

Increasing Fundraising Efficiency by Segmenting Donors

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Abstract

In recent years, private individual giving has gained much importance as a source of support for non-profit organisations (NPOs). Most academics consider psychographic criteria as the basis for segmenting and targeting donors. In marketing practice, however, fundraisers are often confined to socio-demographic data on their target groups. This article suggests certain socio-demographic characteristics, when combined with behavioural aspects, can be traced back to fundamental dimensions that represent efficient criteria for potential donor segmentation. The authors conducted an investigation in Austria to find which individuals (as defined by age, gender and social class) donate what amounts, how frequently, to which organisations, and in which forms. Reviewing the data and their statistical results in a succeeding interpretative process, they were able to deduce three basic conditions under which individuals are particularly prone to donate: (1) when the purpose of the NPO pertains to the individual's sphere; (2) when the individual might benefit from the services of an organisation; (3) when the donation does not represent overmuch expense and/or effort. These conditions are proposed as dimensions for selecting and targeting specific donor-segments, allowing NPOs to increase their fundraising efficiency through easy-to-get socio-demographic data.

Keywords: Non-profit organisations, Fundraising, Private charitable giving, Donations, Donor segmentation, Austria

1. Introduction

The voluntary sector has grown considerably in size and importance over the past decades (Kotler & Andreasen, 1996; Hibbert, 1995). As an increasing number of charities seek donors' support, competition has become fierce (Shelley & Polonsky, 2002; Sargeant, 1999). In view of this development, fundraising has become a dominant issue, and NPOs are competing as never before for consumers' charity (Louie & Obermiller, 2000). Although many charities cover at least part of their costs through revenues generated, most rely on additional external funding. In many countries, a significant part of these external funds until recently came from public sources (Badelt, 1999; Haibach, 1998). However, as world-wide public support diminishes in a wide range of non-profit areas, individual giving becomes increasingly relevant for fundraisers (Shelley & Polonsky, 2002; Schlegelmilch, Love, & Diamantopoulos, 1997). The vast majority of work examining giving or helping behaviour is US- and UK-based (Shelley & Polonsky, 2002; Wong, Chua, & Vasoo, 1998). However, as

cultural differences are likely to exist, more research is needed on private charitable giving in other countries (Chua & Wong, 1999).

This research investigated donating behaviour in Austria, a highly developed Central European country, and reconciled findings with the general literature on charitable giving. In the year 2000, 6.7 million adult Austrian citizens donated about 500 million Euro (almost 900 million Australian Dollars), corresponding to an increase of 50 percent compared with 1996 (Public Opinion/OeIS, 2000). Generally, the readiness to donate is high among Austrian private individuals, and seems to be increasing. This is particularly notable as donations are not deductible from taxable income in Austria. Tax incentives, however, have been found to represent a major determinant of donations to charity (Chua & Wong, 1999; Wong et al., 1998). Two consecutive Austrian studies conducted by market-news in 1991 and 2000 show that the majority of the population (79 and 85 percent respectively) donate at least in rare cases, and most of them donate selectively (see Table I). The latter

Table I: Readiness to donate of private individuals in Austria

1. Readiness to donate		Year			
		1991		2000	
I donate	... generally		10%		11%
	... selectively	79%	43%	85%	53%
	... in rare cases		26%		21%
I generally do not donate			21%		15%
Sum			100%		100%

Source: market-news (1992; 2000), statements translated

Note: People who donate “generally” support a number of organisations on a regular basis. Those donating “selectively” give regularly but only to selected causes. Donating “in rare cases” denotes that individuals give seldom and at irregular intervals.

agrees with the findings of an Australian investigation indicating that donors increasingly prefer to consolidate their giving to two or three charities rather than spread their generosity over many organisations (O’Keefe & Partners, 2000).

Charities currently engage in a variety of different fundraising techniques (face-to-face canvassing, direct mailing, door-to-door distribution, press and radio advertising, etc.). In the literature, high visibility and strong brands have been proposed as measures to induce giving (Sargeant, 1999). Undoubtedly, visibility through noticeable communication via mass media as well as presence in prospect’s every day life (contact on the street, in the church, etc.) are relevant to induce giving as a single, immediate reaction. Yet, as charities increasingly aim at establishing long-term relationships with their donors, more than mere visibility is needed (Burnett, 1992). This is even truer in view of an increasing number of charities entering the scene (Shelley & Polonsky, 2002), which might lead to a “solicitation overload” on the part of potential donors (Haibach, 1998; Urselmann, 1998b). A strong brand can help to establish such a relationship. Still, to develop a well-known, trusted brand and to optimise fundraising efforts based on a respected brand, marketers in the voluntary sector need to understand consumer behaviour

better (Sargeant, 1999; Kotler & Andreasen, 1996). Insights into donor profiles and patterns of individual charitable giving are particularly necessary (Schlegelmilch et al., 1997).

Altogether, NPOs’ fundraisers must answer a fundamental question that results from the above numbers: what are the criteria determining “selective donations”? Based on this, two related problems need to be solved: (1) How to aggregate donors into similar groups for fundraising purposes; and (2) how to approach each chosen segment, if at all? Such information could provide a basis for systematic donor segmentation and targeting (Kotler & Andreasen, 1996; Hansler, 1985; Smith & Beik, 1982). Further research is needed in this area to enhance the quality, precision and performance of charities’ fundraising activities (Sargeant, 1999). This paper aims to describe, in a broader context, who – as defined by the basic socio-demographic criteria gender, age and social class (measured by education and income) – donates to which organisations, in which forms, how much and how frequently. After discussing the theoretical background, we present an empirical study investigating the impact of the relevant socio-demographic variables (gender, age, education and income) on the various behavioural dimensions (types of NPOs supported, forms of

donation, amount donated and frequency of giving). The statistical results are discussed and, subsequently interpreted to unveil fundamental criteria that would allow fundraisers who only have access to socio-demographic data on their donor market to define, select and target their potential donor segments more efficiently.

2. Theoretical Background

2.1. Rationale for Donor Market Segmentation

Given the significant growth of the voluntary sector over the last 20 years (Sargeant, 1999), competition for private charitable donations has become fierce among NPOs, and donors are exposed to an increasing number of solicitations for support (Shelley & Polonsky, 2002). This development has two major consequences: first, potential donors' propensity to give to a particular organisation decreases. This, in turn, boosts costs of generating donations for a NPO that chooses an undifferentiated approach trying to motivate a wide range of individuals to donate. Consequently, charities are required to use the powerful marketing tool of segmentation. Effective segmentation should allow charities to customise the message content of their appeals to distinct groups of prospects (Shelley & Polonsky, 2002). Identifying and selectively targeting the most promising individuals, in turn, is likely to optimise the ratio of successful approaches to total approaches. As such, donor market segmentation represents an essential alternative to an undifferentiated fundraising concept. Moreover, donors have been found to become increasingly discriminating and selective, preferring to develop deeper relationships with those organisations they choose to support (Milne & Gordon, 1993). This also would support a segment-directed rather than undifferentiated approach.

Second, Sargeant (1999, p. 221) holds that with the increasing diversity of appeals employed by the huge number of organisations soliciting support, "the propensity for donors to become [at least] confused ... has been greatly enhanced". Even worse, potential supporters – if approached by charities too often in a "generic" way – might start questioning the efficiency of charitable organisations (in terms of the ratio between fundraising/administration costs and charitable expenditures). Efficient use of funds, however, has been identified as a crucial concern for donors (Wong et al., 1998). Essentially, the variable "adequate amount spent per program" has been suggested to represent the most

important factor in the decision to donate to an NPO (Glaser, 1994). In an earlier study, Harvey and McCrohan (1988) found that charities spending at least 60% of their donations on charitable programs (as compared with fundraising activities) achieved significantly higher levels of donations than organisations operating below this threshold. Therefore, financial resources should not be spent inefficiently by using an undifferentiated approach. Rather, it seems reasonable for charities to classify potential supporters into segments and approach these segments with tailored marketing programs that provide a sufficient administration/fundraising cost to charitable expenditures ratio.

2.2. Criteria for Donor Market Segmentation

There is a vast number of criteria that can be used for donor segmentation, and literature indicates that individual charitable giving is likely to be the result of a multitude of different influences (Schlegelmilch et al., 1997). Relevant criteria for identifying donor segments considered in studies so far include donors' past behaviour, psychographics, and (socio-) demographics (see, e.g., Newman, 1996; Cermak, File, & Prince, 1994; Harvey, 1990; May, 1988; Smith & Beik, 1982).

Research on behavioural segmentation shows that funds for NPOs may be increased by grouping individuals based on variables such as amount donated or frequency of donation (May, 1988). This approach can be expressed through the R-F-M-formula (recency, frequency and monetary value of donation), which is widely applied in direct marketing (Kotler, 2002). It is, however, only applicable in approaching current donors. While information is usually available on an organisation's own donors, little data is available on individuals donating to other causes or those not donating at all. If the aim is to expand the market by attracting people who have not donated so far, another approach is required.

Psychographic analysis to a great extent helps enlarge our understanding of why contributions are made (Smith & Beik, 1982). It investigates the benefits of charitable giving perceived by donors (Harvey, 1990) as well as their motivations (Cermak et al., 1994). In the marketing literature on segmentation, there is a strong emphasis on psychographic methods (Kotler, 2002). With regard to donating, measures that include motivations and benefits are regarded as best indicators of whether or how people will give (Holscher, 1977; Kotler & Levy, 1969). In

fundraising practice, there are many organisations that undertake psychographic segmentation. Yet, it has been found difficult to define and measure these intrinsic determinants of charitable giving precisely (Sargeant, 1999).

Finally, literature suggests socio-demographic variables are important factors influencing donors' behaviour (Sargeant, 1999; Schlegelmilch, 1988). There has been substantial academic research on the relevance of personal characteristics as determinants of donating. The influence of age, gender, education, and income on individual charitable giving has been particularly examined in the literature (Shelley & Polonsky, 2002; Chua & Wong, 1999; Sargeant, 1999). Socio-demographic donor characteristics, although evaluated as ineffective by some academics (e.g. Ordway, 2000), have been supported by others (e.g. Newman, 1996; Schlegelmilch, 1988). Haibach (1998), for instance, based on an analysis of empirical studies conducted in Germany and the USA, argued that the propensity to donate increases with age and education. Also, she stated that women tend to give more often than men, and amounts donated are positively related to income. The positive association between age, education, income and the propensity to donate, as well as findings that females donate more often than males are generally supported by research in marketing, economics, and psychology (Schneider, 1996).

Referring to empirical evidence, Sargeant (1999, p. 223) characterised the demographic profile of charity prospects or donors respectively as a "key category of external determinant variables". In practice, fundraisers often rely on simple socio-demographic criteria, because a significant number of – particularly smaller – NPOs do not have the capacity to acquire more than socio-demographic data on their target market (Shelley & Polonsky, 2002; Kotler & Andreasen, 1996). Moreover, such data are often available from secondary sources, whereas usually very little secondary data about donors' preferences, attitudes and perceptions, etc. exists. Actually, socio-demographics seem to be those segmentation variables used most commonly in fundraising practice. Managers frequently use them as surrogates because socio-demographics represent easy-to-measure criteria assumed to be related to donors' responsiveness (Kotler & Andreasen, 1996; Werner, 1992). According to Kotler & Andreasen (1996) socio-economic characteristics are the principal criteria employed by the US National Centre for Charitable

Statistics to segment the target market for tax-exempt non-profit agencies. Shelley and Polonsky (2002) pointed out that in the giving literature some research has suggested demographic factors might actually serve as appropriate bases of segmentation.

2.3. Relating Socio-Demographic and Behavioural Donor Dimensions in a Broader Context

We basically share the accepted view that motivational or benefit-based segmentation and targeting theoretically represent the best approaches. However, the importance of research on motivations of charitable behaviour (the "why" of donating) notwithstanding, fundraisers first need to learn more about donors and their characteristics (i.e. the "who" and "how" characterising donors). Further, in consideration of the theoretical constraints (defining intrinsic determinants such as motivations for instance) and practical limitations (measuring these determinants at an affordable cost in particular), we believe fundraisers could make use of socio-demographic data with comparable results, if it were possible to unveil certain fundamental determinants of giving. In this research, we try to get deeper insights into individual charitable giving and arrive at such fundamental dimensions by systematically relating socio-demographic and behavioural characteristics. Therefore we do not restrict our research to behavioural variables investigated in prior studies, i.e. amount donated and frequency of donating, but also consider two other relevant conative dimensions neglected in most empirical works (notable exceptions being the study by Schlegelmilch et al., 1997, or Schneider, 1996): which organisations are supported, and in which forms donations are made. To develop an effective marketing strategy, it is crucial for fundraisers to deepen the understanding of who their potential supporters are and how they give.

3. Empirical Study

We conducted an investigation to derive fundamental dimensions that could serve fundraisers who have access to basic socio-demographic data on their target market only for segmentation and targeting, and chose a combined approach: first, empirical data on donors were collected and statistically analysed. Socio-demographic and behavioural criteria were related using multivariate techniques. Subsequently, findings were aggregated and interpreted to derive fundamental dimensions determining donor behaviour that would broaden the understanding of individual charitable giving. This

section describes the instrument used, the process of sample selection and data collection chosen, as well as the statistical methods employed in the quantitative analysis. Study results, interpretation of data and the fundamental dimensions derived will be discussed in subsequent sections.

3.1. Instrument

A self-administered questionnaire was developed to investigate the impact of the relevant socio-demographic variables (gender, age, education, income) on individual charitable giving. Individual charitable giving was

conceptionalised on the basis of four donor decisions:

1. What types of NPOs are supported? (types of NPOs)
2. How is the donation taking place? (forms of donation)
3. How much is donated? (amount donated)
4. How often does the charitable giving occur? (frequency of giving)

A wide range of non-profit organisations was considered, and both financial donations and donations of goods were included. Through a literature review (Schneider, 1996; Public Opinion/OeIS, 1996; market-

Table II: Types of NPOs and forms of individual charitable giving

Types of NPOs		Forms of Individual Charitable Giving	
NPO 1	Church Organisations	1	Church Collects
NPO 2	Social Services (Old / Handicapped)	2	Street Collections
NPO 3	Health Care	3	Donation Boxes
NPO 4	Emergency Aid	4	Direct Mailing
NPO 5	Children’s Organisations	5	TV, Radio, Newspaper Announcements
NPO 6	Environmental and Animal Protection	6	Lotteries, Raffle tickets
NPO 7	Refugee Organisations	7	Charity Products
NPO 8	Development Aid	8	Charity Event
NPO 9	Human Rights Organisations	9	Internet
NPO 10	Local Friendly Societies	10	Bequests
NPO 11	Local Citizens’ Initiatives	11	Member of a Charitable Organisation (regular fee)
NPO 12	Self-help Groups	12	Assume (Financial) Responsibility for Person/Project
-	Other Types of NPOs	13	Clothes, Furniture, ...
		14	Blood
		15	Organs
		16	Volunteer Work
		–	Other Forms of Donations

news, 2000) we identified 12 types of NPOs (see left column in Table II). For each type at least one example of a representative, well-known organisation was included in the survey. Based on earlier studies (Haibach, 1998; Kelly, 1998; Urselmann, 1998a/b; Stroemich, 1996), we found and considered 16 forms of individual charitable giving, ranging from financial support (in the form of street collections or charity events, etc.) to donations of goods or services (e.g. blood donations or volunteer work) (see right column in Table II).

In measuring amount donated as well as frequency of giving we aimed both to reduce complexity for the respondent filling in the questionnaire, and to provide reliable and useful data. The overall amount donated during the last year by the respondent was measured using nine distinct classes (0; 1-100; 101-300; 301-500; 501-1,000; 1,001-3,000; 3,001-5,000; 5,001-10,000; and >10,000 Austrian Shillings). Individual frequency of giving within the same time period was quantified – corresponding to the classification in earlier studies – on a four-point scale (0; 1; 2-6; and 6 or more times during the last 12 months). Apart from these behavioural variables, respondents were asked to indicate the relevant socio-demographic criteria: gender, age, education (highest level of completed education), and income (monthly net revenues) in predetermined categories.

A pre-test of the instrument conducted with eight respondents led to slight changes in the wording of a few items. A second pre-test with another five interviewees confirmed the questionnaire was easy for respondents to understand and would provide all data needed for the analysis. Thus, the instrument was used without further changes in the main study.

3.2. Sample Selection and Data Collection

The questionnaire was distributed according to a quota sampling plan (based on age and gender) to 300 people aged older than 15. The 300 individuals were part of a larger group of people in a district in Austria who were contacted and asked to participate. The district was selected to include urban as well as rural areas to overcome the problems of surveys conducted only in urban regions. The study took place from mid-November 2000 to mid-January 2001. This time-frame was chosen because people might remember their donation behaviour in the last 12 months more easily when asked at the end of rather than during the year.

Of the 300 individuals who had agreed to cooperate, 264 actually returned the completed questionnaire. This high

rate can be attributed to three factors: questionnaires were handed personally to respondents by survey assistants who pointed out how important participants' participation in the survey was; two follow-ups were conducted reminding participants to fill in and return the questionnaire; and respondents were assured of full anonymity.

3.3. Statistical Methods

In the first step, the effects of socio-demographic characteristics on the behavioural donation variables were tested statistically. To examine the influence of the independent socio-demographic characteristics (gender, age, education and income) on the dependent behavioural variables (types of NPOs supported, forms of donation, amount donated and frequency of giving), a number of methods were employed, which we chose keeping in mind the goal of the study as well as the composition and characteristics of the data set. The classes for amount donated and frequency of giving, as well as for the demographics age and income, are supposed to fulfil the assumptions for a metric scale. Cases with missing values were excluded from analysis. Each computation was based on a sample of no less than 250 cases. Table III illustrates the methods used to identify the relevant effects.

To enhance readability, we refer to significant outcomes only in the presentation of our study results below. We indicate three levels of significance for the relationships, highly significant ($p < 0.01$), significant ($p < 0.05$) and weakly significant ($p < 0.1$). Moreover, in Tables IV, V, and VI, β -values are shown to signify the direction of the effects tested in the regression analyses. For the ANOVA and Chi-square tests, no contingency tables are presented due to space constraints. The respective findings on the effects of gender and education on donation behaviour are described in the text.

4. Study Results

As with earlier studies (e.g. Haibach, 1998; Sargeant, 1999; Schlegelmilch et al., 1997; Schlegelmilch, Diamantopoulos, & Love, 1992; Schneider, 1996; Schlegelmilch, 1988; Smith & Beik, 1982), results indicate that the basic socio-demographic variables investigated in fact represent predictors of individual charitable giving. Compared with earlier research, however, the findings of this study give a more comprehensive picture of how donors' personal characteristics and behavioural dimensions are related. In general, results show that organisations supported, as well as form, amount, and frequency of donations vary

Table III: Statistical methods employed

Demographic Variables	Individual Charitable Giving			
	Types of NPOs Supported	Forms of Donation	Amount Donated	Frequency of Giving
Gender	Chi-square	Chi-square	ANOVA	ANOVA
Age	Logistic Regression	Logistic Regression	Linear Regression	Linear Regression
Education	Chi-square	Chi-square	ANOVA	ANOVA
Income	Logistic Regression	Logistic Regression	Linear Regression	Linear Regression

with the socio-demographic variables investigated. Age and social class (measured by education and income) were the most important determinants.

Age and income, in particular, were found to affect choice of NPOs, amount donated, and also frequency of giving. Respondent’s age had an influence on the form of donation. Education had some effect on support for specific NPOs and amount donated, but had no significant impact on donation frequency. Education and income, as well as gender, were not remarkably influential on forms of charitable giving. Gender hardly influenced the NPOs selected, and affected neither the amount donated nor the frequency of giving. The findings are now discussed in more detail.

4.1. The Influence of Gender on Charitable Giving

With respect to types of NPOs supported, females were more likely to contribute to environmental issues and animal protection – this correlation, however, was weak. Males, on the other hand, more often supported local friendly societies (see Table IV). Concerning forms of giving, women more often bought charity products and donated goods such as clothes or furniture, whereas men preferred to donate blood and to carry out volunteer work in charitable organisations (see Table V). Gender had no significant impact on amount donated and frequency of charitable giving (see Table VI).

4.2. The Influence of Age on Charitable Giving

Age positively affected the decision for a target NPO in the case of church organisations, social services, health care organisations, emergency aid, children’s organisations, refugee organisations, and development

aid (see Table IV). Furthermore, elderly people were significantly more likely to donate to church collects, street collections and in response to a direct mailing. Age also had a positive impact on the likelihood of assuming financial responsibility for a person or a project, on contributing goods such as clothes or furniture, and on the likelihood of organ donations. However, age had a significant negative effect on blood and (weakly) on internet donations (see Table V). Age had a significant positive influence on both amount and frequency of charitable giving (see Table VI).

4.3. The Influence of Education and Income on Charitable Giving

Higher education was found to lead to significantly greater support for environmental and animal protection, for development aid and also for human rights organisations. People with lower education, on the other hand, tended to give significantly more often to health care organisations and emergency aid (see Table IV). Higher education also led to a significantly greater chance of being a member of a charitable organisation paying a regular membership fee and of assuming (financial) responsibility for a person or a project; whereas lower education resulted in a significantly higher probability of giving at street collections and blood donations (see Table V). Further, education was found to positively influence the amount donated, but did not show a significant impact on frequency of giving (see Table VI).

Similar effects were found for income. The higher their income was, the more likely people were to donate to environmental and animal issues, development aid,

human rights organizations, and to refugee organisations. On the other hand, lower income led to significantly more charitable giving for emergency aid and self-help groups (see Table IV). Similarly, income positively affected the chance of being a member of a charitable organisation paying a regular membership fee as well as the chance of assuming (financial) responsibility for a person or a

project and of giving in response to a direct mailing (see Table V). Higher income resulted in greater amounts donated and a (weakly) significant decrease in the frequency of charitable giving (see Table VI).

5. Interpretation of Study Results

While the results presented above mostly replicate earlier findings, we aimed to gain further insights from

Table IV: The effects of gender, age, education, and income on choice of NPO supported

Donation behaviour	Gender	Age	Education	Income
Church Organisations	n.s.	$\beta = 0,28$ $p < 0,01^{***}$	n.s.	n.s.
Social Services	n.s.	$\beta = 0,34$ $p < 0,01^{***}$	n.s.	n.s.
Health Care	n.s.	$\beta = 0,45$ $p < 0,01^{***}$	$p = 0,01^{***}$	n.s.
Emergency Aid	n.s.	$\beta = 0,51$ $p < 0,01^{***}$	$p < 0,01^{***}$	$\beta = -0,49$ $p < 0,01^{***}$
Children's Organisations	n.s.	$\beta = 0,36$ $p < 0,01^{***}$	n.s.	n.s.
Environ. & Animal Protection Organis.	$p = 0,08^*$	n.s.	$p = 0,1^*$	$\beta = 0,29$ $p < 0,05^{**}$
Refugee Organisations	n.s.	$\beta = 0,18$ $p < 0,05^{**}$	n.s.	$\beta = 0,27$ $p = 0,05^{**}$
Development Aid	n.s.	$\beta = 0,25$ $p < 0,05^{**}$	$p < 0,01^{***}$	$\beta = 0,33$ $p = 0,05^{**}$
Human Rights Organisation	n.s.	n.s.	$p = 0,04^{***}$	$\beta = 0,51$ $p = 0,01^{***}$
Local Friendly Societies	$p = 0,07^*$	n.s.	n.s.	n.s.
Local Citizens' Initiatives	n.s.	n.s.	n.s.	n.s.
Self-help groups	n.s.	n.s.	n.s.	$\beta = -0,80$ $p < 0,05^{**}$

n.s. ... not significant

* ... significant at the 90% level (weakly significant)

** ... significant at the 95% level (significant)

*** ... significant at the 99% level (highly significant)

Table IV: The effects of gender, age, education, and income on choice of NPO supported

Donation behaviour	Gender	Age	Education	Income
Church Collects	n.s.	$\frac{\beta = 0,14}{p < 0,05^{**}}$	n.s.	n.s.
Street Collections	n.s.	$\frac{\beta = 0,28}{p < 0,01^{***}}$	$p = 0,08^*$	n.s.
Donation Boxes	n.s.	n.s.	n.s.	n.s.
Direct Mailing	n.s.	$\frac{\beta = 0,28}{p < 0,01^{***}}$	n.s.	$\frac{\beta = 0,20}{p = 0,1^*}$
TV, Radio, Newspaper Announcem.	n.s.	n.s.	n.s.	n.s.
Lotteries, Raffle tick.	n.s.	n.s.	n.s.	n.s.
Charity Products	$p = 0,02^{**}$	n.s.	n.s.	n.s.
Charity Events	n.s.	n.s.	n.s.	n.s.
Internet	n.s.	$\frac{\beta = -0,73}{p < 0,1^*}$	n.s.	n.s.
Testament	n.s.	n.s.	n.s.	n.s.
Regular fee as member of charitable org.	n.s.	n.s.	$p = 0,08^*$	$\frac{\beta = 0,30}{p < 0,05^{**}}$
Financial responsib. for person/project	n.s.	$\frac{\beta = 0,53}{p < 0,05^{**}}$	$p = 0,05^*$	$\frac{\beta = 0,91}{p < 0,01^{***}}$
Goods (clothes, furniture, ...)	$p = 0,06^*$	$\frac{\beta = 0,20}{p < 0,05^{**}}$	n.s.	n.s.
Blood	$p = 0,04^{**}$	$\frac{\beta = -0,33}{p < 0,01^{***}}$	$p = 0,05^*$	n.s.
Organs	n.s.	$\frac{\beta = 0,45}{p < 0,1^*}$	n.s.	n.s.
Volunteer Work	$p < 0,01^{***}$	n.s.	n.s.	n.s.
Amount donated	n.s.	$\frac{\beta = 0,17}{p < 0,01^{**}}$	$p < 0,01^{**}$	$\frac{\beta = 0,19}{p < 0,01^{**}}$
Frequency of giving	n.s.	$\frac{\beta = 0,23}{p < 0,01^{**}}$	n.s.	$\frac{\beta = -0,11}{p < 0,1^*}$

n.s. ... not significant

* ... significant at the 90% level (weakly significant)

** ... significant at the 95% level (significant)

*** ... significant at the 99% level (highly significant)

Table VI: The effects of gender, age, education, and income on forms of donation

	Amount Donated	Frequency of Giving
Gender	n.s.	n.s.
Age	b = 0,17 p < 0,01**	b = 0,23 p < 0,01**
Education	p < 0,01**	n.s.
Income	b = 0,19 p < 0,01**	b = -0,11 p < 0,1*

n.s. ... not significant

* ... significant at the 90% level (weakly significant)

** ... significant at the 95% level (significant)

*** ... significant at the 99% level (highly significant)

the data through post hoc interpretation. The aim was to derive some fundamental theoretical dimensions that might not only enhance our understanding of individual charitable giving (and, thus, enrich extant theory on the determinants of donating), but also represent a more sophisticated basis for donor segmentation helpful for fundraisers confined to socio-demographic information. The way we proceeded in our analytical process is comparable to grid-based grouping of elements (see Scheer & Catina, 1993, pp. 47-49). The interpretation procedure followed the idea of content analysis (Merten, 1995), and involved systematic structuring (Glaser & Strauss, 1967). We first differentiated positive and negative significant relationships using shadings, as can be seen in Table VII, then looked for patterns in the data that could be explained by psychology, consumer behaviour, and general marketing theory or are supported by findings of other empirical studies on donation behaviour.

6. Fundamental Dimensions of Individual Charitable Giving

The post hoc interpretation of study findings referring to the literature actually suggested that people are particularly likely to donate under certain conditions: (1) when the purpose of the NPO pertains to the sphere of

the individual; (2) when there is a likelihood of benefiting from the services of an organisation; (3) when the donation does not represent overmuch expense or effort for the potential donor.

6.1. The Purpose of the NPO Pertains to the Sphere of the Individual

The fact that women rather than men give for animals and the environment, donate goods and buy charity products might be traced to the caring female role proposed by Gilligan (1982), as well as to a still generally stronger household-orientation among women. This interpretation is in line with Schlegelmilch et al.'s (1997) conclusion that men primarily buy as well as volunteer to sell raffle tickets, which are offered regularly in associations (such as rugby or football clubs) predominantly frequented by males.

Older people not only feel more involved with church organizations, as is strongly supported by current value surveys (e.g. Arbeitsgruppe Pastoralsoziologie 1999/2000), but also give more frequently than their younger counterparts to these institutions. Again, Schlegelmilch et al.'s (1997) results point very much in the same direction. They indicated that those who think that religion is unimportant give less to church collections. Older people also tend to support children's

Table VII: Results on the impact of socio-demographic variables on individual charitable giving

Donation behaviour	Gender	Age	Social class	
			Education	Income
Church Organisations	–	Older people more than younger	–	–
Social Services	–	Older people more than younger	–	–
Health Care	–	Older people more than younger	Lower education more than higher	–
Emergency Aid	–	Older people more than younger	Lower educated more than higher	Lower income more than higher
Children’s Organisations	–	Older people more than younger	–	–
Types of NPOs Environ. & Animal Protection Organis.	Women more than men	–	Higher education more than lower	Higher income more than lower
Refugee Organisations	–	Older people more than younger	–	Higher income more than lower
Development Aid	–	Older people more than younger	Higher education more than lower	Higher income more than lower
Human Rights Organisation	–	–	Higher education more than lower	Higher income more than lower
Local Friendly Societies	Men more than women	–	–	–
Local Citizens’ Initiatives	–	–	–	–
Self-help groups	–	–	–	Lower income more than higher
Forms of donation Church Collects	–	Older people more than younger	–	–
Street Collections	–	Older people more than younger	Lower education more than higher	–
Donation Boxes	–	–	–	–
Direct Mailing	–	Older people more than younger	–	Higher income more than lower
TV, Radio, Newspaper Announcem.	–	–	–	–

Table VII: Results on the impact of socio-demographic variables on individual charitable giving (Continued)

	Donation behaviour	Gender	Age	Social class	
				Education	Income
Forms of donation	Lotteries, Raffle tick.	–	–	–	–
	Charity Products	Women more than men	–	–	–
	Charity Events	–	–	–	–
	Internet	–	Younger people more than older	–	–
	Bequest	–	–	–	–
	Regular fee as member of charitable org.	–	–	Higher education more than lower	Higher income more than lower
	Financial responsib. for person/project	–	Older people more than younger	Higher education more than lower	Higher income more than lower
	Goods (clothes, furniture, ...)	Women more than men	Older people more than younger	–	–
	Blood	Men more than women	Younger people more than older	Lower education more than higher	–
	Volunteer Work	Men more than women	–	–	–
	Organs	–	Older people more than younger	–	–
	Amount donated	–	Increases with age	Increases with education	Increases with income
	Frequency of giving	–	Increases with age	–	Decreases with income

Note 1: Shadings have been used to differentiate negative from positive significant relationships: Positive relations are shaded, negative relations are not shaded. Shadings were also used to demonstrate gender differences: Fields in which women are more likely to donate are shaded, while fields in which men are more prone to give are not shaded.

Note 2: Social class, measured by education and income, was regarded as high, when individuals scored high on both of these dimensions, and it was classified as low, if individuals scored low on both.

organisations. This may have its source in their wish to have more contact with children or may represent some kind of “substitute” for grandchildren who either do not (yet) exist or with whom they do not have (much) contact. Sargeant (1999), pointing to respective theoretical foundations (Caplow, 1984; Graney & Graney, 1974), suggested that elderly members of society may experience pseudo-social interaction through the relationships they build up with charities and, in essence, exchange one form of social interaction with another.

Further, less educated individuals who tend to belong to a lower social class were found to donate blood and give at street collections more often (for comparable results see again Schlegelmilch et al., 1997). Persons of higher social status (highly educated and higher income), on the other hand, showed a higher readiness to donate for more “abstract” or “mentally remote” purposes such as development aid, refugees and human rights. This might similarly be explained with reference to the individual sphere. Kroeber-Riel and Weinberg (1999) hold that people in lower social classes are more concerned with their immediate surrounding, whereas individuals in higher social classes more often tend to have their points of reference in the wider social environment.

Altogether, female caring and household-orientation, age-dependent church engagement and status-dependent reference to the wider or closer environment represent in a similar manner conditions pertaining to the particular sphere of the various donors (women, older people and individuals of higher or lower social status respectively). This makes these donors particularly prone to give. Findings of other studies in the literature evince similar patterns, suggesting that individuals are particularly prepared to give to charities that are relevant to their individual sphere. Sargeant (1999, p. 221), for example, argues that donors “prefer to concentrate on those categories of cause which are either perceived as most relevant to their segment of society, or which are perceived more widely as supporting how they wish to see themselves”.

6.2. There is a Likelihood of Benefiting from the Services of an Organisation

According to our findings, men prefer to join local friendly societies. Schlegelmilch et al. (1997) state that this group consistently tends to give to shop-counter collections where boxes are placed in public locations. These results might be explained by the fact that males tend to be less home-oriented and look rather for social

contacts and recognition outside the family (Kroeber-Riel & Weinberg, 1999). Research in consumer behaviour has consistently shown that men tend to be more influential when products for outside consumption (e.g. cars) are bought, while women dominate buying decisions for goods used at home (e.g. kitchen equipment) (Davis & Rigaux, 1974; Kirchler, 1989).

We also observed that older people often gave to social services, health care, and emergency aid. It is obvious that older people tend to use the services of such organisations more often than younger people or, at least, may expect to need them in the near future. Therefore, they are more interested in supporting such institutions.

Less educated individuals prefer to donate to health care and emergency aid. It is reasonable to assume that this group, like the older people referred to above, is more likely to expect to benefit from these organisations than people with higher education who tend to belong to a higher social class and may have private health and home insurance.

Overall, it can be concluded that the propensity to donate to a certain organisation increases with the likelihood of benefiting from its services. A similar proposition can be found in the literature: Sargeant (1999), referring to earlier works (Amos, 1982; Frisch & Gerrard, 1981; Krebs, 1970), argued that individuals will select charities to support on the basis of whether they have benefited from them in the past or believe that they might do so in the future. Similarly, Bruce (1998) and Nichols (1991) state that individuals who suffer from a particular complaint or are related to a sufferer from a particular complaint will be more disposed to give to an organisation involved in combating this complaint.

6.3. The Donation Does Not Represent Over Much Expense or Effort

Not surprisingly, we found that amounts donated increase with income. This is in accordance with earlier research (Haibach, 1998; Sargeant, 1999; Schlegelmilch et al., 1997, 1992; Schneider, 1996) and seems to be easily explained by the fact that people with higher income can afford to give a larger absolute amount per year for charitable purposes.

Further, individuals of higher social status (highly educated, higher income) were found to be more likely to be members of charitable organisations paying a regular fee or to assume (long-term) financial responsibility for a person/project. On the other hand, the

frequency of giving is higher for older people and lower for people of higher status (particularly higher income). These findings can be interpreted by considering that the decision to donate and the act of donation not only represent a financial burden but also involve psychic costs (Kotler, 2002). Frequent payments seem to be more often made by older people who can be expected to have more time at their disposal, and less often by persons of higher social status who are likely to have less spare time to deal with such issues. The latter group may prefer to pay higher amounts less often or possibly make regular payments (membership fees or support of a person/project) by automatic bank transfer.

Another example of donation behaviour is that men rather than women donate blood or carry out volunteer work. It can be assumed that, due to socialisation, men are more likely to donate blood than women. Pilavin, Pilavin, and Rodin (1975) suggest that blood donations can often engender feelings of heroism on the part of the giver, which is more likely to be attractive to men than women. Further, the fact that women in most countries, even when working outside their homes, do the larger part of the housework leaves them less time than their male counterparts to invest in volunteer work.

Younger people prefer to donate blood, whereas older citizens more often make organ donations. This, again, seems intuitively reasonable as donating blood presupposes a certain state of health and a good constitution to accept the physical and psychological burden of a blood donation. On the other hand, older people often wish to “do something” good in their lives and might hope to become eternal by offering their organs to people who would need them to survive (Nuber, 2002). For younger individuals, death might still be too remote for them to start thinking about donating organs.

Finally, the study showed that older people tended to give more frequently when directly approached (in church, on the street or via direct mailings). This seems attributable to the minimal physical effort required for them to make a donation (Haibach, 1998). On the other hand, younger persons, who can be expected to be more at home with IT and to have less spare time than their older counterparts, are the group most willing to donate via the internet (Sargeant, 1999).

Altogether, this evidence can be interpreted to show that people tend to prefer to donate in a way that involves the lowest possible or at least the most justifiable cost – in financial, physical, and psychological terms. The notion

that individuals tend to minimise cost on the various dimensions is well-accepted in the marketing literature (Kotler, 2002).

7. Discussion and Managerial Implications

In this research, we investigated determinants of donor behaviour using a two-tiered approach. Whereas our statistical results replicate earlier findings (however, in a more comprehensive approach than other studies), the fundamental dimensions identified in our post hoc interpretative analysis add significantly to the understanding of individual charitable giving. Such an understanding is imperative for fundraisers in their solicitation activity, and is particularly relevant in view of the current situation in the voluntary sector. While, at present, “little segmentation takes place, and donors typically receive a standard appeal package” (Sargeant, 2001, p. 25), the intensifying competition for private donations might provide the impetus to target potential donors more specifically. More and more, charities will need to become professional and to select and target their supporters systematically (Kotler & Andreasen, 1996). The fundamental dimensions derived from this research relate socio-demographic to behavioural characteristics and offer practitioners an efficient and reliable basis for donor-market segmentation. In particular, these dimensions represent easy-to-use criteria for fundraisers who have limited available data on their donors.

A specific NPO can benefit from applying the dimensions proposed here in the following way. First it needs to figure out which groups might be prone to charitable giving by identifying whether and to what extent the basic dimensions apply: (a) the purpose of the NPO is relevant to the individual’s sphere. Our results (e.g. that goods are donated by women who keep house, children are supported by older people who wish to care for children, men like to socialise outside their homes) here can be seen as demonstrative examples. (b) Individuals might benefit from the NPO’s services. We have shown that older people are more likely to need health care, while young professionals may be less involved and, hence, less willing to support such NPOs. Again, other aspects can be considered by marketing practitioners in the non-profit sector. (c) The donation represents no excessive financial expense or physiological/psychological effort. These expenses or efforts can comprise those identified in our study (such as that males more easily donate work time and blood or that higher status individuals are willing to give more money, but have less time to engage in time-consuming

payment activities) as well as other cost-dimensions.

Those target groups defined by fundraisers based on the proposed dimensions can be regarded as segments highly involved or ready-to-give for the particular organisation or cause. For these prospects or donors, fundraising approaches are likely to be highly successful. NPOs might also use their knowledge of the target group's favoured fundraising methods to identify promising strategic fundraising alternatives not currently employed. Also, other segments can be targeted successfully by using the dimensions presented. We recommend addressing potential donors in the following ways: (a) show that the purpose of the donation is relevant to the individual's sphere; (b) point out benefits from the organisation for the donor, and (c) increase the convenience of charitable giving and/or communicate that donating is worth the expense/effort.

8. Limitations and Suggestions for Further Research

The findings of our study seem to be of theoretical value as well as practical relevance. However, some limitations need to be pointed out. We stress that the dimensions identified are the results of interpreting the data and the statistical results referring to extant theoretical concepts. Further research is needed to validate the fundamental dimensions we have identified based on the interpretation of our data. Essentially, some of the conclusions concerning the relationship between different demographic variables and different charities are intuitive and supported by little theoretical literature. These particularly need to be tested empirically (in a manner that permits their falsification) before they can be accepted.

Social desirability error generally represents a problem in self-reports on sensitive subjects such as donation behaviour. Although self-completion questionnaires minimise the propensity to respond in a socially desirable way, this problem cannot be eliminated. Further, the study was conducted in a local region of just one single European country, and the researchers involved in the post hoc interpretation of the data all come from Austria. While this research extends the extant literature, which is highly US- and UK-focused, to examine the cross-cultural generalisability of our results, empirical research in other countries and using multicultural research teams is suggested to provide data for comparison.

Finally, the focus of this study was on socio-demographic and behavioural aspects of individual

charitable giving. For a more comprehensive understanding of individual donation behaviour, the findings presented need to be reconciled with motivational and other psychographic dimensions relevant to donors' decision-making. As one step in an ongoing process, however, we believe the fundamental dimensions deduced not only represent a fruitful basis for fundraisers but may also serve as a starting point for further empirical studies on individual charitable giving.

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