Brazil and Charitable Giving: The Role of Antecedents of Trust in Donations to Voluntary Organisations

Maria L. Carraro (599056)

Erasmus School of Social and Behavioural Sciences, Erasmus University Rotterdam

FSWBM-7090: Master's thesis/Final Res.Proj. GMPS

Supervisor: Prof. Dr. Laura Ripoll Gonzalez

August 2, 2022

Summary

The features of the voluntary sector around the world are very diverse, while some countries have high percentages of the population as donors, in others such as Brazil this number is not so expressive. A variety of studies have presented trust in organisations as an important factor for the individuals' willingness to donate to charity organisations. Could it be a lack of trust in the voluntary sector and its organisations that holds Brazilians back from donating? The aim of this research is to establish which antecedents of trust in voluntary organisations are relevant to individuals' intention to donate to charitable organisations. This study objective is to explore the antecedents of trust – attitudes towards philanthropy, familiarity, perceived ability, perceived integrity, perceived benevolence – by testing those that most influence the willingness to donate of university graduates in Brazil. This paper proposes to do this through the application of an online questionnaire (survey) applied to university graduates in Brazil. The research design of this study consists of deductive research, in which hypotheses were formulated based on the literature on antecedents of trust in the voluntary sector and charitable giving. These hypotheses were tested from a quantitative methodological approach using statistical techniques, such as multiple linear regressions and mediation, through the SPSS and PROCESS software. The results indicate that the antecedents of trust are not directly good predictors of the intention to donate to voluntary organisations. Among the factors studied, familiarity was the one that stood out as the most relevant to explaining the willingness to donate, which may be closely related to the context setting (Brazil and Latin America). Therefore, interesting conclusions are drawn up, including how important it is for fundraisers to work towards making people familiar with the charity sector, its causes and organisations. Ultimately, further research is needed to explore other non-trust-related factors that may increase the number of donors to voluntary organisations in Brazil.

Key words: Voluntary organisations; trust; intention to donate; antecedents of trust.

Preface/Acknowledgment

This master's degree at Erasmus University marks an important stage of my life as a student as well as the first time I complete a degree outside my home country, Brazil. During the course I learned that public administration goes far beyond the government and that different actors are important in the construction of public policies. With this thesis it was possible to combine my interest in trust in organisations and to deepen my knowledge of the third sector and donations. The voluntary sector has always been a matter of great personal interest to me, particularly coming from a country with a different reality and facing such contrasting settings as the Netherlands and the UK. Therefore, this thesis has personal relevance for me, both as I wanted to further develop my understanding of the characteristics of the Brazilian voluntary sector and people's motivation to donate, but also because it is a topic in which I am pursuing my professional career.

I want to thank my supervisor, Dr. Laura Ripoll Gonzalez, for guiding me through this thesis writing process, providing great feedbacks and most importantly words of motivation. Moreover, I am very grateful for my thesis circle colleagues who shared their difficulties as well as provided me with valuable insight and support, making our meetings always a very pleasant and safe space. Besides, I would like to express my gratitude to all my Brazilian friends and colleagues who helped me to disseminate my survey, and to all the respondents, such cooperation was crucial for the success of this thesis. Finally, I want to thank my sisters who helped, encouraged and listened to me in countless moments, without their assistance this thesis would not have been the same.

I hope this research contributes to the work of scholars and those engaged in the voluntary sector, a sector that is of enormous importance as it involves causes and groups on the margins of society.

Table of Contents

List of Figures

List of Tables

Trust and Donations in Voluntary Organisations in Brazil

The 'voluntary sector' refers to organisations whose primary goal is to make a positive social impact rather than make a profit. This sector is also known as the third sector, civil society or the not-for-profit sector, and it is separate from both local and national government and the private sector (Reaching Volunteering, 2015). In addition, one feature that distinguishes voluntary organisations (VO) – which can also be referred to as charity organisations (CO) or non-profit organisations (NPO) – from other organisations is their reliance on financial donations. While many of these donations come from businesses and governments, individual monetary donations deserve particular attention, as they are typically an important private source of charitable funding (Alhidari et al. 2018, p.624).

The global philanthropy market is estimated to be £182 billion (National Philanthropic Trust UK, 2022), however, this distribution is not uniform worldwide, while some countries have a well-developed third sector capable of generating large impacts and accounting for a significant portion of GDP, others do not present such characteristics. For instance, in the UK the sector employs more than 853,000 people (National Council for Voluntary Organisations, 2022), corresponding approximately to 2,5% of the workforce and 62% of citizens gave to charity in some form in 2020, which corresponds to 28 million people (National Philanthropic Trust UK, 2022). In contrast, Brazil, despite having a large number of non-profit organisations (around 815,000), only 4.4% (7.4 million people) of Brazilians donate or are involved with charities (IBGE, 2018).

Furthermore, when this is put into context, the most likely cause that comes to one's mind is concerning the countries' degree of development. However, while this does play a role and has an influence on the characteristics of the sector and the amount of donations it receives, it is far from the sole consideration to be made. According to the Charity Aid Foundation (CAF) - Worlds giving index (2021), which assesses the giving behaviour of 114 countries,

reported that when it comes to donating money, only half of the top 10 countries in the CAF World Giving Index are classified by the United Nations as developed nations. To illustrate, the first and second positions belong to Indonesia and Myanmar respectively due to religious reasons. The United Kingdom is in sixth place, the Netherlands is in eighth and Brazil in 70th.

Trust is considered to be an influencing factor in donating behaviour to a voluntary organisation, since donors are not attracted to such organisations based on contracts that control a formal trade relationship (Sargeant & Lee, 2002b, p. 780). Previous research has found that trust of individuals in charitable organisations is one of the main factors influencing engagement, giving, and commitment in the voluntary sector (Sargeant & Lee, 2002; 2004; Sargeant & Hudson 2008), confirming that there is a positive relationship between trust and an individual's actual giving.

Other studies, such as the one developed by Chapman, Hornsey and Gillespie (2021), which assessed over 60 studies on trust in the voluntary sector and giving behaviour conducted in various countries, also indicates trust (sectoral and organisational) as a factor for monetary donations to charities. Furthermore, they state that in non-Western countries (Asia, the Middle East, Africa and Latin America) trust and donation relationships are even more relevant, attributing as a possible cause for this the higher corruption rates in these countries. (p. 1292).

Therefore, considering that in Brazil the rates of donations to charitable organisations are relatively low, the problem statement of this thesis is presented from the question: is there a lack of trust in the Brazilian voluntary sector? Or is trust not the explanation in this case?

Research Aim & Research Question

As presented above, the influence of trust in giving behaviour has been the focus of scholarly works carried out in the context of non-Western countries, however, none of them

were conducted in Brazil. Thus, this research proposes to further study whether this applies in the Brazilian context, a country with a very particular reality.

To illustrate, Brazil is the largest country of Latin America in terms of territorial extension, and the fifth largest in the world (IBGE, 2020), with great diversity and relevant regional differences. Besides that, the country was the last in Latin America to abolish slavery, presenting high levels of social and economic inequality. (Chancel, Piketty, Saez & Zucman, 2022, p.185).

Therefore, to assess the applicability in the Brazilian context, this thesis will test which antecedents of trust impact people's willingness to engage via monetary donations to the voluntary sector. The study will explore trust as a multidimensional concept grounded on previous conceptualisations made by the literature, thus analysing how this occurs in Brazil and thereby, making proposals as to how the country's institutions might attract and retain regular donors. Therefore, this research aims to establish which factors of trust in the voluntary sector in Brazil may be relevant to individuals' willingness to donate to charitable organisations. More specifically, due to sample availability, university graduates will be those individuals whose intention to donate will be the subject of the study.

From this, the research question is as follows: ***Which antecedents of trust affect university graduates' willingness to donate to voluntary organisations in Brazil?***

The research sub-questions are presented:

- *What is trust?*
- *Which antecedents of trust are important for the voluntary sector?*
- *Is trust an important factor to determine intention to donate to voluntary organisations in Brazil?*
- *Which are the antecedents of trust that most influence the intention to donate money to voluntary organisations in Brazil?*

Scientific & Societal Relevance

This study offers scientific contributions as the literature lacks a comprehensive lens to understand this relationship in the particular context that will be presented here. First, most of the research on charity donations has been limited to the non-profit sector in developed countries or countries with quite different realities. Sargeant and Lee (2002; 2004) conduct their research in the United Kingdom, Torres-Moraga et al. (2010) in Chile, and Alhidari et al. (2018) in Saudi Arabia, respectively. The current study takes place in Brazil, where this topic is still practically non-existent. Of all the 63 studies on trust and donations to the voluntary sector conducted in 31 countries in the last 30 years, only 3 were performed in Latin America and none in Brazil (Chapman et. al., 2021v).

Second, by assessing the dimensions of trust in a country with different characteristics from those previously evaluated, it is possible to draw a parallel of this factor's behaviour and get closer to identifying how trust in voluntary organisations affects individuals' willingness to donate in a general and global perspective.

Moreover, regarding the societal relevance of the research, the voluntary sector is an important sphere of society, most often linked to hard-to-reach groups and layers of society that even the government does not reach, either through lack of interest or inability to do so (Flanagan & Hancock, 2010). In this vein, the social relevance becomes evident, as by researching how trust influences the willingness to engage it is possible to provide conclusions and recommendations on how to engage more people, in a sector that relies on voluntary commitment to operate its activities.

Brazilian Third Sector

In order to shed light and understand better the features of the Brazilian voluntary sector, a brief section about the history and characteristics of the country's third sector will be presented.

The origins of the Third Sector in the country begin in the 16th century with the participation of the Catholic Church, through the installation of the Brotherhoods of the Holy House of Mercy, a charity institution dedicated to the care of the sick. However, it was only in the 1990s, with the Administrative Reform of the State, that the sector was expanded in Brazil, acquiring an institutional dimension. (Souza, Dantas, Araújo & Silva, 2012)

With the opening of the country's economy, the privatisation of public institutions and the reduction of the size and functions of the State, the performance of the third sector expands, especially regarding its responsibility for social problems.

The denominations of the third sector entities in Brazil have had several changes over the years, which can be observed from the legislation edited on the subject. The first significant law edited about the theme was Law n. 9.608 (1998), which disciplined voluntary action, as well as establishing rights and duties of the entities that make use of this service and of those who provide it, known as Social Organisations (OS). (Souza et al., 2012)

Nonetheless, it was Law n. 9.790 (1999) which was considered until then as the segment's legal landmark, qualifying the non-profit private entities as Civil Society Organisations of Public Interest (OSCIP). Later, the Law n. 13.019 (2014) was issued, defining the entities of the sector in a generalised manner, as the Civil Society Organisations - OSC (in English CSO), which includes the COs, NGOS, NPO, and VOs.

Until 2016, Brazil had very little control or effective research about the situation of the non-profit sector in the country. In this sense, a relevant benchmark for the sector was the creation of the Civil Society Organisations - CSOs Map, established by Decree n. 8.726 (2016). The CSOs Map, designed to be an annual document, was created with the intention to provide transparency, gather, and publicise information about the CSOs activity in Brazil. (Ipea, 2021)

The most recent version of the third sector Map was released in 2020, in which it was presented that in that year the number of CSOs in Brazil was 815.676, while in 2019 there were 820.000 (Ipea, 2021). Regarding the area of activity, the two main purposes of the entities are "Development and defence of rights and interests" (35.9%) and "Religion" (29.6%), followed by "Culture and recreation" (10.9%), "Social assistance" (3.6%) and "Education and research" (3.6%).

In addition, almost 90% of CSOs did not register workers with formal labour ties in 2020, compared to 83% in 2018. Overall, 2.338,407 formal labour ties were verified involving all CSOs in 2020 (Ipea, 2021). To get an idea of the expansion and complexification of the third sector, in 1991 the voluntary sector had about 775,000 formal employment ties (Passanezi, Guariente, Freitas & Monteiro, 2010)

While representing a major advance in terms of data collection on the sector, the map recognises its limitations, reporting on the need for further development and the provision of more complete data on the origin of third sector organisations' resources, their financial and economic sustainability, as well as the evaluation of their impact and contribution to the country's GDP (Ipea, 2021).

Despite this, the document still managed to provide some relevant data about the origin of the CSOs' resources, informing that only a minority portion of CSOs have access to federal resources – 2.7% of the total in the country –, which indicates diversified funding sources of these organisations in the implementation of their projects (Ipea, 2021).

In the same field, another survey conducted by the Brazilian association of fundraisers (Associação Brasileira de Captadores de Recursos in Portuguese) in 2018 pointed out that donations from individuals are a form of fundraising for 52% of Brazilian voluntary organisations. An older survey conducted by the Institute for Applied Economic Research (Ipea 2010, as cited in Passanezi et al., 2010) informed that 59% of private companies in

Brazil contributed to these organisations in that period. Based on this, the lack of cohesion and centralisation of the third sector information in Brazil becomes evident, in spite of the map's attempt to position itself as an instrument for this.

Additionally, recent smaller-scale research evaluating trends and challenges for the voluntary sector in Brazil presents both pessimistic and optimistic views. Firstly, the Charities Aid Foundation Brazil Giving report from 2020 (2019 data) shows a more optimistic side about Brazilian individual donor behaviour, presenting that 80% of respondents (1,000 individuals) agree that in general CSOs have had a positive impact on the country as a whole. On the other hand, a survey conducted by "Agência do Bem" with 800 CSOs in 2020 showed a worrying scenario, in which 67% of the responding organisations have seen a drop of over 50% in their revenues since the beginning of the pandemic, and 83% foresee a concrete risk of closing their activities or drastically reducing them. (Escola Aberta Terceiro Setor, 2021)

Ultimately, it is worth noting that trust in the context of the Brazilian third sector has not been academically evaluated as presented above, but in international reports the theme has been addressed in a more superficial manner in the country, such as by the Trust Barometer, developed annually by the Edelman consultancy. The Trust Barometer evaluates a trust index in 28 countries every year, specifically focusing on trust in business, NGOs, media, and governments (Edelman, 2022). The last edition of the report in 2022 pointed to a raise of trust in NGOs in Brazil by 4 points, entering the range of countries that trust its NGOs (it could be neutral, trust or distrust).

Theoretical Framework

This chapter aims to present the theoretical framework of the study, developing some key concepts and assumptions that will be used throughout the thesis. Therefore, considering

trust as a fundamental concept within voluntary organisations (Sargeant & Lee, 2002b), this chapter will elaborate on its definition and dimensions, exploring the possible connections between trust and charitable giving.

In order to achieve these goals, the chapter will present the definitions of *trust* and *charitable giving*, and subsequently map out, in the section "*Trust and charitable giving*", the relationship found between the different aspects of trust and donating behaviour, as well as further developing the *types of trust*.

Afterwards, in the last section, the "Antecedents of trust in the voluntary sector/organisations" will be presented, in which I discuss the following topics: Attitudes towards philanthropy, Familiarity, and Perceived trust in voluntary organisations. In the latter, trust will be developed as a multidimensional concept that combines perceived ability, perceived integrity, and perceived benevolence of organisations. In a later section, the module about past donation behaviour will be introduced, with the intention of complementing the conceptual model.

Finally, in light of the concepts that will be established in this chapter and the results of studies conducted in other settings, the hypotheses and conceptual model of the present research will be presented.

Trust

Looking at the work of many scholars and disciplines that have analysed trust in different contexts, Hosmer (1995) proposed a definition, as well as draw some conclusions about trust in organisational theory that to this day are widely accepted and frequently used when studying trust (Sargeant & Lee 2004; Sargeant & Lee 2002b; Davis, Schoorman & Donaldson, 2018). Hosmer (1995, p. 391) compares four main behavioural definitions of trust – individual actions, interpersonal relationships, economic transactions, and social structures. And even if these definitions have nuanced differences as to how trust is assumed, what is the

intention of trust and its moral content, what all these definitions have in common is that trust is typically expressed as an *optimistic expectation* on the part of an individual about the outcome of an event or the behaviour of a person, and generally occurs under conditions of *vulnerability* to the interests of the individual and *dependence* upon the behaviour of other people. Furthermore, the objective of trust is commonly associated as an attempt to enhance *cooperation* with benefits resulting from it.

For instance, while the intent of trust in interpersonal relationships is to improve cooperation between individuals within a group or an organisation, in social structures is to increase cooperation between diverse elements of a society. Also, while the moral content of trust in interpersonal relationships is an implicit promise from one person to not bring harm to the other, in economic transactions is a genuine responsiveness to the needs of the other party in an economic exchange (Hosmer, 1995).

To conclude her literature review Hosmer (1995) presents a final and shorter definition of the discussed concept which is:

> Trust is the reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange. (p. 393)

In the same vein, another classical reference widely mentioned in the context of management and organisational literature when defining trust is Mayer, Davis, & Schoorman (1995) (e.g., in Chapman et al., 2021; Alhidari et al., 2018; Sargeant & Lee 2004; Sargeant & Lee 2002b).

Mayer et al. (1995), emphasise that trust in the context of organisations involves two parties: a trusting party (trustor) and the party to be trusted (trustee). From that they propose a definition of trust that understands the concept as "the willingness of a party to be *vulnerable* to the actions of another party based on the *(positive) expectation* that the other will perform

particular action important to the trustor, irrespective of the ability to monitor or control the other part" (p.712). In this sense, trust is a unilateral mental attitude of expectation directed to a trustee, i.e., the person being trusted, by a trust grantor, i.e., trustor (Naskrent and Siebelt, 2011, p. 763). Therefore, we recognised in this research trust as the positive expectation that one party has on the other in a situation of vulnerability and (co) dependence, where one has no control over the actions of the other party but expects benefits from this cooperation.

Charitable Giving

Another fundamental concept for this thesis is charitable giving. Charitable giving refers to the voluntary donation of money to an organisation that benefits others besides one's own family (Bekkers & Wiepking, 2011). An important point raised by Bekkers and Wiepking, and then discussed at length by Chapman (2019; and 2021) is the fact that in charitable donations, the beneficiary of that donation is usually not present in the context in which the donation is made. Moreover, the beneficiaries are rarely individuals, instead, they are groups that deserve support. (e.g. cancer patients, starving children, disaster victims) (Chapman, 2019).

Thus, this form of prosocial behaviour usually involves three actors – a party offering financial help (the donor), a person, animal, object, or group receiving help (the beneficiary) and a broker soliciting help from donors on behalf of the beneficiaries (the fundraiser). The latter can be an individual but is most commonly a non-profit organisation (Chapman et al., 2021).

Furthermore, by understanding that there is a divergence between the donor and the recipient of donations, i.e., the donor does not have a direct relationship with the recipient and instead relates through an intermediary – the voluntary organisation (Torres-Moraga 2010), research considers trust in charity organisations as a critical factor for donor retention (Shabbir et al., 2007; Sargeant & Lee, 2002b). It is worth mentioning that the study by

Chapman (2019) highlights this triadic relationship (between the donor, the recipient and the fundraiser – inside the CO) of charitable giving and provides evidence that fundraisers also influence charity outcomes. Chapman's findings demonstrate how important the role of this third party is – proving that who donates depends in part on who and how the donation is solicited.

The importance of this third part, the non-profit organisation, in charitable giving becomes explicit, especially when we are trying to understand the relationship between intention to donate and trust. The voluntary organisation is an extremely important actor as presented above, therefore, in the continuation of this thesis, individuals' trust in charitable organisations (in a broader and narrower sense) will be mainly assessed.

Trust and Charitable Giving

Trust has been theorised broadly to be significant in charity (Chapman et al., 2021). Both in the dispositional sense and from the understanding that people with a general willingness to trust others, institutions and society in general are more likely to donate (Evers & Gesthuizen, 2011; Glanville et al., 2016). Also, regarding non-profit organisations trust is essential in the fundraising role played by these voluntary organisations (Bekkers, 2006; Sargeant & Lee 2004; Tremblay-Boire & Prakash, 2017).

About the latter, scholarly work suggests that charities are likely to be trusted almost "by nature", as charities' institutional design prohibits profit distribution, and therefore there is little incentive for them to misappropriate organisational resources and provide poor quality services to beneficiaries. Thus, the non-distribution restriction is a credible signal to donors that charities will distribute resources in accordance with their stated organisational objectives (Tremblay-Boire, and Prakash, 2017, p. 627). Nevertheless, they note that this principle, while seemingly providing a guarantee as to ethical behaviour, is not sufficient to

ensure that managers strive to deploy organisational resources efficiently and effectively (p.628).

As cited before, trust is in fact a central concept on which voluntary organisations have built their foundation (Sargeant & Lee, 2002b). People are not brought together in such organisations because of contracts that control a formal transaction; instead, the parties have a relation of mutual trust (p. 780). Thus, in the context of the voluntary sector, trust is particularly important since if donors lack trust they will not financially support a non-profit organisation, at least not on a permanent basis (Sargeant and Lee 2004, p. 614).

Furthermore, the literature has discussed the positive relationship between the level of donor trust and individual's actual giving (Sargeant and Hudson, 2008), as also between trust and repeated donation and increased giving values (Sargeant and Lee, 2002a; Bekkers 2006). In addition, the donor's belief that the funds will be used appropriately by the recipient in support of the organisation's legal and moral obligations is influenced by the donor's trust (Sargeant and Lee, 2002b; Torres-Moraga 2010; Becker 2006).

Conversely, Chapman et al. (2021) based their meta-analysis of the literature review on trust and charitable giving in reasons to doubt the importance of trust for giving. Their first argument is based on studies about effectiveness, and it concludes that there is not a strong link between the effectiveness of philanthropy and giving per se, which suggests that people do not necessarily weight the outcomes of their giving to beneficiaries, so they argue that if giving decisions are not closely linked to perceived outcomes, trust may be less important than has been assumed (p.1277). A second argument is based on the multitude of motives for prosocial behaviour that have been reported. According to Chapman et al., many of the known motives for giving do not depend on trust. For instance, charity can be used as a way for an individual to deal with their own emotions, to flesh out important identities, or to improve their reputation. Hence, to the degree that people donate to charity for reasons

beyond altruism, the idea that donations must be trusted to help the recipients may turn out

not to be a crucial requirement for giving (Chapman et al., 2021, p.1277).

Finally, even if they (Chapman et al., 2021) suggested, based on the literature, the

existence of these "problems" regarding trust as a fundamental requirement for charitable

donations, the result of their analysis indicates that among the four types of trust – which will

be presented next – there is enough evidence to assume as relevant the relationship between

mainly two of these types of trust and donations to voluntary organisations.

Types of trust

Figure 1

Types of trust
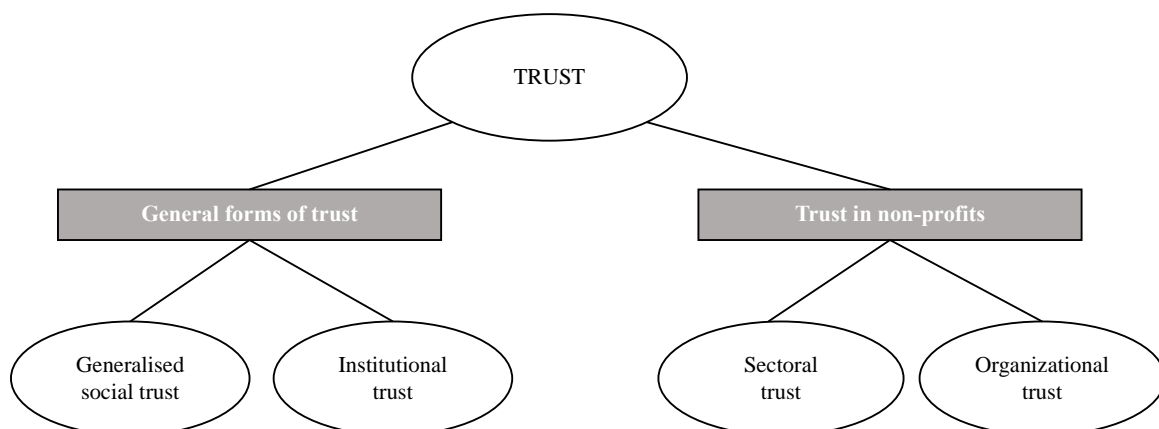
Note. Diagram of types of trust is a creation of my own. Based on information from "*To what extent is*

trust a prerequisite for charitable giving? A systematic review and meta-analysis", by Chapman, C.

M., Hornsey, M. J., & Gillespie, N. (2021).

The literature on charitable giving has emphasised four related ways in which trust is

operationalised (Hager & Hedberg, 2016; Chapman et al., 2021) as represented in Figure 1.

First, in general terms, trust is theorised as generalised (social) as it is in its institutional

sense. ***Generalised social trust*** may be defined as trust in strangers (Hager & Hedberg, 2016;

Evers & Gesthuizen, 2011). Scholarly works on charitable donations and volunteering argue that generalised trust has a favourable effect on donations to voluntary organisations, since people who trust "strangers" trust human nature in general and believe in the good intentions of others, thereby making them more likely to engage with people via social good deeds, such as volunteering and donating (Evers & Gesthuizen, 2011, p. 383).

This is also evident in Glanville et al., (2016), who point to the fact that trust contributes to generous behaviour because it shapes motivation. As seen above trust is related to positive behavioural expectations, dependence, and collaboration (Hosmer, 1995), thus greater generalised social trust leads to more prosocial behaviour, as it is an important factor in the notion of interdependence with others and in the belief that those around will reciprocate. In other words, they claim that when people expect others to be contributing to the common goods, they themselves are more likely to cooperate in common goods sets. (Glanville et al., 2016, pp. 529-530). In the same vein, Bekkers (2003) discusses that some people acquire a higher level of trust in fellow citizens, and this influences their willingness to donate to voluntary organisations (p.598).

Whilst generalised trust refers to trust in unknown individuals, a related form – *institutional trust* – refers to trust in faceless institutions (Hager & Hedberg, 2016). These concern institutions in our society in general, such as the government, the police, churches, or the media (Chapman et al., 2021, p.1276). It has been postulated that institutional trust should also influence the overall willingness of people to trust non-profit organisations to work effectively (Hager & Hedberg, 2016; Chapman et al., 2021), due to the fact that donors who trust institutions and organisations the most, believe that their money will be well spent, and such belief in the effectiveness of institutions makes them more susceptible to giving behaviour (Evers & Gesthuizen, 2011).

The second comprehensive form in which trust is characterised refers to trust in non-profit organisations. Trust in specific charitable targets may be assessed in a broad manner – sectoral trust, or in a narrow manner – organisational trust (Chapman et al., 2021). In this expanded sense *sectoral trust* refers to trusts in the voluntary sector as a whole – in charities, non-governmental organisations, or other non-profit organisations (Chapman et al., 2021). Hager and Hedberg (2016) point to the fact that confidence in the non-profit sector is commonly used as a synonym for public's trust in charitable organisations, furthermore to the fact that this topic appears regularly in popular and academic literature. Trust in the fundraising sector is also argued to be crucial in giving relationships, since that by engendering trust with the public charities it is possible to engage donors and gain their commitment, leading to donations and the continuation of the charity (Bourassa & Stang 2016; Bekkers, 2003; Sargeant & Lee, 2002, 2004). Furthermore, Bourassa and Stang (2016) stress that alongside the concept of sectoral trust there has been considerable discussion about the role of transparency and accountability in driving public support for voluntary organisations (p.15).

Finally, a last form of trust in charitable-specific targets concerns organisational trust. *Organisational trust* refers to trust of an individual in a specific charitable organisation (Chapman et al., 2021). Pursuant to what was presented above, the relationship between organisational trust and charitable giving is supported by the theory that the fundraising organisation is the mediator between the donor and the recipient, thus it must be trusted in order to be supported (e.g., Chapman 2019, Torres-Malaga et al., 2010). In this sphere of organisational trust many studies have been carried out and these report the fact that trust is key in assessing if a gift will be made or not and, if so, how much will be given (Sargeant & Lee, 2004; Sargeant and Hudson, 2008; Sargeant & Woodliffe, 2007).

To conclude, it is worth mentioning that in Chapman et al., (2021), the results of their systematic review of the literature on trust and charitable giving conducted from the collection of evidence from 63 studies, carried out in 31 countries, show that giving is more strongly related to trust in a charity organisation or in the non-profit sector in general (trust in non-profits) than to general forms of trust (generalised social and institutional). Another relevant finding to this thesis is the fact that studies conducted in non-Western countries (16 in total) found a more significant relationship between trust and giving than those undertaken in Western countries.

In the reality of Latin America – non-Western countries – generalised and institutional trust tends to be low (Parra Saiani, Ivaldi, Ciacci, Di Stefano., 2021). With this in mind this thesis intends to look at trust in non-profit organisations, particularly regarding the sector (as a set of organisations) and not from the study of a specific organisation. To achieve this, in the next section I will present the antecedents of trust in voluntary organisations across the sector as they are attributes widely used to understand trust in organisations and will be the basis of the conceptual model to measure the trust effect on willingness to donate to the voluntary sector in Brazil.

Antecedents of Trust in the Voluntary Sector/Organisations

Attitudes Towards Philanthropy

The donor's attitudes towards philanthropy can be defined "as the global and relative endurance evaluations, with regards to non-profit organisations that help individuals in need" (Knowles et al., 2012, as cited in Hassan et al., 2018, p.60). From the commercial and physiological literature Sergeant and Lee (2002b) draw parallels based on the fact that personality traits have an impact on the creation of trust and hence some people are more predisposed to trusting behaviours than others. From this they hypothesise the relationship between attitudes to philanthropy and trust, confirming in their UK study that individuals

with a predisposition towards the charity sector and its organisations are more likely to develop trust in them.

Furthermore, Hassan et al., (2018) state that attitude is the expression of the behavioural intention of an individual's charitable demeanour, highlighting that in the case of monetary donations that take place through voluntary organisation, a demonstrated positive attitude towards VO is the key to determining the monetary donation (p.61). Moreover, from their study conducted in Malaysia Hassal et al., (2018) confirm their hypothesis that "donor attitude towards a charitable organisation has a positive relationship with monetary philanthropic behaviours".

In light of these findings from studies conducted in other contexts (Malaysia and the UK), my first three hypotheses for the present study to be conducted in Brazil are presented:

H1a: Individuals' attitudes towards philanthropy positively affect their trust in voluntary organisations.

H1b: Individuals' attitudes towards philanthropy positively affect their intention to donate to voluntary organisations.

H1c: Individual's attitudes towards philanthropy affect their intention to donate to voluntary organisations mediated by their level of trust in voluntary organisations.

Familiarity

The second antecedent of trust that this thesis intends to evaluate is familiarity. The definition of familiarity includes experience and knowledge, based on the notion that familiarity entails an understanding of something based on previous encounters, experiences, and learning (Torres-Moraga et al. 2010, p. 163). In the same direction, according to Sargeant and Lee (2002a) an individual's comprehension of the activities and actions of a charity organisation, as well as of to the organisation's social role, is closely correlated with their familiarity with the charity sector.

From these statements in the literature, Sargeant and Lee (2002b) and Torres-Moraga et al. (2010) assumed that in the context of voluntary organisations, the capacity of foster trust may be increased if the donor is familiar with and understands the activities and the environment of a charity organisation. However, while Sargeant and Lee (2002b) could not certify this relationship between trust and familiarity, Torres-Moraga et al. (2010) have had success in this endeavour in their study conducted in Chile – which is relevant to the context of non-Western countries and even more so to the Latin American realm.

On account of this, I decided to test the relationship between familiarity and intention to donate mediated by trust in the Brazilian context. Also, taking into consideration the aim of this thesis to test which antecedents of trust have a positive effect on an individual's willingness to donate to voluntary organisations, I chose to test whether familiarity has a direct effect on individuals' donation intentions.

Therefore, follow the hypotheses:

H2a: Individuals' familiarity with VOs positively affects their trust in voluntary organisations.

H2b: Individuals' familiarity with VOs positively affects their intention to donate to voluntary organisations.

H2c: Individual's familiarity with VOs affects their intention to donate to voluntary organisations mediated by their level of trust in voluntary organisations.

Perceived Trust in Voluntary Organisations

Trust is a multidimensional concept, which capturing insights from the commercial literature (Mayer et al., 1995), public administration (Grimmelikhuijsen and Knies, 2017) and voluntary sector literature (Hassan et al., 2018), is presented as a compound that combines perceived ability, perceived integrity, and perceived benevolence.

These are the dimensions also considered antecedents of trust in voluntary organisations (Sargeant and Lee, 2002b; Alhidari et al., 2018), as trust is a multidimensional construct of three items – perceived ability, perceived integrity, and perceived benevolence – that represent perceived trustworthiness (Alhidari et al., 2018) and which will be further explained in what follows. Moreover, for Sargeant and Lee (2002b), these pertain to individual perception of the voluntary sector and organisational factors that can boost trust building.

Perceived Ability. Perceived ability (also referred to as competence) is defined as "a set of skills, competencies and characteristics that enable a party to have influence over some specific domain" (Mayer et al., 1995, p. 717). In the same vein, but transposing the concept to the non-profit sector, Sergeant and Lee (2002b) present that it can be set out as the extent to which the voluntary organisation has the skills, abilities and knowledge deemed required for effective task performance. In the same context Alhidari et al. (2018) infer, based on the previous argument, that one's trust is developed through their perceptions of a VO's ability to transfer their monetary donations to the cause it supports. Furthermore, Hassan et al. (2018) indicate that people's perceptions about the CO's capacity to perform their job are important when deciding about which organisation should receive a donation.

All the studies presented above (Sergeant & Lee 2002b; Alhidari et al., 2018; Hassan et al., 2018) have in some way – directly or indirectly – measured the influence of perceived capacity on trust in voluntary organisations or in relation to this competency attribute and the behaviour and/or intention of monetary donations to charitable organisations. Without exception, all such studies conducted in different contexts – respectively UK, Saudi Arabia, and Malaysia – found a positive relationship between perceived ability and trust in charitable organisations and between this variable and the intention to donate and/or monetary

behaviour towards charitable organisations. Thus, the following are presented as hypotheses that will be tested on this very occasion:

H3a: Individuals' perception of the VO's ability positively affects their trust in VOs.

H3b: Individuals' perception of the VO's ability positively affects their intention to donate to VOs.

H3c: Individuals' perception of the VO's ability affects their intention to donate to VOs mediated by their level of trust in VOs.

Perceived Integrity. Integrity refers to the trustor's perception that the trustee will follow a specific set of acceptable principles (Mayer et al., 1995). In the context of public administration Grimmelikhuijsen and Knies (2017, p. 587) define integrity perception as "the extent to which a citizen perceives a government organisation to be sincere, to tell the truth and keep its promises", a definition that can be tailored to the non-profit organisations' realm. Moreover, in the voluntary sector, the donor's perception of integrity (or judgement) refers to how confident they are that their donations will be used responsibly and in accordance with the organisation's ethics (Sargeant & Lee 2002b, p. 783).

According to Le Berre (2010) integrity expectations are based on a charity's long-term consistency, congruence between words and actions, and adherence to ethical norms. Finally, the study by Alhidari et al. (2018) presents that an individual considers a volunteer organisation trustworthy when it spends its assets in a manner consistent with its purpose.

Similar to the concept of ability, integrity has been tested in different studies and various contexts (Sergeant & Lee 2002b; Alhidari et al., 2018; Hassan et al., 2018; Grimmelikhuijsen and Knies, 2017) and the general conclusion is that perceived integrity has a positive relation with trust and also with the intention to donate and/or monetary behaviour to voluntary organisations. Therefore, the next hypotheses are presented:

H4a: Individuals' perception of the VO's integrity positively affects their trust in VOs.

H4b: Individuals' perception of the VO's integrity positively affects their intention to donate to VOs.

H4c: Individuals' perception of the VO's integrity affects their intention to donate to VOs mediated by their level of trust in VOs.

Perceived Benevolence. Lastly, the trust antecedent of perceived benevolence is presented. According to Mayer et al. (1995), perceived benevolence is the degree to which a trustee is believed to be good to the trustor, instead of having a self-centred profit-based motive. Sargeant and Lee (2002b) describe perceived benevolence as motives and define it as "the extent to which the individual believes that the purpose behind the charity's actions is benevolent". They point out that the concept is distinct from integrity, as here we are concerned with the extent to which these principles might be considered acceptable (p.748).

Hassan et al., (2018) present that in general the expected traits of voluntary organisations such as caring, helpfulness, support, compassion, fairness, ethics and honesty are also benevolent characteristics (p.59). Furthermore, some scholars argue that perceived capability and integrity are considered to play a more significant role during the first stages of a relationship in most organisational settings, while perceived benevolence will play a more important role in later phases (Le Berre, 2010; Alhidari 2018; Hassan et al. 2018).

Unlike the other two trust components presented above (ability and integrity), benevolence did not show such an obvious relationship with trust in voluntary organisations (although it is a well-established component of trust in organisations in other settings) and with charitable donations. Some scholarly work has pointed to a positive relationship (Alhidari 2014, 2018, Torres-Moraga 2010), whereas others to a non-significant link (Sergeant & Lee 2002b; Hassan et al., 2018). Although this link is not "proven" in all settings

and research, in this thesis I intend to investigate this relation in the Brazilian non-profit sector. As is the case, follow my hypotheses:

H5a: Individuals' perception of the VO's benevolence positively affects their trust in VOs.

H5b: Individuals' perception of the VO's benevolence positively affects their intention to donate to VOs.

H5c: Individuals' perception of the VO's benevolence affects their intention to donate to VOs mediated by their level of trust in VOs.

Past Donation Behaviour

Moreover, enlightened by previous research (Alhidari et al. and Hassan et al.), I decided to look into past donation behaviour as a mediating variable to the theoretical model. Past donation behaviour is related to what the name itself represents, the behaviour already performed by an individual in relation to donating to charities, which may have been done a long time ago or recently (Alhidari et al. 2018).

Past donation behaviour was operationalised in a similar way (but involving more aspects relevant to the specific context) in the study by Hassan et al 2018, pointing to a positive relationship between this variable and attitudes towards philanthropy, perceived ability, perceived integrity, and perceived benevolence (Hassan et al, p. 70). In addition, Alhidari et al (2018) linked giving behaviour with the intention to donate and trust in their study conducted in Saudi Arabia, also finding positive results. Finally, by keeping in mind that familiarity is related to experience and knowledge, as presented above, I also chose to perform an analysis between familiarity and past donation behaviour.

Thus, a range of "d" hypotheses was added to the list of hypotheses, complementing the conceptual model, which uses past donation behaviour as a mediator between antecedents of trust and individual intention to donate to voluntary organisations.

From the contents of this chapter, the following hypotheses and conceptual model. were formulated, which will be investigated in the context of the Brazilian non-profit sector:

H1a: Individuals' attitudes towards philanthropy positively affect their trust in voluntary organisations.

H1b: Individuals' attitudes towards philanthropy positively affect their intention to donate to voluntary organisations.

H1c: Individual's attitudes towards philanthropy affect their intention to donate to voluntary organisations mediated by their level of trust in voluntary organisations.

H1d: Individual's attitudes towards philanthropy affect their intention to donate to voluntary organisations mediated by their past donation behaviour to voluntary organisations.

H2a: Individuals' familiarity with VOs positively affects their trust in voluntary organisations.

H2b: Individuals' familiarity with VOs positively affects their intention to donate to voluntary organisations.

H2c: Individual's familiarity with VOs affects their intention to donate to voluntary organisations mediated by their level of trust in voluntary organisations.

H2d: Individual's familiarity with VOs affects their intention to donate to voluntary organisations mediated by their past donation behaviour to voluntary organisations.

H3a: Individuals' perception of the VO's ability positively affects their trust in VOs.

H3b: Individuals' perception of the VO's ability positively affects their intention to donate to VOs.

H3c: Individuals' perception of the VO's ability affects their intention to donate to VOs mediated by their level of trust in VOs.

H3d: Individuals' perception of the VO's ability affects their intention to donate to VOs mediated by their past donation behaviour to VOs.

H4a: Individuals' perception of the VO's integrity positively affects their trust in VOs.

H4b: Individuals' perception of the VO's integrity positively affects their intention to donate to VOs.

H4c: Individuals' perception of the VO's integrity affects their intention to donate to VOs mediated by their level of trust in VOs.

H4d: Individuals' perception of the VO's integrity affects their intention to donate to VOs mediated by their past donation behaviour to VOs.

H5a: Individuals' perception of the VO's benevolence positively affects their trust in VOs.

H5b: Individuals' perception of the VO's benevolence positively affects their intention to donate to VOs.

H5c: Individuals' perception of the VO's benevolence affects their intention to donate to VOs mediated by their level of trust in VOs.
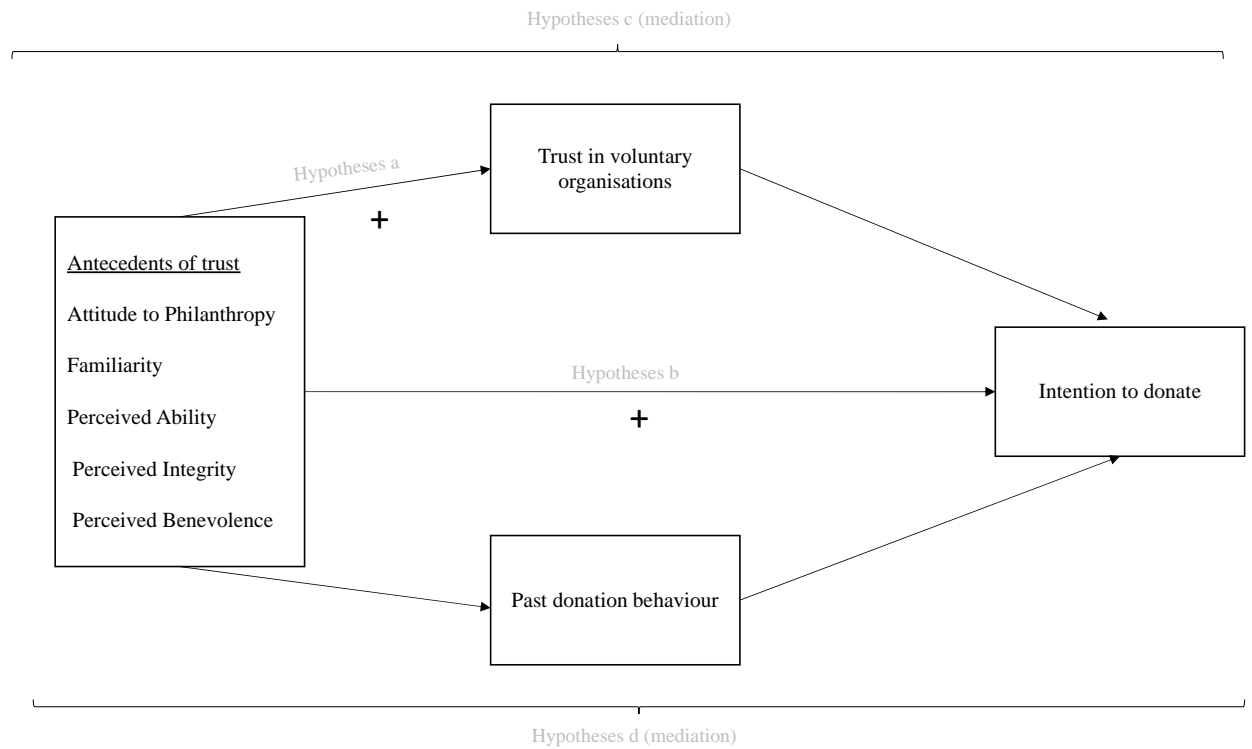
H5d: Individuals' perception of the VO's benevolence affects their intention to donate to VOs mediated by their past donation behaviour to VOs.

Figure 2

Conceptual model

Research Design and Methods

Based on the theory developed above, the hypotheses for this thesis were presented, thus we can say that the research design of this study consists of deductive research (Van Thiel, 2014). In addition, because hypotheses were formulated to test which antecedents of trust affect willingness to donate to voluntary organisations in Brazil this can be considered testing research (Van Thiel, 2014, p. 58).

The methodological approach to be applied in this study is quantitative, using the strategy research of survey (online), that implies many units (respondents) and variables (Van Thiel, 2014, p. 58). As a strategy, the survey allows the researcher to collect a significant amount of data on a large number of subjects, making it a highly efficient research approach.

The information collected is generally analysed using statistical techniques (Van Thiel, 2014, p.74). An important characteristic of the research method applied in this thesis – questionnaire – is that it will be composed mainly with closed-ended questions, which will be used for the statistical analysis, but also with one final open-ended question, which will be used to gather more in-depth insights from the participants of the study.

Operationalisation

The questionnaire was constructed from validated questionnaires from three previous studies. For the analysis of antecedents of trust such as (1) attitude towards philanthropy the study by Sargeant and Lee (2002b) was used, while for (2) Familiarity with the charity sector Torres-Moraga et al.'s (2010) research was the basis. Accordingly, for the variables (3) Perceived ability, (4) Perceived integrity, and (5) Perceived benevolence, as well as for the variables of (7) Trust in voluntary organisations, (8) Intention to donate, and (9) Past donation behaviour, the validated questionnaire developed by Alhidari et al. (2018) has been employed. The survey collected information on the respondent's demographics, using multivariate items to measure the constructs of attitude towards philanthropy, familiarity, perceived ability, perceived integrity, perceived benevolence, trust in voluntary organisations, intention to donate and past donation behaviour. These items can be found in the Operationalisation table (Table 1).

Moreover, it is also worth noting that other adjustments to these surveys had to be made in order to adapt them to the present research. First, although the study of Alhidari et al. (2018) adopted a five-point Likert scale, in this research the questionnaire was built based on a seven-point Likert scale ranged from 1 ("strongly disagree") to 7 ("strongly agree"), since a 7-point model is more reliable (DeVellis, 2012).

Furthermore, it was necessary to employ a 'back-translation' to the questionnaire. It was initially created in English and then translated into Portuguese, since it would be

answered by Brazilians, and then translated back into English to cross-check and verify the

meaning of the translations. The same process was done by two different people to guarantee

a conceptual equivalence among the items (Brislin, 1970).

Table 1

Operationalisation of variables

Concept	Indicator/variables	Indicator – values	Items	Scale
Antecedents of trust	Attitude towards philanthropy (ATP)	My image of VOs is positive	ATP1	Sargeant and Lee (2002b)
		VOs haven't been successful in helping people in need*	ATP2_r	
		VOs don't have a useful role in society*	ATP3_r	
		VOs do good things for the community	ATP4	
		It is a pleasure to donate money to VOs	ATP5	
	Familiarity (FAM)	Compared to others I know plenty about VOs	FAM1	Torres-Moraga et al.(2010)
		Compared to most of my friends I know plenty about VOs	FAM2	
		I'm familiar with the different possibilities offered regarding donation to VOs	FAM3	
	Perceived ability (ABL)	VOs fully understand the needs of their beneficiaries	ABL1	Alhidari et al. (2018)
		VOs are competent and effective on conducting their activities	ABL2	
		when faced with problems VOs have the ability to solve them	ABL3	
		VOs are susceptible to have an impact on their charity causes	ABL4	
		VOs use their funds properly	ABL5	
	Perceived integrity (INT)	VOs are honest	INT1	
		are truthful to their relationship with donors	INT2	
		always do as they say they will	INT3	
		conduct their operations ethically	INT4	
		will keep their promises	INT5	
	Perceived benevolence (BEN)	have the best interests of their recipients	BEN1	
		always ask for appropriate amounts	BEN2	
Trust	Trust in VOs (TRS)	VOs can be trusted	TRS1	Alhidari et al. (2018)
		I feel confident in dealing with VOs	TRS2	
Willingness to donate	Intention to donate to VOs (IDON)	It's likely that I'll make a monetary donation to a VO in the next month	IDON1	Alhidari et al. (2018)
		I intend to make a monetary donation to a VO in the next month	IDON2	
		I will make a monetary donation to a VO in the next month	IDON3	
Donation behaviour	Past donation behaviour (PDO)	In the past, I have donated money to charities and VOs	PDO1	Alhidari et al. (2018)
		In the past, I was a regular donor to a VO	PDO2	
		Currently, I donate money regularly to a VO	PDO3	

Data collection/Sampling

Data Collection

The survey was distributed aiming for university graduates in Brazil, so at first, I tried to disclose it via alumni pages and lists. I contacted three universities (USP, PUC Rio and FGVRio and FGV SP), basing my decision on the size of university, relevance of alumni channels, and access – the ones that I could have an easier access (eg. FGV, the institution where I got my bachelor's degree). However lack of response by universities made me count only on my bachelor university to post the questionnaire. However, the lack of response from universities made me rely only on my bachelor's university to post the questionnaire. Thus, I decided to use other networks, such as my personal networks (LinkedIn, WhatsApp groups related to university graduates) and my colleagues and friends' networks to share the survey.

To do so, I created some digital artworks and QR codes to spread my questionnaire and post it on LinkedIn, Facebook and WhatsApp groups. In this process, some other university bodies, such as the FGV's, became interested and also posted on their social media. (See Figure 3)

At this point, I was performing a snowballing sample, that is a form of non-probability sampling in which the selection is made via units of study (Van Thiel, 2014, p. 46), since the dissemination of the survey was carried out through social media platforms such as Instagram, LinkedIn, Facebook groups and WhatsApp groups, and people who answered the survey were asked to share it in their networks, sent it to their friends and ask them to also disclose and so on successively.

Figure 3

LinkedIn post in Portuguese

Sample/Participants

After a little over a month (on 9 June) the questionnaire was closed. A total of 188 responses were captured by the Qualtrics tool. Of the total respondents that began the survey 125 completed 95% of the survey, among which two had many blank questions. Therefore, I ended up with 123 respondents, representing a complete response rate of 65%. Besides, the final open-ended question obtained 28 responses considered relevant to the research.

The survey was made aiming university graduates, however with the snowballing method to collect answers, 18 respondents did not follow these criteria – they either had a level of high school education or lower, or had incomplete higher education. Nonetheless, by having in mind the research question: "*Which antecedents of trust affect **university graduates' willingness to donate to voluntary organisations in Brazil?**",* an independent sample *t*-test was executed to explore the differences between graduates and non-graduates. As shown in

Table 3 we can assume that the variance of the two groups is the same, therefore the 123

whole responses were used to carry out the analysis in this thesis.

In addition, it can be observed through the Participants table (Table 2) that more than

58% of the respondents are considered upper class in Brazil, so their household income is

over 9,897 Reais per month, along with other criteria, which in 2021 represented 7.4% of

Brazilian households (ABEP, 2021). Even though this does not reflect the population of the

country, it does reflect the scenario of university graduates, since in Brazil those who have

access to the university are mainly from the upper middle class and the upper class

("Educação superior no Brasil", 2021).

Table 2

Sample characteristics

		Respondents (n) = 123	Respondents (%)
Gender	Female	75	61
	Male	46	37.4
	Non-binary	2	1.6
Age (Years)	Under 18	1	0.8
	18-25	59	48
	26-35	37	30.1
	36-45	9	7.3
	46-55	12	9.8
	56 or above	5	4.1
Education level	High school or lower	3	2.4
	Incomplete higher education	15	12.2
	University degree	57	46.3
	Postgraduate degree	33	26.8
	Master's degree	12	9.8
	PhD	3	2.4
Occupation	Public-sector employee	17	13.8
	Private sector employee	49	39.8
	Non-profit employee	3	2.4
	Self-employed	24	19.5
	Retired	4	3.3
	Student	21	17.1
	Unemployed	5	4.1
Marital status	Single	88	71.5
	Married (or stable union)	29	23.6
	Divorced	3	2.4
	Widower	1	0.8
	Other	2	1.6
Children	Yes	23	18.7
	No	100	81.3
Monthly income (Reais R$)	Until R$ 1484 (Vulnerable)	1	0.8
	R$ 1485 – R$ 2674 (Lower middle class)	8	6.5
	R$ 2675 – 4.681 (Average middle class)	16	13
	R$ 4.642 – 9.897 (upper middle class)	26	21.1
	R$ 9.898 – 17.434 (Lower upper class)	30	24.4
	More than R$ 17.435 (Upper class)	41	33.3
Graduate?	Non-graduate	18	14.6
	University graduate	105	85.4

Furthermore, in order to assess whether there was a significant difference between upper class and lower/middle class in relation to intention to donate (IDON), trust (TRS) and past donation behaviour (PDO) another t-test was conducted. And even though the means of the upper class sample related to the variables of intention to donate, trust, and past donation behaviour were higher than those of the middle/lower class group, the results showed a p-value > .05, meaning that there is no significant difference in relation to these variables in the two groups. Other multiple t-tests were carried out to compare the groups of the sample, such as those related to gender and children, but none has found a statistically significant difference at "p <.01". (See Table 3)

Table 3

t-test independent sample

	Graduates				*Social Class*				
	Graduate		*Non-graduate*		*test*	*Lower*		*Upper*		*test*
	M	SD	M	SD	Sig (Levene's test)	M	SD	M	D	Sig (Levene's test)
IDON	3.72	2.01	3.98	2.05	0.87	3.71	2.00	3.80	2.04	0.61
TRUST	4.86	1.23	5.22	0.86	0.18	4.94	1.40	4.89	1.01	0.03
PDO	4.02	1.79	4.22	1.68	0.69	3.74	1.76	4.28	1.75	0.79

Dimensionality, Reliability, Validity

The accuracy and consistency with which variables are measured determines a study's reliability. While accuracy is concerned with the measurement devices employed, such as surveys, consistency is concerned with the idea of replication, which assumes that the same measurement will yield similar findings under similar situations (Van Thiel, 2014, p.48).

Concerning validity, internal and external validity should be assessed. Internal validity refers to the study's coherence, as well as whether the research truly assessed the

expected effect, whether the theoretical construct was appropriately operationalised, and whether the independent and dependent variables have a causal link. External validity, on the other hand, refers to the extent to which a study may be applied to a larger population. This is particularly relevant in statistical research, which frequently uses sample results to make claims about the entire population (Van Thiel, 2014, p.49).

The questionnaire method itself already carries with it some advantages regarding reliability and validity. First, an adequate operationalisation of the variables and a proper formulation of the items included in the questionnaire helps to ensure internal validity (Van Thiel, 2014, p.82). Besides, regarding reliability, especially in relation to replication, questionnaires tend to present strong outcomes and access to greater samples. In this case, this is even higher given that some studies very similar to this one have been conducted in other contexts, such as Alhidari et al. (2018) in Saudi Arabia and Torres-Moraga et al. (2010) in Chile.

Dimensionality, reliability and internal validity through convergent and discriminant validity tests were checked through statistical tests using the SPSS software. Their results will be presented following this chapter. The external validity was performed together with the multiple regression, from the verification of statistical significance, as will be presented in Chapter 4.

Dimensionality

An exploratory factor analysis (EFA) was conducted based on common factor analysis using principal components and Varimax rotation (Hair et al., 2010). The results of this analysis identified that in all eight constructs (ATP, FAM, ABL, INT, BEN, TRS, IDON, PDO) the factors referring KMO and Barlett's test of sphericity (<001), explained variance ($>40\%$), and Eingevalue (>1) exhibited correct values, confirming that each factor is unidimensional, after the exclusion of two items (ATP2_r and ABL4), for presenting low

factor loadings and thus impairing the variance explained and the eingevalue of the

constructs ATP and ABL. (See Table 4)

Table 4

Exploratory Factor Analysis

Construct	Items	Factor Loading	Variance Explained (%)	Eigenvalue	KMO
ATP	ATP1	0.742	52.179	2.087	<001
	ATP3_r	0.601			
	ATP4	0.801			
	ATP5	0.73			
FAM	FAM1	0.916	79.71	2.391	<001
	FAM2	0.895			
	FAM3	0.867			
ABL	ABL1	0.642	52.725	2.109	<001
	ABL2	0.828			
	ABL3	0.754			
	ABL5	0.665			
INT	INT1	0.856	72.992	3.65	<001
	INT2	0.864			
	INT3	0.814			
	INT4	0.884			
	INT5	0.852			
BEN	BEN1	0.814	66.325	1.326	<001
	BEN2	0.814			
TRS	TRS1	0.941	88.553	1.771	<001
	TRS2	0.941			
IDON	IDON1	0.972	95.825	2.875	<001
	IDON2	0.986			
	IDON3	0.979			
PDO	PDO1	0.737	65.919	1.978	<001
	PDO2	0.874			
	PDO3	0.819			

Reliability

To test the reliability of the constructs, three reliability tests were applied: average

variance extracted (AVE) (Fornell and Larcker, 1981), composite reliability coefficient (CR)

(Jöreskog, 1971), and Cronbach's alpha. These tests recommend standard values of 0.5, 0.7 and 0.7, respectively. The results presented in Table 5 show that for AVE and CR all components obeyed the rule, whereas for Cronbach alpha the score was slightly lower for ATP (α = .67), and ABL (α = .69), which is still considered acceptable (Hair et al., 2010).

In addition, benevolence (BEN) showed an even lower alpha (α = .49), which can be explained by some reasons, such as the fact that using alpha on a two-item scale usually underestimates true reliability (Eisinga et al., 2013), and also through the argument of Ekolu and Quaino (2019) who present 0.7 as a standard, but indicate that each component has its nuances, which should be taken into consideration rather than just excluding the item. Due to this and the fact that the other two reliability tests for this variable were found to be acceptable (AVE=0.66; CR= 0.80), I decided to keep the construct as it is, but with this possible limitation in mind.

Table 5

Reliability of constructs

AVE	CR	alpha
ATP		
0.52	0.81	0.67
FAM		
0.80	0.92	0.87
ABL		
0.53	0.82	0.69
INT		
0.73	0.93	0.90
BEN		
0.66	0.80	0.49
TRS		
0.89	0.94	0.90
IDON		
0.96	0.99	0.98
PDO		
0.66	0.85	0.74

Internal validity

Finally, the validity was assessed. Convergent validity guarantees that items that are indicators of a particular construct share a high proportion of variance (Hair et al., 2010). This was checked taking into consideration (i) the expected standards of factor loadings at 0.5 or above (Anderson & Gerbing, 1988) and (ii) that AVE values are higher than 0.50 (Fornell & Larcker, 1981). Tables 4 and 5 show that all these criteria were met, thus confirming the coverage validity of the components.

Table 6

Correlation Matrix and Square Roots of AVE

		1	2	3	4	5	7	8	9
1	ATP	*0.722*							
2	FAM	.276**	*0.893*						
3	ABL	.377**	.248**	*0.726*					
4	INT	.488**	.250**	.684**	*0.854*				
5	BEN	.349**	0.13	.522**	.688**	*0.814*			
7	TRS	.467**	.305**	.566**	.689**	.555**	*0.941*		
8	IDON	.236**	.358**	.337**	.369**	.298**	.404**	*0.979*	
9	PDO	0.068	.411**	.177*	.213*	0.105	.254**	.645**	*0.812*

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Values in the diagonal (bold) are square root of the AVE while the off-diagonals are correlations

Finally, discriminant validity can be determined from two different ways. First, according to Fornell-Lacker (1981) the value of the square root of the AVE of each construct should be higher than the highest value of its correlation with any other construct, which was obeyed (see Table 6). Second, a constructs' correlation should be lower than the cutoff value of .850 (Kline, 2011), which can be confirmed, as the highest inter-construction is .689 between integrity (INT) and (trust TRS).

After all these tests multiple regressions to test the hypotheses of the model were performed and will be presented and discussed in the following chapter.

Empirical Findings and Analysis

In this chapter the findings of empirical research will be presented. First, the findings from the survey sample will be analysed, which will be related mainly to the characteristics of the Brazilian context. Subsequently, multiple linear regressions for hypothesis testing will be reported and discussed based on the literature, pointing to important conclusions. At last, the results of the mediation effects of the variables trust in VOs (TRS) and past donation behaviour (PDO) will be placed in order to enhance the robustness of the study.

Sample Findings

Table 7

Descriptive Statistics and Correlations for Study Variables

Variable	n	M	SD	1	2	3	4	5	6	7	8
1. Attitude towards philanthropy	123	5.85	0.94	—							
2. Familiarity	123	3.87	1.50	.28**	—						
3. Perceived ability	123	4.73	0.88	.38**	.25**	—					
4. Perceived integrity	123	4.75	1.03	.49**	.25**	.68**	—				
5. Perceived benevolence	123	4.98	1.00	.35**	.13	.52**	.69**	—			
6. Trust in VOs	123	4.91	1.19	.47**	.31**	.57**	.69**	.56**	—		
7. Intention to donate	123	3.76	2.01	.24**	.36**	.34**	.37**	.30**	.40**	—	
8. Past donation behaviour	123	4.05	1.77	.068	.42**	.18*	.21*	0.11	.25**	.65**	—

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

From the descriptive table of statistics and correlation (built from Pearson's correlations) showing the information about the study sample (Table 7), it can be observed that the construct with the highest mean in the sample is the attitude towards philanthropy (5.85), followed by perceived benevolence (4.98). When taking into consideration the variables of attitude towards philanthropy and benevolence, both are concepts that present a certain expectation in relation to a behaviour that is considered "good" or "beneficial", as cited in Hassan et al. (2018). The first as "the evaluations that non-profit organisations that help individuals in need"(p.60) and the second as "expected benevolent characteristics, such as care, help, support, compassion, justice…" (p.59). The high means of these variables indicate a positive expectative in relation to benevolence of voluntary organisations by the sample.

Furthermore, it was observed a relatively high general trust in voluntary organisations (4.91) – remembering that the maximum possible value is 7. This result is in line with the report Trust Barometer 2022 (Edelman, 2022), which evaluates a trust index annually. In this report, it was presented that in Brazil, trust in governments (34) and in media institutions (47) is generally lower than trust in businesses (64) and NGOs (60), considered high numbers for the index.

In turn, directing attention to the lower mean scores, intention to donate to voluntary organisations (3.76), familiarity (3.87) and past donation behaviour (4.05), we can observe that these showed slightly more significant standard deviations (2.00, 1.50 and 1.77 respectively). Intention to donate to non-profit organisations and past donation behaviour were expected to be relatively low, as presented by the research problem of this thesis. In accordance with the introductory chapter, not a large percentage of Brazilians donate to voluntary organisations (4,4% in 2018 IBGE), and by considering that these two themes have

a strong correlation (65%), the sample results agree with what was expected by the context of the study.

In addition, familiarity also presented a low average (3.87), which makes sense since the concept is defined as something based on previous encounters and experiences (chapter 2). Once one has not donated before – one of the ways of becoming familiar with voluntary organisations – the chances of he/she/they being familiar with the sector is also lower.

Regarding the correlations between the variables, it is important to note that all the antecedents present significant correlations with trust in voluntary organisations (See Table 7, row 6), being the most correlated perceived integrity (69%) and the least correlated familiarity (31%). Moreover, all antecedents also relate to the intention to donate to voluntary organisations at a significance level "$p < .01$" and trust in voluntary organisations itself shows a positive relationship, and the highest (40%), with intention to donate (see row 7).

Linear Regressions

After looking to the Pearson's correlations between the variables two multiple linear regressions were performed in order to test the hypothesis. Regression 1, with TRS (Trust in VOs) as the dependent variable (Y) and all the antecedents of trust (ATP, FAM, ABL, INT, ABL, BEN) as the predictors (X), and regression 2, with IDON (Intention to donate to VO) as the dependable variable (Y) and all the antecedents of trust (ATP, FAM, ABL, INT, ABL, BEN) as the predictors (X). Tests were performed to check whether these variables met as conditions for a linear regression, and the results are presented on Table 8.

Table 8

Hypotheses test results

Hypotheses path	Standardized Coefficients (Beta)	Critical ratio (t-value)	Results
H1a (+) ATP → Trust in VOs	.14	1.87	Supported*
H1b (+) ATP → Intention to donate to VOs	.01	0.10	Rejected
H2a (+) FAM → Trust in VOs	.12	1.72	Supported*
H2b (+) FAM → Intention to donate to VOs	.28	3.21	Supported**
H3a (+) ABL → Trust in VOs	.14	1.54	Rejected
H3b (+) ABL → Intention to donate to VOs	.11	0.97	Rejected
H4a (+) INT → Trust in VOs	.40	3.73	Supported***
H4b (+) INT → Intention to donate to VOs	.15	1.11	Rejected
H5a (+) BEN → Trust in VOs	.15	1.67	Supported*
H5b (+) BEN → Intention to donate to VOs	.10	0.85	Rejected

*$p < 0.1$. **$p < .01$. ***$p < .001$.

The regression 1 which measures the relationship of the antecedents with trust in voluntary organisations showed an R2 of 53%, meaning that the five antecedents presented are responsible for explaining 53% of the variation of trust in VOs, which is considered an acceptable fit of the model (> .50, moderate, Henseler, Ringle & Sinkovics, 2009), at a level of significance "$p < .001$".

From its results it was possible to test the hypotheses H1a (ATP→ TRS), H2a (FAM→ TRS), H3a (INT→ TRS), H4a (ABL → TRS), and H5a (BEN→ TRS). Hypotheses H1a, H2a, and H5a were supported at a level of significance "p < 0.1". H4a was supported at "p < .001", and H3a was rejected (p-value = .126), which was not an expected result, since perceived ability (ABL) is a classical antecedent of trust.

Possible explanations for the H3a (ABL→ TRS) being rejected can be either a limitation of the study itself since in the structuring of the ABL construct the reliability measured by the Cronbach alpha was slightly below the standard of 0.7 (0.69), the Average variance explained (AVE) was right on the limit (0.53), and one of the questions that composed the construct was excluded (ABL_4). Another possible explanation is that the ability of voluntary organisations can be difficult to measure, especially where there is no publicly available information. This could be evidenced in some of the open-ended survey responses that mentioned the lack of measurement and accountability of the organisations' impact. (*eg: "In most cases, there is a lack of transparency and measurement of impact" and "I feel people mean well, but often don't have the management knowledge to be able to help as they should. I always try to help bigger VOs, who are accountable, etc."*)

A further potential interpretation would be that ability may be something not so closely associated with trust in the Brazilian context, such as integrity or benevolence. In this line of thought, we have that the antecedent most associated with trust in voluntary organisations was perceived integrity (B = .40), which according to the literature, is

associated with adherence to ethical standards (Le Berre, 2010). By bearing in mind the questions of the survey that make up the variable perceived integrity (INT), (e.g.: "VOs are honest", "… are truthful to their relationship with donors", and "…conduct their operations ethically") the terms such as honest, truthful, ethical are tightly linked, in the popular language, to the idea of trust, which could indicate an overlap between perceived integrity and trust in VOs variables.

In the same vein, one point that its worth mentioning is that this may be a semantic issue of the Portuguese language (and other Latin languages as well) since trust and confidence are the same words in Portuguese (Confiança) and the latter is a term closely related to faith, honesty and sincerity, while ability is more related to competence (Michaelis, n.d). For instance, according to the Portuguese language dictionary Michaelis, you trust something/someone who is honest and loyal and have faith/belief that certain expectations will come true.

In regression 2, the results were not so satisfactory regarding the model and hypothesis testing. All antecedents (ATP, FAM, ABL, INT, ABL, BEN), as independent variables, only explained 22.5% (R^2) of the intention to donate to VOs at a significant level of "p <001", which is considered a very poor fit (< .25, Henseler et al, 2009). This means that trust antecedents are not good predictors of intention to donate to voluntary organisations in Brazil, even though trust has a 40% positive relationship with intention to donate. In fact, this points to the finding that other factors unrelated to trust and not identified in this study play a more important role in predicting individuals' intention to donate to voluntary organisations in Brazil, what should be explored in future research.

Regarding the hypothesis testing, of the hypotheses H1b (ATP→ IDON), H2b (FAM→ IDON), H3b (ABL→IDON), H4b (INT → IDON), and H5b (BEN→ IDON) that were being tested with this regression, only H2b (FAM → IDON) was confirmed (B =.28; p

< .01). Interestingly, as mentioned earlier and also demonstrated by the results of Table 7 and Table 8, familiarity is one of the least related antecedents to trust in voluntary organisations (31%, in correlation table 7 and B=.12, in table 8), while it is the most significant predictor of intention to donate. This result indicates once again that the intention to donate may not be as related to trust as to other factors that were not assessed in the present thesis and that should be more relevant in the studied context.

Familiarity was a factor widely mentioned in the responses to the open question. Respondents noted factors such as donating to causes that have a personal appeal, (eg. "I think the appeal is greater when the actions directly concern my neighbours or animals"), also the fact that it is more common to donate to people close to them rather than organisations (eg. "I usually donate to "known" people who need it and not to institutions"). The cultural context of Brazil and Latin America as a whole might help to explain why familiarity seems important in these countries. As presented in the theoretical chapter the studies conducted by Sargeant and Lee (2002b) in the UK did not point to familiarity as an important factor, however the one in Chile by Torres-Moraga et al. (2010) managed to do so.

In general, Latin American countries present the so called hot (or warm) cultures (Lanier, 2000). One of the characteristics of hot culture countries is greater attention is greater attention to emotional and connective relationships, built on group identity. While cold culture countries such as the UK and the Netherlands have greater focus on efficiency and rationality (Lanier, 2000). Therefore, this result may point to the fact that in Latin American countries, familiarity from social and emotional connections is a factor more strongly associated with the intention to donate than more rational trust-related factors such as ability, integrity and benevolence.

Mediation Effects

Regression 2 showed very poor results as presented above, however, from the theoretical chapter the ranges of hypotheses "c "and "d", which include mediation effects. Thus, two main models in regard to mediation are presented below, firstly with trust (TRS) as a mediator between its antecedents and intention to donate to VOs (hypotheses "c") and secondly with past donation behaviour (PDO) as a mediator in the relationship between the antecedents of trust and intention to donate (hypotheses "d").

According to the literature, mediation refers to a situation where the relationship between a predictor variable and an outcome variable can be explained by its relationship with a third variable – the mediator (Field, 2013). Figure 4 shows a generic model of mediation.

Figure 4

Generic mediation model
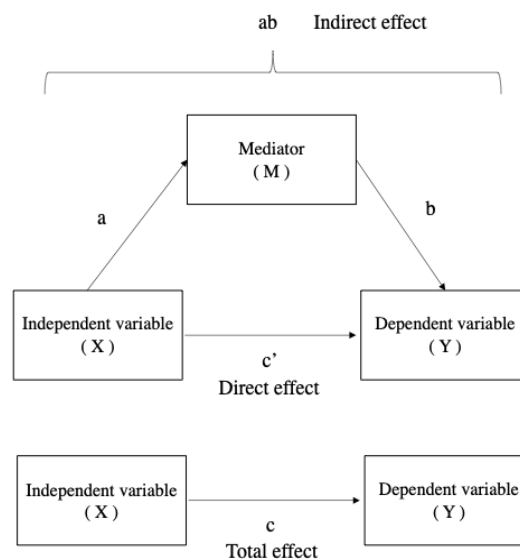
Note. Generic theoretical meditation model. Adapted from *Discovering statistics using IBM SPSS statistics*, by A. Field, 2013, Sage.

Zhao, Lynch and Chen, (2010), based on Baron and Kenny (1986) present the typologies of mediation and the conditions for the effects of mediation and non-mediation. They state that:

A variable functions as a mediator when it meets the following conditions: (*a*) variations in levels of the independent variable significantly account for variations in the presumed mediator (Path *a*), (*b*) variations in the mediator significantly account for variations in the dependent variable (Path *b*), and (*c*) when Paths *a* and *b* are controlled, a previously significant relation between the independent and dependent variables is no longer significant, with the strongest demonstration of mediation occurring when Path *c'* is zero. (p. 198)

Furthermore, they outline five possible typologies of mediation and non-mediation that vary according to the significance of direct effect (c') and indirect effect (ab) (Zhao et al. 2010, pp. 200-201). To this analysis it is important to understand three of these types. The firts one is the *complementary mediation*, which occurs when the indirect effect (ab) and the direct effect (c') both exist and point at the same direction. The second one is the *indirect-only mediation*, that occurs when the indirect effect is significant (ab) but the direct effect (c') is not. The third is a type of non-mediation, when there is no indirect effect (ab), but there is a direct effect (c'), which they call *direct-only*. Figure 5 presents the theoretical mediation models that were tested.

Figure 5

Mediation models: trust and past donation behaviour
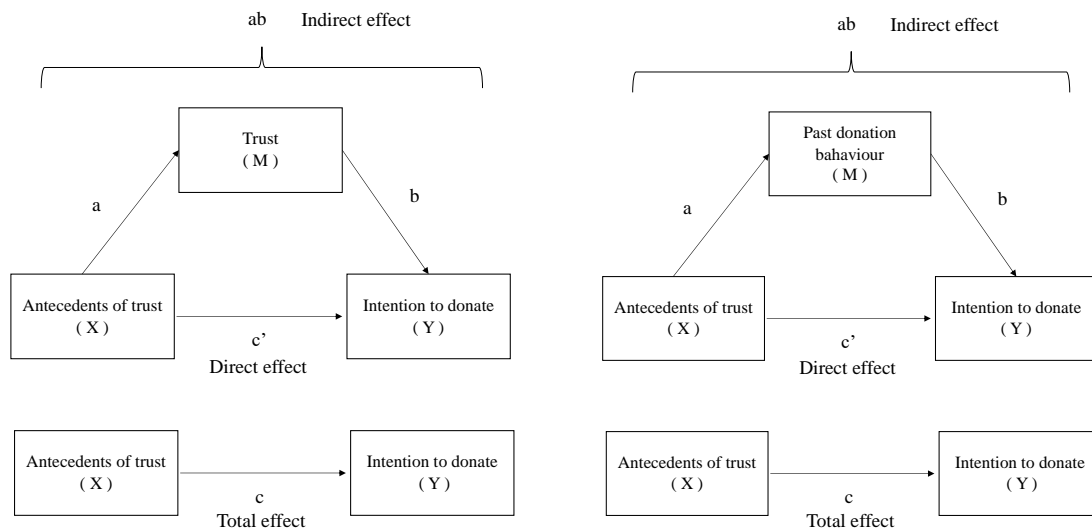
The mediation analyses were carried out in SPSS with PROCESS version 4, a logistic regression tool that can be used to examine mediation (Hayes, 2013), using a bootstrapping 5,000 sub-samples method. The results of the mediation analysis are presented in Table 9 - mediation effects.

Table 9

Mediation effects

Hypotheses path MED	a	b	c'	c	ab	Indirect effect Size (%)	Type of mediation or non-mediation
	p-value, sig						
H1c (+) ATP → TRS → IDON	.5863	.6368	.1292	.5034	.3742	74,3	indirect-only
	0000	.0001	.5215	.0086	Sig		
H2c (+) FAM →TRS→IDON	.2418	.5525	.3473	.4809	.1336	27,8	complementary mediation
	.0006	.0002	.0027	0	Sig		
H3c (+) ABL →TRS → IDON	.7619	.5327	.3658	.7717	.4059	52,6	indirect-only
	0	.0022	.1129	.0001	Sig		
H4c (+) INT → TRS → IDON	.7953	.4851	.3369	.7227	.3858	53,4	indirect-only*
	0	.0136	.1345	0	Sig		
H5c (+) BEN → TRS → IDON	.6614	.5856	.2160	.6033	.3887	64,2	indirect-only
	0	.0008	.2871	.0008	Sig		
H1d (+) ATP → PDO → IDON	.1267	.7183	.4124	.5034	.9100	18,1	direct-only (non-mediation)
	.4579	0	.0005	.0086	ns		
H2d (+) FAM → PDO → IDON	.4857	.6811	.1501	.4809	.3308	68,8	indirect-only
	0	0	.1435	0	Sig		
H3d (+) ABL → PDO → IDON	.3569	.6867	.5266	.7717	.2451	31,8	complementary mediation*
	.0497	0	.0009	.0001	Sig		
H4d (+) INT → PDO → IDON	.3665	.6745	.4755	.7227	.2572	34,2	complementary mediation*
	.0182	0	.0005	0	Sig		
H5d (+) BEN → PDO → IDON	.1873	.7053	.4711	.6033	.1321	20,4	direct-only (non-mediation)
	.2462	0	.0007	.0008	ns		

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

According to Zhao et al. (2010) an indirect-only mediation is likely to happen when there is no omitted mediator present in the relationship (p. 201). Which are the cases of hypotheses H1c (ATP→ TRS→ IDON), H3c (ABL→ TRS → IDON), H4c (INT → TRS →

IDON), H5c (BEN→ TRS → IDON) and H2d (FAM→ PDO → IDON). These hypotheses identified that in the presence of the mediating variables (trust and past donation behaviour), X affects M and M affects Y, but X does not affect Y. In other words, the independent variables – X, affects Y (the dependent variable, IDON) only through the mediator – M.

For attitude towards philanthropy (ATP), perceived ability (ABL), perceived integrity (INT) and perceived benevolence (BEN) these results are logical, theoretically speaking, since it makes sense that the antecedents of trust generate trust first and afterwards generate the intention to donate. In the case of past donation behaviour (PDO) mediating the relationship between familiarity (FAM) and intention to donate (IDON), the same logic is applied, since familiarity is generated through previous experiences and knowledge (Torres-Moraga et al. 2010, as presented on the theoretical framework chapter), and past donation behaviour implies prior contact with CO(s).

As for hypotheses H2c (FAM→ TRS → IDON), H3d (ABL→ PDO → IDON) and H4d (INT → PDO → IDON), complementary mediations were identified. According to Zhao et al. (2010), this indicates an incomplete theoretical framework, showing that the tested mediator is consistent, but it is likely that there are omitted factors in this relationship.

For the hypotheses on ability (H3d) and integrity (H4d), it is bound to be assumed that trust is one of the omitted factors in this relationship. But it is still important to note the mediating effect of past donation behaviour (PDO) on the positive relationship between these antecedents (ABL and INT) and intention to donate to VOs (IDON), presenting indirect effect sizes of 31% and 34% respectively.

Along similar lines, the result of hypothesis H2c (FAM → TRS → IDON), indicates trust as a complementary mediator between familiarity and intention to donate. This can be compared with the results of the previous regression and points towards an interesting finding. In regression 2 familiarity is one of the antecedents that most influences the intention

to donate, and also when mediated by trust, familiarity has an indirect effect size of 27.8% on the individual's intention to donate. In other words, this again indicates the fact that individuals' intentions to donate to Brazilian voluntary organisations are related to factors other than trust, although trust probably does play a role as well.

Lastly, the hypotheses about past donation behaviour (PDO) mediating the relationship between the variables of attitudes of philanthropy (ATP) and perceived benevolence (BEN) to the intention to donate (H1d and H5d) were ruled out, as they presented direct-only effects (see table 9).

Conclusions and Discussion

In this last chapter, the research question "*Which antecedents of trust affect university graduates' willingness to donate to voluntary organisations in Brazil*? will be answered. This will be followed by a discussion about the limitations of the research. Lastly, recommendations for future research will be made as well as practical recommendations for policymakers working in the third sector in Brazil, which depend on charitable donations to fulfil their obligations and activities.

Conclusion

This research aimed to establish which factors of trust in Brazilian voluntary organisations are relevant to individuals' willingness to donate to charitable organisations in the country. In order to do so, this thesis firstly presented the main characteristics of the third sector in Brazil, going through the milestones of its history and current situation, demonstrating how it is a dynamic sector with particular characteristics. Next, the theoretical chapter was developed, where the concept of trust and its antecedents in the literature about the voluntary sector were discussed.

From this the first two research sub-questions were answered: "*What is trust?"* and *"Which antecedents of trust are important for the voluntary sector?".* Firstly, it has been acknowledged in this study that trust is a positive expectation that one party has about the other in a situation of vulnerability and (co)dependence, where one has no control over the actions of the other party but expects benefits from this cooperation. And secondly, from the literature review of studies that have discussed and tested antecedents of trust in the reality of the voluntary sector, the five antecedents of trust that formed the basis of the conceptual model of this research were identified – (1) attitude towards philanthropy, (2) familiarity, (3) perceived ability, (4) perceived integrity and (5) perceived benevolence. And, finally, the hypotheses of the thesis were formulated.

Furthermore, in order to test the hypotheses and continue to answer the questions of this thesis a research design was developed, based on the online questionnaire applied to university graduates in Brazil. Several tests were conducted to ensure the validity and reliability of the survey, thus analyses were made, leading to the empirical conclusions from the results of the questionnaire, which counted with 123 participants.

Concerning the sub-question: "*Is trust an important factor to determine intention to donate to voluntary organisations in Brazil?"* this study identified that trust is probably not the answer to why people do not donate money to charities in Brazil. Firstly, the overall level of trust in NGOs in Brazil was found to be relatively high. Furthermore, antecedents of trust were found to be not good predictors of intention to donate to voluntary organisations ($R2=22\%$). Thus, it was not possible to draw a parallel of how trust behaves globally in relation to donations to VOs, although similarities from other contexts (Chile, for instance) were found.

Finally answering the last sub-question - *"Which are the antecedents of trust that most influence the intention to donate money to voluntary organisations in Brazil?"* along with a

research question on this thesis – *"Which antecedents of trust affect university graduates'*

willingness to donate to voluntary organisations in Brazil?", it was possible to conclude that

familiarity is the trust antecedent that **directly** affects the intention to donate to voluntary

organisations in Brazil (the one that affects the most and the only one that affects at a

significance level of $p < .01$). This conclusion is very interesting as familiarity is not as

related to trust per se, but is a better predictor of intention to donate, which points to a

cultural factor of Brazilian and Latin America countries that is different from other studies in

other contexts.

Moreover, the results of the mediation analysis helped to identify that this study

presented an incomplete theoretical framework. From the identification of complementary

mediations (familiarity → Trust → intention to donate; ability → past donation behaviour→

intention to donate; perceived integrity → past donation behaviour→ intention to donate) it is

possible to state the existence of omitted factors, that were not assessed in this research.

Therefore, we can say that individual intentions to donate to Brazilian voluntary

organisations are related to factors other than trust, although trust probably does play a role as

well.

Limitations of the Study

While this research demonstrates some interesting findings, one should also be aware

of its limitations. The first limitation regards the sample size, since although 123 respondents

were enough to draw up relevant findings, this number is not representative of the universe of

university graduates in Brazil, especially taking into account that the respondents of this

study were probably mainly based in Rio de Janeiro and São Paulo, as the platforms used to

disseminate the survey were located there.

A second limitation to keep in mind that could be improved for future research is the

reliability of the constructs used to measure the antecedents. While some of the antecedents

presented very high coefficient reliability (CR), average variance extracted (AVE) and Cronbach's alpha, such as perceived integrity and familiarity, others presented values on the limit of the acceptable or lowest, as the case of attitudes towards philanthropy, perceived ability, and perceived benevolence. Although not provable in this case, this may influence the outcome of the research, as some constructs were very coherent and others not so much, therefore, it is something to mention for future consideration.

Finally, an important limitation of this research, which is due to the limitations of the analysis software used, SPSS, must be mentioned. While SPSS allows testing of the complete simple linear regression model, meaning that it allows multiple independent variables and one dependent variable to test the model as a whole, it does not allow doing the same with mediation analysis. Thus, the mediation hypotheses were tested one by one and not together in a single model. This points to a weakness in the mediation part of this thesis, especially for not testing the fitness of the mediation model. However, the results of the mediation analysis remain valid even though incomplete to make further conclusions.

Recommendations

Recommendations for future research

The limitations of the study point to relevant recommendations for future research. Firstly, as mentioned before, a study with a more representative sample of the country could be interesting. Secondly, the improvement of some of the constructs so that they all present similar values would also be positive. Third, the recommendation for further research, which could point to a result beyond the one presented here, would be the use of other software that allows more complex mediation models.

Furthermore, one of the main findings of this study was that trust antecedents are not robust predictors of intention to donate to voluntary organisations, which is extremely relevant for forthcoming studies to focus their efforts on exploring a variety of aspects

beyond the antecedents of trust. Hence, future research can explore which other factors could further help to explain individuals' intention to donate to voluntary organisations in Brazil, which were not touched upon in this study.

Recommendations for policymakers

To conclude, recommendations for policymakers working with this important sphere of society, linked to hard-to-reach groups are presented. Because the trust's antecedents such as attitudes towards philanthropy, perceived ability, perceived integrity and perceived benevolence were not good predictors of willingness to donate, practical recommendations on this may not be given. Nevertheless, the main recommendation I can give is about familiarity. According to the results of this research, familiarity is the best predictor of intention to donate to VOs. Since people that are familiar with the charity sector and connect to specific causes are more willing to donate, organisations should focus on making individuals familiar with their work. Besides that, individuals often tend to donate to causes that they are connected to in some way, either by theme or location, so it is recommended that fundraisers focus on attracting donors who are somehow related to the charity.

Therefore, the main recommendations for policymakers in the voluntary sector in Brazil are to make the voluntary sector better known to the general public, and for fundraisers to promote the organisation so that more people are familiar with it. Ultimately, those working on VOs should also focus their fundraising efforts on individuals who are familiar with the cause, as this will increase their willingness to donate.

References

Alhidari, I. S., Veludo-de-Oliveira, T. M., Yousafzai, S. Y., & Yani-de-Soriano, M. (2018).

    Modeling the effect of multidimensional trust on individual monetary donations to

    charitable organizations. *Nonprofit and Voluntary Sector Quarterly*, *47*(3), 623–644.

    https://doi.org/10.1177/0899764017753559

Anderson, J. C., & Gerbing, D. W. (1988). Structural equation modeling in practice: a review

    and recommended two-step approach. *Psychological Bulletin*, *103*(3), 411–423.

    https://doi.org/10.1037/0033-2909.103.3.411

Associação Brasileira de Captadores de Recursos - ABCR. (2018). *O terceiro setor em*

    *núm*eros. [Brochure]. https://nossacausa.com/wp-content/uploads/2018/09/grafico-

    captamos.png

Associação Brasileira de Empresas de Pesquisa - ABEP. (2021). *Critério de classificação*

    econômica Brasil. https://www.abep.org/criterio-brasil

Bekkers, R. (2003). Trust, accreditation, and philanthropy in the Netherlands. *Nonprofit and*

    Voluntary Sector Quarterly, *32*(4), 596–615.

    https://doi.org/10.1177%2F0899764003258102

Bekkers, R. (2006). *Keeping the faith: Origins of confidence in charitable organizations and*

    its consequences for philanthropy [Paper presentation]. NCVO/VSSN Researching

    the Voluntary Sector Conference, Warwick University, Coventry, United Kingdom.

Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy:

    Eight mechanisms that drive charitable giving. *Nonprofit and Voluntary Sector*

    Quarterly, *40*(5), 924–973. https://doi.org/10.1177/0899764010380927

Bourassa, M. A., & Stang, A. C. (2016). Knowledge is power: Why public knowledge

    matters to charities. *International Journal of Nonprofit and Voluntary Sector*

    Marketing, *21*(1), 13-30. https://doi.org/10.1002/nvsm.1537

Brislin, R. W. (1970). Back-translation for cross-cultural research. *Journal of Cross-Cultural Psychology*, *1*, 185-216. https://doi.org/10.1177%2F135910457000100301

Chancel, L., Piketty, T., Saez, E., & Zucman, G. (2021). World inequality report 2022. https://wir2022.wid.world/

Chapman, C. M. (2019). *Toward a triadic understanding of charitable giving: How donors, beneficiaries, fundraisers, and social contexts influence donation decisions* [Doctoral dissertation, University of Queensland].

Chapman, C. M., Hornsey, M. J., & Gillespie, N. (2021). To what extent is trust a prerequisite for charitable giving? A systematic review and meta-analysis. *Nonprofit and Voluntary Sector Quarterly*, *50*(6), 1274-1303. https://doi.org/10.1177/08997640211003250

Charities Aid Foundation – CAF. (2018). World Giving Index 2018. https://www.cafonline.org/docs/default-source/about-us-publications/caf_wgi2018_report_webnopw_2379a_261018.pdf

Charities Aid Foundation – CAF. (2020). Brazil Giving 2020. https://www.idis.org.br/wp-content/uploads/2020/07/CAF_BrazilGiving2020.pdf

Davis, J. H., Schoorman, F. D., & Donaldson, L. (2018). Toward a stewardship theory of management. In *Business ethics and strategy* (pp. 473-500). Routledge.

DeVellis, R. F. (2012). Scale development theory and applications. *Applied Social Research Methods Series*, *26*.

Edelman (2022). 2022 Edelman Trust Barometer. https://www.edelman.com/sites/g/files/aatuss191/files/2022-01/2022%20Edelman%20Trust%20Barometer%20FINAL_Jan25.pdf

Educação superior no Brasil é historicamente limitada e necessita de políticas públicas de acesso [Higher education in Brazil is historically limited and is in need of public

policies for access]. (2021, August 30). *Jornal da USP.*

https://jornal.usp.br/atualidades/formacao-na-educacao-superior-nao-pode-prescindir-de-politica-de-ciencia-tecnologia-e-inovacao/

Eisinga, R., Grotenhuis, M. T., & Pelzer, B. (2013). The reliability of a two-item scale: Pearson, Cronbach, or Spearman-Brown? *International journal of public health*, *58*(4), 637-642. https://doi.org/10.1007/s00038-012-0416-3

Ekolu, S. O., & Quaino, H. (2019). Reliability of assessments in engineering education using Cronbach's alpha, KR and split-half methods. *Global journal of engineering education*, *21*(1), 24-29.

Escola Aberta Terceiro Setor. (2021, June 8). *Terceiro Setor e a captação de recursos em 2021.* https://www.escolaaberta3setor.org.br/post/terceiro-setor-e-a-capta%C3%A7%C3%A3o-de-recursos-em-2021

Evers, A., & Gesthuizen, M. (2011). The impact of generalized and institutional trust on donating to activist, leisure, and interest organizations: individual and contextual effects. *International Journal of Nonprofit and Voluntary Sector Marketing*, *16*(4), 381-392. https://doi.org/10.1002/nvsm.434

Field, A. (2013). *Discovering statistics using IBM SPSS statistics*. Sage.

Flanagan, S. M., & Hancock, B. (2010). 'Reaching the hard to reach' - lessons learned from the VCS (Voluntary and Community Sector). A qualitative study. *BMC health services research*, *10*(1), 1-9. https://doi.org/10.1186/1472-6963-10-92

Fornell, G., & Lacker, R. N. (1981). Introduction to linear regression analysis. John Wiley and Sons.

Glanville, J. L., Paxton, P., & Wang, Y. (2016). Social capital and generosity: a multilevel analysis. *Nonprofit and Voluntary Sector Quarterly*, *45*(3), 526–547. https://doi.org/10.1177/0899764015591366

Grimmelikhuijsen, S., & Knies, E. (2017). Validating a scale for citizen trust in government organizations. *International Review of Administrative Sciences*, *83*(3), 583-601. https://doi.org/10.1177%2F0020852315585950

Hager, M. A., & Hedberg, E. C. (2016). Institutional trust, sector confidence, and charitable giving. *Journal of Nonprofit & Public Sector Marketing*, *28*(2), 164-184. https://doi.org/10.1080/10495142.2015.1011508

Hair, J., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis*. Upper Saddle River, NJ: Prentice Hall.

Hassan, S. H., Masron, T. A., Mohamed, N., & Thurasamy, R. (2018). Antecedents of trust towards the attitude of charitable organisation in monetary philanthropic donation among generation-y. *Asian Academy of Management Journal*, *23*(1), 53–78. https://doi.org/10.21315/aamj2018.23.L3

Hayes, A. F. (2013). *Introduction to mediation, moderation, and conditional process analysis: A regression-based approach*. Guilford publications.

Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. In *New challenges to international marketing*. Emerald Group Publishing Limited.

Hosmer, L. T. (1995). Trust: The connecting link between organizational theory and philosophical ethics. *Academy of management Review*, *20*(2), 379-403. https://doi.org/10.5465/amr.1995.9507312923

Instituto Brasileiro de Geografia e Estatística – IBGE. (2018). *PNAD Contínua - Pesquisa Nacional por Amostra de Domicílios, 2018.* https://biblioteca.ibge.gov.br/visualizacao/livros/liv101694_informativo.pdf

Instituto Brasileiro de Geografia e Estatística – IBGE. (2020). *IBGE Países Brazil.* https://paises.ibge.gov.br/#/dados/brasil?lang=en

Instituto de Pesquisa Economica Aplicada - Ipea. (2021). *Mapa das Organizações da Sociedade Civil [The Civil Society Organisations map], 2020.* https://mapaosc.ipea.gov.br/arquivos/posts/2796-pb6mapaversaodivulgacao.pdf

Jöreskog, K. G. (1971). Statistical analysis of sets of congeneric tests. *Psychometrika*, *36*(2), 109-133. https://doi.org/10.1007/BF02291393

Kline, R. (2011). Convergence of structural equation modeling and multilevel modeling. In M. Williams, & W. P. Vogt The SAGE handbook of innovation in social research methods (pp. 562-589). SAGE Publications Ltd. https://dx.doi.org/10.4135/9781446268261.n31

Lanier, S. A. (2000). *Foreign to familiar : a guide to understanding hot- and cold-climate cultures*. McDougal Pub.

Law n. 13.019 (July 31, 2014). Establishes the legal regime for partnerships between the public administration and civil society organizations. Brasília, DF. Retrieved from https://www2.camara.leg.br/legin/fed/lei/2014/lei-13019-31-julho-2014-779123-publicacaooriginal-144670-pl.html

Law n. 9.790 (March 23, 1999). Establishes on the qualification of non-profit legal entities under private law. Brasília, DF. Retrieved from http://www.planalto.gov.br/ccivil_03/leis/l9790.htm

Le Berre, S. (2010). *Global nonprofit brands: Whence the trust halo? Paper presented at the 7th Thought Leaders International Conference in Brand Management,* Lugano, Switzerland.

Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of management review*, *20*(3), 709-734. https://doi.org/10.5465/amr.1995.9508080335

Michaelis. (n.d). Confiança. In *Michaelis*. Retrieved June 18, 2022 from

    https://michaelis.uol.com.br/moderno-portugues/busca/portugues-

    brasileiro/confian%C3%A7a/

Naskrent, J., & Siebelt, P. (2011). The influence of commitment, trust, satisfaction, and

    involvement on donor retention. *Voluntas: International Journal of Voluntary and*

    Nonprofit Organizations, *22*(4), 757-778. https://doi.org/10.1007/s11266-010-9177-x

National Council for Voluntary Organisations, 2022. *Voluntary sector workforce.*

    https://www.ncvo.org.uk/policy-and-research/vol-sector-workforce

National Philanthropic Trust UK, 2022. *Charitable giving statistics in the United Kingdom.*

    https://www.nptuk.org/philanthropic-resources/uk-charitable-giving-statistics/

Passanezi, P. M. S., Guariente, D. A. C., Freitas, A. C. B., & Monteiro, W. O. (2010, October

    21–22). A influência do terceiro setor para economia brasileira [The influence of the

    third sector on the Brazilian economy][Conference presentation abstract]. Tenth Latin

    American Post-Graduation Conference, São José dps Campos, SP, Brazil.

    https://www.inicepg.univap.br/cd/INIC_2010/anais/arquivos/0794_0892_01.pdf

Reaching Volunteering. (2015). Guide: *An introduction to the voluntary sector*.

    https://reachvolunteering.org.uk/sites/default/files/resources/Guide_Intro_to_the_volu

    ntary_sector.pdf

Sargeant, A., & Lee, S. (2002a). Improving public trust in the voluntary sector: An empirical

    analysis. *International Journal of Nonprofit and Voluntary Sector Marketing*, *7*(1),

    68-83.

Sargeant, A., & Lee, S. (2002b). Individual and contextual antecedents of donor trust in the

    voluntary sector. *Journal of Marketing management*, *18*(7-8), 779-802.

    https://doi.org/10.1362/0267257022780679

Sargeant, A., & Lee, S. (2004). Trust and relationship commitment in the United Kingdom voluntary sector: Determinants of donor behavior. *Psychology & Marketing*, *21*(8), 613-635. https://doi.org/10.1002/mar.20021

Sargeant, A., & Woodliffe, L. (2007). Building donor loyalty: the antecedents and role of commitment in the context of charity giving. *Journal of Nonprofit & Public Sector Marketing*, *18*(2), 47–68. https://doi.org/10.1300/J054v18n02_03

Sargeant, A., Ford, J. B., & Hudson, J. (2008). Charity brand personality: The relationship with giving behavior. *Nonprofit and voluntary sector quarterly*, *37*(3), 468-491. https://doi.org/10.1177%2F0899764007310732

Shabbir, H., Palihawadana, D., & Thwaites, D. (2007). Determining the antecedents and consequences of donor-perceived relationship quality—A dimensional qualitative research approach. *Psychology & Marketing*, *24*(3), 271-293. https://doi.org/10.1002/mar.20161

Souza, F., Dantas, E., Araújo, A., & Silva, M. C. D. (2012). Prestação de contas no terceiro setor: uma análise das entidades possuidoras do título de utilidade pública federal no Estado Do Rio Grande do Norte [Accountability in the Third Sector: An analysis of the entities possessing federal public utility title of the State of Rio Grande Do Norte]. *ConTexto, Porto Alegre*, *12*(21), 105-116. https://dx.doi.org/10.2139/ssrn.2828878

Torres-Moraga, E., Vasquez-Parraga, A., & Barra, C. (2010). Antecedents of donor trust in an emerging charity sector: The role of reputation, familiarity, opportunism and communication. *Transylvanian Review of Administrative Sciences*, *29*, 159-177.

Tremblay-Boire, J., & Prakash, A. (2017). Will you trust me?: How individual American donors respond to informational signals regarding local and global humanitarian charities. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, *28*(2), 621-647. https://doi.org/10.1007/s11266-016-9782-4

Van Thiel, S. (2014). *Research methods in public administration and public management:*

    An introduction. Routledge.

Zhao, X., Lynch Jr, J. G., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and

    truths about mediation analysis. *Journal of consumer research*, *37*(2), 197-206.