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**DETERMINANTS OF ATTITUDES TOWARDS COVID-19 DONATIONS
AND THE MODERATING ROLE OF ETHICS IN FINANCIAL
FUNDRAISING: THE CASE STUDY OF SAUDI ARABIA**

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Abstract

The aim of this study was to examine the responses to the fundraising during the COVID-19 pandemic, to support the efforts of government in the Kingdom of Saudi Arabia (KSA), to counter the COVID-19 pandemic. A quantitative survey instrument was developed, validated, and administered. A total of 113 usable responses were obtained, by using the snowballing sampling technique. Hierarchical multiple regression (HMR) was employed to run the study model and significant results were obtained. The results revealed that all the

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components were positive and did have significant association with donors' attitudes towards fundraising appeal for countering the COVID-19 pandemic. It also demonstrated the moderating and significant effect of ethics on the attitude of donors' responses. This study is probably the first study to focus on fundraising attitudes during the COVID-19 pandemic in KSA.

Keywords: *KSA, COVID-19, Fundraising, Covid-19, Donations, Attitudes and Financial Economics*

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1. Introduction

Research has placed the spotlight on many issues as part of COVID-19, which goes beyond finding a cure. For example, a number of countries faced difficulties trying to convince people on vaccination. Hence Researchers have been studying the reaction of people to the vaccine and the attitudes of donors in each country towards the national calls for supporting the needy people. The virus has not stopped spreading since the time it originated from China. The developing countries have been affected by COVID-19 due to travelers coming from China. It is believed that the media contributed to the confusion about the vaccine's validity and safety. Delays in vaccination were caused in large part by conspiracy theories. Nevertheless, as the virus has spread through the MENA region, reaching Saudi Arabia in March 2020, Saudi Arabia was one of the first to announce a series of public measures as entry restrictions, suspension of religious activities, closure of non-essential shops and changes at workplaces (Algaissi et al., 2020). The Government of Saudi continues to assist the people in need. It is worth noting that pharmacists helped prevent the spread of Covid-19 by providing health education and promotion, medication dispensing, medication

reconciliation, medication and patient counseling, and training for self-management during this outbreak (Ahmad et al., 2020). Saudi Arabia's government and private sectors collaborated and developed and launched approximately 19 apps and platforms that serve public health functions and provide health care services (Hassounah et al., 2020). The data showed that kingdom is known for providing humanitarian aid as one of the largest donors. Due to this, Saudi Arabia has been at the forefront of many natural disasters. Saudi Arabia provided 158 million dollars to Bangladesh for Cyclone Sidr in 2007 and 220 million dollars for the Haiti earthquake in 2010 (Hassounah et al., 2020). In conclusion, we must not overlook the role of Saudi humanitarian aid played in Arab and Muslim countries between 1975 and 2005. The kingdom has a reputation for being generous in their humanitarian aid. Under the King Salman Humanitarian Aid and Relief Center, spectacular efforts were made during the COVID-19 pandemic.

2. Review of Literature

2.1 Attitudes towards the COVID-19 Donation Calls

The understanding of an individual attitude plays an important role in understanding reasons

behind his actions. According to **Eagly and Chaiken, 2007 and Mohammed et al., 2021**, an attitude is a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor. Attitudes are conceptualized as people's positive or negative evaluations of their performing a behavior (**Kroesen et al., 2017**). The relationship between attitudes towards charities and motivation to donate is moderated by religious beliefs (**DeRossett et al., 2021; Teah, et al., 2014**).

2.2 Trust in Charity

One of the main factors, determining the success of a charity organization, is the trust in that organization. There is extensive research work on charity organization and donor behavior, to stress the need to establish trust in charity. On the other hand, lack of trust could damage the reputation of charity organization (**Bourassa & Stang, 2016**). Trust in charity is defined as a state where a person or an organization will never take advantage of stakeholder vulnerabilities by being fair, reliable, competent and ethical. Charity organizations have both internal and external stakeholders and hence some research was undertaken from a stakeholder theory perspective. The relationship between the donor and agent could be explained by the agency theory, according to which soundness of accountability matters for the suitability of the charity organization (**Hyndman et al., 2021**). The extent to which trust in Canadian charities was associated with accountability and transparency, was examined by **Farwell et al., 2019**.

2.3 Charity Project

There are some events which require urgent fundraising and this kind of fundraising is called charity project. It can focus on a social cause or project to aid persons in need (**Morton,**

1995). The owners of the project are generally organizations or individuals. The cause can be a single human victim or it can be a fundraising campaign where the needy are not identified yet. In fact, the positive feeling toward a project can lead to a positive attitude toward donation online (**Batson et al., 2002**).

2.4 Religion and Donation

Studies have documented that liberal individuals are less effective towards donations compared with conservative individuals (**Bin-Nashwan et al., 2020; Eger et al., 2013**). Several studies establish a positive relationship between religious belief and prosocial behaviors such as volunteering and charitable giving. In fact, major religions like Islam, Christianity, Judaism, Buddhism and Hinduism go hand in hand with charity giving (**Bonner et al., 2003**). For example, in Islam, Zakah is a charitable donation given annually (**Owoyemi, 2020**). Based on the literature, it is evident that individuals, with high religion, have high intention to donate to charitable organizations, especially in a Muslim country like Saudi Arabia, during a special situation as COVID- 19 outbreak (**Maleki and Hosseini, 2020; Reitsma et al., 2006; Roberts and David, 2019**).

2.5 Moral Norms

In recent years, there has been increasing number of studies on the contribution of moral norms in the prediction of the Theory of Planned Behavior (TPB) (**Van der Linden, 2011**). Moral norms are the most important source of normative influence. They are defined as 'the rules of morality that people ought to follow' (**Erceg et al., 2018; Knowles et al., 2012; Letheren et al., 2018; Mohammed et al., 2021**). In fact, the moral obligation is also the belief in the significance of moral and altruistic conduct (**Goenka and Van Osselaer, 2019**). According to social cognitive theory

(SCT), moral standards are built from observed social reaction of someone's behavior (**Cheung and Chan, 2000; Rasouli and Hamdi, 2020**).

2.6 Past Behavior

According to **Septianto, 2020**, past behavior is one of the most important predictors. There is sufficient theoretical support to add past behavior in the TPB in charitable giving as it is an independent predictor of behavior intention to donate (**Urbonavicius et al., 2019**).

2.7 Normative belief and Ethics

According to the Theory of Reasoned Action (TRA), the behavior of a person is determined by the intention to perform the behavior (**Ajzen and Fishbein, 1972**). The results of regression analysis suggested that by targeting specific beliefs during different phases of an outbreak, donors' intentions to keep donating would be strengthened the most (**Masser et al., 2012**). In addition, norms positively predicted reported stewardship behaviors (**Van Riper et al., 2019**). Ethics affect how people make decisions and lead their lives. Giving depends not only on the organization type but also the ethnicity of the beneficiary (**Jones, 2017**). Furthermore, an increase in ethnic diversity decreases donations and that this effect is driven by non-minorities and blacks (**Andreoni et al., 2016**).

3. Statement of the Problem

Literature has shown that during the crisis time such as Covid-19, people intend to show willingness towards fundraising. The context of Kingdom of Saudi Arabia has its own characteristics. Studies have shown that developing countries differed from the highly developed countries in terms of responding to fund raising. Therefore, this study intends to explore the determinants of fund raising and donation during the Covid-19 time. The study

considered those factors that are in line with the theory of reasoned actions.

4. Need of the Study

This study would add new evidence to the determinants of fundraising during the Covid-19 crisis. The previous studies attributed importance to the financial system in developing countries, considering the religious characteristics (**Al-Nasser Mohammed, 2021; Al-Nasser Mohammed and Jorih Muhammed, 2017; Mohammed and Al-Matari, 2016**). The study on the Saudi context is considered to be in the infant stages. Future researchers would enlarge the understanding of the status of attitudes towards fundraising in Saudi Arabia. The previous studies showed that religious norms and past behaviors were examined in developing countries to understand the determinants of fund raising.

5. Objectives of the Study

The aim of this study was to examine the responses to the fundraising during the COVID-19 pandemic, to support the efforts of Government in the Kingdom of Saudi Arabia (KSA), during the COVID-19 pandemic.

6. Hypotheses of the Study

- H1:** Attitude has positive impact on the donor.
- H2:** A donor's perception on charity project significantly influences general attitude towards online donation.
- H3:** Religious level positively affects donors' attitudes toward online donation for those affected by the COVID-19 pandemic.
- H4:** Moral norms have positive relationship with charity giving.
- H5:** Past behavior will positively influence the intention to donate.
- H6:** Normative belief influences positively the attitude of donors towards charitable giving.

H7: Ethics has positive relationship with attitude

7. Research Methodology

7.1. Sample Selection

The study selected a sample of donors, based on their donation initiatives during covid-19 fund raising campaign, by stratified sampling. Those who showed interest in donation or potential donors, were administered a set of questionnaire to answer. A total of 113 usable responses were obtained. Respondents' profiles revealed that 69.8% were males. The majority of the respondents (65.48%) were aged between 20-40.

7.2. Sources of Data

The data were collected based on potential Saudi Arabia donors and the questionnaire was designed in a way that could be filled by those who showed an interest in donating or had a previous history of donations.

7.3. Period of the Study

The study was conducted between January 23, 2021 and May 21, 2021.

7.4. Tools used in the Study

All constructs were measured by using 5 point Likert scale. Normality test and Regression analysis were used to analyze the data. The SPSS software was used for analyzing the data.

8. Data Analysis

This pioneering study examined the moderating role of ethics and trust and the attitude toward monetary donation for those affected by the pandemic (COVID-19). As given in the **Table-1**, Hierarchical multiple regression (HMR) was employed (**Maleki & Hosseini, 2020; Smith & McSweeney, 2007**). KMO index and Bartlett test proved that the principal component analysis was the appropriate method to factor analyse the items

supporting the convergent validity. Further, the study examined assumptions of normality, by using values of skewness and kurtosis and all were found to be within normal ranges. Hence **H3** was accepted. Project charity (PCR) contributed significantly to the variance (R square=0.416) and hence **H2** was accepted. In other words, the charity project was a good predictor of donors' attitude towards charitable giving and this inference was in line with the work of **Bin-Nashwan et al. (2020a)**. Trust exercised positive and significant effect on donor's attitude to charitable giving and contributed to the variance (R- square = 0.519), showing that charitable organizations have to build trust with donors and hence **H4** and **H5** were accepted. Religious belief exercised positive and significant effect, as revealed by R-square of 0.536. This finding concurred with **Ranganathan and Henley (2008)** and **Sarea (2021)**. In fact, persons with a high religious belief are more likely to donate to fundraising campaigns. Hence **H1** was accepted.

Normative belief did have positive and significant impact on attitude towards giving and this component could be augmented by the inclusion of past behavior and moral norms. Since R-square was 6.035, moral norms were found to be a strong predictor of donors' attitude toward charitable donation. The finding supports the fact that when there are moral standards, it will lead to action. Hence **H6** was accepted. A positive effect was found for past behavior and therefore, people who donated to charitable cause in the past, will do now because people who donated to a fundraising campaign, felt good after helping needy people. Hence **H5** was accepted. The results of moderating effect of ethical beliefs showed that trust exercised positive impact on attitude towards fundraising campaigns against COVID-19 and the relation remained the same with significant effect when

the moderating effect was integrated. Hence **H7** was accepted. In fact, the ethics strengthened the relation between trust and attitude towards charitable giving, as indicated by the R- square increase from 0.678 to 0.712. Having trust on the project and ethics can help donors to give for persons affected by the disease.

9. Findings of the Study

- The method of principal component analysis is an appropriate method for designing and constructing of a new index, due to its ability to show the variable loading in proportionate aspect.
- Information availability about charity projects played a significant role in shaping the attitudes of donors.
- Past behavior and trust exercised significant role in determining the attitudes of donors towards donations.
- Ethics strengthened the relationship between trust and attitudes towards donation during the Covid-19 crisis.

10. Suggestions

Responses about charity projects showed that respondents were not aware of the mechanism of distributing the donations and hence there is need for more effort in explaining. One of the strategies to increase the awareness about donations, could be allowing people to participate in the fundraising campaigns. Another finding of the study could be the influence of religious belief on the attitude towards donations. Therefore, individuals, with religious backgrounds, could be identified for fundraising campaigns.

11. Conclusion

The emergence of COVID-19 disease all over the world has had important consequence on the economies. Measures, taken to combat the health crisis, have had important

consequences and populations have been disproportionately affected by the pandemic. Therefore, to combat the consequences of the disease, fundraising campaigns were launched and positive responses were reported from donors and volunteers. The objective of this study was to understand the donor's attitude towards fundraising campaigns during a specific period (COVID-19) and how the moderating effect of ethics could strengthen the relationship between trust and attitude. The study concludes that external factors and internal ones could affect the attitude of donors toward charitable giving. Building trust and ethics would promote donor's attitude towards helping needy people.

12. Limitations of the Study

This study acknowledges its limitations as these limitations could pave the way for future research. The study's limitation was the fact that it was applied to the Saudi context, without conducting a comparison with any developed or even developing country.

13. Scope for Further Research

Future studies may consider this comparison, that is expected to provide new insights. Future studies may benefit from the current studies, discussing the topic from the theory of planned behavior perspective (**Mohammed et al., 2021**). Islamic countries' environments require an extra consideration in relation to the Islamic culture.

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Table 1: Results of Hierarchical Multiple Regression Analysis of Determinants of Attitudes towards Covid-19 Donations

<i>Variables</i>	<i>Model 1</i> β	<i>Model 2</i> β	<i>Model 3</i> β	<i>Model 4</i> β	<i>Model 5</i> β	<i>Model 6</i> β	<i>Model 7</i> β	<i>Model 8</i> β
<i>constant</i>	-1.368	-1.384	-1.503	-1.691*	-1.670*	-1.175	-0.943	4.231***
<i>PCR</i>	3.487***	3.376***	3.496***	3.714***	3.638***	3.683***	3.562**	3.911***
<i>TRUST</i>		3.165**	3.005**	3.058**	2.965**	2.966**	2.728**	3.221**
<i>RELB</i>			1.906*	1.966**	3.431***	6.503***	4.484***	1.996**
<i>NORMA-TIBE</i>				1.908*	3.493***	6.035***	5.813***	4.151***
<i>MORAL</i>					5.082***	6.035***	5.267***	5.140***
<i>PAST</i>						0.665	4.650***	4.555***
<i>ETHICS</i>							6.566***	6.045***
<i>ETHICS* TRUST</i>								2.159**
<i>R square</i>	0.416	0.519	0.536	0.555	0.555	0.559	0.678	0.712
<i>Variation R square</i>	0.100	0.076	0.015	0.017	0.000	0.003	0.018	0.033
<i>F</i>	12.162	10.016	1.978	2.275	0.007	0.442	2.453	4.663

Source: Primary data computed using SPSS software