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Charitable donor behavior:
The role of brand image in charitable giving among Finnish
millennials

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Master's thesis in international marketing

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Abstract for Master's thesis

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Title: Charitable donor behavior: the role of brand image in charitable giving among Finnish millennials	
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<p>Abstract:</p> <p>Research in charitable donor behavior has focused on how much, in which way, and why individual private donors donate to non-profit organizations (NPOs). However, less research has been dedicated to understanding the influence of brand associations on the willingness to donate. The target group of this study is potential millennial donors in Finland, since literature has found the donor behavior among them less studied overall. This study is further motivated by the clear lack of research in donor behavior and particularly the role of brands in a Finnish market.</p> <p>Since the importance of brands and brand management has emerged also in the non-profit sector, there is an apparent need to investigate their influence on donor behavior. Donor perceptions have been claimed to be essential for the creation of strong non-profit brands, since the value of the brand is manifested in the minds of donors. Decision-making has also been argued to be dominated by the donor's subjective perception, which accentuates the importance of understanding how non-profits are perceived.</p> <p>The aim of this study is to firstly explore the motivations for donating among the target group, followed by an investigation of the most important brand associations relating to the willingness to donate. This furthermore creates the basis for the development of a strong brand image, which has been found to influence charitable giving.</p> <p>The empirical study has been conducted using qualitative methods and social constructionism as the philosophical basis. All primary data have been collected through semi-structured interviews, which have been analyzed through thematic analysis. This thesis uses an abductive approach to inquiry, allowing for a constant dialogue between the empirical study and the theoretical framework.</p> <p>The results of the empirical study showed that most interviewees are not engaging in charitable giving, but that they have a positive attitude towards donating. It also found that they consequently have very little knowledge about non-profits and are thus unable to connect desirable brand associations to the organizations they recognized. A general uncertainty regarding the trustworthiness, accountability and transparency was found in different parts of all interviews, suggesting that brand management is needed in the non-profit sector. A consensus was gained about the most desirable brand associations, which related to reliability, efficiency and ethicality in the brand image dimensions conceptualized by prior research. A new dimension was created to meet the demands of the target group, who suggested transparency to be the most reoccurring brand association.</p> <p>The study has answered the theoretical, empirical and normative research questions through presenting a comprehensive literature review in the topic, by examining the target groups' perceptions of non-profits in general and based on specific companies. Finally, the study provides theoretical and practical implications, as well as suggestions for further research.</p>	
Key words: non-profit organizations, charitable giving, donor behavior, branding, brand image, brand associations.	
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Till Fafi, som ville att jag blir apotekare, nu blev jag ändå ekonomie magister.

Mummille, joka odotti tätä päivää, mutta ehti jo Erkon luo taivaaseen lentää.

Erkolle, jonka jalanjäljissä kuljen.

Till Famo, som jag önskar hade varit med oss längre.

1 INTRODUCTION

This chapter aims to introduce the background to this study (1.1), define the problem statement (1.2) and determine the objective and research questions (1.3) this thesis aims to answer. Moreover, the focus and delimitations (1.4), method (1.5) and layout of the study (1.6) will be introduced. Lastly, key concepts (1.7) used in this thesis will be presented.

1.1 Background

In the past decades, the need for social, economic, environmental and humanitarian assistance has increased (Laidler-Kylander & Shepard Stenzel, 2013), partly due to increasing volatile environmental and political circumstances as well as the changing role of governments. Governments are no longer providing for public services and ensuring the common good to the same extent as before, which has led to more non-profit organizations (NPOs) taking over these roles (Daw & Cone, 2011). At the same time, there has been a large increase in NPOs (Venable et al., 2005; Stride & Lee, 2012), which has led to competition for funding. Acquiring funding is particularly challenging for non-profits, because of a changing global economic and political atmosphere. There has been a decrease in the number of donations that non-profits are receiving from governmental, institutional, foundational and organizational donors (Laidler-Kylander & Shepard Stenzel, 2013). This has consequently led to the need for acquiring funding especially from individual private donors, i.e. regular people.

In Finland, a study of decision and policy makers in 2018 found that up to 40 % of the subjects believed that non-profits should increasingly strive towards acquiring private donations over public sector funding (Taloustutkimus, 2018). European Fundraising Association (2018) noted that the need for alternative funding sources among non-profit organizations in Finland has become greater and is expected to increase additionally in the future. Non-profits have been expected to invest in gaining single donations more than any other type of donations in the year of 2019 (EFA, 2018). Hou et al. (2009) and Ranganathan and Henley (2008) also suggest that

non-profits increasingly must rely on individual private donors for their funding over the traditional donors such as governments, institutions, foundations, and organizations, because of increased competition.

At the same time as the demand for more individual private donations has increased, it has been suggested that charitable giving among the millennial generation is decreasing. Millennials are less likely to participate in charitable giving than older generations, partly as there is a general disbelief in philanthropy, and distrust towards institutions (Schloderer et al., 2014). Researchers have also argued that acquiring donations has become more challenging, partly because of the expansion of the non-profit market place, overwhelmed by competition (Paco et al., 2014; Laidler-Kylander, Shepard Stenzel, 2013; Michel & Rieunier, 2012; Ritchie et al. 1998).

Another challenge affecting organizations' ability to reach donors is the over-communication in society, referring to the vast amounts of communications people are subjected to, which exceeds their brain's processing capabilities (Ries & Trout, 1986). As people are only capable of processing limited amounts of information, it is essential for organizations to occupy a place in people's minds. In addition, Laidler-Kylander and Shepard Stenzel (2013) suggest that a lack of differentiation between non-profits has made it more difficult for donors to distinguish and choose between organizations to donate to. Difficulties in distinguishing between non-profits stems from unwillingness among organizations to properly differentiate themselves, because of a fear of excluding some donors. It has been argued that it, in fact, would be highly beneficial for NPOs to clearly differentiate themselves from their competition (Paco et al., 2014; Stride & Lee, 2007; Laidler-Kylander & Shepard Stenzel, 2013).

According to Daw and Cone (2011), donor behavior among both public and individual private donors has changed in the past decades, in a sense that donors are setting stricter criteria when making decisions in regard to donating. The stricter criteria refer to donors becoming more aware of, and less willing to support organizations' general operating costs (Napoli, 2010). Donors want to see tangible results from their contributions and they want their contributions to go straight to the beneficiaries (Daw & Cone, 2011). As achieving social impact often means meeting

intangible goals (Mort et al., 2007), NPOs are not always able to provide concrete evidence of their impact in return for donors' financial contributions. When donors are unable to see the direct results of their work, they need to rely on trust for the organization to deliver on what they have promised (Sargeant & Lee, 2004).

Due to the challenging funding environment, non-profit organizations have realized the need for a more professional manner of managing fundraising, which has led to more commercial marketing practices gaining a foothold in the non-profit sector (Ritchie et al. 1998). As the criteria for donating have become stricter, especially among the millennial generation, and ever more emphasis is being put on the trustworthiness of non-profits, many authors have suggested the incorporation of branding in NPO's marketing strategies as a solution (see e.g. Laidler-Kylander & Shepard Stenzel, 2013; Paco et al., 2014; Michel & Rieunier, 2012; Naddaff, 2004; Napoli, 2010; Sullivan Mort et al., 2007; Ritchie et al., 1998; Burke & Cooper, 2012; Stride & Lee, 2010). Strong non-profit brands have been identified as essential tools in creating differentiation and competitive advantage for organizations in the highly competitive non-profit marketplace (Venable et al., 2005). Ritchie et al. (1998) describe brands as being conveyors of what the organization seeks to achieve to their donor audience and represent holistic ways of outlining the benefits of donating to a specific organization.

The importance of the brand is described by several authors both in the for-profit and non-profit sectors as a guarantee about the validity and efficiency of the organization (Kapferer, 2012, Burke & Cooper, 2012) as well as assurance for quality and insurance against poor performance (Balmer & Gray, 2003). Burke and Cooper (2012) describe brands as facilitators of decision making and act as comprised knowledge, which are functions of trust. Trust again has been identified to have a central role in the willingness to donate to non-profits (Sargeant & Lee, 2004; Sargeant, West & Ford, 2006), which indicates that building strong non-profit brands is of the utmost importance when aiming to generate donations (Laidler-Kylander & Shepard Stenzel, 2013). Ritchie et al. (1998) suggest brands to be useful in relation to a variety stakeholder groups. They are effective in attracting funds from the public, generating partnerships with businesses and creating relationships to volunteers and staff (Ritchie et al., 1998)

1.2 Problem statement

There is a growing body of literature researching donor behavior and the influence of various elements on donating. Understanding donor behavior and what affects it has become ever more valuable for both scholars and practitioners due to the growing challenges in acquiring charitable donations. Literature has long focused on motivations for donating, resulting in an understanding of the internal motivations for donating (see e.g. Bekkers & Wiepking, 2011; Mainardes et al., 2016). Degasperri and Mainardes (2017) argue that there is a lack of literature on the external motivations to donate, including a lack of understanding of the influence of organizational characteristics on driving donations. Recently, more attention has been aimed at studying branding in non-profits and its role in donor behavior, since it has been found to stimulate the intention to donate (see e.g. Sargeant & Lee, 2005; Venable et al., 2004; Sargeant et al., 2008).

Although factors relating to the organization's promotional efforts, and their brands have been suggested to influence the intention to donate, they have been overlooked in non-profit literature (Stride & Lee, 2007). Bendapudi et al. (1996) suggested that little is known about the effects of the intermediary organization in the donor decision making process, which has sparked an interest among scholars to continue studying the topic in recent years.

In Finland, donor behavior research is particularly sparse and outdated. Existing studies have determined the ways and frequency of giving, rather than the motivations behind giving (Grönlund, 2017). There is, thus, a clear lack of studies investigating the underlying motives for giving and which factors affect this behavior in Finland. As the funding environment in Finland has moved toward more emphasis on gaining private individual donations (Taloustutkimus, 2018), there is an apparent need for studies on the underlying motivations and aspects affecting people's decision making when donating in Finland. Studies overall have suggested that less is known about decision-making in relation to charitable giving, and notably the role of brands in the decision-making processes (see e.g. Laidler-Kylander & Shepard Stenzel, 2013; Stride & Lee, 2007; Michaelidou et al., 2015; Null, 2011).

The central tenet of this study is that non-profit brands influence donor behavior, as suggested by prior studies (Michel & Rieunier, 2012; Paco et al., 2014; Michaleidou et al., 2015). Recently, more research on non-profit brands has emerged, and brands have even been suggested to be more important for non-profits than for for-profits (Laidler-Kylander & Stone, 2009). Research has argued that the intangibility of non-profits' work has contributed to the challenges among NPOs to gain donations, but that branding activities have been considered a tool in alleviating these challenges. The intangibility of non-profits' work relates to them offering services and ideas rather than products (Venable et al., 2005), as well as the skewed buyer-user relationship when donating to NPOs. Since donors are not the end users of what they are buying, they are unable to evaluate the value of their purchase (Foster et al., 2009), which suggests that NPOs need to enjoy high levels of trust and reliability from donors (Venable et al., 2005). Brands have been described to ensure the reliability and validity of non-profits' work, to reduce the risk involved in deciding to donate, and function as catalysts of trust (Sargeant & Lee, 2004), which suggests that they are highly relevant for the donor decision-making process.

Although literature on branding in the non-profit sector exists, non-profit organizations have only more recently discovered the value of engaging in more brand management activities (Burke & Cooper, 2012; Stride & Lee, 2010). Despite the existence of literature on the topic of non-profit branding (Michel & Rieunier, 2012; Burke & Cooper, 2012; Laidler-Kylander & Shepard Stenzel, 2013; Bennett & Gabriel, 2003; Sargeant et al., 2008; Mort et al., 2007; Paco et al., 2014), both Stride and Lee (2007) and Michaelidou et al. (2015) suggest that the topic is only emerging in the context of non-profits. Sargeant et al. (2008) argue that there is a lack of empirical research on the specific role of branding in generating donations. This is interesting, since they suggest that there is a variety of literature supporting brands' ability to develop trust, which encourages support, reduces the perceived risk among donors, and functions as an effective conveyer of the values and beliefs of the organization (Sargeant et al., 2008).

When aiming to understand donor behavior, it is essential to understand it from a donor perspective. In commercial consumer behavior research, authors have suggested that consumers make decisions based on their perception of reality, rather

than an objective reality (Schiffman & Wisenbult, 2015). The perception of reality is a highly individual phenomenon; each person perceives reality based on their own values, experiences, and needs. This suggests that it is increasingly important for marketers to understand an individual's perceptions to determine the factors that influence their donor behavior (Ibid.). The study of perceptions is closely connected to the concept of branding, as brands provide the means for businesses to occupy a distinct place in the minds of consumers. Occupying a place in the minds of donors is especially important in crowded and over-communicated marketplaces (Ries & Trout, 1986), and can be achieved through brand associations that are formed in donors' minds. The set of brand associations organized in a meaningful way form a perception of the organization's brand, called brand image. (Aaker, 1996; Schiffman & Wisenbult, 2015).

Research on brand image in the non-profit context is still limited. Studies by Michel and Rieunier (2012), Paco et al. (2014), Bennett and Gabriel (2003) and Michaelidou et al. (2015) have previously researched the effect of brand image on donor behavior and the intention to donate. The studies have found brand image to have a positive impact on the intention to donate, which implies studying its effect on donor behavior to be useful. Michaelidou et al. (2015) suggested that brand image influences donor behavior, but that there is a lack of brand image measures suited for the non-profit sector. All existing studies on brand image have been conducted quantitatively, aiming to predict donor intentions. Studies by Michel and Rieunier (2012) and Michaelidou et al. (2015) have determined the brand associations for their brand image measurement scales through exploratory qualitative studies, which have been presented with limited focus on why certain associations were chosen. There is, thus, a lack of research on understanding donor perceptions relating to brands and why they perceive certain brand associations to be essential.

As charitable giving in Finland specifically is a scarcely studied topic (Grönlund, 2017), this study becomes even more relevant and can be useful both from a practical and theoretical point of view. There is an apparent lack of studies examining the role of brands in stimulating donations in Finland. Grönlund (2017) emphasizes the need to understand the tenets of charitable giving since it has become more accepted and visible in Finland, which consequently has led to the development of more

professional approaches to fundraising. The qualitative approach chosen in this study can provide valuable insights about motivations and the role of brands in giving in Finland, where these types of studies have not been conducted. Since there is a lack of research exploring donor perceptions qualitatively in general, this study can provide new insights for understanding the role of individual perceptions – in the form of brand image - in donor decision making in Finland.

The target group of this study provides additional value to this thesis, as the chosen target group consists of older millennials, aged 25-38. As it is known that millennials give less to non-profits than other donor groups, and they have been suggested to be more skeptical towards donating, gaining more knowledge of their donor behavior is considered highly desirable. This study has targeted educated individuals between the ages of 25 and 38, since they have been found less likely to donate because of their age group, but controversially more likely to donate because of their level of education (Grönlund, 2017) and the consequent higher levels of income. In conjunction with their growing income levels (Pyöriä et al., 2017) and higher purchasing power (Hyllegard et al., 2010), millennials as a target group are suggested to serve as a viable potential donor group. Through an increased understanding of their donor behavior, millennials could provide organizations with valuable information that can help them generate more donations.

1.3 Objective and research questions

The aim of this study is to investigate what motivates potential millennial donors to donate and which brand associations are considered most desirable in organizations among the target group. These findings will base the assumptions of how a strong brand image can be created.

The premise of this study is that potential millennial donors are less motivated and more skeptical towards donating. It is also evident that there is a lack of research in various organizational factors affecting the decision to donate. Branding in general, and brand image particularly has been suggested to serve as a differentiating factor that influences donor behavior and donor decision making, which suggests its relevance in donor decision-making processes. Since the effect of brand image has

been found to influence donating, but such studies have not been conducted in Finland, investigating how a strong brand image can be created in the minds of a relevant target group is highly interesting.

The aim of this study is therefore to examine which brand associations are most valued among the target group, and how perceptions of brand associations can create the strongest brand image. Brand image is understood through the brand associations that determine it, which is why the empirical study is aimed at understanding the brand associations that determine donors' decision to donate. Through understanding why donors give and what they find important when deciding to donate to non-profits, the target group's perceptual determinants regarding organizational brands can be determined. From a practical point of view, the findings can be valuable for non-profits when creating a strong brand image to further be able to compete better with a variety of available non-profit brands.

This thesis aims to answer three questions: one theoretical question about the motivations behind giving, one empirical question, exploring the role of brand image in donor behavior, and lastly, one normative question examining how non-profits can use donor perceptions to gain donations. Thus, the questions are following:

1. What are the donors' motivations behind charitable giving?
2. How do the most relevant brand associations construct a strong brand image among millennial donors in Finland?
3. How can donor perceptions be useful for NPOs in gaining donations?

1.4 Focus and delimitations

To achieve the aim of this thesis, the study combines consumer behavior and branding literature, with specific focus on non-profit branding and donor behavior. Literature on donor decision making and non-profit branding is scarce, which has resulted in combining commercial marketing literature with non-profit marketing research.

The focus of the study is on a specific target group, delimited demographically by age. It includes so called older millennials, meaning persons between the ages of 25

and 38. The millennial generation is often referred to persons born after 1981, and who have reached early adulthood in the 21st century. This study has chosen to delimit the age group from 25-38, because of the assumption that persons under the age of 25 are more likely to have less disposable income, and therefore are less likely to donate. The target group is delimited in terms of education level, as convenience and snowball sampling were chosen as sampling methods in this thesis. The target group and sampling method will be further discussed in chapter 3.4.3.

The interview subjects have additionally been delimited geographically, as the study concerns millennials living in Finland. Since there is a lack of literature on donor behavior and branding, specifically in Finland, the delimitation can be considered appropriate. This delimitation, however, has affected the interview process based on the language used in research. The interviewees' responses might have been affected due to interviews being conducted in English with non-native English speakers. It could be argued that interviewees are able to express their perceptions better in their native language. However, translating research data could have posed issues regarding reliability, which is why it was considered more suitable to conduct interviews in English.

The study is further delimited regarding the type of donations studied. Although literature has suggested there to be many forms of donating, such as donating time, money and things, this study focuses mainly on monetary donations. As the non-profit sector has seen an increased need for monetary donations, and as monetary donations are the most prominent form of donations in developing countries (CAF, 2018), this delimitation is considered suitable. The delimitation was also made because of the focus in extant literature concerning the stimulation of donations in connection to non-profit branding being on monetary donations. Non-profit branding literature has suggested that the concept of brand image, which is the focus of this study, has been identified as relevant especially in stimulating monetary donations.

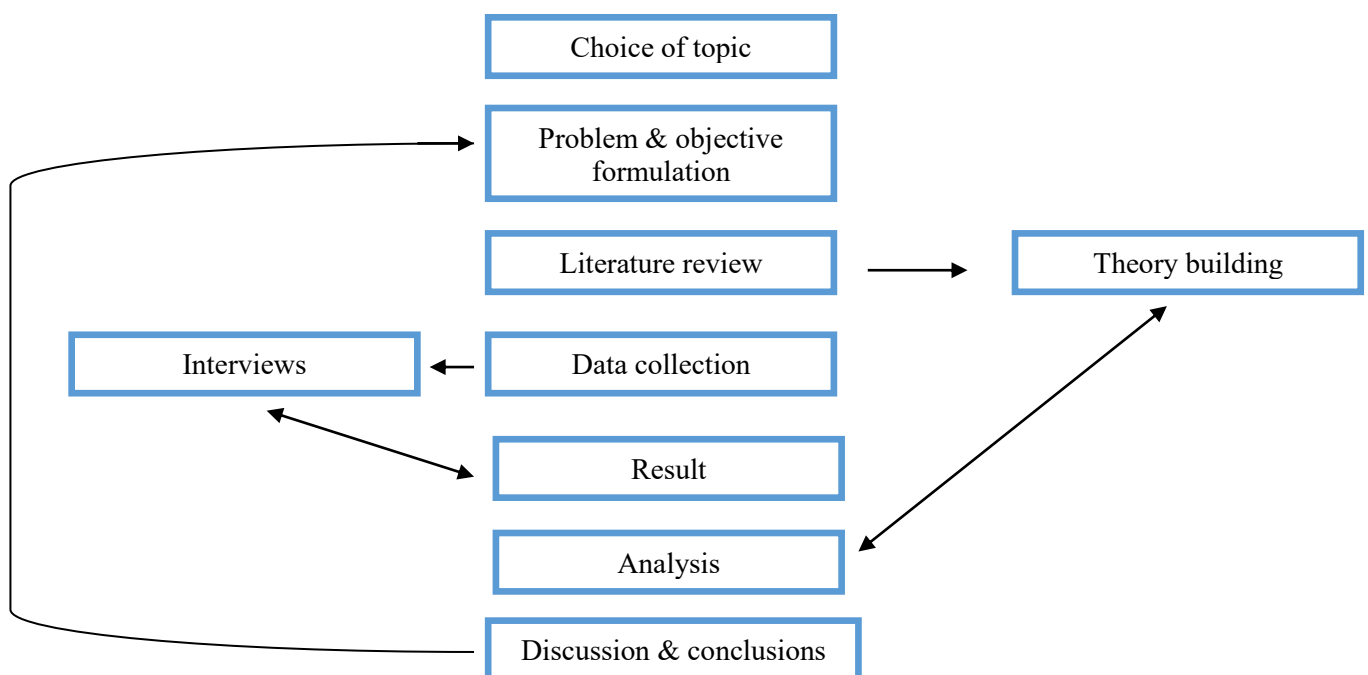
1.5 Method

Concerning the collection of data, this study differs somewhat from existing studies on brand image, because of its qualitative nature. Most studies concerning prediction

of intentions to donate and the effect of brand image on the intention to donate have been conducted quantitatively (see e.g. Michel & Rieunier, 2012; Paco et al., 2014; Michaelidou et al., 2015). The aim of this study is not to predict intentions, but rather to understand people's perceptions, which supports the choice of method in this thesis. The chosen data collection method corresponds well with the methodological approach of social constructivism, which is common in studies where perceptions are central.

The chosen approaches in methodology and methods will be further discussed in chapter 3. Figure 1 introduces the structure of inquiry in this thesis.

Figure 1 1 The structure of inquiry



1.6 Layout of the study

This thesis is divided into seven chapters, starting with an introductory chapter. The second chapter will present the literature review and theoretical framework of this

thesis. The second chapter entails an overview of charitable giving in Finland and donor behavior regarding charitable giving. It will introduce background on brands and branding in a non-profit context, followed by sub chapters on the role of brand image and brand associations relevant for the non-profit sector.

The third chapter will introduce the methodology and research methods used in this study. Initially the philosophical foundation of the study is introduced, followed by motivations for the choice of research method and a presentation of the reasoning in the inquiry. Thereafter the method of data collection will be presented, followed by an exploration of the techniques used in the collection of data, and furthermore the sample selection together with the target group will be presented. Thereafter the analysis of gathered data will be explored, lastly followed by a consideration of the reliability and validity of the study.

The fourth chapter includes the presentation of the empirical findings. In chapter five, the findings from the interviews will be analyzed and connected with the theoretical framework of the study. As this study uses an abductive reasoning approach, the theoretical framework and analysis are in constant dialogue with each other.

The sixth chapter concludes the study by firstly answering the research questions, secondly discussing the implications of the study, and lastly considering suggestions for further research. Finally, the seventh chapter includes the Swedish summary of the study.

1.7 Key concepts

There are a variety of concepts describing non-profit organizations and the sector itself, which calls for a clarification of the terminology (Salamon & Anheier, 1992). Concepts in the non-profit sector are often used interchangeably even though they are not entirely representative of their meaning, which can cause confusion. In order to avoid that, next concepts that are forming the base of this study and their definitions will be presented.

Non-profit organization & Charity / charitable organization

Marketing scholars in the non-profit sector have used the terms ‘non-profit’ and ‘non-profit organization (NPO)’ extensively in their research, which is why the terms will be used as default in this thesis. Non-profit organizations and -sector refer to organizations and the sector where the aim is not to generate profit for its owners (Salamon & Anheier, 1992, Finnish Tax Administration, 2019). The term ‘non-profit’ is sometimes concerned slightly misleading, as those types of organizations in fact do generate some profit, in the sense that they generate more revenue than what is being spent each year (Salamon & Anheier, 1992). According to the Finnish Tax Administration (2019), non-profit organizations are organizations that operate solely for the common or public good and their operations are not restricted to a certain set of persons.

Charities or charitable organizations are entities that aim to serve a purpose that falls within distinct criteria, which might differ from country to country, but which is to the benefit of the public (The Charity Commission, 2013). Charitable purposes can be e.g. preventing or relieving poverty, advancing education, health, culture, community development, environmental protection, animal welfare, human rights, or conflict resolution. According to Virén (2014), the terms “non-profit organization” and “charity” are often used interchangeably, despite legal differences in organizations categorized according to the respective terms. The definition of charities is highly similar to that of non-profits but should be distinguished because of the distinct meaning of charitable donations. The following concept description will further clarify why the term non-profit organization will be used over the term charity or charitable organization in this thesis.

Charitable donation & Philanthropy

Charitable donations have also been called philanthropy, and refer to giving gifts of time or valuables (money, securities, property) for public purposes (Salamon & Anheier, 1992). Charitable giving, especially by individual private donors, is often only a limited part of NPOs’ funding even though some NPOs can regard these types of donations as their main source of funding.

As this thesis studies donor behavior among individual private donors, the term “charitable giving” is appropriate to use when describing the act of giving. When referring to the receiving organizations, however, the term non-profit will be used, as it should be noted that the organizations in question might be receiving other forms of funding in addition to the charitable donations. The terms “charity” and “charitable organization” will not be used to describe the receiving organizations, despite literature that uses these terms, for the sake of clarity.

Brand image

Brand image is the external perception of a brand. It is based on brand associations that are formed in people’s minds when thinking of a brand (Aaker, 1996). Organizations aim to communicate the sort of brand image they wish people would have of their brand. However, the image is formed in the minds of the donors, based on their own understanding of reality and their individual perceptions of an organization (Schiffman & Wisenbult, 2015; Kapferer, 2012).

Donor behavior

Understanding what motivates charitable giving, which factors influence people’s willingness to donate and especially how choices are made in regard to charitable giving. These are all essential when determining how organizations can develop their branding and marketing strategies to receive more donations.

2 DONOR BEHAVIOR AND NON-PROFIT BRANDS

The aim of this chapter is to present theory on donor behavior, the role and use of brands in non-profits and the influence of brand image on donor behavior, through a literature review of relevant academic sources. Initially the chapter will introduce background on charitable giving in Finland (2.1). Thereafter donor behavior will be introduced (2.2), followed by an exploration of the motivations behind donating (2.2.1) and the organizational factors affecting donor behavior (2.2.2), as well as an investigation of characteristics that distinguish NPOs (2.2.3). Next, the role of brands in the non-profit sector will be explored (2.3), succeeded by an investigation of brand

image (2.4) and the brand associations that construct it (2.4.1). Lastly, theory on building strong, favorable, and unique brand associations will be presented (2.4.2)

2.1 Charitable giving in Finland

Charitable giving is a scarcely researched topic in Finland (Grönlund, 2017). Grönlund (2017) suggests that charitable giving in Finland has been studied sporadically by market research companies, in studies administered by philanthropic organizations or in theses of university students. The World Giving Index 2018 states that 40 % of Finns have given money to charities (CAF, 2018), which Grönlund (2017) notes to be differing from studies conducted in Finland that state a 70 % participation in charitable giving. Vastuullinen Lahjoittaminen (VaLa), states that 70 % of Finns participate in some sort of charitable giving, ranging from sporadic donations of change to donating physical things, suggesting that Grönlund's (2017) estimate concerns giving over all, instead of solely monetary donations.

Some studies have indicated that most Finns prefer donating to domestic causes, while younger people are among those more willing to donate to foreign causes (MTV, 2013; 2014). The only motivational aspect reported by Grönlund (2017) was that most people donated out of compassion. The study emphasized the ways of donating, suggesting that organizations engaging in nationwide street campaigns were the most successful, because of the ease of donating (Grönlund, 2017). Organizations that had less success in fundraising were reported to focus on monthly donations and membership fees (Grönlund, 2017). However, it has been suggested that all organizations are engaging in more face-to-face campaigning in the streets to gain new monthly donors (Ibid.).

In agreement with findings from the World Giving Index 2018 (CAF, 2018), studies conducted in Finland have suggested that the willingness to donate progresses with age (Grönlund, 2017). Grönlund (2017) suggests that millennials are less willing to donate than older individuals. Data from previous studies suggest that donor behavior, especially regarding the choice of organization, is affected by elements such as gender, education and geographical location (Bennett & Wiepking, 2011). Data reported by Grönlund (2017) indicate e.g. that highly educated individuals are

more likely to donate to international emergency relief, while women, people under the age of 35 and persons living in the capital region are more likely to donate to nature related causes than men, older persons and individuals living outside the capital region (Grönlund, 2017).

As younger individuals donate less, it can be argued that there is less understanding for the donor behavior among younger individuals. Schloderer et al. (2014) argue that younger individuals are more inclined to disbelieve in philanthropy and are thus less motivated to participate in charitable giving. Millennials are becoming an increasing part of the Finnish labor market, with higher levels of disposable income (Pyöriä et al., 2017), which suggests a need for further exploration of millennials as a prominent potential donor group. In addition to their growing importance on the labor market, millennials have shown to be highly invested in social issues (Millennial Impact Report, 2017), which make them an interesting donor group to study.

As donor behavior research in Finland has focused much on the how and how much people give rather than motivations and factors affecting donor behavior, there is an apparent need for research in this field. The aspect of brands and brand image in connection to donor behavior is overall scarcely studied, and there is no literature studying these topics in Finland. The following subchapters will explore existing findings in literature on donor behavior, the effects of brands and brand image on donor behavior, and the most essential brand association that have been identified in prior studies. These will be further examined in practice in the empirical part of this thesis.

2.2 Donor behavior

Research has suggested that people almost all around the world share the same trait in giving to the needy and helping others (Bendapudi, 1996; Maner & Galliot, 2007). Giving in the form of monetary donations is the most common way of helping in a charitable sense in developed countries (CAF, 2018), which is why it is the focus of this study. Helping through monetary donations often means that people help other people or causes through an intermediary organization, which implements the help in

practice. Donor behavior relates to the behavior involved in the process of deciding to give money to an organization, which aims to help a cause on the donor's behalf (Bendapudi et al. 1996). Helping behavior has been characterized to enhance "the welfare of a needy other, by providing aid or benefit, usually with little or no commensurate reward in return" (Bendapudi et al., 1996 pp. 33). In this sense, giving to charity differs substantially from buying in a commercial sense, because such purchases controversially often revolve around emphasizing the direct value that the purchase of a product or service can provide the consumer (Ibid.).

When studying charitable donor behavior, research in consumer behavior can provide valuable insights (Hibbert & Horne, 1996). In a commercial context, consumer behavior has been researched extensively. It refers to the study of consumer actions throughout the searching, buying, use, evaluation and disposal of a product or service that aims to meet the consumers' needs (Schiffman & Wisenbult, 2015). It revolves around the study of decision making; how consumers decide to use the resources that are available to them (Ibid.). Consumer behavior is an interdisciplinary field of study, originating from the study of psychology, sociology, anthropology and communication (Schiffman & Wisenbult, 2015). In this study, theory on consumer behavior will be used as support for theory building regarding donor behavior and will henceforth be referred to as donor behavior. The use of for-profit consumer behavior literature in the study of non-profit donor behavior is grounded in the notion that non-profits are increasingly utilizing commercialized practices and strategies in their fundraising and communications (Vestergaard, 2009).

Mainardes et al. (2016) argue that fundraisers in the non-profit sector benefit from understanding individual donor behavior to better be able to target their campaigns for those most willing to donate. Understanding donor behavior particularly among the millennial generation is essential, as they represent a growing proportion of the labor market, with increasing income levels (Pyöriä, 2017) and higher purchasing power (Hyllegard et al., 2010). Recent research has suggested that individual donations are stagnating and that the levels of altruism and philanthropy are decreasing especially among young people (Pentecost & Andrews, 2010). These trends in behavior have been claimed to stem from the millennial generations'

greater suspicion towards institutions and the increasing materialistic values among the donor group (Schloderer et al., 2014). Due to growing up in a digitalized environment with access to social media, millennials are more aware of their responsibility and their ability to create change (Millennial Impact Reprot, 2017), which in turn could imply a motivation for charitable participation. These findings indicate that there is a need for understanding the various determinants of donor behavior among this donor group.

Bendapudi et al. (1996) conceptualized a decision-making process for generic helping behavior, including four steps; perception of need, motivation, behavior, and consequences. They suggest that brand image of an organization is of relevance in all aspects of the decision-making process. The perception of need refers to the most fundamental prerequisite for giving to charities; the donor must be aware of the need that originates from beneficiaries in order to donate. It is followed by various motivations for donating, which will be described in the next subchapter (2.2.1). Behavior refers to the consequent action taken, i.e. the decision to either donate or not to donate, and type and degree of donation that the donor decides to engage in. The consequences refer to the future behavior among individuals that have donated or decided not to donate after the first solicitations from an organization.

Research has revealed that the subjective perception of need is essential when deciding to donate. The perception of need can be affected by different factors, e.g. knowing someone who benefits of the donations has shown to increase the awareness of need and lead to donating. Natural disasters have been indicated to evoke higher levels of perceptions of need and have been argued to influence donor decision-making (Bekkers & Wiepking, 2011). The awareness of need can also be affected by external factors, such as the media, solicitations for donations, and information from organizations about the victims (Bekkers & Wiepking, 2011). The organizations' brand image has been identified as essential in forming the perceptions of need, as prospective donors are suggested to initially evaluate their belief in the existence of need through the credibility of the organization.

Sargeant and Woodliffe (2007) argue that brand image becomes essential especially in certain forms of solicitations for donations. When organizations solicit for

donations through impersonal fundraising channels such as TV commercials, direct mail or radio advertisements; the decision to donate is often determined only through their perception of the organization, i.e. the brand image. In line with Bendapudi et al. (1996), Sargeant and Woodliffe (2007) claim that donors tend to ignore solicitations for donations based on the lack of a strong brand image.

There are a variety of organizational characteristics affecting donor's intentions to donate, but before understanding the brand related influences on donor decision making, literature on the motivations behind donating will be reviewed.

2.2.1 Motivations for donating

Motivation is the driving force for people's actions (Schiffman & Wisenbilt, 2015). Dawson (1988) suggested that understanding the motivations of donating can help non-profits to design their marketing strategies, which consequently enhances organizations ability to compete for charitable donations. According to Schiffman and Wisenbilt (2015), motivation depicts the logic behind peoples' actions and behaviors.

Bennett (2003) suggest there to be an abundance of elements that affect people's decision to give. Research has indicated that demographic factors among donors, such as age, gender, social norms and class, as well as the level of religious conviction influence the motivations for charitable giving (Sargeant, Ford & West, 2006). Houston (2005) suggests that socioeconomic status strongly determines behavior relating to donations of money and time, arguing that higher income and education levels lead to more donations.

Bekkers and Wiepking (2011) claim that charitable giving has been researched extensively in different fields of study ranging from marketing to sociology, economics and social psychology. Their study comprises a literature review of charitable giving, which identifies the most prominent drivers of giving in extant literature. Bekkers and Wiepking (2011) suggested the awareness of need, solicitation, costs and benefits, altruism, psychological benefits, values and efficacy to serve as some of the main drivers of donating.

Solicitation refers to actively asking for potential donors to contribute, rather than passively presenting opportunities for donating. According to research, most donations are given based on active solicitations of donations. Although studies have shown a positive effect of solicitations on giving, organizations must avoid causing donor fatigue due to over-solicitation (Bekkers & Wiepking, 2011). A consensus in literature is that donations increase when the cost of donations decreases. The costs of donations concern both the absolute monetary cost of the donation and the perceived cost of the donation (Bekkers & Wiepking, 2011). When organizations solicit for low amounts of money, the donors are less likely to consider the donation as being a result of social or other sorts of pressure, but instead a choice they made because they care about the cause (Sargeant & Woodliffe, 2007).

Donors have also been reported to be driven by perceived benefits from donating. If the donor or someone in their family expects to benefit from a donation, the donor is more likely to donate. Donating to medical research is an example of giving that benefits the donor or someone close to them. The choice revolves around donors wanting to help the people close to them overcome an illness, or the perception that they will benefit from the donation in the future, if they were to become ill (Sargeant, Ford & West, 2006). People are also more likely to donate to causes that are perceived similar to themselves, which connects to the perception of benefiting from the donation. People relate better to others like themselves, which motivates their donations (Sargeant & Woodliffe, 2007). This also connects to donors' higher willingness to donate to domestic causes, which has been claimed to be true in studies conducted in Finland (Grönlund, 2017).

Altruism, i.e. the concern for other's well-being, has been identified as a motivating factor for charitable giving in many studies (see e.g. Bekkers & Wiepking, 2011; Bachke, Alfnes & Wik, 2014; Maner and Galliot, 2007; Sargeant, Ford and West, 2006). According to Bekkers and Wiepking (2011), it is obvious that donors are concerned about the consequences of their donations for the beneficiaries, which is why altruism serves as a partial reason for donating. They suggest, however, that there are other, more dominant factors that motivate donations, and that selective incentives and private benefits dominate altruistic motives. Such benefits have been described as psychological in nature and refer to e.g. 'joy of giving' and 'warm-

glow' effects. The psychological benefits originate from different experiences relating to donating; e.g. avoiding feelings of guilt and feeling good as a result of acting in line with specific self-images or social norms (Bekkers & Wiepking, 2011).

Sargeant, Ford and West (2006) argue that emotions like empathy, sympathy, feelings of guilt, pity and fear are so called intrinsic motivations and have a great influence on donating. In commercial consumer behavior, emotions have been identified to influence peoples buying behavior, depending on individual reactions to certain circumstances or events (Bagozzi, Gopinath and Nyer, 1999).

Values have an impact on donor behavior, as the values and attitudes of the supported organizations can have a positive or negative impact on the attractiveness of donating. Donations in general are affected by social values, such as social justice in society, a moral principle of care, being spiritual or having prosocial values, i.e. values that endorse the common good (Bekkers & Wiepking, 2011). Donations to specific charities are affected by the donor's values, as donors choose which causes they want to contribute to. It has been suggested that shared values between organizations and the donors influences the choice of organization when donating (Bennett, 2003).

Efficacy is one of the most relevant motivational factors for this thesis, as it refers to the perceptions held by donors regarding the difference their contribution makes to the cause they are donating to. Efficacy is created by non-profit organizations and represents the intangible consequences donors experience through donating. Donors that are unable to see the difference made to the cause from their contributions are less likely to donate. Seeing the effectiveness of contributions and having access to financial information, has been considered important when donating, especially among committed donors (Bekkers & Wiepking, 2011). This view underlines the importance of organizational factors in motivating donors to engage in donating, as the organizations can be seen to have an impact on perceptions of e.g. how effectively the donors' funds are being used.

Studies have recently focused more on organizational factors, as they have been found to influence the donor decision-making process. Sargeant and Woodliffe (2007) contend that the donor's decision-making process is affected by factors

relating to the recipient organizations. The donors' evaluation criteria for the organizations as well as the donors past experiences with NPOs have been described as organizational factors affecting giving behavior (Sargeant & Woodliffe, 2007). The organizational factors will be described in the next subchapter.

2.2.2 Organizational factors affecting donor behavior

Organizational factors have been categorized into so called external elements that affect donor behavior. According to Van Leeuwen and Wiepking (2012) other external factors that have showed positive effects on donating are; media influence, influential donors, beneficiaries seen as innocent, donating at commemorative times such as Christmas and geographic range of campaigns. The geographic range of campaigns refers to research suggesting that donors are more willing to donate to domestic causes, causes that benefit people from the donor's own country (Degasperri & Mainardes, 2017), which research has found to be true also in Finland (Grönlund, 2017). The focus of this study is on the role of organizational factors in donor behavior, but as donations often are motivated by other factors, these should be mentioned.

Authors in non-profit literature have emphasized different organizational factors that motivate charitable giving. Degasperri and Mainardes (2017) argue that organizational factors became important as motivators when organizations had to start seeking for money to successfully achieve their mission. The efficiency and credibility of recipient organizations have long been considered factors that affect the motivation to give (Degasperri & Mainardes, 2017; Sargeant & Woodliffe, 2007). Especially regarding monetary donations, elements such as perception of the transparency in accountability of organizations is essential in motivating donations (Degasperri & Mainardes, 2017). In connection to this, it has been suggested that NPOs need to be better managed, as donors have been dissatisfied with the performance of organizations and are calling for more information about how their money is being used (Ibid.).

Donors have also shown to prefer choosing what their money is being used for (Bachke, Alfnes & Wik, 2014). According to Breman and Granström (2008), donors

tend to give more when they can decide what their money is being used for, when they can freely choose between different projects in an organization. The popularity of organizations has also been suggested to affect the willingness to donate, as donors have been found to prefer donating to popular organizations rather than less popular ones (Bachke, Alfnes & Wik, 2013).

The perception of the organizations' performance has been an important determinant in giving behavior, because donors have a clear idea of what is acceptable regarding performance (Sargeant and Woodliffe, 2007). Donors have a good idea about how much of their contributions should go to the end recipients, and they are setting criteria for how much should be used for administration and fundraising. These are, however, based on the donors' perceptions, which have shown unrepresentative for the actual amounts used. The perceived effectiveness of organizations relates to the performance of the organization, as it represents how effectively the organization achieves its goals with the funding available to them. Donor perceptions about the management of funds are highly relevant in acquiring donations and can be affected through providing sufficient information about costs to the public (Sargeant & Woodliffe, 2007). Such concerns have also underscored the importance of managing non-profits in a better way and developing standards for internal efficiency and external effectiveness.

Consequently, it has been proposed that attributes relating to organizational characteristics have an influence on intentions to donate. These characteristics might e.g. include the type of organization and its cause, the clarity of the mission and the trust towards an organizational leader, which have shown to influence intentions to donate. In this context, the organizations' brand and its image become relevant in individuals' choice of organization to donate to (Degasperi & Mainardes, 2017). They also suggest that organizations can gain donors through displaying a consistent historical view of the results of their charitable work, creating a positive reputation. Reputation has been described as broader than image. It is argued that a combination of different brand images creates the reputation of an organization (Kapferer 2012).

It is challenging to determine what the initial motives for charitable donations are, but Bendapudi et al. (1996) argue that people first and foremost give to charities

because they believe in the cause, and because they perceive a need among beneficiaries. It can thus be argued that organizational factors such as brands and brand image are in the role of influencing decisions. Organizations have an important role throughout the donor decision making process, as they among other things have the responsibility to communicate the need of the beneficiaries receiving help, which is the initial step in the donor decision-making process (Bendapudi et al., 1996). As donors are not in direct contact with the ‘needy’ or the cause, the donor needs to trust in the message delivered by the organization. In this regard, the organizations’ image can serve as a choice cue and help the donor decide whether they believe that there is a need that requires their donations (Ibid.).

The organizational brand quickly gains relevance in the donation process, as the organization can affect donor behavior through planning promotional programs that encourage donating and work on how they are perceived, which can serve as encouragement for the donors’ decision-making process. Sargeant, Ford and West (2006) argue that the organizational factors are of importance since those can be controlled to some extent by fundraisers. The role of brands in the non-profit sector and particularly brand image in the donor decision making process will be elaborated further in subchapters 2.3 and 2.4.

2.3 Non-profit organizations and their core characteristics

Some of the most fundamental aspects of non-profits’ work in today’s crowded non-profit market places and the uncertain funding environment are their ability to show accountability and instill trust among their donor base. As NPOs are subjected to the scrutiny of public opinion, their credibility and legitimacy are built through accountability in their work (Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017) and trust towards the organizations to act as agents for the donors (Bendapudi et al., 1996; Sargeant & Lee, 2004).

Accountability is at the center of the management of NPOs, as it refers to the way in which an organization is being held accountable for their external actions at the same time as the internal performance, mission and goal are continuously evaluated. Accountability thus refers to both the organizations responsibility to implement

certain actions and consequently account for the action implemented. Organizations that behave in an accountable manner can generate trust among their various stakeholder groups, helping them to generate funding and build legitimacy in the eyes of both policymakers and the wider society. These will support the survival of organizations in the long-term (Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017).

The increasing pressure for organizations to become accountable has raised transparency as an important concept in reaching accountability. The level of transparency has been claimed to enhance the level of accountability, as transparency makes relevant information about NPOs accessible for the public and allows for organizations to be closely analyzed by the public. The public can hence hold organizations accountable for how they are managed and how NPOs accomplish their mission. The level of transparency has consequently been argued to be important in donor decision making processes (Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017). Behn, DeVries and Lin (2007) argue that the transparency of NPOs supports donors in making well-motivated donor decisions. Scandals relating to NPOs have been suggested to drive the need for increasing transparency in the non-profit sector (Ibid.)

Sargeant and Lee (2004) claim that trust is of great relevance in the non-profit sector, as organizations are in a position of agency that excludes the donor from ensuring that their contributions are being used in the intended manner. Due to the distinct buyer-user relationship in the non-profit sector, the so-called buyers – or donors need to rely on trust for the organization to succeed in the implementation of impact, because they are unable to see the result of the delivered service first hand (Laidler-Kylander & Simonin, 2009).

Sargeant, Ford and West (2006) claimed brand trust to be critical in donor behavior, as it enhances the willingness to get involved in a relationship with an organization. They emphasize the importance of trust in relationships where the provided services are highly intangible, which has been argued to be the case in non-profits due to the inability to assess performance according to objective criteria. Sargeant, Ford and West (2006) conceptualize a model where trust leads to enhanced commitment,

which in turn affects donor behavior. Trust in relation to commitment becomes relevant when considering the continuance of relationships, further suggesting that it is trust that affects the initial choice to become involved.

Sargeant and Lee (2004) suggest that trust gives credibility and legitimacy to the sector and bestows the sector with a higher “moral tone” among different stakeholder groups. They suggest trust to be pertinent in stimulating especially monetary donations. Fundraising has been suggested to be challenging among organizations that are perceived as wasteful (Sargeant & Lee, 2004). It has also been argued that mismanagement among charities in regard to e.g. using donor funds wrongly, underestimation of administrative and fund-raising costs and other issues within charities have led to challenges in building trust for organizations (Ibid.). This ties in with the increasingly strict criteria donors are setting regarding donating. Due to scandals that have become public in the non-profit sector in recent decades (Stride & Lee, 2007), donors have become more skeptical about the use of their donations, requiring more proof of the proper use of the means. Long and Chiagouris (2006) argue that revenue is attracted through a projection of a trustworthy non-profit image.

As donations are given on a voluntary basis, the donors must depend on the non-profits to deliver on their promises (Sargeant & Lee, 2004). Melendéz (2003) further argues that donors do not give to charities that are perceived as untrustworthy or lacking their confidence. According to Laidler-Kylander and Shepard Stenzel (2013), organizations can build trust through sincerely acting in the way that the external stakeholders perceive it should be acting. Donors’ perceptions of the organizations’ abilities, knowledge and skills in the successful fulfillment of their work have thus been argued to influence trust. In this regard, the perception held in the minds of the donors about specific organizations, i.e. brand image, becomes essential in the decision-making process.

Sargeant and Lee (2004) have identified NPO brands as catalysts of trust, which add credibility to organizations’ activities and supporting donors’ willingness to donate. As trust, accountability and transparency are closely connected concepts that all have an impact on the perceived credibility and legitimacy of organizations in the non-profit sector, it can be argued that they are essential to consider when building non-

profit brands. The next subchapter will examine the role of brands in the non-profit sector and in donor decision making among private individual donors.

2.3.1 Non-profit brands

The concept of brand is an extensively studied topic in marketing and has been described in various ways during its existence in for-profit marketing literature. Kapferer (2012) suggests that scholars have been struggling to agree on one single definition of brands. One of the most fundamental definitions of brand is Aaker's (1991, pp. 7) definition; describing brands as "a distinguishing name and/or symbol (such as a logo, trademark or package design)". In recent years, the definition has evolved to include more intangible aspects. Kapferer (2012, pp. 9) suggests that "brands are intangible assets, assets that produce added benefits for the business". This definition refers to the history of brands as being something that distinguishes consumer goods from each other, while they today in fact represent something much more (Venable et al., 2005). According to Kapferer (2012), brands have become integral parts of modern societies; they are found almost everywhere, and they exist in people's memories.

The study of donor behavior has been influenced by the increased need to understand donor wants and needs in relation to an expanding number of offerings (Hansen et al., 2007). The development of an abundance of offerings has led to a similarity between the available offerings and a lack of differentiation (Laidler-Kylander & Shepard Stenzel, 2013), which consequently have generated the cultivation of brands. According to Hansen et al. (2007), in the initial stages of consumer behavior research in for-profit markets, the only way for suppliers to differentiate between highly similar product offerings was through building confidence in brands through branding. The use of branding for differentiation can be transferred to a non-profit context, since many authors have suggested that decision making has become more challenging due to increasing competition and a lack of differentiation (see e.g. Sargeant & Lee, 2004; Breeze, 2013; Laidler-Kylander & Simonin, 2009). In addition to serving as differentiating factors, brands have been identified as navigational tools in decision making both in a for-profit and non-profit context

(Kapferer, 2012; Sargeant et al., 2008), thus supporting the importance of understanding the effect of brands on donor behavior. Millennials have been argued to exert higher levels of brand loyalty (Hyllegard et al., 2010), which can suggest the importance of brands especially for them as a target group.

Brands are only relevant in markets where perceived risk exists. In markets where perceived risk is eminent, brands serve as a choice cues, adding value and guidance for the donor, reducing the risk involved in choosing a specific brand (Kapferer, 2012). In the non-profit marketplace, perceived risk is a highly relevant concept, as the non-profit market place to a certain extent consists of offerings that involve risk (Hibbert & Horne, 1996). As donors are unable to see the value of their contribution directly, they need to trust that the organization uses their money in the intended manner, which involves a certain level of risk depending on the donation made. Decision-making processes require more effort from the donor when higher levels of perceived risk are present. Decisions including high risk might be decisions relating to long-term commitment, e.g. child sponsoring, where the donor might feel responsible for the child's well-being. Donor decisions that are perceived as low-risk are e.g. donating coins in the street (Hibbert & Horne, 1996).

Decision-making becomes easier when donors have existing knowledge and experiences of the available alternatives (Ibid.). Brands have been described as comprised knowledge, illustrating what the organization aims to achieve (Ritchie et al., 1998). This further suggest the importance of strong non-profit brands, as it has been argued that brands serve as short-cuts in decision-making, where strong brands can help donors to decide with less time used evaluating options (Laidler-Kylander & Stone, 2009).

Non-profit brands should be considered as being similar to corporate brands, or even service brands, where the primary brand is the corporation or a service, instead of tangible products (Mort et al., 2007). Laidler-Kylander and Shepard Stenzel (2013) support this notion by arguing that non-profits rarely deal with product brands. When there is a lack of tangible products, the organizational brand receives more emphasis (Venable et al., 2005). Corporate branding has set more focus on the development of a strong brand identity, which aims to serve the basis for how organizations want to

be perceived (Kapferer, 2012). In the congested non-profit landscape where donations are scarce, corporate branding can be useful in the sense that it can create advantage, clarity and harmony in a cluttered and complex environment (Laidler-Kylander & Shepard Stenzel, 2013). Corporate branding is concerned with far more than the traditional type of product branding, and according to Balmer and Gray (2003), one of its most important purposes is to serve as a navigational tool in consumer buying behavior. Corporate brands also have an essential role in reducing risk, supporting the need for non-profits to build strong corporate brands.

Lassar et al. (1995) suggest that successful brands can lead to the creation of competitive advantage in for-profit settings. In a non-profit context, brands are differentiating factors, assets that distinguish organizations from their competitors (Mort et al., 2007). Differentiation has been identified as essential for non-profits because of the large amount of organizations available in the over communicated society (Stride & Lee, 2007). Differentiation helps donors to distinguish organizations from each other and can help donors choose the best cause to donate to. The differentiation created from branding can also be beneficial regarding so-called image-spillover, which refers to individual organizations being perceived according to the average image of other similar organizations. Differentiation can be favorable especially in connection to spillover effects from scandals, where non-profit sector organizations are often associated with each other due to the lack of differentiation (Laidler-Kylander & Shepard Stenzel, 2013). In instances of scandals, misconceptions affect the entire non-profit sector, spreading distrust and unwillingness to donate to any organization.

Even though the importance of brand management has emerged in literature, non-profits have been lacking in its practical implementation (Burke & Cooper, 2012). In non-profits, the concept of brand and branding have only recently gained foothold (Stride & Lee, 2007; Michel & Rieunier, 2012; Michaelidou et al., 2015). Among non-profit scholars and practitioners, some apprehension still exists towards the adoption of branding (Stride & Lee, 2012). According to Stride and Lee (2012), some in the field consider brands as too commercial and see brands as deteriorating the uniqueness of non-profits. Despite some apprehension, extensive support for branding practices also exists. Branding scholars have agreed on the importance of

creating own marketing and brand management tools specifically for the non-profit sector because of its uniqueness. Concepts relating to marketing and branding should therefore not be directly transferred from a for-profit context (Michel & Rieunier, 2012; Michaelidou et al. 2015; Laidler-Kylander & Shepard Stenzel, 2013; Sargeant, 1999; Saxton, 1995).

Paco et al. (2014) also accentuate the growing importance of branding and brand management for non-profit organizations. According to Paco et al. (2014), scholars have argued that most NPOs require building strong global brands to survive. Non-profit brands are among the most recognized and trusted brands in the world (Laidler-Kylander & Stone, 2012), which indicates that the external perception of their brand is bearing a great relevance for their success. It has even been suggested that brand image, i.e. the perception of a brand held in the minds of the donors, is more relevant for non-profits than for-profit organizations (Laidler-Kylander & Shepard Stenzel, 2013; Daw & Cone, 2011). The next subchapter (2.4) will present the concept of brand image in more depth, and the existing theoretical considerations relating to it, followed by an investigation of the brand associations that construct non-profit brands (2.4.1).

2.4 Brand image and donor behavior

“The power of the brand lies in what resides in the minds of customers”
(Keller, 2001. pp. 3)

Keller’s (2001) claim suggests that consumer perceptions are essential in branding, which emphasizes the importance of brand image. Brand image is considered a set of attitudes, ideas and feelings consumers have of brands (Schmitt, 2012). According to Aaker (1991) brand image is a set of brand associations, i.e. thoughts and feelings linked in the memory of consumers to a brand. These associations are often organized in a meaningful way to create brand image (Aaker, 1991). Keller (1993) describes brand image as the way consumers perceive the brand and suggests it to be an integral part of his Customer Based Brand Equity model. Brand image is often discussed in connection to brand identity, which is the representation of how the organization wants their brand to be perceived, while image is the way it is perceived

by donors (Sääksijärvi & Samiee, 2011). Keller (2001, pp. 11) describes brand image as the intangible aspects of a brand, meaning the way customers “think about a brand abstractly rather than what they think the brand actually does”.

In commercial consumer behavior research, authors have suggested that consumers make decisions based on their perception of reality, rather than an objective reality (Schiffman & Wisenbult, 2015). The perception of reality is a highly individual phenomenon; each person perceives reality based on their own values, experiences and needs. Decisions can only be made in relation to a select amount of options, as people’s information processing capabilities are limited (Ries & Trout, 1986). In marketing literature, consumers are claimed to evaluate options based on frames of references, which are categories that include options that connect to the category through distinct associations in peoples’ minds. Ries and Trout (1986) argue that individuals can only associate a certain number of brands to the category, due to the abundance of information available. Organizations can influence the probability of being included in the frame of reference through positioning their brand in a way where it can be connected to associations in the minds of donors.

Consumer perceptions are an essential part of consumer behavior research. Perceptions refer to processes through which “individuals select, organize and interpret stimuli into a meaningful and coherent picture of the world” (Schiffman & Wisenbult, 2015. pp.114). Consumer perceptions about brands influence the brand’s relative strength in a market and are tied to the brand’s value, which has encouraged extensive research in recognizing favorable consumer perceptions (Sääksijärvi & Samiee, 2011). Authors in both for-profit and non-profit branding literature have suggested that monitoring people’s perceptions of brands is essential in the creation of offerings and marketing strategies (Laidler-Kylander & Shepard Stenzel, 2013; Kapferer, 2012).

According to Boulding (1963), the actions of consumers are constructed through their perceptions, which suggests brand image to influence the likelihood of consumers purchasing a specific brand. Keller (1993) suggested that brand image influences brand preference, which has been confirmed by authors in the non-profit sector (Bennett & Sargeant, 2005; Michaelidou et al., 2015). Keller (1993) suggests

that a positive brand image has a direct impact on consumer behavior, which according to Stride and Lee (2007) also applies in a non-profit context. Bendapudi et al. (1996) suggest that decision processes can be manipulated in organizations' favor through the manipulation of brand image (Michaelidou et al., 2015). Brand image research has been conducted for years because of the understanding among marketing researchers that brand image has an important role in consumer decision-making processes (Venable et al., 2005). Consumer perceptions about an organization are the initial indicators for people's willingness to become involved with it. A negative corporate image discourages donors from becoming involved, while a positive image can serve as a stimulus for involvement (Ibid.).

According to Laidler-Kylander and Shepard Stenzel's (2013) conceptualization, brand image is constructed through building a strong internal brand identity, which is in line with conceptualizations from commercial corporate branding literature (Kapferer, 2012). According to this view, a well-managed internal brand identity, where the employees of the organization serve as ambassadors of the brand will result in a strong brand image.

Scholars in non-profit branding literature have previously concluded that brand image influences the intention to donate overall (Michel & Rieunier, 2012, Paco et al., 2014). A more favorable brand image has been reported to lead to an increased amount of donations (Bennett & Sargeant, 2005; Michel & Rieunier, 2012; Paco et al., 2014). Brand image has been suggested to be useful especially in low involvement situations where information processing is not motivated or necessary (Bennett & Sargeant, 2005). The decision to donate is affected by a positive brand image e.g. in casual situations where organizations are soliciting for donations that the donor decides to respond to. In these situations, brand image can serve as a rational basis for deciding to donate to one organization over another. Hibbert and Horne (1996) argued that relatively few donor decisions require high involvement, which suggests the relevance of brand image in a large part of the decisions made in donating. According to Ries and Trouts' (1986) view of the over-communicated society, people's information processing capabilities are limited, which underlines the pertinence of brands and brand image in all sorts of decision making.

Bendapudi et al. (1996) suggest that brand image determines whether the donor perceives there to be a need for donating in the first place, which according to them makes it the most relevant element of an organizations' promotional program. They suggest that donors are more likely to believe in portrayals of need that come from credible and familiar organizations. The organizations' image becomes even more critical since the organization is serving as agents for the donors in delivering help to the needy recipients. One of the most prominent issues for donors is the prospect of choosing the right agent for delivering the help. Bendapudi et al. (1996) suggests that the guide to choosing the most suitable agents is through identifying organizations with the most desirable characteristics. They identify such characteristics to be e.g. efficiency and effectiveness, which have been confirmed by other authors (see e.g. Degasperi & Mainardes, 2017; Bekkers & Wiepking, 2011). Brand image, which has been conceptualized to be determined by various desirable characteristics, or associations (Michel & Rieunier, 2012; Michaelidou et al., 2015), can therefore help donors choose the best agent to donate to.

There are only a few established scales of measuring brand image in a non-profit context. The existing scales have been developed from commercial models and scales of brand image measurement. Keller's (1993) customer-based brand equity model is often referred to when discussing perceptual aspects of brands and has been used in studies concerning the non-profit sector. Michaelidou et al. (2015) developed a brand image measurement scale from desirable brand associations identified by Michel and Rieunier (2012) and a qualitative exploratory study that added dimensions to the existing scale. The scales will be presented in the next subchapter on brand associations (2.4.1). In their study, Michaelidou et al. (2015) are calling for the development of better non-profit brand image measures, as they suggest the existing scales to be insufficient.

2.4.1 Brand associations

Brand associations exist in the minds of donors, reflecting their perceptions of a brand in memory, and represent the meaning of the brand for donors (Keller, 1993). Brand associations construct brand image, which should be considered as the

perceived promise organizations give donors about their products or services (Keller, 1993). Measuring peoples' associations to brands has been of interest to market and academic researchers for achieving better knowledge about how competing brands are positioned in the minds of consumers (Rungie et al., 2005). Brand associations have also served as items in the extant brand image measurement scales developed for the non-profit sector (Michel & Rieunier, 2012; Michealidou et al., 2015).

Keller (1993) describes brand associations to be divided into three broad type categories: attributes, benefits, and attitudes. Attributes are often connected to product related factors, which are not crucial for the non-profit setting, and will therefore not be considered in this literature review. Benefits are the things people perceive a product or service can do for them (Keller, 1993). There are two main benefits connected to brand associations: symbolic and functional (Michel & Rieunier, 2012; Aaker, 1991; Keller, 1993; Hankinson, 2000). In a commercial setting, functional associations refer to the functional benefits or characteristics of products. In a non-profit context, these refer to tangible qualities of an organization, their mission and the characteristics of the organization (Michel & Rieunier, 2012). The symbolic associations concern a more abstract understanding that represent the organization's values, as well as emotions and personality traits associated with the brand (Ibid.). Michel and Rieunier (2012) suggest that the functional and symbolic associations in brand image have a direct effect on preference and the intention to donate to specific brands, as they affect donors' attitudes toward brands. In other words, donor behavior is affected by the attitudes of donors, which in turn is affected by the brand associations constituting the brand image. Donating money has been described as a rational, rather than emotional decision, in comparison to other types of giving. It has been argued that the emotional dimensions of brands are more relevant regarding donating time, while the functional dimensions of brands are of greater relevance in rational decisions (Michel & Rieunier, 2012).

Brand attitudes can be connected both to the attributes and benefits but are seen as the "overall evaluation of a brand" (Keller, 1993, pp. 4). These attitudes are of critical importance, as they have been suggested to serve as basis for consumer behavior, including brand choice. Brand attitudes have been described as the consumer's beliefs about brands possessing attributes and benefits and their

consequent evaluation of the importance of the specific attributes and benefits. Keller (1993) describes brand attitudes to be more easily activated when exposed to the brand, which consequently influences the choice of specific brands. If consumers are unable or unmotivated to evaluate the quality of a brand, extrinsic cues, formed based on existing knowledge of a brand can help forming attitudes towards the brand.

Customer-based brand equity, i.e. the added value that is created from a brand name, develops from familiarity with a brand and the existence of strong, favorable and unique brand associations in the minds of donors. This means that knowing a brand and connecting it with strong brand associations will influence donors' reactions to an organizations' marketing efforts (Keller, 1993). Brand associations are thus ascribed a great importance in the effectiveness of marketing campaigns and serve as important benefactors in donor decision making processes.

There are only a few studies in non-profit marketing literature that have identified the most essential brand associations for the sector. Michaelidou et al. (2015) developed a brand image measurement scale from a scale earlier developed by Michel and Rieunier (2012), consisting of six dimensions: usefulness, efficiency, affect, dynamism, ethicality and reliability. The last two dimensions were added by Michaelidou et al. (2015), using brand associations that had been identified initially by prospective donors and narrowed down by non-profit professionals. The scales developed by Michel and Rieunier (2012) and Michaelidou et al. (2015) differ from the traditional commercial way of categorizing brand associations into functional and symbolic associations, creating scales more suited for the non-profit sector. Michaelidou et al. (2015) suggest that the measurement of brand image often has been connected to the measurement of brand personality, which represents the human characteristics of a brand. They argue, however, that brand image should be considered separately from brand personality, as brand image is rather seen as the promises of what organizations aim to achieve.

Table 1 1 Existing brand image measurement scales

Michel and Rieunier, 2012	Michaelidou et al., 2015
Usefulness	Usefulness
Indispensable	Effective
Useful	Worthwhile
Civic-minded	Helpful
Efficiency	Efficiency
Efficient	Efficient
Serious	Well-managed
Well-managed	Uses assets wisely
Uses assets wisely	Affect
Provides an excellent service to beneficiaries	Compassionate
Affect	Favorable
Friendly	Friendly
Generous	Dynamism
Warm	Innovative
Engaging	Forward-thinking
Dynamism	Progressive
Modern	Reliability
Innovative	Responsible
	Reputable
	Sincere
	Ethicality
	Ethical
	Moral
	Righteous

The initial dimensions of brand image measurement, conceptualized by Michel and Rieunier (2012) and later used by Michaelidou et al. (2015), are represented by brand associations that describe each dimension. Usefulness is concerned with how effective, worthwhile and helpful an organization is. Efficiency regards how wisely the organization uses its assets, as well as how efficient and well-managed organizations are. The affect dimension refers to emotional brand associations, i.e. how compassionate, favorable and friendly an organization is perceived to be. The last dimension from the initial scale is dynamism, which concerns the innovativeness, progressiveness and how forward-thinking organizations are (Michaelidou et al., 2015).

Michaelidou et al.'s (2015) additions to the scale; ethicality and reliability are very relevant also according to other sources (Degasperi & Mainardes, 2017; Sargeant et

al., 2008; Bennett & Barkensjo, 2005). According to Michaelidou et al. (2015), reliability refers to associations such as responsible, sincere and reputable. Sargeant and Lee (2004) have emphasized the importance of the trustworthiness of NPOs, and that donors value organizations that are perceived as reliable and responsible. They argue that it is common for donors to perceive non-profits as responsible and reliable, since they are highly involved with ensuring the welfare of others. Michaelidou et al. (2015) claim that these associations are essential parts of the non-profit brand image.

Charitable giving has been considered a moral or ethical issue, and the perceived ethical and moral aspect of non-profits is what distinguishes them from for-profit organizations (Sargeant & Lee, 2004; Michaelidou et al., 2015). Ethical brand associations are ethical, moral and righteous. The ethicality of non-profits has a direct effect on the trustworthiness of organizations, and research has suggested that the ethicality, trustworthiness and reliability are aspects that are expected from non-profits (Michaelidou et al., 2015). Therefore, these aspects have a significant effect on donor preferences and donations, as part of the brand image construct. Associations relating to ethicality are connected to associations regarding reliability, and together they are essential for non-profit brands, as it is important for the donors to perceive that donations are used ethically and reach the needy in a reliable manner (Ibid.).

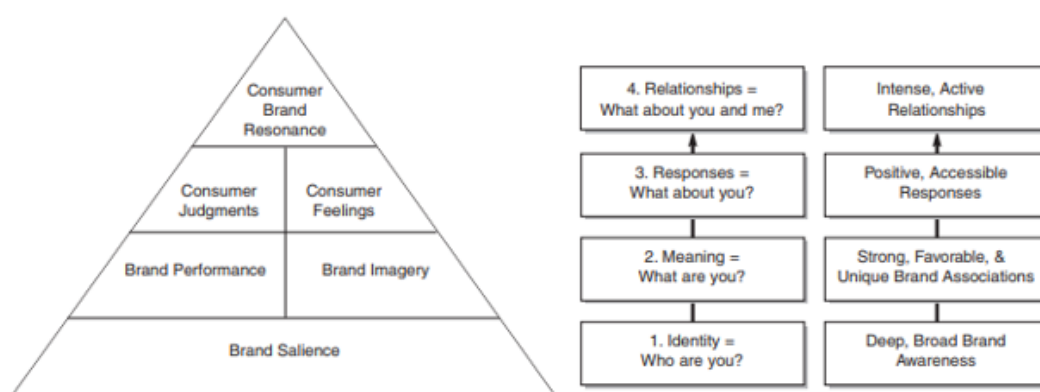
The connectedness of brand associations has been conceptualized in a theoretical model called “the associative network memory model” (Keller, 1993, pp. 2). The model proposes that knowledge in the minds of donors consists of nodes that are connected to each other through links of varied strength. The informational nodes represent brand associations that connect to the brand node in memory, which in turn construct the brand image. How favorable the associations are and how well these link to each other and the brand will determine the differential response donors have towards specific brands when encountering them. The nodes consist of information that together determine the extent to which brand information can be accessed in memory through a process of “spreading activation” (Keller, 1993, pp. 2). According to Keller (1993), a wider spread between different brand associations and the brand

node creates congruence between associations, which makes recalling brands easier and thus constructs a more cohesive brand image.

2.4.2 Creating strong, favorable and unique brand associations

Keller (1993; 2001) constructed one of the most commonly cited models for brand equity, the customer-based brand equity model. Although this thesis does not investigate the creation of brand identity, it has been mentioned that non-profit brands benefit from the creation of a strong brand identity (Laidler-Kylander and Shepard Stenzel, 2013), which is the basis for Keller's (2001) customer-based brand equity model (see Figure 2). Brand identity also precedes the creation of brand image in corporate branding (Kapferer, 2011), supporting its significance for non-profit brands. The second stage of Keller's (2001) model is the focus of this thesis, i.e. the creation of strong, favorable and unique brand associations, which create the image organizations want customers to perceive. The model is created for the for-profit sector but can be adopted in the non-profit sector.

Figure 2 1 Keller's (2001) Customer-based brand equity pyramid



According to Keller (1993), the creation of strong, favorable and unique brand associations is at the core of creating a strong brand image. The favorability of associations refers to how the attributes and benefits of a specific brand are perceived to meet the needs of donors. These are considered associations that are desirable according to donors, e.g. efficient, reliable and effective. Keller (1993) argues that attributes can only be considered favorable if they are perceived important, which

supports the aim of this thesis investigating the most important brand associations in NPOs for Finnish millennial donors.

The strength of associations refers to the strength of the connection to the brand node, which resides in the donors' mind. The strength is determined through the individuals' way of processing the information that comes in and how it is stored in memory, i.e. as part of the brand image. It depends on what transpires when the donor receives the information and how it is consequently processed, i.e. the way in which donors think about the information. A stronger association is constructed when donors actively think about the information relating to organizations. Strong associations consequently make accessing information and associations in the mind easier, and lead to a reaction of spreading between different associations and the brand node (Keller, 1993). Strong brand associations often relate to e.g. the category that a brand is associated with, since it is most often the easiest association to make when thinking of brands. In product branding, Pepsi or Coca Cola can for instance be easily connected to the soft drink category (Ibid.).

The uniqueness of associations is based on how distinctively the brand is connected to the brand association, in comparison to competing brands (Keller, 2001). In branding, the uniqueness of brand gives people a "compelling reason to buy that particular brand" (Keller, 1993 pp. 6). Brand positioning is used by organizations to highlight the uniqueness of specific brands and has been identified as essential in the creation of differentiation in the crowded NPO marketplace (Laidler-Kylander & Shepard Stenzel, 2013).

Keller (2001) suggests that brand equity is created only when the strength, favorability and uniqueness of brand associations are in this order. If a brand association is not strong enough to be remembered, the favorability or uniqueness are not important. The same applies for favorability; a unique brand association is of no relevance if donors do not consider it to be favorable. Keller (2001) argues that the creation of strong, favorable and unique brand associations leads to the creation of positive brand responses and brand loyalty. In terms of NPOs, the creation of such brand associations can lead to positive attitudes towards specific organizations and the creation of long-term commitment in donating to specific organizations. As both

acquiring and sustaining donors have been identified as challenges in the non-profit sector (see e.g. Stride & Lee, 2007, Laidler-Kylander & Shepard Stenzel, 2013), the creation of these types of brand associations should be considered beneficial.

3 RESEARCH METHODOLOGY AND METHODS

The aim of the empirical part of this thesis is to study a specific target groups' perception of non-profit organizations, and which brand associations determine a strong brand image. To understand people's perceptions, a qualitative research approach has been chosen. This chapter will present the philosophical foundation of the study (3.1), the chosen research approach (3.2), followed by an examination of the reasoning of inquiry (3.3). Furthermore, the method chosen for the collection of data will be presented (3.4), including a description of how interviews were conducted (3.4.1), the techniques used in the interviews (3.4.2) and a presentation of the target group together with an examination of the method for selection of sample (3.4.3). Next the chosen approach for the analysis of data will be presented (3.5), lastly followed by an investigation of the reliability and validity of the study (3.6).

3.1 Philosophical foundation

All research in social sciences require making methodological choices, which correspond with philosophical assumptions that determine the nature of data collection and the angle in the analysis of data. The most fundamental philosophical concepts in social science research are ontology, epistemology and methodology, creating a consolidated view, often referred to as a paradigm (Eriksson & Kovalainen, 2008).

Ontology refers to the researcher's assumptions of the world and reality. The approaches used in this thesis are grounded in an ontological assumption where reality is seen as subjective; meaning that reality is based on individual perceptions, which differ between people and contexts (Eriksson & Kovalainen, 2008). Ontology is closely connected to epistemology, which concerns the character of, and ways in

which knowledge is produced. Epistemology has been described as the way of understanding reality, while ontology is concerned with the initial exploration of what reality is (Ibid.). Methodology has been defined as “the philosophy of methods”, referring to the methods the researcher can use in the quest of better understanding the world. Methods are often broken down into methods of data collection and methods of data analysis, both of which will be described more closely in this chapter (Eriksson & Kovalainen, 2008).

Social constructionism has been used as the perspective on reality in this thesis. This form of constructionism adds a social component to the nature of reality, rather than solely focusing on subjectivism when forming ontological assumptions (Eriksson & Kovalainen, 2009). Social constructionism refers to a “collective generation of meaning”, rather than completely individual processes of knowledge construction (Lee, 2012, pp. 405). In this thesis, the understanding of reality is constructed through an examination of the interviewees’ perceptions of the researched phenomenon. As reality is constructed collectively with the researcher, thematic analysis was considered the most appropriate method of data analysis in this thesis.

3.2 Qualitative research approach

According to Eriksson and Kovalainen (2008), qualitative research methods are used when trying to understand and interpret phenomena, while quantitative methods more often are concerned with explaining and testing theory. Qualitative research methods are mostly concerned with studying words instead of numbers, and they are interpretative, meaning that they aim to understand phenomena based on how certain people in a specific environment interpret those (Bryman & Bell, 2011). Bryman and Bell (2011) characterized people, the subjects of studies, as starting points for qualitative research. The researcher is seen as an interpreter of data instead of a manipulator of it. When using the subjects as the starting point of studies, the researcher is trying to investigate the phenomena through the eyes of the subject. A qualitative method is suitable when trying to uncover questions relating to people’s perceptions and behavior (Bryman & Bell, 2011), in this thesis it concerns the perceptions of prospective millennial charitable donors from Finland.

Hibbert and Horne (1996) suggest that people interpret stimuli from the environment subjectively; meaning that actions are driven by subjective perceptions of situations. As this study aims to uncover people's behavior regarding charitable donations and their subjective perceptions of non-profits and donating, a qualitative method was deemed most suitable for meeting the aim of the study. Qualitative consumer researchers have been called motivational researchers, since it is central to their orientation that consumers are unaware or are unwilling to disclose their decisions to others (Schiffman & Wisenbult, 2015). Hidden or unconscious motivations were initially studied qualitatively by Dr. Ernst Dichter, who applied Freudian psychoanalytic techniques in his research on consumer motivations. Qualitative methods such as focus groups and depth interviews have since developed into established tools in research, which provide researchers with insights into motivations and serve as input in the development of products and marketing strategies (Ibid.).

This study does not aim to generalize results, but rather acquire knowledge and understanding about people's intrinsic perceptions and possibly provide some theoretical knowledge (Bryman & Bell, 2011). Generalizing findings with a large population is uncommon in qualitative research, as sample sizes often are small (Schiffman & Wisenbult, 2015). Practical implications from this study can involve contributions to marketing approaches in actual non-profits (Ibid.). Through thematic analysis of the interview data, the researcher can draw some conclusions on the similarity of perceptions among the defined target group and based on the chosen sample.

Qualitative research is most of the time concerned with generating theories during research rather than testing theories. This type of reasoning in the analysis of qualitative research is characterized as inductive rather than deductive. It refers to theory being generated through the empirical research rather than theory being constructed before the research (Bryman & Bell, 2011). Bryman and Bell (2011) suggest that theory should, instead of preceding an inquiry, in fact be an outcome of qualitative research (Ibid.). Setting strict criteria for the concepts used in research prior to conducting the empirical part of a study is seen as restrictive in qualitative research. The chosen reasoning of this thesis is thus abductive, which is a

combination of deductive and inductive reasoning. The chosen approach will be described in the next subchapter (3.3).

Majority of prior studies measuring brand image in the non-profit sector have used quantitative methods in the collection of data. Studies conducted by Michel and Rieunier (2012) and Michaelidou et al. (2015) used qualitative methods when identifying items for their brand image measurement scales, where after the scale was tested quantitatively. This study differs from prior studies, as it uses solely qualitative methods in the collection of data. Quantitative data collection methods were deemed appropriate in prior studies, as they have studied the *intention to donate*, which is of predictive nature, rather than *consumer perceptions, attitudes and preferences* in this study, which demand insights of a qualitative nature.

3.3 Abductive inquiry

An abductive approach has been chosen for the inquiry of this study. This approach was chosen, as the topic of the study required building somewhat of a theoretical framework prior to conducting the empirical research. The theoretical framework has been outlined in the literature review and has been adjusted and complemented in conjunction with the empirical findings. Researchers have described abductive reasoning as an approach that allows reasoning to move between theory and empirical findings (Rambaree, 2013; Dubois & Gadde, 2002).

The theoretical framework and literature review have been adjusted as a result of data collection, where after further data has been collected to complete the empirical study. Abductive reasoning has been characterized as “inference to the best explanation” (Stanford Encyclopedia of Philosophy, 2017), which refers to finding the most logical explanation to findings in data. Lipscomb (2012) argues that the best explanation is derived through support from background theory and that hypotheses never exist in isolation, but rather in a theoretical context. It should be noted again that qualitative research does not test hypotheses; hypotheses rather emerge from research data and findings.

As a part of grounded theory; one of the most common qualitative research approaches where theory is derived through research data, abductive inference (steps in reasoning) has been described as ‘the process of associating data with ideas’ (Richardson & Kramer, 2006, pp. 500). Lipscomb (2012) argues that abductive inference underpins the development of findings in several types of thematic qualitative analysis, rather than solely grounded theory. He suggests that this sort of inference is suitable especially when researchers, in the structuring of the analyzed data, develop codes, themes and categories. This is due to the conception that researchers are “insightfully abducting” or “making fair guesses about the meaning of data” (Lipscomb, 2012, pp. 251). The use of thematic analysis in analyzing the transcribed interview data was deemed most suitable considering the reasoning in this thesis and will be described more closely in subchapter 4.5.

3.4 Collection of data

The empirical study utilizes solely primary sources in the collection of data, through semi-structured interviews.

3.4.1 Interviews

The data collection was conducted over a two-month period, starting with a set of pilot interviews, aimed at testing the interview method. Four interviewees were included in the pilot interviews in March 2019, where after the interview questions were adjusted. An interview guide was used in all interviews, which was developed during the pilot study. As a result of the pilot interviews, the second and third parts of the interview guide were adapted in order for interviewees to be able to answer questions more easily. The first part of the interview guide remained the same throughout the data collection, qualifying the findings from the pilot study regarding that part to be used in the final study.

The pilot interviews revealed that the subjects were unable to respond to inquiries about organizations that had been chosen by the researcher prior to the interviews, because of lack of recognition and knowledge about their work. These findings

suggested that rather than choosing the organizations for the interviewees, Michel and Rieunier's (2012) method of choosing organizations based on people's own spontaneous recognition was more suitable. After this approach was adopted, interviewees could name organizations, but many still had very limited knowledge about the organizations and were unable to connect brands to a multitude of associations.

In addition to the four interviewees in the pilot study, twelve people were interviewed in semi-structured interviews, lasting about 30 minutes each. A semi-structured approach to interviews was chosen in order to uncover the interviewees' uncensored perceptions and allowed for follow up questions to be asked in cases where clarification or elaboration was needed (Breeze, 2013). Instructions for probing questions in qualitative interviews for consumer research by Schiffman and Wisenbult (2015) were used as support when conducting the interviews. The semi-structured interviews were planned in a way that allowed the interviewees to answer open-ended questions about topics that have been discussed in the literature review. The pre-prepared interview questions can be found in an interview guide in Appendix 1. The aim with using an interview guide was to direct the interviews in a specific direction. Interviewees were supposed to answer questions according to their own understanding in a way where all interviewees discussed issues regarding the same topics.

The topics covered in the interviews:

- Whether the interviewees donate to charity, motivations to giving and which type of causes they prefer.
- Their perceptions of desirable characteristics in non-profits and what is required for them to be willing to donate – representing brand associations.
- Recognizing specific NPOs and their perceptions of them.
- Matching desirable characteristics with the chosen organizations.
- Choice of organization to donate to and reasons behind the choice.

In addition to the official interviews, informal discussions outside of the interviews were used to construct an understanding of the phenomenon. After the official interviews ended, all respondents continued the discussion of topics included in the

interviews, enhancing the researchers understanding for the interviewees' perceptions and the topic of charitable giving in general. This type of sense making is suitable with the philosophical approach of social constructionism, which allows reality to be constructed through shared assumptions.

3.4.2 Free-associations and free-choice techniques

The interviews have utilized two qualitative techniques to uncover interviewees' perceptions relating to brand image and the brand associations that construct the image. The free-associations and free-choice techniques have been used together as parts of the semi-structured interviews in this thesis. According to Plumeyer et al. (2019), the free-associations technique is the third most common way to measure brand image and differs from other techniques since it can be used qualitatively. Free-associations technique encourages respondents to state all associations that come to mind when they are presented with some sort of brand stimuli, often e.g. the brand name (Plumeyer et al., 2019). The aim with the use of this technique is to recognize "easily accessible verbal associations from consumer memories" (Plumeyer et al., 2019, pp. 236).

The free-associations technique was used to determine the interviewees associations to non-profits in general, to ascertain the most desirable associations, which influence their willingness to donate. The interviewees described why they believed certain associations to be essential for their willingness to donate and described their perceptions of how different associations connected to each other. The use of this technique aimed to uncover the interviewees' perceptions of which associations non-profits should have; to be able to understand the ideal non-profit in the minds of donors. In cases where interviewees found it challenging to recognize brand associations, interviewees were presented with a list of brand associations previously determined by Michaelidou et al. (2015).

In the second part of the interviews, where the perceptions of actual organizations were determined, the free-associations technique was used again. In this part, the interviewees were asked to freely describe their thoughts and perceptions that are

associated to the organizations they chose based on their own spontaneous recognition.

Free-choice technique has been called “pick any” technique (Pulmeyer et al., 2019, pp. 237). It refers to the interviewer presenting the interviewee with attributes (in this thesis characteristics) and asking the interviewee to state which (if any) attributes represent any of the brands they have stated. After the respondents explained the associations they connected to the specific brands, the free-choice technique was used. The characteristics that the interviewees indicated as most desirable in the first part of the interview were presented to the interviewees again and were asked to determine whether any of those represent the organizations they chose.

3.4.3 Target group and selection of sample

The focus of the study is on a specific target group, i.e. older millennials, between the ages of 25 and 38. This target group was chosen based on findings from previous studies conducted in Finland, which indicate that there are some differences in donor behavior between age groups (Grönlund, 2017). Studies both internationally and domestically have indicated that the intention to donate increases with age, which also indicates that there is a better understanding of donor behavior among older donor segments (CAF, 2017; Grönlund, 2017). The empirical study aims to develop an understanding of the donor behavior among Finnish millennials.

The specification of “older” millennials rather than just millennials is necessary due to the vast range of ages included in the definition of millennials. The understanding that people under the age of 25 are more likely to be financially restricted and therefore unable to donate to charities also had an impact on the decision to restrict the age of respondents included in the target group. Millennials represent a significant part of the workforce today (Pyöriä et al., 2017), which further emphasizes their importance as participants in causes of philanthropy.

The selection of sample in this thesis is based on two different types of nonprobability sampling techniques. Interviewees have been chosen through both a convenience and a snowball sampling technique. These techniques have been chosen

due to a lack of resources and time in conducting the study. A convenience sampling technique is most often chosen because of the ease of access; Etikan et al. (2016) suggest choosing students at the researcher's own institution to be a good example of convenience sampling. As the researcher knows many people in the target group of the study, partly due to the target group being in the same age group as the researcher, convenience sampling was considered most suitable. Snowball sampling was chosen to gather interviewees over the age of 30. This sampling method was deemed necessary as the target group ranges from 25-38, and the researcher had limited access to people between the ages of 30 and 38. Convenience sampling was therefore applied for people between the ages of 25 and 30, while a snowball sampling technique was adopted to find interviewees between the ages of 30 and 38.

There are several issues with non-probability sampling, especially regarding convenience sampling. In convenience sampling, the researcher must clarify how the sample would differ if the sampling was conducted randomly (Etikan et al., 2016). The aspect of biases can become evident in convenience sampling, regarding this study, the acknowledgement of a possible social desirability bias is necessary (Lavrakas, 2008). As the researcher has somewhat close personal connections to most of the interviewees, they might have been inclined to answer in a way that makes them look favorable. To avoid bias, the researcher has emphasized that the research aims to uncover all types of perceptions, and that there is no prerequisite to either be or aim to become a donor.

In this study, the demographics of the sample have been considered, trying to include the same amount of men and women as well as a variety of people of different ages within the target group. Gender as a variable is not discussed in the theoretical framework, suggesting that it is not of significance for the completion of the study. However, studies have shown a difference in donor behavior among men and women (Grönlund, 2017; Houston, 2005), and therefore it was deemed most appropriate to include an equal number of representatives for both genders. Interviewees have also been given the opportunity to identify with a non-binary gender, which did not become relevant for any of the interviewees.

Etikan et al. (2016) suggests that non-probability sampling can lead to an overrepresentation of a certain type of subjects, while others are completely excluded from the sample. As convenience sampling has been conducted among students at the researcher's university and the snowball sampling is based on persons with a university degree, it is expected that the sample is somewhat homogenous regarding the level of education. Income levels for interviewees in working life are also expected to be homogenous, as it has been argued that income levels increase with increasing levels of education (Asplund & Maliranta, 2006). These limitations are important to consider even though the findings of the study are not aiming to generalize the sample. The chosen sample can be considered suitable for the completion of this study, as it has been suggested that people with higher levels of education and income have been found to correlate with higher levels of volunteering and donating money (Houston, 2005).

3.5 Analysis of empirical data

Thematic analysis is the most common method of data analysis in qualitative studies (Guest, MacQueen & Namey, 2011), and has been used in the analysis of interview data in this thesis. It is commonly used to analyze interview data that have been transcribed verbatim (Ibid.). According to Braun and Clarke (2006), thematic analysis is non-linear; it is a process that requires movement between the different stages of data analysis, which indicates its applicability for the abductive reasoning approach in this thesis. Through thematic analysis, the researcher aims to understand and describe people's feelings, perceptions, thoughts and behavior in a specific context (Guest, MacQueen & Namey, 2011), which suits the aim that the empirical part of this thesis tries to reach.

The initial step in qualitative data analysis is to transform the collected data into text, from where the researcher looks for patterns, which become relevant because of their frequency (Salkind, 2010). Thematic analysis not only focuses on the identification of words and phrases in data, but also on the identification of ideas, which constitute themes in the text. The themes are then developed into codes, which can be presented

in the analysis. The analysis can include e.g. comparisons of code frequencies and recognizing the co-occurrence of codes (Guest, MacQueen & Namey, 2011).

According to Aronson's (1994) pragmatic view of thematic analysis, patterns of experiences should be identified and listed from the transcribed interview data. Guest, MacQueen and Namey (2012) describe the process of conducting applied thematic analysis, as the development of segments, followed by the identification of themes and the recognizing of codes in the themes. Guest, MacQueen and Namey (2012) describe thematic analysis as a process where the researcher first identifies the meaning of the text for them, followed by an identification of the specific instances of meaning that exist in the text and lastly an exploration of the patterns of relationship in the instances of meaning.

In practice, the analysis has been conducted in a manner where general themes have been identified in each part of the interviews, stated in the interview guide. The identification of brand associations in the presentation of empirical findings has used the existing brand image measurement scale developed by Michaelidou et al. (2015) as guide in the categorization of associations. In addition to Michaelidou et al.'s (2015) six dimensions, one new dimension was created, because of its thematic distinctness. The analysis has been conducted based on the most reoccurring associations and the most reoccurring connections between different associations.

3.6 The quality of the study

Determining the quality of qualitative research has been considered more challenging than in quantitative studies, as the process of research has been considered less transparent (Eriksson & Kovalainen, 2008). There is a lack of guidelines for how qualitative research can achieve trustworthy results in the same manner as quantitative research. In quantitative research, reliability, validity and generalizability are often referred to when examining the quality of research. When conducting research that applies a constructionist view on reality, these should be replaced by alternative ways to ensure trustworthiness (Ibid.). The alternative ways have been conceptualized as: credibility, transferability, dependability and confirmability.

Credibility refers to whether the researcher has enough knowledge and data to support the claims they are making, and how well they can make logical assumptions about the findings. Using an abductive approach, the researcher has evaluated and further re-evaluated the sufficiency of gathered knowledge through moving back and forth between the empirical and theoretical parts of this study. Transferability concerns how well the research can be compared to previous findings, not aiming to replicate findings, but rather to find similarities from previous research (Eriksson & Kovalainen, 2008). As the topic of this thesis is scarcely researched, existing empirical studies that correspond with the focus in this study have been considered in the theoretical framework and have been compared in the analysis of the empirical study.

Dependability is the way in which the researcher accounts for the entire process of research to ensure the trustworthiness of the study. This thesis has aimed to explain and present all parts of the study in the most transparent way possible, through demonstrating a clear view of the thought process in data collection, analysis and interpretation as well as discussing potential biases in the study. The convenience sampling and nature of topic in this thesis might have subjected the interviewees to answer in accordance with a social desirability bias. Social desirability bias refers to a tendency among interviewees to answer in a manner that they perceive to be socially acceptable, which could lead to respondents not giving “true” answers (Lavrakas, 2008). To prevent this, the researcher has clarified before each interview that all perceptions are wanted, and that the aim of the study is not to solely interview individuals who are donating or perceive donating and non-profits as good things. The confirmability of this study has been ensured through presenting a clear and easily understandable link between interpretations and findings and the collected data (Eriksson & Kovalainen, 2008).

4 EMPIRICAL DATA PRESENTATION

This chapter aims to present the findings from the empirical study in this thesis. The chapter is divided into four subchapters, each presenting a topic that was stated in the

method chapter, following the structure of the interview guide (see Appendix 1). Initially, donor behavior among the target group (4.1) will be presented, aiming to uncover motivations for or against donating, in connection to an exploration of which types of causes the target group prefers to donate to. This is followed by an exploration of organizational factors found to affect donor behavior (4.2). Next, the most desirable brand associations will be presented (4.3), divided into the brand image dimensions (4.3.1-4.3.7), to understand how brand image is constructed for members of the target group. Lastly, the brand associations connected to the recognized non-profits will be discussed (4.4).

4.1 Donor behavior and motivations among the target group

Through thematic analysis of the interview data, several themes that link to different aspects were identified in the giving behavior among millennial donors in Finland. Most interviewees reported to have donated sporadically but were currently not donating regularly. When donating, interviewees reported to have donated small amounts, and almost all had given money to fundraisers collecting coins in the streets. The general consensus among interviewees, including all but two, was that if they were not already donating, they would like to donate in the future. Even persons with negative experiences with donating in the past claimed to have a positive attitude towards donating again. Persons that were already donating regularly perceived donating as a good thing; however, certain factors influenced their willingness to donate.

The most reoccurring theme among interviewees, especially among persons under the age of 30, when asked about whether they donate, was the perceived lack of financial means to donate to non-profits. Some of these interviewees perceived donating to be something that would be done in the future, once all things in their personal lives were in order.

“I am sure that I will donate at some point, but I always push it further because it is not the right moment to do it now.” (Interviewee 12)

“I am kind of like waiting, I have this plan, that when I graduate and find a job, then I will start donating more frequently.” (Interviewee 8)

“I don't have any income. Yes, a part-time job, but that is not a lot of money you get from there. [...] I think when I graduate and have a full-time job, then I would like to donate.” (Interviewee 3)

When being asked about the motives behind choosing whether to donate, disregarding the perception of lack of financial means, some of the most common motives in extant literature were mentioned. Among those willing to donate or those already donating, wanting to help, i.e. an altruistic motive, was mentioned by a few. However, as research has suggested, purely altruistic motives are rare (Bekkers & Wiepking, 2011), which also became evident in the interview data. Other motives were identified to connect to seemingly altruistic motives, where one interviewee identified selfishness as the actual reason for wanting to help. This is in line with Bekkers and Wiepking's (2011) findings that suggested other motives to dominate altruistic motives.

“Because I want to help. [...] I think it's also kind of a selfish reason, because you feel better when you give money to a charity.” (Interviewee 5)

The perception of responsibility for social issues and feelings of guilt were also recognized as initial factors for donating. One interviewee perceived donating as a way to contribute to the change they want to see in the world. Another interviewee suggested donating to be an important part of all societies, while others claimed that they donate because they think they should contribute to others that are less fortunate than them. These findings could imply that millennials are socially conscious and aware of their ability and responsibility to make a change, in line with the Millennial Impact Report's (2017) findings.

“I believe that like if I stand for both the equality of humans and the preservation of the nature, I should also be able to do that, put it into practice.” (Interviewee 9)

“[...] if I can do something to even, you know help poverty a little bit, it feels like it is a good thing to donate to.” (Interviewee 8)

The perception of need was commonly mentioned when explaining why certain causes were chosen. Especially when contemplating over whether to donate domestically or internationally, the aspect of perceived need was important. Most persons choosing to donate internationally, including those who were not donating now, perceived the need for help as greater in developing countries. One respondent

(Interviewee 10) who would have chosen to donate to causes in Finland, suggested that they would choose based on where the most urgent need is. Another interviewee (Interviewee 5), who is a regular donor and who wants to give to many different causes, also reported to choose the cause based on where the need was.

“I think abroad it's probably like a bigger problem there as I said with the poverty and so on, [...] so I think maybe abroad there is a bigger need.” (Interviewee 8)

“[...] I thought mainly of African countries and things like that. I didn't even think about Finland. I think in Finland we do have tools for that kind of things.” (Interviewee 7)

“[...] to me it seems like the urgency and the necessity to donate to international causes is greater in most cases than it is for domestic causes.” (Pilot interviewee 2)

“Possibly more over here, depending on where the most urgent need would be basically.” (Interviewee 10)

“[...] depends on where the need is at the moment.” (Interview 5)

For a respondent who was slightly reluctant to donate, but believed that donating is needed in all societies, the perception of people in ‘real need’ was especially important. In this regard, they referred to causes that helped e.g. victims of natural disasters. These views correlate well with Breeze’s (2013) findings relating to choose, where the majority of potential donors’ choices were motivated by the neediness of the recipients of help. It can be argued that Bendapudi et al.’s (1996) claims about brand image in ensuring the perception of need are relevant in this regard.

“I think that is something that definitely is needed in all societies to some part. Especially in regards to, like for instance catastrophes or such, when people are in real need.” (Interviewee 1)

As most of the interviewees recognized need as a motivation to donate, each individual stated their personal perception of the neediest cause. Although international causes involving people as recipients of aid were considered most reoccurring, environmental causes were mentioned by a few as needy. The neediness of such causes was determined by the perception of severity of environmental issues at the moment. Again, the perception of taking responsibility for the issue was raised.

“[...] I think the environment and nature and all of the species are important. I think we have to do a better job to keep the nature as it is, or to improve.” (Interviewee 3)

“[...] I mean I have anxiety every single day that this planet is going to burn up really soon. [...] So that is my way of trying like to give at least like one small, small share of trying to prevent the world from burning up.” (Interviewee 9)

Comparably, the perception of need was combined with feelings of guilt and selfishness, as some interviewees felt that they should give away something that they have to people in more need of it. One of the interviewees who was not yet donating, stated feeling sorry for the recipients of aid as a reason to donate. TV commercials by non-profits were recognized to contribute to feeling sorry for the recipients.

“I do feel like you do something to help people that don't have the possibilities that you yourself have. [...] since we have kind of a very good like opportunities like in life [...] it's important to give something of that to people that don't have it in their lives.” (Interviewee 5)

“We have everything really well over here. And you know just to have food and stuff, we are not actually that grateful for everything we have. And to see videos of people who are just struggling to get water, just doesn't make any sense.” (Interviewee 11)

“Well I feel sorry for the children do you see in the commercials [...].” (Interviewee 3)

Four interviews revealed that the interviewees preferred causes that they had a close connection to. In line with Sargeant, Ford and West's (2006) research, those interviewees were inclined to choose causes that benefited them or their family members indirectly. As mentioned by Sargeant, Ford and West (2006) medical research is a common cause to donate to among those who are drawn by causes that they or their families benefit from. Interviewees also elected to donate to causes where the connection to the organization was made through someone they knew who worked there.

“If I give, the few times I give, it is normally something that touches me more personally or something near to what I am used to, or problems that are somehow relating to relatives or, like for instance to cancer or something like that.” (Interviewee 1)

“Well there is a lot of cancer in my family [...]. So that alone already is a cause, and of course there are quite a few doctors, have been and are in my family, so that is why. [...] I have family members as well who are doing much work in that field [...].” (Interviewee 10)

“[...] something that you know, hits home to you, for example I do not know, an illness, or maybe your child was sick.” (Pilot interviewee 4)

“The subject is very close to my heart; all environmental issues are quite close to my heart.” (Interviewee 2)

In addition to motivations that can be described to relate to the donors themselves, interviewees expressed that external factors were of significance when choosing to donate in the first place. These factors will be examined in the next subchapter (4.2).

4.2 Organizational factors affecting motivation and donor behavior

As stated in the literature review, external factors serve as elements that influence donor behavior and that organizational characteristics can have an effect on donating. In line with Degasperi and Mainardes' (2017) findings, some interviewees indicated the exposure to communications, natural disasters, solicitations from organizations and giving because of commemorative times such as Christmas as having an influence on their motivations. According to the empirical study, the most relevant external factors affecting giving behavior were those related to the recipient organizations. As the focus of the empirical study is to analyze the organizational factors, the presentation of results will focus mainly on those, including some external motivational factors that were identified as reoccurring through the thematic analysis. The findings reported in this chapter were discovered from the answers to part one in the interviews (see Appendix 1), regarding the initial motivations to donating, type of cause and whether international or domestic causes were preferred.

In some of the cases where persons perceived themselves to be restricted financially, additional factors were perceived to influence the choice not to donate at this time. The factors revolved around the interviewees' perception of the recipient organization and the perceived use of their individual donations. These can be compared to the functional associations described by Michel and Rieunier (2012),

relating to the mission, characteristics and tangible qualities of the organization. The functional associations are equally important to include since they have an effect on donors' motivations and willingness to donate, but are discussed separate from the brand image scales developed by Michaelidou et al. (2015). The functional associations identified in the interviews have been compiled into two main groups; those relating to the organizations' mission and those relating to the way the organization works, shown in Table 2.

Table 2 1 Functional associations

Mission	Organizational factors
Clear vision & objectives Operating in many causes Long-term and short-term goals A reasonable cause Education Children International Passionate intent without radicalization A good cause	Big enough to make a difference Use of scientific methods and research Active volunteer work Sustainable / ecological No aggressive collection of funds No commitment required Political / non-political Ease of donating

Among those less willing to donate, the main reason for not doing so was skepticism towards non-profits in general and the use of funding in the organizations. Two interviewees expressed concerns towards the methods of fundraising, indicating that the skepticism towards the organizations involved the organizations' fundraising approaches.

“I have skepticism about, [...] certain, or not like specific ones, but organizations in general. Because there is like uncertainty where the money goes and I would like to be sure [...]. If I had a lot of money, I would still try to make the effort to find something that I am sure of.” (Pilot interviewee 1)

“[...] I am a bit skeptical about too many of those organizations. Every now and then you read in the news or something that there has been some corruption in them and that the money hasn't gone where it should go.” (Interviewee 7)

“I don't always trust so much those channels where they are collecting money. [...] When people are collecting money in the streets I am a bit skeptical.” (Interviewee 4)

Interviewees who were already donating or were motivated to donate in the future also reported organizational factors and the ability to see the effect from contributions to the organization as important prerequisites for donating. After having stated the initial motivation to their giving behavior or positive attitude towards giving, interviewees suggested that organizational factors had an influence on their willingness to continue donating. This can be compared to Sargeant, Ford and West's (2006) findings, where organizational factors, mediated through increased trust leads to more commitment, which in turn leads to increased propensity of continued donations. It also connects to the importance of accountability in non-profits, which according to Sanzo-Pérez, Rey-Garcia and Álvarez-González (2017) relates to transparency and the donors' ability to evaluate the work and performance of NPOs.

“I think it is important to know where you're giving the money, where it goes. So I guess I think it's good [to donate] but with that restriction.” (Interviewee 5)

“[...] it is of course when you are giving money, you trust the organization that they will use that money in the best way possible.” (Interviewee 9)

“[...] they explain what they use the money for pretty clearly on their website, which I think is good.” (Pilot interviewee 2)

When asked whether interviewees prefer international or domestic causes, more organizational factors were revealed. Among persons willing to donate both internationally and domestically, two interviewees perceived that it is easier to see the result and the flow of money on a local scale. The persons driven by donating domestically agreed, perceiving that the impact could be seen more easily and clearly when the cause and organization were closer. Although it was commonly perceived that there is more need abroad, most interviewees mentioned that local action is easier to follow up financially on and see the impact of the donated money. In these cases, the proximity of the organizations was connected to higher perceived transparency and trustworthiness. In addition to more easily being able to see what money is used for, interviewees suggested that it easier to trust that the money is being used to create an impact if the organization works in Finland.

“I wouldn't say that I would rather give to a Finnish charity than something abroad, but I guess it's easier to see the results in Finland than charities that

are just based in Finland do. I guess it's easier to trust that the money goes where it should go when you give to a Finnish charity, than if you give it to some something abroad.” (Interviewee 5)

“[...] it is easier to relate to a local scale and you can see where it leads to.” (Interviewee 2)

“Feels like it is more just close and like somehow safe maybe, and trustworthy. [...] if I donated to some animal sanctuary let's say, then I could go visit and see if the money comes to use somehow.” (Pilot interviewee 1)

“I guess it's easier to see the results in Finland [...]. You can see the result, and you can read more about it you get more information and you just get to know the charities better here. So I guess it's easier to trust that the money goes where it should go when you give to a Finnish charity [...].” (Interviewee 5)

The ease of donating was mentioned both in connection to the perception that it is easier to donate domestically, but also regarding a perception of monetary donations being easier than any other type of giving. The perception of the ease of giving money corresponds well with findings from studies that have claimed monetary donations to be the most common form of giving in developed countries (CAF, 2018; Grönlund, 2017). According to an interviewee, volunteering was more enjoyable, but still monetary donations were chosen over volunteering due to perceiving monetary donations as the easiest way to help. The same interviewee claimed to often respond to solicitations from organizations to which they had been donating before. This interviewee perceived the solicitations for donations to be useful, as they could easily send money to a needy cause through answering to a text message when for instance a natural disaster had occurred. This finding corresponds with the findings of Bekkers and Wiepking (2011) that suggest most donations to be acquired through solicitations.

“[...] it's fairly easy to give money. Of course you could do charitable work but then it takes much more time to choose some project to work with and then you actually put the time in it to work with it. [...] but money is like the easiest way to help.” (Interviewee 5)

The external organizational factors that were perceived to be of significance in the initial decision to donate are closely connected to brand associations. In the first part of the interview, it became evident that the decision to donate depended on the organization fulfilling certain characteristics, which were connected to the

associations that have been conceptualized by prior studies (Michel & Rieunier, 2012; Michaelidou et al., 2015). These findings formed a fitting transition between motivations for donating and the influence of brands in donor behavior. The donors' demand for certain organizational factors to be fulfilled conveyed a need of investigating the most desirable brand associations for NPOs. Through identifying the most desirable brand associations, the ideal brand image can be constructed, laying the basis for a new brand image measurement scale.

4.3 Desirable brand associations

When questioned about characteristics organizations should represent for donors to be willing to donate, most interviewees were able to name five characteristics or brand associations quite effortlessly and with limited involvement from the interviewer. This indicates that people have a general idea of what an ideal non-profit brand should look like. This is in accordance with literature that has suggested donors to be aware of criteria regarding various organizational characteristics that have been identified to influence donor behavior (Sargeant & Wiepking, 2007). From a methodological perspective, their ability to name associations without support reduces the risk of the researcher leading the interviewee in certain directions.

The second part of the interviews aimed to uncover what a good non-profit brand stands for in the minds of the potential donor target group, through understanding the brand associations that exist in the interviewees' minds (Michaelidou et al., 2015). Brand associations construct brand image (Keller, 1993), which suggests that identifying the most desirable brand associations can be beneficial for organizations when trying to influence their brand image. The study revealed that there is a high level of consensus among interviewees about some of the most important associations. Through comparing answers, it also became evident that some brand associations were strongly linked to others, which suggests a certain extent of congruence between brand associations. According to Keller (1993), a more cohesive brand image is constructed through links between brand associations, which can help the donor to make a more structured image of the brand in their mind.

The following subchapters will present the most reoccurring brand associations identified through a thematic analysis of the interview data, which have been categorized according to Michaelidou et al.'s (2015) brand image measurement scale, for the sake of clarity. The use of the scale was considered appropriate, as many of the brand associations identified in the interviews resembled the findings from Michaelidou et al.'s (2015) study. However, the first subchapter presents the most commonly mentioned association, i.e. transparency, which has not been included in Michaelidou et al.'s (2015) or Michel and Rieunier's (2012) brand image measurement scales. Transparency is of great significance, as it links to other associations identified in the remaining dimensions of the previously conceptualized scales.

Table 3 introduces all brand associations mentioned in the interviews, and how many times each association was mentioned. The table has excluded the associations previously determined by Michaelidou et al. (2015) and replaced them with more fitting associations that can be categorized in the existing scale. Transparency has been added as a new dimension in the existing brand image measurement scale, based on its reoccurrence in the interviews.

Table 3 1 Brand associations identified through interviews

Usefulness		Reliable	1
Effective	1	Trustworthy	3
Worthwhile	2	Responsible	1
Helpful	1	Reputable	1
Honest	1	Well-established	1
Useful	1	Sincere	1
		Loyal	1
Affect		Dynamism	
Friendly	1	Progressive	2
Kind	2	Scientific backup for the cause	2
Ethicality		Transparency	
Empathy	1	Transparent	8
Ethical	6	Open	1
Moral	1	Shows result of donation	1
Respects human rights	2		
Righteous	1		

Efficiency	1
Non-profit in every way	1
Well-managed	2
Uses assets wisely	1
Accurate / accurate information	1

4.3.1 Transparency

The most reoccurring association was transparency, mentioned by more than half of the interviewees (i.e. 8 persons). In prior literature, transparency has been discussed in connection to accountability, referring to non-profits being transparent in the manner they conduct their operations and organizations (Degasperi & Mainardes, 2017; Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017). Transparency was identified in the qualitative phase of conceptualizing Michel and Rieunier's (2012) brand image measurement scale, but was not included in the final scale, and was also not considered in Michaelidou et al.'s (2015) brand image measurement scale.

The study revealed that interviewees viewed transparency in two ways that are strongly connected to each other; as financial transparency, i.e. how donations are being used and as how well the organizations ability to reach their mission could be seen, i.e. how impact from the donors' donations is achieved. This finding corresponds with Sanzo-Pérez, Rey-Garcia & Álvarez-González's (2017) claim that transparency increases the non-profit's ability to be accountable.

Financial transparency was recognized as important for interviewees who were already donating, but especially for those not yet donating or less willing to donate. The understanding that was developed when discussing transparency, was that interviewees were unsure of the way organizations use their money, thus they were skeptical towards giving to any organization at this time. This connects to findings in prior research that suggest image-spillover effects to be an issue in the non-profit sector (Laidler-Kylander & Shepard Stenzel, 2013), since some interviewees motivated their skepticism towards donating to stem from scandals relating to the misuse of money in NPOs. Openness was also mentioned as a brand association that

connects to transparency based on the description given of the association by the interviewee.

“Open with what the money is used for [...] I would like to know what my money is being used for [...]” (Pilot interviewee 2)

“Transparency is at least number one I think, it has to do with pretty many things, you know where the money is going and that it is going to the right cause and everything like that.” (Interviewee 7)

“That you know where your money is going. That they have [...] exactly written down all that they have gained and where they have gone and something like that, because there tend to be cases where the money has not really gone to the right place.” (Pilot interviewee 3)

When discussing transparency, a general understanding was formed where interviewees set criteria for how transparency should be seen when donating. Donors were aware that some of their donations are being used for administration and fundraising purposes, which was considered acceptable among both those willing to donate and those not willing. However, the acceptability depended on whether organizations informed donors about the exact use of money. Donors reported to be more willing to donate if they knew the exact amounts of money used for each purpose.

“I understand that [...] you have to pay for the people who are promoting and they have administrative cost and so on. I understand that the whole amount can't go to the cause, but I would like to know where it goes. Or how they use it.” (Interviewee 3)

If I would have it completely clear how the money goes, and who are the middle hands, and who takes what. If the transparency was very clear with them. [...] Then it would be a much higher probability that I would donate. (Interviewee 7)

Interviewees perceived that seeing the result of their contribution demonstrated the transparency of the organization. Seeing that the impact was delivered to the cause or needy recipient was simultaneously connected to the donors want to ensure that their money was being used to achieve impact, instead of wasted. This corresponds with Sanzo-Pérez, Rey-Garcia & Álvarez-González's (2017) findings that suggest that higher transparency leads to increasing accountability of organizations. However, one interviewee perceived that organizations were bad at communicating the results of their donations.

“I think it is important to see where it goes to (referring to donation), so I can follow what they are actually doing and that it is not just empty promises.” (Interviewee 1)

“I understand that you can't always see that where did my 100 euros go, but some kind of result. But very often you just give money and then you never hear how they helped, what they used the money for.” (Interviewee 5)

A significant finding was that transparency linked to other associations. In some cases, a higher perceived transparency led to e.g. trustworthiness, which connects to Laidler-Kylander and Stone's (2012) findings, suggesting trust to be essential because of the donors' inability to see the impact of organization's work. This further accentuates the findings of Sanzo-Pérez, Rey-Garcia & Álvarez-González's (2017), since they argue that trust connects to the organizations' level of transparency regarding accountability. As trust has been identified as an element with a positive impact on stimulating donations, the connection between those associations should be considered essential.

“By being transparent they are being more trustworthy.” (Interviewee 3)

“Loyalty and trustworthy, I think that is the basis of giving anything to anybody. If you don't trust them that they do what they are supposed to do with the donation then I think that already falls flat. And that moves on to the transparency, that I think it is important to see where it goes to, so I can follow what they are actually doing and that it is not just empty promises, that it is something that you can follow.” (Interviewee 1)

Sargeant, Ford and West's (2006) research, which suggests that trust works as a mediator between organizational factors, commitment and lastly giving, indicates that trust as a concept is essential also on its own. As a good proportion of interviewees mentioned trustworthy as a brand association, it will be discussed under the reliability dimension in the next subchapter. Trustworthy is a synonym of the word reliable (Merriam-Webster, 2019), which is why it should be categorized under the reliability dimension.

4.3.2 Reliability

After transparency, associations relating to reliability were the most reoccurring among interviewees. Six interviewees suggested trustworthiness to be an essential association, while one used the term reliable. Honesty, sincerity, reputation and

responsibility were mentioned by interviewees as important associations, which are all, apart from honesty, included in Michaelidou et al.'s (2015) scale. Honesty can be used as a synonym for sincerity (Merriam-Webster, 2019). Two interviewees mentioned honesty, while two interviewees chose sincerity as a desirable brand association. An interviewee who mentioned sincerity, argued that it referred to the organization and its employees truly caring for the cause. Another interviewee suggested that in addition to honesty, the organization should be true to their cause, similarly stating that the members of the organization should care for the cause they are working for. They also added that this makes the organization more reliable.

“It is some kind of feeling that they [...], that it is not like people that do not actually care about the cause.” (Interviewee 11)

“For example if there is an animal rights organization and they do not care about animals, it is not something I would like to support as much.” (Pilot interviewee 1)

When discussing the associations in connection to actual non-profits, one interviewee claimed that the sincerity of an organization could be determined through a feeling towards the organization. The unexplained feeling towards organizations can be connected to the positive brand attitudes that are created from a favorable brand image, which supports the aim of this study.

“But I think they are sincere. I just have the feeling. I think it is what most people have, a feeling about some kind of companies and they don't really know how they work.” (Interviewee 11)

The interviewee who identified reliable as an association connected it with honesty, claiming that organizations can be seen as reliable if they are honest. In this regard, honesty links back to the use of funding.

“[...] reliable and honest, [...] because honesty is also important since everybody knows that charities have some kind of side cost. [...] why can't you just be honest with it, e.g.: okay well 20 euros of your 100 euros are going to side costs and then 80 euros to the real charity thing.” (Interviewee 5)

Associations in the dimensions ethicality and reliability were also connected to each other, as responsibility was suggested to link to being ethical. An interviewee perceived that being responsible is important in the sense that the organization should ensure that help is given to those in need without any bad intentions involved.

“I want the stuff to go the right way and see that the people actually get the help that they need. Like that it goes to the cause and that there is no foul play involved.” (Interviewee 8)

When asked about associations, reputable was directly mentioned by two interviewees, while one named the association well-established. However, the importance of reputation was discussed by other interviewees also outside of the specific question relating to brand associations, implying that it is of importance as an association. Interviewees found the familiarity and good reputation of organizations to have an influence on their decision to donate. When asked whether an interviewee trusts the organizations they chose for the study, they perceived that the reputation of an organization influenced the trustworthiness of the organization. Although reputation was not mentioned by many as an association per se, there was a consensus that the reputation is of significance, in the sense that a negative reputation would turn donors away.

“I don’t see me donating anything just like that to an organization I have never heard of.” (Interviewee 1)

“It might be a bit naïve to say, but [I decided to donate] because they are well-known, and I think that they have quite a good reputation.” (Interviewee 8)

“I mean obviously more people will donate if you have a good reputation.” (Pilot interviewee 4)

Reputation was connected to the size of the organization, where interviewees often referred to large multinational organizations. Only one interviewee suggested that they would donate to organizations that are less known, as they were one of the interviewees mentioned earlier who perceived smaller organizations to better be able to achieve impact. It also became evident that the other interviewees who would elect to donate to a smaller organization locally, still recognized large organizations when asked to name organizations they perceive to know well. This suggests that the brand knowledge and recognition are higher for large international NPOs.

4.3.3 Efficiency

All brand associations relating to the efficiency dimension in Michaelidou et al.’s (2015) scale, i.e. well-managed and uses assets wisely, were mentioned in the

interviews. Like transparency, efficiency was regarded in a combination of two aspects, connecting to financial aspects and to achieving impact. Interviewees wanted organizations to be efficient in the sense that they use donations in a way where impact is achieved in a clear and fast manner. This view on efficiency related, according to one interviewee, to the nature of non-profits. They perceived the organization's work as being temporary, and the problems they are working with as amendable, which is why impact should be achieved as fast as possible. Others also perceived efficiency as the way organizations succeed in achieving impact and voiced concerns about their ability to evaluate the organizations' efficiency, which again connects to the accountability of NPOs (Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017).

“[...] they have a problem that they are trying to fix, that exists, so I don't want to donate my money and have to wait for 5 years for something to happen. I want to see quite immediate results, [...] I want to know that they are working towards something, like all the time.” (Interviewee 6)

“I think it is like, in the case of how efficient the help is, and how efficient everything is going and you sometimes have this doubt in your head, [...] how is this really going.” (Interviewee 8)

“There is always this question about how efficient [...]. I don't really know how you can know how much they help.” (Interviewee 8)

One interviewee suggested that organizations do not need to be efficient if they are well-managed. They contended that well-managed links to transparency of financial means, suggesting that money should be used for the right purposes. They also connected using assets wisely as an important association, which clearly links to their reasoning about organizations being well-managed and transparent. Another interviewee agreed on this accord, suggesting that well-managed referred to how well the donations were being managed.

“So even though an organization gets a lot of donations but they can't manage it, then it falls flat, so would not want to give money or any other donation if it is poorly managed.” (Interviewee 1)

When asked how they would evaluate well-managed, interviewee one argued that it could be seen through how well the organization informs donors about the management of funds and the organization in general. The sharing of information was likewise mentioned by other interviewees, linking information sharing, good

management and transparency together. One interviewee argued that clear information about the target and the mission should be given, arguing that the lack of information about organizations is the reason to their distrust towards them. Information sharing was also connected to the reliability of the organization, claiming that the information shared on organizations' web-pages often are insufficient. The accuracy of information was also emphasized, relating to the organizations giving accurate accounts of what money is being used for instead of using some sort of marketing techniques to gain donations.

“I think you can see that too usually from how it is presented and how big they are as an organization, and how much supporting documents or information is available to you.” (Interviewee 1)

“Accurate information of the target and mission, so it also aims for people to understand why the money is being collected.” (Interviewee 4)

“There's a lot of charities, where you get really little information and they expect that you give money, like when you have a home page that doesn't say anything. So I guess it is important that they give clear information and enough information about their cause.” (Interviewee 5)

“[...] numbers about how much is spent, or what the actual need is [...]. Accurate information and not just empty like marketing schemes.” (Interviewee 1)

Relating to the association ‘uses assets wisely’, one interviewee argued “non-profit all the way” to be considered an essential characteristic for them to be willing to donate. Another interviewee also argued that they would not donate to an organization that has a history of misuse of donations. Along with this interviewee, others mentioned that they should research the organizations more and that they would donate only after they had found out more about organizations, suggesting that they had not used much time on thinking about organizations or donating. According to Keller (1993) strong brand associations are created when people actively evaluate different options, which might suggest that the target groups' brand associations linking to actual non-profit brands are weak.

“[...] it is understandable that you pay wages to people that work for a charity, but there shouldn't be like, if you want to sit in the board for a big charity, you shouldn't get a very big salary.” (Interviewee 5)

“[...] especially if it is a large organization that has like a long record of it being exposed as an organization that misuses the donations then I think I

would reconsider and maybe change to a different organization.” (Pilot interviewee 2)

“That is why I wouldn't actually put money into something I don't know where I'm putting it.” (Interviewee 11)

Again, extensive attention was given to the way organizations are managed financially, suggesting it to be one of the most essential themes in this thesis.

4.3.4 Ethicality

Ethical was mentioned by half of all interviewees, while moral and righteous were mentioned by one person respectively. Some respondents mentioned ethicality but lacked a clear explanation of why they chose it, indicating the general expectation of non-profits should be ethical (Michaelidou et al., 2015) and the so called higher moral tone that the non-profit sector holds (Sargeant & Lee 2004).

Two interviewees also mentioned that non-profits should respect human rights, which could be argued to classify in this dimension. Respecting human rights was seen to apply both within and outside the organization, abiding to both the treatment of employees and how well the organization operates overall regarding following human rights in their work.

“Just because you want to make something better, doesn't mean that you can do whatever you want to make it better. It has to be done in the right way.” (Interviewee 6)

“[...] the focus of the charity would be, or that they would always take human rights into consideration [...]” (Interviewee 5)

“I think it is quite hypocritical for Amnesty to think that they are doing important work and they are promoting human rights and equal rights for everyone when there is a huge problem within their own organization.” (Pilot interviewee 4)

According to one interviewee, the morality of an organization goes hand in hand with trust, because the interviewee perceives that organizations should share the same morals as the interviewee. One interviewee suggested that the ethicality of environmental organizations could be questioned, as the means to which change is achieved in environmental causes might cause challenges to other types of causes. They suggested there might be a conflict of interests when environmental causes are

being achieved, as it can mean that something must be compromised in order to achieve impact. According to this interviewee, ethicality and progressivity could thus be in conflict in some regards.

“Progressive in environmental work might mean a lot of sacrifices in economical terms, for instance.” (Interviewee 2)

4.3.5 Dynamism

Associations relating to dynamism were mentioned by a few interviewees, where three persons specifically mentioned progressivity. Non-profits were perceived as old fashioned and somewhat conservative by one interviewee, and another argued that non-profits should work based on values of open-mindedness. The third interviewee perceived that organizations should be progressive both regarding political action and ethicality, creating a link between the dimensions; ethicality and dynamism, which was mentioned in the subchapter on ethicality (4.3.4). Progressivity was also connected to the use of new technology.

“On a scale with conservative and progressive, I believe that, of course there should be some values that still should be followed, but as we see in a changing world, an open mind and a progressive standpoint to everything is key to live and understand the world that we live in.” (Interviewee 9)

“In many senses I don’t see the need to be progressive, but being up to date on technical stuff [...], capturing the public eye more.” (Interviewee 2)

“They are quite progressive, [...] they use a lot of new technologies, drones and other surveillance things to make sure that the animals that are close to extinction will get the protection that they need.” (Interviewee 9)

One interviewee used the associations forward-thinking and innovative to describe how a particular organization does not represent the associations. They instead argued that the organization is stable and that they have not changed in as long as the interviewee knew them, which in a sense was perceived a good thing. Although the first mentioned associations had not been included in their choice of most desirable associations, they exert some value to the interviewee, based on their suggestion of a potential need for changing.

“I think they do what they know best, but at the same time they might want to renew themselves in some ways to gain momentum again and try to get back their image.” (Interviewee 6)

Progressivity was connected to the use of new technologies, but two interviewees also mentioned the use of scientific methods in supporting the cause as associations. Although it is not included in the existing scales, it can be considered suitable to include under dynamism, based on the interviewees’ perception of its meaning. The interviewees argued that charitable organizations should be able to justify and account for their work by using scientific research and statistics, yet again connecting to the concept of accountability.

“[...] thinking of whatever actions the charitable organization uses to make something happen, as in also they think of the consequences and what parties might be affected by it, and so forth.” (Interviewee 10)

“It has to be something scientific, they have to back up their cause with something.” (Interviewee 2)

4.3.6 Usefulness

Regarding the usefulness dimension, effectiveness of the organizations’ work was most commonly discussed. The discussions revolved around how the results of the organizations’ work could be detected, as mentioned in subchapter 4.3.3 on the efficiency of organizations. The usefulness dimension was strongly connected to the donors want to see the results of their donations, which as discussed connects directly to transparency. Interviewees are unwilling to give to charities that are perceived as not being able to achieve an impact or account for their actions.

The size of the organization was in some cases connected to the perceived effectiveness of an organization. However, it served as an opinion divider among interviewees. Most interviewees connected larger sized organizations to having a good reputation, being more reliable and more able to achieve results. Large organizations were also connected to being international. Interviewees who perceived international causes to be preferable, in some cases also suggested that the size of the organization had an influence on their willingness to donate.

“Big enough to make a difference. It just seems like my money is being used more effectively if it is combined with money from a lot of other people.”
(Pilot interviewee 2)

On the opposite side of the spectrum, large organizations were referred to as “corporations”, where one interviewee perceived the money to be going to businesses that were not working according to non-profit standards. A few interviewees believed that it is easier to see the impact of donations in smaller organizations, and that large organizations require more funds to function, which was perceived in a way where less of the donated money goes to the beneficiaries.

“[...] it feels like, if I would contribute 10 euros to some like, even WWF or something like this, it would just be like a small drop in a really big pool or pond. [...] it is just not like money that goes out somewhere into the purse of a big corporation.” (Interviewee 6)

Smaller organizations working domestically were suggested by some to be more transparent and effective. They argued that it is easier to see the impact from donations, and that tracking what money is being used for was easier the smaller the organization was. The persons perceiving smaller organizations as preferable, argued that the effectiveness and impact could be seen more clearly. Without exception, all persons preferring smaller organizations also preferred domestic causes over international ones. Here, the perception of closeness was connected to the impression of seeing the results first hand.

“[...] on more of a local scale, because you know sometimes the smallest actions make most of the difference.” (Interviewee 10)

“[...] it is easier for me to understand what I am doing for myself if I donate like 10 euros to a really small part or a niched thing in Finland for example.”
(Interviewee 6)

4.3.7 Affect

Associations categorized under the affect dimension were the least important associations according to the interviewees, as only a few mentioned associations such as friendly and kind. The friendliness and kindness of the organization referred in all cases to the employees of the organization. The ones that perceived friendliness to be important agreed that the people collecting money in the streets should be friendly.

“I think you need to be friendly when you gather money for example, you can not look like you are not wanting to do this.” (Interviewee 7)

One interviewee that previously mentioned the importance of the organization as being true to their cause also stated that they should be helpful and kind. They argued that helpfulness and kindness should be seen in providing information to donors.

“Helpful and kind, so that they can give all the information that one asks of them.” (Pilot interviewee 1)

The interviewee stated that trustworthiness and reliability are derived from the morals and the internal level of conviction to the cause. They also perceived that effectiveness of the use of donations is important, connecting to trust being built through knowing that money is going where the organization says it is going. This is in accordance with prior research that has argued that organizations should be perceived to be doing what they say they are doing (Laidler-Kylander & Shepard Stenzel, 2013).

4.4 Brand associations connected to NPOs

The initial reactions to being asked what interviewees think of when they hear the name of the organizations they recognized in the third part of the interviews, was related to the work of the organizations. Such associations can be compared to the functional brand associations described by Michel and Rieunier (2012), which refer to the mission and tangible characteristics of an organization. All interviewees were able to account for some form of perceptions of what organizations were doing. The identification of such associations is of importance, as interviewees reported to donate most commonly because of the cause.

The most common perceptions derived from the free-associations technique regarded the size and work of the organization. The cause of the organization, or the type and geographical location of their work was also mentioned by most interviewees initially. The most commonly recognized organization mentioned by nine interviewees, the Red Cross, was for instance described as a large international organization that works both domestically and internationally. The interviewees

perceived the Red Cross as especially working internationally, with development and humanitarian aid related issues.

“Well I don’t know what to say about them, they do quite a lot, or that is my opinion at least. They do local, national and international things.” (Interviewee 6)

“Red Cross for me, it refers to crisis in Africa.” (Interviewee 4)

“It is one of the first organizations that come to mind, they like to help poor people and if there has been a war or something. I just see their logo in front of me.” (Interviewee 3)

One interviewee connected the Red Cross’ work with versatility, which coincided with the type of organization they preferred to donate to. As the interviewee preferred giving to organizations that work with different causes both domestically and internationally, perceiving organizations as versatile should be highly relevant for this particular donor. It should be noted that the interviewee was already donating to the Red Cross and other organizations, indicating that their perception of the organization is relevant for their continued commitment to donate.

“The first thing that comes to mind is that it is a very versatile organization or charity since they do a lot of different things.” (Interviewee 5)

Functional associations such as the size of the organization was in some cases perceived negatively when questioned about the initial perceptions about specific organizations. One interviewee perceived that tracking the use of money would be easier in a small organization, suggesting that the Red Cross does not meet these requirements.

“I am a little bit skeptic, because it is such a big organization, where the money would go. That is why it is maybe easier to put money into some smaller ones.” (Interviewee 11)

When asked to connect the desirable brand associations to the organizations through the free-choice technique, most interviewees were unable to connect all associations to the organizations they had chosen. However, one interviewee who was already donating, perceived it to be clear that the organizations would fulfill the associations they had chosen, as they perceived the associations as prerequisites for donating.

“I guess when you asked me to first list these things, I kind of automatically listed organizations that more or less fulfill these criteria for an organization”.
(Interviewee 5)

The remaining interviewees perceived that they were unsure of the organizations meeting some of the associations. In most cases, not all associations were fulfilled, partly due to a perceived lack of knowledge about the way the organization operates. This, however, did not deter the interviewees from choosing to donate to those organizations, which suggests that some associations are retrieved more easily in memory than others, in line with Keller's (1993) suggestions. Although not all associations are considered essential for the decision to donate, a coherent brand image that is represented by the most essential associations is created through connections between the brand node and associations that the donor considers important (Keller, 1993).

“I don't know exactly how Save the Children and MLL are managed, so I couldn't really comment.” (Interviewee 1)

“Those two others, the Red Cross and Unicef I do not know, I have not looked into them I like a lot. And when it comes to transparency I have no idea about any of those, like if they do reports on how they are using their money and what they are doing and so on.” (Interviewee 3)

The above-mentioned interviewees are examples of interviewees who perceived associations such as being well-managed and transparent to be essential for donating, but who could not connect the associations to all the mentioned organizations. Both perceived that the fact that they know them, their long history and other donor's perceived trust towards the organization served as signals of the organizations' credibility.

“Well-managed; well all of them are known to me so I guess they are doing something right.” (Interviewee 1)

“I don't know they have been like involved or doing their thing such a long time, I can remember those from when I was a child. And I think that an organization, especially a non-profit organization, if they are not trustworthy then they wouldn't be like, nobody would donate to them anymore.”
(Interviewee 3)

Perceptions such as organizations having a long history and being familiar were popular relating to the most commonly recognized organizations, i.e. the Red Cross and Unicef. This connects to prior research that has suggested that donors more

likely would donate to well-known charities (Bachke, Alfnes & Wik, 2013). Although interviewees were unaware of what the organizations work with precisely, they perceived to trust organizations because of their long presence. Relating to the most recognized organizations, such as Unicef, one interviewee even pertained that everyone should know it, as it is so well-known. One interviewee also suggested that the organizations' history increased its reliability. These findings can be compared to Michel and Rieunier's (2012) findings, which suggested familiarity to be essential in the non-profit sector and a driver of donations.

“Well with Unicef, everyone should know what Unicef is. [...] Mainly children is what comes to mind regarding those.” (Interviewee 1)

“All these three that I wrote [down] are quite big and well-known.” (Interviewee 8)

“The Red Cross I think maybe is the oldest, or one of the oldest organizations that have this kind of charity.” (Interviewee 12)

“I guess they are pretty well known, they have been around for about 50 years, so they are quite reliable.” (Interviewee 2)

The organizations' long history was also connected to brand associations such as stability, which according to one interviewee made it lack other associations. For this interviewee, stability was perceived negatively, as the other associations were perceived to be more desirable.

“Well they have a long history, so they are quite, maybe quite safe in their ways in some way, not that forward-thinking or innovative.” (Interviewee 6)

Interviewees who had a positive attitude towards donating claimed to be willing to donate to organizations despite the uncertainty of all associations being met, which indicates that the overall perception of a selected organization was considered positive. One interviewee even perceived the efficiency of large organizations to be questionable, but still claimed to be willing to donate to all the large organizations they had recognized.

“Of course, I hope that these words that I have written down actually matches with organizations, but I can't be sure. But since these are big organizations, there is always this question about how efficient they are. I don't really know how much they actually help. [...] I would donate to all three of them, to be honest.” (Interviewee 8)

Regarding interviewees who were skeptical about donating, it can be argued that the decision to donate would be negatively affected if there was uncertainty of the organization meeting certain associations. Interviewees who were unwilling to donate in the first place perceived connecting the associations to specific organizations as more challenging, which in turn reinforced their skepticism towards donating.

“Yes, as I said, I don't know. Well friendly yes. I think they are all pretty friendly. But the other things that I mentioned that are important I do not know.” (Interviewee 7)

When questioned about associations relating to the chosen non-profits, it became evident that the interviewees had very limited knowledge about the organizations, although some were already donating to the organizations that they had identified. It can be argued that the decision to donate thus does not depend on extensive knowledge about the organization, but rather the attitude towards, and image of organizations. This type of reasoning coincides with Hibbert and Horne's (1996) findings that suggested that most decision making relating to donating does not involve high levels of problem solving. Bennett and Sargeant (2005) also contended that brand image is relevant particularly in low involvement donor decisions. This was also seen through the interviewees' perceptions of non-profits, which showed that although they did not know whether the brand associations matched the organizations, they hoped that this was the case and suggested to still be willing to donate to such non-profits.

“I must say, I would not be saying anything out of facts, but the loyalty and trustworthiness with Unicef is quite high, but since it is so broad there are some aspects of it where I am not 100 % sure that everything is organized as it should be.” (Interviewee 1)

“And ethical, somehow I would like to say yes with all three of them, at least they are working on a good cause.” (Interviewee 1)

In the third and last part of the interviewees, when asked about why certain organizations would be chosen, interviewees claimed that the familiarity or how well-known an organization is, influences their choice. This finding corresponds with Michel and Rieunier's (2012) and Bachke, Alfnes and Wik's (2014) studies, which suggested familiarity and popularity respectively to affect the intention to donate.

Interviewees suggested that the familiarity connected to reliability and trustworthiness, as they perceived that they could trust them more since they knew the organizations better. The connection between familiarity and the reliability and trustworthiness suggests that brand image is of importance in donor decision making.

“[...] maybe the Red Cross is the best-known organization, so I quite well trust the Red Cross.” (Interviewee 4)

“Because it’s the most familiar to me, it feels reliable. And it feels [...] if I donate to the Red Cross that I give the money for a good cause and I can rely on it, that my money goes where I want it to go.” (Interviewee 5)

“I think that it is also important with these organizations that they need to feel familiar in some way, because I don’t think I would donate to a charity organization that I don’t know even the name of.” (Interviewee 7)

5 ANALYSIS

This chapter intends to analyze the findings from the empirical data presentation, aiming to provide meaning to the findings in data. It will include the most important themes that have been presented in the empirical data presentation. As the aim of the study is to create an understanding for how a strong brand image is created, the data have been analyzed mainly with reference to the brand associations that construct it. Initially, the meaning of findings relating to donor behavior among the target group will be presented (5.1). The following subchapter aims to provide an understanding of the most commonly mentioned brand associations among the target group (5.2.), followed by an analysis of the construction and role of brand image (5.3).

5.1 Donor behavior among the target group

The collected data stated in accordance with existing literature that the most compelling drivers of initial motivations to donate were the perceptions of need (Breeze, 2013) and the personal interests or connections to causes (Bendapudi et al., 1996). In some cases, the initial motivation for donating was connected to a belief of the individuals’ obligation to contribute to the common good, which can be

compared to altruistic motives that have been discussed extensively in literature (see e.g. Bekkers & Wiepking, 2011; Bachke, Alfnes & Wik, 2014; Maner & Galliot, 2007) As all but two interviewees stated positive attitudes towards donating in the future, it can be suggested that highly educated millennials can be considered as a viable donor target group.

Since data revealed that most interviewees would donate either only internationally or both to international and domestic causes, they can serve as a potential target group for a variety of organizations working both internationally and domestically. The most popular causes among the target group were international humanitarian and development aid as well as environmental causes, since those were perceived to be in most urgent need. In addition to international operations, working locally was considered important by a few due to the perception of organizations' ability to achieve impact, and the increased levels of perceived transparency in local operations. These findings were analogous with prior research in Finland (Grönlund, 2017). However, most interviewees identified large international organizations as preferable and more trustworthy because of their long history, reputation and their perceived long-term success in the non-profit sector. The most recognized non-profit brands were also the large international non-profits, even among those who elected to donate to smaller NPOs. This can indicate that those already have an established brand names and images that can be recalled easily.

The first part of the interviews revealed that there is a certain level of skepticism towards non-profits, which coincides with millennial's skepticism towards institutions and their disbelief in philanthropy (Schloderer et al., 2014). Many interviewees claimed that their willingness to donate depended on certain prerequisites in organizations to be fulfilled. The most reoccurring perception connecting to non-profits in general was the interviewees' uncertainty about the management of funds and the use of their donations. This finding indicates that prior research on the importance of non-profit accountability and transparency is essential also for the target donor group in Finland (Sanzo-Pérez, Rey-Garcia & Álvarez-González, 2017). These issues were raised as general NPO issues, instead of connecting to specific organizations, and even when connected to one organization, the uncertainty was perceived to affect the credibility of other organizations as well.

This indicates that the image-spillover effect is a real issue in the non-profit sector, and that there is a need for differentiation between organizations (Laidler-Kylander & Shepard Stenzel, 2013).

As almost all interviewees regardless of their attitude towards donating claimed that organizational factors such as the management of funds in NPOs is important for their willingness to donate, it is evident that organizational factors are of relevance in donor decision making. Skepticism towards donating was related in all but one case to organizational factors, which were translated into brand associations. Those suggest that the interviewees who were unwilling to donate could acquire a more positive attitude towards donating through building brands in a way where the most desirable brand associations are represented. Skepticism towards organizations and particularly their use of funding was reported also by interviewees who were willing to donate, which further emphasizes the importance of managing brand associations. The common consensus among interviewees was that there is skepticism about the transparency and reliability of organizations. The general perception of uncertainty about the management and use of funds in non-profits can indicate that the target group has been affected by image-spillover effects from scandals in the non-profit sector (Laidler-Kylander & Shepard Stenzel, 2013).

The interview data revealed that interviewees had limited knowledge about non-profits, which can indicate that they had not evaluated the possibility of donating extensively and thus also not evaluated the different organizations and the associations that should connect to them thoroughly. As most interviewees were not currently donating, it can be argued that they are not actively searching for information about organizations and thus are able to link very few of the brand associations to specific organizations. This corresponds with Keller's (1993) findings, suggesting that individuals who have limited knowledge of brands are unable to connect strong brand associations to them. The interviewees' limited information about organizations was also confirmed by the interview questions relating to the choice between different organizations. There was an inconsistency between the choice of organizations and the perceived associations that the organizations represent, which could suggest that the interviewees based their

choices on the functional aspects of non-profit brands, due to a lack of better evaluation criteria.

The interviewees' perceived lack of financial means to donate could be an indicator of their limited knowledge about non-profits. As donating was not considered an option for many of the interviewees at this time, it can be argued that relevant information about NPO brands has not reached individuals in the target group. Among those who were already donating to certain organizations, the ability to connect brand associations to the brand node was enabled due to their personal experiences with the organizations.

The general understanding derived from the interview data was that all interviewees perceived the accountability of NPOs to be essential, in one way or another. All interviewees stated in some part of the interviews that seeing how money is used and what kind of impact is made from the donor's contributions is important when considering donating to NPOs. When discussing brand associations that influence giving behavior, reliability and transparency of organizations were perceived to be connected according to many interviewees. The findings suggest that interviewees evaluate the reliability and trustworthiness of organizations through their level of transparency, in accordance with the findings of Behn, DeVries and Ling (2010), who argued that transparency supports making well-informed donor decisions.

The need for more accurate information as well as a clear vision and objectives furthermore connects to the interviewees' demand for more transparency from NPOs. The perception about the uncertainty of how NPOs manage their funds in general, and the perceived lack of information and communications received from organizations regarding it, suggests that interviewees have developed an attitude about the transparency of non-profits overall. Some interviewees claimed that their perception of uncertainty connected to scandals where money has been misused in NPOs. Others perceived the results of NPOs' work to be challenging to see and there to be a lack of records of how money actually is used, which made interviewees call for more transparency.

5.2 Strong, favorable and unique brand associations

The themes connecting to brand associations in the interview data related to the prevalence of certain associations being mentioned and the connectedness between those associations. The interview data demonstrated that interviewees were very capable of stating brand associations that they perceived to be important for the decision to donate. However, interviews revealed that they were lacking in the ability to connect the desirable associations to NPOs that they would consider donating to. The analysis of the most reoccurring brand associations revealed that very few of the desirable associations were considered strong when connecting them to the organizations they had recognized. Interviewees were rather more capable of connecting organizations to functional associations that connected to the work of organizations, which confirms the theory that the strongest brand associations often are connected to the brand category (Keller, 1993).

The findings suggest that the recognized brands have a strong connection in the minds of donors to the category they represent. In a broad sense this means they can easily be connected to the non-profit sector, and in most cases also to the more specified field of causes they are working with. However, the research found it to be more challenging to associate favorable and unique brand associations to the recognized brands. Favorable associations are e.g. the effectiveness, transparency and efficiency of organizations, as they represent the requirements donors set for the organizations.

Unique brand associations are the last to be retrieved in memory (Keller, 2001), which was confirmed by the empirical study. The uniqueness of brand associations is challenging to adapt to Michaelidou et al.'s (2015) brand image scale, as there is no research that determines the uniqueness of brand associations in a non-profit context. According to the findings of this study, organizations were chosen based on the cause or their familiarity and good reputation, which suggests that the interviewees' consideration of brand associations does not reach deep enough to include any unique brand associations.

The most desirable brand associations identified in the interview data, which meet the donor's needs through serving as prerequisites for donating yield brand image its

favorability, in line with Keller's (1993) suggestion. The most commonly mentioned desirable brand associations were included in the dimensions; reliability, ethicality and transparency. These findings suggest that Michaelidou et al's (2015) addition of two new dimensions to Michel and Rieunier's (2012) brand image measurement scale was highly relevant. The findings propose that the development of determinants in brand image measurement scales is evolving according to context.

The empirical study affirmed that the target group of this study mentioned transparency to be essential more times than any other association, suggesting that a new dimension should be included in the existing scale. Transparency, and accountability which is connected to it, have been identified as core factors in the management of NPOs in the theoretical framework of this thesis (Sanzo-Pérez, Rey-García & Álvarez-González, 2017), supporting its relevance as a new dimension. Accountability relates to many of the associations included in different dimensions, such as using assets wisely, being efficient and effective, as well as providing proof that their work is ethical. Therefore, it is natural to assume that a brand that is associated with transparency can be connected to associations that have to do with accountability.

Associations in the dimensions efficiency and usefulness were considered important according to interviewees, as these according to data also connected to the transparency and accountability of organizations. Although only two interviewees mentioned efficiency, it is connected to the interviewees' want for a more efficient management of funds and a more immediate impact for the beneficiaries. The usefulness or effectiveness of organizations likewise related to achieving an impact, which relates to the accountability of organizations. Interviewees want to see that their money is being used to achieve a real impact for the end users of the NPOs' services, which can be achieved through adopting practices that promote transparency.

The data presentation demonstrates that it is challenging for interviewees to determine the accountability and transparency of organizations. Evaluating the efficiency, effectiveness, reliability and ethicality of organizations was also considered challenging. This became evident as interviewees showed limited ability

to motivate why they perceived these associations to connect to specific organizations. This means that such associations exist in the minds of donors when they think about how they would prefer organizations to be perceived. The interviewees who were already donating were better able to describe the connection between organizations (the brand node) and the desirable brand associations, suggesting that their involvement with the organization influences the strength of links between the brand associations and the brand node.

In accordance with Keller's (1993) suggestion, donors are unable to connect brand associations to the brand node in their minds if the link between the association and the brand node is not strong enough. Data suggested that the desirable associations such as transparency, using assets wisely, ethicality and reliability can not be connected to the brand node since they are not strong enough. As Keller (2001) argued, favorable and unique brand associations can only be connected to the brand node if strong brand associations exist.

The findings suggest that interviewees find organizations reliable if they are large, well-known and have a long history. However, as some connected the size of organizations to more uncertainty, the associations' connection to reliability and transparency can be viewed negatively. This means that the size, reputation and history of organizations are concerned strong brand associations in the interviewees' minds. These can be further connected to favorable brand associations such as reliability and transparency that are evaluated differently based on the donor's perceptions of the initial associations.

Functional associations such as the organizations' mission was similarly suggested to be a strong brand association that signals the ethicality of organizations, which can be considered favorable brand association. Interviewees also found the information shared by the organizations easiest to link to the brand, which in turn motivated the organization's perceived transparency and reliability. The local aspect of organizations' work was considered an association that leads to perceptions of reliability and transparency among most interviewees, suggesting it to be a strong brand association that links to the desirable brand associations.

In conclusion, the most compelling finding relating to the analysis of brand associations is that certain brand associations, such as the size, familiarity and reputation of organizations can connect to other brand associations that donors might be unable to evaluate at first. Functional associations such as the organizations mission and the information they provide to the public are considered the first and strongest associations people associate a brand with. These furthermore lead to the development of perceptions regarding other associations that are perceived as essential for the willingness to donate.

5.3 Creating a strong brand image

Creating a strong, favorable and unique brand image has according to the theoretical framework been argued to be beneficial for NPOs, as it influences the decision to donate (see e.g. Michaelidou et al., 2015; Stride & Lee, 2007). The successful creation of such an image has been found challenging according to the empirical study in this thesis, since the target group has been found to have limited knowledge about non-profit brands. As interviewees showed limited ability to connect desirable brand associations to NPO brands, it can be argued that there is only little congruence in the brand images interviewees have of organizations. According to Keller (1993), higher levels of congruence leads to a more cohesive brand image, which consequently has a differential effect on decision making.

Brand awareness, i.e. the knowledge of the existence of brands can be considered high in this study, since interviewees were able to name a variety of non-profit brands with little effort. Brand recognition, i.e. being able to recognize brands based on their attributes was also relatively common, since interviewees were able to connect specific organizations to some functional aspects of the brands they recognized. The interviewees' ability to form a brand image of the brands they recognized was, however, very limited due to the lack of brand associations connected to the brands.

There is therefore an apparent need for creating strong, favorable and unique brand associations that can be connected to NPOs. Organizations need to focus especially on connecting associations relating to dimensions linked to the reliability, efficiency,

ethicality and transparency of NPOs. Since donors reported to appreciate seeing exactly how organizations' funds are being managed and used, organizations should focus on creating e.g. fundraising campaigns that clearly communicate the flow of money in the organization and the resulting impact of those actions. Through engaging in marketing strategies that increase the transparency of organizations, they can connect the organizational brand to associations in the most commonly mentioned dimensions.

As there is a lack of brand knowledge, stemming from the interviewee's limited contact with information from NPOs, organizations should engage in more communications directed towards the target group. Since several members of the target group perceive donating to be something that will be done in the future, it can be argued that organizations should focus on creating messages that depict the need to donate right now. Communicating the perception of need, described by non-profit authors (Breeze, 2013; Bendapudi et al., 1996), and creating a brand image that signals the credibility of the recipient organization as an agent for providing help are thus considered essential according to the empirical findings of this study.

6 DISCUSSION AND CONCLUSIONS

This chapter aims to conclude the thesis by answering the research questions that were stated at the beginning of this study (6.1). After that, theoretical, methodological, and practical implications of the study will be presented (6.2), followed by suggestions for future research (6.3).

6.1 Answering research questions

This study has investigated the motivations in donor behavior among a millennial target group in Finland. It has identified the main motivators for donating and investigated what affects the potential donors' willingness to donate. The aim of the study was to investigate the role of brand image in relation to donor behavior, which was found to be supported by the target group's existing perceptions regarding non-

profits that were revealed at the beginning of interviews. The first part of the study confirmed that there indeed is a need for branding in the non-profit sector.

The research questions that were determined at the beginning of the research process have been adjusted in accordance with the findings of the empirical study, in line with the abductive approach to inquiry that was chosen in this thesis. The theoretical research question: *what are the motivations behind charitable giving?* has been answered through a thorough literature review of non-profit marketing literature. The most suitable theoretical framework has been developed through an evaluation of the empirical findings in connection to the prior research on donor motivations. The empirical study revealed that the motivational factors behind giving correspond well with the findings of prior studies, but that a further exploration of the organizational factors was needed, especially in Finland.

This justifies the formulation of the second, empirical research question; *how do the most relevant brand associations construct a strong brand image among millennial donors in Finland?* The analysis revealed that interviewees have a good understanding of how they think NPOs should act and be perceived but that their lack of engagement with organizations and in some cases the poor communication from NPOs makes it difficult for interviewees to connect associations to the brand node. The study found that very few interviewees were able to connect associations that were described as essential for donating to the recognized brands. However, the results rather emphasized the connections between strong brand associations that interviewees could associate with the brand node and the desirable brand associations that served as prerequisites for donating.

Since the results indicated that connections to the desirable brand associations, i.e. the associations that were considered essential for donating were somewhat weak and challenging to establish, it was argued that interviewees had weak perceptions of brands they had recognized. As the analysis states, this can be a result of the limited amount of information relating to NPOs that members of the target group are exposed to or choose to process. This furthermore progresses to the normative research question of this study; *how can donor perceptions be useful for NPOs in gaining donations?* This question has been answered through a comparison between

the existing literature on donor brand perceptions, i.e. brand image, and the analysis of empirical data regarding the creation of a strong, favorable and unique brand image. The study has developed an understanding that better ways of reaching the target group are needed. This includes well-targeted marketing strategies that support the creation of brand associations connecting to the most desirable brand associations according to the target group.

6.2 Implications of the study

In terms of theoretical implications, this thesis has contributed to the scarce literature on charitable donor behavior in Finland and has provided valuable insights about the significance of brand associations in the minds of millennial donors. Prior literature has implied that brand image influences the intention to donate (see e.g. Michel & Rieunier, 2012; Michaelidou et al., 2015), but very little attention has been given to understanding how non-profit brand associations connect to each other and create a positive brand image.

Since literature in Finland has not focused on the influences on donating or the organizational factors influencing donor behavior, this study has created a basis for further research to be conducted on. The development of a new brand image measurement scale suited for a Finnish target group, presents the opportunity for researchers to test the findings of this study quantitatively. This study has created an understanding for the meaning of the most essential brand associations and how they connect to each other, which can help non-profit marketers to create better fundraising campaigns to the target group.

Furthermore, methodological implications of this study are found in the investigation of the relevance of non-profit brands and the perceptions held in the minds of potential donors from a new perspective. Prior studies have measured the brand image of specific non-profit organizations through quantitative scales consisting of brand associations that have been developed for a much wider target group in other countries. This study has identified the most relevant brand associations for a distinct target group in Finland, where such studies have not been conducted previously. The research has concluded that an additional dimension should be added to the existing

brand image measurement scale developed by Michaelidou et al. (2015), and studied qualitatively.

The qualitative data collection method has allowed for a broader understanding of the development of brand images in the context of non-profits, in comparison to prior studies conducted quantitatively. The approach has enabled the researcher to develop assumptions of the overall attitudes towards donating and non-profits in general, as well as the level of engagement with non-profits among the target group. Although brand image can be measured quantitatively, this study has shown that an exploration of perceptions towards non-profits in general was necessary, due to the apparent disconnect between millennial donors and charitable giving.

Practical implications derived from this study revolve around the development of a strong brand image and how it can be used to gain donations. The study showed that organizations should manage their brands in a manner where transparency, reliability, efficiency and ethicality are strongly connected to their brands. As all of these are interconnected, integrated approaches to brand management should be adopted, where the various brand associations can be connected to each other in the minds of potential donors. The analysis further suggested that marketing strategies targeted for this particular donor group should be created in a way where the need for donations is effectively communicated. Furthermore, communications should be planned in a way where the flow of donations and management of the organization is clearly visible.

6.3 Suggestions for further research

Although the study acquired valuable insights about the perceptions of non-profits in general, only limited knowledge was gained about the perceptions of specific NPOs. This was due to the interviewees' lack of knowledge about NPOs that they had recognized. The perceptions about specific NPO brands should be subjected to quantitative testing, as a broader understanding of NPO brand images could be gained. Through including a larger sample, research could gain more indicating results of the target group's perceptions of specific brands. Since research in non-profit branding and the influence of brand image has not been conducted in Finland,

the exploration of brand associations connected to NPOs was considered needed. The resulting brand image measurement scale will thus help researchers to measure brand image in the future.

This study provided only limited findings of the role of brand image on brand preference. In line with other studies of brand image, I suggest the need for further research regarding the choice between organizations. Since a large part of interviewees mentioned factors such as skepticism towards NPOs and the uncertainty revolving the use of money in NPOs, more research should be conducted in understanding where the skepticism stems from. This study has provided general understanding of issues relating to skepticism and a solution to solving it, but a more comprehensive understanding of skepticism relating to non-profits could be beneficial.

7 SVENSK SAMMANFATTNING

Dagens samhällen har upplevt ett ökat behov för icke-vinstdrivande organisationer, på grund av rådande labila ekonomiska, politiska och humanitära situationer i världen. Det ökade behovet härstammar även från staters ändrade roll som gör att icke-vinstdrivande organisationer allt mer tar över rollen att försäkra människors välmående i samhället. Samtidigt har tredje sektorn sett en stor expansion av icke-vinstdrivande organisationer, som konkurrerar för knappa resurser för att upprätthålla sin verksamhet.

Forskning har antytt att donationer från stater, institutioner och organisationer har minskat och kommer att fortsätta att minska, vilket har lett till ett större behov av individuella privata donationer. Den hårda konkurrensen bland icke-vinstdrivande organisationer har lett till utmaningar att differentiera sig i allmänhetens ögon. Samtidigt råder det överkommunikation i samhället, som gjort att människor utsätts för en mängd information som överskrider deras hjärnors behandlingsförmåga. Kombinationen av överkommunikationen och en brist på differentiering bland organisationer har lett till att organisationer uppfattas som lika, vilket resulterat i

utmaningar att välja mellan organisationer. Det har även medfört negativa sidoeffekter för organisationer i och med att de anknyts till andra organisationer gällande skandaler i tredje sektorn. Skandaler gällande pengamissbruk inom individuella organisationer kan exempelvis leda till misstro gentemot organisationer i allmänhet.

Till följd av dessa utmaningar, har forskning indikerat att varumärken och hantering av organisationers varumärken har ökat i betydelse även i tredje sektorn. Varumärken har konstaterats skapa tillit och trovärdighet för icke-vinstdrivande organisationer, samt fungera som differentierande faktorer. Detta har visat sig vara speciellt viktigt i och med specifikt millenniegenerationens brist på tillit gentemot institutioner och den ökande fokusen på organisationers ansvarsskyldighet. Speciellt donatorernas egen uppfattning om varumärken, alltså deras varumärkesbild, har visat sig vara betydelsefull i samband med donationsbeteende.

Syftet i denna avhandling är att undersöka välgörenhetsbeteende och varumärkesbildens betydelse i donationsbeteende bland millenniegenerationen i Finland. Endast få studier har undersökt välgörenhetsbeteende i Finland, och existerande studier har i allmänhet undersökt hur och hur mycket människor ger till välgörenhet, istället för bakomliggande motivationer. Motivationer bakom välgörenhetsgivande och faktorer som inverkar på välgörenhetsbeteende har följaktligen fått minimal uppmärksamhet inom forskning i Finland. Den empiriska undersökningen fokuserar därmed på att undersöka effekten av varumärken och de mest relevanta varumärkesanknytningarna för målgruppen. Forskning i välgörenhetsbeteende bland millenniegenerationen är speciellt knappt, eftersom tidigare forskning har påstått att benägenheten för att donera ökar med åldern. Litteraturöversikten antydde att pengadonationer är de mest vanliga sättet att delta i välgörenhetsverksamhet i industrialiserade länder, vilket motiverade valet att undersöka endast denna sorts donationer.

Avhandlingen ämnar besvara tre forskningsfrågor; en teoretisk (1), en empirisk (2) och en normativ (3) forskningsfråga.

1. Vilka är donatorernas motivationer gällande välgörenhets donationer?

2. Hur skapar de mest relevanta varumärkesanknytningarna en stark varumärkesbild bland donatorer i millenniegenerationen i Finland?
3. Hur kan donatorernas uppfattningar vara till nytta i genereringen av donationer för icke-vinstdrivande organisationer?

Avhandlingens teoretiska referensram baserar sig på forskning både från en kommersiell och också en icke-kommersiell kontext. Tidigare forskning har skapat en bred förståelse för motivationer gällande välgörenhets donationer, medan endast ett fåtal studier har fokuserat på att undersöka påverkan av olika externa element på donationsbeteende. Under senare år har forskning uppmärksammat behovet av att undersöka faktorer hos de mottagande organisationerna som påverkar donationsbeteende. Det har bland annat noterats att varumärken har en stor betydelse även för icke-vinstdrivande organisationer, på grund av deras förmåga att skapa trovärdighet och tillit gentemot icke-vinstdrivande organisationer. Speciellt varumärkesbilden har uppmärksammat ha en inverkan på donationsbeslut.

Organisationers varumärkesbild byggs upp av varumärkesanknytningar som donatorerna kopplar samman med varumärket i deras minnen. En stark varumärkesbild skapas av att flera väsentliga varumärkesanknytningar lätt kan återkallas i samband med specifika varumärken. Inom den tredje sektorn har två skalor skapats för att mäta varumärkesbilder av icke-vinstdrivande organisationer. Den nyaste av skalorna har inkluderat de mest väsentliga varumärkesanknytningarna för sektorn, indelat i sex dimensioner. Dimensionerna har kallats; användbarhet, effektivitet, dynamik, reliabilitet, etiskhet och affekt. Forskning har vidare hävdats att icke-vinstdrivande organisationer kräver hög tillit och trovärdighet eftersom donatorerna köper tjänster som de inte kan utvärdera i förstahand själv. Litteratur har påstått att donatorer allt mer fokuserar på ansvarsskyldigheten hos organisationer och att transparens i organisationers verksamhet är väsentligt i detta avseende.

Den empiriska studien fokuserar på att undersöka millenniegenerationens insikter gällande icke-vinstdrivande organisationers varumärken och målgruppens utvärdering av de mest relevanta varumärkesanknytningarna. Genom att förstå sig på målgruppens insikter om varumärken, och mer specifikt vilka varumärkesanknytningar som värderas högst i samband med donationsbeslut, kan

organisationer planera mer ändamålsenliga marknadsföringsstrategier för målgruppen i fråga.

Metodologiskt skiljer sig studien från tidigare studier som undersökt varumärkesbilder i tredje sektorn. Tidigare studier har fokuserat på att förutsäga varumärkesbildens effekt på donationsbeslut genom användningen av kvantitativa forskningsmetoder. Ändamålet i denna studie är däremot att förstå varumärkesanknytningarnas betydelse för målgruppen, varav en kvalitativ forskningsmetod har ansetts mest ändamålsenlig. Filosofiskt grundar sig studien i social konstruktivism, där realiteten skapas genom ett samspel av olika människors insikter. Studien har utförts genom abduktion, vilket är en blandning av deduktion och induktion. Detta tillvägagångssätt har tillåtit en konstant dialog mellan den teoretiska referensramen och den empiriska studien. Data för den empiriska studien har samlats in genom semistrukturerade intervjuer, som analyserats med hjälp av en tematisk analysmetod.

Den empiriska resultatpresentationen antydde att de intervjuade donerat relativt lite i välgörenhetssyfte. Den vanligaste orsaken till att intervjupersonerna valt att inte donera var att de upplevde sig inte ha råd att donera för tillfället. Alla utom två av de intervjuade hävdade trots allt att de skulle donera i framtiden, vilket tyder på en positiv inställning mot välgörenhetsdonationer i allmänhet. I samband med detta visade det sig att intervjupersonerna vet väldigt lite om icke-vinstdrivande organisationer, och att de är oförmögna att associera en stor del av de mest relevanta varumärkesanknytningarna till specifika organisationer. Intervjupersonernas svaga associationsförmåga ansågs bero på deras begränsade kontakt med information från icke-vinstdrivande organisationer, vilket i sin tur kunde bero på att personerna inte utvärderat möjligheten att donera överlag. Detta stämde överens med tidigare forskning som har antytt att varumärkesanknytningar endast kan associeras till specifika varumärken om donatorer bearbetat information som berör organisationerna.

Redan i början av intervjuerna visade det sig att intervjupersonerna ställde krav på de mottagande organisationerna i samband med donationsbesluten. Ett återkommande tema i intervjuerna var intervjupersonernas skeptiskhet mot användningen av pengar

i icke-vinstdrivande organisationer och deras vilja att veta mer om hur pengar används. Majoriteten av intervjupersonerna nämnde transparens som en viktig varumärkesanknytning, och varje intervjuperson nämnde faktorer som tangerar transparens och användningen av pengar i icke-vinstdrivande organisationer i någon del av intervjuerna.

Analysen av intervjudata antydde att de intervjuade var eniga om betydelsen av de mest framkommande varumärkesanknytningarna. De mest framkommande anknytningarna hade att göra med organisationers reliabilitet, effektivitet, etiskhet och transparens. Anknytningarna konstaterades även hänga ihop med varandra, där speciellt transparens hängde ihop med många varumärkesanknytningar i de andra dimensionerna som bygger upp varumärkesbilden. Transparens nämndes oftare än någon annan varumärkesanknytning, vilket krävde skapandet av en ny dimension till den existerande skalan för varumärkesbildsmätande.

Analysen av den empiriska resultatpresentationen resulterade i både teoretiska och praktiska implikationer, samt rekommendationer för framtida forskning. Studien bidrog med en bredare förståelse för vilka varumärkesanknytningar som anses viktiga i donationsbeslut bland millenniegenerationen. Denna förståelse gav ytterligare upphov till utvecklingen av den existerande varumärkesbildsskalan, där transparens tillsatts som ny dimension på grund av dess vikt för målgruppen i fråga. Som praktisk implikation indikerade undersökningsresultatet att icke-vinstdrivande organisationer bör positionera sina varumärken på ett sätt som framhäver de mest väsentliga varumärkesanknytningarna. Genom att vara transparenta i sin verksamhet kan organisationerna skapa reliabilitet gentemot organisationen och en tro på att organisationens verksamhet sköts etiskt och effektivt.

Eftersom det visade sig att intervjupersonerna hade svårigheter att koppla ihop varumärkesanknytningar till specifika organisationer, föreslår studien att varumärkesbilden kunde testas i en kvantitativ studie. Således kunde organisationer få mer specificerad information om varumärkesbilden för det egna varumärket. Mer forskning kunde likaså riktas mot den vidsträckta skepticismen bland millenniegenerationen gentemot icke-vinstdrivande organisationer.

8 APPENDICES

Appendix 1 - Interview guide

Before the interview, the interviewer will explain to the interviewee the purpose of the interview in the following way:

My thesis is about charitable donor behavior among young people between the ages 25 and 38. I am researching effects on your choice to donate or not to donate to non-profit organizations.

Non-profit organizations aim to achieve a mission that is of benefit for the public, in other words, for the common good. Charitable purposes can be e.g. preventing or relieving poverty, advancing education, health, culture, community development, environmental protection, animal welfare, human rights, or conflict resolution. Any personal information collected in this interview will be anonymous; your name will not appear in my thesis.

Name:

Age:

Date and time:

PART 1 - General information about donating

1. Do you donate to charity? Why & why not?
2. If you would donate to charity, what type of cause or charity would you be most willing to donate to and why? In Finland or international causes? Why?

PART 1.1 - Important characteristics for intention to donate.

3. What type of characteristics do you find important in non-profits for you to want to donate to them? People are asked to write down 5-7 characteristics and then explain why they chose the words. (A list of characteristics taken from Michaelidou et al. (2015) is presented if the interviewee has difficulties coming up with things to write down.)

PART 2 - Brand recognition and free associations

4. Can you name some charities that you know worldwide? Please write them down.
5. Please tell me everything that comes to mind when you think of the organizations that you have written down. (Free associations technique)
6. Do you think any of the characteristics you wrote down represent these organizations? (Free choice technique)

PART 3 - Motivations behind choice

7. How do you think these organizations differ from each other?
8. Which organization would you prefer to donate to and why?
9. Do you think their brand has an effect on your choice?

List of adjectives in the brand image measurement scale taken from Michaelidou et al. (2015). (For support in question 3)

Effective	Worthwhile	Helpful	Useful
Efficient	Well-managed	Uses assets wisely	Compassionate
Favorable	Friendly	Innovative	Forward thinking
Progressive	Responsible	Reputable	Sincere
Ethical	Moral	Righteous	

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