

The Influence of Involvement, Commitment, and Trust on Managing Donor Retention in Tanzania: An Empirical Analysis

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Abstract

The role of donor funding in enhancing the financial capacity of non-profit organizations is of critical importance. Examining the factors that influence the sustainability of financial donors is especially crucial in Tanzania, where government support for education projects managed by non-profit organisations is insufficient. This paper investigates the key factors influencing donor retention from the donors' perspective, focusing on three critical aspects: donor commitment, donor involvement, and donor trust. Data were collected from the financial donor profiles of the Tanzania Education Authority (TEA) using a mail survey. A total of 242 usable responses were obtained, representing a 30.3% response rate. Structural Equation Modelling (SEM) was employed as the primary technique for data analysis. The findings of the study indicate that all three key factors; donor commitment, involvement, and trust, have a direct impact on donor retention.

Keywords: Donor retention; Donor involvement; Donor commitment; Donor trust; Confirmatory factor analysis; Exploratory factor analysis; Financial donor

1. Introduction

The purpose of this study is to examine the critical factors influencing donor retention in non-profit organizations (NPOs) in Tanzania. Empirically, it is evident that donor funding is among the major sources of funding for NPOs (AbouAssi, 2014). For instance, AbouAssi (2014) investigated how Non-Governmental Organizations (NGOs) in Lebanon respond to donors and how this interaction may influence their involvement in the policy process. The study found that donor involvement with NGOs is fundamental for ensuring donor sustainability. In addition, Naskrent and Siebelt (2011) examined the factors influencing individual donor retention in an empirical study conducted in Germany. Their study investigated four antecedents of donor retention: commitment, trust, satisfaction, and involvement. The findings indicated that donor commitment and trust had a direct influence on donor retention, while donor involvement and satisfaction had an indirect influence mediated by donor commitment.

Donkers and Diepen (2017) conducted a related study in the Netherlands, focusing on the effects of charitable organizations soliciting donations from various donors to support their projects. Their study revealed a negative competitive effect when multiple charities sought donations from the same donor pool. Consequently, the findings emphasized the importance of retaining existing donors over aggressively seeking new ones.

Although donor funding is a significant source of financing for projects undertaken by NPOs, relatively few studies have been conducted in Tanzania examining the specific variables

of involvement, commitment, and trust (Mawondo, 2015). The Government of Tanzania established the Tanzania Education Authority (TEA), a corporate body created under the Education Fund Act No. 8 of 2001, section 5(1). TEA has been tasked with managing funds to enhance the provision of quality education in Tanzania. It is also responsible for soliciting funds from various sources, both domestic and international, to support institutional projects aimed at improving education quality in the country (The Tanzania Education Fund, 2001). The TEA's primary source of funding for these projects is the Government's recurrent expenditure budget, with an annual allocation of 2% of the recurrent expenditure granted to the organization. However, this funding is insufficient, given the increasing number of requests from beneficiaries seeking support from TEA (TEA Annual Report, 2011/2012). Moreover, the government financial support for public education in Tanzania remains sub-optimal. As a result, individual donor funding has become crucial in bridging the existing financial gap.

Given the growing number of institutions requesting support from TEA, there is an urgent need to increase revenue from donor funding to meet the rising demands. Therefore, it is essential for NPOs in Tanzania to develop efficient and effective donor retention strategies to ensure financial sustainability.

In addressing the influence of involvement, commitment, and trust on donor retention, this study is guided by the Resource Exchange Theory (Brinberg and Wood, 1983). According to Brinberg and Wood (1983), six categories of resources: love, status, information, money, goods, and services, form the basis of exchange relationships. The study found that resource scarcity significantly affects the type of resources individuals are likely to provide in an exchange relationship.

Given the inadequacy of donor funding (Naskrent and Siebelt, 2011), there is a pressing need to empirically investigate the factors influencing donor retention in Tanzania. Thus, the aim of this study is to examine the critical factors affecting donor retention from the donors' perspectives, with a focus on understanding the interrelationships among involvement, commitment, and trust. The choice of Tanzania as a case study in this paper is deliberate. Unlike Lebanon, the Netherlands, and Germany, where a good number of studies has been carried out, Tanzania is a country with a different cultural background, which can influence different results on the same findings.

2. Literature Review

Resource Exchange Theory posits that the structure of household organization depends on the relative power of the spouses, which is determined by the resources they bring to the marriage (Brinberg and Wood, 1983). Accordingly, Brinberg and Wood (1983) examined the structure underlying six resource categories—love, status, information, money, goods, and services—as well as the patterns of exchange among them. Their findings indicated that resource scarcity influences the type of resources an individual is likely to contribute in an exchange relationship. The economic concept of resource constraint (scarcity) was also integrated into the exchange process, and the results aligned with both structural and functional relationships.

Building on this framework, Drollinger (2010) investigated how donating to non-profit organizations differs from other forms of helping behavior. A taxonomy of time and money donations was developed under the theoretical framework of Resource Exchange Theory. This taxonomy classified donor exchanges with non-profits based on dimensions of particularism and concreteness.

Guided by Resource Exchange Theory, this study examines three critical facets that impact donor behavioral intention to continue supporting NPO projects in Tanzania: donor involvement, donor commitment, and donor trust.

Donor involvement

Donor involvement reflects the extent to which a donor is connected to the NPO and how the donor perceives their relationship with the organization. Sargeant, Shang, and Lee (2015) defines donor involvement as “The permanent interest in the NPO and the donor’s perceived personal relevance of the NPO, which expresses itself in the emotional activation and motivation of the donor towards the NPO.”

The available literature highlights that donor involvement is influenced by the level of trust the donor has in the NPO (Xiao and Yue, 2021). Xiao and Yue (2021) found that engaged donors were more likely to continue their support, and donor involvement had a positive effect on behavioral intention. Similarly, Lee (2020) explored the types of relationship brands form with consumers and found that both direct relationships with the brand and indirect links between consumers and the brand community positively impact customer retention. Building a strong brand community, as advocated by Karlan (2017), is essential for NPOs to enhance donor retention through effective engagement programs.

Previous studies, such as Donkers and Diepen (2017) and Bachke et al. (2017), also confirmed that donor involvement influences continued support. However, Asante and Zwi (2009) noted that donor involvement can have both positive and negative consequences for NPO financial flexibility. This is because some funds earmarked for specific projects may not be easily redirected in emergencies.

Ackerman and Schibrowsky (2007) investigated whether business relationship marketing principles could be adapted to donor retention scenarios. Their study concluded that high-quality NPO-donor relationships, akin to customer-service relationships, are crucial for sustaining donor retention. AbouAssi (2014) highlighted that shifts in donor priorities might lead to variations in donor-NPO involvement, with both positive and negative effects. Meanwhile, Graça (2020) found that social recognition is one of the most important factors influencing donor retention.

However, mixed findings have also emerged regarding donor involvement. For example, Naskrent and Siebelt (2011) in Germany and Olszewski (2012) in the USA found no direct impact of donor involvement on behavioral intention. Olsen (2007) also noted that involvement acts as a mediator rather than a direct influence. Given these mixed findings, donor involvement is included as a latent variable in this study. Hypotheses related to donor involvement are:

***Hypothesis 1:** Donor involvement has a positive effect on trust in the NPO.*

***Hypothesis 4:** Donor involvement has a positive effect on commitment.*

***Hypothesis 6:** Donor involvement positively influences donor retention.*

Donor Trust

Donor trust reflects the confidence donors place in the NPO’s ability and willingness to fulfil their expectations. Trust has been defined as “A mental attitude, which is based on the ability and willingness regarding the NPO that, despite the donor’s lack of control, fulfils their future-related expectations” (Naskrent and Siebelt, 2011).

Ability refers to the NPO's competence to deliver its mission (Sargeant, 2010), while willingness is linked to the authenticity and reliability of the NPO (AbouAssi et al., 2018).

In his study, Weideman (2012) found that trust is a cornerstone for donor retention in South African religious organizations. Similarly, Naskrent and Siebelt (2011) confirmed that donor trust is a determinant of continued support. Graddy and Wang (2009) also observed that trust positively influences the magnitude of donations. Furthermore, Gutiérrez-Nieto and Serrano-Cinca (2010) highlighted that microfinance institutions (MFIs) must establish trust to secure continued funding.

Additionally, studies such as Bennett (2009) as well as Taniguchi and Marshall (2014) found that trust directly impacts donor retention and satisfaction. Notarantonio and Quigley (2009) emphasized the role of fundraising in creating trust, which is vital for sustaining donor relationships. Given the limited research on donor trust in Tanzania, this variable is included in the conceptual model for investigation. The hypotheses related to donor trust are:

Hypothesis 2: Donor trust has a positive effect on donor retention.

Hypothesis 5: Donor trust has a positive effect on commitment.

Donor Commitment

Donor commitment refers to a donor's psychological attachment to NPO, characterized by their appreciation of the relationship and their desire to maintain it. Commitment has been defined as "The psychically caused attachment or obligation of the donor with regards to the supported NPO, which the donor demonstrates by the appreciation of the relationship and a sustainable desire to engage in the continuity of the relationship with the NPO" (Naskrent and Siebelt, 2011).

Sargeant (2010) found that commitment is essential for sustaining donor support. Similarly, Naskrent and Siebelt (2011) demonstrated that committed donors show greater interest in NPOs and are more likely to continue their support. Finch et al. (2015) emphasized that alumni commitment plays a critical role in encouraging university donations.

Additional studies, such as Bloemer and Ruyter (2010), Bekkers and Wiepking (2011), and Zhou et al. (2012), further support the role of donor commitment in promoting retention. AbouAssi (2014) highlighted that affective commitment mediates the relationship between brand value and retention. Given the limited research on donor commitment in Tanzania, this variable is also included in the study. The hypothesis related to donor commitment is:

Hypothesis 3: Donor commitment has a positive effect on donor retention.

Donor Retention

Donor retention, which is the dependent variable in this study, "exists if, within a specified period, an individual voluntarily and repeatedly supports an organization and intends to continue doing so in the future" (Naskrent and Siebelt, 2011).

Previous studies (Barber and Levis, 2013; McGrath, 1997) have shown that donor retention is crucial for NPO financial sustainability. McGrath (1997) proposed strategies for reducing donor attrition by enhancing donor value. Given the lack of studies in Tanzania on the organization-specific factors of involvement, commitment, and trust, this study fills this gap by expanding knowledge on donor retention in Tanzania, focusing the study on these specific

factors of involvement. The study includes all three facets in a conceptual framework to investigate their impact on donor retention.

Summary of Hypotheses

Hypothesis 1: Donor involvement has a positive effect on trust.

Hypothesis 2: Donor trust has a positive effect on donor retention.

Hypothesis 3: Donor commitment has a positive effect on donor retention.

Hypothesis 4: Donor involvement has a positive effect on commitment.

Hypothesis 5: Donor trust has a positive effect on commitment.

Hypothesis 6: Donor involvement positively influences donor retention.

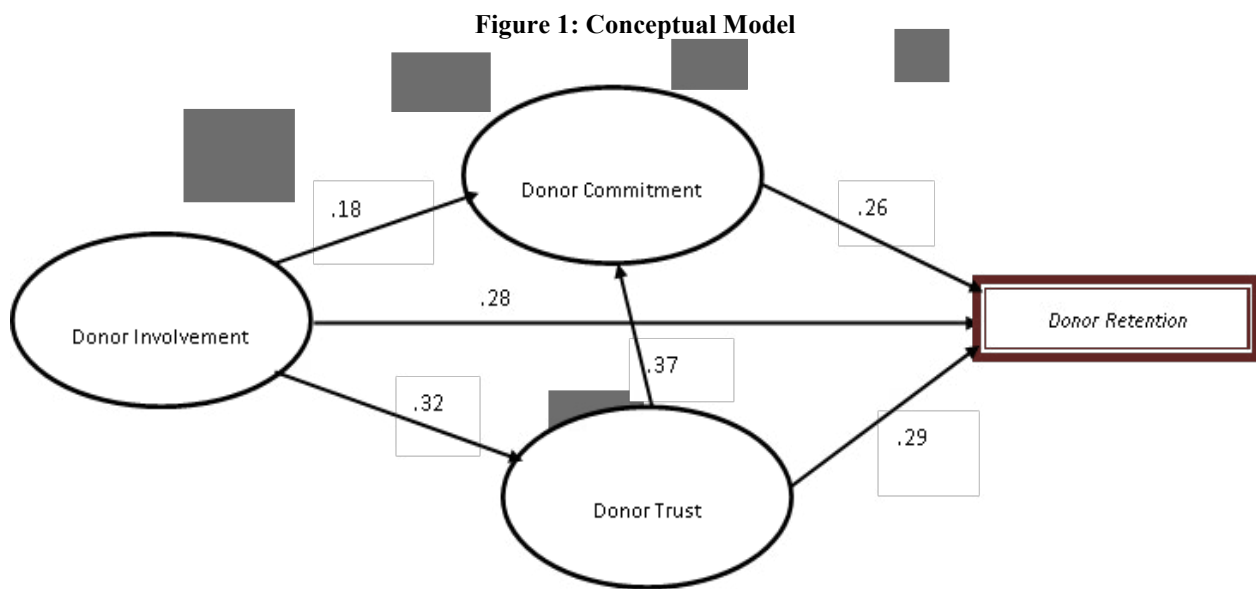
2.1. The Conceptual Framework

Donor funding is among the major sources of financing for NPOs. A study conducted in Germany, the Naskrent and Siebelt (2011a), found that majority of NPOs depended on donor financial support to finance their projects. The current study investigated the critical facets influencing financial donor retention in Tanzania and the factors investigated, which are organizational specific as per individual donors' perspective are commitment, involvement and trust. Likewise, the study by Naskrent and Siebelt (2011a) investigated four factors which have an influence on donor retention, namely; commitment, involvement, trust and satisfaction. In their study, they found that donor commitment and trust of the donor have a direct influence on donor retention while donor involvement had no direct influence on donor retention. Moreover, a study by Zwick and Graça (2020), conducted in the United States of America, examined the impact of six determinants of charitable giving on millennial donor's perceived value received from their involvement with the charitable organization, and found that social recognition and trust exerted a great impact on donor retention. In addition, a study by Xiao and Yue (2021) investigated the facets determining donor retention in an online charitable crowdfunding platform, and found that involving individual donors by way of acknowledging their contribution is fundamental for donor retention. Besides, a study by Zhao et al., (2020) on donation recurrence and donor retention in an online donation-based crowdfunding, found that building donor trust is critical for donor retention. Furthermore, a study by Merchant et al., (2010a) investigated on the facets which have influence on individual donors' intention to continue donating to a particular NPO. In their study, they found that involving the individual donors is equal to building trust of the donor to the NPO which leads to donor continuing donating to a particular NPO.

From the foregoing studies which were conducted in different countries other than Tanzania, it is evident that investigating the factors which have influence on donor retention is critical for NPO's financial sustainability. As the reviewed literature above suggests, there is a limited number of studies conducted in Tanzania set to investigate donor retention on these three organizational specifics of commitment, involvement, and trust in a single setting. Thus, this study investigates the three facets of donor involvement, donor commitment, and trust of the donor in order to uncover their impact on donor retention in the context of Tanzania.

Thus, the conceptual framework for this study encompassed three facets that influence donor retention for NPOs which are Donor commitment, Donor involvement and Donor trust. The conceptual model in Figure 1 delineates the theoretical basis for this study. The conceptual model combines the three latent variables discussed above, and it shows the pictorial relationships between the constructs based on the relevant literature review undertaken.

The relationships to be tested can be grouped into six categories. These categories are presented in form of hypotheses to be tested as follows: the relationship between donor involvement and donor retention; the relationship between donor involvement and donor commitment; the relationship between donor involvement and donor trust; the relationship between donor commitment and donor retention; the relationship between donor trust and donor commitment; and the relationship between donor trust and donor retention. The following figure (Figure 1) shows the conceptual model for this study.



3. Methodology

3.1. Research Design

A quantitative research design was used to examine the individual donor charity giving behavior to a Non-Profit Organization (NPO) in Tanzania. Survey questionnaires were administered to individual donors from the Tanzania Education Authority (TEA) donor profile who had donated financial and material contributions worth \$100 or more per single donation from January 2008 to June 2013.

3.2. Data Collection

A standardized mail survey was employed. The mail survey was used in this study for two main reasons. Firstly, the method was deployed because of an unreliable internet facility in Tanzania partly caused by poor and inefficient infrastructure to support internet connectivity service. Secondly, the respondents were drawn from the TEA donors’ profile, so it was considered to be effective and more efficient to use the mail survey approach (Merchant, et al, 2010), which made it easier for the researcher to interact with the source of information.

3.3. Sampling Frame

It involved individual donors listed in the TEA donor profile. However, a threshold amount of \$100 was set as a qualifying figure for selection purpose. A total of 800 survey questionnaires were sent to individual donors who met the above criteria. A total of 242 responses were received, with an acceptable 30.25 % response rate achieved.

3.4. Data Analysis

SPSS Amos 22.0 software package was used for data processing. Descriptive and inferential statistics were conducted. In order to establish a correlation between variables, multiple tests were performed. These tests are exploratory, Confirmatory Factor Analysis (CFA), and Structural Equation Modelling (SEM).

4. Findings and Discussions

4.1. Descriptive Statistics

The sample comprised of 143 (59.1%) male and 99 (40.9%) female respondents. On average, the majority of respondents were older people with participants' ages ranging from 41 to 60 years with a total of 168 (69.4%) respondents. The young population ageing between 18 to 40 years was 39 (16.1%) and respondents ageing above 61 years were 35 (14.5%). This is not surprising for the individual donor funding business as most of the donors are the older population in the society (Naskrent and Siebelt, 2011).

The respondents with university education were 182 (75.2%) represented the majority of the respondents while the respondents without university education amounted to 52 (21.5%). Those on employment status amounted to 155 (64%) [Employed on pensionable terms 38.4%, employed on contract terms (25.6%)] while self-employed respondents were 58 (24%). In addition, there were 27 retired respondents (11.2%). Regarding marital relationship, 187 respondents (77.3%), which is more than three-quarters of the respondents, were married; 31 (12.8%) were separated; 21(8.7%) were not married and 3 (1.2%) were widowed.

4.1.1. Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) is a primary technique used for data reduction of a large number of measurement items to a more meaningful and manageable form for further analysis. The variables are extracted from the data set with minimum limitations/restrictions and without specifying the number and pattern of loadings. An item was deleted if it had a double loading and/or low loading.

In this research, the EFA technique was utilized in the process of evaluating the survey items for the best combination in a construct. It was based on a sample of 242 responses (i.e. n=242). It was a preliminary analysis of the dataset for deleting some items which appeared to have less contribution in composing the construct. The cut-off points of loading of less than 0.4 and double-loaded within 0.1 of other items was used in this study in order to determine the variables to be deleted.

4.1.2. Confirmatory Factor Analysis (CFA)

Structural Equation Modelling (SEM) is a statistical method employed in a comprehensive data analysis in a scientific manner that is capable of quantification and theory testing (Hair, et al

2010). Furthermore, SEM incorporates a measurement error element in latent variables that is an added strength compared to other Multivariate analysis methods (Brown et al, 2015). In this study, SEM, using Amos 22.0, was the main analytic tool. Most of the analyses were performed using the SEM technique, as discussed in the subsequent sections, demonstrating, for example, probability (p-Value) testing, model fit and structural model evaluation.

The following are the results of the CFA using the SEM-Amos22.0 software package.

4.1.3. Construct Validity of the Model/Model Fit

This study used SEM for analyzing construct validity. All the model fit indices are good which imply that the model is a good fit to the dataset, with a cut-off point of 0.90 used (Brown et al., 2015).

Table 2 Goodness of fit indices

Index	p	Bollen-Stine, P	df	Chi-square (X2)	CMIN/DF	GFI	CFI	IFI	RMSEA	SRMR	TLI
Value	0.04	0.06	9	17.89	1.99	0.98	0.99	0.99	0.07	0.03	0.98

5. Discussion

This paper has confirmed a direct relationship between involvement and two factors which are: commitment and trust. In addition, this paper has confirmed that involvement has a direct impact on donor retention. It is unlike previous studies which did not establish a direct effect of involvement on donor retention (Naskrent and Siebelt, 2011a; Olsen, 2007; Olszewski, 2012). This is a major contribution to theory. Moreover, it has been confirmed that involvement has a direct effect on commitment and trust.

Furthermore, this study has confirmed a direct relationship between trust and commitment and has confirmed a direct relationship between trust and retention. Generally, this study has confirmed most of the relationships in the conceptual model, and hence nomological validity is achieved.

6. Conclusion and Recommendations

6.1. Conclusion

This study aimed to investigate the three salient organization specific factors that included commitment, involvement, and trust and their impact on donors' behavioral intentions to support the NPO in the education sector in Tanzania. From the above discussion, the conclusion can be drawn as follows. Donor involvement with the NPO is fundamental in a relationship building that enhances trust. These findings suggest that if a donor is engaged with the NPO, there is a high likelihood for the donor to be more willing to trust it. If the donor perceives that the NPO is trustworthy and reliable they will continue supporting.

The positive relationship between trust of the donor and commitment means that donors will be inclined to trust the NPO. If the NPO demonstrates to its donors that it is benevolent, reliable and trustworthy, it will arouse the donor's moral concern and psychological affection and hence donors will be committed in their support.

The positive relationship between involvement of a donor and commitment implies that if donors are engaged with the NPO, they are likely to have high moral concerns in supporting it.

The positive relationship between involvement of a donor and retention implies that a donor's firm engagement with the NPO is a fundamental basis for a good relationship that ensures the donor's continued support.

6.2. Recommendations

This study has found that all three facets of donor retention have a direct effect on the individual donor behavioral intention on donor retention. Hence, NPOs should ensure that they develop trust with donors and maintain trustworthiness in their undertakings. As demonstrated by previous researches, donors are pleased and inclined to develop trust in the NPO if they are informed that their support has benefited the intended beneficiary (Nathan and Hallam, 2009). Likewise, Naskrent and Siebelt (2011) argued that “statements about prior success and the activities of the NPO reduce potential dissonance and increase the satisfaction with the organization” (Naskrent and Siebelt, 2011). Moreover, NPOs should ensure that they develop effective marketing strategies which incorporate the facet of involvement because this factor enhances donor retention. Therefore, NPOs could maximize their revenues from donor funding by involving their donors.

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