

Guide to giving during the COVID-19 pandemic: the moderating role of religious belief on donor attitude

Adel Sarea

Department of Accounting and Economics, Ahlia University, Manama, Bahrain, and

Saeed Awadh Bin-Nashwan

Faculty of Administrative Sciences, Seiyun University, Seiyun, Yemen

Abstract

Purpose – This study aims to empirically explore donors' responses to fundraising appeals to mitigate the socio-economic impact of the COVID-19 crisis. Some governments worldwide have launched fundraising campaigns to support the pandemic relief efforts, such as the Feena Khair* campaign in the Kingdom of Bahrain. Specifically, the study examines how the internal and external aspects can fuel beliefs in the inclination of donors to give money.

Design/methodology/approach – A quantitative survey instrument was developed, validated and disseminated. A total of 263 usable responses were obtained using the snowballing sampling technique. Partial least squares-structural equation modeling was used to analyze the research model and obtain meaningful results.

Findings – The results show that external aspects, i.e. charity projects and trust in charities, have a significant relationship with donors' attitudes toward fundraising appeal for the COVID-19 fight. Interestingly, the study demonstrates a significant moderating effect of internal values of religious beliefs on the positive relationship between external aspects and attitude to give money.

Practical implications – The results suggest that governments and non-profit organizations should consider the important role of religious beliefs in driving people's attitudes to engage in fundraising appeals to fight the pandemic. These findings could generate better insights and policies that boost relief and donation efforts in many ways, such as embarking on sensitization programs to create sufficient awareness on the importance of giving and social solidarity during this challenging time, strengthening the religious faith of donors, setting up charity projects with inclusive information and nurturing a high level of public confidence in charities.

Originality/value – This study is likely the first study to focus on fundraising campaign attitudes during the COVID-19 pandemic in Bahrain. It is a pioneer study scrutinizing the moderating effect of religious beliefs on the association between extrinsic perspectives of donors and their attitudes toward monetary donations.

Keywords COVID-19, Fundraising, Religious beliefs, Well-being, Financial support, Kingdom of Bahrain, Donations

Paper type Research paper

*Feena Khair:

The "Feena Khair" campaign is an official appeal that was launched by the Kingdom of Bahrain's Government to help those affected by the COVID-19 pandemic.



1. Introduction

In the early months of 2020, the arrival of the novel coronavirus disease 2019 (COVID-19) has been viewed as a watershed moment. On January 30th, the World Health Organization (WHO) declared a global health emergency and on March 11th, a pandemic. It is an

unprecedented socio-economic crisis that has attacked the core of human existence. A rapidly growing spread of the pandemic has affected all segments of the population, especially vulnerable groups, such as migrant workers, marginalized, poverty-stricken, old and disabled (Verma and Gustafsson, 2020).

In response to the pandemic outbreak, governments around the world decided to save lives before saving economies, declaring sudden and phased lockdowns for many activities. A preventive set of measures to contain the pandemic, such as social distancing and stay-at-home, have been implemented by governments worldwide, which led to a high degree of disruption and devastating consequences for businesses and mankind's livelihoods (Leite *et al.*, 2020; Higgins-Desbiolles, 2020).

The Gulf Cooperative Council (GCC) region is certainly not immune to what is occurring all over the world. While the pandemic continues to spread rapidly among GCC nations, local governments have responded aggressively through extraordinary lockdowns procedures, such as event cancellations, travel bans and quarantines (Bin-Nashwan *et al.*, 2020a). Bahrain, for example, is one of these countries striving to strike a balance between struggling to respond to dire public health imperatives to fight the pandemic outbreak, on the one hand, and preventing dangerous levels of deprivation and unemployment, as well as keeping its economy going, on the other.

Governments, donors and charities can all play their part and render much-needed support and aid. Thus, the Bahraini Government has launched an urgent humanitarian and relief campaign, popularly known as the "Feena Khair campaign" [Information and eGovernment Authority (iGA), 2020]. This campaign aims to work together with charities and non-profit organizations to provide financial and non-financial (e.g. meals) support and spur the community to contribute and deliver timely and effective relief to all those affected by this deadly crisis, such as low-wage workers, infirm and other vulnerable groups [Information and eGovernment Authority (iGA), 2020]. However, with uncertainty and much concern are surrounding the COVID crisis, efforts of the government and humanitarian community sector to fight the pandemic are likely to be undermined as a result of inadequate and insufficiently funded. As a part of such effort, this study aims to empirically examine donors' responses to the newly launched campaigns in Bahrain, providing a better understanding of donors' attitudes and how they might be fostered.

Theoretically speaking, providing an in-depth understanding of all factors influencing donors' attitudes is still a focal issue in research. Attitude is a key driver that usually has much to forge donors' willingness to giving and altruism (Ajzen, 1991; Bin-Nashwan *et al.*, 2020a; Mittelman and Rojas-Méndez, 2018; Oosterhof *et al.*, 2009; Sura *et al.*, 2017; Treiblmaier and Pollach, 2006). As an important donation form, monetary donation and donors' attitudes have gained a growing interest in the literature. Studies, such as Sura *et al.* (2017) and Treiblmaier and Pollach (2006) have paid attention to external aspects of attitudes, neglecting internal values. Bin-Nashwan *et al.* (2020a) argued that religious belief is a crucial antecedent factor influencing people's propensity to donate money. Therefore, the present study seeks to investigate both internal and external aspects that could contribute substantially to donors' inclination to donate and participate in the COVID-19 fundraising campaigns. The moderating effect of religious belief could also strengthen the relationship between attitude to donate money and its determinants. It is expected that the findings of this work to be useful in developing relevant and cogent policies to encourage monetary donation amid this deadly crisis. This study also adds value to the existing literature.

The following sections are organized as follows. First, the literature reviews; second, the methodology is explicated. Third, the results revealed from the analysis using partial least

squares-structural equation modeling (PLS-SEM) and discussion are demonstrated with interpretation. Finally, the conclusion was drawn upon the results, the objectives of the research and the situation under exploration.

2. Literature review and hypotheses development

2.1 Bahrain context






The Bahraini Government, in response to COVID-19, has closed schools and businesses, as well as enacted restrictions on travel to contain the rapid outbreak of the pandemic. While labor market concerns might be raised during this challenging time as the Bahraini Government compels extraordinary restrictive measures to fight the pandemic, thousands of workers across a wide swath of business sectors and activities are seriously affected. These sectors rely heavily on low-wage expatriate labor, representing about 55% of the total Bahraini population [Information and eGovernment Authority (iGA), 2018].

This emerging situation made things difficult and many things were taking different curves, such as readiness for this sudden change with new burdens and challenges to both public and private sectors in the country. In response, the government has launched emergency fundraising campaigns to support all those affected by the pandemic (e.g. low-wage workers), according to [Information and eGovernment Authority (iGA), 2020]. Therefore, it is essential to well understand donors' responses to these appeals. All these issues were taken into account in this investigative research to empirically scrutinize donors' motivations to give money. In other words, the main objective is to test the model built on the literature (Bin-Nashwan *et al.*, 2020a; Sura *et al.*, 2017; Treiblmaier and Pollach, 2006) to find out the main motivations that drive donors in Bahrain to engage in the newly launched fundraising campaigns. One may question why Bahrain is chosen in this investigation. According to the World Giving Index issued by the Charities Aid Foundation (CAF) (2018), the most popular measure of worldwide giving behavior, Bahrain is one of the 20 most generous countries in the world in 2018 (Figure 1). Admiringly, of the 144 countries surveyed, Bahrain has occupied the 10th position in the World Giving Index. Furthermore, it has a high proportion of people (74%) who participate in helping strangers.

2.2 Attitudes toward the COVID-19 fundraising appeal

People's attitudes can be described as "a learned predisposition to respond in a consistently favorable or unfavorable manner to a certain action" (Fishbein and Ajzen, 1975; Oosterhof *et al.*, 2009). As the effect is the most important part of the attitude, it can also be labeled as the extent of effect one has in favor or against action (Fishbein and Ajzen, 1975). In this study, an attitude refers to the level of positive feelings of donors to contribute and participate in the fundraising campaigns that launched to mitigate the impact of COVID-19 on the vulnerable population.

The growing research dedicated to charity and giving behavior has stressed attitude toward donation as a key driver, which usually has much to offer to forge people's willingness of altruism and giving (Ajzen, 1991; Bin-Nashwan *et al.*, 2020a; Oosterhof *et al.*, 2009; Smith and McSweeney, 2007; Sura *et al.*, 2017). Of different forms of donation (e.g. money, food, blood and organs), a monetary donation (financial contributions) is the most important form for charities to survive and thrive, as well as to breathe new life into the relationship between surplus funds and funding needs (Beldad *et al.*, 2014). What antecedent predictors can robustly trigger donors' attitudes remains a focal point in literature. Some studies, such as Sura *et al.* (2017) and Treiblmaier and Pollach (2006), have argued that external factors of charity projects and trust in non-profits can play a catalytic role in shaping donor attitudes to give money.

	 CAF World Giving Index ranking	 CAF World Giving Index score (%)	 Helping a stranger (%)	 Donating money (%)	 Volunteering time (%)
Indonesia	1	59	46	78	53
Australia	2	59	65	71	40
New Zealand	3	58	66	68	40
United States of America	4	58	72	61	39
Ireland	5	56	64	64	40
United Kingdom	6	55	63	68	33
Singapore	7	54	67	58	39
Kenya	8	54	72	46	45
Myanmar	9	54	40	88	34
Bahrain	10	53	74	53	33
Netherlands	11	51	52	66	37
United Arab Emirates	12	51	68	62	23
Norway	13	50	54	65	32
Haiti	14	49	62	54	31
Canada	15	49	57	56	33
Nigeria	16	48	71	36	37
Iceland	17	48	50	65	27
Malta	18	47	53	64	25
Liberia	19	47	80	14	47
Sierra Leone	20	47	80	23	37

Source: CAF (2018)

Figure 1.
Top 20 countries in
the CAF world giving
index

A recent study by [Bin-Nashwan *et al.* \(2020a\)](#), however, has contended that internal factors, like religious belief, have overlooked in the literature, suggesting that both external and internal predictors can offer much to explain and understand donor's attitudes toward monetary donations. In terms of external perspectives, some studies have been carried out on the relationship between extrinsic determinants and attitudes; yet, there is still inconsistency reported in the literature ([Bin-Nashwan *et al.*, 2020a](#); [Sura *et al.*, 2017](#); [Treiblmaier and Pollach, 2006](#)). Consequently, the present study seeks to introduce a moderator variable in such a relationship. As intrinsic antecedent, religious belief integrated into the model to moderate the association between charity projects and trust in charities with attitude toward monetary donation for those affected by COVID-19.

In a world where growing inequality has resulted in an immense number of vulnerable inhabitants, the COVID-19 disease and measures to curtail its outbreak inevitably affect these vulnerable groups in a deadly fashion ([Bin-Nashwan *et al.*, 2020a](#)). Some governments worldwide, in response, have launched fundraising appeals to timely and effectively support the COVID-19 victims. Although the Bahraini Government has the ability to keep money flowing to its citizens, the government is urging people to donate and contribute to such much-needed fundraising campaigns. As it is crucial to understand donors' attitudes toward these appeals and what can shape their responses, this study complements the extant literature by empirically examining the direct effects of charity projects and trust in charities on attitudes toward COVID-19 fundraising appeals, as well as the moderating effect of religiosity on these relationships.

2.3 Charity projects

The nature of a charity project itself has an important role in the process of donation and giving behavior. Charity projects can involve social cause, event and activity to promote the welfare of others or to help those in need (e.g. those affected by COVID-19). According to [Sura et al. \(2017\)](#), charity projects have some features, such as project type, location, potential donors' experience and attachment and connection to a project. Empirical evidence from prior research has found that donors' perception of a certain charity project has a strong positive effect on their attitude toward monetary donations ([Bin-Nashwan et al., 2020a](#); [Wong and Jusoff, 2011](#)). In contrast, [Sura et al. \(2017\)](#) revealed that donors' perceptions of charity projects insignificantly relate to general attitudes toward monetary donations.

Amid the ongoing COVID-19 pandemic, people's lives, livelihoods and trading activities and are facing a perfect storm of disruption, deprivation, unemployment and falling revenue and unprecedented demand for services hurt by the pandemic. Some governments, including Bahraini authority, are already launched grassroots fundraising campaigns to deliver much-needed aid in response to the COVID-19 emergency. The government in Bahrain is deeply concerned about the impact of extraordinary economic lockdowns on those who are suffering from almost a complete work cessation. Therefore, it can be argued that charity projects geared toward those affected by the catastrophe are a strong motivation of donors to effectively respond to grassroots fundraising campaigns. Based on the literature review, the relationship between charity projects and attitude can be hypothesized as follows:

- H1. There is a positive relationship between charity projects and attitudes toward the COVID-19 fundraising appeal.

2.4 Trust in charities

For charities to thrive, they must hold high levels of public confidence and trust. The unique status of the voluntary sector relies on the legitimacy granted to it by public interest and support. This can be translated into financial aid for charities' work and voluntary contributions to vulnerable communities. In a time of crisis just like COVID-19, high levels of collaboration between donors and charities are essential to defeating the pandemic. Trust in charities is required for such collaboration and coordination to take place. Yet, this comes at a time when trust in charities and non-profits has been in a precipitous decline in many parts of the world ([Bin-Nashwan et al., 2020a](#)).

Scholars have assumed that the way charities approach donors will determine their attitudes toward donation itself, so that good transparency, communication and relation between charities and potential donors must be considered ([Bin-Nashwan et al., 2020a](#); [Sura et al., 2017](#); [Zhong and Lin, 2018](#)). Although it is noticed that trust is a decisive determinant, a donor with a high degree of trust is likely to be more aware of helping others and contributing to initiatives for less privileged populations, there are inconsistent results concerning the association between trust in charities and attitude toward donation. For instance, the literature, such as [Kinsbergen and Tolsma \(2013\)](#) and [Beldad et al. \(2014\)](#) has pointed to a positive relationship between trust in charities and people's behaviors to donate money. On the other hand, some studies failed to report the usual relationship between trust in charities and attitudes toward donations ([Bin-Nashwan et al., 2020a](#); [Sura et al., 2017](#)). Apart from the inconsistency in prior research, the significance of trust in charities among donors is considerably manifest in the literature to greatly stimulate donors to donate

money, especially in the midst of devastating epidemiological crises like COVID-19. It is, therefore, assumed that:

- H2.* There is a positive relationship between trust in charities and attitudes toward COVID-19 fundraising appeal.

Moderating
role of
religious belief

2.5 Religious belief

In recent decades, socio-economic development and performance have been strongly influenced by religious practices and beliefs. Thus, it has resulted in an increased interest in religion and spirituality as a vital motivation for empirical and social research (Bin-Nashwan *et al.*, 2020b). In the charity context, religious beliefs go hand in hand with giving behaviors. Islamic religion, for instance, stresses the significance of generosity and giving a helping hand to poor and vulnerable groups. This is, indeed, a command from the Almighty Allah which always inspires Muslims to donate in a form of Zakah or Sadgah (charity), which is mandated upon every able Muslim from all walks of life.

Religious belief is unequivocally seen as a crucial motive in strengthening donors' inclinations to donate (Abreu *et al.*, 2015; Bin-Nashwan *et al.*, 2020b; Reitsma *et al.*, 2006). Therefore, it cannot be underestimated that donors with a high level of religious belief will exert altruistic behavior, driving their attitudes to engage in donations and giving behaviors. As the relationships between the extrinsic factors (charity projects and trust in charities) and attitude to give money were inconsistent, a moderating variable is needed to strengthen these relationships (Baron and Kenny, 1986). Thus, the present study is used religious belief as a moderator in the relationship between charity projects and attitudes to donate, and between trust in charities and attitudes toward monetary donation for those affected by the pandemic. This is because charity or Sadgah, in Islam, is not just a tool meant to achieve socio-economic goals, but primarily a financial Ibadah (worship). A donor attitude to donate and participate in fundraising campaigns launched in communities to render support for COVID-19 affected people depends highly on the strength of the donor belief and commitment to the religious teachings themselves. As a result, a hypothesis was proposed to examine the direct relationship between religious belief and the dependent variable, attitude to donate, while two other hypotheses were formulated to examine the interaction effect. The higher the influence of donors' religious beliefs on the independent variables (charity projects and trust in charities), the stronger will be their attitude to positively respond to the COVID-19 fundraising appeal. It is, thus, hypothesized that:

- H3.* There is a positive relationship between religious beliefs and attitudes toward the COVID-19 fundraising appeal.
- H4.* Religious belief moderates the relationship between charity projects and attitudes toward COVID-19 fundraising appeal.
- H5.* Religious belief moderates the relationship between trust in charities and attitudes toward COVID-19 fundraising appeal.

3. Methodology

3.1 Sample and data

Bearing in mind that Bahrain was one of the top 20 generous countries in the world in 2018 (CAF, 2018), this study seeks to shed light on Bahraini donor responses to the COVID-19 fundraising appeal. We examine the moderating role of the intrinsic factor (religious belief)

on the relationship between extrinsic factors (charity projects and trust in charities) and attitude toward monetary donation for those affected by the current global crisis. The study relies on the suggested theoretical foundation by previous studies (Bin-Nashwan *et al.*, 2020a; Sura *et al.*, 2017; Treiblmaier and Pollach, 2006); yet, it is a pioneer in integrating the moderating effect of religion into the monetary donation model as an internal perspective, especially amid unprecedented epidemiological crises such as COVID-19 (Figure 2). The study follows a quantitative research approach based on an online survey conducted among potential Bahraini donors. Drawing on Hair's (2009) suggestions, the minimum sample size needed for a 20-item questionnaire is 100 samples. Thus, attempts were made to ensure that this minimum threshold was well exceeded; indeed, the survey, which was conducted in July 2020, was successful in obtaining a total of 263 valid responses using a snowballing sampling technique.

The sample indicated that 56% of the respondents were male compared with 44% female. The majority of the respondents (84%) were 20–40 years of age; more than half of the respondents held a bachelor's degree (53%), followed by diploma certificate holders (18%) and postgraduate (master 16% and doctoral 13%). In terms of income status, the study found that 71% of potential donors identify their financial status (monthly income) as equal to or greater than the average (US\$1,480). The sample characteristics show that the respondents of the study are financially able to contribute to the fundraising campaigns to mitigate the effect of the pandemic, as well as they have the basic knowledge and education level to respond to this survey.

3.2 Instrument and analysis

Based on a five-point Likert scale, a total of 20 measurement items were designed for the survey instrument of this study (Appendix), which was adapted from literature. Prior to actual data collection, a pilot study indicated that the items used were reliable and valid. Specifically, attitude toward monetary donation was measured by four items adapted from Ajzen (2002). In this study, attitude is operationally defined as a donor's feeling or assessment, whether favorable or not toward donation and response to the COVID-19 fundraising appeal to support people affected by the outbreak. Charity projects describe charitable endeavors to create unique and urgent responses and activities geared toward mitigating the COVID-19 impacts on the most vulnerable populations. Trust in charities refers to donors' perception of trust in charities and non-profits involved in the fundraising campaigns so that charities are supposed to honestly work and support the efforts to help those affected by the pandemic. Religious belief is the level to which people adhere to their religious teachings, including helping others. A five-item scale for each factor of charity projects and trust, as well as six items for religious belief, were adapted from (Bin-Nashwan *et al.*, 2020a; Sura *et al.*, 2017). As for the analysis tool, the primary data was analyzed using

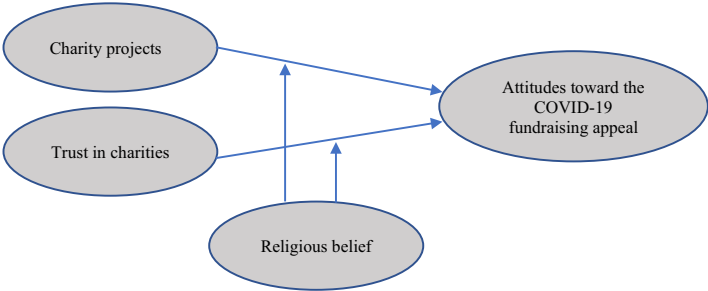


Figure 2.
Research model

structural equation modeling (SEM) through SmartPLS 3.2.9 software. PLS-SEM is the most appropriate technique as the data in this study was non-normal distributed, as suggested by Hair *et al.* (2017).

4. Results and analysis

4.1 Measurement model evaluation

To evaluate the reliability and validity of the research measurement mode, two aspects must be used, convergent and discriminant validity (Hair *et al.*, 2017). Convergent validity, in the two-stage model, it is necessary to ensure that all indicators are converged together in measuring the construct they are supposed to measure. There are some criteria to assess the convergent validity, such as factor loading, composite reliability (CR) and average variance extracted (AVE). In this study, the results show that most of the items used had loadings above the recommended value of 0.60 and few items loaded between 0.40 and 0.60; while five items (ATT4, CPR4, CPR5, TIC5 and REB6) were less than 0.40, and thus discarded. In terms of internal consistency, the CR values for all constructs exceeded the required value of 0.70. As for the AVE, the results in Table 1 indicate that the AVE for all the latent variables under study was above the recommended value of 0.50; the lowest and highest values of AVE were 0.505 (TIC) and 0.628 (CPR), respectively. To inspect the multicollinearity issue, the authors also analyzed the variance inflation factors (VIF) and its result, as presented in Table 1, confirmed that multicollinearity was not of concern in this study.

A discriminant validity test is another analysis required to assess the measurement model of the study. It can be achieved when a latent variable appears to be distinguished from other variables within the same model. To assess discriminant validity, the authors analyzed three criteria suggest by Hair *et al.* (2017) are cross-loadings, Fornell-Larcker test and heterotrait-monotrait ratio (HTMT). For the Fornell-Larcker test, the latent construct should indicate more variance in its own variables than other variables. In Table 2, the results show that the square root of AVE of each construct was higher than other square correlations in the model. Discriminant validity was also tested by cross-loading analysis. For all variables, the loadings of items on their own construct loaded higher than others on reflective items. Thus, no lack of discriminant validity was confirmed. The HTMT is a relatively new criterion to assess discriminant validity by estimating the upper boundary of the correlation between variables. Considering the recommended threshold of 0.85, the results of HTMT in this study provide further evidence for establishing the discriminant validity of all latent variables. In a nutshell, the findings revealed satisfactory evidence of convergent and discriminant validity, as well as reliability. Therefore, this allows the researchers for moving further to assess the structural model and hypotheses testing.

Constructs	Items	Mean	SD	CR	AVE	VIF
ATT	4	4.424	0.427	0.804	0.580	–
CPR	5	4.503	0.348	0.834	0.628	1.165
TIC	5	4.394	0.419	0.797	0.505	1.12
REB	6	4.487	0.411	0.849	0.533	1.046

Notes: ATT = Attitude toward monetary donation; CPR = Charity project; TIC = Trust in charities; REB = Religious belief; SD = Standard deviation; CR = Composite reliability; AVE = Average variance extracted; VIF = Variance inflation factors

Table 1.
Convergent validity
and consistency
reliability

4.2 Structural model evaluation

The structural model assessment is the next step in PLS-SEM. Bootstrapping procedure with an iteration of 5,000 re-samples was used to assess the structural mode and path relationships (Hair *et al.*, 2017). Table 3 and Figure 3 display the path coefficients (β), *t*-values and *p*-values of all hypothesized relationships. Overall, the results show that all proposed relationships from exogenous variables to the endogenous variable can be statistically accepted as long as a bootstrap critical *t*-values is ± 1.65 (one-tailed). Specifically, the relationship between charity projects and attitudes to donate was found to

Items	ATT	CPR	TIC	REB
ATT – Item 1	0.674	0.273	0.166	0.321
ATT – Item 2	0.843	0.312	0.470	0.396
ATT – Item 3	0.757	0.295	0.378	0.251
CPR – Item 1	0.224	0.705	0.096	0.026
CPR – Item 2	0.404	0.898	0.350	0.235
CPR – Item 3	0.235	0.762	0.282	0.193
TIC – Item 1	0.135	0.110	0.576	0.003
TIC – Item 2	0.188	0.109	0.534	0.019
TIC – Item 3	0.490	0.328	0.870	0.041
TIC – Item 4	0.351	0.268	0.805	0.116
REB – Item 1	0.241	0.126	0.013	0.577
REB – Item 2	0.286	0.095	0.032	0.689
REB – Item 3	0.308	0.127	–0.010	0.824
REB – Item 4	0.317	0.149	0.093	0.781
REB – Item 5	0.382	0.238	0.115	0.756
<i>Formell–Larcker criterion</i>				
ATT	0.761			
CPR	0.384	0.793		
TIC	0.470	0.327	0.711	
REB	0.427	0.209	0.073	0.730
<i>HTMT</i>				
ATT				
CPR	0.539			
TIC	0.562	0.411		
REB	0.590	0.257	0.142	

Table 2.

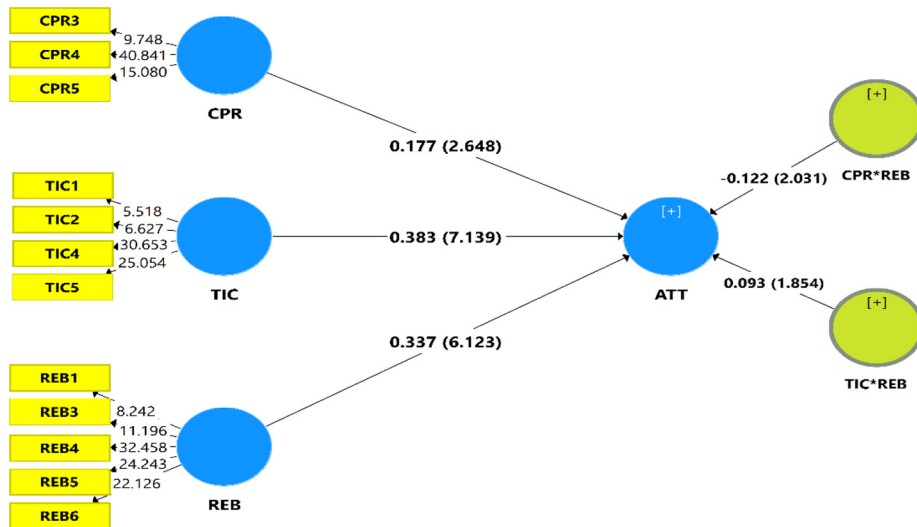
Discriminant validity **Note:** The italic values in the matrix above are the item loadings and others are cross-loadings

Hypothesis and path	β	CI – min.	CI – max.	<i>t</i> -value	<i>p</i> -value	Decision	f^2
H1 CPR → ATT	0.177	0.065	0.285	2.648	0.004	Supported	0.046
H2 TIC → ATT	0.383	0.287	0.467	7.139	0.000	Supported	0.215
H3 REB → ATT	0.337	0.241	0.422	6.123	0.000	Supported	0.178
H4 CPR × REB → ATT	–0.122	–0.222	–0.025	2.031	0.021	Supported	0.023
H5 TIC × REB → ATT	0.093	0.011	0.172	1.854	0.032	Supported	0.020
$R^2 = 0.422$							
$Q^2 = 0.228$							

Table 3.

Structural model
results and path
analysis

Notes: ATT = Attitude toward monetary donation; CPR = Charity project; TIC = Trust in charities; REB = Religious belief; CI = Confidence interval



Moderating
role of
religious belief

99

Figure 3.
Structural model

be significant and positive ($\beta = 0.177$; $t = 2.648$; $p = 0.004$). Similarly, trust in charities ($\beta = 0.383$; $t = 7.139$; $p = 0.000$) and religious belief ($\beta = 0.337$; $t = 6.123$; $p = 0.000$) were significantly and positively related to donors' attitudes toward monetary donation. Thus, hypotheses *H1*, *H2* and *H3* were supported.

With the introduction of religious belief as a moderator variable, the results as displayed in Table 3, illustrate that R^2 value of 0.422, indicating that predictors can collectively explain 42% of donors' attitudes toward fundraising campaigns. Using the blindfolding method through PLS, the value of predictive relevance (Q^2) of the endogenous variable (attitude) was above zero (Table 3). Thus, it is affirmed an adequate prediction quality of the research model (Henseler *et al.*, 2009). The bootstrapping analysis shows a significant moderating effect of religious belief on the association between charity project and attitude to donate ($\beta = -0.122$; $t = 2.031$; $p = 0.021$); and between trust in charities and attitude toward monetary donation ($\beta = 0.011$; $t = 1.854$; $p = 0.032$). Hence, the proposed hypotheses *H4* and *H5* were accepted.

5. Discussion

The primary objective of this study was to thoroughly understand the donors' responses to the fundraising appeal to mitigate the socio-economic impact of the COVID-19 crisis. It sought to test the moderating effect of religious belief as a crucial internal value on the relationship between external predictors, charity projects and trust in charities, with attitudes of donors toward COVID-19 fundraising campaigns in support of those affected by the outbreak. From a religious and collectivist community like Bahrain, the data of this study was gathered and analyzed to achieve the research objective.

The model of this study was built on the previous study (Bin-Nashwan *et al.*, 2020a; Sura *et al.*, 2017; Treiblmaier and Pollach, 2006), which have suggested the importance of integrating internal and external aspects while examining the donors' attitudes toward giving behavior. As referred to earlier, the empirical results demonstrate that both external and internal sets of predictors can play a very significant role in shaping donors' attitudes toward monetary donation. Specifically, charity projects geared toward those affected by the

pandemic had a significant and positive effect on attitude to give money. Although some studies, such as [Sura et al. \(2017\)](#), did not find the expected effect of this predictor, the result of the present study is corresponded with a recent work by [Bin-Nashwan et al. \(2020a\)](#), which was also conducted in a similar situation, in that it reported that donors' attitudes toward monetary donation are positively related to the explicit features provided about the charity projects.

In contrast to results of recent previous research regarding the trivializing effect of trust in charities on attitudes toward donations ([Bin-Nashwan et al., 2020a](#); [Sura et al., 2017](#)), the findings of the present study disclose that trust had a significant and positive effect on donors' attitude to donate. Interestingly, trust in charities showed the largest effect size (f^2) on attitudes of donors to donate among the sample. For the direct effect of religious belief, the study found that attitude to give money is significantly related to donors' religious beliefs. This outcome is in line with prior studies, such as [Ranganathan and Henley \(2008\)](#). As can be acknowledged that donors with high religious faith would show a more favorable attitude toward the COVID-19 fundraising campaigns compared with those with low religious faith.

Moving on to the moderating effect of religious beliefs, the results obtained show that trust has a significant association with charity projects and attitudes toward fundraising appeal for the COVID-19 fight. However, by the presence of the moderating effect of trust, the positive relationship between charity projects and attitudes altered into a negative effect. This is an indication that the effect of religious faiths dampens the positive relationship between charity projects and donor's attitudes toward monetary donations ([Figure 4](#)). It could be claimed that regardless of charity projects features (project type, location and welfare project), donors with high religious faith may greatly incline to donate for those affected by the catastrophe, especially, as these fundraising campaigns have been officially launched by the government (e.g. Bahrain context). The results also indicate that religious beliefs strengthen the positive association between trust in charities and attitude to give money. This implies that the higher the religious beliefs of donors, the greater the positive relationship between trust in charities and attitudes to donate ([Figure 5](#)).

6. Conclusions, implications and limitations

The new disease and unprecedented challenge of COVID-19 have put everyone in a tight spot. The social distancing and national or partial lockdowns, as a preventive set of measures, are leaving a high degree of disruption and devastating consequences for human lives and livelihoods. In many ways, it is not surprising that the same groups that have faced persistent poverty and inequity are now also the most vulnerable to contracting and

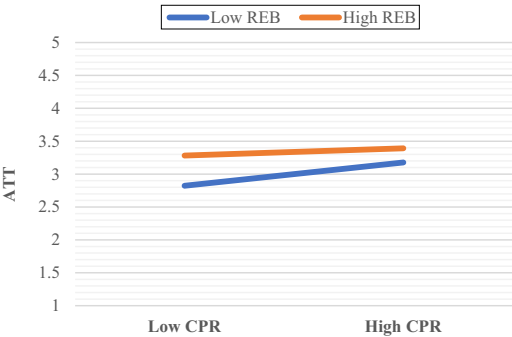


Figure 4.
Interaction between
CPR and REB on
ATT

succumbing to COVID-19, as well as bearing the brunt of its social and economic costs. Therefore, it is important to ensure that those facing the layers of marginalization are supported with donations at this moment.

Some communities, in response, have launched fundraising campaigns to defeat the pandemic consequences, arguing donors, charities and volunteers to work together and respond positively. This study aims to provide an in-depth understanding of donors' attitudes toward these campaigns, and how the moderating effect of religious faiths can strengthen the association between charity projects geared toward the most marginalized and trust in charities, with attitudes to donate. Based on the outcomes of this analysis and discussion, it could be concluded that to trigger and strengthen donors' attitudes toward donation and helping those affected by the outbreak, some insights need to be considered. For instance, setting up charity projects with inclusive and explicit details and information regarding the charity project type, location and nature. Building trust is an essential approach to donors-charities interactions. Also, promoting religious faiths of donors toward the importance of helping others. The study found that when religious beliefs of donors are high, their perception of trust in charities positively related to their attitude, but negatively for charity projects (Figures 4 and 5).

6.1 Implications

Theoretically, the findings of this work could significantly enrich the extant literature by empirically testing both internal and external motivations of attitude to donate during the global pandemic of COVID-19. It also contributes by examining the moderating effect of religious beliefs on attitudes of donors toward emergency fundraising appeals to combat the pandemic. The results can provide a better understanding of donors' response to these appeals and how effectively boosts their financial interventions and contribution to support the most marginalized as a result of the current crisis.

As for practical contributions, the results of this study could contribute to generate better insights and policies about the importance of understanding donors' attitudes toward the newly launched campaigns. Non-profits, donors and volunteers can all play their part and render much-needed support and aid amid this challenging time. The outcome of this research could guide governments and charities in formulating appropriate strategies to positively drive donors' attitudes to engage in fundraising campaigns. Areas that could be improved by policymakers to enhance favorable attitudes to donate generously include embark on sensitization programs to build a sufficient awareness of donation and the importance of relief fundraising that can understand on-the-ground challenges being faced by those at the highest risk. The study points out that religious relief is a crucial motive for

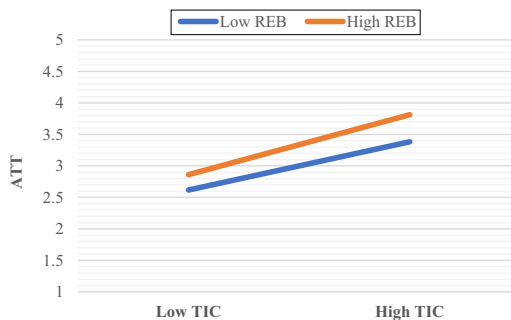


Figure 5.
Interaction between
TIC and REB on
ATT

donors' responses to donations appeal. Islamic scholars and leaders could be involved with government efforts and endeavors in educating donors regarding religious benefits and the vital consequences of fundraising.

6.2 Limitations

Even though the present work offers some interesting conclusions, it has some limitations. The study did not exhaust all of the predictors that could influence donors' attitudes toward monetary donation. Future studies may extend the model platform of the study to integrate other crucial aspects, such as economic factors. Moreover, this research used a cross-sectional approach in predicting attitudes toward donations to fight COVID-19, and data was collected over a specific period of time. In uncertainty and unpredictability of the COVID-19 crisis, future research may follow a longitudinal analysis.

References

- Abreu, M.E., De Laureano, R.M.S., Silva, R.V., da. and Dionisio, P. (2015), "Volunteerism, compassion and religiosity as drivers of donations practices", *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol. 20 No. 3, pp. 256-276.
- Ajzen, I. (1991), "The theory of planned behavior", *Organizational Behavior and Human Decision Processes*, Vol. 50 No. 2, pp. 179-211.
- Ajzen, I. (2002), "Constructing a TPB questionnaire: conceptual and methodological considerations", Retrieved October 24, 2016, from <https://people.umass.edu/aizen/pdf/tpb.measurement.pdf>
- Baron, R.M. and Kenny, D.A. (1986), "The moderator-mediator variable distinction in social psychological research: conceptual, strategic, and statistical considerations", *Journal of Personality and Social Psychology*, Vol. 51 No. 6, pp. 1173-1182.
- Beldad, A., Snip, B. and van Hoof, J. (2014), "Generosity the second time around: determinants of individuals' repeat donation intention", *Nonprofit and Voluntary Sector Quarterly*, Vol. 43 No. 1, pp. 144-163.
- Bin-Nashwan, S.A., Al-Daihani, M., Abdul-Jabbar, H. and Al-Ttaffi, L.H.A. (2020a), "Social solidarity amid the COVID- 19 outbreak: fundraising campaigns and donors' attitudes", *International Journal of Sociology and Social Policy*, doi: [10.1108/IJSSP-05-2020-0173](https://doi.org/10.1108/IJSSP-05-2020-0173).
- Bin-Nashwan, S.A., Abdul-Jabbar, H., Aziz, S.A. and Haladu, A. (2020b), "Zakah compliance behavior among entrepreneurs: economic factors approach", *International Journal of Ethics and Systems*, Vol. 36 No. 2, pp. 285-302.
- Charities Aid Foundation (CAF) (2018), *CAF World Giving Index 2018: A Global View of Giving Trends*. Charity Aid Foundation, Kings Hil.
- Fishbein, M. and Ajzen, I. (1975), *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*, Reading, Mass: Addison-Wesley Pub. Co.
- Hair, R.E. Jr (2009), *Multivariate Data Analysis: A Global Perspective*, 7th ed., Prentice Hall, Upper Saddle River.
- Hair, J.F., Hult, G.T., Ringle, C.M. and Sarstedt, M. (2017), *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*, (Second Edi), London, Sage Publications.
- Henseler, J., Ringle, C.M. and Sinkovics, R.R. (2009), "The use of partial least squares path modeling in international marketing", *New Challenges to International Marketing (Advances in International Marketing)*, Emerald Publishing Limited, Bingley, Vol. 20, pp. 277-319.
- Higgins-Desbiolles, F. (2020), "Socialising tourism for social and ecological justice after COVID-19", *Tourism Geographies*, Vol. 22 No. 3, pp. 610-623.

- Information and eGovernment Authority (iGA) (2018), "Population by governorate, nationality and sex. Manama-Kingdom of Bahrain: main gate", available at: www.data.gov.bh/en/ResourceCenter (accessed 14 July 2020).
- Information and eGovernment Authority (iGA) (2020), "RHF and iGA launch registration service for those entitled for support from the 'feena khair' campaign. Manama-Kingdom of Bahrain: main gate", available at: www.iga.gov.bh/en/article/RHF-and-iGA-Launch-Registration-Service-for-those-entitled-for-support-from-the-Feena-Khair-Campaign (accessed 14 July 2020).
- Kinsbergen, S. and Tolsma, J. (2013), "Explaining monetary donations to international development organisations: a factorial survey approach", *Social Science Research*, Vol. 42 No. 6, pp. 1571-1586.
- Leite, H., Hodgkinson, I.R. and Gruber, T. (2020), "New development: 'healing at a distance' – telemedicine and COVID-19", *Public Money and Management*, Vol. 40 No. 6, pp. 483-485.
- Mittelman, R. and Rojas-Méndez, J. (2018), "Why Canadians give to charity: an extended theory of planned behaviour model", *International Review on Public and Nonprofit Marketing*, Vol. 15 No. 2, pp. 189-204.
- Oosterhof, L., Heuvelman, A. and Peters, O. (2009), "Donation to disaster relief campaigns: underlying social cognitive factors exposed", *Evaluation and Program Planning*, Vol. 32 No. 2, pp. 148-157.
- Ranganathan, S. and Henley, W. (2008), "Determinants of charitable donation intentions: a structural equation model", *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol. 13 No. 1, pp. 1-11.
- Reitsma, J., Scheepers, P. and Grotenhuis, M.T. (2006), "Dimensions of individual religiosity and charity: cross-national effect differences in European countries?", *Review of Religious Research*, Vol. 47 No. 4, pp. 347-362.
- Smith, J.R. and McSweeney, A. (2007), "Charitable giving: the effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour", *Journal of Community and Applied Social Psychology*, Vol. 17 No. 5, pp. 363-386.
- Sura, S., Ahn, J. and Lee, O. (2017), "Factors influencing intention to donate via social network site (SNS): from Asian's perspective", *Telematics and Informatics*, Vol. 34 No. 1, pp. 164-176.
- Treiblmaier, H. and Pollach, I. (2006), "A framework for measuring people's intention to donate online", *The Tenth Pacific Asia Conference on Information Systems*, Kuala Lumpur, Malaysia, pp. 808-817.
- Verma, S. and Gustafsson, A. (2020), "Investigating the emerging COVID-19 research trends in the field of business and management: a bibliometric analysis approach", *Journal of Business Research*, Vol. 118, pp. 253-261.
- Wong, D.M.L. and Jusoff, K. (2011), "Social networking in charity advocacy", *World Applied Sciences Journal*, 12, Special Issue, pp. 65-72.
- Zhong, Z.J. and Lin, S. (2018), "The antecedents and consequences of charitable donation heterogeneity on social media", *International Journal of Nonprofit and Voluntary Sector Marketing*, Vol. 23 No. 1, pp. 1-11.

Appendix

Questionnaire

- (1) *Attitudes toward the COVID-19 fundraising appeal:*
 - For me, donating money for those affected by COVID-19 is important.
 - I believe that donating money for those affected by COVID-19 is my responsibility.
 - For me, donating money for those affected by COVID-19 is necessary.
 - I think that donating money for COVID-19 fundraising campaigns plays an important role in public welfare.
- (2) *Charity projects:*
 - I choose to donate because of the charity project type for those affected by COVID-19.

- I choose to donate because of the location of the charity project for those affected by COVID-19.
- I choose to donate because of attachment to the charity project for those affected by COVID-19.
- I prefer to donate to the human welfare charity project for those affected by COVID-19.
- I prefer to donate to a single charity project rather than fundraising for those affected by COVID-19.

(3) *Trust in charities:*

- I donate only to familiar charities.
- I donate only to charities that have a good track record.
- I donate only to charities that transparent in managing money donations.
- I donate only to charities that frequently update their information.
- I donate only to a charitable organization that I have attached to it.

(4) *Religious beliefs:*

- I regularly offer prayer five times a day.
- I fast regularly during Ramadan.
- I regularly recite the Holy Quran.
- I regularly donate and pay Zakah for those less fortunate.
- I try to follow Islamic conjunctions in all matters in my life.
- I always try to avoid minor and major sins.

Corresponding author

Adel Sarea can be contacted at: asarea@ahlia.edu.bh