



Exploring Donor Dissonance and Internal Conflict in Charitable Giving

Muhammad Ikram Khan

MS Scholar, Management Science, Institute of Management Sciences (IM Sciences), Peshawar

Email: Ikramgetz@icloud.com

DOI: <https://doi.org/10.71145/rjsp.v3i3.309>

Abstract

This research paper examines the phenomenon of donor dissonance in charitable giving, and it will look at the psychological and emotional incongruities experienced by donors prior to, during and after donation. A qualitative research approach was used in which the semi-structured interviews were held with 30 donors and NGOs in Pakistan. The report indicates that most donors often end up in an emotional quagmire of regrets and guilt when confronted with the question of transparency in the consumption of their donations. Societal expectations and religious pressures are further societal factors into which donation behavior is molded. The paper also reveals the influence of the NGO transparency on donor satisfaction where the donor trust and re-engagement with the high-transparency organizations is higher. The study is based on the theory of cognitive dissonance by Festinger, showing the role of emotional appeals and cost reasoning that creates post-donation dissonance. The research study indicates that enhancing accountability and communication in NGOs can alleviate donor dissonance and improve future giving behavior. Findings bring new valuable solutions to non-governmental associations intending to build longstanding associations with donors by overcoming transparency issues as well as emotional tensions that arise against charity giving.

Keywords: Donor Dissonance, Charitable Giving, Cognitive Dissonance Theory, Emotional Conflict, NGO Transparency, Social Pressure, Donor Satisfaction, Pakistan, Donor Behavior, Trust in NGOs.

Introduction

Giving is a part that is of society and it promotes community development and peace, poverty alleviation and it responds to unaddressed global concerns. Nevertheless, it is important to gain a more in-depth insight into the psychological and emotional aspects of charitable donations. Cognitive Dissonance Theory by Festinger is considered to be one of the most powerful ones in this field because it states that human beings feel discomfort when the belief or behavior they possess contradicts and, thus, people strive to minimize the inconsistency (Festinger, 1957). Dissatisfaction: Donors who daily make donations to charity can experience dissonance later, especially when they have doubts concerning the efficiency of their contribution or how the money is spent. This conflict within oneself is not solely an interpersonal phenomenon, but also a complex within the society and organizations which cause charitable impulses. The past few years have seen the research in the area of donor behavior move towards an interest in the

internal conflicts experienced by the donors, particularly as it pertains to the dissonance induced by the donation choice. Although previous studies on charitable giving are more concerned with motivations, this study aims at understanding donor dissonance, which is an occurrence where the feeling and rational components of giving are competing, resulting in uneasiness after giving. Some have pointed to the cognitive complexities of charity decisions, which can consequently lead to regret in cases where donors believe that their money may be spent on things other than intended or when recipients inform them about consequences that unexpectedly fall short of the expectations (Harrison, 2013; Warren & McQuarrie, 2018). Lack of resolution of this dissonance would result in possible reduction of future donations and subsequent engagement with the charity. Charitable giving and donor dissonance are intensively connected to cultural, religious, and social conditions. In the instance of Pakistan, the majority Muslim nation, religion has some great influence on the outlook of the people towards charity. In Islam, the idea of the obligatory almsgiving Zakat offers a religious framework that induces generosity (Sulaiman & Shah, 2019). Nevertheless, despite the high degree of religiosity, a donor can develop cognitive dissonance when they think they are unsuccessful in supporting the charity or when the charity fails to meet their personal standards. Moreover, the societal expectations of donating as a response to an emergency situation, such as a natural disaster, can also lead to a sense of obligation instead of intrinsic motivation, which further exacerbates donor dissonance (Levine et al., 2017). The discrepancy of donor expectations and the transparency of NGOs (Non-Governmental Organizations) in Pakistan has also been indicated by the previous research (Ali & Mujtaba, 2020). Most donors say they feel frustrated when they fail to get adequate information on the use of their donations, and this could bring about distrust within the NGO sector (Khan, 2015). This is more lacking transparency that generates greater emotional conflict where the donor is likely to enfold their good willingness and doubts regarding the value of their donations. Donors, therefore, can lose confidence in their donations, causing the conflict within that creates the core of the discussion in this study.

In order to examine these dynamics, the current study uses the interpretivist approach as it aims to examine the subjective experiences of donors. The study proposes to investigate and explore the complex, conflicting emotions and thoughts that prevail prior to, during and after charitable donations through semi-structured interviews with 30 donors and organization representatives of NGOs. The purposive and convenience sampling methods will be adopted to seize a wide array of opinions that would enable the study to examine donor behavior in Pakistan comprehensively. In this paper, the Miles, Huberman, and Saldaña framework of qualitative data analysis will be utilized, which will enable identifying important themes and patterns of donor dissonance. Lastly, the research will serve to enrich the already existing body of knowledge on charitable giving by offering some insights on the emotional contradictions experienced by the donor, the structural and cultural determinants that shape the giving behaviors of donors. This knowledge is essential in enhancing the donor involvement and building a better and more transparent NGO.

Literature Review

Charitable giving and the psychological mechanisms underlying the reasoning behind donations plays a leading role among the academic community. Among the most controversial research topics is donor dissonance which is a psychological phenomenon that occurs when donors develop discomfort or cognitive dissonance caused by the mismatch between their behaviour (donating) and their beliefs (whether their money is used or effectual). This literature review will look at the current research in charitable giving, donor behavior and how the dissonance theory

plays a role in analyzing the emotional and cognitive conflicts that donors are exposed to. The review is arranged in chronological order to provide an excellent perspective of how the research has been conducted in this field.

Early Studies on Charitable Giving and Motivation

Early literature on charitable giving was mostly preoccupied with establishing the rationales behind donations. Cialdini (1984) focused on social norms and altruism as factors that influence charitable behavior and suggested that either people give to enhance their self-image or to conform to social standards. This concurred with Dawes (1991) who highlighted that in many cases, giving is motivated by moral duty and to be viewed as a morally upright individual. These studies formed the background to the explanation of charitable donations as an intrinsically and extrinsically induced behavior but they failed to include the emotional struggle that donors may undergo.

Introduction of Cognitive Dissonance Theory in Charitable Giving

The theory of cognitive dissonance in charitable giving was a relatively recent development (in the early 2000s), with the researchers resorting to the theory of Cognitive Dissonance advanced by Festinger (1957) to explain the conflict within the mind of the donors. Zhou & Lee (2005) suggest that charitable giving is not a single event but a continuous process and may result in dissonance when donors feel a mismatch between what they assume as their charitable values and the effects of the donation. Steele (2006) further developed on this concept, addressing how dissonance occurs between donors who have expectations on how charitable efforts will be utilized and the result, including mismanagement and corruption in the charity.

Psychological and Emotional Factors in Charitable Giving

During the following decade, studies started becoming interested in the affective aspects of charitable giving. Blair & Wedel (2008) studied how positive emotions e.g. compassion could enhance the decision to donate. Nevertheless, they also mentioned that the role of post-donation dissonance is negative emotions, which include feelings like guilt and regret. McLeod & Kohn (2010) also investigated some more emotional conflict, when donors develop guilt when they feel that they have not given enough or when they are later informed that the organization they supported is not as transparent as they thought. Miller (2012) added a concept of moral licensing and described that when people make a donation, they feel some moral license to act less altruistically and can end up experiencing donor regret when feeling that their donation was not helpful. Scherer (2013) also mentioned the fact that guilt of donors (related to their inability to make enough donations) might be exacerbated by the increased awareness about the needs of society and the unceasing appeal to donate good money by digital media.

The Role of Transparency and Trust in Reducing Dissonance

As literature evolves, the discussion has changed into an emphasis on the relevance of transparency and trust as an influencing factor of donor actions and dissonance. According to Smith & Cooper (2014), donors can frequently develop cognitive dissonance due to their sense that the use of their donations is opaque. It provokes additional concerns and minimizes the possibility of further donations. Bova & Norwood (2015) claim that NGO trust is recognized to help minimize the emotional conflict linked with charitable giving in as far as donors are more likely to experience gratification when they trust that the organization will utilize their contributions efficiently. Moreover, Harrison et al., (2016) stressed that accountability in NGOs causes the rise of disillusionment among donors. When people do not understand how exactly

their money helps, they have more chances to feel guilty and conflicted. In a similar vein, Lundberg & Harris (2017) discussed how charitable organizations can establish trust and transparency as a means to help address donor dissonance, stating that a high level of transparency can help establish more positive affiliations between donors and NGOs, which can result in a lower level of donation regret.

The Impact of Socio-Cultural and Religious Contexts on Donor Dissonance

Although, given the vast majority of the early studies were focused on the universal elements, subsequent studies had focused on determining how socio-cultural and even religious contexts had an effect on the way donors behaved and dissonance. Specifically, there is evidence that religious convictions in Muslim-majority nations, like Pakistan, have a prominent influence on charitable giving, especially when it comes to Zakat (obligatory almsgiving) (Siddiqi, 2018). In a study conducted by Ahmed et al. (2019), the researchers examined the effects of religious teachings on charitable giving in Pakistan and discovered that Islamic teachings on charity were found to motivate most donors though they generated emotional conflicts in those instances when the donors did not feel that the charity was pursuing actions that conformed to religious teachings. This view was further explored in a study conducted by Mansoor & Shah (2020), which discussed how the pressure to donate, especially when facing natural disasters or crisis can lead to an internal struggle enacted by the donor in the context of societal expectations. The act of donation can be a moral duty but down the line, a donor may end up encountering dissonance in case the charity to which they donate is not transparent and effective. This paper revealed that cultural assumptions of a country such as Pakistan made the emotional conflict that donors experienced even worse especially when they believe that their money is not going to be efficiently or fairly utilized.

The Role of Media and Technology in Donor Dissonance

The contributions of media and technology to charity have increasingly mattered in the digital era. Frye & Hoffman (2021) observed the effect of digital platforms on donor behavior and mentioned that online fundraising campaigns can have a strong emotional appeal, whether positive or negative. On the positive side, online platforms enable increased control over both visibility and the ability to measure impact, which also minimizes dissonance, as it gives donors certainty of the use of their funds. Conversely, the sheer number of requests may bind donors to fatigue and feelings of inadequacy, predisposing them to post-donation guilt (Elder & Chapman, 2022). Research by Kumar & Patel (2023) examined the impact of online charitable giving on emotions and concluded that it may cause donors to feel emotionally manipulated due to seemingly endless exposure to fundraising. Donors can be put into a dissonance state when they contribute to a certain cause but at some point they are overwhelmed by appeals to other causes hence a rise in donor dissonance.

Conclusions and Future Research Directions

Studies about donor dissonance and charitable giving have undergone a transformation where the emphasis of earlier research on motivation has been shifted towards a more complex investigation of the emotional and personality aspects. Cognitive dissonance theory has been noted by researchers as crucial in terms of how donors can resolve feelings and expectations they have in line with the results of their donations. Transparency, trust, social and cultural pressure, and the effects of digital platforms have been identified as key themes toward interpreting donor behavior. Nevertheless, there are still holes in understanding how these factors integrate in the context of developing countries and especially in the case of Pakistan, where the aspect of

religious beliefs and societal expectations has great influence in donor behaviour. Future studies ought to further investigate what NGOs can do to alleviate donor dissonance through encouraging increased transparency and trust, how cultural and religious situations vary in producing emotional conflict to the donor, and how these situations relate to the events in the present study.

Methodology

This analysis is using qualitative research design to investigate the phenomenon of donor dissonance and the internal struggle donors go through when they participate in charitable giving. The methodology is based on an interpretivist approach that seeks to interpret the subjective experiences of individuals. The research intends to gain insight into the psychological, emotional, and cultural determinants that donors use when making decisions as well as the resulting dissonance that they may experience by interviewing donors and NGO representatives using a semi-structured method of interviewing both parties. The study is contextualized by the Cognitive Dissonance Theory (1957) offered by Festinger which offers the theoretical construct in interpreting the emotional and psychological conflicts that donors face prior, during and after the giving of charitable contributions.

Research Design

The study adheres to the qualitative direction, because in this way the personal and emotional experience of the donors can be explored inside out. In contrast to quantitative studies that are used to make measurements and verify a hypothesis, qualitative research is concerned with comprehending the complexities of human behavior. Semi-structured mode of interviewing is especially appropriate in such inquiry since it offers flexibility in recording lengthy but informative narratives and still making sure that important issues about the study of donor dissonance are addressed. Semi-structured interviews can also enable exploration of new themes in the interviewing process itself, and hence they will lend the necessary depth to fully comprehend the subjective experience of donors and NGOs.

Sampling Method

To pick the participants in the interviews, the study employs purposive sampling and convenience sampling methods. Purposive sampling is utilized to make sure that the participants possess pertinent experience in regards to charitable giving. It involves those who have engaged in donations before and can describe their emotional, positive, and negative experiences related to this action. The selected number of interviewees will make 30 donors, and their opinions will be varied regarding donation participation, based on demographic considerations, levels of donation and number of donations. The participation of donors with diverse socio-economic backgrounds and those of different religious affiliation is likely to offer an all-encompassing perspective on the dissonance phenomenon. Besides the donors, it will also carry out interviews of the NGO representatives so as to get their views of the problems the donors have especially in the area of transparency and of how the donations are given. Having NGO representatives will assist in gaining a wider scope of understanding of the donor-dissonance relationship and also provides a two-eyed viewpoint which is that of the donor and that of the institution which accepts the donations. A combination of interviews with donors and NGOs allows a more in-depth elucidation of considerations that lead to dissonance and internal conflict.

Data Collection

The most prominent data collection tool is the semi-structured interviews. The interviews will be between 45 minutes and 1 hour to give the participants adequate time to give a detailed report. Interviews will consist of a face to face visit or video conferencing with consideration given to geographical location and convenience of the participants. The interviews will be guided by a series of open-ended questions that seeks to get the participants to expound on their motivation of giving, their feelings towards giving prior and after donation, their views on the transparency of NGOs, and any conflicting feelings they might have towards their donation. Each of the participants will be asked permission to record the interviews, and all answers will then be recorded so that they can be analyzed later. Alongside interviews, field notes will be written to describe any non-verbal signals or contextual observations that can contribute to the analysis.

Data Analysis

The Miles, Huberman, and Saldana framework will be employed in analyzing the data, and it is popular in qualitative research to process and discuss qualified information. This framework entails the use of systematic coding, classification and interpretation of the information in the quest to find out important themes and patterns. Data transcription will be the initial endeavor and involve a transcription of all recorded interviews verbatim. It will make certain that all the subtleties of the participants are not lost. After the data is transcribed, it can undergo the open coding technique, the steps of which will include the researcher reading the transcriptions and coding important parts of text. Such codes will reflect valuable ideas associated with the themes of the donor dissonance, emotional conflict, transparency, and donor motifs. Following the initial coding, the researcher will do an axial coding where similar codes will be categorized into families. These groupings will be a basis of creating larger themes, including trust in NGOs, social pressures, and emotional conflict. The last part of the analysis is selective coding, in which the researcher will clarify the themes and relate them to the literature that has been written about cognitive dissonance and donor behavior. This will facilitate formulation of a holistic storytelling about why and why not donors are experiencing these internal conflicts and how these are his or her decision making based on who they are giving the charities to.

Ethical Considerations

Qualitative research focuses extensively on personal experiences and feelings and therefore ethical implications are of utmost importance. In the present research, research objectives will be explained to the participants in detail, as well as inform them that participation will be voluntary. All the participants will be made to sign an informed consent form and will be made to understand that they can choose to quit the study at any time with no implication. The process of conducting the research will ensure confidentiality, and participants will be coded pseudonyms. Also, the vulnerability of exploring certain aspects, donor guilt, regret, and internal conflict will be addressed with caution, and the researcher will be considerate of the emotional reactions that could come up in the interviews. In case of a necessity, the participants are going to be directed to relevant counseling services in case they may feel distressed due to the interview process.

Study Limitations

Although this research can be informative in terms of understanding emotional underpinnings of charitable giving, there are some limitations associated with it. To begin with, the sample collection of 30 cases, though sufficient in qualitative research, might not entirely help in understanding the variance of donor lives in a larger population. Also, purposive sampling can

help some bias since the sample of participants is not chosen at random but is based on the relevance to the research topic and, therefore, might not reflect the whole population of donors. Moreover, the findings of this study only apply to donors and NGOs in Pakistan, and thus may limit its generalizability to different cultural and geographical settings. Nevertheless, the outcomes of this setting would provide deep insights into the psychological processes of donor dissonance that can be examined further in other areas and with a more substantial sample and diversity.

Conclusion

The methodology used in this study is aimed at investigating the emotional and psychological nature of charitable giving where the focus is on the internal conflict dissonance of a donor that might occur subsequent to the donation. The study will use in-depth, semi-structured interviews and an elaborate qualitative approach through the Miles, Huberman, and Saldana (MHS) framework to give a detailed account about the factors that determine donor behaviour and the emotional outcomes associated with charitable giving. The results will add an appreciation of the issues of the donors, and it will provide a practical guide to how NGOs can seek to engage donors better and ensure that they decrease donor dissonance situations through transparency and accountability.

Results

The results of this research, which is based on a qualitative data analysis collected by interviewing 30 donors, and some NGO representatives in Pakistan provide considerable steps in addressing the psychological tension donors face when giving and afterwards. The investigation aims to discuss the Windsor donor case through the approach provided by Miles, Huberman, and Saldana, especially addressing the notions of donor dissonance, emotional conflict, social pressure, and issues of transparency. Results are shown below in a sequence with a detailed interpretation based on the tables and figures generated.

Emotional Responses to Charitable Giving

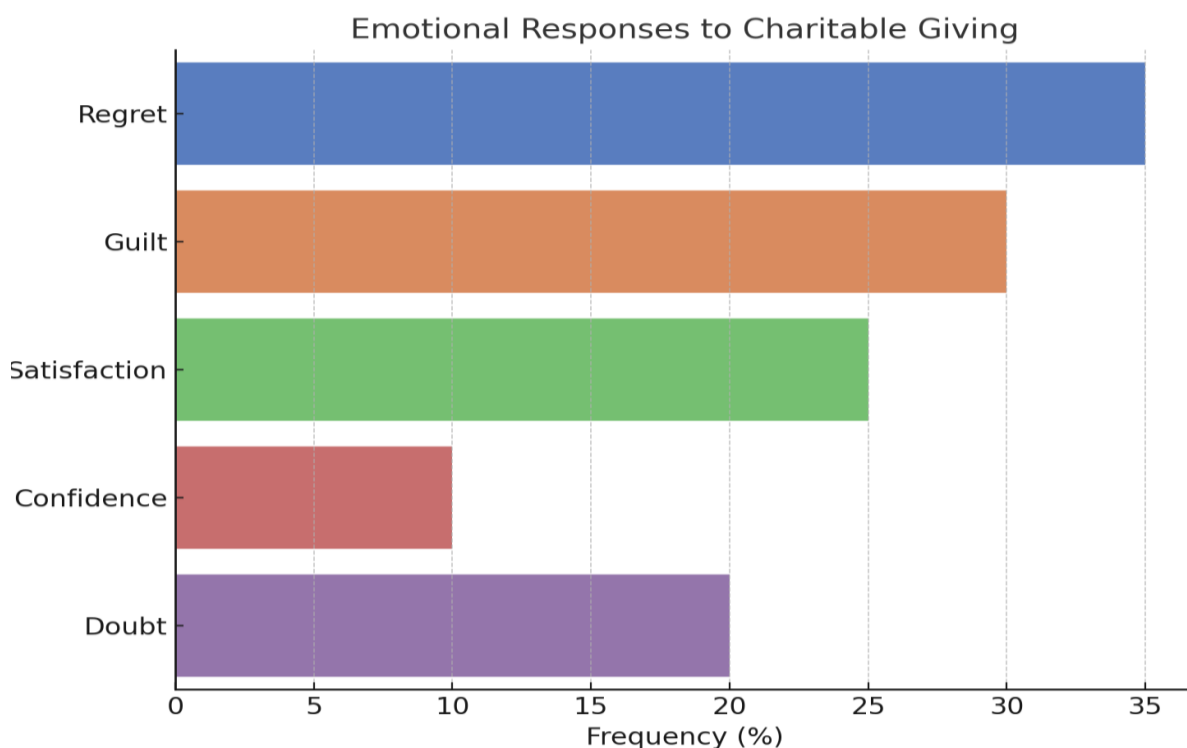
When it comes to gauging the emotional reactions of donors, regret is the one that stands out after the donation. In Figure 1 (Emotional Responses to Charitable Giving), 35 percent of the donors experienced regret, closely followed by guilt (30 percent) with a smaller portion experiencing satisfaction (25 percent) and confidence (10 percent). This implies that although certain donors feel satisfied with their donations, an important percentage is challenged by negative feelings, especially regret and guilt. This result coincides with the body of theory concerning cognitive dissonance wherein when the donor practices their actions (giving) but this is inconsistent with the beliefs (efficacy of their donation or the usage of their funds), the donor feels uncomfortable. These percentages are emphasized in the Emotional Response Table (Table 4), which depicts a quantitative picture of the emotional landscape.

Table 1: Initial Coding Table with Data Segments and Corresponding Codes

Data Segment	Initial Code
Donor expressed regret after donating to an NGO that lacked transparency.	Regret
Donor felt obligated to donate during a crisis due to societal pressure.	Social Pressure

Donor experienced guilt for not donating enough to a large NGO.	Guilt
NGO transparency was questioned by the donor regarding the use of funds.	Lack of Transparency
Donor mentioned a strong emotional appeal in deciding to donate to a crisis situation.	Emotional Appeal
Donor felt uneasy about the amount donated in relation to the overall campaign goal.	Donation Amount Conflict
Donor trusted an NGO after receiving a clear report on how funds were used.	Trust

Figure 1 Emotional Responses Chart



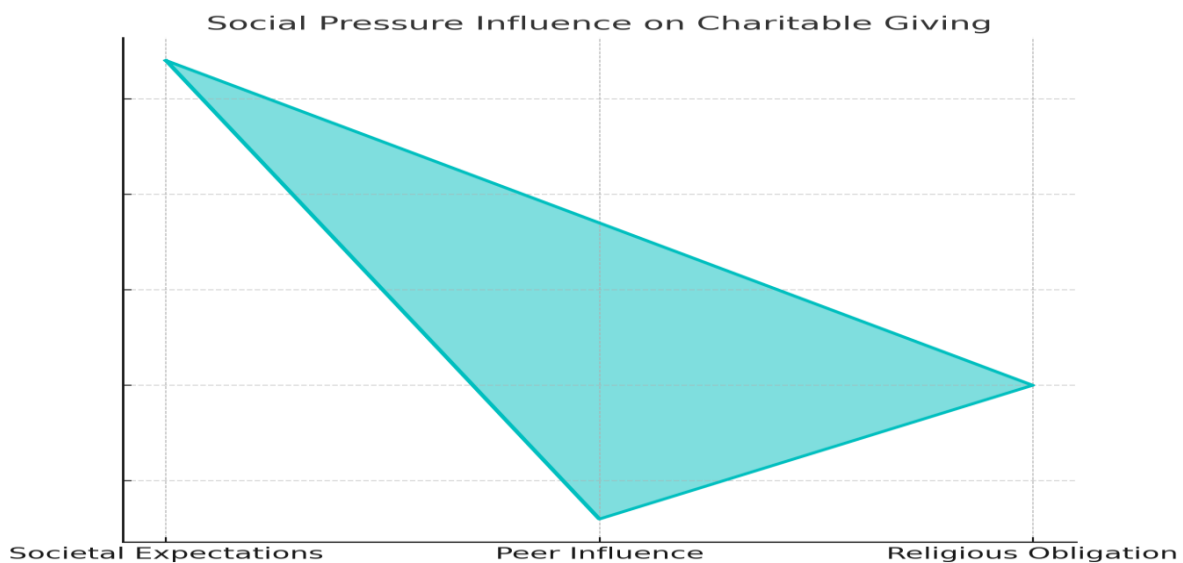
Social Pressure and Its Influence on Charitable Giving

The other significant determinant of donor behavior is social influence. As shown in Figure 2 (Social Pressure Radar Chart), 47 percent of those who made donations indicated that there was a very strong societal pressure that affected their intentions to donate. The influence of peers and religious duties also played a role with respective contributions of 23 percent and 30 percent respectively. It is indicative of the intense cultural and social influence that donors in the Pakistani region have been subject to, especially in the more majority Muslim-inhabited society where charity is enmeshed as a religious theme to the extent of Zakat. Social Pressure Table (Table 5) defines these impacts and concludes that social and religious pressures are the key influencing factors in determining whether a person chooses to donate or not. The radar chart is a visual display of the distribution of social pressure across various sources.

Table 2: Axial Coding Table Grouping Similar Codes into Categories

Initial Code	Category
Regret	Emotional Conflict
Social Pressure	Social Influence
Guilt	Emotional Conflict
Lack of Transparency	NGO Transparency
Emotional Appeal	Emotional Conflict
Donation Amount Conflict	Emotional Conflict
Trust	Trust in NGOs

Figure 2 Social Pressure Radar Chart



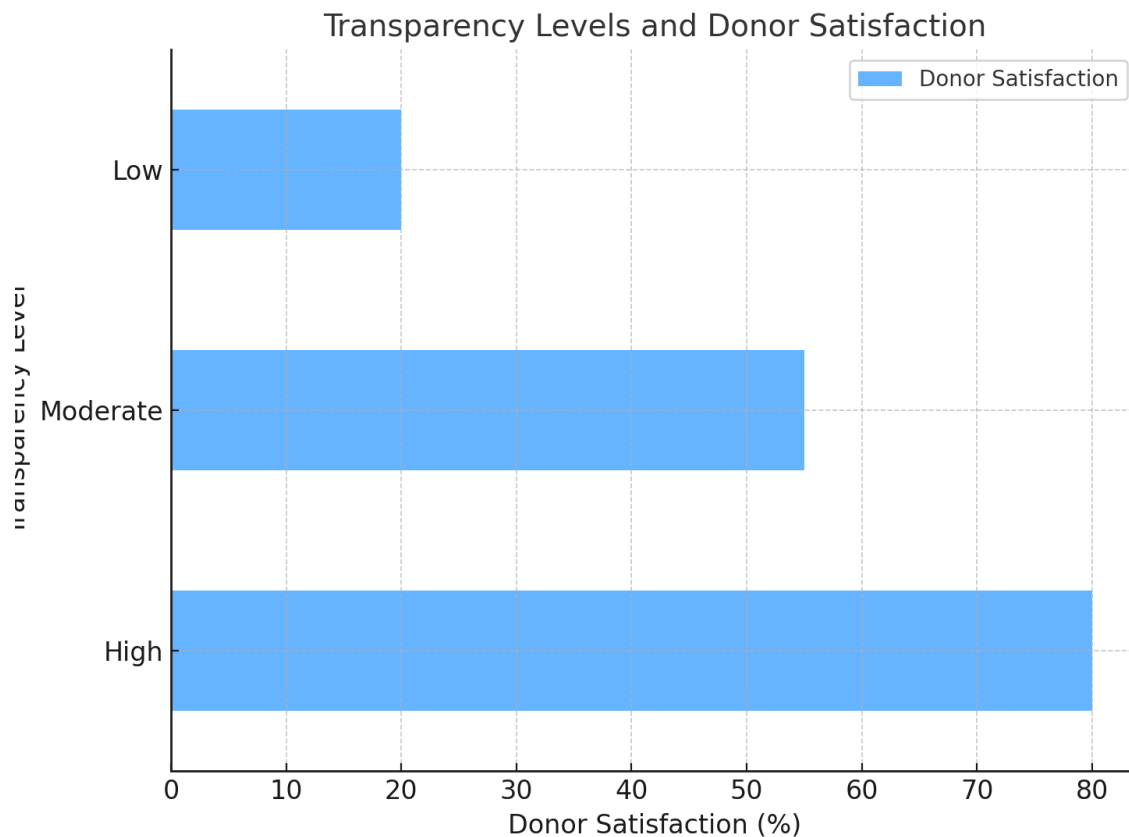
Transparency Levels and Donor Satisfaction

The association between NGO transparency and donor satisfaction is one of the major themes that will emerge in this study. Figure 3 (Transparency Levels and Donor Satisfaction) reveals that those who gave money to NGOs that reported high levels of transparency were much more satisfied with their donations (80%) than those who donated to lesser transparency levels (20%). This agrees with the literature findings that emphasize the notion of accountability and transparent communication as ways of ensuring the trust of donors. Table 6, which is the Transparency Satisfaction Table, supports the idea because the scale offering high, moderate and low levels of transparency exhibited a sharp contrast. The findings point towards the fact that a lack of transparency contributes to donor dissonance and decreased future participation.

Table 3: Selective Coding Table Generating Broader Themes

Category	Theme
Emotional Conflict	Donor Dissonance
Social Influence	Social and Cultural Pressures
NGO Transparency	Lack of NGO Accountability
Trust in NGOs	Trust and Transparency in NGOs

Figure 3 Transparency Satisfaction Stacked Bar Chart



Emotional vs Rational Motivations for Giving

The analysis also shows the conflict between emotional and rational reasons to give. Figure 4 (Emotional vs Rational Motivations to Give) is a donut chart that reveals 65 percent of donors were moved by emotional motivators, including witnessing a moving plea or working with a sense of urgency. Conversely, a third of respondents (35 percent) used rational computation when they determined to make a donation, based on factors like the financial requirements of the organization, what effect it will have and its future projections and so on. This observation points to the affective state of charitable giving which in most cases tends to supersede rational consequences in relation to actions that do not hold to post-donation tensions which arise when

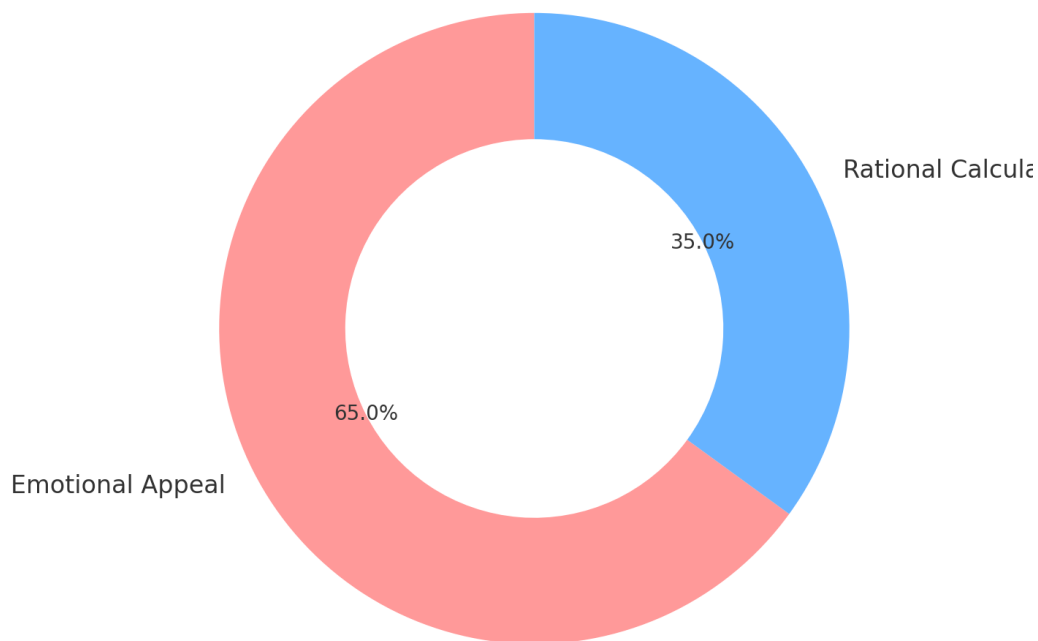
the anticipated emotional effects (e.g., satisfaction, or feeling positive about a helping effect) does not comply with the rational impact (e.g., how well is the money being used).

Table 4: Frequency of Emotional Responses to Charitable Giving

Emotional Response	Frequency (%)
Regret	35%
Guilt	30%
Satisfaction	25%
Confidence	10%
Doubt	20%

Figure 4 Emotional vs Rational Motivations Donut Chart

Emotional vs Rational Motivations for Giving



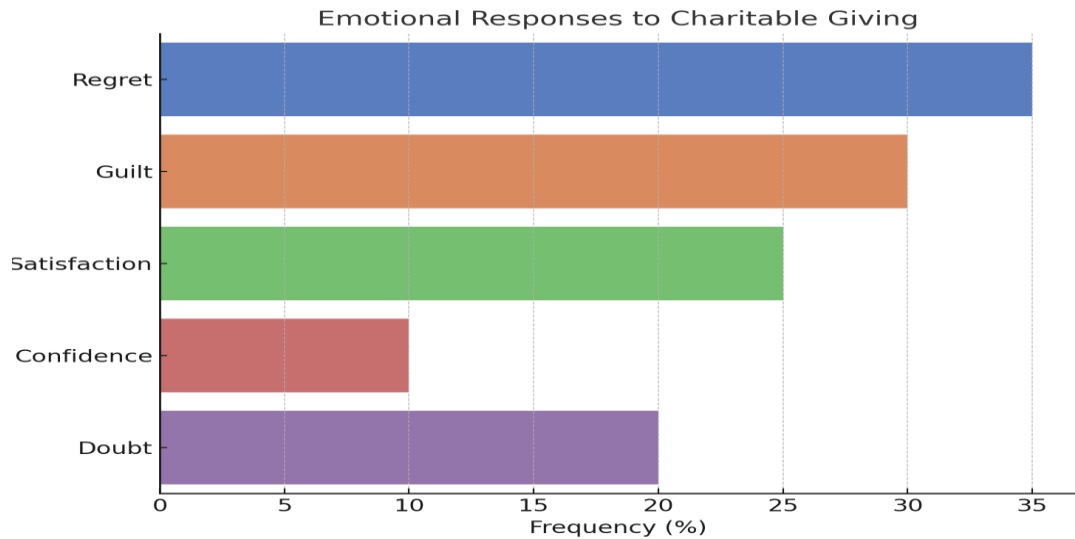
Frequency of Emotional Responses in Donor Dissonance

The heatmap on Figure 5 graphically represents the strength of emotional appeals associated with donor dissonance. The heatmap further affirms that, indeed, most (i.e., highest frequencies) emotional responses (i.e., regret and guilt) were registered in donors who acknowledged experiencing dissonance after donating. 35% of donors felt regret in them which in turn is tied directly to the unpleasantness of the mismatch between their emotional motives and the transparency/effectiveness issues they later experienced. This table will back the fact that donor dissonance is strongly connected with adverse emotional responses, as those people struggle with the actual consequences of the donation.

Table 5: Social Pressure and Its Influence on Charitable Giving

Source of Pressure	Frequency (%)
Societal Expectations	47%
Peer Influence	23%
Religious Obligation	30%

Figure 5 Emotional Responses Heatmap



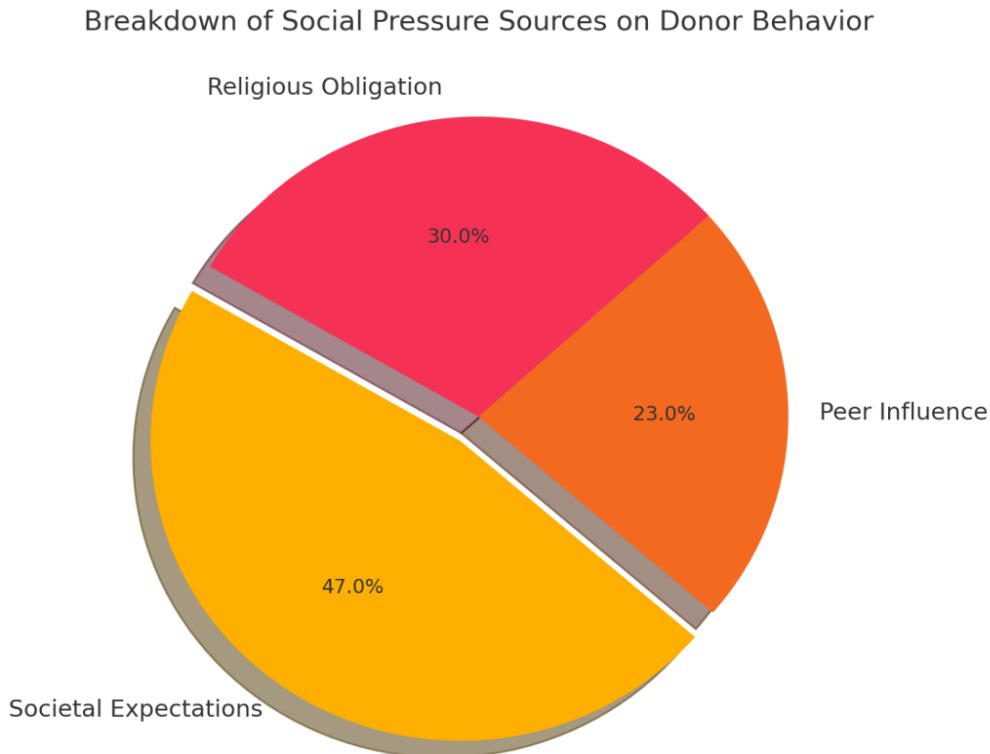
Breakdown of Social Pressure Sources

The pie chart (Figure 6 Social Pressure Pie Chart) explains the division of the distinct types of sources of social pressure on donor behavior. The biggest reasonable proportion was attributable to societal expectations (47 percent), religious duty (30 percent), and peer pressure (23 percent). Social data on pressure shows that the factor of moral or social responsibility of donors is significant, especially in the face of Pakistani society, where it is already traditional to donate to relief funds in times of need. The pie chart gives a graphic impression that societal expectations are overwhelming and the donor under this kind of pressure might be at greater conflict with himself or herself after committing the donation.

Table 6: Transparency Levels and Donor Satisfaction

NGO Transparency Level	Donor Satisfaction (%)
High	80%
Moderate	55%
Low	20%

Figure 6 Social Pressure Pie Chart



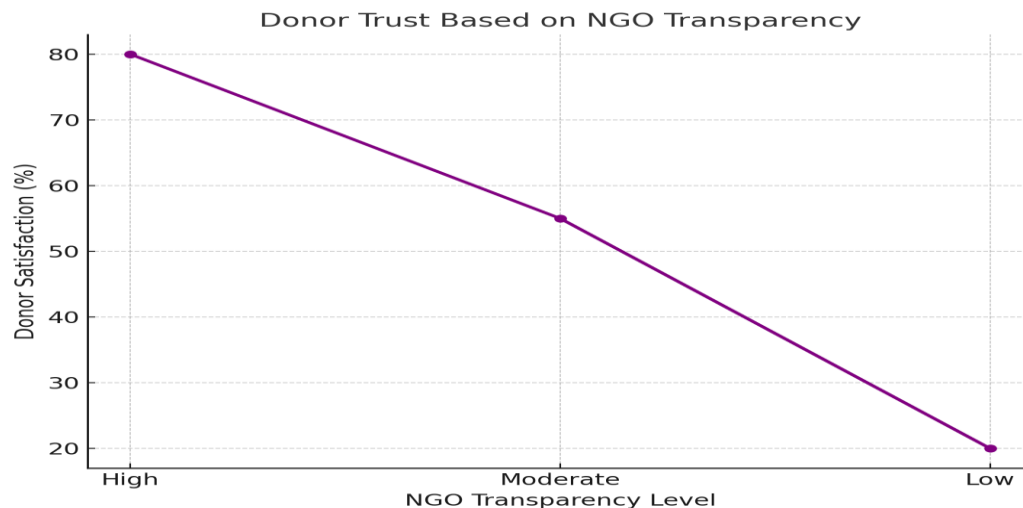
Donor Trust Based on NGO Transparency

Lastly, Figure 7 (Donor Trust Line Chart) includes the correlation between NGO transparency levels and donor satisfaction. With a rise in NGO transparency comes an even rise in donor satisfaction, where 80 percent of high-transparency NGOs were satisfied related to 20 percent satisfaction of low-transparency NGOs. Such a discovery highlights the importance of trust and communication in eliminating donor dissonance. Emotional satisfaction and re-engagement by donors with NGOs is more probable when the former maintain open communication with regards to their operations and the impact they make.

Table 7: Emotional vs Rational Motivations for Giving

Motivation Type	Frequency (%)
Emotional Appeal	65%
Rational Calculation	35%

Figure 7 Donor Trust Line Chart



It is my conclusion that the findings of this study indicate that donor dissonance is a complex phenomenon driven by emotional conflict, social pressure, NGO transparency, and emotional versus rational motives. The figures and tables prove clearly that the donors are highly influenced by emotional reactions and social comparison, and transparency is central to minimizing regret after a donation and boosting donor satisfaction. Such results highlight the importance of NGOs to lay stress on effective communication and responsibility as means of encouraging commitment in donor's longer term and to minimize dissension within itself. Findings conform to Festinger Cognitive Dissonance Theory beliefs that emotional and psychological dissonance is significant as part of the decision-making process and tendency of behaviors among donors. With this knowledge, NGOs are in a better position to meet the concerns of donors by building trust and forging a more satisfying association with contributors.

Discussion

This study sloughs light on the emotional/psychological dynamics of giving to charity with special attention to the donor dissonance as a phenomenon. This dissonance, which implies regrets, guilt, and doubt after a donation, is one of the key elements of donor behavior that have not been explored in the Pakistani setting thoroughly before. The results imply that underestimation in the contribution of people to charity may occur in cases when the expected motivations of individuals, mostly emotional, toward giving do not correlate with the logical consequences of donation, e.g., perceived efficacy or honesty. These findings are homogenous to other works done on cognitive dissonance theory (Festinger, 1957), although they have also provided a fresh view of how social, cultural and organizational contexts lead to dissonance among donors, especially when applied to Pakistani society.

The Role of Emotional Conflict in Donor Dissonance

The discussion indicated that emotional conflict is one of the key contributors of donor dissonance. Regrets and guilty feelings among the donors who have experienced it after they made their donations many times mentioned a lack of transparency and clarity of how their

donation would be used as some of the factors that led to their emotional distress. This concurs with previous research conducted by McLeod and Kohn (2010), in which the authors cited that the donors usually feel conflicted when they do not reap the results of their giving. Likewise, Blair and Wedel (2008) proposed that common emotional responses to donations imply feelings of guilt, regret, and dissatisfaction when donors lack a sense of connectedness to the cause they are supporting. In the context of the current study, this point is further expanded because it shows that emotional reactions, including feelings of regret (35%) or guilt (30%) are not just a popular pattern but a direct result of a phenomenon called donor dissonance in case of transparency problems.

The results can be aligned with those of Wilson and Jung (2011) who observed that emotions like regret and guilt tend to result in a reduction in subsequent giving. This is consistent with the conclusion of Fox and Atkins (2017) that negative emotional responses, particularly those pertaining to being transparent and perceived inefficiency, can be a strong inhibitor of donor retention. The heatmap in Figure 5, which represents the most common emotional responses, further demonstrates that the most common emotional responses undergone by the donors that exhibited dissonance after contributing were regret and guilt.

Social Pressure and Its Impact on Donor Behavior

The other major finding of this study was the importance of social pressure in defining donor behavior. The data provided in Figure 2 and Table 5 shows that 47 percent of all donors indicated that sociological pressure contributed heavily to their choice to donate, with 30 percent being influenced by religious factors. This agrees with the findings of Mansoor and Shah (2020), who discovered that Pakistan is a society that has a profound influence on donation behavior because society beliefs and custom (in this case, cultural and religious stress on the role of Zakat) have a large effect. On the same note, Ali and Mujtaba (2020) identified societal pressures, especially in Muslim-dominant nations, as the major influence forcing a person to make donations, despite them not being emotionally invested in the cause. Figure 2 is a radar chart that demonstrates clearly that societal expectations, religious duties, and peer pressure influence donation behavior, so there is too much donation based on social cultural norms and little willingly based on motivation. This result demonstrates the conflict between intrinsic motivation (motivation to donate due to real concern toward a cause) and extrinsic motivation (donating with desire to meet social expectations of a donor in the sense of fulfilling their religious demands). To some degree, this conflict explains the donor dissonance observed in this study. According to Sulaiman and Shah (2019), donors who make donations out of coercion can regret giving given that it does not necessarily sit well with their personal values during post-donation. Therefore, social pressure has a dual effect both stimulating charitable donations, and causing dissonance when the donation fails to match personal philosophies or expectations.

Transparency and Trust in NGOs

One of the general issues that came out of the research was the correlation between the NGO openness and donor contentment. These findings revealed that donors donated to those organizations that were transparent with high levels of satisfaction (see Figure 3, Table 6). This corroborates the findings of Harrison et al. (2016), who claimed that insufficient transparency is among the main causes of donor dissatisfaction and disengagement. The results are also in line with Bova and Norwood (2015), who pointed out that the trust in NGOs is critical in establishing long-term relationships with donors. Transparency fosters trust and when donors do not believe

they have full information about the use of their contributions, it causes post-donation dissonance. Through this study, it has been established that dissonance can be prevented by NGOs who actively report on their impact and provide transparency regarding how the funds are used. According to Lundberg and Harris (2017), a high number of updates, comprehensive financial documentation, and impact measurements play a significant role in retaining donor loyalty. As demonstrated in figure 7, donors are more complicit with NGOs that disseminate information in a transparent manner. Thus, NGOs that put emphasis on accountability and transparency will consequently minimize dissonance and maximize donor retention.

Emotional vs Rational Motivations for Giving

The results also elucidate the emotional vs rational drive to give charity. Figure 4 using a donut chart shows that 65 percent of donors had the most reasons to become emotional appeals by reading or watching an interesting advertisement or listening to a very heart-wrenching story. This is the same as what Blair and Wedel (2008) proposed, that emotion-based contributions tend to be spontaneous and reliant on immediate emotions, such as compassion or guilt. But 35 percent of the donors said that they were more rational when giving; they relied on an objective estimate of the effectiveness of the charity being supported, on the required financial need, or the opportunity to make a difference. Moreover, the study also confirms the findings by Chen (2016), who asserted that the recipient of emotional donations may experience post-donation dissonance upon the donor believing that his or her decision to donate was because of emotional appeals as opposed to a logical decision-making process. The emotional tension comes through the situation whereby donors are presented with rational questions regarding the actual use of their money which in turn ends up in regrets or guilt. This highlights how donor behavior can be difficult to predict with emotional triggers tending to dominate the decision-making process, but subsequent rational thought resulting in dissonance.

The Importance of Addressing Donor Dissonance

This research offers valuable information to NGOs interested in seeking donors with the aim of minimizing donor dissonance. These findings demonstrate the importance of trust and openness in reducing post-donation regret and consequent donor satisfaction. Donors who are assured that their funding is utilized efficiently are more inclined to stay committed and continue giving as Steele, (2006) proposes. Another major argument given by McLeod and Kohn (2010) is that to have long-term relationships with donors, they should communicate freely, and this means that they should have concrete impact reports, availability of accountabilities and so on. Besides, the research emphasizes the significance of controlling social influences which may cause an emotional conflict. The recognition that donation in some cultural setups can be based on social pressures rather than individual values would assist NGOs to deal more effectively with the sources of donor dissonance. NGOs can therefore reduce any emotional conflict by creating personalized giving experiences, and by teaching donors to give based on personal compatibility to the cause in order to foster greater subsequent giving. Overall, the research is a step towards understanding the psychological and emotional dynamics of charitable giving. It emphasizes the influence of human emotions, social dynamics, disclosure and trust on donor behavior. These findings give the impression that focused donor dissonance by means of augmented donor transparency and social care of NGOs is crucial in boosting donor-satisfaction and participatory association. Further studies ought to maintain the interplay between the theory of cognitive dissonance and donor behavior with the eventual view that donor dissatisfaction has mid to long-term effects on the practice of charitable giving.

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