

Factors influencing the probability of early lapse of face to face recruited charity donors

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Abstract Samples of lapsed and non-lapsed regular standing order donors to a large UK healthcare charity completed a questionnaire designed to establish possible reasons for lapse or continuation and, for the sample of lapsed donors, the main factors that contributed to whether a lapse was due to a person's inability to pay. All the donors had been recruited face to face by employees of a professional external fundraising agency. A model was constructed hypothesising that lapse decisions, and the importance of financial considerations in such decisions, depended in part on an individual's susceptibility to influence by an agency employee, the perceived importance of the charity's cause, the person's level of public commitment to the cause, level of income and recent changes in income, age, and general tendency to overspend.

Keywords Charities · Face to face funding · Tendency to overspend · Susceptibility to influence · Public commitment

1 Introduction

Face to face fundraising using paid external agencies with employees who solicit potential donors in street locations or door to door has become extremely important for British charities (Cahalane 2012). Agency employees (rather than charity volunteers) ask prospects to sign standing orders for regular monthly gifts that are automatically deducted from a person's credit card or bank account. Over 0.5 million British donors are now recruited in this way each year: 750,000 in 2009 according to PFRA (2011), and a record of 863,407 in 2011/2012 (Lake 2012). The donors recruited by third party agencies tend to be young (often between the ages of 20 and 45) and to have little experience of charity giving (Sargeant and Jay 2010; Harris 2012). Clearly this approach to fundraising represents a major development in charity

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marketing in the UK, and the practice is spreading internationally. For example, Upsall (2012) noted the rise in the incidence of face to face fundraising occurring in Italy and Spain, driven by the ‘saturation of traditional fundraising markets’ in these countries (p.1). Charities in Italy, Upsall (2012) continued, have witnessed a decline in the effectiveness of cold direct mailing to potential donors and a failure of the Internet to ‘deliver volume’. Face to face fundraising by professional agencies offers opportunities for donor market growth. Spain currently has around 2.5 million active donors to charity, with the potential (according to Upsall 2012) to expand the number of givers to ten million over the next 5 years. Face to face techniques can be used to help achieve this aim as, at present, few Spaniards have been asked to donate to charity face to face. Spanish donors who give by monthly direct debit give an average of 15 Euros a month. Burnett (2012) argued that North American charities cannot afford to ignore the ‘proved form of recruiting large numbers of regular, committed donors’ (p.1). Agency paid face to face fundraisers are today a common sight in many US and Canadian cities. Burnett (2011) observed how the use of the method is spreading to the Far East and Australia.

A major problem with face to face donor recruitment using external agencies is that lapse rates are very high, although agencies refund a proportion of their fee if a donor cancels a standing order within a certain period, typically 12 months. In many charities, 50 % of donors recruited face to face lapse within the first year. A number of charities lose more than 80 % of their face to face recruits within 24 months. (Sargeant and Hudson 2008 cited research which found that around 85 % of lapsed donors from some charities were less than 40 years of age.) The early loss of these donors represents a serious problem for charities because (i) the standing orders obtained *via* face to face approaches are frequently for small monthly amounts (e.g., £3 or £4 a month), and (ii) donor acquisition costs are substantial. In 2009, for example, the average fee paid to external agencies varied between £80 and £160 per donor (Jones 2010). (A 2009 *BBC Newsnight* investigation reported that the British Heart Foundation paid £136 per signature to its external fundraising agency; Cancer Research UK paid £112 per signature and a total of £3 million per year to agency fundraisers [Quigley 2010].) Additionally the client charity incurs the costs of printing and mailing a welcome pack to the new donor, processing the standing order, entering a person’s details in a database, telephoning the donor (through a commercial telemarketing agency), printing and mailing periodic newsletters, and so on. It follows that many standing order donors recruited face to face generate financial losses.

1.1 Purpose of the study

Despite its importance, research into the characteristics of lapsed standing order face to face recruits has been sparse. Only a handful of studies have investigated the matter, notably those of Jay (2001), Sargeant and Jay (2004) and Sargeant and Hudson (2008) who examined the reasons for lapse given by people in large samples of donors recruited door to door or in other face to face situations; of Fleming and Tappin (2009) who analysed the payment behaviour of 377,000 face to face recruits

of 30 charities; and of Bennett (2012) who calculated the times required for face to face recruits to break even. These studies explored the incidence of lapse, satisfaction with the recruitment process, the opinions of lapsed donors regarding why they had lapsed, and the socio-demographic profiles of lapsed donors. To the best of the author's knowledge, however, no prior research has been completed into the psychographic attributes of early lapsing standing order donors who were recruited face to face by paid agency employees. The present study sought to help fill this gap in the fundraising literature through an investigation of certain personal tendencies (e.g., susceptibility to influence, lack of self-control where spending is concerned) potentially associated with early lapse. In particular, the study examined factors that may have encouraged some individuals to sign standing orders they were unable to afford, resulting in subsequent early lapse. This particular aspect of the current research attempted to build on the findings of Sargeant and Jay (2004) and Sargeant and Hudson (2008) that the main reasons offered for cancelling standing orders frequently related to financial problems faced by donors, implying that many face to face recruits had been induced to sign standing orders for amounts beyond their means. The research contributes to marketing practice by assisting fundraising managers (i) to identify the sorts of people most likely to cancel their standing orders shortly after signing them, and hence (ii) to avoid recruiting such individuals. At the theoretical level the study adds to current knowledge concerning consumers' tendencies to overspend in a (nonprofit) context not previously considered and to what is known about the effects on spending of a person's susceptibility to influence.

2 Literature review

Four streams of literature were drawn upon to inform the development of a model of the lapse behaviour of face to face recruits, respectively relating to a person's susceptibility to influence by an agency employee, the individual's general tendency to overspend, the importance to the person of the good cause in question, and the donor's 'public commitment' to the cause. Relevant streams were identified *via* a review of academic literature in the giving behaviour area, particularly *vis-à-vis* donor recruitment and donors' decisions to stop giving. An examination of literature concerning susceptibility to influence was undertaken on the grounds that, in many respects, the face-to-face fundraisers employed by agencies are the equivalent of (sometimes aggressive) 'foot-in-the-door' salespeople who approach prospective customers at their home addresses. The forces that might impel an individual to yield to an assertive salesperson could be relevant to a potential donor's acquiescence to the requests of a face-to-face fundraiser. 'Tendency to overspend' was considered because it is a general personality trait that could equally apply to decisions to sign charity standing orders. The proposition that people who feel heavily involved with a specific charitable cause (and who thus regard it as personally important) are more likely than others both to give generously to the cause and to continue giving is well-established in the charity donation literature. The final construct included in the next section, 'personal commitment', was selected on the basis of the large volume of

research which has demonstrated the powerful influence on giving activity exerted by an individual's perceptions of how other people expect the person to be seen to behave.

2.1 Susceptibility to influence

Susceptibility to influence has been defined as 'any tendency of a person to change as a function of social pressures' (McGuire 1968 p.1132). It is a multidimensional construct (Bearden et al. 1989) which, in the present context, may be characterised as the proneness of an individual approached by an agency employee to be affected by the latter's attitudes, opinions and behaviour and hence to allow the agency employee to influence the person's donation decision (cf. Sun et al. 2009). Susceptibility to influence has been found to be a general trait that varies across individuals (McGuire 1968; Bearden and Haws 2011), with some people displaying much more resistance to influence than others (see Gopinath and Nyer 2009 for details of academic literature concerning this matter). In the commercial selling domain it is known that many consumers are susceptible to a salesperson's influence and rely heavily on the salesperson's guidance.

Bearden et al. (1989) distinguished between susceptibility to (i) informational, and (ii) normative influences. Susceptibility to *informational* influence involves a person's tendency to accept information from others as representing true statements of reality. It arises when another individual is perceived as knowledgeable about an issue and when the recipient of information believes that his or her own understanding will be increased consequent to contact with the knowledgeable person (Wentzel et al. 2007). Informational influence, according to Cialdini and Goldstein (2004), is driven by a desire to make informed decisions and to behave in the correct way. Employees of professional fundraising agencies present themselves as experts in relation to the causes of the charities they represent. As such they may be expected to exert much informational influence (Wentzel et al. 2007). Susceptibility to *normative* influence is the inclination to comply with the expectations of another person (Deutsch and Gerard 1955). It derives from a desire to identify and comply with the influencing person and to obtain approval from that individual (Wooten and Reed 1998; Cialdini and Goldstein 2004). People possessing this trait tend not to see themselves as autonomous and independent, but rather as individuals who need to connect with and be respected by others (Agrawal and Maheswaran 2005; Sun et al. 2009). Hence they are easily influenced by the opinions and wishes of persuasive others when making decisions (Cross et al. 2000), and readily comply with the suggestions of the latter in order to avoid their disapproval (Bearden et al. 1989).

The resistance of an individual with high susceptibility to influence could be quickly eroded by the continuous pleas of an assertive agency fundraiser (cf. Bearden and Haws 2011). Also a high susceptibility to influence person might be persuaded to enter a financial obligation that exceeds his or her financial means (Hoch and Loewenstein 1991). The act of signing a standing order might relieve feelings of discomfort arising from not complying with a persistent face to face fundraiser's wishes (Hoch and Loewenstein 1991), but afterwards may result in feelings of guilt, low esteem and shame at having succumbed. Independently of

financial considerations, such feelings could induce people with high susceptibility to influence to cancel their standing orders.

The above considerations suggest the following hypotheses.

- H1. People with high susceptibility to influence are more likely to cancel their standing orders within a short period (defined for operational purposes as 12 months) of having signed them than are people who are low in susceptibility to influence.
- H2. People who cancel their standing orders within 12 months of signing them and who state that the main reason for cancellation was that they could not financially afford to continue them are more likely than others to exhibit high susceptibility to influence.

Whilst a number of studies have concluded that susceptibility to influence is more prevalent among children and younger teenagers (see Mangleburg et al. 2004), age was not incorporated as a determinant of susceptibility to influence in the present study because face to face agency fundraisers only target adults in employment who have bank accounts and who live or work in affluent areas. (The findings of the current study did not reveal significant connections between age and susceptibility to influence or any of the other independent variables considered.)

2.2 General tendency to overspend

It is known that some people enjoy spending to much greater extents than others (see Lo and Harvey 2011 for details of academic literature regarding this issue) and that certain individuals are better able to control their spending (see Goldberg 1990; Tangney et al. 2004). There are no a priori reasons for believing that people who possess the inclination to overspend will not exhibit this tendency when signing charity standing orders. It is relevant to note that an individual might be less conscious of his or her budget when signing a standing order compared with donating in other ways (cf. Lo and Harvey 2011). In general it appears that not having to pay ‘up front’ increases the magnitude of a person’s spending (Soman 2001). Signing a standing order allows an individual to pledge donations very easily and the money involved may at the time appear unreal and abstract (Lo and Harvey 2011). Hence a person with a general tendency to overspend might promise to give at a level the individual cannot afford. Both the decision to sign a standing order and the amount of the pledge might be subsequently regretted. Accordingly it is hypothesised that:

- H3. People who have a high tendency to overspend are more likely to cancel their standing orders within 12 months of having signed them than are people low in the tendency to overspend.
- H4. People who cancel their standing orders within 12 months of signing them and who state that the main reason for cancellation was that they could not financially afford to continue paying them are more likely than others to exhibit high tendency to overspend.

Whilst overspending has been found to be more common among the poor than among the financially well-off, the *innate tendency* to overspend is a general trait (see Kempen 2007) associated with a number of factors (e.g., low self-esteem—see Lo and Harvey 2011) not examined in the present study.

2.3 Importance to the person of the good cause

The level of the perceived importance of an issue is the extent to which an individual 'is concerned about and attaches personal significance to the issue' (Gopinath and Nyer 2009 p.64). Attitudes about issues that are considered important influence the way a person processes information regarding them. Information on important issues is processed much more carefully than information pertaining to less important issues (Boninger et al. 1995). Many studies have found that the more psychologically involved with a particular cause a person feels the more generous the individual's giving behaviours (for details of relevant literature see Bennett 2006, 2009). Donors who regard a charity's cause as important will presumably be less inclined to lapse, and less likely to report that that lapse was due to financial pressure, than people for whom the supported cause is not viewed as particularly important. Formally:

- H5. People who regard a charity's cause as very important are less likely to cancel their standing orders within 12 months of signing them than are people who do not regard the cause as particularly important.
- H6. People who cancel their standing orders within 12 months of signing them and who state that the main reason for cancellation was that they could not financially afford to continue paying them are less likely than others to regard the charity's cause as important.

2.4 Public commitment

It may be that someone who has already *made known to others* a positive attitude towards the cause supported by a charity will be more committed to continuing a standing order than a person who has kept the favourable attitude to him or her self (Gopinath and Nyer 2009), 'Public commitment' of this nature, according to Gopinath and Nyer (2009), enhances an individual's 'attitude certainty' about an issue, i.e., the person's sense of conviction that his or her positive attitude regarding the issue is correct (p. 63). People with strong attitude certainty will be less resistant to persuasion that reinforces their attitudes (Bassili 1996), as these persuasive activities serve to confirm their belief in the appropriateness of their views (Holt 1970). Publicly committed people will process information received face to face from an agency employee in more favourable ways (Pomerantz et al. 1995).

It follows from the above that individuals high on public commitment to a cause (i.e., people who regularly state to others their positive attitudes towards it) are likely to be mentally engaged with the cause (Ahluwalia 2000) and, having signed a standing order, will be less disposed to lapse after a short period but perhaps more likely to take on levels of financial obligation they cannot afford. Concomitantly, the link between susceptibility to influence and the probability of early lapse will be weakened if a person is high on public commitment; whereas the link between susceptibility to influence and lapse due to inability to pay will be strengthened (given that such an individual is more likely than others to commit to give more than he or she can afford). Thus:

- H7. People who exhibit high public commitment to a cause are less likely to cancel their standing orders within 12 months of signing them than are people who exhibit low public commitment.
- H8. People who cancel their standing orders within 12 months of signing them and who state that the main reason for cancellation was that they could not financially afford to continue paying them are more likely than others to exhibit high public commitment.
- H9. High public commitment negatively moderates the strength of the link between susceptibility to influence and the probability of early lapse.
- H10. High public commitment positively moderates the strength of the link between susceptibility to influence and the probability of early lapse due to inability to pay.

2.5 Control variables

Age and income were included as control variables hypothesised to affect the probability of early lapse on the basis of the findings of Sargeant and Jay (2004) and of Sargeant and Hudson (2008) that lapsed face to face recruits were on average 7 years younger than those who remained with a charity. Also, according to the first (but not the second) of these studies, lapsed face to face recruits often had lower incomes than non-lapsers. It is relevant to note in this connection that most of the agency employees used for face to face fundraising are themselves young. Hence they might be regarded as ‘peers’ by the young people they attempt to influence.

- H11. Younger people are more likely to cancel their standing orders within 12 months of signing them than are older people.
- H12. People with lower incomes are more likely (a) to cancel their standing orders within 12 months of signing them, and (b) to report that lapse is due to inability to pay than are people with higher incomes.

Regardless of an individual’s *level* of income it is conceivable that the experience of a substantial *decline* in the person’s income might trigger a decision to cancel a standing order to a charity. This could occur as a consequence of the individual undertaking a general review of his or her finances (Sargeant and Woodliffe 2007).

- H13. People who experience substantial reductions in their incomes after signing a standing order are more likely (a) to cancel their standing orders within 12 months of signature, and (b) to report that lapse is due to inability to pay, than are people who did not experience substantial reductions in their incomes.

Figure 1 displays the above hypotheses diagrammatically.

3 The study

Opt-in email addresses of 1,000 standing order donors who (i) had been recruited face to face by employees of a professional fundraising agency, (ii) had signed orders for £10 a month, and (iii) has lapsed within 12 months of recruitment were rented from a large UK healthcare charity. A further 1,000 opt-in email addresses of £10 a month

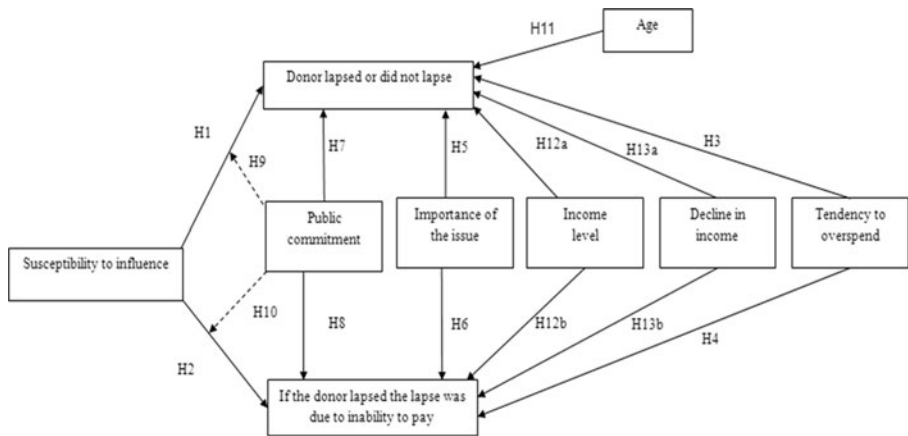


Fig. 1 Conceptual model

face to face recruits to the same charity who had not lapsed within 12 months of recruitment were also obtained. All the donors had been recruited in the years 2008 and 2009 and all had pledged £10 a month, i.e., the standard level of ask specified by the charity. (A £10 a month regular giver was predicted to break even sometime between 8 months and 2 years following recruitment.) A questionnaire covering the constructs shown in Fig. 1 was emailed to the 2,000 people in *Survey Monkey* form. One hundred and ninety-six replies were received from the sampling frame of 1,000 lapsed donors and 206 from the 1,000 non-lapsers. Tests for early and late response bias were completed following the procedures recommended by Armstrong and Overton (1977), no evidence of time related bias emerging. An email was sent to non-responders asking them to tick off from a list their reasons for not having replied. Ninety-seven people replied to the request. Thirty-five ticked the option ‘I was too busy’ and 33 the option ‘I never fill in questionnaires’. No other option (e.g., the questionnaire was too long or too ‘personal’) was ticked by more than five respondents. Hence it is reasonable to suppose that biases attributable to respondent characteristics did not present a problem within this particular sample.

3.1 The questionnaire

A draft of the questionnaire was developed following discussions with four senior charity fundraising managers and with three academics specialising in the charity fundraising field. The document was pre-tested on sub-samples of ten lapsed and ten non-lapsed face to face recruits who (following telephone requests) had volunteered to participate in the exercise. Consequent to minor rewordings of certain items the final version of the questionnaire was then emailed to the entire sampling frame. Section one of the questionnaire queried the respondent’s age, gender and income category at the time of signing the standing order and asked whether the person had experienced a significant decline in income after taking on the obligation. Subsequent sections of the questionnaire examined (*via* five point agree/disagree scales) the various constructs shown in Fig. 1.

Susceptibility to influence was measured using ten items (five for informational influence and five for normative influence) based on the well-established and extensively validated instrument of Bearden et al. (1989). Examples of the informational influence items are 'When I go shopping my buying decision depends heavily on the information provided to me by a salesperson', and 'My buying decisions are usually affected by a salesperson's recommendation'. Examples of the normative influence items are 'When I buy something I normally select an item that I think other people will approve of', 'I always like to be in agreement with others', and, 'I am much more likely to buy something quickly when people encourage me to do so'. A respondent's knowledge of the health issue dealt with by the charity was assessed by two items asking for the person's levels of agreement with statements that (i) he or she had much knowledge of the issue, and (ii) other people would describe the individual as possessing much knowledge of the issue (cf. Mangleburg et al. 2004). Issue importance was evaluated through three items adapted from Gopinath and Nyer (2009) querying whether 'the issue is very important to me personally', 'I care a lot about the issue' and 'the issue means a great deal to me'. Public commitment was measured by three items informed by Gopinath and Nyer (2009): 'Prior to signing the standing order I frequently (i) made known to other people my favourable attitude towards the cause supported by the charity, (ii) talked about the issue with friends and family, and (iii) expressed positive opinions about supporting the cause'. A participant's general tendency to overspend was measured *via* six items adapted from Bearden and Haws (2011), e.g., 'I monitor my spending behaviour very closely', 'I never buy a thing until I have carefully considered whether I can afford it', and 'I am able to resist temptation in order to keep to my budget'. Information on whether a person had or had not lapsed was provided *ab initio* by the charity. The questionnaire sent to the lapsed donors contained five items regarding their reasons for lapse adapted from Sargeant and Jay (2004), i.e., 'I could no longer afford to offer my support', 'I switched my support to another charity', 'The cause did not interest me any more', 'The quality of the service provided by the charity was poor' and 'I decided to support the charity by other means'. Lapsed donors were then asked to indicate which of the five items represented their *main* reason for lapse. A binary variable was created with a value of unity if a person stated that the main reason for lapse was that he or she could no longer afford to support the charity, and zero otherwise. This was used as the Fig. 1 dependent variable labelled 'If the donor lapsed the lapse was due to inability to pay'.

The three items measuring issue importance were highly intercorrelated ($R > .84$) and hence were composited (by averaging) into a single scale; likewise for public commitment ($R > .88$). A factor analysis of the six 'tendency to overspend' items generated a single factor solution (Lambda=4.9, Cronbach's alpha=.88) so these items were also composited. When factor analysed, the susceptibility to influence items did *not* segment into separate factors for informational and normative influence. The first two factors emerging from an oblimin rotation were highly correlated ($R = .82$) and certain items from each of the posited sub-constructs loaded onto the factor different to the one with which they were supposed to be associated. Thus there was no evidence of significant discrimination between informational and normative influence. Also the Cronbach's alpha for the ten items taken together was 0.83. Accordingly the ten items were composited into a single scale.

4 Findings

About two-thirds of the respondents in each group (lapsed and non-lapsed) were female. Income levels (in 2008 prices) did not differ significantly ($p < .05$) between lapsed and non-lapsed. Lapsed donors were significantly younger than those who had not lapsed within 12 months of their initiating a standing order (33.1 years and 40.6 years respectively). (These outcomes broadly match those reported by Sargeant and Hudson 2008.) As regards the lapsed participants' reasons for lapse, 63 % cited financial problems, 33 % 'loss of interest', 32 % switching to another charity, 15 % poor service from the charity and 13 % 'decided to support the charity by other means'. Fifty-two per cent of the lapsed stated that their *main* reason for lapse was that they were no longer able to afford to support the charity. The responses of 16 % of the total sample fell in the top two categories of the composite created to reflect tendency to overspend. The corresponding figure for susceptibility to informational influence was 18 %; for susceptibility to normative influence 16 %; for knowledge of the issue 18 %; for public commitment 15 % and for 'importance of the issue' 18 %.

Table 1 presents the results of two binary logistic regression analyses completed to test the hypotheses shown in Fig. 1. It can be seen from Table 1 that all the hypothesised explanatory variables exerted significant influences apart from level of income, which failed to attain significance in both regressions.

Table 1 Logistic regressions

	A		B	
	β	Exp β	β	Exp β
Susceptibility to influence (H1 and H2)	-0.39 (5.06)	0.68	0.35 (4.22)	1.42
Public commitment (H9 and H10)	0.44 (6.99)	1.55	0.29 (4.06)	1.34
Importance of the issue (H5 and H6)	0.38 (5.58)	1.46	-0.35 (5.02)	0.70
Age (H11)	-0.53 (7.41)	0.59		
Level of income (H12a and H12b)	.07 (2.03)*	1.07	-.06 (2.01)*	0.94
Decline in income (H13a and H13b)	-0.51 (7.33)	0.60	0.47 (7.12)	1.60
Tendency to overspend (H3 and H4)	-0.40 (4.88)	0.67	0.41 (5.15)	1.51
Moderator: public commitment times susceptibility to influence (H9 and H10)	0.04 (3.99)		0.03 (4.18)	
% of cases correctly allocated	78 %		76 %	
Nagelkerke pseudo R-square	0.49		0.48	
-2LL statistic (8df.)	9.03		8.01	

Regression A. Dependent variable is coded as zero if the respondent had lapsed within 12 months of signing a standing order and unity otherwise

Regression B. Dependent variable is coded at unity if the respondent stated that the main reason for lapse was that the person could not financially afford to continue support and zero otherwise

Wald chi-square values (1df.) in parentheses

5 Conclusion and discussion

The outcomes to the study demonstrate that certain variables that past research has found to contribute to poor self-control of personal expenditure among commercial customers (notably susceptibility to influence and general tendency to overspend) also possess the potential to cause overcommitment to charity giving. This is an important finding because current levels of lapse of face to face recruits acquired through professional fundraising agencies are clearly unsustainable (see Fleming and Tappin 2009; Bennett 2012). Tendency to overspend exerted a substantial influence on both the probability of lapse (H3) and the likelihood of a person taking on a donation obligation that the individual simply could not afford (H4). It follows that agency employees need to avoid accepting pledges from ‘overspenders’. Future research is necessary in order to develop screening questions and devices that agency fundraisers can use to predict whether a prospect is likely to sign a standing order beyond the person’s capacity or long term willingness to pay. Agency employees should be required to explain carefully the protracted nature of the financial commitment involved and to indicate its implications for someone of limited means. Commercial organisations sometimes deal with this matter by insisting that customers make upfront payments to accompany their standing orders, and by requiring their salespeople to complete pro forma checklists describing a customer’s characteristics. Contracts can be drafted to include non-refundable elements.

Public commitment represented a highly significant influence on decisions not to discontinue support (H7). People who prior to accepting a standing order had made known to others their positive attitudes towards the charity were less likely to lapse; but if they did lapse they were more likely to attribute lapse to financial difficulties (H8). Individuals with high public commitment prior to signing were more inclined to attribute their lapse to perceptions of the charity providing poor service (Kendall’s Tau [KT]=.59, $p<.01$) and/or to deciding to support the charity in other ways (KT=.55, $p<.01$). In addition to the direct effects exerted by high levels of public commitment, the variable weakened the strength of the link between susceptibility to influence and the probability of early lapse (H9), while amplifying the magnitude of the connection between susceptibility to influence and the likelihood of lapse due to inability to pay (H10).

Charities may be able to encourage public commitment (and hence minimise the chance of lapse) *after* a person has signed a standing order through providing facilities for the donor to make positive statements about the charity on online blogs and through other methods for allowing donors to give testimonials for the charity to outsiders. Issue importance had a significant effect on both the dependent variables (H5 and H6). Donors’ post-signature perceptions of the importance of an issue can be enhanced by continually emphasising the importance of the charity’s cause in the organisation’s communications. Initial income was not significant in either of the regressions. This outcome is in conformity with the findings of Sargeant and Hudson (2008), though not with the results of an earlier study undertaken by Sargeant and Jay (2004). Sargeant and Hudson (2008) pointed out that the insignificance of income level as a determinant of lapse could be expected a priori in view of the relatively high levels of income among the groups targeted by agency fundraisers. Nevertheless, the results of the present study indicate that people who experience substantial *declines* in

their incomes after signing a standing order are very likely both to lapse and to attribute lapse to income factors (H13a and H13b). Further research into possible linkages between donor income and the lapse decisions of face to face recruits would be useful.

Younger people were significantly more likely to lapse than older recruits (H11), but seemingly not because of inability to pay. The correlation between age and income was low ($R=.31$), reflecting perhaps the difficult conditions in the UK labour market in recent years that have made it harder for older people to retain their better paid jobs, and the relatively high incomes of many of the younger individuals in the social groups targeted by agency fundraisers. Concomitantly the correlation between age and susceptibility to influence was insubstantial ($R=.28$). It could be that, quite independently of susceptibility to influence, the younger people in the sample held more cavalier attitudes towards signing standing orders than older individuals and had less commitment at the time of signing to the longer term continuation of payment. Professional recruitment agencies invariably employ young people to solicit prospects face to face. Possibly therefore the younger individuals approached by these employees were more inclined to respond positively to the latter's appeals, through not because of any connections with innate susceptibility to influence. More research is needed into this matter. Whilst age did not impact significantly on the probability of lapse being due to inability to pay, a significant negative correlation did emerge between age and 'loss of interest in the charity' ($KT=.59$, $p<.01$). Susceptibility to influence exerted a major influence on both the dependent variables. In the present sample however there was little differentiation between a person's susceptibilities to informational as opposed to normative influence. People who wanted to comply with the wishes of others *in general* were also likely to regard information received from others (e.g., salespeople) as true statements of reality. It seems that individuals who were highly susceptible to influence were more likely than others to allow themselves to be persuaded to sign standing orders which they might not really want or be able to afford. Thus highly susceptible people were apparently more prone to cancel their standing orders. This conclusion may not be surprising, but does suggest that substantially more research into the effects and implications of susceptibility to influence in the charity donation context is necessary.

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