

Predictors of Egyptian University Students' Charitable Intentions: Application of the Theory of Planned Behavior

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Abstract

The main purpose of this study was predicting the antecedents of university students behavioral intentions towards charity donations in Egypt, and further examining the potential influence of both religiosity and gender based on a well recognized social psychology theory namely: Theory of Planned Behavior (TPB). To undertake this, a conceptual framework was designed and relationships among its constructs namely: attitude, subjective norms, perceived behavioral control, religiosity, gender and behavioral intentions were hypothesized. Data was collected from 339 Egyptian university students. All hypotheses were tested using Structural Equation Modeling (SEM). The research results contributed to the literature by proposing a revised TPB model, where; 'Perceived Behavioral Control', 'Religiosity, and 'Subjective Norms' mediated by perceived behavioral control were all found to be significant predictors of students' behavioral intention to donate to charity. The current study considered gender as a sole demographic variable, future researches would take into consideration other demographic variables such as education, income and age. In addition, prospect studies can go one step further and evaluate the actual behavior. It will also be interesting to explore the behavioral intentions of students in nations predominately influenced by other religious affiliations (e.g. Jewish, Buddhist), and have different culture orientations.

Keywords: Theory of Planned Behavior (TPB), Religiosity, Gender, Charity donations, Egypt

1. Introduction

The World Index report (2014) identified three aspects of giving behavior; donating money, helping strangers and volunteering by time. This report is mainly based upon data from Gallup's World View World Poll which is an ongoing research project carried out in more than 140 countries in 2013 that together represent around 94% of the world's population (around 4.96 billion people) in which Egypt was ranked 120 among world giving. Consistently, Sargeant (2010) recognized several types of donations which may take the form of monetary donations, gifts of time, or even gifts in kind. Today, many societies around the world perceive donating to charitable organizations and giving to the poor as common practices. All religions and cultures considered giving as an admirable action that leads to prosperity (Brooks, 2007; Linden, 2011).

In every society, there are huge numbers of rich citizens with plentiful excess income along with plentiful poor people lacking even the essential necessities of life. If the rich voluntarily forward to aid the poor, it will not only solve several economic problems facing the society, but also enhance the total social wellbeing, leading to a more affluent society (Mohanty, 2011). As the donor pool contracts and charities face increasing levels of competition, organisations will have to work even harder to seek the desired levels of support. An understanding of how the decision to donate is made, and an identification of the key variables that might have the tendency to influence that decision, is therefore now of particular importance and interest (Sargeant, 2010). As such, charities can more effectively modify the inherent messages in their promotional activities to attract new donors (Sargeant, 2010). Accordingly, government and non-governmental organizations (NGOs) can encourage and involve people in societal activities to enhance the quality of their lives. Positive consumer's reaction would lead to the welfare of whole society. In addition to currently fueling the nonprofit sector of the economy, volunteering is a key element in community-based models of economic exchange (Briggers et al., 2010). It is worthwhile noting that the most persistent form of trying to influence social change is when people engage in efforts to persuade others to consider or adopt a different attitude or belief with the final goal of changing behavior, yet the immediate one is influencing people's attitudes and beliefs (Dibb and Carrigan, 2013).

Little research has been conducted on charitable giving using the Theory of Planned Behavior (TPB) (Smith and McSweeney, 2007; Linden, 2011). Hence, the aim of the current research is to predict the antecedents of Egyptian students' intention to donate to charity. Theory of Planned Behavior (TPB), first introduced by Ajzen (1988, 1991), is selected as the theoretical framework for the current study. TPB is considered one of the most recognized social psychological theories for explaining human behavior in different contexts (Smith and McSweeney, 2007). The theory is applied to examine the extent to which attitudes, subjective norms and perceived behavioral control affect students' intention to donate to charity. In addition, religiosity and gender are explored. The study aims to answer the following questions: 1) how students' behavioral intentions to donate charities are affected by their attitudes, subjective norms and perceived behavioral control?; and 2) what are the influences of religiosity and gender on students' intention to donate to charity? In the following sections, an overview of the relevant literature on Theory of Planned Behavior, from which the research proposed framework and hypotheses are postulated is presented. Next, the methodology used to guide this research is briefly reviewed. Thereafter, the research findings are outlined. Finally, discussion of the results, research limitations and suggestions for future research are highlighted.

2. Literature Review

A number of studies have been conducted to examine how well Theory of Planned Behavior (TPB) predicts behavior (e.g. Samad et al., 2010; Linden, 2011; Grønhøj et al., 2013). According to TPB, intention precedes directly behavior, and is determined by the interaction of three distinct and important antecedents namely: attitudes, subjective norms and perceived behavior controls (Silva et al., 2014). As a common rule, the more favorable the attitude and subjective norms, and the greater the perceived behavior control (PBC), the stronger should be the person's intention to perform the behavior in question and more likely the behavior itself. In consonance with Silva et al., (2014) and Briggers, et al., (2010), Mayasari (2012) stressed that attitude toward behavior corresponds more closely to actual behavior. Usually, people will form favorable attitudes toward a behavior when they have strong reasons to support the behavior. Given that attitudes are evaluative statements either favourable or unfavourable that reflect how one feels about something (Robbins and Judge, 2014), they are related to the belief of positive evaluation and consequence of doing so. Bech and Tsang (2012) suggested that when an individual has a positive attitude towards a given behavior, perceives that significant others want him or her to carry out this behavior, and, in addition, feels able of performing the behavior s/he will have a higher intention to accept this behavior.

Further, TPB theory assumes that individual's behavior is highly influenced by the perception of 'important others', which reflect the subjective norms measure identified in the theory (Rimal and Real, 2005). Consistently, Mayasari (2012) highlighted that subjective norms that influences a consumer to act is relevant to the reference group, family, or work environment. The underlying subjective norms are normative belief and motivation to act in accordance with social norms. This influence is related to the formation of intention. Additionally, perceived behavioral control which refers to an individual's perception of whether someone can perform intended behavior or not represents another component to better understand one's intention (Mayasari, 2012). Eagly and Chaiken (1993) defined PBC as "one's perception of how easy or difficult it is to perform the behaviour" (p.186).

Smith and McSweeney (2007) applied an extended TPB model for predicting donation intentions of members of the general community in Queensland Australia. The researchers asserted the significant role of attitudes and perceived behavioural control in shaping the sampled members donating intentions and emphasized partial support of social norms in predicting morally relevant-behaviours. The later result is consistent with White et al., (2009). Similarly, in an online survey, Linden (2011) reported that an individual's intention to donate to charity increases when his/her attitude towards the intended behavior becomes favourable, the study further reported insignificant association between social norms and individuals' charitable intent, yet Linden (2011) underscored that an individual's intention to donate to charity increases when a strengthened sense of 'perceived control' over the behaviour is established. Likewise, Rhodes et al., (2014) depicted that instrumental and affective attitudes as well as PBC explained residents' of detached homes intention towards depot recycling behaviour, while no evidence of subjective norms on individuals' intention towards depot recycling was reported. The researchers noted that intention had significant correlations with change in behavior, thus support the explanatory power of TPB constructs. Furthermore, Greenslade and White (2005) expected that intentions to volunteer at a rate above the national average would be influenced by attitudes, subjective norms, and self-efficacy.

The researchers found that targeting the variables of TPB may be more appropriate when developing broad-based strategies to increase above-average participation in volunteerism. TPB was also applied to measure consumer's intention towards different types of behavior such as alcohol consumption, purchasing counterfeit products, eating nutrition food and wastepaper-recycling behavior. Silva et al., (2014) explored TPB theory in the context of wine consumption. The researchers revealed that attitudes and subjective norms are, in fact, the components with most influence on behavior of young people in relation to wine consumption. Subjective norms that influence behavior are also present in the motivation to consume through social pressure, which engages friends, family and even the broader society. Likewise, O'Hara et al., (2007) found that subjective norms was relevant in differentiating between the risky and high-risk categories of alcohol consumption and between low-risk and high-risk categories of alcohol consumption among female students at an Australian university. Similarly, Nørgaard, et. al., (2013) revealed that social influence from peers had a positive effect on adolescents' perception of the importance of snack attributes concerning share ability, packaging design, different tastes and colors, and novelty. The study indicated that younger adolescents perceived more peer influence than older adolescents, and girls perceived more peer influence than boys.

In addition, TPB theory was employed by Kim and Karpova (2009) to study females' intention towards purchasing counterfeit fashion. The results emphasized the positive association between attitudes, subjective norms and PBC and consumer's intent to purchase counterfeit product. The authors reported that it is highly likely that consumers who have favorable attitudes toward purchasing fashion counterfeits are likely to convey stronger intent to acquire them in the future. In addition the results asserted the importance of subjective norms in predicting consumers purchasing intent of counterfeit products over their attitude toward the behavior. The authors added that 'important others' views are usually considered particularly while behaving dishonestly. Recently, Grønhøj et al., (2013) found significant positive association between Danish adolescents' attitude and PBC and their behavioral intention to follow healthy diet and eat nutrition food. Yet, the study underscored insignificant relationship between subjective norms and intention. Cheung et. al., (1999) used TPB to examine wastepaper-recycling behavior among college students in Hong Kong. The results discovered that TPB significantly predicted both behavioral intention and wastepaper-recycling actual behavior self-reported a month later. The three main constructs of TPB namely: attitude, subjective norms and PBC were all found to be significant predictors of behavior intention. Moreover, the results showed that behavior intention significantly predicted self-reported behavior, with PBC significantly moderating the intention-behavior link. Therefore, Cheung et al., (1999) study provides powerful support to the applicability of TPB in wastepaper-recycling behavior.

To sum up, the literature emphasized significant relationship between attitudes and PBC and behavioral intentions (e.g. Linden, 2011; Rhodes et al., 2014). Although, the Social Norms Approach (SNA) depends upon the empirically established principle of conformity that people tend to conform to what other people do. The SNA uses the tendency to conform, shaping behavior by telling people about the behavior or attitudes of the majority. Social norm approach research consistently shows that the impact of SNA campaigns is maximized through the use in communications of the most appropriate reference group for a particular target group.

However, findings regarding SNA explanatory power in predicting individuals' intentions were largely inconclusive (e.g. Buttrchell et. al., 2013; Grønhøj et al., 2013; Nørgaard, et. al., 2013).

Based on the above review of literature the following hypotheses were proposed:

H1: there is a significant association between students' attitude towards and intention for charity donations

H2: there is no significant association between subjective norms and students' intention towards charity donations.

H2a: there is a significant relationship between subjective norms and students' intention mediated by attitudes

H2b: there is a significant relationship between subjective norms and students' intention mediated by PBC

H3: there is a significant association between PBC and students' intention towards charity donations.

H4: there is a significant association between subjective norms and students' attitude towards charity donations

H5: there is a significant association between subjective norms and students' PBC towards charity donations

2.1 Religiosity

Despite the significance of religion as a cultural element, it has received little attention in the marketing literature (Mokhlis, 2009). There is no consensus among authors regarding religion definition. Hence, Peterson, (2001) asserted that "it is hard to make any generalization [concerning religion] that is universally valid" (p. 6). Therefore, "it must be defined for each research setting" (Wilkes et al., 1986, p. 48). The literature identified religiosity concept as a multi-dimensional one consisting of two main elements namely: religious affiliation and religious commitment (e.g. Wilkes et al., 1986; Worthington et al., 2003; Ghorbani et al., 2002; O'Cass et al., 2013; Khodayarifard et al., 2013). Religion affiliation is simply the religion with which a person identifies with (e.g. Muslim, Christian, and Jew) (Mokhlis, 2009). Whereas, religious commitment has been defined as "the degree to which a person adheres to his or her religious values, beliefs, and practices, and uses them in daily living" (Worthington et al., 2003, p. 85). Religious commitment, often expressed religiosity (Essoo and Dibb, 2004), is based on two factors namely: cognitive and behavior (Worthington et al., 2003). The earlier is based on the person belief and religious experience, while the later involves practicing the principles identified with the individual religious affiliation (Swimberghe et al., 2009).

Religion plays significant role in many aspects of people's life, among others, it shapes their opinions regarding social issues (e.g. family planning, organ donation, charity donation) (Khraim, 2010). All religions emphasized that charitable giving leads to prosperity (Brooks, 2007). In the New Testament (Luke 6:38) Jesus says, "Give, and it will be given to you" (Brooks, 2007, p.405). In addition, Muslims third pillar is *Zakat*, which "is an annual payment of a certain percentage of a Muslim's property, which is distributed among the poor or other rightful beneficiaries" (c.f. Essoo and Dibb, 2004, p.691) and obliges Muslims' to give charitably of their resources (e.g. land, money, gold etc). Brooks (2007) and Peifer (2010) recognized the importance of giving in strengthening solidarity and social networks among individuals in a community. Brooks (2007) further underscored that charity givers are more likely to be happy, healthy and financially prosperous compared to their non-givers counterparts. Likewise, Tangney et al., (2007) reported that Canadian people are giving for charity out of compassion that represents a form of empathy. Moreover, Burgoyne et al., (2005) focus group results highlighted that individuals decide to give to charity as a sense of personal obligation.

On the other hand, Rooney (2010) asserted that those who give to religious causes are more likely to give to charities such as health organizations and human services as opposed to their counterparts. Further, Showers et al., (2011) found that religious American households are contributing more to education and charity than non-religious givers. It should be noted that religious givers may be motivated by faith factor, hence explains individuals' charity giving behaviour. Similarly, Drollinger (1998) found significant associations between income, education and religious affiliation and charitable giving. In addition, Peifer (2010) asserted that high level of religiosity has a strong impact on charity giving. Moreover, Lwin et al., (2013) revealed that religion is a major factor in the lives of Brunei's. The authors further emphasized the significance of religion in the Bruneian charitable donation context. Furthermore, the results indicated a significant relationship between Bruneian donors and non-donors' perceived importance of religion. However, Linden (2011) reported insignificant evidence between religious and non-religious participants regarding their intentions to donate to charity in the next four weeks. Apparently, results on religiosity and charitable donation are mixed (e.g. Brooks, 2003; Borgloh et al., 2010). The previously highlighted results entail that charity organizations will most likely need to advocate more donations by mainly focusing on the religious aspect of donating to charity, and/or the organization affiliation with certain religious backgrounds.

Given the special nature of the Egyptian community where two main religious affiliation are dominating the country namely: Muslim and Christian, the current research focused on religious commitment only (i.e. religiosity). Hence, based on the above mentioned results, the following hypotheses were proposed:

H6: there is a significant association between students' religiosity and their attitude towards charity donations

H7: there is a significant association between students' religiosity and their intention towards charity donations

2.2 Gender

Gender may play pivotal role in monetary endowment (Baruck and Sang, 2012; Sargeant, 2010). The World Giving Index (2014) observed the increasing participation of women in donating money, given their limited income as opposed to men. The Index monitored this discrepancy specifically in developed countries where women are more likely to donate money than men (43.7% vs. 36.7% for men). Such results reflect gender equality. The World Giving Index (2014) further emphasized the differences between men and women in both transitioning and developing economies as follows: (17.5% vs. 16.8% for women) and (25.1% vs. 23.2% for women) respectively. Consistent with the notion that women appear to give more 'from the heart than the head' (Sargeant, 2010), Wilson and Musick (1997) underscored that women have higher rates of helping and volunteering than men, the researchers also added that such behavior tend to diminish as one grows older. Moreover, Dvorak and Toubman (2013) emphasized that among donors, women tend to offer more frequently but generally make smaller donations than men. In addition, Grønhøj et al., (2013) noted that among the demographic variables researched to identify Danish adolescents' intention towards healthy eating, only gender showed a significant correlation with behavioral intention. Specifically, females showed stronger behavioral intention as opposed to males, indicating that girls are more influenced by peers than boys. On the contrary, Baruch and Sang (2012) reported insignificant association between gender and financial contributions among MBA graduates. In addition, Lwin et al., (2013) reported no relationship between gender and charity behaviour among Bruneians.

Therefore, based on the literature highlighted above the following hypotheses were proposed:

H8: there is a significant association between students' gender and their attitude towards charity donations

H9: there is a significant association between students' gender and their intention towards charity donations

3. Proposed Research Model

Based on the extent of literature that applied Theory of Planned Behavior to examine different types of behaviors among others are: smoking, using contraceptives, alcohol addiction, and nutrition, the researchers proposed the following model to investigate the applicability of TPB on students' intentions towards charity donations. Religiosity and gender were also explored as illustrated in Figure 1 hereunder.

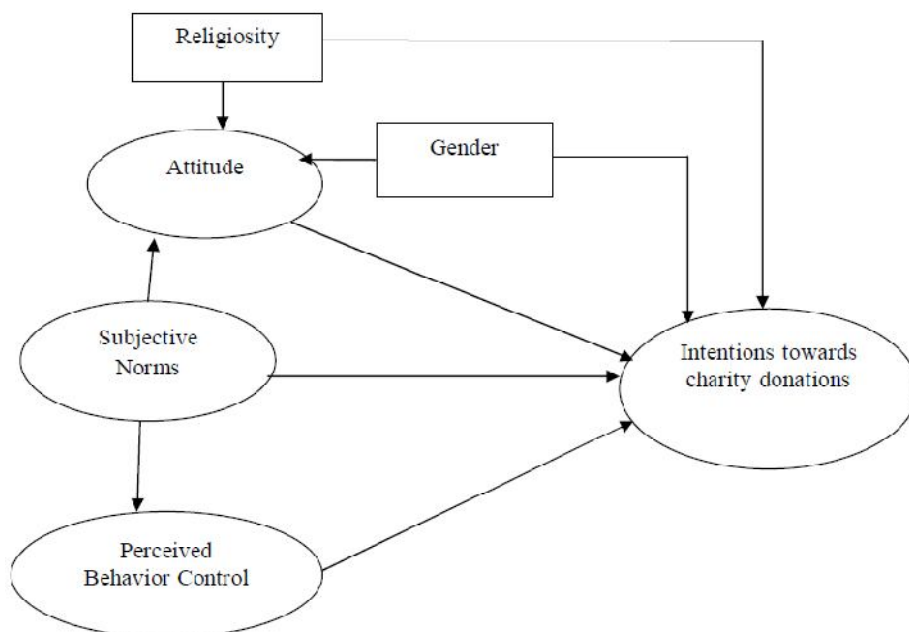


Figure 1: Proposed Research Model

4. Methodology

The current study is a conclusive descriptive cross sectional research. In consonance with previous researches university students deemed appropriate sample for this study (e.g. Grønhoj et al., 2013, Burchell et al., 2013). A random sample of university students was drawn from two large Business Schools affiliated to public and private universities operating in Egypt. The usable sample consisted of 339 undergraduate students, where male students composed 32% of the sample and female students accounted for 68%. The ages of the students ranged from 18 to 22 years. Following an extensive review of relevant literature, a self-administered structured questionnaire was developed to collect data in relation to the research problem. All research constructs were measured using five-point Likert scale. Attitude towards charitable giving was measured using seven items adopted from (Kim, and Karpova, 2010; Grønhoj et al., 2013; and Rhodes et al., 2014). The internal consistency of this scale was (Cronbach's alpha = 0.79). In addition, subjective norms was measured using five statements embraced from (Chan, 1998, and Grønhoj et al., 2013). The applied scale reported internal consistency of (Cronbach's alpha = 0.60).

Moreover, three questions about whether respondents perceive that they have control over charitable behavior or not was applied and drawn from Wu et al., (2009) and Grønhoj et al., (2013). The internal consistency of this scale was (Cronbach's alpha = 0.60). Following the researchers consensus regarding religiosity multi-dimensional scale (e.g. Worthington et al., 2003; Mokhlis, 2009; Khodayarifard et al., 2013), the current research adopted seven items scale drawn from the work of Ghorbani et al., (2002) and O'Cass et al., (2013). The internal consistency of this scale was (Cronbach's alpha = 0.81). Finally, behavioral intention was measured using four items, where Cronbach's alpha score accounted for = 0.74. Due to the fact that respondents' age was known to be between 18 and 22, hence gender was the only demographic variable collected.

5. Research Findings

Lately, Structural Equation Modeling (SEM) has been widely used among scholars. SEM is mostly suitable for theory testing. Therefore and due to the nature and purpose of this research (i.e. conclusive descriptive research) SEM deemed appropriate to examine the research hypotheses. The researchers used AMOS (22.0). Although SEM includes regression analysis, however, it consists of number of other statistical techniques (e.g. path analysis and confirmatory factor analysis), as well as it allows for investigating the influence of any mediated variables. This compilation of techniques is the secret behind its strength. Figure 2 hereunder highlights the paths of the full model using SEM. Goodness of fit tests indicated good fit of the research model with Chi-Square (χ^2) = 128.862; p -value = 0.001; Comparative Fit Index (CFI) = 92.3%, Tucker-Lewis Index (TLI) = 88.5%, and Incremental Fit Index (IFI) = 92.7%. In addition, the Root Mean Square Error of Approximation (RMSEA) was 0.05 (values close to zero indicate a better fit). Table 1 depicts estimates for all paths modeled in the study.

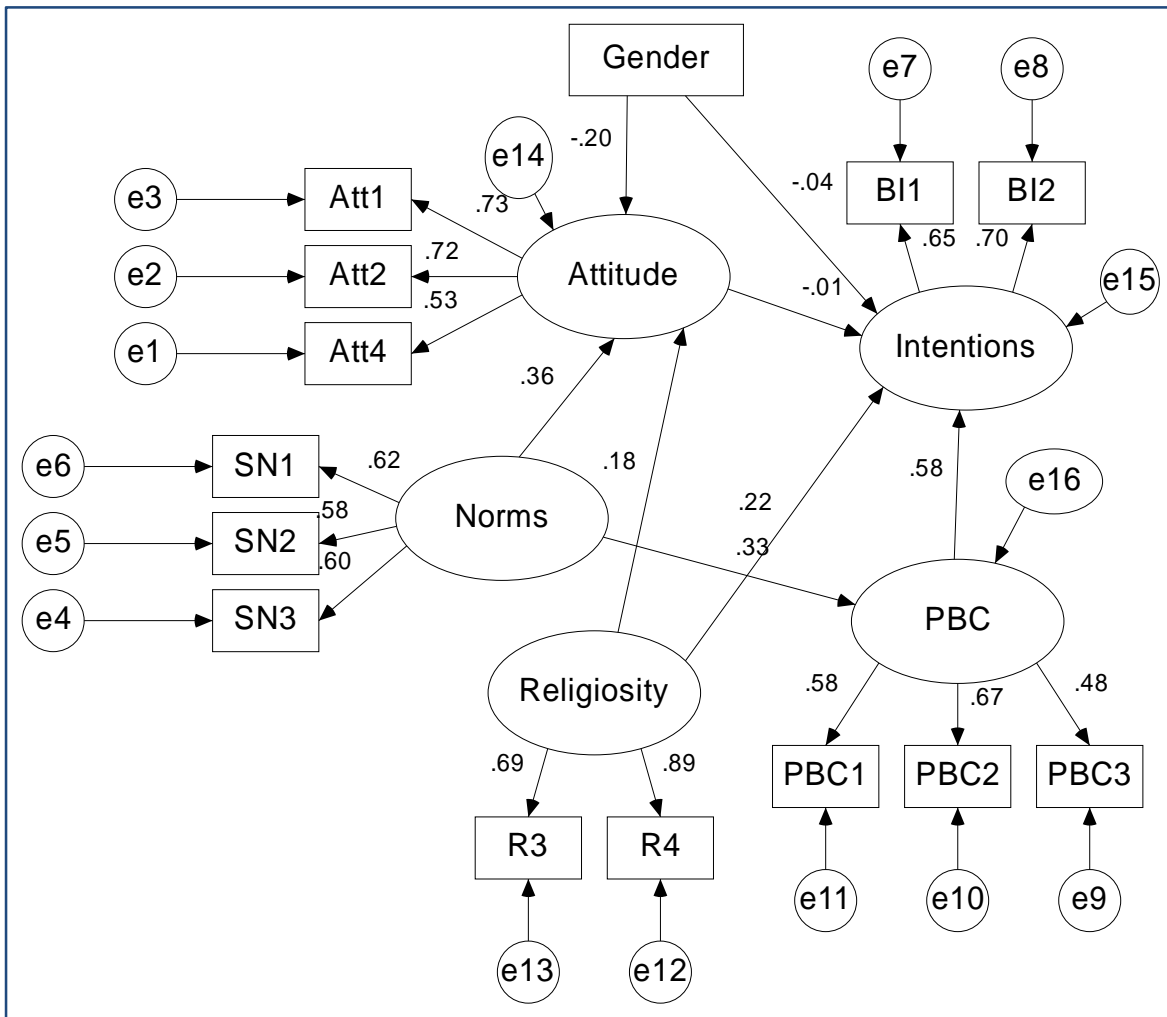


Figure (2): Paths in Structural Model

Table 1: Test of Research Hypotheses

HP	Path	Estimate	Standardized	S.E.	C.R.	P	Accepted / Rejected
H 1	Intentions <--- Attitude	-.011	-.006	.145	-.078	.938	Rejected
H2	Intentions <--- S. Norms	-----	-----	-----	-----	-----	Accepted
H 2a	Intentions <--- S. Norms & Attitude	-----	-----	-----	-----	-----	Rejected
H 2b	Intentions <--- S. Norms & PBC	-----	-----	-----	-----	-----	Accepted
H 3	Intentions <--- PBC	.830	.582	.177	4.678	.00**	Accepted
H 4	Attitude <--- S. Norms	.221	.357	.058	3.842	.00**	Accepted
H 5	PBC <--- S. Norms	.256	.326	.078	3.293	.00**	Accepted
H 6	Attitude <--- Religiosity	.085	.176	.038	2.237	.025*	Accepted
H 7	Intentions <--- Religiosity	.191	.219	.077	2.469	.014*	Accepted
H 8	Attitude <--- Gender	-.169	-.204	.054	-3.109	.002**	Accepted
H 9	Intentions <--- Gender	-.052	-.035	.101	-.520	.603	Rejected

Note: $(\chi) = 128.862, df = 70, p = 0.0, CFI = 0.923, RMSEA = 0.05, *p < 0.05, **p < 0.00$

Support was found for most of the research hypotheses. The results underscored positive direct association between PBC and students' intentions towards charitable donation ($\beta = .58, p < .00$). Surprisingly, no direct relation had been observed between attitude and charity donations intention. Yet, students' religiosity was positively associated with their attitude towards and intentions for charity donations respectively ($\beta = .21, \beta = .17, p < .05$). Such result indicated the direct effect of religiosity on behavioral intentions. However, the positive association between religiosity and attitude towards charity donation appeared to be not enough to transform attitude into behavioral intention. Further, no direct relation was reported between subjective norms and behavioral intentions. Thus, decomposition of effects was calculated to enhance the understanding of the results and to examine predictive validity of the model. The results indicated that PBC successfully mediating the relationship between subjective norms and intentions towards charity donation. The calculated estimate of the indirect effect of subjective norms on charity donations intention accounted for 0.19 (0.33×0.58). Such result revealed that 19% of the indirect effect of subjective norms on charity donation intention was explained through perceived behavioral control (Shrout and Bolger, 2002).

Meanwhile, subjective norms was positively related to attitude and PBC respectively ($\beta = .35, \beta = .32, p < .00$). Whereas, students' gender had an inverse significant relation with attitude ($\beta = -.20, p < .00$), hence, revealing that females respondents had positive attitudes towards charity donations as opposed to males. Yet, gender had no statistical significant influence on students' intentions for charity donations.

6. Discussion

Given the limited application of the Theory of Planned Behavior to understand charitable giving, the present study contributes to the extent of literature in social marketing communication by explaining the major determinants of behavioral intentions of students towards charity donations in Egypt. The researchers further examine the effect of both gender and religiosity on attitude towards and intentions for charity donation. Identification of the factors affecting charitable intentions would assist charitable organizations while designing their future appeals and/or interventions, and would further contribute to effectively modifying their promotional appeals to induce donations for charities. The researchers found that perceived behavioral control had a positive effect on behavioral intentions to donate to charity. The findings confirm previous studies with regard to the importance of perceived behavioural control (e.g. Cheung et al., 1999, Kim et al., 2006, Grønhoj et al., 2013, Karpova, 2010, Rhodes et al., 2014). Therefore, when promoting charity donations to students, an important goal should be to improve their perceived behavioral control. Thus communication and awareness campaigns should empower students' to gain the knowledge and to have the motivation to donate to charity. Meanwhile, in contrast with the findings of previous studies, students' attitudes did not contribute to their behavioral intentions to charity donations (e.g. Smith and McSweeney, 2007, Rhodes et al., 2014, Linden, 2011). Such result could be due to the significant effect of religiosity on Egyptian's behavioral intentions to donate to charity. In addition, the inclusion of gender and religiosity can force out the significance of attitude on charity intent. In consonance with the literature (e.g. Linden, 2011, Grønhoj et al., 2013, Rhodes et al., 2014), the results reveal no direct relationship between subjective norms and behavioral intentions towards charity donations. Such result confirms the inconclusiveness of the findings regarding social norms approach explanatory power in predicting individuals' intentions (e.g. Butrchell et. al., 2013, Nørgaard, et. al., 2013). Yet, the findings underscore that perceived behavioral control significantly mediate the relationship between subjective norms and students' behavioral intentions towards charity donation. Such result indicates the importance of individual's perception of his/her own capabilities, and how it influences the relation between subjective norms and behavioral intentions.

The findings further provide empirical verification that two further paths namely; subjective norms to attitude, and subjective norms to perceived behavioral control are vital extensions of the Theory of Planned Behavior (TPB). Both paths assist in enhancing the ability of the theory to predict charitable behavioral intention among students. A positive relationship between subjective norms and attitude toward charity donations indicates that influence of one's community on charity donations not only directly affects consumer intent to donate, but also may play an important role in shaping attitudes toward the behavior. For example, if a society conveys strong views on behaviors as socially undesirable and unsafe to the society as a whole, such behaviors can be perceived as worthless to engage in despite promising individual gains (Kim and Karpova, 2010). It could be concluded that the Egyptian's community belief regarding charity donations as socially desirable behavior can be perceived as something valuable to be engaged in.

In addition, subjective norms is significantly related to perceived behavioral control, and this path substantially improves the model fit. According to TPB, perceived behavioral control is predicted by control belief and perceived facilitation. Because people may persuade each other by sharing information and beliefs, so consumer beliefs about the availability of charitable organizations and perceived facilitation and empathy with those in need in the society may come from family members and/or friends. Furthermore, the research findings underscore the significant role of religiosity in determining both of students' attitude to and intentions for charity donations in Egypt. These results are consistent with Schlegelmilch et al., (1997) and Lwin, et al., (2013). In addition, Schlegelmilch et al., (1997) found that those who think religion is unimportant are likely to offer less to church collections; after all those who are not religious would appear unlikely to be usual church goers. They are also likely to give less to sponsor someone. However, such result is not surprising as religiosity is an integral aspect of the Egyptian's lifestyle. This means that charity organizations will most likely need to attract more donors by focusing mainly on the religiosity side of them, or else rely on their religious backgrounds.

Regarding the effect of gender on behavioral intentions, the current research is consistent with Lwin, et al., (2013) findings which indicated no relationship between gender and donation behavior. There is apparent contradiction between the current study findings and the results reported by Thiele et al., (2013) and Nørgaard et al., (2013) in which behavioral intentions changed for girls and not boys while studying factors moderating teens' drinking and adolescents' snacking respectively. In addition, Schlegelmilch et al., (1997) concluded that, as opposed to women, men give more to charity and justified the conclusion as raffle, for example, may be held regularly in clubs frequently predominant by men (such as rugby and football clubs). The contribution of the present research stems from illustrating the predictive ability of the proposed model in relation to charitable giving, an area that, to date, has remained relatively untapped. This study proposes a different revised TPB model, where; 'Perceived Behavioral Control', 'Religiosity' and 'Subjective Norms' mediated by perceived behavioral control were all found to be significant predictors of an individual's intention to donate to charity. In addition, the research represents a positive contribution to the existing literature on the subject.

7. Limitations and Future Research

Although the findings herein have meaningful implications in determining the predictors of behavioural intentions of students towards charity donations in Egypt, and whilst it seems clear how these results could potentially offer some utility to charity fund raisers, still this study is limited in different ways. Firstly, gender represents the only demographic factor analyzed in this study. Future research shall take into consideration other demographic variables such as education, income and age. Secondly, the current study examined Egyptian students' intentions towards charity donations. Prospect studies can evaluate the actual behaviour. As the relationship between behavioral intentions and actual observed behaviors has been challenged in the literature (e.g. Holdershaw et al., 2011), it is important for researchers to extend their evaluation beyond behavioral intentions to capture actual behavioral data to better understand the impact on behavior change in both short and long terms. Finally, the research was geographically limited to Egypt. It will be interesting to further explore the behavioral intentions of students in nations predominately influenced by other religious affiliations (e.g. Jewish, Buddhist), and have different culture orientations. Thus from an academic perspective, the results of this study have contributed to the social marketing literature. Additionally, from practitioners' point of view, the proposed model can aid marketers in developing social marketing campaigns in charity organizations aiming to motivate and stimulate donors. Hence, further empirical work will greatly assist fundraisers in enhancing the quality, accuracy and performance of their communications with donors, and thus ensure the future strength and stability of the voluntary sector.

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