

LATEST TRENDS AND TECHNOLOGIES AT THE FIELD OF NON-PROFIT FUNDRAISING

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Abstract

Background. Technological innovations are boosting in the field of finance, and this tendency is similar at fundraising as well. By introducing new ways of payment and digital currencies, all organisations have to follow the trends to be able to accept payments for their goods and services. The third sector must also follow the newest trends that could make donations easier for philanthropic people, but they should be aware of the necessary devices and the costs of the different methods of payment.

Research aims. This article is comparing the different possibilities to achieve money, and with the results of a survey, it reveals the rentable possibilities by identifying the most popular communication platforms.

Methodology. Comparative and descriptive statistical methods are used to analyse data gained from an online survey to reveal the viability of new technologies at the field of philanthropy.

Key findings. The characteristics of donors are analysed, and the most preferred forms of giving are also highlighted to help the actors of the civil sector to establish a competitive fundraising strategy by the help of new technologies.

Keywords: non-profit, fundraising, technology, mobile payment.

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INTRODUCTION

One of the essential conditions for the sustainability of non-profit organisations is financial stability. It could be achieved in several ways. First, it is possible to start a foundation with a considerable amount of money and spend the interest on the operation. It is more popular to establish an organisation for a given reason, and the financial resources are ensured on a year to year basis. In this case, the operation strongly depends on the possible incomes. Therefore, an appropriate fundraising and financial strategy is necessary to sustain a long-term and stable level of service.

Revenues of a non-profit organisation could originate from international organisations through the state to the individuals or firms or maybe from the operational incomes. The structure of revenues is different according to the culture, the country, and the field of operation. Smaller civil organisations have no impact on some resources, but they have the possibility to increase them through tenders, by campaigns or by increasing their market operations. If they could appear to the public, and their mission is essential for the people, they will have the chance to collect money from individuals, but a well-structured and appropriate marketing campaign should be formulated within the organisation to be successful because of intense competition.

To achieve individual donation, it is worthy to employ a specialist if the size of the non-profit makes it possible. On top of that, it is necessary to be familiar with the potential donors and recipients as well, because in case of non-profits the person who pays for the goods and services is not always the same as those who get them. However, organisations of the third sector could reach less complicatedly and more cheaply these groups by using the newest technologies.

BACKGROUND

Online fundraising is supposed to be the most cost-effective way of collecting money for charities. However, it is not as easy as it may sound, because everybody tries to exploit this possibility. Therefore, the number of competitors for the possible resources becomes high, and the effectiveness of online promotion is below the personal one. By using

the combination of personal contact and online payments the results of a campaign could be better at different fields of non-profit organisations from protecting animals, through health care to public safety.

There are several ways of payment besides cash. The most fashionable way is to transfer money by using bank cards. It could occur with the help of terminals, or online by using the services of banks or online paying systems. As smartphones and contactless technology play a more significant role in everyday life, charities could increase donation by using them – as stated in the survey of Nationwide Current Accounts (Hobbs, 2017). They revealed that the average sum given through digital donation is almost double than the amount of cash donation.

A new possibility of giving by bank cards appeared where a given percentage of every payment is transferred to a selected charity. In this case, the bank selects some non-profits from the applicants, and the client has the right to choose the beneficiary from the list. According to the type of bank card, the transferred sum is between 0.1 to 0.3% of transactions, and it is not paid by the holder of the card, but by the financial institution (MagNet Bank, 2015).

In case of using the services of online paying systems, it is supposed that we could decrease the costs. One of the most significant systems is the Paypal, another big supplier is Alipay which is very popular in China, and there are Hungarian actors as well, like Barion. Their services are similar, but it is essential to choose the appropriate one. Paypal is an international and well-known platform, but for a small Hungarian organisation, it is not necessarily an advantage if they do not collect payments from abroad.

These online payment systems could easily be used. On the homepage of the non-profit organisation, a link or button could be inserted, and it will lead to the homepage of the service where the payment could be set by using the donor's account or bank card. The cost of the money transfer is deducted from the donation; the donor has no additional charges. On the other hand, if the giver has an account the process is faster, the data of the bank card should not be given at each transaction. These payment methods are prevalent in those countries, where the banking system is not well developed. For example, in China, mobile payment is accepted almost everywhere: from paying for street food to giving money to a beggar. In 2016 the value of mobile payments was over 5,500 billion US dollars, which is 50 times the US market (Mozur, 2017).

According to Bloomberg (Zhao & Chen, 2017), the Chinese central bank is planning to introduce its electronic currency because the forecasts show that the users of mobile payment will be more than 630 million, and the cost of sustaining cash is very high. The digital currency makes the payments faster, more comfortable and more transparent. Moreover, economists could obtain a lot of data and information about the operation of the economy.

Recently, a new application was introduced in the UK to increase the simplicity of donations (Hobbs, 2018a). The goDonnate application can read the data of the mobile phone user from a digital wallet. Therefore, the process will not be broken off because of the circumstantial identification procedure. To support the usefulness of this invention, the Third Sector published, that the Fire Fighters Charity was able to increase the number of donations by 49% in the previous month.

Another mobile application, the Thyngs uses the fingerprint of the user to the identification process (Hobbs, 2018b) if they have Paypal, Apple Pay or Google Pay account and the mobile can scan fingerprints. To donate they only need three touches after reading the necessary data by NFC, through Bluetooth or by scanning a QR code. NFC tags or and QR codes could be set almost everywhere: on posters, name cards, etc. The data stored on them helps to achieve the payment platform, where the users must choose the sum and to finish the donation and to be secure, the fingerprint scanning is validating it. By using these applications, the charities have to pay only after the received sum, and they do not have a fixed cost, which is ideal for smaller non-profits.

In Hungary a traditional way of donation is popular. The NIOK Foundation has an agreement with OTP bank to give a low-cost solution for non-profits to be able to collect money by using bank cards. The requirement is to receive more than five payments a month or more than HUF 100,000 a year. The cost of this service consists of a fix and a variable part, and for this sum, the organisation appears on the homepage of adjukossze.hu which is supported by the NIOK Foundation (NIOK, 2017).

The NIOK Foundation is collecting money for numerous organisations and programmes through the homepage of adjukossze.hu where a campaign could also be started. The most popular categories are animal and environmental protection, education, sports, culture, healthcare, and social care. On the same site, there are other

possibilities, like giving by phone. If someone calls a given number and gives the code of the selected organisation or write an SMS with the code to the same number, 500 forints will be given. The tariffs for a phone campaign have a fixed part and a given amount after each received call. The information about the received sum is published on the homepage. Moreover, some lottery type initiatives are also presented, where the donors could receive some smaller presents after giving and at the end of the campaign a more valuable present will be drawn, for example, a possibility to be present at an opening ceremony or to meet celebrities.

It is essential to be aware of the charges of diverse ways of donations because much money could fade away because of a wrongly selected solution. For example, if we compare the online giving platforms, the received sum after a 10£ donation (a 2.5£ gift aid, which is available only in the UK is not considered) could be 9.24£ at JustGiving and 9.85£ at BT MyDonate platform or as high as 10£ if the donor opts to pay card fees according to the Jones (2017). On the other hand, the organisations have the possibility to use more than one fundraising platform, to achieve as many supporters as they could, but sometimes a well-suited platform could be more successful. The responsibility of charities is evident if we consider that they believe that 81% of their fundraisers or donors do not know about the charges taken by these online platforms as the survey of Third Sector Insight (2016) stated.

METHOD

The research aims to identify the possible and competitive new donation methods by comparing them and assessing their possibilities. After comparing the possible ways of donation highlighting their cost and their necessary resources an online survey was conducted where young adults were overrepresented. The survey took place between September and November 2017, and it was constructed with the help of Google forms. Almost 200 responses were received, and many of the respondents were university students, who are familiar with the innovative technologies but have no high incomes, yet therefore they had not made many donations yet, but in secondary schools, they were already asked to volunteer.

The survey consists of 3 parts, the first is about the philanthropic behaviour and the civil sector, in the second part there are questions about the online presence, and the third part is built on the personal details like age, level of education, or income. The research of Charities Aid Foundation (CAF, 2017) identified three age groups of possible donors. The young adults are between the age of 15 and 29, and they have the lowest rate of giving money. The middle age group's (30–49 age) rate is higher than 30%, but the most generous one is the eldest, and the tendency is increasing year by year.

The online survey was completed by 198 individuals, 61% of them were women and the rest 39% was men. Their mean age was 31.7, the youngest answerer was 18 years old, the oldest 70. The majority of respondents were around 19–20 years old, so it was a relatively young group. According to their ages, the marital status shows that 62% were single and 67% have no children. 43.4% of the respondents study at a university, and 37.4% have a degree.

The access to mobile digital devices is excellent: more than 80% have notebooks, and almost 90% have smartphones. Among those, who have no smartphones, just seven people had no notebooks or laptops which means that 3.5% have/s no possible online connection anywhere (all of them were more than 50 years old).

On top of that, all of them have an online connection because this was an online survey, but the frequency of using the Internet is different. To read e-mails on a daily routine is the most popular with 93%, it was followed by using Facebook (87.5%) and reading homepages (84.5%), which means that the majority is spending crucial time in front of an online device which could be the part of their work as well. Despite the usage of Messenger is supposed to connect to the Internet more than once a day or be online regularly, and according to the responses, more than 75% of them chat on this platform. Less popular platforms were the Goolge+ and Snapchat, but Twitter was followed just by 5% of respondents. Consequently, the non-profits must be present at the most popular platforms if they want to meet possible and active donors, and send them their messages, programmes and result on a regular basis, but the frequency and the contents should be composed well if they do not want to lose their followers (Mansfield, 2014).

According to the research of Human Dialog (*Adó...*, 2016), philanthropy is more popular among women. In 2015 83.6% of women and just 77.4% of men dedicated the possible 1% of their personal income tax

to a selected non-profit organisation. The rate of making a statement is increasing by the age of taxpayers and by the level of education. Other research made by Bekkers and Wiepking (2011) found which are the significant factors for giving. These are religion, age, level of education, level of income, marital status, number of children which are also examined in this paper.

RESULTS

Comparison of donor techniques

Table 1 contains the major forms of donations that could be used in Hungary with their cost and features. It shows that a cash donation has the lowest accountable cost because this form has no needs but the possibility of misuse is the highest at this donation method because it cannot be surveyed as a bank assisted transaction. Therefore, usually small amounts are given this way and probably the donors are not known if for example the money is collected in a box.

When a non-profit is established to have a bank account is a must according to Hungarian law. Therefore, the bank cost cannot be considered when the aim is to compare different payment methods. Moreover, for civil associations free accounts are also available. Consequently, receiving money through a bank transfer could have no extra cost for the non-profits, which is a favourable solution. The only discommodity of this way of giving is that being familiar with a long bank account number is a must for donors. This could be solved if the information or link is sent in an email message or by using the newest techniques like QR codes and mobile banking where the necessary information could be scanned by the camera of the mobile.

A straightforward way to get support is to accept online payments through online payment systems, or online giving platforms. There are opts that transaction cost could be paid by the donor, but it is usual that commission should be paid after bank card acceptance. Mobile applications' cost is much higher, because above the payment system's commission the developer of the application has a fee. Moreover, the donors have to install them to the mobile phone, which could decrease their number because of security issues or just because philanthropists simply do not want another application on their phone.

Table 1. Forms of donation

Way of donation	Necessary re-sources	Costs for NGO	speed	Other
Cash	–	–	immediate	small amounts, possible unnamed donors
Postal check	Donor: filled out paper	min HUF 174–179 /pieces*	within 2 working days at the bank	
	NGO: bank account			
Bank transfer	Donor: bank account	–	few hours	The donor who has to be familiar with the bank account number of the NGO could be identified
	NGO: bank account			
Bankcard	Donor: bank card	0–0.339%**	few hours	could be set online or personally, optional amount
	NGO: bank account and terminal or bank agreement in case of online acceptance			
Online bank transfer	Donor: online access to the bank account	–	few hours	regular payment could be set
	NGO: bank account			
Online giving platforms	Donor: bank card	0–7.6%	on a weekly basis, 3 working day	competition with other organisations, one more platform to present the organisation
	NGO: registration			
Online payment system	Donor: bank card or online account	1.9–3.4%***	immediate	regular payment could be set; data could be received through NFC or QR code
	NGO: online account			
Mobile application	Donor: online account or bank card, smartphone	3.7–3.9% plus HUF 70****	immediate	QR code or NFC usage, identification with fingerprints
	NGO: online account			
Phone call and SMS	Donor: phone or mobile phone	HUF 5,000–500,000 monthly according to the number of calls	after settlement	Agreement with NIOK, could be used for campaigns, small amount (HUF 500/call*****), personal consultancy
	NGO: bank account			

* https://www.posta.hu/static/internet/download/PUSZ_Penzforgalmi_szolgaltatasok_dijai_20180101.pdf

** https://www.otpbank.hu/static/portal/sw/file/Kartyaelfogadoi_dijak_H_20180423.pdf

*** www.paypal.com – 2017.06.09

**** <https://www.thirdsector.co.uk/digital-round-up-thyngs-launches-instant-donations-platform/digital/article/1456723>

***** adjukossze.hu

Source: own construction.

To collect money by phone calls or by SMS is still a popular fundraising method in Hungary. Usually bigger non-profits are present at the homepage operated by NIOK, where people could find the identification number of the organisation beside major information about the aims and activity and the reports of previous years' revenues and their use. For example, the number 71 belongs to the Hope for Children with Leukemia Foundation who received almost HUF 1.5 million (the cost of a call was HUF 250 in 2016) and paid HUF 146,000 to the phone service provider, which means a commission of about 10% (www.remenyalapitvany.hu). But the service of NIOK contains personal consultancy and guidance, and the page adjukossze.hu is operated by the Foundation.

As a result, it could be concluded, that the less expensive method of receiving money for a non-profit are the cash donation and the bank transfer which has no cost for the organisations. Accepting bank cards, receiving money through postal check or online payment system have low commission, and it is worth to invest in, but using mobile application or waiting for donation by phone for smaller organisations is not necessarily rentable.

Who and how they donate?

The results of the survey show that giving money usually happens through organisations (37.4%), which means that individuals are confident with those non-profits whom they know and give them the power to distribute the received sum according to the needs they realize and find valuable. Giving money directly to the indigents is also habitual for individuals (20.2%), in Budapest, where most respondents live or study. In this capital it is not difficult to meet someone who is asking for some help or selling flowers or other small things and giving them coins is not surprising. Furthermore, helping beyond money is also prevalent (24.7%), for secondary school students 50 hours of voluntary work is necessary for the school leaving exam since 2016. Therefore, they have already met or heard about the organisations and the altruistic behavior. Nevertheless, 17.7% responded, that they do not make any kind of charity, but it does not mean that they will not.

Gender differences are shown in Figure 1 where the difference is evident between men and women: twice as many men (30% of male

respondents) said that they do not give at all compared to women. Women's responses (60% of respondents were women) reveal that they prefer non-cash donations (29%). Overall, it can be said that 90% of women interviewed assist the needy with money, while for men only 70% stated that they can help with money, so the altruistic attitude of women is visible at this question.

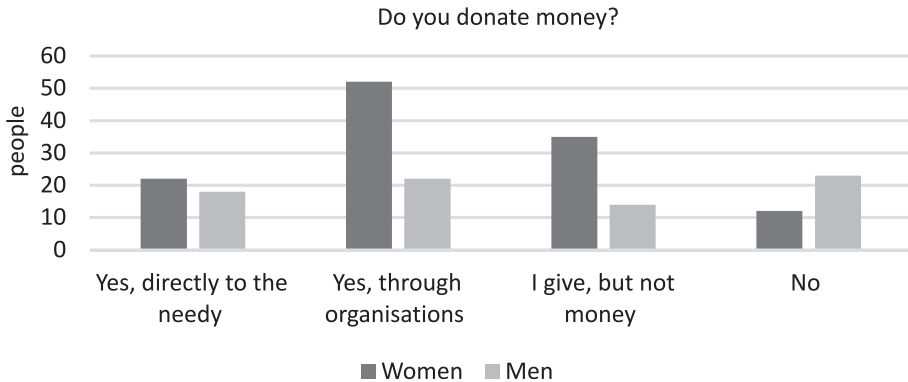


Figure 1. Money donation according to gender

Source: own research.

The next part of the survey is about the various kinds of giving where material donations were marked than the most popular giving method. Giving tangibles is the area where we can see increasing progress nowadays, and it is not necessarily the cause of philanthropy, but often resulted in the consumer society. The producers and distributors of consumer goods encourage people every day to buy new products. At the same time, many surpluses have arisen in the households, and there are no conventional ways to exploit good but out of fashion things. It is, therefore, a practical solution to give these clothes and devices to those who will use them. This way the environment could be protected, the poor could be helped, and the positive feelings associated with a donation will also remain. There are more and more opportunities to do so, firstly, because before the Christmas holidays or at the beginning and end of the school year aid agencies begin a campaign-like collection. Moreover, charity shops are opened nationwide, where the used items are sold at a discounted price.

Figure 2 illustrates that cash donation is still popular, which typically means a small amount of donation, but it is immediate, although bank transfer and payments by bank card are becoming popular. At the same time, a quarter of the respondents reported that they had already volunteered and a third of them had already purchased products from manufacturers that supported charities from their revenue.

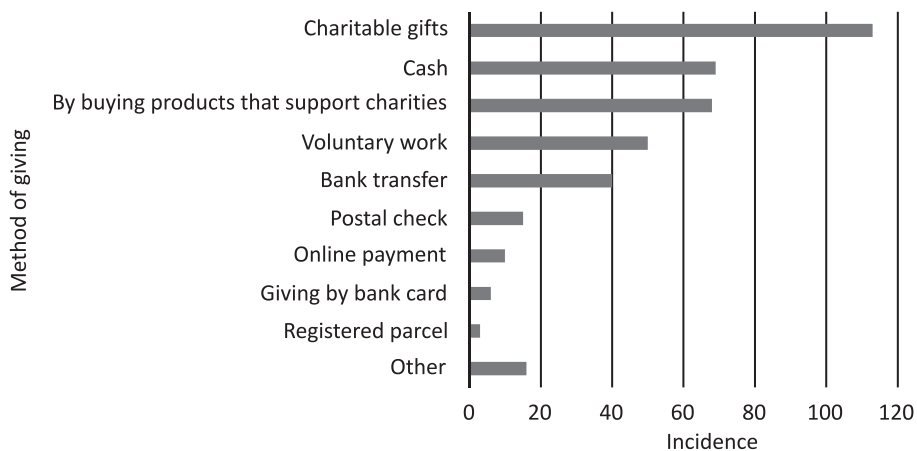


Figure 2. The frequency of different methods of giving

Source: own research.

After highlighting the Internet as a possible platform for donation, we have to say that 44% of the respondents do not plan to use it for the delivery of donations and further 11.5% declare that it is not considered a safe system as it is shown on Figure 3. However, possible supporters are more than 20%, which means they can be activated for a useful purpose on this platform. Furthermore, among those who have already used the Internet to pay (33% of answerers), the majority have chosen the bank transfer: the most traditional but the most complicated process. Therefore, it is not useless to promote those methods which are more straightforward to use, but it is essential to give the possibility to choose for the donor.

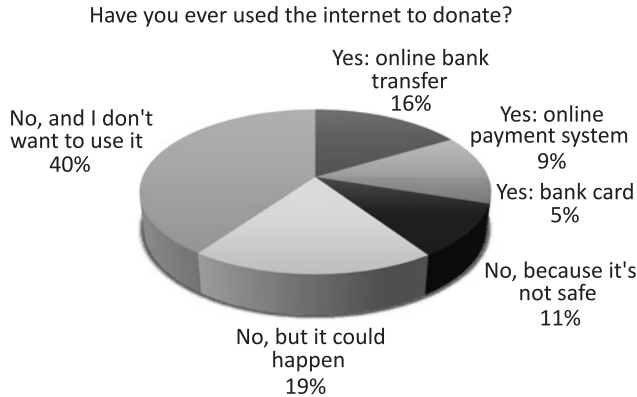


Figure 3. The methods of online giving

Source: own research.

DISCUSSION

The research has found that only 12% of respondents have not paid online and most of them (10%) stated that it is because they do not find it safe, therefore it is not as popular as reading and communicating. Moreover, as it could be examined on the candlestick chart of Figure 4, these two groups who do not pay online are older than those who do, which means that the target group for online donation should be the younger generation. The median age (marked with the horizontal line in the box) is the lowest on the second candle among those who has already paid online (33%), but do not use it regularly which means that they could use it for noble purposes as well as that 55% who pay online regularly. In order to persuade those who do not trust in the safety of online payments, safety regulations and the support of well-known financial institutions could help, but their proportion is so low that for small sized non-profits it is of no importance.

If we are interested in what platform would it be worthwhile for the non-profit organisations to reach audiences by, we have to bear in mind that most of the respondents do not follow the activities of NGOs, or at least in a non-active way. It could be seen in Figure 5 that e-mail messages reach few people, but social media could be the new way to reach potential supporters. The information could be provided daily, but more messages are allowed at campaign periods to persuade

individuals. The SMS facilities of mobile phones to support charities is not much used, to send messages to supporters is expensive, but its effectiveness could be increased if they could combine it with an instant process of giving. However, a personal relationship is still of vital importance, and its effectiveness is better than the message of any intermediary device.

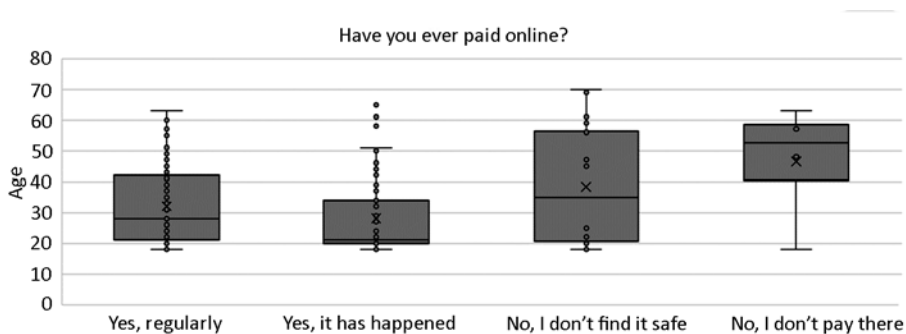


Figure 4. Connection between paying online and age

Source: own research.



Figure 5. Followers of civil organisations

Source: own research.

To have access to money through an online interface, it is not necessary to invest in costly and difficult assets; organisations need just one computer and connection to the Internet. Moreover, these should not necessarily be owned by the NGO, since there is no need

for a continuous direct link. If an organisation has no IT tools, it could be a good strategy to ask for it, because more prominent firms could have some used but still working devices for them.

For a complete beginner non-profit the cost of being online is low: one computer and an Internet subscription which is available on a monthly basis. To receive donations online, they also need an email account, which could be free, or connected to a domain address the cost of which is also variable. Then they have to choose the payment platform which has to be safe, but the biggest and well-known providers are trustworthy. Their commissions are calculated after the received money, so it is ideal for those new organisations where the supporters are not known, and the income flow is not continuous.

To have a successful campaign to finance the operation of a non-profit a marketing campaign is necessary. It is essential to make an online campaign to receive online donations where the message of the organisation is presented. The best social media platforms besides homepages and press articles to appear for Hungarian supporters according to the research are Facebook and Instagram, which have exclusive offers for civil organisations. Moreover, the Non-profit Information and Training Center (NIOK) whose aim is to strengthen the civil society in Hungary could also help them where and how to be present and give them the possibility to have a page at adjukossze.hu, where they display several projects and organisations that could be supported. They also have a commission, but their help could be more valuable.

Of course, to become successful, to appear effectively, to grab attention, to collect resources the organisations must spend a lot of time and energy on marketing. With 1–2 visitors daily, nobody could expect to receive all the necessary money through an online platforms, this is why professional help is initial at the beginning, but professionals could also participate in the work as a volunteer. The task is to find and persuade them.

The demand of individuals from different fields of civil activity

Figure 6 shows the fields that need more financing according to the surveyed people and need extra support to achieve the level that they expect. Consequently, it could be stated that health and education would be the most required: from the possible 5 points they get 4.7

and 4.46 on average. The third place is captured by the protection of animals and environment, which shows that people are more and more aware of their surroundings and the future of the planet which could be saved by a global collaboration, but small initiatives could also have high achievement. Another factor to consider is the public safety with its 3.83 points. It means that people want to live in the safer environment, and because safety is on the second level of Maslow’s pyramid after physiological needs, this common task of the state should be supplemented.

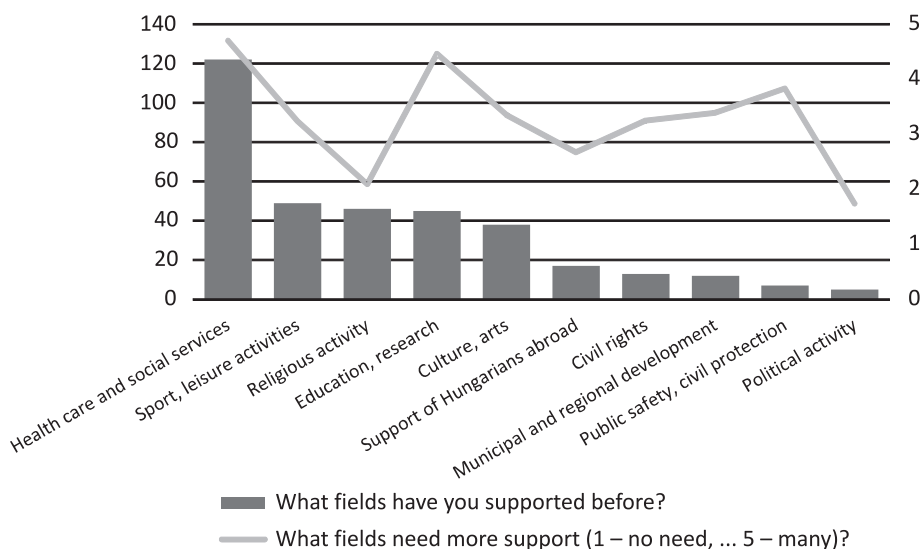


Figure 6. The demand for additional support and the distribution of individual support

Source: own research.

At the same time, the most successful civil organisations are those where the needs for additional support is shown. Figure 6 shows the degree of support by the respondents, they were able to mark more than one area. The first place has not changed, the demand and the actions gave the same result. Healthcare is very important for people; therefore, they support it. If we go into details, the database of the Hungarian tax authority shows that from the percentage of philanthropy those non-profits received the most which help to cure children or cancer int the field of healthcare (NAV, 2017). The second supported area is churches, but its place could be preferential because

of the possibility of percentage philanthropy in Hungary. Here, individuals could designate 1% of their personal income tax to civil society and a second 1% could be given to a religious organisation or a given state initiative. Therefore, this possibility which enhances churches from other non-profits is increasing the support of this field of civil organisations.

Correspondences of giving

To establish a strategy to collect resources from individuals the learning of their giving behavior is essential. It could be useful to find the most preferred ways of giving, but the frequency of giving is also necessary. By combining the two, we could conclude that occasional giving is the most popular and giving cash or object is the first as the way of donation as it is illustrated in Figure 7. Which means that it is not common for donors to select one organisation and give a small amount regularly, but instant donations are more likely among casual donors and organisations must persuade them each time to get support. It means that non-profits have to be present continuously if they want to receive money regularly, or they could make campaigns to get a considerable

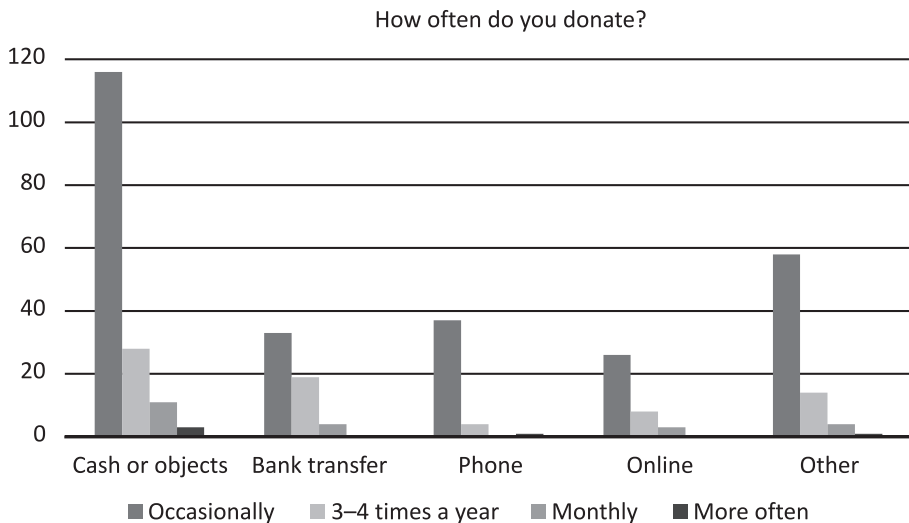


Figure 7. The frequency of diverse ways of donation

Source: own research.

amount of money once a year and economise it throughout the year. Although it could be easier to affect donors' feelings periodically, for example at a particular day, before the deadline of tax declaration or maybe after a disaster because the number of immediate giving is increasing in these periods.

Another factor to consider is that bank transfer is relatively popular among those who give 3–4 times a year. It means that this way to finance civil organisations is already familiar, but it should be mentioned that the spread of online money movements is fast, and mobile payment is improving because almost everybody has smartphones by which immediate giving is also possible if the user connects it with a bank card or online account. Consequently, non-profits have to be up to date, because without giving them possibility the supporters will find other organisations to cope with.

Figure 8 shows that the largest group of respondents if regularly declaring both percentages of personal income tax and the donation of money through organisations is popular. The same money donation form is a leader within almost all other groups, except for those who do not make the 1% offer, because they do not find an appropriate organisation. The main reason for this is distrust, as there is a reasonable hearing of the real and less real news that the money is being abused and not given to the places of need as promised.

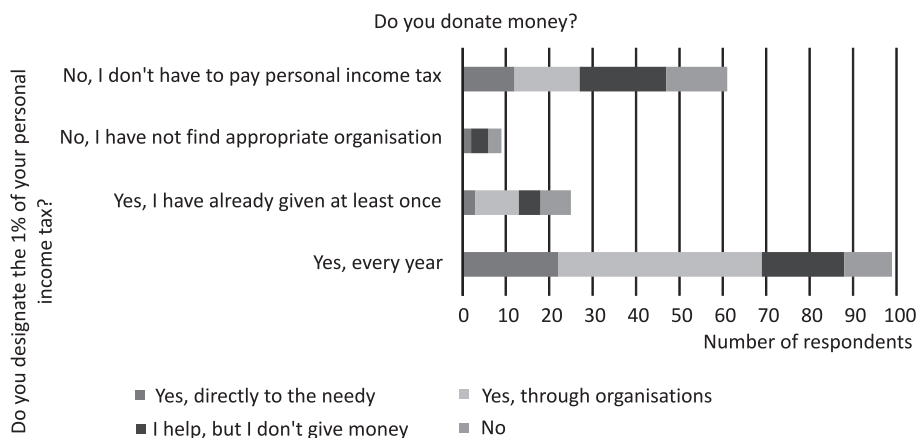


Figure 8. Relationship of percentage donation and donating money

Source: own research.

Therefore, in many cases, donors prefer direct support to those in need which is the second most popular donation form among those who work abroad and those who offer both percentages. At the same time, those who do not have taxable income (especially young people who are engaged in higher education) and other non-monetary forms of assistance, such as tangible donations and voluntary work are the most popular. Despite, 7% of respondents do not carry out any altruistic activity.

CONCLUSIONS

Based on the results of the questionnaire, it is worthwhile to link 1% campaigns with other fundraising campaigns as organisations can be best known through them. Furthermore, it is not useless to promote non-profits among young people, because they have no high income currently, but with age, their income will grow, and responsible non-profit organisations can find long-term sponsors among them.

However, it must be considered when developing marketing campaigns, that a considerable proportion of people donate only occasionally, and regular donations are not typical in Hungary. To create a better culture of giving much energy, money and time is necessary, and it cannot be the task of small civil organisations. Therefore, it is a better solution to campaign for certain events and anniversary and not hark potential donors on a weekly basis, because it could split the previously developed good relationship. However, it is a promising idea to keep in touch by reporting the activities, results and the challenges online which forum could be the email or social media. However, the unique features of the platforms should be borne in mind: the Facebook entry will be read by lot more people when a picture is attached, but it is not the best strategy to attach the same text to an Instagram entry and an e-mail message.

As a result, we could conclude that the proportion of holding smartphones is so high that people will use it to make payment as they are still using it for communication or navigation. The way to accept online money transfers could be diverse, but for smaller organisations, it is advisable to choose a widely available platform without fixed cost. However, the complexity of the payment process cannot be ignored.

Therefore they have to be open for new solutions such as information shared through QR codes or on NFC tags, which could make online payment much simpler.

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