarding those factors that impede or enhance the performance of a behavior. Subjective beliefs can be formed through individual exposure to outside sources (e.g., internet, television, radio). Furthermore, subjective beliefs can be inferential, where an individual may observe outcomes achieved from the performance of behaviors by others and infer that the same outcomes may be similar for the individual forming the subjective belief from the inference (Fishbein & Ajzen, 2010). The last two belief formation possibilities, individual exposure to outside sources and inference, are quite similar to Bandura's (1977) description of vicarious formation of self-efficacy. One last comment that has been mentioned previously in this work and is worth repeating, it does not matter how beliefs are developed. Whether they are from personal observation and experience, external sources, or by inference beliefs are not necessarily rational or veridical. Information obtained from any of these sources may be biased in the formation process or simply incorrect. The rational framework only assumes that once beliefs are formed they become the basis for attitudes, subjective norms, and perceived behavioral controls and that are the direct determinants of intentions to perform a behavior. In the tenets of naïve realism, Ross and Ward (1996) suggested that "understanding rests on three related convictions about the relation between his or her subjective experience and the nature of the phenomena that give rise to that subjective experience" (p. 111), events represent impartial reality, others will agree with my interpretation given the same information, and failure to agree with an interpretation can only come from exposure to different information, inaccurate interpretation, or the alternative view is

somehow biased. In conclusion, people's beliefs are their own regardless of the source or accuracy and are likely to be acted upon.

Given that beliefs are created by personal observation and experience, external sources, or are inferred, it may be reasonable to assume that demographics or socio-economic factors such as age, gender, education, income, net worth, ethnicity, and marital status may impact the formation of beliefs. Other personal factors such as religion, personality, and intelligence may also be important. This implies that if a background factor is related to the behavioral, normative, or control beliefs that provides the foundation for the behavior in question, there is expected to be an association between the background factor and the behavior. For example, age as the background factor and attending church services (behavior). If, on the other hand, when people have different background factors, different beliefs are expected regarding the behavior. And in the third alternative, if respondents exhibit background information unrelated to the behavioral, normative, or control beliefs, the expectation is there will be no association between the background factor and the behavior. Fishbein and Ajzen (2010) concluded that "people who come from different backgrounds with varying personal experiences can form different beliefs with respect to one behavior but the same or very similar beliefs with respect to another" (p. 225). If a relationship is found between gender and a specific behavior or intention (depending on the response variable of interest) Fishbein and Ajzen (2010) would expect this relationship to be mediated by the direct measures of behavior or intentions. Therefore, when predicting behavior and controlling for intentions and perceived behavioral control or predicting intentions and controlling for attitude, subjective norms, and perceived behavioral control, the background factor's relationship to the response variable, either the actual behavior or intention, is expected to be reduced substantially and be insignificant.

An example of this is seen with the background factor gender, in the hunting research cited earlier (Hrubes et al., 2001). Consistent with the reasoned action framework, for gender to affect hunting behavior, it must be related to the direct measures of hunting (intentions and perceived behavioral control). This was the case in the Hrubes et al. study. The researchers reported that men are more likely to hunt than women. Men reported hunting an average of 13 times in the year preceding the study year compared to women who reported hunting an average of .61 times. Concepts were measured from -3 to +3. Men had positive intentions to hunt with an average score of ($M = .53$) and women had strong negative intentions to hunt with an average score of ($M = -2.61$). Men ($M = 1.29$) believed they had more perceived behavioral control to hunt compared to women who had a lower average score ($M = -1.19$). In the first hierarchical regression, the dependent variable of hunting behavior was predicted with intention and perceived behavioral control. Both independent variables were significant ($p < .05$), but intention was the primary predictor ($R^2 = .57$), perceived behavioral control also correlated with behavior but did not improve the prediction in excess of intention. Most importantly, when gender was added in Step 2 of the hierarchical regression, there was a suggested mediated relationship with the two direct measures (intentions and perceived behavioral control). The researchers reported no change in the model with or without gender. In the second analysis, intention was the dependent variable determined by attitude, subjective norm, and perceived behavioral control in the first step of the hierarchical regression with gender added in the second step. Again, all three indicators significantly ($p < .05$) predicted intentions ($R^2 = .93$). For gender to affect intention to hunt, gender must be related to the direct measures of hunting intentions (attitude, subjective norm, and perceived behavioral control). All three measurements of scores were positive for men and all three were negative for women. As a result, gender correlated strongly with intentions to

hunt ($r = .46$). Finally, as was the case in the first analysis, with the addition of gender in the second phase of the hierarchical regression, gender was mediated by the three direct measures (attitude, subjective norm, and perceived behavioral control) of intention to hunt. The researchers reported no change in the model with or without gender. Therefore, when predicting behavior while controlling for intentions and perceived behavioral control or when predicting intentions while controlling for attitude, subjective norms, and perceived behavioral control, the background factor's relationship to the response variable, either the actual behavior or intention, is expected to be reduced substantially and be insignificant. To conclude, the analysis of background factors may offer a detailed explanation of intentions or behavior, but has not been found to improve prediction. These results have led to few researchers testing an expanded reasoned action model with demographic or personal traits. When relationships are found, most have reported the predictive ability of these demographic or personal traits to be substantially reduced or eliminated entirely by the suggested mediated relationship of the direct determinants of intentions or actual behavior. Although there have been a few attempts to test the framework using these concepts, Fishbein and Ajzen (2011) encouraged the pursuit of expanded models for three reasons: (a) the examination of background factors or personal traits may help understand why the factor affects a behavior in a specific population; (b) since beliefs are foundational to attitudes, subjective norms, and perceived behavioral control, testing may add to our knowledge regarding the source of the trait in belief development; and (c) there will be a better structure for different explanatory constructs for the prediction of human intentions and behavior.

The overarching question in the current research relates to understanding the influencing factors that motivate individual intentions to donate to non-profit organizations in the coming year. In the current study, only socio-economic factors were entered in Block 1 of the

hierarchical linear regression. Two of the Christian faith denomination categories (Catholics and Protestants) were both significant predictors of intentions with the faith denomination category Evangelicals as a reference group. As predicted by Fishbein and Ajzen (2010), once the traditional determinants of the theory of planned behavior entered the model in subsequent Blocks, the demographic faith denomination items were no longer significant categorical predictors of intention to donate to non-profit organizations. The examination of the faith denomination background factors may help understand why the factor affects a behavior in a specific population; since beliefs are foundational to attitudes, subjective norms, and perceived behavioral control, additional testing may add to our knowledge regarding the source of the trait in belief development for Catholics and Protestants.

Challenges: Sufficiency (Expanded Models) and Rationality

The reasoned action approach has accounted for 50 to 60% of explained variance in behavioral intentions and 30 to 40% of explained variance in behavior. Given these results, the assumption of sufficiency (theoretical assumption that intention is predicted only from attitudes, subjective norms, and perceived behavioral control; and behavior is predicted only from intentions and perceived behavioral control) seems to be satisfied for the reasoned action approach. Early models of the theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behavior (Ajzen, 1991) encouraged the addition of more predictors. In the interest of parsimony, additional predictors should only be added after empirical research. Fishbein and Ajzen (2010) suggested five standards before an additional direct measure of intentions or behavior is added to the model. First, the standard must adhere to the principle of compatibility. The predictor variable must be able to be defined in the same terms as behavior, which is a target, action, context, and time element. Second, there should be a conceptual proposition that

views the variable as a causal determinant of intention or the behavior. Third, the proposed conceptual determinant should not overlap existing concepts and should be independent from them. Fourth, the variable should have the potential to be applied by many social investigators. Lastly, the variable should regularly improve the prediction of intention or behavior and not be mediated by the primary determinants of intention or behavior. Investigators have explored the following areas: variations of subjective norms (descriptive, moral, and personal norms), past behavior, self-identity, belongingness, and anticipated regret. In the next section, there is a summary of research that has expanded the reasoned action approach.

Researchers have tested the sufficiency of the reasoned action approach with several variations of the subjective norm. In addition to the traditional subjective norm, many studies have explored the predictive ability of descriptive norms, moral norms, and personal norms. For example, Linden (2011) tested morality and past behavior as predictors of charitable intentions confirming his hypotheses that moral, rather than social norms (both injunctive and descriptive), were associated with charitable intentions. Morality was seen by the investigator as an internal perception of right and wrong and more important than injunctive and descriptive norms when predicting a respondent's intention to donate to charity. Moral norms along with the additional significant contributions of attitudes, perceived behavioral control, and past behavior, were combined in the model, and explained nearly 70% of the variance in one's intention to donate to charity. Using a hierarchical regression, Linden found that predicting intention to donate determined by attitude, perceived behavioral control, and injunctive norm, explained 33% of the dependent variable ($R^2 = .33$). In the second block, descriptive norms and moral norms were added, improving the explanation of the variance of the dependent variable to 57%. Moral norms along with attitude and perceived behavioral control were the only significant contributing

variables. In the last block, past donating behavior was added, again improving the explanation of variance in the intention to donate to charity to 68%. Moral norm, past behavior, attitudes, and perceived behavioral control were significant contributors with moral norm and past behavior showing substantially higher beta weights than attitude and perceived behavioral control.

Pelling and White (2009) sampled young adults age 17 to 24 using the theory of planned behavior to test the prediction of intentions and behavior with social networking websites. In this study, attitudes and subjective norms significantly contributed to predicting intentions to use social networks. Two added predictors were self-identity (conceptualized as a personal definition of one's self) and belongingness (conceptualized as a basic human need to be accepted by others). Only self-identity was found to significantly contribute to the intention to use social network sites. Step 1 of the hierarchical regression, age, gender, and past behavior explained 46% of the variance in the intention to use a social networking website. In Step 2, the independent variables of attitude, subjective norms, and perceived behavioral control increased the explanatory power to 66%, and in Step 3 of the model, self-identity and belongingness added another 2%, for a total of 68%. In the final model, significant variables included past behavior (the largest standardized beta weight), subjective norms, and self-identity.

In the final example of an extended model of the theory of planned behavior, Abraham and Sheeran (2004) tested the contribution of anticipated regret as a separate predictor of intention to perform health-benefiting behavior (exercise) after controlling for attitudes, subjective norm, perceived behavioral control, and past behavior. Anticipated regret is conceptualized as the idea "that emotional experience following a decision can influence motivation by changing the subjective utilities of potential outcomes" (p. 270). A survey was conducted ($N = 384$) of UK university undergraduates ages 18 to 47. A three-step hierarchical

regression was used to assess the impact of the three traditional predictors of intentions (attitudes, subjective norms, and perceived behavioral control) in Step 1. The model added past behavior as a predictor in Step 2 and anticipated regret in Step 3. All predictors with the exception of subjective norms in Step 3 significantly contributed to the explained variance which improved with each successive step: $R^2 = .40$, $R^2 = .51$, and $R^2 = .56$. The results suggested that anticipated regret qualifies as a separate independent predictor of intentions to exercise while controlling for the three main determinants of intention as well as past behavior.

Rationality and limiting conditions are common criticisms of the reasoned action approach. Critics state that the theory is too thoughtful, is not able to explain addictions, and fails to consider spontaneity in human behavior including especially activities that are not rational and may even be considered illegal (Reyna & Farley, 2006). When using the reasoned action approach, it does not matter how beliefs are developed, whether from personal observation and experience, external sources, or inferred. They are not necessarily rational or veridical. Information obtained from any of these sources may be biased in the formation process or simply incorrect. The rational framework only assumes that once beliefs are formed they become the basis for attitudes, subjective norms, and perceived behavioral controls and are the direct determinants of intentions to perform a behavior (Fishbein & Ajzen, 2010). Empirical evidence supports this statement. Consider the work of Armitage, Conner, Loach, and Willetts (1999) where a model constructed from the theory of planned behavior was able to predict legal and illegal drug use. The reasoned action approach does not assume rationality nor does it respond to behaviors that are prompted by addictions. Addictions to alcohol, drugs, or gambling restrict free will causing individuals to lose control of their beliefs and behavior. The reasoned action approach is capable of predicting intentions and behaviors such as alcohol consumption, drug

use, and cigarette smoking, as individuals have intentions to do so, with intentions predicted by individual attitudes, social norms, and perceived behavioral control (Fishbein & Ajzen, 2010). The model is not appropriate for situations where free will is compromised. The model is appropriate for predicting charitable intentions as illustrated next.

Charitable Behavior

Charitable behavior is broadly defined and used in this study as the voluntary transfer of money or things of extrinsic or intrinsic value (e.g., time, goods, and services) to a nonprofit organization for the assistance of others. There are thousands of articles on the topic of charitable giving which are mostly focused on donors' social and economic characteristics and the amount of charitable donations. Two general sections follow. First, a brief summary of the secular or worldly view of charitable behavior with its content sourced from sociology, psychology, and economics. The second is an interpretation of charitable behavior that originates from the Christian theological perspective. It is the scriptural perspective that makes this study unique. No study has used an expanded model of the theory of planned behavior to test the prediction of intention to donate to non-profit organizations determined by traditional theoretical determinants (attitudes, subjective norms, perceived behavioral control) and a spiritual construct, the Christian way of life, making this study a necessary body of research.

Worldly Perspective

Bekkers and Wiepking (2010) reviewed more than 550 articles focusing on the main question of why people give money to charitable organizations. Across economic, business, psychological, and social disciplines, the researchers classified eight critical drivers of charitable giving: “(a) awareness of need, (b) solicitation, (c) costs and benefits, (d) altruism, (e) reputation, (f) psychological benefits, (g) values, and (h) efficacy” (p. 1). In the first driver, awareness of

need is seen as the initial requirement of charitable behavior. Studies have documented that communicating needs, both physical and psychological, will impact the likelihood of giving. The method of contacting donors will determine the amounts that are given. Active solicitation (letters, in-person requests) instead of more passive approaches have had greater success. Costs appear to drive giving behavior with a higher likelihood of donations occurring when smaller amounts of donations are requested and when fewer burdens are placed on the donor when making the donation. When an exchange occurs, giving a benefit to the donor for making the gift (access to events such as museums, dinners, or a chance at a lottery) has resulted in increasing both donations and the number of donors. Altruism, a concept widely studied in the economic literature, is viewed as driving people to make donations to improve the output of the charitable organization which will provide indirect benefits the donor. A positive public perception of generous donors has been shown to justify donations and in the alternative, public disclosure of not giving, has a negative impact on donors. Psychological benefits such as feeling good about one's self, eliminating feelings of guilt, and simply being a moral person are all factors that are associated with charitable behavior. Values promoted by certain organizations may relate to the donor's perception of what is necessary to make the world a better place to live and therefore make the person more likely to donate to those organizations that have shared values with the donor. Finally, efficacy relates to the contributors' belief that their donation matters and will be used to help make a difference. This driver is related to organizational efficiency and confidence the charity can perform its mission, therefore, failure to hold this belief has been shown to reduce the likelihood of giving behavior.

Understanding the drivers of charitable behavior is helpful from an organization's perspective. However, equally important are individual and household characteristics that predict

charitable giving. Combining evidence from mechanisms that drive donating behavior with evidence of the characteristics of those who give becomes invaluable in the strategic planning for any non-profit entity. Bekkers and Wiepking's (2010) 550 article literature review was followed by two additional articles. In Part 1 of a two-paper study Bekkers and Wiepking (2011) provided the answer to the question—who gives?—as predicted by religion, age, education, and socialization practices. Part 2 applied the same literature review of 550 articles to predict charitable behavior by gender, marital status, income, and wealth (Wiepking & Bekkers, 2012). Religion had limited coverage in Bekkers and Wiepking's review of the literature. Aspects of religion most often explored are religious connection or status as a member of a group or church, involvement in the group or church activities such as attendance, what type of religious group does the respondent affiliate with, and beliefs or views relative to the religious affiliation. Positive relationships were found between church affiliation, attendance, those with more orthodox and strong religious beliefs, and charitable giving. Denominations were important with Protestants giving more than Catholics in the U.S. and the Netherlands. Conservative Protestants gave more than liberal Protestants and Jews gave higher absolute amounts compared to Catholics and Protestants, but not as a percentage of income.

The next most common determinant of giving in the literature review was education. Positive associations have been found between the level of educational attainment and charitable giving. Age is positively related to giving behavior. The last variable explored in Part 1 was socialization. Family ancestry was expected to impact children's giving outcomes for religiosity, education, income, well-being, and long life. Educational level of the parents, religiosity, and material means correlated positively with children's giving behavior. Gender was not conclusive, with results that are highly dependent on the number of socio-economic (age, income, education)

variables included in the analysis. Marriage and other types of partnerships including the number of children in a household were generally found to be positively associated with giving behavior. However, family decisions to give or not to give to charity was found to depend to some extent on the financial decision making process used the family unit (Burgoyne, Young, & Walker, 2005). Evidence of a positive relationship between income, financial wealth, and giving to charitable entities is enormous. Specifically, those with more wealth are not necessarily more likely to give (higher frequency); those with higher incomes give more to charity, but they tend to give less as a percentage of income as income rises. James and Sharpe (2007) reported finding a U-shaped association between income and giving to non-profits (both lower-income and higher-income households give more proportionately than do middle-income households). Also, subsidies from governments in the form of tax incentives have shown positive relationships with giving, such that increases in one unit of tax will result in an increase of more than one unit in charitable giving and lastly more actual and perceived wealth will positively affect donor giving.

In summary, past literature has explored motivating factors for charitable behavior such as the awareness of the need the charity seeks to satisfy, the solicitation method from the donor, a cost and benefit evaluation, donor altruism including benefits derived from the gift, the reputation of the organization, emotional benefits received by the donor, the organization's connection with the donors' moral values, and the expectation that the organization has the ability to accomplish their mission. In addition, research has covered many socio-economic factors found to be associated with donating behavior such as age, marital status and the decision making process within family units, education, income, wealth, and religious affiliation. Dependence on descriptive characteristics of individuals alone does not provide a complete picture of factors that enhance or impede charitable behavior. Without more information, non-

profit organizations have limited targets to intervene with donors and improve fundraising campaigns. The theory of planned behavior is a well-supported framework for the explanation and prediction of individual intention and behavior that utilizes predictors such as attitudes, social norms, and perceived behavioral control. The current study added a previously untested spiritual predictor, the Christian way of life, to the theory of planned behavior.

Christian Perspective

In this section, charitable behavior will be discussed from a Christian theological perspective. Beginning with the first book of the Bible, “God saw everything that he had made, and behold, it was very good” (Genesis 1:31, English Standard Version), personal wealth is not a wicked thing; instead, it is part of the material world that God made.

It becomes problematic from a Christian point of view when individuals obsess over worldly possessions (Borger, 2006), with Proverbs 15:14 stating, “better is a little with the fear of the Lord than great treasure and trouble with it” and Luke 18:25 admonishing, “It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” Also in Proverbs (11:24-25) it is written that there is great wisdom in generous giving. “One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want; whoever brings blessing will be enriched, and one who waters will himself be watered.” Given the opportunities and benefits for blessings as stated in the scriptures, it would appear wise to sacrifice for others as did Jesus when he died for the sins of man (Borger, 2006).

In the New Testament, the book of Acts recounts the activities of the early church. Luke is the writer and describes how Christians, filled with the Holy Spirit were dedicated to prayer and learning from the apostles, and lived in fellowship and sold their possessions to give to the poor (Borger, 2006). “There was not a needy person among them, for as many as were owners of

lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need" (Acts 4:34-35). Also in Acts (20:35), the apostle Paul instructed the Ephesian Elders, "in all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'"

When Jesus started his ministry there is a public example of why he came to this world. John the Baptist declared, "Behold, the Lamb of God, who takes away the sin of the world" (John 1:29). The Jewish audience at that time would have completely understood the imagery of the sacrificial lamb. This was the beginning of what would become the ultimate sacrifice for mankind (Borger, 2006). Jesus' teachings in the Bible promote charitable behavior by all who follow God in the Christian way of life. As stated in John (1:12-13), "But to all who did receive him, who believed in his name, he gave the right to become children of God, who were born, not of blood nor of the will of the flesh nor of the will of man, but of God." Once baptized in the Holy Spirit the Christian believer has the desire is to follow Christian teachings. It is, therefore, impossible to believe in the inspired word of God, become a Christian, and not attempt to model this sacrifice by making substantial giving an integral part of a Christian's way of life.

Finally, in John's gospel Jesus calls upon his followers to help those who are broken with physical needs, but most importantly to help those with spiritual needs (Borger, 2006). In Matthew 22:34, Jesus was asked by the Pharisees, which is the greatest commandment in the law? He told them, "You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets." Next, the concept of the Christian way of life as a direct determinant of intention to

donate money, time, and other property to non-profit organizations will be introduced into the theoretical framework.

Charitable Behavior and the Theory of Planned Behavior

Expanded Model Rationalization

Early models of the theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behavior (Ajzen, 1991) encouraged the addition of more predictors. In the interest of parsimony, as suggested previously, additional predictors should only be added after empirical research. The present study is an extended model of the theory of planned behavior, where intentions to give to non-profit organizations are determined by attitudes, subjective norms, perceived behavioral control, and the Christian way of life. Each direct predictor is preceded by the foundational beliefs that explain an intention to undertake charitable behavior. In the reasoned action approach, Fishbein and Ajzen (2010) stated attitudes about an object are the direct result of beliefs that have been formed from the object. Evaluations (beliefs) concerning the object's positive and negative traits and or specific features are determined from personal experience, information gained from education, or social interactions form attitudes. Subjective norms are formed by normative beliefs defined as perceptions of expected behavior originating from important groups or referents (i.e., injunctive norms), or actual behavior from relatable referents who perform the behavior themselves (i.e., descriptive norms). Perceived behavioral control is based on control beliefs; perceptions that specific internal and or external factors are likely to help or hurt the chances of accomplishing a behavior or achieving a goal. The Christian way of life is based on the belief that God delivered the gift of salvation, "For God so loved the world that he gave his only son, that whoever believes in him shall not perish but have eternal life" (John 3:16, English Standard Version). By accepting this gift of salvation from God,

Christians choose to glorify Him with their worldly behavior in compliance with the teachings described in the Bible. In order to test the extended model of Fishbein and Ajzen's reasoned action approach by exploring the prediction of intention to engage in charitable behavior determined by attitudes, subjective norms, perceived behavioral control, and the Christian way of life, it is essential to review important past investigations that focus on charitable behavior framed with the theory of planned behavior (Ajzen, 1991). The brief summaries that follow were chosen for this section based upon a prediction of the criterion variable, charitable intentions or behavior, and the use of an extended model of the theory of planned behavior. Extended models vary with additional predictor variables; however, common independent variables include descriptive norms, moral norms, past behavior, self-identity, religious beliefs, altruism, and knowledge. Also, since charitable giving behavior can take many forms, there is a variety of behavioral targets (money, time, blood, and human organs) included.

Past Literature Using Expanded Models and Charitable Behavior

Knowles, Hyde, and White (2012) surveyed students ($N = 210$) 18 to 24 years old, to determine their intentions to donate money with an extended version of the theory of planned behavior that included moral obligation and past behavior. The investigators intentionally focused on young people with the assumption that giving at an early age will translate into a lifelong habit. A hierarchical regression analysis was performed to predict intentions to donate money to charitable organizations. The first block used the traditional determinants of intentions (attitudes, subjective norms, and perceived behavioral control), while the second, and third block used moral norms and past behavior. In the first model, attitudes and perceived behavioral control but not subjective norms significantly accounted for 52% of the variance in intention to donate money. A moral norm added 5% and past behavior added 3% to the explanation of

intention variance. Block 3, which included all predictors entered into the analysis: the predictors of attitudes, perceived behavioral control, moral norm, and past behavior (not the subjective norm) contributed significantly to young students' intention to donate money to charitable organizations ($R^2 = .60$). The impact of the moral norm (personal sense of doing the right thing and responsibility) as an influencing factor in the extended model of the theory of planned behavior is a particularly important finding in this study.

In another application of the extended theory of planned behavior, subjective norms (also referred to as injunctive), moral norms, and a different kind of norm, descriptive norms were used to predict intentions to donate money (Smith & McSweeney, 2007). Descriptive norms are defined as behaviors performed by individuals who are similar in circumstance to a subject. When an individual is unsure about how to behave or what to do in a new or unique situation, relatable others are viewed as a helpful guide to behavior based their shared common traits or characteristics with the subject. Alternatively, subjective norms describe what important people think should be done, and moral norms describe feelings of personal responsibility and doing the right thing. Smith and McSweeney argued that one definition of normative behavior is inadequate, and new components will add to the predictive abilities of the theory of planned behavior. Therefore, a fuller concept that captures more dimensions of the normative construct should include injunctive, descriptive, and moral norms.

Hierarchical regression was used to narrow down intentions people have to donate to charity into a revised set of independent variables. In Step 1, demographics were entered followed in Step 2 by the traditional determinants of intentions i.e., attitudes, subjective (injunctive) norms, and perceived behavioral control. In Step 3 descriptive and moral norms were added, and past behavior was the last variable entered in Step 4. Demographics accounted

for 16% of the variance in intentions, including age and income as significant predictors. There was a positive relationship between demographic variables of age and income and intentions to donate. Smith and McSweeney (2007) collected data from respondents with a wider range of ages, 17 to 82 years old ($M = 44.19$) compared to the more narrow sample of young people who were 17 to 24 years old in the Knowles et al.'s (2012) study. Income ranged from \$15,000 to \$70,000. In Step 2, the traditional components of the theory all contributed significantly to the explanation ($R^2 = .30$) of variance of intentions. Descriptive norms did not make a significant contribution and moral norms produced a 6% significant effect increase in the power of the model. The last variable to enter the model, past behavior, contributed 18% to the change in R^2 . The final revised model accounted for 67% of the variance in intentions to donate to charity. In Part 2 of the study (four weeks later), using a subset ($N = 67$) of the original sample ($N = 227$), the investigators measured the prediction of donating behavior (two dependent variables: frequency and number of donations) determined by intentions, perceived behavioral control, and past behavior. Using another hierarchical regression analysis, Step 1 predictors of intention and perceived behavioral control both contributed significantly to the variance in frequency and donating behavior ($R^2 = .16$ and $R^2 = .14$ respectively). Past behavior (Step 2) did not contribute to the explanation of variance in frequency of donations and the variance in number of donations. The objective of the Smith and McSweeney (2007) study was to test an extended model (social and psychological determinants) of the theory of planned behavior. Findings from a more diverse sampling frame are supported by the addition of other dimensions (moral norms) to the normative component of the traditional model of the theory of planned behavior in the prediction of intentions to donate money to charitable organizations. Finally, as has been shown in several other studies, prediction of actual behavior lags in effect size when compared to the prediction of

intentions. This finding is often rationalized as the effects of changes in circumstances surrounding a decision to perform a behavior from the date of measurement intention to a later date when actual behavior occurs.

Continuing to focus on charitable giving framed by a revised model of the theory of planned behavior, Delaney and White (2015) explored individual's intention to sign up for a body bequest program in order to donate their body to medical science. Determinants were the traditional theoretical components (attitudes, subjective norms, and perceived behavioral control) along with moral norms, altruism, and knowledge. Two months following the original measurement of intentions, a subsample from the original sample ($N = 221$) was taken to measure registration activity for the body donation. Unique to this study were altruism and knowledge as predictors of intention. Morgan and Miller (2002) supported these measurements suggesting the intention to sign an organ donor card was predicted by altruism and knowledge. Having knowledge of the donee charitable organization resulted in significantly larger amounts given by donors as opposed to non-givers. Two other unique demographic measurements were used in this study—church membership (*yes* or *no* response) and the significance of religion in the respondents' lives (measured with a unipolar scale where 1 was used to indicate *very unimportant* and 7 was used to indicate *very important*). A three-step hierarchical regression was used to predict intention to donate one's body to medical science determined in Step 1 with demographic variables only. In Step 2, demographic variables along with attitudes, subjective norms, and perceived behavioral control were added and in Step 3 perceived knowledge, objective knowledge, moral norms, and altruism were added. The basic determinants of the theory of planned behavior accounted for 43.6% of the variance in intention to donate to a body donation program. In Step 2, attitudes and subjective norms were the only significant

contributors. In Step 3, explanation of the variance in intentions improved in the model by 15.1%, while significant contributors were: attitude, subjective norm, and moral norm. Importantly, Step 1 did not produce a significant explanation of the variance in intentions while both questions regarding religion (church membership and church importance) were included in the demographic measures.

There are only a small number of studies framed with the reasoned action approach that have tested the prediction of intention to donate to non-profit organizations or the actual donating behavior with an expanded model. Even fewer have used religious beliefs as a predictor. When religiosity has been considered, it is often part of a group of control variables that are primarily socio-economic in nature. As stated earlier, the reasoned action approach has accounted for 50 to 60% of explained variance in behavioral intentions and 30 to 40% of the explained variance in behavior. Early models of the theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behavior (Ajzen, 1991) encouraged the addition of more predictors; however, in the interest of parsimony, additional predictors should only be added after empirical research. Fishbein and Ajzen (2010) suggested five standards that are important when considering the addition of a new predictor. First, the standard must adhere to the principle of compatibility. The predictor variable must maintain compatibility with the behavior in question and be able to be defined and measured in terms of a target, action, context, and a time. In the present research, making donations are the action performed. Money, property, or giving time represents the target or focus of the action. The non-profit organization is the context where the action is performed. At least once a month over a one-year time frame satisfies the temporal component. Second, there should be a conceptual proposition that views the proposed variable as a causal determinant of intention or behavior, such as the Bible teaches Christians to give to those in

need. The current study hypothesizes that Christians who have a spiritual desire to follow the scriptures are more inclined to follow Biblical teachings and be more inclined to donate to those in need. Third, the proposed conceptual determinant should not overlap existing concepts and be independent from them. The Christian way of life is based on a faith based belief in scriptures rather than an attitude formed from trait evaluations of objects or activities. It is not a subjective norm originating from an individual's perceptions of important activities from referents. It is not a perception of one's ability based on internal and external factors that help or hinder the completion of a behavior. The fourth standard states that the additional predictor variable should have the potential to apply to many social investigators. Christian believers accept Jesus as their lord and savior and maintain a faith based belief that the Christian way of life applies to all worldly behaviors. Lastly, the variable should regularly improve the prediction of intention or behavior and not be mediated by the primary determinants of intention or behavior. Research framed with an expanded model of the theory of planned behavior has explored the prediction of intentions to give to charity and giving behavior using predictors that include self-identity, belongingness, anticipated regret, church membership, the importance of religion, descriptive norms, moral norms, altruism, past behavior, and knowledge.

The current study contributes to the literature by using an expanded model of the theory of planned behavior to test the prediction of intention to donate to non-profit organizations determined by traditional theoretical determinants (attitudes, subjective norms, perceived behavioral control) and the Christian way of life. This is unique to what is already known in the literature because of the added determinant—the Christian way of life. The theory of planned behavior states that traditional determinants of intention to donate money, time, or other property to a non-profit organization emanate from one's evaluation or attitude toward the behavior,

social pressures from important referents' opinions toward the behavior, and one's perception of their ability to accomplish the behavior in question. All determinants originate from a psycho-social evaluation of the behavior in question. The Christian way of life is a faith based spiritual determinant that stems from the donor and not the donation. Figure 2.2 displays the expanded model of the Theory of Planned Behavior using the unique determinant, the Christian way of life.

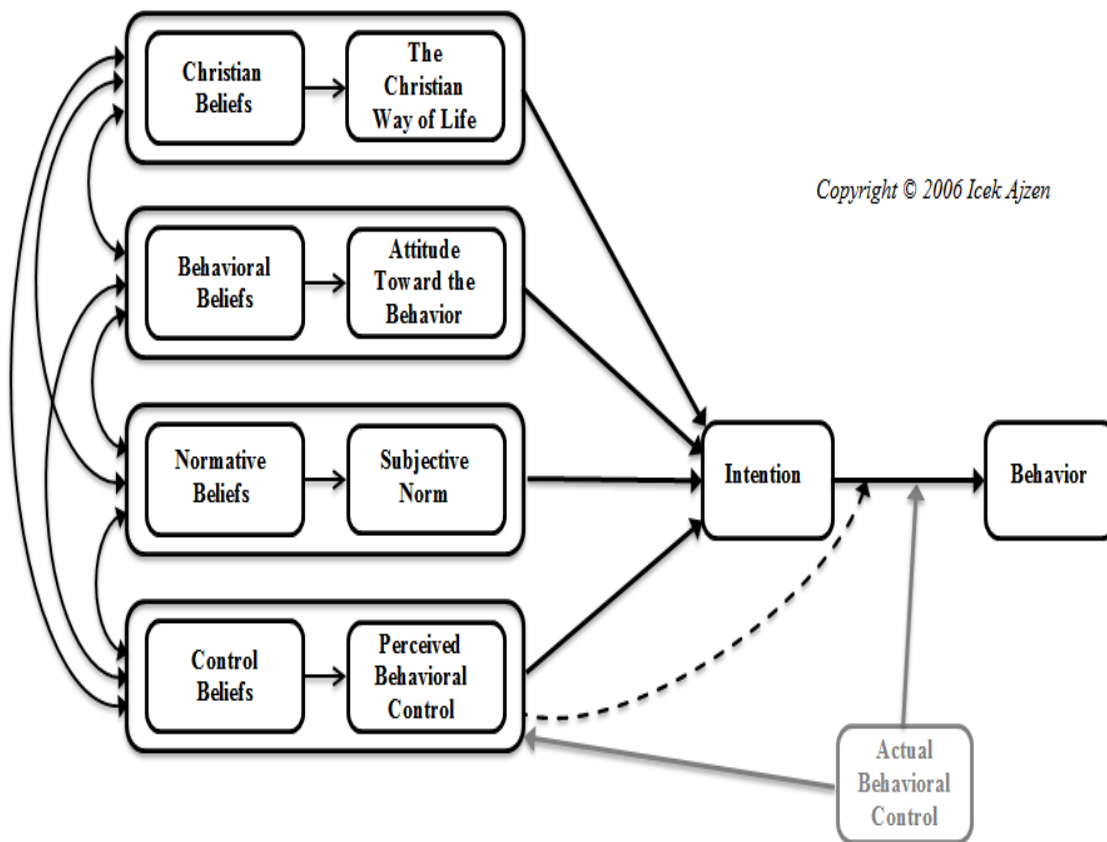


Figure 2.2 Expanded Model of the Theory of Planned Behavior

The Christian way of life, unlike the model's traditional social-psychological predictors (attitudes, social norms, and perceived behavioral control), is a spiritual determinant that is indwelled in the Christian believer. This indwelled spirit is suggested to be equivalent to the

unique Biblical person known as the Holy Spirit. The New Testament of the Bible explains that the Holy Spirit takes up permanent residence in a new believer's heart the moment conversion occurs, "For in one Spirit we were all baptized into one body-Jews or Greeks, slaves or free-and all were made to drink of one Spirit" (1 Corinthians, 12:13) and in Ephesians (1:13) for the exact moment of conversion, "In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit." The awakening that occurs in the newly converted Christian brings about the new believer's spiritual desire to emulate Jesus, follow the teachings of the Bible, and live a Christian way of life. In Matthew (22:37-40), the great commandment was communicated by Jesus to the Pharisees, "You shall love the Lord your God with all your heart and with all your soul and with your entire mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets."

Chapter 3 - Research Design and Methodology

Introduction

The purpose of the research was to explain and predict Christians' intentions to donate to non-profit organizations (non-religious and religious organizations) in the coming year. An expanded model of the theory of planned behavior (Ajzen, 1991) was used to determine the influence of attitudes, injunctive and descriptive norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life on the intention to make donations to non-profits. The main goal of this study was to test an extension of the theory of planned behavior with the inclusion of Christian faith with the following hypotheses:

- H1: Christians with positive attitudes toward charitable giving are more likely to have giving intentions.
- H2: Christians with positive perceived social norms (injunctive and descriptive) toward charitable giving are more likely to have giving intentions.
- H3: Christians with positive perceived behavioral control toward charitable giving are more likely to have giving intentions.
- H4: Christians with a positive moral responsibility toward charitable giving are more likely to have giving intentions.
- H5: Christians who have a history of participating more frequently in charitable giving are more likely to have giving intentions.
- H6: Christians who have a faith-based spiritual desire to pursue the Christian way of life are more likely to have giving intentions.

Instrumentation

The process for constructing the standard questionnaire for the current research followed the guidelines for constructing a reasoned action questionnaire (Fishbein & Ajzen, 2010).

Instrument development was completed in two steps—formative research (Pilot Part A and Pilot Part B) and preparing the standard questionnaire. See Figure 3.1.

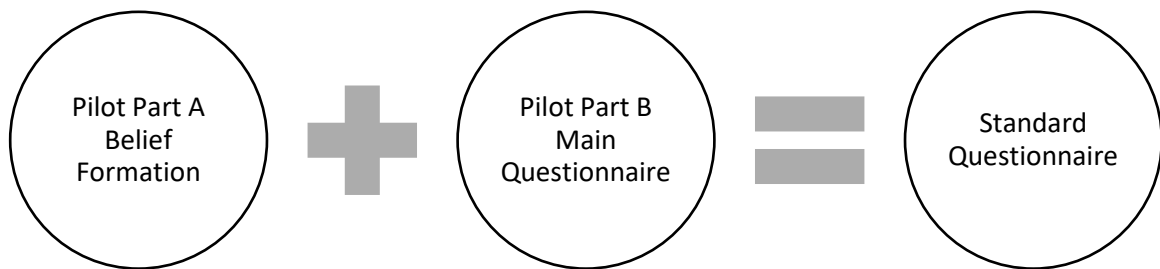


Figure 3.1 Constructing the Questionnaire

Formative Research

Formative research began with defining the behavior. To comply with the theoretical guidelines of compatibility, the behavior of interest as well as the independent variables of interest must be similarly described in terms of their target, action, context, and time features. The overarching research question related to Christian faith and its impact on the intention to make charitable contributions to a non-profit organization by exploring donations of money,

property, or time to a non-profit organization at least once each month over a one-year time frame.

Pilot Part A

Pilot Part A ($N = 24$) and Part B ($N = 21$) both utilized a small sample of people who are typical of the interest population (Christians). Although the same people were surveyed in both pilots, fewer subjects responded to Pilot Part B. The purpose of Pilot Part A was to identify readily available traits or characteristics (beliefs) about the object or activity that is the behavior in question, e.g., donating to non-profit organizations. Related to their giving intentions, respondents were asked in Pilot Part A of the study to identify behavioral outcomes (what are the consequences of performing the behavior), important referents (important people or groups), relatable referents (those who are similar to the respondent), control factors (items that might hinder or enhance performance of the behavior), personal moral responsibilities (individual ideas about right and wrong regarding the behavior), past donating behavior, and biblical teachings (important scriptures that inform individuals regarding Christian behavior).

Pilot Part A subjects received instructions similar to the following statement. Please take a few minutes to tell me your thoughts about donating money, time, or other property to a non-profit organization at least one time per month over the next one-year time period. There is no right or wrong reply. We are curious about your personal thoughts. In the questions that follow, write down those thoughts that come immediately to your mind.

Behavioral outcome items included the following:

- 1) What do you see as the advantage of your donating money, time, or other property to a non-profit organization at least one time per month over the next one-year period?

- 2) What do you see as the disadvantages of your donating money, time, or other property to a non-profit organization at least one time per month over the next one-year period?
- 3) What else comes directly to mind when you think about donating your money, time, or other property to a non-profit organization at least one time per month over the next one-year period?

Normative referents (injunctive) included the following:

- 4) List all important people or groups who would approve or think you should donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.
- 5) List all important people or groups who would disapprove or think you should not donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.

Normative referents (descriptive) included the following:

- 6) When uncertain about what you should do, it's often easy to see what people in your circumstance might do. List people or groups who are most likely to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.
- 7) List people or groups who are least likely to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.

Normative behavior (moral) included the following:

- 8) What are your moral responsibilities when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year?

- 9) When thinking about what is right and wrong, what comes directly to mind when thinking about donating money, time, or other property to a non-profit organization at least one time per month over the next year?

Control factors included the following:

- 10) List any factors or circumstances that would enhance your ability to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.
- 11) List any factors or circumstances that would impede your ability to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.

Christian teachings included the following:

- 12) From your own interpretation of Christianity, list any scriptures or biblical teachings that encourage you to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period.
- 13) From your interpretation of Christianity, list any scriptures or biblical teachings that discourage your donating money, time, or other property to a non-profit organization at least one time per month over the next one-year period.
- 14) List any biblical teachings that you think are important to living your life (how scriptures inform individuals regarding Christian behavior).

The 14 questions listed above were presented to subjects using an open ended questionnaire format with an online delivery. Each participant was given unlimited space to provide typed responses. Also, since the questionnaire required substantial time to complete, the survey remained open for participants to complete for approximately four weeks. Three follow

up emails were used to encourage completion of Pilot Part A. The first email reminded subjects that it had been more than one week since the survey was sent out to them, the second notified subjects that the survey would be closing soon, and the last notification offered two final days to submit responses. Each time participants were noticed, the email reminded participants their number was limited in the pilot and the importance of their responses.

The responses from the open ended questionnaire identified salient behavioral, normative, control, and Christian beliefs. In compliance with Fishbein and Ajzen's (2010) instrument guidelines, these responses were then summarized into short statements to create a set of modal beliefs for each belief category. Statements were separated by belief category and then compiled until similar personal belief statements for each category reached approximately 75% of all individual beliefs obtained from the survey participants. These sets of summary statements became the content for each belief category used to construct the main questionnaire piloted in Part B discussed in the next paragraph.

Pilot Part B

The goal of the second part of the formative research is the development of the main questionnaire. Fishbein and Ajzen (2011) suggested that the main questionnaire include three sections: (a) direct measures of the independent variables of interest (attitude, perceived norms, perceived behavioral control, and the Christian way of life); (b) indirect belief-based measurements (behavioral beliefs, normative beliefs, control beliefs, and Christian beliefs), remembering these were identified in Pilot Part A as modal sets of belief categories and their foundational importance to the independent direct determinants of intention; and (c) measures of background such as demographic characteristics (age, gender, branch of Christian faith, education, household income, marital status, ethnicity, and parental status). The basis for

construction of the scales used to measure direct determinants of intention to donate to non-profit organizations follows in next paragraph.

Thurstone (1931) stated that attitudes are evaluative in nature and are “the effect for or against a psychological object” (p. 261). The key point in this definition is that attitudes are substantively evaluative and are measured by an individual’s location on a continuum that spans from negative to positive moving through a neutral point in a range (Fishbein & Ajzen, 2010). Seven-point bipolar adjective scales are generally used in question construction while fashioning each direct measure of intention in compliance with the guidelines of theoretical compatibility between each determinant and behavior (Osgood, 1952). Semantic differential measurements are constructed where the meanings of objects or events are assessed with a set of bipolar (two end points and a neutral point) adjective pairs (e.g., *simple....complex*). In this research direct determinants will include: (a) attitude, (b) subjective norms (injunctive, descriptive, and moral), (c) perceived behavioral control, (d) past behavior, and (e) the Christian way of life. Actual measurements used in the Pilot Part B are listed below.

Direct Measures of Attitude. The direct measure of attitude was evaluated with 11 questions forming the attitude scale. Six items were reversed scored. Items were combined to form a measure of attitude ($\alpha = 0.97$).

Direct measures of attitude included the following:

- 1) My donating money, time, or other property to a non-profit organization at least one time per month over a one-year period would be:
 - *Unsatisfying* (1).....*Satisfying* (7),
 - *Unrewarding* (1).....*Rewarding* (7),
 - *Unfavorable* (1).....*Favorable* (7),

- *Purposeless* (1).....*Purposeful* (7),
- *Useless* (1).....*Useful* (7),
- *Unpleasant* (1).....*Pleasant* (7),
- *Bad* (1).....*Good* (7),
- *Negative* (1).....*Positive* (7),
- *Thoughtless* (1).....*Thoughtless* (7),
- *Worthless* (1).....*Valuable* (7),
- *Harmful* (1).....*Beneficial* (7).

Direct Measures of Subjective Norms. The direct measure of subjective norms was evaluated with three questions for the injunctive normative component, one question for the descriptive normative component, and one question for the moral normative component of subjective norms. Scales for the injunctive and descriptive component were combined in accordance with recommendations of Fishbein and Ajzen (2010). One of the injunctive scale items and the moral scale item were reverse scored. The three questions used in injunctive norms were combined with one question from the descriptive norm to form a measure of subjective norms ($\alpha = 0.65$). Reliability for the overall scale was improved ($\alpha = .82$) with the removal of the only reversed coded question from the four questions comprising the normative scale. See question 2 below.

- 1) Injunctive measurement: Most people who are important to me think I should donate money, time, or other property to a non-profit organization at least one time per month over a one-year period: *Strongly Disagree* (1).....*Strongly Agree* (7).

- 2) Injunctive measurement: The people in my life who's opinion I value think I should donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period: *Strongly Agree* (1).....*Strongly Disagree* (7).
- 3) Injunctive measurement: It is expected of me that I donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period: *Strongly Disagree* (1).....*Strongly Agree* (7).
- 4) Descriptive measure: Most people who are like me will donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period: *Strongly Disagree* (1).....*Strongly Agree* (7).
- 5) Moral measurement: Based on my sense of right and wrong and my feelings of personal responsibility, I should donate money, time, or other property to a non-profit organization at least one time per month over a one-year period: *Strongly Agree* (1).....*Strongly Disagree* (7).

Direct Measure of Past Behavior. The direct measure of past behavior was measured with one item.

- 1) During the past year, I have donated money, time, or other property to a non-profit organization at least one time per month: *Definitely False* (1).....*Definitely True* (7).

Direct Measures of Perceived Behavioral Control. The direct measure of perceived behavioral control was measured with three questions, with measurements for likelihood, difficulty in completing the behavior, and behavior controllability (Ajzen, 1991). The first two questions were reverse coded and the third in the series was not, together forming a scale

measurement for perceived behavioral control ($\alpha = 0.47$). Reliability for the overall scale was improved ($\alpha = .54$) with the removal of the third question.

- 1) In the next year, I am certain I can donate money, time, or other property to a non-profit organization at least one time per month: *Strongly Agree* (1).....*Strongly Disagree* (7).
- 2) For me to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period is: *Extremely Easy* (1).....*Extremely Difficult* (7).
- 3) The decision to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period is entirely up to me: *Strongly Disagree* (1).....*Strongly Agree* (7).

Direct Measure of The Christian Way of Life. The direct measure of the Christian way of life was measured with three questions. These three questions were combined to form a measure of the Christian way of life ($\alpha = 0.97$). There were no reverse coded questions in this scale.

- 1) My donating money, time, or other property to a non-profit organization at least one time per month over a one-year period is consistent with my spiritual desire to follow the teachings of the Bible: *Strongly Disagree* (1).....*Strongly Agree* (7).
- 2) My donating money, time, or other property to a non-profit organization at least one time per month over a one-year period is consistent with my spiritual desire to emulate Christ: *Strongly Disagree* (1).....*Strongly Agree* (7).

- 3) My donating money, time, or other property to a non-profit organization at least one time per month over a one-year period is consistent with my spiritual desire to be obedient to God: *Strongly Disagree* (1).....*Strongly Agree* (7).

Dependent Variable—Intention. The dependent variable, intention to donate, was measured with three items which were summated to form a measure of intention ($\alpha = 0.62$). Reliability for the overall scale was improved ($\alpha = .91$) with the removal of question number (2) below “I intend” which was reverse coded. Questions “I expect” and “I will try” were the two questions used in the final scale.

- 1) I (expect and will try) to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period: *Strongly Disagree* (1).....*Strongly Agree* (7).
- 2) I intend to donate money, time, or other property to a non-profit organization at least one time per month over the next one-year period: *Strongly Agree* (1)*Strongly Disagree* (7).

Results from the Pilot Part A open-ended questions were used to inform the indirect measures in Pilot Part B. In compliance with Ajzen’s instrument guidelines, these responses were summarized into short statements to produce a set of modal beliefs for each belief category. Statements were accumulated until similar personal beliefs reached approximately 75% of all individual opinions. These model statements became the basis for the measurement of strength and evaluative components for each belief then used to construct the main questionnaire in Pilot Part B.

Indirect Behavioral Beliefs Behavioral beliefs were measured with strength and evaluative questions. For each salient behavioral outcome (trait or characteristic of donating

behavior), the outcome strength and associated evaluation were formed to create a composite belief for the behavior.

Behavioral Belief Strength:

- 1) My donating money, time, or other property to a non-profit organization at least one time per month over a one-year period will result in my: *giving back, helping others, being obedient to God, financial sacrifices, and time sacrifices*. All items measured with *Extremely Unlikely* (1).....*Extremely Likely* (7).

Behavioral Belief Evaluation:

- 2) My *giving back, helping others, being obedient to God, financial sacrifices, and time sacrifices* are *Extremely Undesirable* (1)....*Extremely Desirable* (7).

Indirect Normative Beliefs Normative beliefs (injunctive and descriptive) were measured with strength and motivation to comply with important referents scales. Moral normative beliefs were measured with strength and value preference scales. For each salient referent (important person or group), strength and the motivation to comply with the associated referent were formed to create a composite belief for the behavior.

- 1) **Injunctive Strength** When it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year my *family thinks, friends think, church thinks I should not* (1).....*I should* (7).
- 2) **Injunctive Motivation to Comply:** When it comes to matters giving to charity, I want to do what my *family, friends, church* thinks I should do: *Strongly Disagree* (1).....*Strongly Agree* (7).
- 3) **Descriptive Strength** I expect that *most of my family, other Christians, people with financial, health, or family challenges*, will donate money, time, or other

property to a non-profit organization at least one time per month over the next year: *Strongly Disagree* (1).....*Strongly Agree* (7).

4) **Descriptive Referent** When it comes to matters of giving to charity, how much do you want to be like your *most of my family, other Christians, people with financial, health, or family challenges*? *Not at All* (1).....*Very Much* (7).

5) **Moral Strength** *It goes against my faith beliefs, organizational stewardship is important, helping others is important*, when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year: *Strongly Disagree* (1).....*Strongly Agree* (7).

6) **Moral Value Preference:** When it comes to matters of donating money, time, or other property to a non-profit organization at least one time per month over the next year, it is important that I act in accordance with my *faith beliefs, organizational stewardship, helping others*: *Not at All* (1).....*Very Much* (7).

Indirect Control Beliefs and Power of Control Factors For each salient control factor (items that enhance or impede behavior), strength (whether or not the factor is present), and power (factor has the ability to hurt or help) were formed to create a composite belief for the behavior.

1) **Control Belief Strength:** *My poor financial situation, poor health, unexpected hardships* will impact my donating money, time, or other property to a non-profit organization at least one time per month over the next year: *Strongly Disagree* (1).....*Strongly Agree* (7).

2) **Power of Control Factor:** *My poor financial situation, poor health, unexpected hardships* in the forthcoming year will make donating money, time, or other

property to a non-profit organization at least one time per month over the next year: *Extremely Difficult* (1).....*Extremely Easy* (7).

Indirect Christian Beliefs For each salient Christian teaching (items that inform individuals on Christian behavior) strength (relevance or importance to living the Christian way of life) and spiritual desire (to comply or not comply) were formed to create a composite belief for the behavior.

- 1) **Belief Strength:** In living a Christian way of life *loving your neighbor by serving others is, following the Bible as a life guide is, giving out of obligation is: Very Unimportant* (1)..... (7) *Very Important*.
- 2) **Christian Spiritual Desire:** When it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year, I want to *love my neighbor by serving others, following the Bible as a life guide, give out of obligation: Strongly Disagree* (1)..... (7) *Strongly Agree*.

Demographic Characteristics. A lifetime of experiences will expose individuals to different happenings resulting in a variety of beliefs (Fishbein & Ajzen, 2010). Experiences are viewed differently depending upon personal psychological factors such as intellect and personality as well as social factors such as ethnicity, income, education, and religion. Background factors—such as those described above—should only be considered if there is reason to believe that individual beliefs do in fact vary in the factor. For example, an income factor variance may exist for individuals with low incomes compared to those with high incomes resulting in the formation of different beliefs based on income levels. Background factors are

expected to be associated with a behavior only if the background factor is related to one or more of the behavioral, normative, or control beliefs that explain the behavior in question. This was supported in prior research with social independent variables such as gender, ethnicity, age, family composition, education, and employment and economic independent variables such as income and net worth found to be associated with charitable behavior (Bekkers & Wiepking, 2011; Wiepking & Bekkers, 2012). PEW Research Center (2014) in their nationally representative U.S. sample of Christians, asked respondents to provide information regarding age, gender, Christian denomination, level of education, household income, marital status, ethnicity, and parental status of children under 18. To comply with past literature and to be comparable with PEW, similar demographic questions were included in the standard questionnaire.

Prior to moving onto the standard questionnaire for the main sample, Fishbein and Ajzen (2010) recommended specific protocol for evaluating the Pilot Part B instrument for reliability and validity, advising researchers that this step may reveal needed modifications to the final standard questionnaire administered to the sampling frame. Direct measurement scales for all independent variables (attitude, subjective norms for both injunctive and descriptive, perceived behavioral control, and the Christian way of life) along with the dependent variable (intention) were tested for reliability using Cronbach's alpha as a computed estimate of internal consistency. Correlation analyses was used to test three types of internal validity (convergent, discriminant, and predictive). For convergent (expecting high correlations), the relationship between each of the questions used to arrive at the summated measure for each independent variable are compared, e.g., the direct determinant attitude has 11 questions in the questionnaire and is summed to arrive at a single measure. This process would be repeated for each of

the independent variables. For discriminant (expecting low correlations), the relationship between individual questions that are summed to measure one concept are compared with individual questions that are summed to measure a different concept. Finally, for predictive validity (expecting high correlations), the relationship between each independent variable and the dependent variable intentions are compared. The standard questionnaire is presented in its entirety in Appendix C.

Sample

This study sought to examine the intentions of Christians when considering future donations to non-profit organizations. The specific research population consists of Christians from every major U.S. denomination (Catholic, Evangelical, other Christian, and Protestant) including the “other” category for those who identify with lesser known denominations. This population of interest, through their Christian faith identification, teaching, and practice, has been exposed to the Christian teachings contained in the new testament of the Bible including the accounts of Jesus Christ’s life as outlined in the four Gospels. The respondents have presumably had the opportunity to accept Jesus Christ as their Lord and Savior. Although having this faith based opportunity does not necessarily guarantee the study participant has a personal relationship with Christ. Jesus’ teachings in the Bible promote charitable behavior by all who follow God in the Christian way of life. As stated in John 1:12-13, “But to all who did receive him, who believed in his name, he gave the right to become children of God, who were born, not of blood nor of the will of the flesh nor of the will of man, but of God.” Although the messages included within all four Gospels are the same, the worldly interpretation, preaching and teaching by each of the Christian denominations are not the same. Therefore, this study seeks observations from

all Christian faith denominations. The only standard is that each participant self identifies their faith as Christian.

Initially, the research proposal envisioned a purposive sample drawn from one large Christian church located in New England. As an alternative to a single large Christian church, several smaller Christian churches in New England would be combined for participant selection. The final alternative plan called for a sample from a large church outside of the regional area. The sampling frame goal was to identify at least 500 members and attendees with an expected response rate of 50%. By means of a coordinated effort with the church clergy and elders, all attendees would be invited to participate through announcements made in the weekly church bulletin over a period of two months prior to the start of data collection. In addition, senior clergy would send a message using email or regular mail to all church members outlining the research study requesting that each church member participate in the survey. Inclusion criteria are self-described Christians who may be members of the congregation or regular attendees in weekly worship services or church functions. See Appendix A for IRB application.

A list of pastors representing approximately eight churches were contacted with a telephone call and a recruitment letter requesting that their church membership participate in the current research. In most cases it was difficult to schedule time to speak to pastors. When time was granted, the request to survey the church membership was generally seen as an intrusion for the membership based upon many other church initiatives that were either currently underway or planned in the near future. More than one church administrator or pastor was concerned over insufficient “bandwidth” for even one more message for church goers. Some contacted did see merit in the research. However, over-burdened church leadership and protection of their flock

were common themes. Only one church, which was too small to support the statistical analyses, agreed and gave permission to pursue the data collection at their site.

In lieu of obtaining study participants from local, regional, or a national church, enlistment was accomplished through a contract with an online survey organization, Qualtrics. Qualtrics maintains panels of likely research subjects who are sent an email invitation advising them that the survey is for research purposes, the estimated time needed to complete the survey, and the incentives available for participation. Participants receive incentives based upon the length of the survey, subject profile, and difficulty in obtaining subjects. Panel members may unsubscribe at any time. Self-selection bias is circumvented by omitting details about the content of the survey. Qualtrics randomly selects subjects where they are likely to qualify. There are exclusions in selection, including and not limited to category exclusions and participation frequency. Each sample from the panel base is proportioned to the general population and they randomized before sent out to participants.

The study design includes measurements of attitudes, injunctive and descriptive norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life and therefore, it is unlikely that a secondary data set would be appropriate for this study. There are six independent variables of interest (attitudes, injunctive and descriptive norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life), eight control variables (age, gender, Christian denomination, level of education, household income, marital status, ethnicity, and parent of children under 18), and one dependent variable (intention). Therefore, the sample size should contain at least 140 to 210 respondents or 10 to 15 individual cases for each predictor variable (Field, 2013).

Based upon the criteria in the previous paragraph, Qualtrics was asked to screen subjects using the PEW Research Center (2014) nationally representative sample ($N = 24,951$) results as a guide. As mentioned above, Qualtrics screened participants to fill quotas that lined up with PEW's 2014 religious study as follows: gender (male 45%), Christian faith affiliation (Catholic 29.5%, Evangelical 36%, Christian other 4.7%, and Protestant 30%), income (less than \$30K 36%, \$30K-49,999 21%, \$50K-99,999 27%, \$100K or more 17%), age (18-24 17%, 30-49 33%, 50-64 29%, 65 or more 21%), and education (high school or less 43%, some college 32%, bachelor's degree 16%, post graduate 9%).

The contract with Qualtrics required the delivery of 250 completed surveys. Subjects who failed filtering criteria eliminated several attempts from the final sample. Each potential participant was required to surpass four hurdles: (a) self-identify their primary religion as Christian, (b) be 18 years of age or older, (c) not be a member of a household that has previously submitted a survey for the current research study, and (d) submit a completed survey questionnaire. Final descriptive results from the standard questionnaire are reported in Table 3.1.

Table 3.1

Current Study Demographic (N = 250) and PEW Research Center (2014) Study (N = 24,951)

Variable	Sample Frequency	Sample %	PEW %
Age			
18 to 29	48	19.2	17.0
30 to 49	84	33.6	33.0
50 to 64	77	30.8	29.0
65 and over	41	16.4	21.0
Branch of Christian Faith			
Catholic	73	29.2	29.5
Evangelical	81	32.4	36.0
Other Christian	29	11.6	4.7
Protestant	67	26.8	30.0
Education			
High school or less	73	29.2	43.0
Some college	86	34.4	32.0
College	62	24.8	16.0
Post graduate	29	11.6	9.0
Income			
Less than \$30,000	73	29.2	36.0
\$30,000 to \$49,999	57	22.8	21.0
\$50,000 to \$99,999	75	30.0	27.0
\$100,000 or more	45	18.0	17.0
Marital Status			
Divorced/Separated	33	13.2	14.0
Living with Partner	22	8.8	6.0
Married	151	60.4	52.0
Never Married	40	16.0	21.0
Widow/Widower	4	1.6	8.0
Gender			
Male	98	39.2	45.0
Female	152	60.8	55.0
Ethnicity			
Asian	7	2.8	2.0
Black or African American	15	6.0	13.0
Latino	17	6.8	16.0
Multiple ethnicity/Other	7	2.8	3.0
White/Caucasian	204	81.6	66.0
Parent of Children Under 18			
Yes	85	34.0	30.0
No	165	66.0	70.0

Chapter 4 - Results

Chapter 4 provides descriptive, correlation, and regression analyses used to test the six research hypotheses and answer the overarching research question of, “Does the traditional and expanded theory of planned behavior explain and predict intentions to donate money, time, or other property to non-profit organizations over the next year?” In the correlation analyses, each of the separate belief composites were correlated with each related direct determinant. These composites and their relationship to their respective determinants provided the foundational explanation for each independent variable used as a direct determinant in the regression model. In the hierarchical linear regression models that follow, the traditional determinants (i.e., attitude, subjective norm, and perceived behavioral control), revised determinants (i.e., adding descriptive norms to injunctive norms to create a more developed subjective norm), and expanded models (i.e., adding moral norms, past behavior, and the Christian way of life) were used to test each hypothesis. The regression models delivered tests of the predictive ability of the traditional, revised, and expanded models of the theory of planned behavior.

Descriptive Analyses

Table 4.1 presents correlations for each direct independent variable of interest (behavioral attitude, injunctive and descriptive norms, moral norms, past behavior, perceived behavioral control, and the Christian way of life) and the dependent variable—intention to donate to a non-profit organization; Table 4.2 presents calculated estimates of central tendency, variability, and reliability (Cronbach’s alpha coefficients).

Table 4.1

Means, Standard Deviations, and Correlations for Intention on Key Study Variables (N =250)

Variables	<i>M</i>	<i>SD</i>	Intention	Attitude	ISN and DSN	PBC	MSN	PB	CWL
Intention	9.22	3.87	—	.27**	.76**	.51**	.00	.78**	.54**
Attitude	64.71	14.81		—	.17**	.15*	.14*	.14*	.35**
ISN and DSN	11.96	4.99			—	.43**	-.12	.67**	.50**
PBC	7.62	3.30				—	.11	.55**	.23**
MSN	4.14	1.93					—	-.06	.02
PB	4.29	2.23						—	.39**
CWL	15.91	5.13							—

Note: ISN = Injunctive Subjective Norms; DSN = Descriptive Subjective Norms; PBC = Perceived Behavioral Control; MSN = Moral Subjective Norms; PB = Past Behavior; CWL = Christian Way of Life. * $p < .05$. ** $p < .01$.

Table 4.2

Descriptive Statistics, Traditional and Extended Independent Variables and Dependent Variable for the Theory of Planned Behavior (N = 250)

Variables	<i>M</i>	<i>SD</i>	<i>Range</i>	α
Attitude	64.71	14.81	11 - 77	.97
Injunctive and Descriptive Subjective Norms	11.96	4.99	3 - 21	.82
Moral Subjective Norm	4.14	1.93	1 - 7	*
Perceived Behavioral Control	7.62	3.30	2 - 14	.54
Christian Way of Life	15.91	5.13	3 - 21	.97
Intention	9.22	3.87	2 - 14	.91

*One item

The data initially reveal a lower than acceptable Cronbach's alpha coefficients for two independent variables and the dependent variable—intention scale. An inter-item correlation analysis was performed on the intention scale. It was determined that the removal of one reverse coded question from the original three question scale improved the original reliability assessment ($\alpha = .62$) to an acceptable level ($\alpha = .91$). Similarly, after an inter-item correlation analysis was performed on the injunctive and descriptive subjective norm scale, it was determined that the removal of one reverse coded question from the original four item scale improved the original reliability assessment ($\alpha = .65$) to an acceptable level ($\alpha = .82$). Finally, an inter-item correlation analysis was performed on the perceived behavioral control scale. It was determined that the removal of one differently coded question from the original three question scale increased the original reliability assessment ($\alpha = .47$) to an improved, yet still unacceptable level ($\alpha = .54$). The three scales with less than acceptable reliability assessments all had reverse coded questions and were improved with the removal of one question in each of the scales that was coded differently from other items in the same scale. Although anecdotal and understanding the concern for

sampling bias, it may be the nature of the data collection instrument that produced unreliable results when reversed coded questions were included in the survey instrument. The perceived behavioral control scale is one of the traditional determinants of the theory of planned behavior and even with the unreliable scale assessment; it was retained for the hierarchical linear regression analyses.

Associations among Belief Composites and Direct Measures

In accordance with the theory of planned behavior (Ajzen, 1991) and the expectancy-value model (Fishbein, 1963), it is assumed that individuals' positive and negative beliefs regarding outcomes, traits, or characteristics of events or objects will be foundational and explain the related direct determinants (attitudes, social norms, and perceived behavioral control) of intentions. If this assumption is true, there is an expectation that the belief composites will correlate with the direct measure attitude. A similar correlation would be expected between normative beliefs and social norms, between control beliefs and perceived behavioral control, and between Christian beliefs and the Christian way of life. This study includes tests of relationships between the belief composite and the direct measurement it represents. For example, a correlation coefficient (calculated estimate of linear correlation) was reported for the relationship between the behavioral belief composite (summation of expected strength x evaluation of each outcome) and the direct measure of behavioral attitude. This summary statistic reports the relationship direction (positive or negative) and relationship strength (low to high) between the composite behavioral belief and the direct measure of attitude. In the current study, each composite belief and its related direct measurement (behavioral attitude, injunctive norms, descriptive norms, moral norms, past behavior, perceived behavioral control, and the Christian way of life) were tested using a correlation analysis. High positive relationships are expected

between indirect measures (belief composites) and direct measures. As an alternative to bivariate correlations between belief composites and direct measures, some researchers (Purvis-Cooper, Burgoon, & Roter, 2001) have suggested it is more appropriate to regress the direct determinant (attitude) onto related belief composites proposing it is a better indicator of each individual belief composite’s importance. However, because of the expected strong relationships between many of the individual beliefs, the effects of multicollinearity are likely to produce invalid results. The theorists have strongly suggested using a bivariate correlation analyses and not regression, thereby offering a more robust explanation of individual beliefs (Fishbein & Ajzen, 2010).

To arrive at the calculated estimate of influence of each behavioral belief on the attitude regarding donating behavior, the product of the belief strength and the belief evaluation was correlated with a direct measure of the attitude. Table 4.3 reports all correlations between behavioral belief products and behavioral attitude were statistically significant, ranging from .25 to .47 for “helping others.”

Table 4.3

Donating Beliefs: Belief Strength, Outcome Evaluation, Strength-Evaluation Product, and Correlations of Belief-Evaluation Product with Direct Attitude Measure (N = 250)

Behavioral Belief	Belief Strength (b_1)		Outcome Evaluation (e_1)		b_1e_1		Correlation b_1e_1 with attitude
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
	Giving back	5.27	1.61	5.97	1.18	32.55	
Helping others	5.74	1.51	6.19	.99	36.32	12.64	.47**
Being obedient to God	5.54	1.63	6.04	1.29	34.72	14.07	.39**
Financial Sacrifices	4.95	1.74	4.16	1.78	21.65	13.27	.25**
Time Sacrifices	4.88	1.80	4.60	1.60	23.62	13.26	.29**

Note: Belief strength and outcome evaluation can range from 1 to 7. * $p < .05$. ** $p < .01$.

To arrive at the calculated estimate of influence of each normative referent on the injunctive and descriptive norm, the product of the belief strength and motivation to comply with the referent was correlated with a direct measure of the injunctive and descriptive norm. Table 4.4 reports all correlations between normative belief products and the injunctive and descriptive norm were statistically significant, ranging from .54 for “church” to .60 for both “friends” and “family.”

Table 4.4

Injunctive Beliefs: Belief Strength, Motivation to Comply, Strength-Evaluation Product, and Correlations of Strength-Evaluation Product with Direct Injunctive and Descriptive Norm Scale (N = 250)

Normative Referent	Belief Strength (n_1)		Motivation to Comply (m_1)		n_1m_1		Correlation b_1m_1 with Injunctive and Descriptive Norm
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Family	4.57	1.80	3.63	1.97	18.23	13.88	.60**
Friends	4.32	1.68	2.80	1.78	13.35	11.77	.60**
Church	5.27	1.77	4.14	1.89	23.19	14.29	.54**

Note: Belief Strength and Motivation to Comply can range from 1 to 7. * $p < .05$. ** $p < .01$.

To arrive at the calculated estimate of influence of each relatable referent on the injunctive and descriptive norm, the product of the belief strength and motivation to comply with the referent was correlated with a direct measure of the injunctive and descriptive norm. Table 4.5 reports all correlations between normative belief products and the injunctive and descriptive norm were statistically significant, ranging from .54 “people with financial, health, and other family challenges” to .68 for “family.”

Table 4.5

Descriptive Beliefs: Belief Strength, Identification with Relatable Others, Strength-Evaluation Product, and Correlations of Strength-Evaluation Product with Direct Injunctive and Descriptive Norm Measure (N = 250)

Relatable Others	Belief Strength (b_1)		Identification with Relatable Others (ro_1)		b_1ro_1		Correlation b_1ro_1 with Injunctive and Descriptive Norm
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Family	3.98	1.93	4.30	1.73	18.75	13.47	.68**
Other Christians	4.75	1.67	4.64	1.70	23.37	13.61	.61**
People with financial, health, other family challenges	4.08	1.87	3.55	1.83	15.69	12.72	.54**

Note: Belief Strength and Identification with Relatable Others can range from 1 to 7.
 * $p < .05$. ** $p < .01$.

To arrive at the calculated estimate of influence of each control factor on perceived behavioral control, the product of the belief strength and power of each control factor was correlated with a direct measure of the perceived behavioral control. Table 4.6 reports there were no significant findings of correlations between control belief products and perceived behavioral control.

Table 4.6

Control Beliefs: Belief Strength, Perceived Power, Strength-Evaluation Product, Correlations of Strength-Evaluation Product with Direct Perceived Behavioral Control Scale (N = 250)

Control Belief	Belief Strength (c_1)		Perceived Power (p_1)		c_1p_1		Correlation c_1p_1 with Perceived Behavioral Control
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Poor financial situation	4.39	2.00	3.48	1.82	13.95	9.60	-.04
Poor health	3.31	2.07	3.83	1.74	11.81	9.53	-.04
Other unexpected hardships	4.46	1.87	3.55	1.69	14.88	9.36	-.00

Note: Belief Strength and Perceived Power can range from 1 to 7. * $p < .05$. ** $p < .01$.

To arrive at the calculated estimate of influence of each Christian belief on the Christian way of life regarding donating behavior, the product of the belief strength and the spiritual desire to comply with the Biblical teaching was correlated with a direct measure of the Christian way of life. Table 4.7 reports that all correlations between Christian belief products and the Christian way of life were statistically significant, ranging from .20 for “giving out of obligation” to .79 for “following the Bible as a life guide.”

Table 4.7

Christian Beliefs: Belief Strength, Spiritual Desire, Strength-Evaluation Product, and Correlations of Strength-Evaluation Product with Direct Christian Way of Life Scale (N = 250)

Christian Spiritual Belief	Belief Strength (csb_1)		Outcome Evaluation (sd_1)		csb_1sd_1		Correlation csb_1sd_1 with Christian Way of Life
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	
Loving your neighbor by serving others	5.94	1.31	5.44	1.55	33.71	13.66	.67**
Following the Bible as a life guide	5.64	1.61	5.38	1.76	32.64	15.79	.79**
Giving out of obligation	3.92	1.94	3.42	1.96	15.97	13.85	.20**

Note: Belief Strength and Christian Spiritual Desire can range from 1 to 7. * $p < .05$. ** $p < .01$.

Hierarchical Linear Regression

Hierarchical linear regression was used to assess the ability of the traditional theory of planned behavior independent variables (i.e., attitude, injunctive and descriptive norms, and perceived behavioral control), previously tested independent variables (i.e., moral norms and past behavior) for revised models of the theory of planned behavior, and a newly expanded model of the theory of planned behavior using an independent variable of the Christian way of life to predict intentions to donate money, time, or other property at least one time per month throughout the coming year, after controlling for the impact of socio-economic variables (i.e., age, gender, branch of Christian faith, education, income, marital status, ethnicity, and parental status).

Preliminary analyses were performed to ensure there were no violations of assumptions. Outliers were inspected through the use of a scatterplot. Tabachnick and Fidell (2013) described outliers as observations that have a standardized residual of more than 3.3 or less than -3.3. Inspection of outliers using the scatterplot for the current sample revealed the appearance of only two to three cases falling outside of the defined range. Normality of the dependent variable (intention) was also assessed with a Q-Q plot, where observed values are plotted against the expected value from a normal distribution. The Q-Q plot presents a reasonably close fitting straight line suggesting normality. Normality was also assessed with a de-trended normal Q-Q plot where observed values are plotted against deviations from normal. No clustering of observations was observed and many observations fell along the zero line, both indicators of normality for the variable tested. Finally, skewness (-.130) and kurtosis (-.277) statistics were observed. All calculated preliminary analyses indicate reasonable normality for the dependent variable intention (Tabachnick & Fidell).

Multicollinearity or strong associations between independent variables in the current model were tested with bivariate correlation and two collinearity diagnostics (tolerance and variance inflation factor or VIF). Two independent variables with a bivariate correlation of .7 or more in the same analysis should not be used. No two independent variables exceeded a correlation of .7. Tolerance, an indicator of the amount of the variability for the specific independent variable that is not explained by the other independent variables in the model, and should be high (greater than .10) to indicate low multicollinearity for the specific independent variable with other independent variables as was the case with the current data. Variance inflation factor, the inverse of tolerance, suggests a concern for multicollinearity with amounts reported in excess of 10. The current data did not report a VIF amount for any independent

variables in excess of 10 and therefore suggested no concern for multicollinearity (Pallant, 2013).

Independent variables were entered into the model with the traditional determinants of the theory of planned behavior first, followed by tests of revised models, and finally with the impact of a new independent variable—the Christian way of life. Socio-economic control variables were entered in Block 1. This was followed by each of the traditional concepts of the theory of planned behavior where Block 2 was attitudes, Block 3 was subjective norms (injunctive and descriptive), and Block 4 was perceived behavioral control. The previously tested determinants were added next where Block 5 was moral norms and Block 6 was past behavior. Block 7 added the Christian way of life a new variable not previously tested in the theory of planned behavior.

Using the current sample to examine the variance in intention to donate to non-profit organizations over the next one year period, socio-economic variables were entered in Block 1 of the model, the variance explained by the socio-economic variables on intent to donate was 16.0%, $F(21, 227) = 2.05, p < .01$. Hypotheses 1 (attitude) proposed that Christians with a positive attitude toward charitable giving would be more likely to have giving intentions. The sample data were found to be consistent with the proposed relationship. After the entry of the attitude scale at Block 2, the variance explained by the entire model was 22.7%, $F(22, 226) = 3.02, p < .001$.

The attitude scale explained an additional 6.8% of the variance, after controlling for age, gender, branch of Christian faith, education, income, marital status, ethnicity, and parental status, R^2 change = .07, F change = 19.79, $p < .001$. As expected, as attitudes became more positive the intention to donate to non-profit organizations increased, thereby predicting intentions. See Table

4.8 for models representing Blocks 1 and 2. Reference groups for each categorical variable included in regression models for Blocks 1-7: age (65 or greater), denomination (Evangelical), education (high school or less), income (\$100,000 or more), marital status (married), and ethnicity (white/Caucasian).

Table 4.8

Hierarchical Linear Regression, Predicting Intention to Donate to Non-profit Organization (N = 250)

Variable	Block 1			Block 2		
	<i>B</i>	<i>SE B</i>	β	<i>B</i>	<i>SE B</i>	β
Male	-.40	.53	-.05	-.66	.51	-.08
Age 18-29	1.10	1.00	.11	1.56	.96	.16
Age 30-49	.51	.86	.06	.67	.83	.08
Age 50-64	-.19	.76	-.02	.00	.73	.00
Denomination - Catholic	-1.39	.66	-.16*	-1.16	.64	-.14
Denomination - Other Christian	-1.52	.84	-.13	-1.05	.82	-.09
Denomination - Protestant	-2.07	.68	-.24**	-1.70	.66	-.19
Education - College	-.20	.69	-.02	-.47	.66	-.05
Education - Some College	-.62	.64	-.08	-1.00	.62	-.12
Education - Post Graduate	.91	.98	.08	.53	.94	.04
Income - Less than \$30,000	-1.40	.81	-.17	-1.51	.78	-.18
Income - \$30,000-\$49,999	-.91	.82	-.10	-1.03	.79	-.12
Income - \$50,000-\$99,999	-.24	.75	-.03	-.35	.72	-.04
Marital Status - Divorced	.10	.78	.01	-.19	.75	-.02
Marital Status - Living Together	.12	.90	.01	-.17	.87	-.01
Marital Status - Widow/Widower	1.26	.76	.12	.79	.74	.08
Ethnicity - Asian	-.33	1.54	-.01	-.35	1.48	-.02
Ethnicity - Black	.96	1.04	.06	1.10	1.00	.07
Ethnicity - Latino	-.02	1.00	-.00	.06	.96	.00
Ethnicity - Multiple	2.15	1.47	.09	1.63	1.42	.07
Parent of Child under 18	-.51	.64	-.06	-.54	.61	-.07
Attitude				.07	.02	.27***
R^2		.160			.227	
R^2 Change		.160			.068	
F for change in R^2		2.052**			19.788***	

Note. Reference groups for categorical variables included in regression models for Blocks 1-7: age (65 or greater), denomination (Evangelical), education (high school or less), income (\$100,000 or more), marital status (married), and ethnicity (white/Caucasian).

* $p < .05$. ** $p < .01$. *** $p < .001$.

Hypotheses 2 (injunctive and descriptive norms) and 3 (perceived behavioral control) proposed that Christians with positive social norms (combined injunctive and descriptive) and perceived behavioral control toward charitable giving would be more likely to have giving intentions. The sample data were found to be consistent with these proposed relationships. After the entry of the injunctive subjective norm and descriptive subjective norm scale at Block 3 and perceived behavioral control at Block 4, the variance explained by the entire model was 62.1%, $F(23, 225) = 16.00, p < .001$ and 64.9%, $F(24, 224) = 17.27, p < .001$, respectively. The inclusion of injunctive and descriptive norm scale was associated with a significant amount of additional explained variance in intention to donate, R^2 change = .393, F change = 233.21, $p < .001$. Likewise, the addition of perceived behavioral control was associated with a significant amount of additional explained in intention to donate, R^2 change = .029, F change = 18.28, $p < .001$. As subjective norms (injunctive and descriptive) and perceived behavioral control became more positive, the intention to donate to non-profit organizations increased, thus predicting intentions. See Table 4.9 for models representing Blocks 3 and 4.

Table 4.9

Hierarchical Linear Regression, Predicting Intention to Donate to Non-profit Organization (N = 250)

Variable	Block 3			Block 4		
	<i>B</i>	<i>SE B</i>	β	<i>B</i>	<i>SE B</i>	β
Male	-.03	.36	-.00	.05	.35	.01
Age 18-29	.44	.68	.05	.29	.66	.03
Age 30-49	-.02	.58	-.00	-.09	.56	-.01
Age 50-64	.35	.52	.04	.17	.50	.02
Denomination - Catholic	-.44	.45	-.05	-.21	.44	-.03
Denomination - Other Christian	-1.06	.57	-.09	-.49	.57	-.04
Denomination - Protestant	-.82	.47	-.09	-.63	.45	-.07
Education - College	-.47	.47	-.05	-.56	.45	-.06
Education - Some College	-.55	.44	-.07	-.53	.42	-.07
Education - Post Graduate	-.69	.67	-.06	-.68	.64	-.06
Income - Less than \$30,000	-.04	.55	-.00	.18	.54	.02
Income - \$30,000-\$49,999	.28	.56	.03	.17	.54	.02
Income - \$50,000-\$99,999	.53	.51	.06	.45	.49	.05
Marital Status - Divorced	.11	.53	.01	.32	.51	.03
Marital Status - Living Together	-.25	.61	-.02	-.02	.59	-.00
Marital Status - Widow/Widower	-.02	.52	-.00	-.07	.50	-.01
Ethnicity - Asian	.41	1.04	.02	.23	1.00	.01
Ethnicity - Black	.25	.70	.02	.34	.68	.02
Ethnicity - Latino	-.45	.68	-.03	-.42	.65	-.03
Ethnicity - Multiple	.06	1.00	.00	-.21	.97	-.01
Parent of Child under 18	-.19	.43	-.02	-.23	.42	-.03
Attitude	.04	.01	.15**	.04	.01	.13**
ISN and DSN	.56	.04	.73***	.50	.04	.65***
Perceived Behavioral Control				.24	.06	.20***
R^2		.621			.649	
R^2 Change		.393			.029	
F for change in R^2		233.208***			18.277***	

Note. Reference groups for categorical variables included in regression models for Blocks 1-7: age (65 or greater), denomination (Evangelical), education (high school or less), income (\$100,000 or more), marital status (married), and ethnicity (white/Caucasian).

* $p < .05$. ** $p < .01$. *** $p < .001$.

Hypotheses 4 (moral norms) and 5 (past behavior) proposed that Christians with positive moral norms and a history of donating behavior would be more likely to have giving intentions. The sample data were found to be consistent with the proposed relationship with past behavior but not found to be consistent with moral norms. After the inclusion of moral norms at Block 5 and the past behavior at Block 6, the variance explained by the entire model was 65.2%, $F(25, 223) = 16.68, p < .001$ and 75.0%, $F(26, 222) = 25.66, p < .001$, respectively. The inclusion of moral norms was not associated with a significant amount of additional explained variance in intention to donate, R^2 change = .002, F change = 1.51, $p = 0.22$. The addition of past behavior was associated with a significant amount of additional explained variance in intention to donate, R^2 change = .099, F change = 87.88, $p < .001$. As past behavior became more positive, the intention to donate to non-profit organizations increased, thus predicting intentions. See Table 4.10 for models representing Blocks 5 and 6.

Table 4.10

Hierarchical Linear Regression, Predicting Intention to Donate to Non-profit Organization (N = 250)

Variable	Block 5			Block 6		
	<i>B</i>	<i>SE B</i>	β	<i>B</i>	<i>SE B</i>	β
Male	-.03	.35	-.00	-.12	.30	-.02
Age 18-29	.42	.67	.04	.34	.56	.04
Age 30-49	.05	.57	.01	.12	.49	.02
Age 50-64	.25	.50	.03	.18	.43	.02
Denomination - Catholic	-.23	.44	-.03	-.32	.37	-.04
Denomination - Other Christian	-.51	.57	-.04	-.46	.48	-.04
Denomination - Protestant	-.65	.45	-.07	-.31	.39	-.04
Education - College	-.57	.45	-.06	-.58	.38	-.07
Education - Some College	-.56	.42	-.07	-.67	.36	-.08
Education - Post Graduate	-.76	.65	-.06	-.86	.55	-.07
Income - Less than \$30,000	.14	.54	.02	.17	.46	.02
Income - \$30,000-\$49,999	.14	.54	.02	.31	.46	.03
Income - \$50,000-\$99,999	.41	.49	.05	.27	.42	.03
Marital Status - Divorced	.38	.51	.03	.15	.44	.01
Marital Status - Living Together	-.10	.59	-.01	.21	.50	.02
Marital Status - Widow/Widower	-.10	.50	-.01	.29	.43	.03
Ethnicity - Asian	.16	1.00	.01	.70	.85	.03
Ethnicity - Black	.34	.68	.02	.60	.57	.04
Ethnicity - Latino	-.43	.65	-.03	-.34	.55	-.02
Ethnicity - Multiple	-.14	.97	-.01	.92	.83	.04
Parent of Child under 18	-.20	.42	-.03	-.10	.35	-.01
Attitude	.03	.01	.13**	.03	.01	.12**
ISN and DSN	.51	.04	.66***	.31	.04	.40***
Perceived Behavioral Control	.23	.06	.19***	.04	.05	.04
MSN	.11	.09	.05	.14	.07	.07
Past Behavior				.83	.09	.48***
<i>R</i> ²		.652			.750	
<i>R</i> ² Change		.002			.099	
<i>F</i> for change in <i>R</i> ²		1.512			87.884***	

Note. Reference groups for categorical variables included in regression models for Blocks 1-7: age (65 or greater), denomination (Evangelical), education (high school or less), income (\$100,000 or more), marital status (married), and ethnicity (white/Caucasian).

p* < .05. *p* < .01. ****p* < .001.

Hypothesis 6 proposed that Christians with a positive faith-based spiritual commitment toward the Christian way of life would be more likely to have giving intentions. The sample data were found to be consistent with the proposed relationship. In the final Block 7, the Christian way of life was included in the model. The variance explained by the entire model was 76.0%, $F(27, 221) = 25.97, p < .001$. The inclusion of the Christian way of life was associated with a significant amount of additional explained variance in intention to donate, R^2 change = .01, F change = 9.22, $p < .01$. As the Christian way of life scale became more positive, the intention to donate to non-profit organizations increased, thus predicting intentions. See Table 4.11 for the model representing Block 7.

Table 4.11

Hierarchical Linear Regression, Predicting Intention to Donate to Non-profit Organization (N = 250)

Variable	Block 7		
	<i>B</i>	<i>SE B</i>	β
Male	-.02	.30	-.00
Age 18-29	.28	.55	.03
Age 30-49	-.01	.48	-.00
Age 50-64	.05	.42	.01
Denomination - Catholic	.13	.39	.02
Denomination - Other Christian	-.13	.49	-.01
Denomination - Protestant	-.02	.39	-.00
Education - College	-.44	.38	-.05
Education - Some College	-.51	.36	-.06
Education - Post Graduate	-.78	.54	-.06
Income - Less than \$30,000	.03	.45	.00
Income - \$30,000-\$49,999	.36	.45	.04
Income - \$50,000-\$99,999	.26	.41	.03
Marital Status - Divorced	.12	.43	.01
Marital Status - Living Together	.32	.50	.02
Marital Status - Widow/Widower	.19	.42	.02
Ethnicity - Asian	.72	.84	.03
Ethnicity - Black	.52	.56	.03
Ethnicity - Latino	-.26	.54	-.02
Ethnicity - Multiple	.84	.81	.04
Parent of Child under 18	.01	.35	.00
Attitude Scale	.02	.01	.09*
ISN and DSN Scale	.28	.04	.36***
Perceived Behavioral Control	.06	.05	.05
MSN Scale	.10	.07	.05
Past Behavior Scale	.79	.09	.46***
Christian Way of Life Scale	.11	.04	.15**
R^2		.760	
R^2 Change		.010	
F for change in R^2		9.220**	

Note. Reference groups for categorical variables included in regression models for Blocks 1-7: age (65 or greater), denomination (Evangelical), education (high school or less), income (\$100,000 or more), marital status (married), and ethnicity (white/Caucasian).

* $p < .05$. ** $p < .01$. *** $p < .001$.

The steps were intentionally sequenced to determine how much each set of independent variables would individually add to the predictive ability of the model. As expected, the largest explanation of variance for the dependent variable (intentions) is observed from the first groups of independent variables (Blocks 1, 2, 3, and 4) to enter the model ($R^2 = 64.9\%$), socio-demographic variables, and the theory of planned behavior's standard direct measures of attitudes, subjective norms, and perceived behavioral control (Fishbein & Ajzen, 2010). At Blocks 5 and 6, independent variables (moral norms and past behavior) were entered based upon prior investigations that used expanded models of the theory of planned behavior (Abraham & Sheeren, 2004; Delaney & White, 2015; Knowles et al., 2012; Linden, 2011, Smith & McSweeney, 2007). The primary variable of interest (the Christian way of life) was the last to enter at Block 7 as a new independent variable. After Blocks 5, 6, and 7, the entire model for the current sample explained 76.0% of the variance in Christians' intention to donate money, time, or other property to non-profit organizations each month in the coming year. See Table 4.12 for a summary of all models.

Table 4.12

Hierarchical Linear Regression, Predicting Intention to Donate to Non-profit Organization (N = 250)

Predictors	Total R^2	R^2 change	F for change in R^2	β
Block 1		.16	2.05**	
Demographic Variables				†
Total	.16			
Block 2		.07	19.79***	
Attitude				.27***
Total	.23			
Block 3		.39	233.21***	
Attitude				.15**
ISN and DSN				.73***
Total	.62			
Block 4		.03	18.28***	
Attitude				.13**
ISN and DSN				.65**
PBC				.20***
Total	.65			
Block 5		.00	1.51	
Attitude				.13**
ISN and DSN				.66***
PBC				.19***
MSN				.05
Total	.65			
Block 6		.10	87.88***	
Attitude				.12**
ISN and DSN				.40***
PBC				.04
MSN				.07
Past Behavior				.48***
Total	.75			
Block 7		.01	9.22**	
Attitude				.09*
ISN and DSN				.36***
PBC				.05
MSN				.05
Past Behavior				.46***
CWL				.15**
Total	.76			

Note. Demographic control variables included gender, age, Christian faith denomination, education, income, marital status, ethnicity, and parent of child under 18.

* $p < .05$. ** $p < .01$. *** $p < .001$. † Catholic, $B = -1.39$, $p < .05$ and Protestant, $B = -2.07$, $p < .01$.

Chapter 5 - Conclusion

One of the most serious problems facing the United States is the number of individuals at the official poverty level. The quantity continues to grow, with 36.1 million in 1964 (Chaudry et al., 2016) and 43.1 million in 2015 (Proctor et al., 2016). In addition to these growing amounts over the past 50 years, poverty rates fluctuate with changes in the economy increasing during economic downturns and decreasing with economic expansions. Federal and state government programs as well as non-profit organizations provide both short term and long-term assistance. Immediate necessities such as food, clothing, and shelter for the most needy and long-term services that are geared more towards helping the disadvantaged become more independent. For the latter, services include childcare, permanent housing, counseling, and career services. The federal and state governments depend on tax revenues to supply programs for the needy while non-profit organizations depend on donations to fund their operations. Continuous funding to maintain program sustainability is critical for these help-centered organizations to pursue their mission.

In order for non-profit organizations to attract donations to deliver needed services during good times and bad, it is important to understand the motivation for charitable giving. The purpose of the current research is to aid in the explanation of the factors that influence individuals' donating intentions to non-profit organizations. More specifically Giving USA (2016) stated that \$373.25 billion were donated (71% from individuals) to non-profit organizations in 2015 with 32% of those contributions going to religious organizations. Further, 70% of all U.S. individuals identify as Christians (PEW Research Center, 2015). In line with the purpose of this research, the study has investigated determinants that explain and predict Christians' intentions to donate to non-profit organizations

An expanded model of the theory of planned behavior (Ajzen, 1991) was used to determine the influence of attitudes, social norms (injunctive, descriptive, and moral), perceived behavioral control, past behavior, and the Christian way of life on the intention to make donations to non-profit organizations over the next year. In this study, the Christian way of life is a unique predictor based on the Christian belief that God delivered the gift of salvation, “For God so loved the world that he gave his only son, that whoever believes in him shall not perish but have eternal life” (John 3:16, English Standard Version). By accepting this gift of salvation from God, Christians choose to glorify Him with their worldly behavior in compliance with the teachings described in the Bible. Christians are particularly noteworthy given their belief in the teachings of the Bible including its directives to donate their time, talent, and resources to those in need while promoting the Gospel.

Theoretically, Christians who (a) have a favorable attitude toward giving, (b) have perceived pressure from social norms, (c) have high levels of perceived behavioral control in their ability to make gifts, and (d) have high amounts of faith based spiritual desires will be more inclined to have giving intentions. The following hypotheses were tested:

H1: Christians with positive attitudes toward charitable giving are more likely to have giving intentions.

H2: Christians with positive perceived social norms (injunctive and descriptive) toward charitable giving are more likely to have giving intentions.

H3: Christians with positive perceived behavioral control toward charitable giving are more likely to have giving intentions.

H4: Christians with a positive moral responsibility toward charitable giving are more likely to have giving intentions.

H5: Christians who have a history of participating more frequently in charitable giving are more likely to have giving intentions.

H6: Christians who have a faith based spiritual desire to pursue the Christian way of life are more likely to have giving intentions.

Charitable behavior is predominantly a financial decision that may be influenced by more than one factor. Recognizing the potential for multiple explanations for a financial decision, the literature review in the current study briefly considers the impact of traditional economic theory and then behavioral theory more extensively. The latter is seen as psycho-social view of the decision making process. Financial decision making using traditional finance requires that individuals assess reasonable alternatives by considering their respective current and future costs and benefits, as well as each component's objective and subjective probabilities of occurring. Under this approach, the alternative producing the maximum overall expected benefit will be the rational selection. As an alternative to traditional finance, where the focus is on overall wealth, behavioral finance places more weight on attitudes associated with events or behavioral outcomes. For example, prospect theory (Kahneman & Tversky, 1979) an extension of expected utility theory (traditional finance), states that individual feelings (attitudes) about uncertainty and risk will impact one's individual choice. This is true even though a more rational decision is expected given the expected utility gained from a given choice. The layers become more complex when a social component is introduced. Deacon and Firebaugh (1988) theorized that individuals do not make decisions in isolation; household and family resource management play an important role. Deacon and Firebaugh's work is supported by early research (LaPiere, 1934) on decision making where it is suggested that individual attitudes may be a composite of both individual and social experiences.

The current research findings displayed a similar connection between family and its importance to the financial decision to donate to a non-profit organization over the next year. Family was identified by participants as an important referent for both injunctive and descriptive beliefs. As seen in Table 4.3, family presented the highest correlation of a belief composite for an injunctive norm with the direct measure of injunctive and descriptive norms ($r = .60$). In Table 4.4, family also displayed the highest positive relationship of a belief composite for a descriptive norm with the direct measure of injunctive and descriptive norms ($r = .68$). Both injunctive and descriptive belief composites displayed the strongest relationship with the direct determinant injunctive and descriptive norms. Also in the hierarchical linear regression model, the inclusion of the direct measurement of injunctive and descriptive norm was associated with a significant amount of additional explained variance in intention to donate, R^2 change = .39, F change = 233.21, $p < .001$. This predictor was the largest contributor of explained variance for the response variable intention. Although injunctive referents (important individuals or groups who influence behavior with their perceived directives) and descriptive referents (relatable or similar individuals to the participant) are defined differently, participants reported a similar importance for family as injunctive and descriptive referents. There are many blended families today. Those non-traditional arrangements may be one reason for the blurred lines between family and social acquaintances. Regardless of whether family is traditional or non-traditional, family played an important role in charitable decision making for the study participants' intention to donate money, time, or other property each month over the next one-year period.

Economics, sociology, and psychology are merged in the prediction of intentions involving situations of choice (Ajzen & Fishbein, 1969). For more than 50 years, Fishbein and Ajzen (2011) worked on their model of prediction and change of behavior. Modifying Dulany's

(1968) theory of propositional control, Fishbein (1967a) suggested that intentions toward the behavioral object or activity are created by individual attitudes and societal norms, both of which are precursors to behavior. In 1963, Fishbein developed the expectancy-value model which became the mathematical vehicle used to measure and explain attitudinal beliefs and normative beliefs. In summary, attitudinal beliefs and normative beliefs are the early stages of behavioral attitudes and subjective societal norms. Attitudes and subjective norms predict intentions, which are followed by behavior (Fishbein & Ajzen, 1975). Background factors (demographic, personality, other individual differences) were added as indirect influences of behavioral attitudes and societal norms, bringing about the theory of reasoned action (Ajzen & Fishbein, 1980). The original theory considered only those behaviors where an individual had volitional control (Ajzen, 1985, 1991). Recognizing that many behaviors did not fit the strict definition of the original model (because of internal or external constraints, not every behavior can be performed) Ajzen introduced the concept of perceived behavioral control as a third determinant of intentions. Consistent with behavioral attitudes and subjective societal norms, perceived behavioral control is shaped by control beliefs. Fishbein and Ajzen's (2010) extended model now includes the theory of reasoned action and the theory of planned behavior with the authors' combined framework of behavioral prediction referred to by the theorists as the "reasoned action approach" (p. 21). The current study followed Fishbein and Ajzen's suggested expansion of the theory of planned behavior. The objective was to explore social, psychological, and spiritual determinants underlying Christian believers' intention to donate money, time, and other property to non-profit organizations (religious and nonreligious). Attitudes, social norms, and perceived behavioral control are social-psychological determinants of intentions. In addition to these traditional determinants, the current study used moral norms and past behaviors which were

previously investigated determinants and the Christian way of life as an added spiritual determinant in an expanded model of the theory of planned behavior. The Christian way of life, unlike the model's traditional social-psychological predictors (attitudes, social norm, and perceived behavioral control), is a spiritual determinant that is indwelled in the Christian believer originating upon an individual's conviction and conversion to Christianity. This faith based motivating factor is distinctive from attitudes developed from one's evaluation of traits or characteristics of a behavior and also different from the social forces that individuals experience when feeling compelled to comply with the perceived directives of important referents. This spiritual concept originates from the Christian religious faith and not from individual worldly beliefs and social pressure.

Moving to methods used in the research, the process for constructing the standard questionnaire for the current research followed the guidelines for constructing a reasoned action questionnaire (Fishbein & Ajzen, 2010). Instrument development was completed in two steps: formative research (Pilot Part A and Pilot Part B) and preparing the standard questionnaire. Pilot Part A ($N = 24$) and Pilot Part B ($N = 21$) both utilized a small sample of people who are typical of the interest population (Christians). The purpose of Pilot Part A was to identify readily available traits or characteristics (beliefs) about the object or activity that is the behavior in question, e.g., donating to non-profit organizations. Related to their giving intentions, respondents were asked in Pilot Part A to identify behavioral outcomes (what are the consequences of performing the behavior), important referents (important people or groups), relatable referents (those who are similar to the respondent), control factors (items that might hinder or enhance performance of the behavior), personal moral responsibilities (individual ideas about right and wrong regarding the behavior), past donating behavior, and biblical teachings

(important scriptures that inform individuals regarding Christian behavior). The goal of the second part of the formative research (Part B) is the development of the main questionnaire. Fishbein and Ajzen (2010) suggested that the main questionnaire include three sections: (a) direct measures of the independent variables of interest (i.e., attitude, perceived norms, perceived behavioral control, and the Christian way of life); (b) indirect belief-based measurements (i.e., behavioral beliefs, normative beliefs, control beliefs, and Christian beliefs), remembering these were identified in Pilot A as modal sets of belief categories and their foundational importance to the independent direct determinants of intention; and (c) measures of background such as demographic characteristics (i.e., age, gender, branch of Christian faith, education, household income, marital status, ethnicity, and parental status). Independent variables found to be associated with charitable behavior in prior research include social (i.e., gender, ethnicity, age, family composition, education, and employment) and economic (i.e., income and net worth) measurements (Bekkers & Wiepking, 2011; Wiepking & Bekkers, 2012). PEW Research Center (2015) in their nationally representative U.S. sample of Christians, asked respondents to provide information regarding age, gender, Christian denomination, level of education, household income, marital status, ethnicity, and parental status of children under 18. To comply with past literature and to be comparable with PEW's current findings, similar demographic questions were included in the standard questionnaire.

The specific research population consisted of Christians from every major U.S. denomination (Catholic, Evangelical, other Christian, and Protestant) including the "other" category for those who identify with lesser known denominations. This population of interest, through their Christian faith identification, teaching, and practice, has been exposed to Christian teachings contained in the new testament of the Bible including the accounts of Jesus Christ's

life as outlined in the four Gospels. In lieu of obtaining study participants from local, regional, or a national church, enlistment was accomplished through a contract with an online survey organization, Qualtrics. On a best efforts basis, Qualtrics was asked to screen subjects using the PEW Research Center (2015) nationally representative sample ($N = 24,951$) results as a guide. Qualtrics screened participants to fill quotas that lined up with PEW's 2014 religious study as follows: gender (male 45%), Christian faith affiliation (Catholic 29.5%, Evangelical 36%, Christian other 4.7%, and Protestant 30%), income (less than 30K 36%, 30K-49,999 21%, 50K-99,999 27%, 100K or more 17%), age (18-24 17%, 30-49 33%, 50-64 29%, 65 or more 21%), and education (high school or less 43%, some college 32%, bachelor's degree 16%, post graduate 9%). The contract with Qualtrics required the delivery of 250 completed surveys. Each potential participant was required to meet four conditions: (a) self-identify their primary religion as Christian, (b) 18 years of age or older, (c) not be a member of a household that has submitted a survey in the current research study, and; (d) although not required to complete the current survey to receive compensation from Qualtrics, submit a completed survey questionnaire.

Correlation and regression analyses were used to test six research hypotheses and answer the overarching research question of, "Does the traditional and expanded theory of planned behavior explain and predict intentions to donate money, time, or other property to non-profit organizations over the next year?" In the correlation analyses, separate belief composites comprised of summated products for each belief strength and evaluation were correlated with the related direct determinants of intention. These composites and their relationship to their respective determinants delivered the foundational explanation for each independent variable used as a direct determinant in the regression model. Specifically, correlations between behavioral belief products and behavioral attitude were statistically significant, ranging from .25

to .47 for the belief composite “helping others.” Helping others was the belief composite correlate with the largest positive association with behavioral attitude. In addition to helping others, other elicited positive behavioral beliefs included traits such as “giving back,” “being obedient to God” and negative traits such as “financial” and “time sacrifices.” Other researchers found “feeling better about oneself, receiving tax deductions, and helping others” as positive belief traits with negative beliefs such as “having less money, donations not reaching the needy, and being harassed for further donations” (Smith & McSweeney, 2007). A restriction placed on financial matters was a common theme in the past and present research. Different from prior studies, the current study participants (all self-reported Christians) viewed the positive traits associated with charitable behavior as more consistent with Biblical teachings and viewed perceived negative traits less regularly with Biblical teachings. A worldly perspective for participants in this study takes on more importance for negative traits while salience for positive beliefs were evidently more selfless.

Correlations between injunctive normative belief products and the injunctive and descriptive norm were statistically significant, ranging from .54 for the belief composite “church” to .60 for both belief composites “friends” and “family.” Friends and family tied for the largest reported association followed by church for injunctive belief composites with strong associations to injunctive and descriptive norms. Correlations between descriptive normative belief products and the injunctive and descriptive norm were statistically significant, ranging from .54 for belief composites for “people with financial, health, and other family challenges” to .68 for “family.” “Family,” followed by “other Christians,” and then “people with financial, health, and other family challenges” were all strongly associated with injunctive and descriptive norms. Both groups of normative belief composites positioned family and friends (or other

Christians) as the strongest correlates with the direct determinate of intentions. These findings are consistent with extant research where friends, family, colleagues, and church groups were identified as important referents (Smith & McSweeney, 2007). Although other Christians were among the modal salient belief groups, none of the participants in the sample offered their pastor, priest, other clergy member, or non-profit leadership member as an important referent. This result may be because leaders of churches or non-profit organizations are doing a poor job conveying the importance of donating, e.g., some faith denominations clergy feel it is inappropriate to ask for money directly from the pulpit. Alternatively, it may be possible that friends, other Christians, and families were more important or relatable to the study participants or these individuals and groups were more vocal with their feelings about charitable behavior and the importance of donating to non-profit organization.

There was an unexpected result between control belief composites and the direct determinant perceived behavioral control. Fishbein and Ajzen (2010) stated that perceived behavioral control is of minimal influence on intentions when control is volitional. There were no significant findings of correlations between control belief products and perceived behavioral control for participants regarding the belief composites of “poor financial condition, poor health, or other unexpected hardships.” Also, participants did not report any factors that might enhance the performance of charitable behavior.

Unique to this study, Christian Biblical teachings, such as “following the Bible as a life guide” and “loving your neighbor by serving others,” represented the two largest reported associations of Christian belief composites with the direct determinant, the Christian way of life. Both beliefs are echoed as strong messages in the Bible. Correlations between Christian belief products and the Christian way of life were statistically significant, ranging from .20 for beliefs

composites of “giving out of obligation” followed by “loving your neighbor by serving others” with a large correlation of .67, and finally .79 for the belief composite “following the Bible as a life guide.” Noteworthy is the relatively low correlation between the belief “giving out of obligation” with the direct determinant the Christian way of life compared to relatively high correlations for both “loving your neighbor by serving others” along with “following the Bible as a life guide” beliefs with the direct determinant the Christian way of life. The concept Christian way of life implies there is a faith motivated spiritual desire to follow the teachings of the Bible making this construct distinctly different from an obligation originating from a rule or regulation.

In summary, beliefs from the Christian’s comprising this sample have explained several reasons for charitable behavior. Behavioral beliefs regarding intentions to donate included positive feelings from helping others and giving back. Other behavioral beliefs were negative concerning characteristics associated with donating such as financial matters and time sacrifices. Important individuals and groups who exert social pressure to donate to non-profit organizations include family, friends, and other Christians. And finally, Christian beliefs that are associated with the intention to engage in charitable behavior include Biblical teachings such as loving your neighbor by serving others and following the Bible as a life guide. To conclude, the correlations of belief composites for behavioral beliefs, normative beliefs, control beliefs, and Christian beliefs with direct determinants of attitude, social norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life provided detailed explanations of giving intentions consistent with the traditional and expanded models of the theory of planned behavior.

The six hypotheses were tested utilizing hierarchical linear regression models. As expected, the largest explanation of variance for the dependent variable (intentions) is observed from the first groups of independent variables to enter the model ($R^2 = 64.9\%$), socio-

demographic variables, and the theory of planned behavior's standard direct measures of attitudes, revised subjective norms, and perceived behavioral control (Fishbein & Ajzen, 2010). Past behavior, not moral norms, and the primary variable of interest—the Christian way of life—were significant individual predictors of intention at 10% and 1%, respectively. Utilizing socio-economic variables, attitude, injunctive and descriptive social norms, perceived behavioral control, moral norms, past behavior, and the Christian way of life, the hierarchical linear regression model explained 76.0% of the variance in intention to donate to non-profit organizations each month over the next one year period.

The mission of non-profit organizations is to help the disadvantaged in our society with their immediate and long-term needs such as meals, childcare, and housing as well as counseling and career services. Non-profit organizations depend on continuous funding from the charitable minded to maintain their specific help-centered programs and fund their operations. Additional donations in the form of money, time, and other property can be achieved with a better understanding of factors that influence individuals' donating intentions to non-profit organizations. Findings suggest that the Christian way of life provides small but noticeable evidence for the predictive ability of the current expanded model of the theory of planned behavior.

Discussion

From the very start, the theory of reasoned action (Fishbein & Ajzen, 1975) followed by the theory of planned behavior (Ajzen, 1991) and now the integrated reasoned action approach to predicting and changing behavior (Fishbein & Ajzen, 2010), have encouraged researchers to investigate the possibility of adding additional predictors to their models. The theory of planned behavior evolved from Ajzen's (1991) addition of perceived behavioral control as an additional

predictor of intention and actual behavior. Over the past decade, investigators found some success with the prediction of intentions (to donate money, sign up for a body bequest program, and sign an organ donor card) by adding moral norms as an additional dimension of social norms and past behavior as an added predictor of intentions. Both of these expanded versions of the theory of planned behavior reported a common variance with intentions not shared by the traditional determinants of the model (Abraham & Sheeren, 2004; Delaney & White, 2015; Knowles et al., 2012; Linden, 2011, Smith & McSweeney, 2007). The current model also explored moral norms and past behavior. Consistent with prior research, the current research found past behavior to be a significant individual predictor of intentions while in this sample moral norms were not.

Moving to demographic characteristics of those who are engaged in donating behavior verses its precursor intention; prior studies have also investigated individual and household characteristics associated with charitable giving. Inconsistent with prior research—most notably from Bekkers and Wiepking's (2010) 550 article literature review—none of the expected predictors such as age, education, and income contributed significantly to the prediction of intention to donate. However, two Christian faith denomination categories of Catholics and Protestants, in relation to the reference group (Evangelicals), were both significant predictors of intentions to donate to non-profit organizations in the coming year. Participants identifying as Catholics, compared to the reference group Evangelicals, have an intention of -1.39 units lower, controlling for other independent variables. Participants identifying as Protestants, compared to the reference group Evangelicals, have an intention of -2.07 units lower, controlling for other independent variables. Comparing Catholics to Protestants, Protestants have an intention to donate to non-profit organizations that is .68 units lower. Therefore, in the current sample

participants who identified themselves as Catholics or Protestants have a smaller amount of intention to donate to non-profit organizations compared to participants in the sample who identified themselves as Evangelicals.

Fishbein and Ajzen (2010) concluded that “people who come from different backgrounds with varying personal experiences can form different beliefs with respect to one behavior but the same or very similar beliefs with respect to another” (p. 225). If a relationship is determined between gender and a specific behavior or intention (depending on the response variable of interest) Fishbein and Ajzen (2010) would expect this relationship to be mediated by the direct measures of behavior or intentions. When predicting behavior and controlling for intentions and perceived behavioral control or predicting intentions and controlling for attitude, subjective norms, and perceived behavioral control, the background factor’s relationship to the response variable, either the actual behavior or intention, is expected to be reduced substantially and be insignificant. In the current study, socio-economic factors were entered in Block 1 of the hierarchical linear regression. Two of the Christian faith denomination categories (Catholics and Protestants) were both significant predictors of intentions using the faith denomination category Evangelicals as a reference group. As predicted by Fishbein and Ajzen, once the traditional determinants of the theory of planned behavior entered the model in subsequent blocks, a suggested mediated relationship occurred and the demographic faith denomination items were reduced in prominence and no longer significant categorical predictors of intention to donate to non-profit organizations.

The goal of the current study was to explore social, psychological, and spiritual determinants underlying Christian believers’ intention to donate money, time, and other property to non-profit organizations (religious and nonreligious). Attitudes, social norms, and perceived

behavioral control are social-psychological determinants of intentions. In addition to these traditional determinants, the current study used moral norms, past behavior (both previously investigated determinants), and the Christian way of life as an added spiritual determinant in an expanded model of the theory of planned behavior. The Christian way of life, unlike the model's traditional social-psychological predictors (attitudes, social norm, and perceived behavioral control), is a spiritual determinant that is indwelled in the Christian believer. The new direct determinant of intention—Christian way of life—was measured by asking participants if intention to donate money, time, or other property to a non-profit organization each month over the next year was consistent with “a spiritual desire to follow the teachings of the Bible, a spiritual desire to emulate Christ, and a spiritual desire to be obedient to God.” Christians’ salient beliefs such as “loving your neighbor by serving others, following the Bible as a life guide,” and even “giving out of obligation” were identified in the current study as Christian Biblical teachings that inform Christians in living their lives. All beliefs correlated significantly with the direct determinant, the Christian way of life. This indwelled spirit is suggested to be equivalent to the unique Biblical person known as the Holy Spirit. The New Testament of the Bible explains that the Holy Spirit takes up permanent residence in a new believer’s heart the moment conversion occurs, “For in one Spirit we were all baptized into one body—Jews or Greeks, slaves or free—and all were made to drink of one Spirit” (1 Corinthians, 12:13) and in Ephesians (1:13) for the exact moment of conversion, “In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit.” Specifically, when a person admits human sinfulness, believes in the sacrifice of Jesus’s death and resurrection as payment for the sins of all mankind, and accepts Jesus Christ as Lord and savior; conversion occurs and the new believer is indwelled with the Holy Spirit. The Holy Spirit

works as an agent of creation as Jesus enlightens, “And when he comes, he will convict the world concerning sin and righteousness and judgment: concerning sin, because they do not believe in me; concerning righteousness, because I go to the Father, and you will see me no longer; concerning judgment, because the ruler of this world is judged” (John 16:8-11). In John (14:15-17), Jesus promises the Holy Spirit, “If you love me, you will keep my commandments. And I will ask the Father, and he will give you another Helper, to be with you forever, even the Spirit of truth, whom the world cannot receive, because it neither sees him nor knows him. You know him, for he dwells with you and will be in you.” With additional clarification, Jesus continues, “If anyone loves me, he will keep my word, and my Father will love him, and we will come to him and make our home with him. Whoever does not love me does not keep my words. And the word that you hear is not mine but the Father’s who sent me. These things I have spoken to you while I am still with you. But the Helper, the Holy Spirit, whom the Father will send in my name, he will teach you all things and bring to your remembrance all that I have said to you” (John 14: 23-27). The awakening that occurs in the newly converted Christian brings about the new believer’s spiritual desire to emulate Jesus, follow the teachings of the Bible, and live a Christian way of life. Hypothesis 6 stated that Christians who have a faith-based spiritual desire to pursue the Christian way of life are more likely to have giving intentions. In Matthew (22:37-40), the great commandment was communicated by Jesus to the Pharisees, “You shall love the Lord your God with all your heart and with all your soul and with your entire mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets.” This study provided limited evidence that Christian believers, with their spiritual desire to follow the teachings contained in

the Bible, are more likely help the disadvantaged by donating money, time, or other property to non-profit organizations each month over the coming year.

The current research has both theoretical and applied implications. Consistent with Fishbein and Ajzen's (2010) encouragement to improve the traditional model of the theory of planned behavior, the expanded model enhanced the predictive ability of the theory of planned behavior with a new determinant, the Christian way of life. The current research also reaffirms the predictive ability of previously tested factors of traditional determinants of the theory of planned behavior, past behavior, and not moral norms. Non-profit organizations in their pursuit of fundraising to help the disadvantaged may apply these findings by targeting the salient beliefs that are foundational to all predictors of intentions. As a matter of practice, the results of this study will be used to help religious leaders better understand beliefs underlying intentions of their parishioners and possibly provide additional opportunities for church leaders to increase salience of beliefs by teaching spiritual lessons contained in the Bible that promote giving behavior. In addition to the religious community, other non-profit organizations may find some benefit in knowing an individual's faith affiliation when attempting fund raising activities. The current study has identified beliefs associated with attitudes (giving back, helping others, and being obedient to God), social norms through pressure to comply with directives from important or relatable referents (family, friends, other Christians, and the church), factors that help or hinder perceived behavioral control (financial condition, health, and unexpected hardships), moral norms, past behavior, and the Christian way of life (loving your neighbor by serving others, following the Bible as a life guide, giving out of obligation). The findings in this study offer non-profit organizations educational opportunities to intervene and increase the salience of these evidence based beliefs to improve donors' intentions and ultimately charitable behavior.

There were several limitations. The primary limitation is external validity. The specific research population consists of Christians from every major U.S. denomination (Catholic, Evangelical, other Christian, and Protestant) including the “other” category for those who identify with lesser known denominations. However, participants were chosen to participate using a purposive sampling method (nonprobability sample) where participants (self-described Christians) were selected based upon their willingness to share their thoughts in the study. In lieu of obtaining study participants from local, regional, or a national church, enlistment was accomplished through a contract with an online survey organization, Qualtrics. Qualtrics maintains panels of likely research subjects who are sent an email invitation advising them that the survey is for research purposes, the length of the survey (time needed to complete), and the incentives available for participation. As a result, the analyses cannot rely on probability theory to estimate how well the population has been represented (Trochim, Donnelly, & Arora, 2015). In addition, reliance on self-report measures may promote sampling bias because of the desirability for participants to present pro-social behavior with their responses. To overcome subjects’ motivation for positive self-presentation and social desirability, survey participants were advised and protected with anonymity and confidentiality. Participant emails were not linked to survey responses.

Another presumed limitation of the current study was the limited response for control beliefs. These factors were presented to participants as items helping or hindering donating behavior. During the formative research phase only negative factors (hindrances) affecting the intention to donate were offered by subjects. Control belief composites did not correlate with the direct measure of perceived behavioral control and therefore results were not consistent with the theory of planned behavior. The results of the formative research revealed only salient beliefs

factors that impede donating behavior. These data were collected using an online open-ended questionnaire. As an alternative to the online collection method, a personal interview may have given subjects more clarity with the question and an opportunity to ponder helping factors with repetition of the question by the interviewer. Adding positive factors that enhance donating behavior may have improved the relationship between control beliefs and the direct determinant, perceived behavioral control.

Several scales used in the study were unreliable without modification, such as deleting specific questions. An inter-item correlation analysis was performed on the dependent variable of intention. It was determined that the removal of one reverse coded question from the original three question scale improved the original reliability assessment ($\alpha = .62$) to an acceptable level ($\alpha = .91$). Similarly, after an inter-item correlation analysis was performed on the injunctive and descriptive subjective norm scale. The removal of one reverse coded question from the original four item scale improved the original reliability assessment ($\alpha = .65$) to an acceptable level ($\alpha = .82$). Finally, an inter-item correlation analysis was performed on the perceived behavioral control scale. The removal of one differently coded question from the original three question scale increased the original reliability assessment ($\alpha = .47$) to an improved, yet still unacceptable level ($\alpha = .54$). The three scales with less than acceptable reliability assessments all had reverse coded questions and were improved with the removal of one question in each of the scales that was coded differently from other items in the same scale. Although anecdotal and understanding the need for reverse coded questions because of the concern for sampling bias, it may be the nature of the data collection instrument that produced unreliable results when reversed coded questions were included in the survey instrument. The unreliable results were not as widespread in assessing the reliability of scales when formative research was performed in Pilot Part B, and

therefore unreliable results were unexpected from the final sample. For future scale development, it would be prudent to increase the number of questions in each scale. Hierarchical linear regression was used to assess the influence of traditional and expanded determinants on intentions to donate to non-profit organizations in the coming year. Since behavioral, normative, control, and Christian beliefs are expected to be correlated with each other and with their direct determinants of intention, a limitation of this analysis is its inability calculate the impact of intervening variables on the model. Structural equation modeling is capable of specifying more complicated path models using intervening variables (Hox & Bechger, 1998). The calculated impact of intervening variables between independent variables and the dependent variable may offer greater insight to the source of predicted intention.

Modification in research methods would afford opportunities to remedy some of the limitations listed as well as improve the existing knowledge base in the factors that influence charitable behavior. As mentioned earlier, personal interviews in the formative stages of data collection would provide opportunities for interviewers to interact with participants to improve responses. One large local or several small local churches used as a sampling frame would provide the opportunity to personally interview subjects. Scales used to measure independent variables and the dependent variable could be expanded with more questions to improve reliability. From a theoretical point of view, the most apparent recommendation for further study would be a change from cross-sectional to a longitudinal design. Doing so would allow for additional testing of the theory of planned behavior for its predictive ability of intention as well as behavior. The current research did not investigate differences among Christian denominations or Christians who have experienced a spiritual conversion verses those Christians who have not had a spiritual conversion. This is an area where additional research is needed.

In conclusion, identifying the Christian way of life as an added predictor of giving intentions is useful in the giving literature to support expanded versions of the traditional model of the theory of planned behavior and to expand our knowledge of charitable behavior. The current study has advanced a model that includes a spiritual component to the theory's traditional factors that include: attitudes, social norms, and perceived behavioral control. This spiritual factor contributes to a better understanding of the factors influencing giving behavior to assist non-profit organizations in the direction of their fund raising activities.

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Appendix A - IRB Application



Committee for Research Involving Human Subjects (IRB) Application for Approval Form

Please send your completed application to comply@k-state.edu

Last Revised: 06/07/2016

ADMINISTRATIVE INFORMATION:

Title of Project/Course:

Type of Application: New / Renewal Revision (to a pending new application)
(check one box)
 Modification to an existing approved application #:

Principal Investigator Details: (must be a KSU faculty member):

Name: Degree/Title:

Department: Campus Phone:

Campus Address:

E-mail: Fax #:

Responsible Graduate Student: (Person to contact for questions/problems with the form):

Name: Campus Phone:

E-mail:

Does this project involve any collaborators not part of the faculty/staff at KSU? (projects with non-KSU collaborators may require additional coordination and approvals):

No Yes

Project Classification (Is this project part of one of the following?):

Thesis Dissertation Faculty Research
 Other:

Note: Class Projects should use the short form application for class projects.

Copy of the Consent Form: Copy will be submitted to comply@ksu.edu with this application Consent form not used

Funding Source: Internal External (Identify source. You will also need to provide a copy of the sponsor's grant application or contract as submitted to the funding agency. This should be submitted to comply@ksu.edu with your application.)

Based upon criteria found in 45 CFR 46 – and the overview of projects that may qualify for exemption explained at <http://www.hhs.gov/ohrp/policy/checklists/decisioncharts.html>, I believe that my project using human subjects should be determined by the IRB to be exempt from IRB review:

No Yes (If yes, please provide the category of "Exemption" in the space below)

Exempt Projects: 45 CFR 46 identifies six categories of research involving human subjects that may be exempt from IRB review. The categories for exemption are listed here: <http://www.hhs.gov/ohrp/policy/checklists/decisioncharts.html#c2>. If you believe that your project qualifies for exemption, please indicate which exemption category applies (1-6). Please remember that only the IRB can make the final determination whether a project is exempt from IRB review, or not.

Exemption Category:

MODIFICATION:

Is this a modification of an approved protocol? No Yes If yes, please comply with the following:

If you are requesting a modification or a change to an IRB approved protocol, please provide a concise description of all of the changes that you are proposing in the following block. Additionally, please highlight or bold the proposed changes in the body of the protocol where appropriate, so that it is clearly discernible to the IRB reviewers what and where the proposed changes are. This will greatly help the committee and facilitate the review.

- I. **NON-TECHNICAL SYNOPSIS** (Please provide a brief narrative description of proposal. This should typically be less than 75 words and be easily understood by nonscientists):

The purpose of the research study is to investigate the determinants that explain and predict Christians' intentions to donate money, time, or other property to non-profit organizations. The traditional model of the theory of planned behavior (TPB) will be tested using attitude, social norms, and perceived behavioral control as determinants of Christians' intentions to donate to a non-profit organization (Ajzen, 1991). Also two expanded models will be tested, one that will add moral norms, past behavior, and demographic background factors and the second that will be expanded with incorporating "the Christian way of life" as a determinant.

- II. **BACKGROUND** (concise narrative review of the literature and basis for the study):

Non-profit organizations are often the safety net for the indigent and for those who drift into this needy category when the economy is not growing and unemployment increases. For-profit business enterprises are expected to prosper when the economy is growing and unemployment is low. The demand for products and services in the economy produce growing profits (sales and service revenue less related costs) for business enterprises. Non-profit organizations have experienced an entirely different situation. When the economy is shrinking and unemployment is growing, there is a higher demand for services from non-profit organizations to meet basic needs. Growing demands, in the form of increased service costs, are placed on the non-profit entity at a time when donations mirror a shrinking economy. In order for non-profit organizations to provide needed services during good times and bad, it is important to understand the motivation for charitable giving.

Giving to those in need may be seen as reducing the amounts available for household expenditures. James (2008) argued that charitable behavior is inconsistent with basic economic assumptions. The economic approach assumes individuals will increase their utility through consuming goods and services, and will seek to organize their spending in order to maximize this utility. This apparent inconsistency is justified by economists with the following rationale: individuals making gifts are themselves sharing in a public benefit; people expect a return of goods or services from a donation; donations produce personal goodwill and an improved reputation for the donor; a good feeling is produced for the donor (a form of utility); and giving may be associated with religion (after-life rewards or social norms from religious groups). In addition to an

economic explanation for charitable giving, several studies have examined other factors related to the amounts given to charitable organizations. These studies include such factors as life-cycle, financial and attitudinal elements. Also found to be associated with charitable donations are religious affiliation, race, marital status, education, age, income, homeownership, net worth, and thoughts towards inheritance (Bekkers & Wiepking, 2010, 2011; Drollinger & Johnson, 1995; Wiepking & Bekkers, 2012). These studies have mostly focused on donors' social and economic characteristics and the amount of charitable donations.

Each year, approximately one third of all donations made in the US are to religious organizations (US Giving, 2015), and the majority (70.1%) of religious groups in the US are Christians (Pew Research Center, 2014). The purpose of this research study is to investigate determinants that explain and predict Christians' intentions to donate to non-profit organizations. Does Christian faith impact the intention to make gifts to non-profit organizations? An expanded model of the theory of planned behavior (Ajzen, 1991) is used to determine the influence of attitudes, social norms (injunctive, descriptive, and moral), perceived behavioral control, and Christian way of life on the intention to make donations to non-profits. In this study, the Christian way of life is based on the belief that God delivered the gift of salvation, "For God so loved the world that he gave his only son, that whoever believes in him shall not perish but have eternal life" (John 3:16, English Standard Version). By accepting this gift of salvation from God, Christians choose to glorify Him with their worldly behavior in compliance with the teachings described in the Bible. The study uses data collected from parishioners of a Christian church. Christians are particularly noteworthy given their belief in the teachings of the Bible including its directives to donate their time, talent, and resources to those in need while promoting the Gospel. The results of this study will be used to help religious leaders understand the intentions of their parishioners and possibly provide additional opportunities for church leaders to teach about the spiritual lessons contained in the bible that promote giving behavior. No study has used an expanded model of the theory of planned behavior to test the prediction of intention to donate to non-profit organizations determined by traditional theoretical determinants (attitudes, subjective norms, perceived behavioral control) and the Christian way of life making this study a necessary body of research.

III. PROJECT/STUDY DESCRIPTION

(Please provide a concise narrative description of the proposed activity in terms that will allow the IRB or other interested parties to clearly understand what it is that you propose to do that involves human subjects. This description must be in enough detail so that IRB members can make an informed decision about the proposal).

Data are collected in a two step process. A small sample (N=30 to 50) of people who are typical of the

interest population (Christians) is used to identify readily available traits or characteristics (beliefs) about the object or activity that is the behavior in question. These salient thoughts are extracted from individuals in a group format, a one-on-one free-response format, or through an open ended survey questionnaire. If a focus group format is used, respondents will have their responses recorded for transcription. Respondents are asked to identify the following: behavioral outcomes (what are the consequences of performing the behavior), important referents (important people or groups), relatable referents (those who are similar to the respondent), personal responsibilities (individual ideas about right and wrong regarding the behavior), control factors (items that will hinder or enhance performance of the behavior), and biblical teachings (scriptures that inform individuals regarding Christian behavior). The open ended responses will be used to guide the development of a survey to be used with a larger sample. See next paragraph below.

The second step requires a purposive sample (N=500+) that will be drawn from a Christian church located in New England. If there are no churches with memberships of sufficient size who are willing to participate then an alternative may be a survey of several Christian churches in New England. A final alternative would entail a larger sample frame outside of the area. By means of a coordinated effort with the senior pastor and elders of the church, all attendees will be invited to participate through announcements made in the weekly church bulletin prior to the start of data collection. In addition, the senior pastor will send a message to all church members outlining the research study and a request that each church member participate in the survey. Inclusion criteria will be self-described Christians who may be members of the congregation or regular attendees in weekly worship services or church functions. The household will be the unit of analysis. Respondents will not be excluded for marital status, age, ethnicity, gender, work status, income levels, net-worth levels, education, or family size. Data are collected using an electronic survey instrument that requests responses to specific questions related to attitudes, perceived injunctive norms, descriptive norms, moral norms, past behavior, perceived behavioral control, the Christian way of life, and socio-economic demographic factors. Anonymity of respondents will be maintained by use of technology that separates participant IP addresses from responses submitted through the on-line survey.

IV. **OBJECTIVE**

(Briefly state the objective of the research – what you hope to learn from the study).

The aim of this study is to test traditional and expanded models of the theory of planned behavior (Ajzen, 1991). The results of this study will be used to help religious leaders understand the intentions of their parishioners and possibly provide additional opportunities for church leaders to teach about the spiritual lessons contained in the Bible that promote giving behavior. In addition, this research may be helpful to estate and gift planning attorneys, CFP® practitioners, CPAs, and trust administrators in counseling their clients.

V. **DESIGN AND PROCEDURES** (succinctly outline formal plan for study)

- A. List all sites where this research will be conducted:

On line via Qualtrics, Zoom, or in person.

- B. Variables to be studied: Independent variables: demographic variables (age, income, marital status, and level of education), attitudes, societal norms (injunctive, descriptive, and moral), perceived behavioral control, past behavior, and the Christian way of life.
Dependent variables: intention to donate money, time, or other property to non-profit organizations.

- C. Data collection methods: (surveys, instruments, etc - **copies must submitted to comply@k-state.edu**).

Step 1: Pilot Survey Questionnaire (see attached) and potential use of focus group during the pilot phase.

Step 2: Main Survey Questionnaire (see attached draft). This is not a final version as the pilot will inform the final main survey questionnaire.

- D. List any factors that might lead to a subject dropping out or withdrawing from a study. These might include, but are not limited to emotional or physical stress, pain, inconvenience, etc.

Inconvenience, emotional factors because of money and faith discussions

- E. List all biological samples taken: (if any)

None

- F. Debriefing procedures for participants:

Included in survey.

VI. **RESEARCH SUBJECTS:**

- A. Source:

Christian churches that are known by candidate's church pastor or through other Christian friends.

- B. Number: (provide a brief rationale for your sample size)

Pilot (N=30-50)

Main questionnaire (N=125-180) Based upon number of independent variables (10-15 cases for 12 independent variables (Field, 2013).

- C. Inclusion criteria: (List any unique qualifiers desirable for research subject participation)

Self described Christians

- D. Exclusion criteria: (list any unique disqualifiers for research subject participation)

- E. Recruitment procedures:

How will subjects be identified?

Recruitment through a Christian church.

How will subjects be recruited (advertisement, associates, etc.) ?

Research will be promoted in a coordinated efforts with church leadership (pastor and elders or other governing body).

How will subjects be enrolled?

On-line with survey software (Qualtrics).

Describe any follow-up recruitment procedures: (reminder emails, mailings, etc.)

Reminder emails, mailings

VII. RISK - PROTECTION - BENEFITS: The answers for the three questions below are central to human subjects research. You must demonstrate a reasonable balance between anticipated risks to research participants, protection strategies, and anticipated benefits to participants or others.

A. Risk for Subjects: (check all that apply)

- Exposure to infectious diseases
- Use of confidential records
- Exposure to radiation
- Manipulation of psychological or social variables such as sensory deprivation, social isolation, psychological stressors
- Examining for personal or sensitive information in surveys or interviews
- Presentation of materials which subjects might consider sensitive, offensive, threatening, or degrading
- Invasion of privacy of subject or family
- Social or economic risk
- Risk associated with exercise or physical exertion
- Legal risk
- Review of medical records
- Review of criminal records
- HIV/AIDS or other STD's
- Employment/occupational risk
- Others – Please explain below (Indirect risks, risk to individuals who are not the primary subjects):

B. Minimizing Risk: (Describe specific measures used to minimize or protect subjects from anticipated risks.)

Main survey will be anonymous with separation of participant IP address from survey question responses. Only the church (sample frame) will have access to email addresses or regular mail addresses. Any information collected by investigator (graduate student) will be treated as confidential.

C. Benefits: (Describe any reasonably expected benefits for research participants, a class of participants, or to society as a whole.)

Over 70% of all U.S. contributions come from individuals. The following individuals and groups will benefit from this research: non-profit organizations, estate and gift attorneys, CPAs, financial planners, and trust companies.

D. More than Minimal Risk? In your opinion, does the research involve more than minimal risk to subjects? (“Minimal risk” means that “the risks of harm anticipated in the proposed research are not greater, considering probability and magnitude, than those ordinarily encountered in daily life or during the performance of routine physical or psychological examinations or tests.”)

- Yes No

VIII. CONFIDENTIALITY: Confidentiality is the formal treatment of information that an individual has disclosed to you in a relationship of trust and with the expectation that it will not be divulged to others without permission in ways that are inconsistent with the understanding of the original disclosure. Consequently, it is your responsibility to protect information that you gather from human research subjects in a way that is consistent with your agreement with the volunteer and with their expectations.

Explain how you are going to protect confidentiality of research subjects and/or data or records. Include plans for maintaining records after completion.

Using an anonymous on-line survey; use of individual addresses is restricted to the Christian church.

IX. INFORMED CONSENT: Informed consent is a critical component of human subjects research - it is your responsibility to make sure that any potential subject knows exactly what the project that you are planning is about, and what his/her potential role is. (There may be projects where some forms of "deception" of the subject is necessary for the execution of the study, but it must be carefully justified to and approved by the IRB). A schematic for determining when a waiver or alteration of informed consent may be considered by the IRB is found at <http://www.hhs.gov/ohrp/policy/checklists/decisioncharts.html#c10>

Even if your proposed activity does qualify for a waiver of informed consent, you must still provide potential participants with basic information that informs them of their rights as subjects, i.e. explanation that the project is research and the purpose of the research, length of study, study procedures, debriefing issues to include anticipated benefits, study and administrative contact information, confidentiality strategy, and the fact that participation is entirely voluntary and can be terminated at any time without penalty, etc. Even if your potential subjects are completely anonymous, you are obliged to provide them (and the IRB) with basic information about your project. See informed consent example on the URCO website. It is a federal requirement to maintain informed consent forms for 3 years after the study completion.

Answer the following questions about the informed consent procedures.

Yes No **A.** Are you using a written informed consent form? If "yes," include a copy with this application. If "no" see B.

Yes No **B.** In accordance with guidance in 45 CFR 46, I am requesting a waiver or alteration of informed consent elements (see section VIII above). If "yes," provide a basis and/or justification for your request.

See C below.

Yes No **C.** Are you using the online Consent Form Template provided by the URCO? If "no," does your Informed Consent document have all the minimum required elements of informed consent found in the Consent Form Template? (Please explain)

See attached consent language.

Yes No **D.** Are your research subjects anonymous? If they are anonymous, you will not have access to any information that will allow you to determine the identity of the research subjects in your study, or to link research data to a specific individual in any way. Anonymity is a powerful protection for potential research subjects. (An anonymous subject is one whose identity is unknown even to the researcher, or the data or information collected cannot be linked in any way to a specific person).

Subjects are anonymous for the main survey. The pilot study will be one-on-one interactions with a small group of identifiable subjects.

Yes No

E. Are subjects debriefed about the purposes, consequences, and benefits of the research? Debriefing refers to a mechanism for informing the research subjects of the results or conclusions, after the data is collected and analyzed, and the study is over. (If “no” explain why.) **Copy of debriefing statement to be utilized should be submitted to comply@k-state.edu with your application.**

Introduction to questionnaire provides explanation of research and benefits. There will be an offer to provide results aggregated results to the church for each participant to review when the study is completed. A copy of the dissertation or selected portions may be provided upon request.

F. Describe the Informed Consent Process:

Who is obtaining the consent? (i.e. Principle Investigator, Graduate Student, etc.)

Graduate Student

When and where will consent be obtained?

Step 1: Consent form at beginning of focus group.
Step 2: Written statement included in the survey.

If assent (for minors) is required, please describe who will obtain the assent? (Assent means a child's affirmative agreement to participate in research)

NA

If assent (for minors) is required, when and where will assent be obtained?

NA

How will consent be obtained from non-English speaking participants? (a translated written form, orally, identify the name and qualifications of the individual providing the translation)

NA

Informed Consent Checklist

Items	YES	NO	N/A
Does the title appear at the top of the consent/assent form?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the consent/assent form written toward the subject?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a statement that explains that the study is <i>research</i> ?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a statement that explains the <i>purpose</i> of the research?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the procedures to be followed explained clearly and adequately?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the consent document describe <i>risks or discomforts</i> to subjects as a result of participating in the research?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the consent/assent form written in the <i>native language</i> of the potential subject?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are participants compensated?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If the subjects' identity is known to the PI, does the form detail how confidentiality of records will be maintained?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is contact information for both the PI and the URCO/IRB office included?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the consent document indicate to the participant that he/she can withdraw at any time from the project without penalty or loss of benefit?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there probable circumstances which would require the PI to terminate a subject's participation regardless of his or her consent?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the consent document written in lay language (Recommended 8th grade level)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

X. **PROJECT INFORMATION:** (If you answer Yes to any of the questions below, you should explain them in one of the paragraphs above)

- Yes No A. Deception of subjects? If "YES" explain why this is necessary.
-
- Yes No B. Shock or other forms of punishment
- Yes No C. Sexually explicit materials or questions about sexual orientation, sexual experience or sexual abuse
- Yes No D. Handling of money or other valuable commodities
- Yes No E. Extraction or use of blood, other bodily fluids, or tissues (if "yes", you must comply with facility and handling protections detailed in the 5th Edition of the Biosafety in Biomedical Laboratories (BMBL))
- Yes No F. Questions about any kind of illegal or illicit activity
- Yes No G. Questions about protected health information as defined by HIPAA
- Yes No H. Purposeful creation of anxiety
- Yes No I. Any procedure that might be viewed as invasion of privacy
- Yes No J. Physical exercise or stress
- Yes No K. Administration of substances (food, drugs, etc.) to subjects
- Yes No L. Any procedure that might place subjects at risk
- Yes No M. Will there be any use of Radioactive materials and/or use of Radioactive producing machines
- Yes No N. Any form of potential abuse; i.e., psychological, physical, sexual
- Yes No O. Is there potential for the data from this project to be published in a journal, presented at a conference, etc?
- Yes No P. Use of surveys or questionnaires for data collection. **Copies should be submitted to comply@k-state.edu with your application.**

XI. **SUBJECT INFORMATION:** (If you answer yes to any of the questions below, you should explain them in one of the paragraphs above)

- Yes No a. Under 18 years of age (these subjects require parental or guardian consent)
- Yes No b. Over 65 years of age
- Yes No c. Minorities as target population
- Yes No d. Physically or mentally disabled
- Yes No e. Economically or educationally disadvantaged
- Yes No f. Unable to provide their own legal informed consent
- Yes No g. Pregnant females as target population
- Yes No h. Victims
- Yes No i. Subjects in institutions (e.g., prisons, nursing homes, halfway houses)
- Yes No j. Are subjects likely to be vulnerable to coercion or undue influence
- Yes No k. Is this international research? If yes, provide details as to if OHRP regulations apply in or near the area you intend to conduct research or if you have contacted individuals for applicable regulations to human subject research.
- Yes No l. Are research subjects in this activity students recruited from university classes or volunteer pools? If so, do you have a reasonable alternative(s) to participation as a research subject in your project, i.e., another activity such as writing or reading that would serve to protect students from unfair pressure or coercion to participate in this project? If you answered this question "Yes," explain any alternatives options for class credit for potential human subject volunteers in your study. (It is also important to remember that: Students must be free to choose not to participate in research that they have signed up for at any time without penalty. Communication of their decision can be conveyed in any manner, to include simply not showing up for the research.)
-

- Yes No m. Is audio from the subjects recorded? If yes, how do you plan to protect the recorded information and mitigate any additional risks?

- Yes No n. Are research subjects' images being recorded (video taped, digitally recorded, photographed)? If yes, how do you plan to protect the recorded information and mitigate any additional risks?

XII. FDA ACTIVITIES: Answer the following questions about potential FDA regulated activities:

- Yes No a. Is this a Clinical Trial?
- Yes No b. Are you using an FDA approved drug/device/diagnostic test?
- Yes No c. Does this activity involve the use of FDA-Regulated products? (biological products, color additives, food additives, human drugs, etc.)
- Yes No d. Has the protocol been submitted to the FDA, or are there plans to submit it to the FDA?
- Yes No e. Have you submitted an FDA form 3454 or 3455 (conflict of interest)?

XIII. CONFLICT OF INTEREST: Concerns have been growing that financial interests in research may threaten the safety and rights of human research subjects. Financial interests are not in them selves prohibited and may well be appropriate and legitimate. Not all financial interests cause Conflict of Interest (COI) or harm to human subjects. However, to the extent that financial interests may affect the welfare of human subjects in research, IRB's, institutions, and investigators must consider what actions regarding financial interests may be necessary to protect human subjects. Please answer the following questions:

- Yes No a. Do you or the institution have any proprietary interest in a potential product of this research, including patents, trademarks, copyrights, or licensing agreements?
- Yes No b. Do you have an equity interest in the research sponsor (publicly held or a non-publicly held company)?
- Yes No c. Do you receive significant payments of other sorts, eg., grants, equipment, retainers for consultation and/or honoraria from the sponsor of this research?
- Yes No d. Do you receive payment per participant or incentive payments?
- e. If you answered **yes** to any of the above questions, please provide adequate explanatory information so the IRB can assess any potential COI indicated above.

NA

XIV. PROJECT COLLABORATORS:

- A. KSU Collaborators:** List anyone affiliated with KSU who is collecting or analyzing data: (list all collaborators on the project, including co-principal investigators, undergraduate and graduate students).

Name:	Department:	Campus Phone:	Campus E-mail:
Stephen Poplaski	FSHS-PFP	n/a	scpoplaski@ksu.edu
<input type="button" value="Add Row"/> <input type="button" value="Delete Row"/>			

- B. Non-KSU Collaborators:** List all collaborators on your human subjects research project not affiliated with KSU in the spaces below. KSU has negotiated an Assurance with the Office for Human Research Protections (OHRP), the federal office responsible for oversight of research involving human subjects.

Name:	Organization:	Phone:	Institutional E-mail:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

C. **Does your non-KSU collaborator’s organization have an Assurance with OHRP?** (for Federalwide Assurance listings of other institutions, please reference the OHRP website under Assurance Information at: <http://ohrp.cit.nih.gov/search>).

Yes No If yes, Collaborator’s FWA #

Is your non-KSU collaborator’s IRB reviewing this proposal?

Yes No If yes, IRB approval #

XV. IRB Training:

A. **The URCO must have a copy of the Unaffiliated Investigator Agreement on file for each non-KSU collaborator who is not covered by their own IRB and assurance with OHRP.** When research involving human subjects includes collaborators who are not employees or agents of KSU the activities of those unaffiliated individuals may be covered under the KSU Assurance only in accordance with a formal, written agreement of commitment to relevant human subject protection policies and IRB oversight. The Unaffiliated Investigators Agreement can be found and downloaded at <http://www.k-state.edu/research/comply/irb/forms>

Online Training

TRAINING REQUIREMENTS HAVE RECENTLY CHANGED

The IRB has mandatory training requirements prior to protocol approval. Training is now offered through the Collaborative Institutional Training Initiative (CITI) Program. Instructions for registration and access to training are on the URCO website <http://www.k-state.edu/research/comply/>.

Use the check boxes below to select the training courses that apply to this application. If you have any questions about training, contact URCO at comply@ksu.edu, or (785) 532-3224.

Mandatory Training
Required for all Principal Investigators, research staff and students
<input checked="" type="checkbox"/> Responsible Conduct of Research
<input checked="" type="checkbox"/> IRB core modules

Required (Provost-mandated) for all full-time K-State employees

Export Compliance

Required procedure-specific training (check all that apply to this protocol):

- International Research Research in Public Elementary and Secondary Schools Research with Children
 Research with Prisoners Internet Research Vulnerable Subjects - Research Involving Workers/Employees
 Research with Subjects with Physical Disabilities and Impairments Illegal Activities or Undocument Status in Human Research
 Gender and Sexuality Diversity in Human Research Research with human blood, body fluids, or tissues
 Research with Older Adults

All new personnel or personnel with expired training are required to register for CITI and take the new training requirements. If you previously completed online IRB modules, your training status will remain current until it expires. URCO will verify training from the previous system as well as the new system prior to approval of any protocol.

INVESTIGATOR ASSURANCE FOR RESEARCH INVOLVING HUMAN SUBJECTS

(Print this page separately because it requires a signature by the PI.)

P.I. Name: Sonya Britt

Title of Project: Christian Beliefs that Explain and Predict Donor Intentions

XVI. **ASSURANCES:** As the Principal Investigator on this protocol, I provide assurances for the following:

- A. **Research Involving Human Subjects:** This project will be performed in the manner described in this proposal, and in accordance with the Federalwide Assurance FWA00000865 approved for Kansas State University available at <http://www.hhs.gov/ohrp/assurances/forms/filasurt.html>, applicable laws, regulations, and guidelines. Any proposed deviation or modification from the procedures detailed herein must be submitted to the IRB, and be approved by the Committee for Research Involving Human Subjects (IRB) prior to implementation.
- B. **Training:** I assure that all personnel working with human subjects described in this protocol are technically competent for the role described for them, and have completed the required IRB training accessed via the URCO website at: <http://www.k-state.edu/research/comply/irb/training>. I understand that no proposals will receive final IRB approval until the URCO has documentation of completion of training by all appropriate personnel.
- C. **Extramural Funding:** If funded by an extramural source, I assure that this application accurately reflects all procedures involving human subjects as described in the grant/contract proposal to the funding agency. I also assure that I will notify the IRB/URCO, the KSU PreAward Services, and the funding/contract entity if there are modifications or changes made to the protocol after the initial submission to the funding agency.
- D. **Study Duration:** I understand that it is the responsibility of the Committee for Research Involving Human Subjects (IRB) to perform continuing reviews of human subjects research as necessary. I also understand that as continuing reviews are conducted, it is my responsibility to provide timely and accurate review or update information when requested, to include notification of the IRB/URCO when my study is changed or completed.
- E. **Conflict of Interest:** I assure that I have accurately described (in this application) any potential Conflict of Interest that my collaborators, the University, or I may have in association with this proposed research activity.
- F. **Adverse Event Reporting:** I assure that I will promptly report to the IRB/ URCO any unanticipated problems involving risks to subjects or others that involve the protocol as approved. Unanticipated or Adverse Event Form is located on the URCO website at: <http://www.k-state.edu/research/comply/irb/forms>. In the case of a serious event, the Unanticipated or Adverse Events Form may follow a phone call or email contact with the URCO.
- G. **Accuracy:** I assure that the information herein provided to the Committee for Human Subjects Research is to the best of my knowledge complete and accurate.

P.I. Signature:

Date:

Appendix B - Pilot A Questionnaire

Please take a few minutes to tell me your thoughts about donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year time period. There is no right or wrong reply; we are curious about your personal thoughts. In the questions that follow, write down those thoughts that come immediately to your mind.

(Behavioral Outcomes)

1. What do you see as advantages of your donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period? _____

2. What do you see as disadvantages of your donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period?

3. What else comes directly to mind when you think about donating your money, time, or other property to a non-profit organization at least one time per month over the next 1-year period? _____

(Normative Referents -injunctive)

4. List individuals or groups who would approve or think you should donate money, time, or property to a non-profit organization at least one time per month over the next 1-year period. _____

5. List individuals or groups who would disapprove or think you should not donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

(Normative Referents -descriptive)

6. When uncertain about what you should do, it's often easy to see what people in your circumstance might do. List individuals or groups who are most likely to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

7. List individuals or groups who are least likely to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period.

(Normative Behavior -moral)

8. What are your moral responsibilities when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period? _____

9. When considering what is right and wrong, what comes directly to mind when thinking about donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period? _____

(Control Factors)

10. List any circumstances that would make it easy or enable you to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

11. List any circumstances that would make it difficult or prevent you from donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

(Christian Teachings)

12. From your interpretation of Christianity, list any scriptures or biblical teachings that encourage you to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

13. From your interpretation of Christianity, list any scriptures or biblical teachings that discourage you from donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period. _____

14. List any biblical teachings that you think are important to living your life (important teachings that inform individuals regarding Christian behavior). _____

Appendix C - Pilot B/ Standard Questionnaire

Pilot Part B/Survey Questionnaire

Individuals' charitable donations of money, time, and other property can differ extensively. Some donors give large amounts, others give small amounts, some may give nothing at all, and giving may occur with consistent or inconsistent frequencies. The current study attempts to discover some of the reasons why some people give and others do not. Your personal opinion regarding intentions to give money, time, or other property to a non-profit organization at least one time per month for the next year is particularly valuable to this research. Please read each question carefully as beginning and end points are not all the same. Respond as best you can and remember there are no correct or incorrect answers. Your prompt completion of this questionnaire is greatly appreciated. Thank you.

(Behavioral Belief Probability)

1. My donating money, time, or other property to a non-profit organization at least one time per month over a 1-year period will result in:

Giving back

Extremely unlikely (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely likely*

Helping others

Extremely unlikely (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely likely*

Being obedient to God

Extremely unlikely (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely likely*

Financial sacrifices

Extremely unlikely (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely likely*

Time sacrifices

Extremely unlikely (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely likely*

(Behavioral Belief Evaluation)

2. Giving back is:

Extremely undesirable (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely desirable*

3. Helping others is:

Extremely undesirable (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Extremely desirable*

4. Obedience to God is:

Extremely undesirable (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Extremely desirable*

5. Financial sacrifices are:

Extremely undesirable (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Extremely desirable*

6. Time sacrifices are:

Extremely undesirable (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Extremely desirable*

(Injunctive Normative Beliefs -Important Referents)

7. When it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year my:

family thinks *I should not* (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *I should*

friends think *I should not* (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *I should*

church thinks *I should not* (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *I should*

(Injunctive Normative Beliefs -Motivation to Comply)

8. When it comes to matters of giving to charity, I want to do what my family thinks I should do:

Strongly disagree (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Strongly agree*

9. When it comes to matters giving to charity, I want to do what my friends think I should do:

Strongly disagree (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Strongly agree*

10. When it comes to matters giving to charity, I want to do what my church thinks I should do:

Strongly disagree (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Strongly agree*

(Descriptive Normative Beliefs -Relatable Others Who Are Like Me)

11. I expect that most of my family will donate money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Strongly agree*

(Descriptive Normative Beliefs -Identification with Relatable Others Who Are Like Me)

12. When it comes to matters of giving to charity, how much do you want to be like your family?

Not at all (1)__(2)__(3)__(4)__(5)__(6)__(7)___ *Very much*

(Descriptive Normative Beliefs -Relatable Others Who Are Like Me)

13. I expect that other Christians will donate money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Descriptive Normative Beliefs -Identification with Relatable Others Who Are Like Me)

14. When it comes to matters of giving to charity, how much do you want to be like other Christians?

Not at all (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very much*

(Descriptive Normative Beliefs -Relatable Others Who Are Like Me)

15. I expect that people with financial, health, or family challenges will donate money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Descriptive Normative Beliefs -Identification with Relatable Others Who Are Like Me)

16. When it comes to matters of giving to charity, how much do you want to be like people with financial, health, or family challenges?

Not at all (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very much*

(Moral Normative Beliefs –Personal Principle)

17. It goes against my faith beliefs when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Moral Normative Beliefs –Value Preference)

18. When it comes to matters of donating money, time, or other property to a non-profit organization at least one time per month over the next year, it is important that I act in accordance with my faith beliefs:

Not at all (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very much*

(Moral Normative Beliefs –Personal Principle)

19. A non-profit organization's responsible stewardship is important to me when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Moral Normative Beliefs –Value Preference)

20. When it comes to matters of donating money, time, or other property to a non-profit organization at least one time per month over the next year, it is important that I give to financially responsible organizations:

Not at all (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very much*

(Moral Normative Beliefs –Personal Principle)

21. Helping others is important when it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Moral Normative Beliefs –Value Preference)

22. When it comes to matters of donating money, time, or other property to a non-profit organization at least one time per month over the next year, it is important that I help others:

Not at all (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very much*

(Control Belief –Items that Help or Hinder a Behavior)

23. My poor financial situation will impact my donating money, time, or other property to a non-profit organization at least one time per month over the next year:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Control Belief –Power of the Item that Helps or Hinder a Behavior)

24. My poor financial situation in the forthcoming year will make donating money, time, or other property to a non-profit organization at least one time per month:

Extremely difficult (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely easy*

(Control Belief –Items that Help or Hinder a Behavior)

25. My poor health will impact my donating money, time, or other property to a non-profit organization at least one time per month over the next year:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Control Belief –Power of the Item that Helps or Hinder a Behavior)

26. My poor health in the forthcoming year will make donating money, time, or other property to a non-profit organization at least one time per month:

Extremely difficult (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely easy*

(Control Belief –Items that Help or Hinder a Behavior)

27. Other unexpected hardships will impact my donating money, time, or other property to a non-profit organization at least one time per month over the next year:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Control Belief –Power of the Item that Helps or Hinder a Behavior)

28. Other unexpected hardships in the forthcoming year will make donating money, time, or other property to a non-profit organization at least one time per month:

Extremely difficult (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely easy*

(Christian Beliefs –Christian Teachings that Inform Christian Behavior)

29. In living a Christian way of life:

loving your neighbor by serving others is:

Very unimportant (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very important*

following the Bible as a life guide is:

Very unimportant (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very important*

giving out of obligation is:

Very unimportant (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Very important*

(Christian Beliefs –Spiritual Desire to Comply with Christian Teachings)

30. When it comes to donating money, time, or other property to a non-profit organization at least one time per month over the next year, I want to...

love my neighbor by serving others

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

follow the Bible as a life guide

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

give out of obligation

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Attitude, Direct Measure of IV)

31. My donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period would be:

Satisfying (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Unsatisfying*

Unrewarding (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Rewarding*

Favorable (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Unfavorable*

Purposeless (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Purposeful*

Useful (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Useless*
Unpleasant (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Pleasant*
Good (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Bad*
Negative (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Positive*
Thoughtful (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Thoughtless*
Worthless (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Valuable*
Beneficial (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Harmful*

(Injunctive Subjective Norm, Direct Measure of IV)

32. Most people who are important to me think I should donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

33. The people in my life who's opinion I value think I should donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

34. It is expected of me that I donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Descriptive Subjective Norm, Direct Measure of IV)

35. Most people who are like me will donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Moral Subjective Norm, Direct Measure of IV)

36. Based on my sense of right and wrong, a non-profit organization's responsible stewardship will positively affect my donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Past Behavior, Direct Measure of IV)

37. During the past year, I have donated money, time, or other property to a non-profit organization at least one time per month:

Definitely false (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Definitely true*

(Perceived Behavioral Control, Direct Measure of IV-likelihood)

38. In the next year, I am certain I can donate money, time, or other property to a non-profit organization at least one time per month:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Perceived Behavioral Control, Direct Measure of IV-difficulty)

39. For me to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period is:

Extremely easy (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Extremely difficult*

(Perceived Behavioral Control, Direct Measure of IV-controllability)

40. The decision to donate money, time, or other property to a non-profit organization at least one time per month over the next 1-year period is entirely up to me:

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(The Christian Way of Life, Direct Measure of IV)

41. My donating money, time, or other property to a non-profit organization at least one time per month over the next 1-year period is consistent with my spiritual desire to:

following the teachings of the Bible

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

emulate Christ

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

be obedient to God

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Intention, Direct Measure of DV)

42. I intend to donate to non-profit organizations at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

43. I expect to donate to non-profit organizations at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

44. I will try to donate to non-profit organizations at least one time per month over the next year.

Strongly disagree (1)___(2)___(3)___(4)___(5)___(6)___(7)___ *Strongly agree*

(Demographic Information)

45. What is your age?

- a. Under 18
- b. 18-29
- c. 30-49
- d. 50-64
- e. 65+

46. What is your gender?

- a. Male
- b. Female

47. What is the highest level of education you have completed?

- a. High school or less
- b. Some college
- c. College
- d. Post graduate education

48. What is your total household's approximate annual income?

- a. Less than \$30,000
- b. \$30,000-\$49,999
- c. \$50,000-\$99,999
- d. \$100,000 or more

49. What is your marital status?

- a. Divorced/Separated
- b. Living with partner
- c. Married
- d. Never married
- e. Widow/Widower

50. What is your ethnicity?

- a. Asian
- b. Black or African American
- c. Latino
- d. Multiple ethnicities/Other
- e. White/Caucasian

51. Parent of Children under 18

- a. Yes
- b. No

52. What branch of the Christian faith do you identify with?

- a. Catholic
- b. Evangelical
- c. Other Christian
- d. Protestant