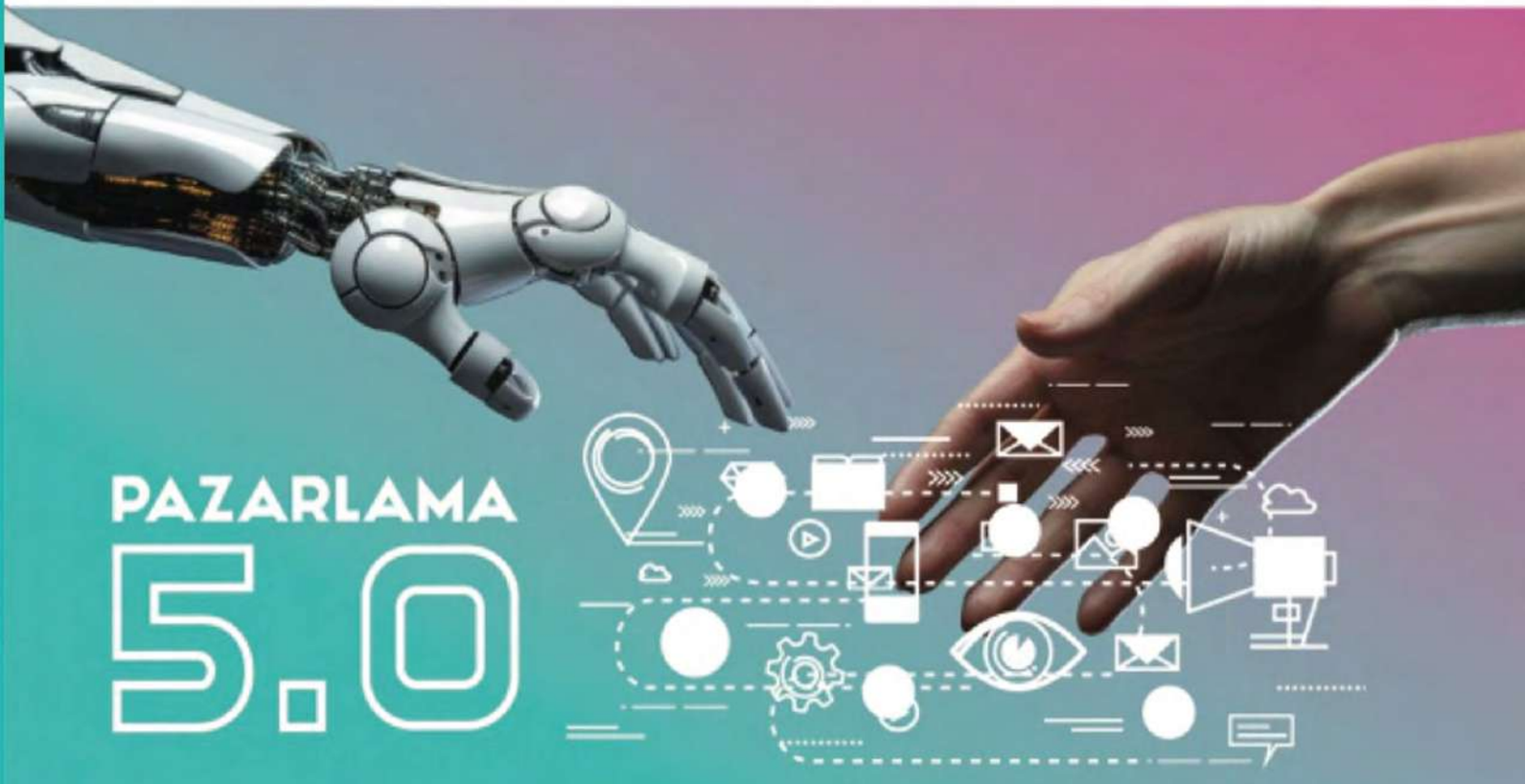
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28. PAZARLAMA KONGRESİ

8-11 EKİM 2025 ÖLÜDENİZ / FETHİYE

TAM METİN BİLDİRİ KİTABI



PAZARLAMA 5.0

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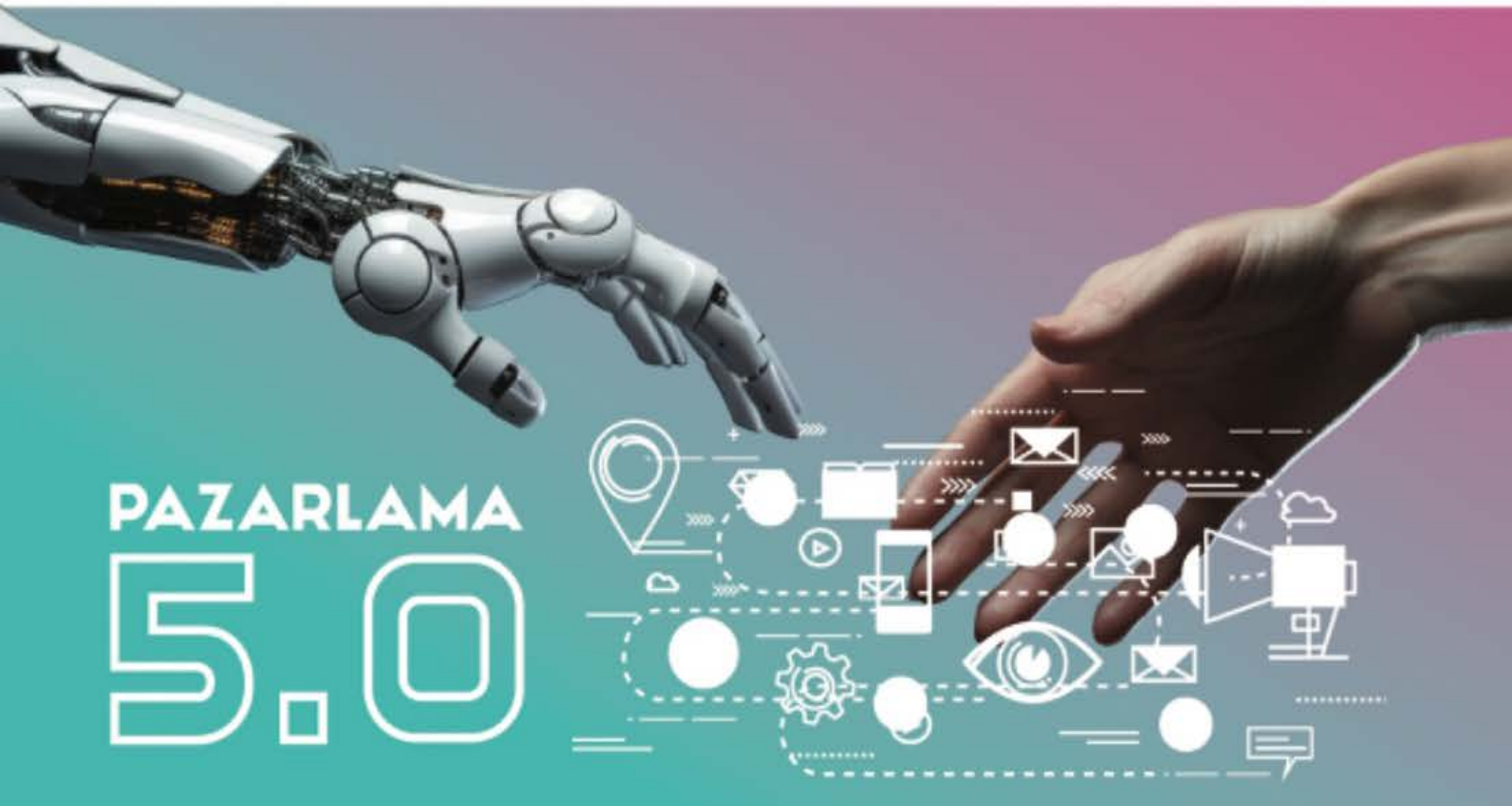
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IN TRUST WE DONATE: AN EXPLORATION OF ORGANIZATIONAL TRUSTWORTHINESS IN TIME AND MONEY GIVING[1]

Bahadır Ayar[2]

Şebnem Burnaz[3]

Abstract

This study examines how individuals perceive and evaluate donating their time and money to nonprofit organizations, with a focus on the role of organizational trustworthiness. Drawing on a thematic analysis of in-depth interviews with 30 participants (15 time donors, 15 money donors), the research identifies shared values—such as support for vulnerable groups, religious motives, and the need for transparency—across both groups. However, differences emerge; time donors emphasize emotional connection, expertise, and ideological alignment (e.g., Turkish Nationalism), while money donors prioritize institutional trust, transparency, and state endorsement. Both groups report emotional distress when trust is violated. The findings suggest that nonprofit organizations should adopt tailored strategies for each donor type, recognizing that time and money are distinct, psychologically and relationally, in terms of their value. Trust, transparency, and value alignment are essential for sustained engagement and donor retention.

***Keywords**: Time donation, money donation, perceived organization trustworthiness, donation behavior*

GÜVENE DAYALI BAĞIŞ: ZAMAN VE PARA BAĞIŞLARINDA KURUMSAL GÜVENİLİRLİĞİN İNCELENMESİ

Özet

Bu çalışmada, bireylerin sivil toplum kuruluşlarına yaptıkları bağışlarda zaman ve para kaynaklarını nasıl algıladıkları kurumsal güven temelinde incelenmiştir. Araştırma kapsamında, derinlemesine görüşme tekniği kullanılmış ve biri zaman, diğeri para bağışçılarından oluşan iki ayrı grupla görüşmeler gerçekleştirilmiştir. Her gruptan 15'er kişi olmak üzere toplam 30 katılımcıyla görüşülmüştür. Elde edilen bulgular, her iki grubun da kırılgan grupları destekleme, dini motivasyonlar ve şeffaflık gibi ortak değerlere sahip olduğunu ortaya koymaktadır. Ayrıca, gruplar arasında bazı belirgin farklılıklar da gözlemlenmiştir. Zaman bağışçıları, duygusal bağ kurma, uzmanlık paylaşımı ve ideolojik yakınlık (örneğin Türk milliyetçiliği) gibi unsurları ön plana çıkarırken; para bağışçıları kurumsal güven, şeffaflık ve devlet desteğine daha fazla önem atfetmektedir. Her iki grup da güvenin zedelendiği durumlarda duygusal rahatsızlık yaşadıklarını ifade etmiştir. Bu bulgular, sivil toplum kuruluşlarının zaman ve para bağışçılarına yönelik farklı, ancak değer temelli stratejiler geliştirmesi gerektiğini göstermektedir. Güven, şeffaflık ve değer uyumu, bağışçı bağlılığının sürdürülmesinde kritik bir rol oynamaktadır.

***Anahtar Kelimeler**: Zaman bağışı, para bağışı, algılanan kurumsal güvenilirlik, bağış davranışı*

1 This study is based on the doctoral dissertation titled "Psychological Well Being in The Age of Resource Scarcity: An Analysis of Time and Money Donation Behaviors" completed under the supervision of Prof. Dr. Şebnem Burnaz at the Graduate School, Istanbul Technical University.

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1. Introduction

Time and money are two of the most critical resources individuals possess, and both can be voluntarily allocated to support social causes. For nonprofit organizations (NPOs), these resources are not only vital for sustaining their operations but also serve as indicators of public engagement and trust. Whether in the form of monetary contributions or time-intensive volunteer efforts, such donations enable nonprofits to fulfill their missions and deliver services to communities in need (Ayar & Burnaz, 2025). However, securing these contributions is not merely a matter of organizational need; it is deeply contingent upon the perceptions and motivations of potential donors. Among these, trust has emerged as a foundational element in encouraging individuals to engage with NPOs (Gaskin, 1993; Kearns, 2013; Sargeant & Lee, 2004). A perceived lack of trustworthiness can significantly deter support, while transparency, accountability, and value alignment foster ongoing participation. The voluntary nature of donations underscores the importance of trust, as donors often lack direct oversight over how their contributions are utilized and must therefore rely on organizational credibility (Becker, 2018).

Empirical evidence also reflects fluctuations in public trust toward NPOs over time. According to Çarkoğlu and Ertan (2025), public trust in NPOs in Türkiye has experienced notable variation over the past two decades. Average trust levels, measured on a ten-point scale, were reported as 6.2 in 2015 and slightly increased to 6.7 in 2019. However, this upward trend did not continue; in 2021, the average declined significantly to 4.9. Although there was a partial recovery by 2024, the average trust score reached only 6.1. These findings suggest that, despite some improvement, trust in NPOs in 2024 remains lower than in earlier benchmark years such as 2015 and 2019.

Importantly, time and money are not interchangeable from a psychological or structural perspective, and they are processed differently in the minds of individuals (DeVoe & House, 2012; MacDonnel & White, 2015; Liu & Aaker, 2008). Donating time typically involves a higher degree of personal involvement and opportunity cost (Brown et al., 2019), whereas monetary donations may be seen as more flexible and less emotionally entangled (Michel & Rieunier, 2012). These structural and psychological distinctions activate different cognitive and affective mechanisms during the decision-making process. As a result, individuals may apply different evaluative criteria when deciding whether to donate time versus money, even when motivated by similar altruistic intentions.

Given these fundamental differences, NPOs must consider time and money donors as distinct segments. Understanding the unique values, expectations, and emotional responses associated with each group allows organizations to tailor their engagement strategies more effectively. Treating time and money donations as homogeneous forms of support may obscure important nuances in donor behavior and limit the efficacy of resource mobilization efforts. Therefore, this study examines how individuals perceive and evaluate the act of donating time and money and investigates the importance of trust in both types of donation processes.

2. Conceptual Background

2.1. Psychology of time and money

Time and money are associated with distinct cognitive networks and trigger different mental frameworks (DeVoe & House, 2012). Liu and Aaker (2008) suggest that while time evokes a more affective and emotional mindset, money activates a mindset centered on financial value. A mindset influenced by time tends to prioritize spending time with family (Mogilner, 2010) and finds fulfillment through engaging in charitable acts (Liu & Aaker, 2008). In contrast, a money-focused mindset is geared toward goal maximization (Liu & Aaker, 2008), encourages individuals to devote more time to work (Mogilner, 2010), and is associated with reduced involvement in volunteer activities (Vohs et al., 2006). According to Mogilner (2010), individuals with a time-oriented mindset tend to experience greater happiness, as they are more likely to engage in enjoyable activities.

Additionally, the way individuals choose to spend money on experiences rather than material goods leads to different outcomes. For instance, allocating money toward experiences tends to produce greater happiness compared to spending on material possessions (Hershfield et al., 2016). Calculating how much time is spent is relatively more complicated than calculating how much money is spent because disregarding the sunk cost

of time causes ambiguity (Saini & Monga, 2008). In other words, estimating the opportunity cost of money is easier than estimating the opportunity cost of time (Okada & Hoch, 2004). Hence, individuals prefer to lose time rather than money in the distant future.

2.2. Time and money donation mindsets

The primary motivation of consumers to donate is to help others and make a difference in the recipients' lives (Cryder et al., 2013). Consumers can donate their time, money, goods, and services (Michaelidou et al., 2015). The findings revealed that donating money (as opposed to time) has its roots in rational (as opposed to emotional) thinking (Michel & Rieunier, 2012), and donating these resources is associated with economic utility and emotional well-being, respectively (Liu & Aaker, 2008). The opportunity cost of donating time is greater than that of donating money (Brown et al., 2019); however, donors tend to give their time more frequently than their money (Olivola & Shafir, 2013). The reason for consumers' willingness to give time more value than money is related to propositions by Okada and Hoch (2004) and Saini and Monga (2008), who demonstrated that time is more ambiguous than money. Hansen et al. (2013) introduced the distinction between abstract and concrete mindsets in relation to donation behavior. In this framework, time donations are generally construed in more abstract terms, while monetary donations are viewed more concretely (MacDonnel & White, 2015).

2.3. The Role of Perceived Organizational Trustworthiness in Donation Decision-Making

Voluntary action literature and theories attribute considerable importance to trust (Kearns, 2013), and trust is regarded as an antecedent of charitable giving (Gaskin, 1999). The trust-commitment-giving model (Sargeant & Lee, 2004) suggests that trust cultivates a sense of commitment, which in turn motivates individuals to engage in giving behavior. One of the key regulators of the relationship between NPOs and their stakeholders is trust (Bryce, 2007); additionally, it plays a crucial role in building enduring and loyal relationships between shareholders and organizations (Aurier & N'Goala, 2010). Trust has been conceptualized as the willingness of one party to accept vulnerability to another, based on the expectation that the latter will act in a manner important to the trustor, even in the absence of control or monitoring mechanisms (Mayer, et al., 1995). Trust is related to acting (Kohring & Matthes, 2007), and donors' risk perceptions and expectations are influenced by their level of trust. Donors expect that NPOs will use resources efficiently (Wiencierz et al., 2015). The conceptualization of trust by Mayer et al. (1995) proposes that NPOs can satisfy expectations through trustworthiness, another determinant of willingness to engage in donation behavior. Trust has been shown to enhance individuals' intention to donate (Bilgin & Kethüda, 2022) while also mitigating donors' and volunteers' perceptions of risk and uncertainty (Hou et al., 2017).

3. Methodology

To explore the role of perceived organizational trustworthiness in time and money donations, semi-structured in-depth interviews were conducted. This study adopted the six-phase thematic analysis approach proposed by Braun and Clarke (2006), which involves identifying, analyzing, and reporting patterns, referred to as themes, within qualitative data. The method aims to organize and vividly describe datasets systematically and rigorously. The interview protocol for this study consisted of seven questions.

Interviews were conducted face-to-face, lasting approximately 40 minutes, and were recorded with permission for transcription. The interviews took place in the researcher's office. According to Bernard (2013) and Guest et al. (2006), a sample of 12 participants is generally sufficient to achieve data saturation in in-depth interviews. Based on this premise, interviews were conducted with a total of 30 participants-15 in the time donation group and 15 in the monetary donation group. Each group consisted of 15 participants with diverse demographic characteristics, including gender, age, and educational background. In the time donation group, participant ages ranged from 21 to 53 years. Similar to the money donation group, there was a balanced distribution in terms of gender, with a slight female majority. Most participants had completed a bachelor's degree, followed by those with high school diplomas, and one participant with a master's degree. In total, 10 time donors held a bachelor's degree, four had completed high school, and one held a master's degree. In the money donation group, participants ranged in age from 19 to 51 years. The group included both male and female participants, with a slightly higher representation of females. The majority held at least

a bachelor's degree, although high school and postgraduate degree holders (including those with master's and PhD degrees) were also present. Specifically, among monetary donors, eight held a bachelor's degree, three had completed high school, two held a master's degree, and one participant held a PhD. Overall, the sample demonstrated a balanced distribution of gender across both donation groups, with a predominance of individuals holding an undergraduate education.

4. Findings

As in Braun and Clarke's (2006) thematic analysis phases, the interview records were first transcribed, and each participant's responses were analyzed in detail (Phase 1). Secondly, the initial codes were created (Phase 2). Labels were created following the thematic analysis guidelines. Similar labels were brought together, and code names were determined. The codes and prominent topics are presented in Table 1 (Phase 3-4-5).

Table 1. Data extract, with codes applied.

	Time	**Money**
Coded for	**Data Extract**	**Data Extract**
Factors Important for Donating to a Nonprofit Organization	Focusing on orphans and elderly	Giving importance to transparency and accountability
	Focusing on needy women and young girls	Using donated resources in the promised areas
	Focusing on religion	Trustworthiness
	Focusing on refugees	Matching the values of the donor with the values of the needy
	Focusing on geographical and climatic challenges	Being a state-sponsored institution
	Focusing on victims of natural disasters	Focusing on religion
	Focusing on different gender identities	Being an Atatürkist institution
	Focusing on the Turkish nation	Focusing on geographical and climatic challenges
	Focusing on societal well-being	Focusing on children
	Focusing on children	
	Focusing on the fight against addiction	
	Alignment between donor's values and organization's objectives	
	Giving importance to transparency and accountability	
The Importance of Trust for Donating to a Nonprofit Organization	Donating without trust makes individuals unhappy.	Donating without trust makes individuals unhappy.
	Individuals do not donate to an organization that is not trusted.	Transparency ensures trust.
	Trust makes it easier for individuals to donate.	Trust is a prerequisite for donation.
	Transparency ensures trust.	
	Trust is a prerequisite for donation.	
Prerequisites for a Nonprofit Organization to be Trustworthy	Giving importance to transparency and accountability	Giving importance to transparency and accountability
	Correct identification of those in need	Correct identification of those in need
	Fulfillment of promises	Reliability of employees
	Identifying needs correctly	Having a deep-rooted institutional history
	Reliability of employees	Focusing on religion
	Focusing on religion	Prioritizing organizational goals
	Prioritizing organizational goals	Fulfillment of promises
	Care should be taken to protect the data privacy of those in need	
	Volunteers' labor should not be exploited.	

The Most Important Trust Factor	Giving importance to transparency and accountability	Giving importance to transparency and accountability
	Confidentiality of information of those in need	Reliability of employees
	Fulfillment of promises	Being a state-sponsored institution
	Giving importance to expertise	Focusing on religion
		Fulfillment of promises

After completing the coding process, the participants' statements centered around three main themes. These themes are *"Values for Participating in Charitable Actions," "Emotional Results of Encountering Untrustworthy Nonprofit Organizations," and "Expectations from Nonprofit Organizations"*. The thematic maps for time and money donors, showing the related themes and the relationships between them, are presented in Figures 1 and 2. Table 2 summarizes the key issues identified during the analysis process under three main themes.

Table 2. The details of the themes

Theme 1: Values for Participating in Charitable Actions	
Time	**Money**
The respondents indicated that if a nonprofit organization gives importance to the following values, they will participate in voluntary activities; Ø Vulnerable populations (children, elderly, refugees, LGBTI+, victims of natural disasters, etc.) Ø Societal Welfare Ø Religion (Islam) Ø Ideology (Turkish Nationalism) Ø Fighting Addiction Ø Common Aims with NPOs Ø Transparency and Accountability	Respondents indicated that if a nonprofit organization gives importance to the following values, they will donate money; Ø Vulnerable populations (children, victims of natural disasters, etc.) Ø Societal Welfare Ø Religion (Islam) Ø Ideology (Atatürkism) Ø Fighting Addiction Ø Common Aims with NPOs Ø Trust Ø Transparency and Accountability
Theme 2: Emotional Results of Encountering Untrustworthy Nonprofit Organizations	
Time	**Money**
The respondents indicated that they feel unhappy when they encounter a nonprofit organization engaging in trust-damaging events. Trust is an essential condition for supporting a nonprofit organization.	
Theme 3: Expectations from Nonprofit Organizations	
Time	**Money**
The respondents indicated the following statements as necessary conditions for a nonprofit organization to be trustworthy: Ø Spending effort on delivering promises Ø Hiring trustworthy individuals Ø Paying attention to expertise Ø Taking and implementing the necessary precautions for data privacy Ø Reaching the correct individuals who are in need Ø Paying attention to transparency and accountability Ø Considering religious issues	The respondents indicated the following statements as necessary conditions for a nonprofit organization to be trustworthy: Ø Spending effort on delivering promises Ø Hiring trustworthy individuals Ø Getting government support Ø Reaching the correct individuals who are in need Ø Paying attention to transparency and accountability Ø Considering religious issues

The findings showed that the same themes emerged for both time and money donation groups, though the elements of these themes differed somewhat. These differences are further detailed and illustrated in Table 3, which compares the thematic elements across time and money donors.

Table 3. Comparison of Time and Money Donors Across Key Themes

Theme	Time Donors	Money Donors
1. Values for Participating in Charitable Actions	**Similarities**	**Similarities**
	Supporting vulnerable populations Improving societal welfare Religious motivations (Islam) Fighting addiction Shared goals with NPOs Emphasis on transparency and accountability	Supporting vulnerable populations Improving societal welfare Religious motivations (Islam) Fighting addiction Shared goals with NPOs Emphasis on transparency and accountability
	Differences	**Differences**
	Emphasis on Turkish Nationalism ideology Trust is not mentioned explicitly	Emphasis on Atatürkism ideology Trust is explicitly emphasized
2. Emotional Results of Encountering Untrustworthy Nonprofit Organizations	**Similarities**	**Similarities**
	Feelings of unhappiness upon encountering untrustworthy organizations Trust is fundamental for support	Feelings of unhappiness upon encountering untrustworthy organizations Trust is fundamental for support
3. Expectations from Nonprofit Organizations	**Similarities**	**Similarities**
	Effort in delivering promises Hiring trustworthy individuals Correct targeting of beneficiaries Transparency and accountability Consideration of religious issues	Effort in delivering promises Hiring trustworthy individuals Correct targeting of beneficiaries Transparency and accountability Consideration of religious issues
	Differences	**Differences**
	Emphasis on expertise Attention to data privacy	Expectation of government support

The primary similarities between time and money donors lie in their shared values around societal welfare, support for vulnerable populations, religious considerations, and the need for transparency and accountability. Both groups react negatively to untrustworthy organizations and have similar foundational expectations for nonprofit trustworthiness. However, there are distinct differences in specific ideological alignments, with time donors leaning towards Turkish Nationalism and money donors towards Atatürkism. Trust appears to be a more explicit concern for money donors, and there are unique expectations, such as government support for money donors, data privacy, and expertise considerations for time donors. These differences suggest that while both groups share a common core of values, their specific concerns and motivations diverge in certain areas.

5. Discussion and Conclusion

This study examined charitable giving in terms of time and money, focusing on how values, emotional responses, and expectations are shaped by perceived organizational trustworthiness. Drawing on qualitative insights, the findings reveal that while donors of time and money often share core values— such as a desire to support vulnerable populations, improve societal welfare, and uphold religious principles — their motivations and trust-related expectations diverge in meaningful ways.

Donors who contribute their time tend to associate their engagement with a strong sense of personal alignment and active participation in the cause. For these individuals, trust is implicitly embedded in the relationship with the nonprofit organization; while they expect transparency and accountability, they also emphasize expertise, data privacy, and ideological alignment (e.g., Turkish Nationalism) as key drivers of their commitment. Their emotional investment is substantial, and encountering untrustworthy organizations elicits strong feelings of disappointment and disillusionment. This suggests that time is perceived as a deeply personal and non-renewable resource, and donors expect nonprofits to treat it with professionalism and care.

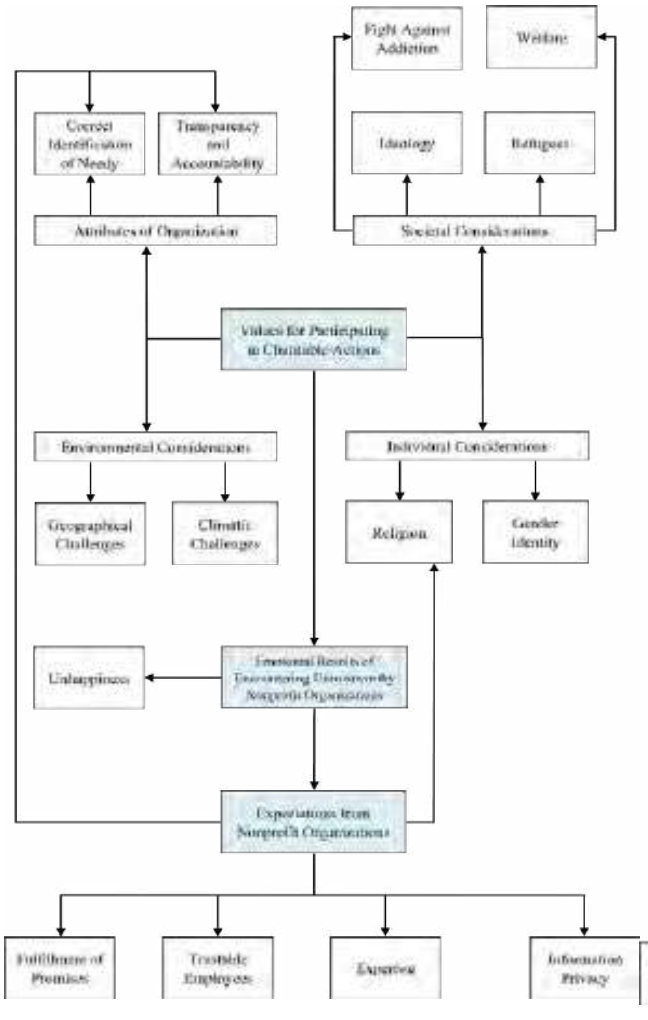


Figure 1. Thematic Map for Time Donors

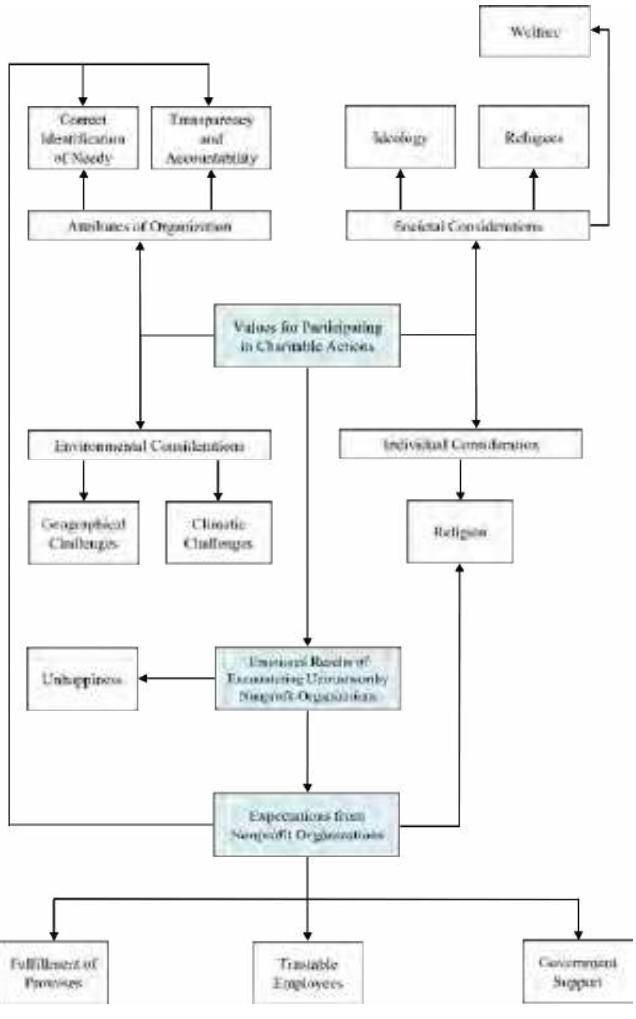


Figure 2. Thematic Map for Money Donors

In contrast, monetary donors demonstrate a more transactional, yet no less value-driven, relationship with NPOs. Their decisions are explicitly shaped by trust, which serves as a prerequisite for financial contributions. Unlike time donors, money donors frequently cited trust as a named condition and expect visible institutional legitimacy, such as state sponsorship and ideological alignment with Atatürkism. For them, transparency in fund allocation and organizational promises is critical. The emotional fallout from broken trust also results in withdrawal from future donations, indicating that the perceived risk of financial misuse is a key barrier to sustained support. Despite these differences, both donor groups share a common emotional response to organizational distrust and converge in their expectations for organizational integrity. They value consistent, transparent, and mission-aligned nonprofit behavior, and both groups strongly resist engaging with organizations that fail to meet these expectations.

This study contributes to the understanding of charitable giving by highlighting how the type of resource—time versus money—shapes donor motivations and trust expectations (Bekkers & Wiepking, 2011). Volunteers perceive time as a highly personal and non-renewable resource, and their engagement is strongly influenced by perceived organizational competence, role clarity, and value alignment (Clary et al., 1998). Monetary donors, in contrast, approach giving more transactionally, emphasizing transparency, accountability, and institutional legitimacy as prerequisites for financial support (Sargeant & Lee, 2004). The findings also underscore the centrality of trust and emotional responses in sustaining prosocial behavior, as both volunteer and monetary donors withdraw support when trust is violated (Batson et al., 2002). Overall, differentiating donor types and integrating trust-building strategies into nonprofit management provides a more nuanced theoretical framework for understanding prosocial engagement.

While this study provides valuable insights into how individuals perceive and evaluate the act of donating time and money, several avenues remain open for future inquiry. First, comparative and cross-cultural research

is warranted to determine whether the observed distinctions between time and monetary donations, as well as the role of ideological alignment, extend to other sociocultural and institutional contexts. Such studies would allow for the identification of context-specific versus universal determinants of trust in nonprofit organizations. Second, longitudinal designs could illuminate the dynamics of trust over time, particularly in examining whether breaches of trust result in permanent disengagement or whether mechanisms of trust repair can restore donor commitment. Third, with the increasing role of digital technologies in philanthropic activities, future research should investigate how online platforms, blockchain-enabled transparency, or technology-mediated volunteer management affect perceptions of organizational legitimacy, data security, and trustworthiness. Fourth, attention should be given to individuals who simultaneously donate both time and money, as this hybrid donor group may hold distinct expectations and exhibit unique patterns of trust-based commitment. Finally, future studies could build on the qualitative insights presented here by employing quantitative designs to test the mediating or moderating roles of psychological mechanisms such as emotional responses (e.g., disappointment, disillusionment) or cognitive evaluations (e.g., perceived competence, legitimacy) in shaping donor engagement.

The findings of this study offer several practical implications for nonprofit organizations seeking to strengthen and sustain donor engagement. Importantly, time and money are perceived and evaluated through distinct psychological and relational lenses, necessitating differentiated strategies for managing donor relationships.

For time donations, volunteers tend to seek personal alignment and emotional connection with the causes they support. Organizations should therefore invest in professional volunteer management systems that ensure clarity of roles, acknowledge the expertise and labor of volunteers, and protect the personal data of both volunteers and beneficiaries. Emphasizing shared ideological or cultural values—such as Turkish Nationalism for some volunteers—may further reinforce emotional commitment. Volunteers are more likely to remain engaged when they perceive that their time is respected, meaningfully utilized, and supported by competent, accountable organizational operations.

For monetary donations, trust emerges as a more explicit and non-negotiable condition for donor participation. Financial donors often expect higher levels of institutional legitimacy, including transparent governance, audited financial reporting, and potential government endorsement. Organizations should make their transparency both visible and verifiable, while ensuring that their public identity aligns with the values of their target donor base—such as Atatürkist ideology or religious sensitivity. The perception of fiscal responsibility and mission integrity is particularly critical, as breaches of trust in this domain tend to trigger immediate withdrawal and long-term reputational damage.

Across both donor types, trust should be treated as a strategic organizational resource rather than a peripheral concern. Establishing robust accountability systems, transparent communication practices, staff training programs, and proactive trust-repair mechanisms—including transparent crisis communication, corrective actions, and third-party validation—can institutionalize trust-building as a central dimension of organizational behavior. Finally, leveraging technology to reinforce transparency and professionalism—such as secure systems for protecting volunteer data and real-time dashboards for financial accountability—can further strengthen perceptions of organizational competence and integrity.

In summary, NPOs should adopt differentiated yet value-consistent strategies that recognize the unique expectations and emotional investments of time and monetary donors. Such an approach can foster stronger, more sustainable, and resilient donor relationships over time.

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