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ABSTRACT

This cross-national study empirically tests a model that explains the ways in which trust and commitment lead to loyalty in the organization–donor relationship. This research fills a gap in the literature by contrasting the formation of loyalty in a developing nation, with the national culture in which the framework was initially developed. Findings indicate that while trust and commitment are significant in the formation of behavioral loyalty in both Latin America and the United States, this relationship is mediated by cognitive and affective loyalty. The respective contributions of affective and cognitive loyalty are, however, different based on cultural context. In Latin America, the model is more affectively focused, whereas in the United States it is more cognitively focused. Theoretical, practical and managerial implications are discussed.

For more than three decades there has been an increase in the activity, influence, scale and scope of civil society around the globe (Casey, 2016; Salamon, Sokolowski, Haddock, & Tice, 2013). Organizations in this third sector differ from government or public-sector entities in that they are commonly defined as private, self-governing, non-profit distributing and voluntary organizations (Salamon, Anheier, List, Toepler, & Sokolowski, 1999). Organizations in this sector commonly play a significant role in the quality of life in the societies where they operate by providing human services (e.g. housing, social services, education and health care), promoting economic development, protecting civil rights and fulfilling other roles that would be otherwise overlooked or left to the state. The proliferation and importance of the nonprofit sector around the world underscores the importance of better understanding its challenges.

For the nonprofit sector, stakeholder loyalty is among the most important attitudinal and behavioral variables. Even small improvements in loyalty can have a profound effect on the profitability of the organization (Sargeant & Jay, 2004). However, research has found that many nonprofits have attrition rates around 60% for first-time cash donors (Sargeant & Woodliffe, 2007), highlighting a significant area for empirical investigation. Previous studies investigating loyalty in the donor–organization relationship have primarily measured the construct as a single factor or concept (e.g. Sargeant & Woodliffe, 2007). Marketing literature, however, informs that loyalty may, in fact, comprise

multiple dimensions, although there is no consensus on the sequence or conceptualiz-ation of these dimensions. Studies in the areas of marketing and nonprofit communi-cations, however, have found that trust and commitment are key determinants of loyalty outcomes (e.g. Morgan & Hunt, 1994; Sargeant & Lee, 2004; Sargeant & Woodliffe, 2007). Thus, this study advances and tests a model that predicts the formation of loyalty as a behavioral outcome that develops from trust and commitment.

Further, notwithstanding the importance of the formation of donor loyalty, to the authors' knowledge, no such studies have explored donor loyalty in a developing nation, such as the Latin American context. In fact, the preponderance of research on the nonprofit sector is focused on the United States (Rees, 2006). Nations in the develop-ing world typically have weaker economies and smaller nonprofit sectors; thus, they have historically received less attention in academic literature (Appe & Layton, 2016). Despite this lack of attention, the nonprofit sector in Latin America has increased exponentially in recent decades, playing an important role as markets grow and democracy spreads. However, Latin Americans often eschew nonprofit concepts (Levy, 1996; Smith, 1990), leaving a ripe area for exploring American-based organization–donor theories.

Therefore, using survey data collected from donors in one of South America's most stable and prosperous nations, Chile (BBC News, 2012), this study tests theoretical prop-ositions related to the linkages between trust, commitment and loyalty. In so doing, the authors seek to provide a foundation for increased theoretical scrutiny as it relates to donor loyalty through cross-cultural comparison, while concurrently informing prac-titioners how to increase efficiency and effectiveness in the donor maintenance process in a Latin American context.

Literature review

In Latin America, the nonprofit sector plays an important role in terms of employment and providing services in areas as disparate as education, the environment and labor unions. The sector generates nearly 5% of the total employment of the country and contributes nearly 2% of the gross national product. Proportionally, Chile has one of the largest non-profit sectors in all of Latin America. In Chile 18% of funding for nonprofit organizations is generated through philanthropic contributions. While seeming low, this average is higher than in Latin America and developed countries. This confluence of factors makes Chile an ideal location to explore factors that contribute to donor loyalty in the Latin American context.

Loyalty

For the past 40 years, researchers in communication studies and business have con-strued, analyzed and defined loyalty in varying ways. Building on this extensive body of literature, this study seeks to understand which components of loyalty are theoreti-cally relevant in the nonprofit sector and how these dimensions of loyalty are related in the organization–donor relationship in Latin America. To approach this aim of the study, it is important to understand the dynamic and evolving nature of loyalty-focused research.

While numerous definitions for loyalty exist, perhaps the most widely accepted and oft-cited comes from the field of marketing. In this context, loyalty is described as 'a deeply

held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same-brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior' (Oliver, 1999, p. 34). Similarly, recent literature has defined loyalty in terms of repeat purchasing of a branded product (Wymer, 2013) or a supporter's devotion to cause (e.g. Davis, 1999; Funk & James, 2006; Goldfarb, 2011; Wymer & Rundle-Thiele, 2016)

Despite the popularity of this definition for loyalty, there is little consensus related to the conceptualization or formation of loyalty as an outcome variable. A review of the literature identifies three key themes or approaches. The first relates to attitudinal loyalty, or the underlying evaluative and cognitive processes used when interpreting purchase decisions (e.g. Fournier & Yao, 1997; Patterson, Johnson, & Spreng, 1997). The second is the behavioral approach, which focuses on repeat purchase intentions and observed purchase behavior (e.g. Colombo & Morrison, 1989; Dekimpe, Steenkamp, Mellens, & Van den Abeele, 1997; Wright, Sharp, & Sharp, 1998). The final iteration of loyalty is a composite behavioral and attitudinal approach that considers consistent purchase behaviors of consumers as being rooted in positive feelings toward the brand (e.g. Day, 1969; Dick & Basu, 1994; Jacoby, 1971; Petrick, 2004).

Further, many scholars exploring loyalty have used a continuum or developmental approach to loyalty, influenced by the early work of Oliver (1997, 1999). Building on the belief-affect-intention framework (Jacoby & Chestnut, 1978; Kuhl & Beckmann, 1985), Oliver (1997) posited that loyalty is composed of phases that start with cognitive loyalty and ends with action loyalty. In this conceptualization, the first stage in loyalty formation depends on knowledge or previous experiences, and is based on the information the consumer (donor) has about the brand (organization). Affective loyalty is then derived from this knowledge once the liking (or affect) arises from those relationships. Then, loyalty turns into a behavioral intention (also named conative loyalty), a state of deep linking that will ultimately influence the final actions and behavior (Oliver, 1999). A number of researchers have adopted this approach (e.g. Evanschitzky & Wunderlich, 2006; Harris & Goode, 2004; Li & Petrick, 2008; McMullan & Gilmore, 2003).

To contrast and highlight these varying approaches in the evolution of our understanding of loyalty, several key works are worth noting. For instance, Dick and Basu (1994) considered loyalty as formed by behavioral and attitudinal approaches, which were determined by external antecedents of cognitive, affective and conative loyalty. More recent developments consider cognitive, affective and conative loyalty not as external antecedents, but rather as an integral part of loyalty. Notably, Jones and Taylor (2007) found that loyalty was a function of two dimensions: a behavioral element (repurchase intentions) and a combined attitudinal/cognitive element (strength of preference, advocacy, altruism, willingness to pay more and identification with the service provider). After analyzing multiple models, Li and Petrick (2008) pose a second order model with behavioral loyalty as an output, determined directly by attitudinal loyalty and indirectly by cognitive, affective and conative loyalty. It is important to note, however, that in the different solutions tested by these authors, the concepts of attitudinal and cognitive loyalty did not have enough discriminant validity and therefore were combined into the same construct. Finally, in social psychology, Fiske (2009) proposed that loyalty can be defined generally as an attitude (positive or negative evaluation of an object) and identified three different components in the structure: affective, cognitive and behavioral.

Reviewing the different approaches, it is possible to state two important notions related to the conceptualization of loyalty. First, the concepts of attitudinal and cognitive loyalty, many times, meld into a single concept. Something similar occurs with conative and behavioral loyalty or conative and attitudinal loyalty. Second, in different studies it is possible to identify behavioral loyalty as the final output, preceded by affective loyalty as an antecedent and cognitive loyalty as a starting point (Back & Parks, 2003; Harris & Goode, 2004; Jones & Taylor, 2007; Li & Petrick, 2008).

Thus informed by the evolution of the study of loyalty, the authors will measure the construct with three factors of cognitive, affective and behavioral (from behavioral intentions). For the purposes of this study, cognitive loyalty is defined as the existence of beliefs that (typically) a brand (company/organization) is preferable to others. Affective loyalty relates to 'the customers (donors) favorable attitude or liking toward the service/provider based on satisfied usage.' And finally, behavioral loyalty relates to 'the frequency of repeat or relative volume of same brand-purchase (service use/donation),' including the willingness to maintain the same preference over time (Li & Petrick, 2008, p. 72).

These three component constructs of loyalty will be operationalized in an independent way. Following previous studies, the proposed model shows a direct relationship between cognitive and affective loyalty (Han & Hwang, 2015; Harris & Goode, 2004; Sivadas & Baker-Prewitt, 2000; Yuksel, Yuksel, & Bilim, 2010), and a direct relationship between affective and behavioral loyalty (Back, 2005; Back & Parks, 2003; Harris & Goode, 2004; Yuksel et al., 2010). Further, as some studies have demonstrated that cognitive loyalty directly affects behavioral loyalty (Jones & Taylor, 2007), the authors will also test this relationship in the current study. Thus, the following hypotheses are proposed.

H1a: Affective loyalty will have a direct and positive relationship to behavioral loyalty.

H1b–c: Cognitive loyalty will have a direct and positive relationship to (b) affective loyalty and (c) behavioral loyalty.

Trust and Commitment

In the study of relationship marketing, two of the most commonly investigated and important variables used to explain loyalty's formation are trust and commitment (e.g. Beatty & Kahle, 1988; Chaudhuri & Holbrook, 2001; Fullerton, 2005; Moreira & Silva, 2015; Morgan & Hunt, 1994; Pritchard, Havitz, & Howard, 1999). First, trust is considered as a key condition in the long-term development of relationships. High levels of trust are said to reduce uncertainty and diminish perceptions of risk in a relationship (Morgan & Hunt, 1994). For the purposes of this study, trust is defined as, 'the willingness of the average consumer (user/donor) to rely on the ability of the brand (company/organization) to perform its stated function' (Chaudhuri & Holbrook, 2002, p. 82). On the other hand, commitment is an attitudinal construct defined as 'an enduring desire to maintain a valued relationship' (Moorman, Zaltman, & Deshpande, 1992, p. 316). According to Morgan and Hunt (1994), relationship commitment is defined as 'an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it' (p. 23).

An extensive body of management science literature supports trust as having a direct and positive influence on commitment in relationship development and maintenance (e.g.

Achrol, 1997; Morgan & Hunt, 1994; Pritchard et al., 1999; Sharma & Patterson, 1999). The predictive relationship between trust and commitment has also been demonstrated in the specific context of organization–donor relationships (Sargeant & Lee, 2004; Sargeant, Ford, & West, 2006; Sargeant & Woodliffe, 2007; Shabbir, Palihawadana, & Thwaites, 2007). Garbarino and Johnson (1999, p. 77) provide this helpful explanation of the relationship between trust and commitment: 'because commitment involves potential vulnerability and sacrifice … people are unlikely to be committed unless trust is already established.' Thus, the following hypothesis is proposed to test the relationship between these variables in the nonprofit Latin American context:

> H2: Trust will have direct and positive relationship to commitment.

While many authors have considered the indirect effects of trust to loyalty as mediated by commitment, there is also some evidence related to the direct effects between these variables (e.g. Amin, Isa, & Fontaine, 2013; Shainesh, 2012; Zeithaml, Berry, & Parasuraman, 1996). Specifically, Sargeant and Woodliffe (2007) propose a theoretical model in the donor-relations context that tests an indirect relationship between trust and loyalty; however, in their empirical model, they demonstrate that trust also has a direct effect on the loyalty variables. The direct positive relationship between trust and loyalty have also been theoretically tested in more recent corporate-focused research (e.g. Park, Kim, & Kwon, 2017; Stathopoulou & Balabanis, 2016). Given this evidence, the authors posit the following relationships between trust and loyalty in the context of this study:

> H3 a–c: Trust will have a direct and positive relationship to (a) behavioral loyalty, (b) affective loyalty and (c) cognitive loyalty.

As in the case of loyalty, commitment has also been conceptualized with different approaches without consensus concerning the component dimensions (Geyskens, Steenkamp, Scheer, & Kumar, 1996). The most common conceptualization, however, indicates the construct is composed of two parts. First, affective commitment is defined as an emotional sense of closeness between the partners of a relationship, and the willingness of the partners to maintain the relationship in the future (Geyskens et al., 1996). Second, calculative commitment is based on a relationship of convenience that focuses on economic advantages or a lack of potential alternatives (Casaló, Flavián, & Guinalíu, 2007). Despite recognizing these two different approaches, it is common to consider commitment as a one-dimensional variable, using only the affective component (e.g. de Wulf & Odekerken-Schröder, 2003; Morgan & Hunt, 1994). Further, since calculative commitment is not relevant to establishing long-term relationships, nor is it relevant to consider the economic advantages or lack of alternatives in a nonprofit context, commitment will be considered as a unidimensional affective variable.

The relationship between commitment and loyalty are also said to be related yet distinct concepts, with commitment having a positive relationship to loyalty in research on the public sector (e.g. Beatty & Kahle, 1998; Bricci, Fragata, & Antunes, 2016; Caceres & Paparoidamis, 2007; Dimitriades, 2006; Fullerton, 2005; Pritchard et al., 1999). Further, when tested in the nonprofit context, the predictive relationship between commitment and loyalty has been supported (Pressgrove & McKeever, 2016; Sargeant & Woodliffe, 2007; Shabbir et al., 2007). Thus, it is proposed that this relationship will hold in the Latin American context:

H4a–c: Commitment will have a direct and positive relationship to (a) behavioral loyalty, (b) affective loyalty and (c) cognitive loyalty.

As a primary contribution of this study, we posit there will be a sequential mediating effect reflecting the order of associations hypothesized by H1–H4. The model is summarized in Figure 1. This model draws on literature from related fields and explores in what ways trust and commitment lead to loyalty's formation. Further, the model tests previously explored relationships in the Latin American organization–donor context. It is expected that the strength of relationships will be different between variables, thus making it possible to test the proposed theoretical linkages between loyalty variables, and the predictive power of trust and commitment.

Method

To explore the aforementioned hypotheses and proposed model, data were collected in Santiago, Chile, employing an intercept interview procedure following a structured questionnaire. A quota criterion sampling procedure was adopted to reflect the socio-economic composition of the population of the country. As a condition to be selected, individuals must have made at least one donation to a charity within the last year. Data were collected in Spanish by trained undergraduate students of the University of Chile. All intercepts were completed in a central location in downtown Santiago with considerable public affluence. In sum, 364 Chilean donors participated in the study. Nine cases were deleted because of undesirable response patterns or missing key data, resulting in a final sample of 355 subjects.

The questionnaire employed previously validated scales, adapted from the original scales to the context of study and the geographic location. All items were measured
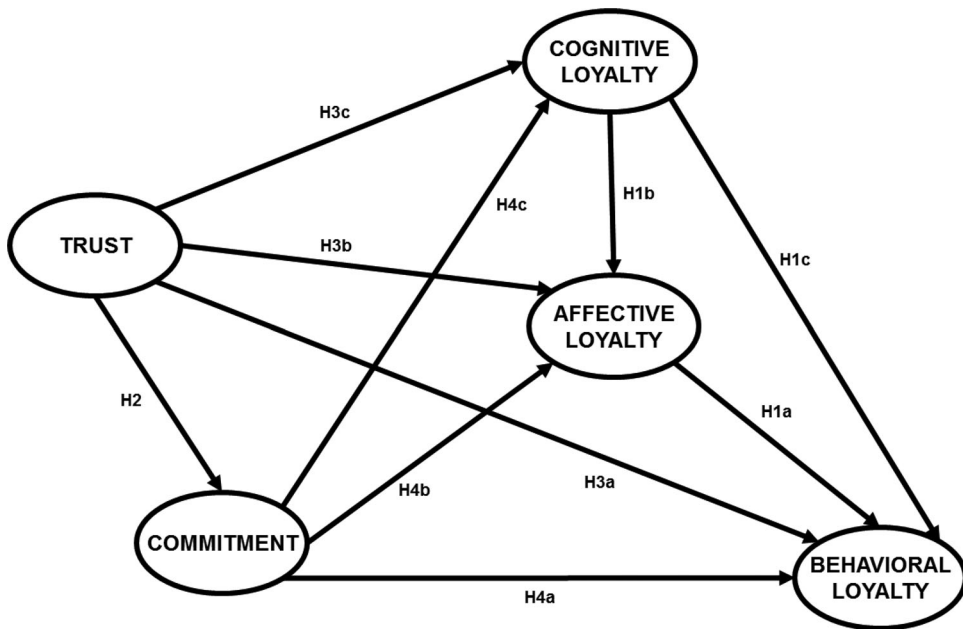

Figure 1. Proposed model.

with a seven-point Likert-type scale, where one was strongly disagree and seven strongly agree. To assure scales used in this new Latin American nonprofit context were comprehensive in their measurement of the variables of interest, multiple sources were consulted for measurement model composition. Thus, the commitment scale was adapted from Morgan and Hunt (1994) and Casaló et al. (2007); trust from Garbarino and Johnson (1999) and Sharma and Patterson (1999). The scales for loyalty were derived from the work of Harris and Goode (2004) and Jones and Taylor (2007).

A pilot study to assess content and face validity was conducted to ensure items taken from scales previously used in the tourism and marketing contexts were appropriate for the aims of this study. At this stage, the items were adapted to the local and cultural context following the procedure used by de Wulf and Odekerken-Schröder (2003). To this end, interviews with four experts (three academics and one nonprofit organization executive) were conducted to evaluate the items and ascertain those that best matched the operationalization of the constructs in this study. As the target group for this study was composed of Spanish speakers, items were tested employing double-reverse translation method to assure that the meanings were retained after adapting the scales from English (Erdogan, Liden, & Kraimer, 2006). The measurement items retained for the study included four items each for commitment and trust, while the components of loyalty (cognitive, affective and behavioral) were assessed with three items each (see Table 1).

Following a process of three stages proposed by Deng and Dart (1994), after the content validity was assured, psychometric data analysis was performed to corroborate the usefulness of the model. Analyses to test the psychometric properties of the measurement were performed. A confirmatory factor analysis (CFA) was performed to test the unidimensionality of the constructs and whether the proposed structure of items/constructs fits the data. The model fit chi-square value was 369.66 (df = 109). The main goodness-of-fit indices were CFI = 0.93; TLI = 0.91 (over the cutoff point of 0.9; Hair, Black, Babin,

Table 1. Measurement Scales.

Trust*
(trust1): I can trust in the integrity of this non-profit organization.
(trust2): The charity that I support has been honest with me.
(trust3): This non-profit organization never tries to have benefited deceiving its donors.
(trust4): This charity is trustworthy.
Commitment*
(comm1): I am proud to support this organization.
(comm2): I feel a sense of belonging to this charity.
(comm3): I think that this organization is the best to make donations to.
(comm4): I feel an important link with this non-profit organization.
Cognitive Loyalty*
(cogn_loy1): I am sure that I am giving to a good organization.
(cogn_loy2): I know that I am very loyal to this charity.
(cogn_loy3): The loyalty of the donors to this organizations is based is very good reasons.
Affective Loyalty*
(affe_loy1): I feel a strong loyalty to this charity.
(affe_loy2): I feel an emotional connection with this non-profit organization.
(affe_loy3): I feel calm with the existence of this charity over time.
Behavioral Loyalty*
(beha_loy1): I am planning to keep donating to this charity in the long-term.
(beha_loy2): I make positive comments of this non-profit organization to my friends.
(beha_loy3): Even if I know there are many other charities, I always support the same one.

*Questions were applied in Spanish.

Anderson, & Tatham, 2006); and RMSEA = 0.082 (not lesser than the desirable cutoff point of 0.08, but lesser than the upper bound of 0.1). As all these indices fall within acceptable ranges, it possible to state that the model fit the data, and thus, the constructs are unidimensional. In order to refine the measurement model, the authors employed the rule that 'standardized loading estimates should be 0.5 or higher, and ideally 0.7 or higher' (Hair et al., 2006, p. 779), as well as the fact that no indicators were not significant or showed R^2 values lesser than 0.3 (Joreskog & Sorbom, 1993). Based on these criteria, no items needed to be deleted.

Reliability of each construct was tested using three different methods (Table 2): Cronbach's Alpha, Composite Construct Reliability (CCR) and Average Variance Extracted (AVE). All methods showed satisfactory levels of reliability for each construct. More specifically, all Cronbach's Alphas were over 0.70 cutoff, all CCRs scored over the 0.7 cutoff and AVE for all constructs were over the 0.50 cutoff (Cronbach, 1970; Fornell & Larcker, 1981; Norusis, 1978).

In order to assess convergent validity of the constructs, results from CFA were used. All the standardized loadings of each indicator in their respective constructs were significant at the level of 0.05 and higher than 0.5 (minimum value = 0.69; Table 3) (Steenkamp & Geyskens, 2006). Discriminant validity was also assessed using two different methods. The maximum value for a correlation between a pair of constructs was 0.83, and no correlations included the value 1.0 in their respective confidence intervals (Anderson & Gerbing, 1988). Further, all the chi-square comparisons were significantly different when one correlation between two constructs was fixed to one (Bagozzi, 1981). Results are summarized in Table 4.

Table 2. Reliability coefficients for model constructs.

Construct	Trust	Commitment	Cognitive loyalty	Affective loyalty	Behavioral loyalty
Cronbach's Alpha	0.87	0.85	0.81	0.84	0.77
CCR	0.81	0.79	0.73	0.76	0.71
AVE	0.64	0.60	0.59	0.63	0.54

Table 3. Convergent validity of model constructs.

Construct	Item	Standardized loading
Trust	trust1	0.75*
	trust2	0.74*
	trust3	0.83*
	trust4	0.88*
Commitment	comm1	0.74*
	comm2	0.79*
	comm3	0.69*
	comm4	0.85*
Cognitive loyalty	cogn_loy1	0.76*
	cogn_loy2	0.79*
	cogn_loy3	0.74*
Affective loyalty	affe_loy1	0.85*
	affe_loy2	0.81*
	affe_loy3	0.73*
Behavioral loyalty	beha_loy1	0.69*
	beha_loy2	0.82*
	beha_loy3	0.70*

*Significant at .01 level.

Table 4. Discriminant validity.

Construct pairs	χ^2 difference (df)	Correlations	Confidence interval
Trust – commitment	213.25 (1)*	0.68	0.58; 0.78
Trust – cognitive loyalty	119.90 (1)*	0.71	0.59; 0.82
Trust – affective loyalty	156.47 (1)*	0.68	0.56; 0.77
Trust – behavioral loyalty	181.67 (1)*	0.62	0.49; 0.72
Commitment – cognitive loyalty	135.25 (1)*	0.67	0.58; 0.78
Commitment – affective loyalty	79.39 (1)*	0.83	0.72; 0.91
Commitment – behavioral loyalty	118.12 (1)*	0.70	0.60; 0.78
Cognitive loyalty – affective loyalty	119.91 (1)*	0.69	0.58; 0.80
Cognitive loyalty – behavioral loyalty	159.32 (1)*	0.57	0.43; 0.69
Affective loyalty – behavioral loyalty	77.33 (1)*	0.75	0.62; 0.85

* Significant at .01 level.

Results

Respondents in this study represent key demographic and donor distributions of the population of interest. Specifically, 69.9% were female and 30.1% male; 49.9% were single and 42.3% were married. In terms of educational background, 19.5% had an elementary or secondary level, 15.3% had technical level, 51.6% had undergraduate level, and 13.8 had completed postgraduate studies. Participants ranged in age from younger than 20 (7.0%), 21 to 30 years old (23.4%), 31 to 40 years old (17.5%), 41 to 50 years old (27.9%) and over 50 years old (24.2%). Key donor variables included 70.1% with membership to an organization that they made donations to, 83.1% made monthly donations and 54.3% donated less than $10 dollars per month.

To test the hypothesized variable associations, structural equation modeling (SEM) was employed. The model (Figure 1) showed acceptable levels of fit, within the standard requirements (Hair et al., 2006). In fact, different indexes of fit indicate χ^2 (df) 369.66 (109), CFI 0.93, TLI 0.91 and RMSEA 0.082. Specific outcomes and coefficients for the relationships are shown in Figure 2.

As a result, it is possible to state that H1a and H1b are supported, and H1c is not supported. These findings demonstrate support for the sequential effects of different kinds of loyalty found in the services literature (e.g. Li & Petrick, 2008; Oliver, 1999). The standardized structural coefficients for the relationship between cognitive loyalty and affective loyalty and the relationship between affective loyalty and behavioral loyalty were significant and positive (0.36 and 0.49, respectively).

Also, H2 and H3c are supported, while H3a and H3b are rejected, showing the empirical effects of trust over commitment and loyalty. While the standardized structural coefficients for the relationships of trust with commitment and cognitive loyalty were significant and positive (0.68 and 0.47, respectively), the coefficients for the relationships with affective and behavioral loyalty were not significant. Trust could be considered as an antecedent of commitment and only the first stage of loyalty formation (cognitive loyalty).

Finally, H4b and H4c are supported, while H4a is rejected, demonstrating that the effects of commitment over different kinds of loyalty varies depending on the stage of loyalty formation. The standardized structural coefficients for the relationship between commitment to cognitive and affective loyalty were positive and significant as expected (0.35 and 0.61, respectively), but the coefficient for the relationship between commitment and behavioral loyalty was not significant. Commitment could be considered as a direct antecedent of the first two stages of loyalty formation only.
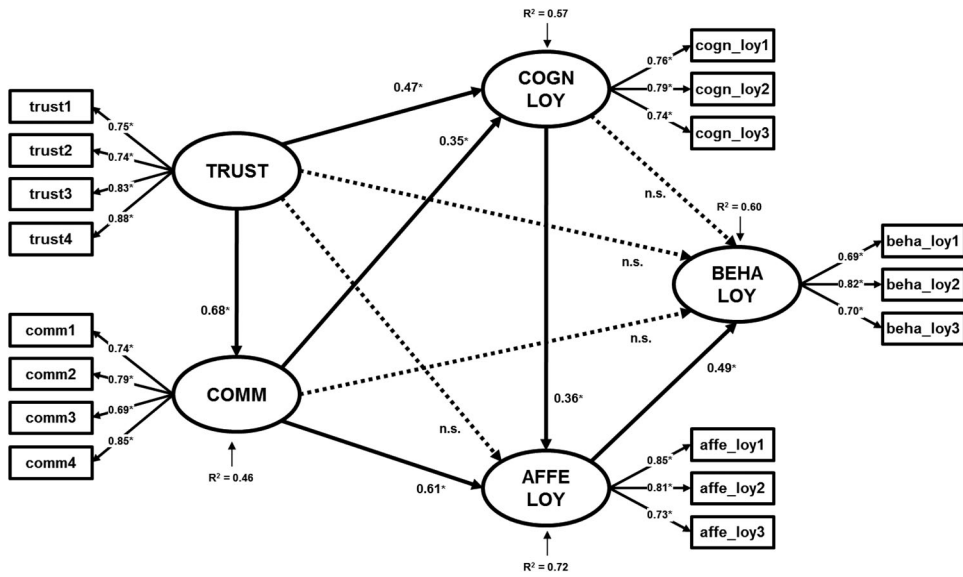
Figure 2. Structural model of loyalty and results.

Evidence for mediated effects

Additionally, the authors calculated indirect effects in order to assess potential significances that could point to mediated effects that would help to better understand the relationships among these constructs, especially in those paths that present non-significant direct effects in the structural model.

In order to assess the magnitude and significance of the indirect effects, bias corrected (BC) bootstrap confidence intervals were calculated. The indirect effects of trust over affective loyalty, trust over behavioral loyalty and commitment over behavioral loyalty were significant (0.55, 0.44 and 0.33, respectively) with the value zero not included in the confidence intervals. The indirect effect of cognitive loyalty on behavioral loyalty was marginally significant (0.01) with a confidence interval estimation that included zero (Table 5).

To further support the mediation effects, the authors performed a mediation analyses based on bootstrapping using the PROCESS Macro for SPSS (Hayes, 2013; Preacher & Hayes, 2004). As this procedure is based on simple regressions, construct items were averaged to create single observable measures. This is possible as Cronbach's Alphas and convergent validity indicators for each construct are acceptable.

First, a multiple mediation analysis was conducted for the relationship between trust and behavioral loyalty as mediated sequentially by commitment, cognitive loyalty and affective loyalty. The total effect of trust on behavioral loyalty includes a direct effect (β

Table 5. Indirect effects.

Relationship	Indirect effect	Two-tailed sig. (BC)	Lower bound (BC)	Upper bound (BC)
Trust → affective loyalty	0.553	0.001	0.416	0.754
Trust → behavioral loyalty	0.436	0.002	0.279	0.637
Commitment → behavioral loyalty	0.332	0.021	0.098	0.547
Cognitive loyalty → behavioral loyalty	0.099	0.068	-0.063	0.287

= 0.204; *p* = .00) and a significant indirect effect (*β* = 0.476; CI [0.321; 0.649]). All mediated paths are significant, except the path connecting cognitive loyalty directly with behavioral loyalty.

Second, a multiple mediation analysis was performed to evaluate the relationship between commitment and behavioral loyalty. The total effect of commitment on behavioral loyalty includes a direct effect (*β* = 0.240; *p* = .00) and a significant indirect effect (*β* = 0.357; CI [0.246; 0.489]). Mediated paths are significant, except for the path connecting cognitive loyalty directly with behavioral loyalty.

Finally, a simple mediation analysis was performed to assess the relationship between cognitive loyalty and behavioral loyalty. The total effect of cognitive loyalty on behavioral loyalty includes a direct effect (*β* = 0.147; *p* = .01) and a significant indirect effect (*β* = 0.393; CI [0.290; 0.526]). This result is particularly interesting as it supports Oliver's (1997) assumption of sequential stages in the formation of behavioral loyalty.

Taken together, these analyses highlight the importance of indirect effects in the relationship between behavioral loyalty and its antecedents. On the one hand, the non-significant indirect effects that connect cognitive loyalty with behavioral loyalty support the hypothesized sequential chain for loyalty formation. On the other hand, the relevance of the indirect effects (compared with direct effects) also provide support for the mediation effects involved in the relationship of trust and commitment with loyalty formation.

Additionally, with the aim to further support the finding of a mediated relationship of trust and affective loyalty, a similar analysis was performed. A multiple mediation analysis for the relationship between commitment and behavioral loyalty shows the total effect of trust on affective loyalty includes a direct effect (*β* = 0.267; *p* = .00) and a significant indirect effect (*β* = 0.501; CI [0.373; 0.654]). The greater indirect effect is a signal of mediation that supports previous findings from SEM.

Cross-cultural comparison

As a way to understand the scope of our results and to highlight the potential uniqueness of the findings, the study was repeated with a sample in the United States, a developed nation. This allowed the authors to compare broadly how the Latin American sample could differ, gaining insights on the interpretation of the results. Thus, an online sample of American donors (*n* = 440) responded to the same questionnaire used in our previous study (questions used directly in English). A CFA was performed to obtain fit indexes (chi-square = 585.35 [*df* = 109]; CFI = 0.92; TLI = 0.90 and RMSEA = 0.099). Reliability (lesser Alpha = 0.84; lesser CCR = 0.85; lesser AVE = 0.64), convergent validity (all factor loadings were significant, minimum value = 0.64) and discriminant validity were assessed and satisfactory.

Structural model results for the American sample (see Figure 3) showed similar results as the Latin American sample, with some notable exceptions. First, the there was a significant path from trust to affective loyalty showing a negative direct effect. This would reject H3b for this sample, even if the total effect between these two variables is significant and positive. Next, the authors found a significant direct effect (0.63) from cognitive loyalty to behavioral loyalty. And finally, a non-significant effect was found from affective loyalty to behavioral loyalty. The two latter effects taken together are important in understanding
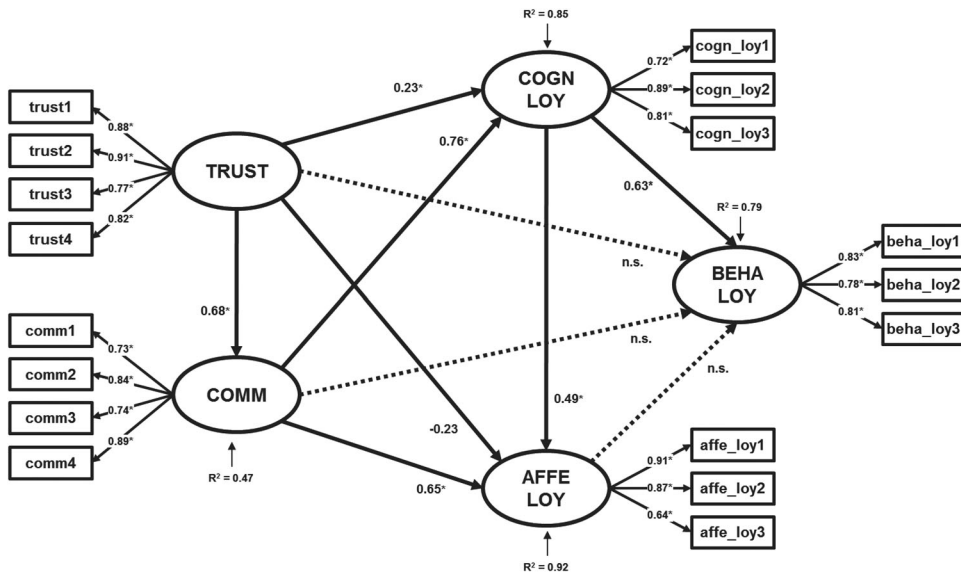
Figure 3. Structural model of loyalty and results for a United States sample.

what is relevant in the formation of behavioral loyalty in Latin America, and how it is possible to highlight a more affective component in this region compared with a more cognitively oriented focus of behavioral loyalty formation in the United States.

Discussion

To advance theory development and better understand loyalty's formation, it is important to explore contemporary models in other cultural contexts. Until now, studies investigating loyalty in the nonprofit sector have heavily considered developed nations such as the United States and United Kingdom. Thus, a key aim of this study was to explore loyalty's formation in the nonprofit sector in a developing nation, comparing, in general terms, with the formation of donor's loyalty in a developed country. To address this objective, the authors conducted a survey in Santiago, Chile, a developing country with one of the fastest growing economies in Latin America (World Bank, 2014) and a secondary sample in the United States.

Practical and managerial implications

A principal contribution of this paper is that it offers important practical insights related to the development of efficient strategies to enhance donor loyalty. As posited, the influence of trust on commitment and the influence of these two variables on loyalty were supported. Of importance in this study are indirect effects that are responsible for up to 70% of the influence of trust to behavioral loyalty and up to 61% of the effect of commitment to behavioral loyalty. Also, significant to the practice of nonprofit communication in Latin America are findings that demonstrate the path from trust and commitment to continued intention to donate (behavioral loyalty) is effected most prominently by affective

loyalty. This finding is consistent with studies in other contexts, which have found trust effects loyalty through affective variables, including affective commitment (Kumar Ranganathan, Madupu, Sen, & Brooks, 2013).

Generally, these findings reinforce the relative difficulty nonprofit managers' face in retaining consistent donations from stakeholders. More directly, just because a donor trusts an organization and is committed to it does not mean that consistent donations will follow. Based on the results, it appears that repeat donations over time require first that the donor has confidence in the organization and that this cognitive level of loyalty evolves into an emotional connection. Thus, in practice, Latin American nonprofits may wish to both transparently disclose information to build confidence, and build a human connection to the organization through the stories of the nonprofit.

Theoretical implications

The authors also sought to enhance theoretical scrutiny with reference to the formation of loyalty in the nonprofit context in two ways. First, loyalty was defined as a multi-dimensional concept formed by cognitive, affective and behavioral approaches. This follows broad theoretical development while dismissing other loyalty perspectives that are commonly merged with some of the three main dimensions used in this study (e.g. conative and attitudinal loyalty). Second, the authors conducted a cross-cultural analysis that compares results from the Latin American context to a sample of American donors. Findings generated numerous cultural insights while concurrently supporting the importance of approaching loyalty as a multi-dimensional path achieving the desired outcome of behavioral loyalty.

Significant to future work exploring the formation of loyalty, the cross-national data collected here demonstrate not only that trust and commitment are significant in loyalty's formation, but also that the path to behavioral loyalty is mediated by cognitive and affective loyalty. Importantly, however, this path differs based on cultural context. Perhaps the most important finding here is the relative importance of the affective connection to the organization in the Latin American context compared to the significance of the cognitive connection in the United States. These findings inform both theory development and nonprofit-donor communication. First, communication models based only on developed nations may not effectively explain attitudes and behaviors in developing nations. Relatedly, the communication approaches developed in America may not resonate with audiences in developing nations.

Limitations and future research

While these findings provide initial support to the assertion that cross-cultural analysis in the exploration of loyalty's formation is imperative to enhance theoretical rigor, more research is needed. First, it is possible that different cultural contexts would lead to different findings. Thus, replication of this study in other developing nations would be of value to better understand the relationships between and among the variables. Additionally, based on the literature and evolution of the formation of loyalty, the authors elected to include the constructs of cognitive, affective and behavioral loyalty to investigate loyalty's formation. In the future, research could establish greater validity for this model by testing

other competing structures or rival models. This study, however, provides a foundation for improved understanding of the formation of behavioral loyalty through testing the model in a new cultural context.

While this study demonstrates key differences between two cultural contexts, the process or reasons why these differences arise are still unclear. Future scholarship in this area should include process mediators that may help explain the culture-based indicators that influence donor loyalty. Further, the sample collected in the United States was gathered only as a comparison sample. Future research including multiple sources from different countries could provide a nuanced understanding of these results.

In terms of potential methodological limitations of this study, a couple of the indicators in the measurement model fall just below desirable range, but within acceptable values (i.e. RMSEA 0.082 for the first model, 0.099 for the comparison sample). One reason for this may be the sensitivity of this index to the number of indicators used in the model, which in this study is relatively low. Also, while some authors use a conservative criterion to consider factor loadings for items within a construct in a structural model, Hair et al. (2006) stated a cutoff value of 0.7 ideally, but acknowledged that values should be greater than 0.5. It is important to note that the real problem with low factor loadings is the potential impact on the reliability of the construct, in this study all reliability indexes and specially AVE (the one that could be most affected) are shown to be successfully assessed. This approach is supported by comparable published recent research that uses this rule (e.g. Balaji, Jha, & Royne, 2015; Cheng, Luo, Yen, & Yang, 2016; Chiang, Chen, & Wu, 2015; Guchait, Paşamehmetoğlu, & Madera, 2016; Janawade, Bertrand, Léo, & Philippe, 2015; Thuy, Hau, & Evangelista, 2016).

Conclusion

For over four decades scholars have explored the formation of loyalty in the marketing context; however, only recently has scholarship focusing on the nonprofit-donor relationship emerged. This study seeks to inform two gaps in this emerging body of literature. First, there is little agreement on the formation of loyalty as an attitudinal and behavioral outcome. This study advances a model for better understanding the path from trust and commitment to the behavioral component of loyalty. Second, nonprofit loyalty-focused research exclusively investigates developed nations. Thus, the authors explored and contrasted the proposed model in both the United States and a developing country in Latin America. Findings indicate that while trust and commitment are significant in the formation of behavioral loyalty, this relationship is mediated by cognitive and affective loyalty. The respective contributions of affective and cognitive loyalty are, however, different based on cultural context. In Latin America the model is more affectively focused, whereas in the United States it is more cognitively focused.

Findings are consistent with previous literature that considers Latin Americans as more affective-oriented (Brady & Robertson, 2001). For instance, according to Hofstede, Hofstede, and Minkov (2010), Latin American countries show a higher degree of collectivism, or dependence in their relationships with others in society, not only with direct friends or family, than developed western cultures. Further, Latin America also ranks high as a 'feminine' culture, where people care about others and quality of life in general, valuing solidarity and equality (Hofstede et al., 2010). These cultural factors could explain, in part,

the strength of the affective path in loyalty formation in Latin America, versus a more indi-vidualistic/masculine cultural western context, where the cognitive aspect is key in the decisions to donate.

Implications from this research offer numerous key insights for nonprofit communi-cation with donors. First, understanding the role of loyalty and its component parts is criti-cal to securing donor loyalty. Specifically, behavioral loyalty, or the intention to donate repeatedly, will come only after organizations can build cognitive and affective roots in advance. Second, nonprofit organizations should take into account the cultural context. For instance, an affective connection is not as important in individualistic cultures, where a cognitively based rational to donate is more effective. Finally, as emotional links are more difficult to create than cognitive (actually the cognitive component is an antecedent), nonprofit organizations in collectivistic developing countries have a harder path to promote long-term relationships with their donors, and thus communication approaches should focus on personal relationships and messages focused on developing a human connection.

Disclosure statement

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