Toward Charity Engagement of Generation Z: Do Gender and Economic Standing of Household Matter?

Sylwia Badowska

Department of Marketing, Faculty of Management, University of Gdańsk[1]

Email: sylwia.badowska@ug.edu.pl

ORCID: 0000-0001-6332-1184

Liwia Delińska

Department of Marketing, Faculty of Management, University of Gdańsk

Email: liwia.delinska@ug.edu.pl

ORCID: 0000-0002-1183-6247

Journal of Marketing and Consumer Behaviour in Emerging Markets

ISSN: 2449-6634

Issue 2025, 1(20): pp. 1–18
© The Author(s) 2025

Creative Commons license BY 4.0 DEED
DOI: 10.7172/2449-6634.jmcbem.2025.1.1

www.jmcbem.wz.uw.edu.pl

Received: 1 October 2024/ Revised: 17 December 2024/ Accepted: 20 January 2025/ Published online: 4 February 2025

ABSTRACT

In Poland, non-profit organizations face challenges in attracting and engaging donors, especially of younger ages, in charity. The study explores factors such as gender and household economic standing of Generation Z's representatives in order to determine charity engagement in the wake of the frequency, value, and channels of financial donations among Generation Z. A survey (CAWI method) was conducted among young people under 25 in Poland. Descriptive statistics and statistical tests were performed to analyse the primary data.

Outcomes show that young donors mostly provide financial aid donations once a year and both online platforms and traditional collection methods were the most popular aid donation transfer channels. Moreover, significant differences were found between men and women in donation frequency and amounts, with men donating more frequently and with higher donation values. Similarly, the respondents from households with above-average economic standing donated more often and in larger amounts than those from lower-income households.

The study concludes that young people seem to be one-off donors with no regular habits of providing financial aid to needy people, and they are hybrid donors using, in parallel, both traditional and modern financial transfer channels. It appears that gender and economic standing play crucial roles in shaping Generation Z's charitable behaviours. These findings provide valuable insights for non-profit organisations, suggesting the need for developing tailored strategies based on specific socio-demographic characteristics of Generation Z to engage young donors in charity regularly and intensively.

JEL classification: L31, D12, M39

Keywords: charity, non-profit organisation, Generation Z, consumer behaviour

[1] Corresponding address: ul. Armii Krajowej 101, 81-824 Sopot

1. INTRODUCTION

One of the key domains of non-profit organisations is providing help and support to various needy entities. The World Giving Index highlights global trends in generosity by analysing three primary indicators: helping strangers, donating to charity, and volunteering. The 2023 report (CAF, 2023) reveals that 72% of the global population, approximately 4.2 billion people, are actively supporting others. For example, Indonesia, Kenya, and the United States are among the most charitable nations. Unfortunately, Poland ranks last at 142nd, with just 22% of adults helping a stranger, 18% donating money, and only 4% participating in volunteer work. These statistics emphasise the significant disparities in charitable behaviours across countries and cultures, posing a considerable challenge for non-profit organisations operating in less charitable environments.

Aid organisations are forced to successively expand the group of donors for whom environmental, economic, and social issues are at the heart of the matter. This is how the digital natives are presented in the literature. Thus, the challenge for non-profit organisations lies in attracting and retaining this younger generation of philanthropic donors (Parker et al., 2024).

Generation Z, often described as digital natives, brings a new set of values and expectations to the world of philanthropy. This generation is characterised by its focus on authenticity, diversity, and a strong commitment to social issues. They value transparency, personalisation, and sustainability (McKinsey & Company, 2018). As previous research indicates, Generation Z's attitudes toward charity are heavily influenced by social media (Konstantinou & Jones, 2022). Therefore, the question arises: can this group become a breakthrough resource for non-profit organisations, enhancing their potential? It can be assumed that Generation Z's engagement is influenced not only by global issues but also by personal factors such as gender and household economic standing. Understanding these influences is crucial for non-profits aiming to build lasting relationships with this demographic.

This study aims to identify the patterns behind charitable practices among Generation Z. Understanding these patterns is essential for uncovering how NGOs can be effective in engaging younger generations in charitable giving. The main research questions are: 1) Does gender influence charitable behaviours among Generation Z donors? 2) Does donors' economic standing impact the charitable behaviours among Generation Z? Additionally, the pilot study explores the extent to which Generation Z actively participates in charitable activities. How frequently do they donate, and what amounts do they typically contribute? What are their preferences regarding the technological formats of financial engagement?

By analysing these factors, this study seeks to provide insights that can assist non-profit organisations in better understanding and connecting with this emerging generation. Recognising the importance of aligning charitable initiatives with the values and motivations of young donors is crucial for fostering a more engaged and generous global community, especially as Generation Z continues to grow in influence and numbers.

2. LITERATURE REVIEW

2.1. The Challenges of Non-profit Organisations

Charitable donations refer to the altruistic transfer of money from individuals to organisations that assist needy people (Bekkers & Wiepking, 2011). A common issue among many charitable organisations is the struggle to secure reliable long-term funding. The funding structure of non-profit organisations typically comprises membership fees, public funding, service charges, and donations (Anheier, 2014). Smaller NGOs, particularly in developing countries, face significant challenges due to decreasing donor contributions, which limit their capacity to provide essential services to those in need (Kermani & Reandi, 2023). The effectiveness of these organisations largely depends on the strategies they employ to attract and retain new donors (Pittarello & Kogut, 2022).

Non-profit organisations encounter numerous challenges related to building donor trust and increasing community engagement. To address these challenges, they implement a range of strategies, combining both traditional approaches and modern technologies. Parker et al. (2024) demonstrated that data-driven narratives, which showcase how funds are utilised, can help mitigate the trust deficit among younger donors, particularly those from Generation Z, thereby fostering positive relationships.

Additionally, Kusuma and Arief (2023) observed that the implementation of gamification schemes on donation platforms can significantly boost donor engagement, provided the organisation remains committed to addressing the donors' needs.

Moreover, blockchain technology presents a significant opportunity to enhance transparency, accountability, and efficiency within non-profit organisations. By enabling donors to track how their contributions are used, blockchain has the potential to revolutionise the philanthropic sector and increase trust in charitable donations (Singh et al., 2023). Similarly, Sepulcri et al. (2022) noted that adopting a Non-profit Brand Orientation (NBO) strategy can be an effective approach to enhance donor trust and community engagement. This strategy emphasises critical elements such as the cause, mission, communication, and symbols to effectively convey the organisation's mission.

2.2. Theoretical Foundations of Charitable Engagement

Altruism serves as a foundation for various socially valued activities, including volunteering, charitable work, philanthropy, and blood donation (Piliavin & Charng, 1990).

One of the theories explaining human behaviour is the Theory of Planned Behaviour (TPB), which assumes that individuals act rationally, guided by their attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). Attitudes reflect the positive or negative evaluation of a behaviour, subjective norms refer to the perceived support or expectations from others, and perceived behavioural control relates to the extent to which an individual feels capable of performing a behaviour. Together, these three factors shape behavioural intentions, which, according to TPB, are the most proximal determinants of human social behaviour. In previous research, this theory has been used to explain behaviours related to sustainable consumption behaviour (Syed et al., 2024), food waste behaviours (Aydin & Aydin, 2022), blood donation intentions (Liu & Han, 2023).

It is worth noting that intention measures are often used as an indicator of future behaviour. However, there is frequently a gap between intentions and actions, known as the intention-behaviour gap. In the context of charitable engagement, individuals with intentions often fail to act due to perceived time, effort constraints, or a lack of resources. At the same time, those without prior intentions may become involved due to increased awareness, positive attitudes toward the charitable organisation or cause, and intrinsic motivations such as empathy (Nguyen et al., 2022).

2.3. Determinants of Charitable Behaviour

Charitable behaviour is influenced by a complex interplay of demographic and socioeconomic factors. Numerous studies show that gender is a significant factor in shaping charity actions. For instance, Mesch et al. (2011) found that gender, race, and marital status significantly impact charitable giving and volunteering behaviours. Additionally, Bekkers and Wiepking (2011) highlight the importance of religion, education, age, and socialisation in influencing charitable behaviour, while their later study (2012) emphasises the role of gender, family composition, and income as well.

Women generally score higher on various measures related to traits, motivations, and values associated with helping others. On the other hand, men might compensate for their lower motivation level by leveraging greater access to resources and social capital (Einolf, 2011). Women often demonstrate greater empathy and a communal approach in their donations, frequently supporting causes related to health, education, and social services (Wiepking & Bekkers, 2012). Additionally, gender differences extend to younger generations, as studies show that female adolescents are generally more inclined to donate and engage in volunteering compared to their male counterparts. Donation attitudes tend to be higher among female adolescents and high school students compared to male and middle school students, suggesting that gender plays a crucial role in shaping charitable behaviours in youth (Lee & Jang, 2017).

Wiepking and Bekkers (2011) demonstrated that the relationship between religion and charitable giving is significant, with religious individuals donating more than non-religious ones. Higher levels of education are positively correlated with charitable giving. Educated individuals seem to be more likely to be aware of social issues and possess a greater understanding of the impact of their contributions. Age is another strong predictor of charitable giving. Older individuals generally donate more than younger ones, which can be attributed to factors such as higher disposable income, more stable financial

situations, and a stronger sense of social responsibility that often develops with age. Socialisation plays a critical role in shaping charitable behaviour. Individuals who are socialised into environments where giving is valued and encouraged (e.g., through family, community, or religious institutions) are more likely to engage in charitable activities themselves.

Wiepking and Bekkers (2012) also noted that marital status also plays a significant role in charitable contributions, with married individuals generally donating more than singles. Wealth and higher income are strong indicators of charitable giving, as individuals and households with greater financial resources are more likely to donate and tend to contribute larger amounts. Moreover, the relationship between income, wealth, and charitable giving is often influenced by some tax incentives.

2.4. The Discrepancy Between Attitudes and Behaviours Among Generation Z

It is worth noting that there is sometimes a gap between Generation Z's stated values and their actual behaviours. While they express a strong commitment to environmental protection and claim to be willing to pay more for eco-friendly products, their purchasing choices are often influenced by price and convenience (Deloitte, 2024). This creates a discrepancy between their stated values and the decisions they make in reality. Similar conclusions were drawn by Tofighi and Jackson (2020), who investigated the gap between students' environmental attitudes and the actual impact of their pro-environmental actions. Their findings indicate that, although students believe they are making meaningful environmental contributions, the actual impact of their behaviours is often lower than perceived. This discrepancy tends to diminish when considering other factors, such as perceived difficulty, effort, and resources such as time and money. Additionally, demographic and socioeconomic factors, including gender, income, household size, and ethnicity, play a significant role in shaping attitudes toward environmental actions.

Sawicka and Marcinkowska (2023) explored the perception of CSR activities related to environmental protection, conducted not only by large corporations but also by SMEs. The authors demonstrated that Generation Z recognises and values pro-environmental initiatives within CSR. While they express a quite strong commitment to environmental care, their evaluations of these initiatives vary depending on gender and educational background (technical, business, or humanities). Another study focuses on how the type of settlement influences pro-environmental behaviours within Generation Z. It demonstrates that these behaviours vary depending on whether individuals live in urban or rural areas, emphasising the role of environmental awareness in shaping their actions. By applying the Theory of Planned Behaviour, the research reveals that the type of settlement plays a crucial role in determining both the motivations and barriers to engaging in pro-environmental behaviour (Dąbrowski et al., 2022).

Although the studies cited focus primarily on the pro-environmental attitudes and behaviours of Generation Z, there is limited research on their involvement in charitable activities. However, it can be assumed that similar discrepancies may exist in this area as well. The declared willingness to support charitable organisations may not always turn into actual actions, and factors such as demographics, place of residence, and socio-economic conditions are likely to determine the level of engagement in charitable activities.

3. METHODOLOGY AND DATA

The goal of this research is to identify behaviour patterns in charity engagement among Gen Z donors. The study aimed to define the specificity of charity involvement, the frequency and value of donations, and the channels via which young people transfer their donations. The research problem is to answer the following questions:

- Did young people engage in charity?
- Did the Gen Z representatives present the same patterns of behaviours in financial aid donations?
- Among these young people, are there any differences in charity engagement?
- What are the features that differentiate their charity activities?
- Did gender and household economic standing affect their behaviour patterns?

This allows us to formulate a hypothesis, as follows:
H: Donors' gender and the household economic standing differentiate the behaviour of young people in charity engagement in terms of:

a. making an aid donation
b. value of an aid donation
c. frequency of making an aid donation
d. aid donation transfer channels

The detailed research topics include:

- verifying charity involvement among young people generally, and in the previous 12 months;
- determining the value and frequency of the aid donations in the previous 12 months;
- examining the transfer channels (traditional ones, such as donations placed in collections cans and piggy banks, traditional banking defined as a traditional deposit at bank and post offices, and the modern ones such as a donated percentage of a tax, online and mobile banking, text messages, and online collection platforms) used in the previous 12 months.

The pilot testing was done and a survey was applied using the CAWI technique. In this study, the selective quota sampling procedure was employed. The study sample selection was purposeful and based on quota (age and charity). The questionnaire on charity engagement by Badowska et al. (2024) was used and specifically adapted to this study to obtain primary data. The survey covered students at the University of Gdansk in Poland and was carried out in May 2024. The online questionnaires were distributed to and primary data was collected from 103 students. Three responses were rejected due to the high age of the respondents (over 25). The average age of the respondents was 21.29 years (SD = 1.78). The respondents' characteristics are presented in Table 1.

Table 1

Respondents' demographic data by gender and household economic standing (n = 100)

Demographic data					
Gender	Female		Male	Responses not provided (I don't want to answer)	Total
%	65		34	1	100
Household economic standing level	Below--average	Average	Above--average	Responses not provided (I don't want to answer)	Total
%	5	56	33	6	100

Source: authors' own elaboration.

The comparative analysis of respondent groups consisted of two stages. First, a descriptive statistical analysis was conducted to understand the characteristics of these groups. Second, statistical tests were performed. The calculations were carried out using Statistica version 13.1.

4. RESULTS

The distribution of respondents' charity involvement, both generally and in the previous 12 months, is shown, including the percentage of those who made financial donations and those who did not. These data are presented in Table 2. The results indicate that 85% of respondents engaged in charity, 83% provided support over the last year, but only 54% made financial donations.

Table 2

Providing charity according to respondents (n = 100)

Providing charity*					
generally		in the previous 12 months			
Responses	% of respondents	Responses	% of respondents	as financial aid donation	% of respondents
Yes	85	Yes	83	Yes	54
				No	29
		No	2	x	x
No	7	X	X	x	x
I don't know	8	X	X	x	x
Total	100	X	X	x	x

* *Charity is defined as selfless help to entities in need (people, animals, institutions, nature) independent of the donor, which does not result from obligations imposed by law and is related to respect and the desire to support and aid the prevention of suffering, deprivations and/or limitations of others* (Badowska et al., 2024).

Source: authors' own elaboration.

Among the respondents, 85% declared engagement in charity, but 7% did not declare engagement, and 8% didn't know if they had provided charity. However, 83% of the respondents stated they supported someone in the previous 12 months, although only 54% gave financial aid donations, and 29% declared that they didn't provide any financial aid to anyone (Tab. 3).

Table 3

Amount of aid donations in the previous 12 months according to transfer channels (n = 54)

Amount of aid donation in the last 12 months	Value of financial aid donation amount	Transfer channels						
		traditional collections (cans/piggy banks)	a percentage of tax	online banking	mobile banking	text messages	online collection platforms	traditional banking (deposit at bank and post offices)
respondents	%	%	%	%	%	%	%	%
up to 5 PLN	7.41	16.67	7.41	9.26	16.67	0.00	3.70	1.85
up to 10 PLN	20.37	11.11	3.70	12.96	12.96	1.85	14.81	1.85
up to 20 PLN	11.11	24.07	7.41	7.41	7.41	0.00	24.07	0.00
up to 50 PLN	22.22	14.81	5.56	5.56	9.26	1.85	16.67	1.85
up to 100 PLN	12.96	3.70	1.85	7.41	7.41	0.00	7.41	1.85
100 PLN and over	16.67	3.70	1.85	5.56	9.26	0.00	20.37	0.00
0 PLN (I did not transfer any funds)	9.26	25.93	72.22	51.85	37.04	96.30	12.96	92.59
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: authors' own elaboration.

Table 4

Frequency of aid donations in the previous 12 months according to transfer channels (n=54)

Frequency of aid donation in the previoust 12 months	Frequency of financial donation	Transfer channels						
		traditional collections (cans/piggy banks)	a percentage of tax	online banking	mobile banking	text messages	online collection platforms	traditional banking (deposit at bank and post offices)
respondents	%	%	%	%	%	%	%	%
more than once a month	3.70	0.00	0.00	3.70	3.70	0.00	1.85	1.85
once a month	9.26	1.85	1.85	5.56	5.56	0.00	11.11	0.00
once per quarter	16.67	14.81	1.85	3.70	7.41	1.85	11.11	3.70
once every six months	18.52	12.96	0.00	16.67	18.52	0.00	27.78	1.85
3 times a year	11.11	9.26	0.00	3.70	5.56	0.00	11.11	0.00
once a year	24.07	38.89	24.07	16.67	25.93	1.85	16.67	1.85
not at all	16.67	22.22	72.22	50.00	33.33	96.30	20.37	90.74
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: authors' own elaboration.

As the research results show (Tab. 4), young people are engaged mainly in monetary aid donations once a year (24.07% of responses). Some respondents were involved twice, or three times a year (18.52% and 16.67%, respectively), but every sixth young person donated no funds even once a year (16.67%). Among these members of Generation Z, the most often used transfer channel to donate aid was online platforms (79.63%), followed by the traditional channels of collecting aid, namely by way of cans and piggy banks (77.78% of responses). The third most often used transfer channels of donating aid were mobile and online banking (66.67% and 50% of responses, respectively). The channels less frequently used by this generation seems to be by allocation of a percentage of a tax (27.78%), and traditional banking understood as a deposit at bank and post offices (9.26% of responses).

Among the members of the Z generation in question, the most common aid donation monetary amounts provided for charity in the previous 12 months were up to PLN 50, then up to PLN 10, and up to PLN 100 (22.22%, 20.37%, and 16.67% respectively). On the other hand, every tenth of the questioned person declared that they had not donated any aid funds during the time specified.

The largest number of the respondents, i.e., 87.04% of respondents, donated money using online platforms. The most commonly-donated amount of money given by this transfer channel was up to PLN 20 and up to PLN 100 (96.30% and 20.37% of responses, respectively), while 12.96% did not use this means for transferring funds at all. This channel is mostly used once every six months and once a year (27.78% and 16.67%, respectively).

The second most common way of transferring aid funds by the young generation was by traditional collection cans and piggy banks, which were used by 74.07% of the donating respondents. In this case, the most commonly donated amounts of money were those up to PLN 20 and those up to PLN 5 (24.07% and 16.67%, respectively), while every fourth respondent did not transfer any funds via this means (25.93%). This transfer channel of making a donation was used mostly once a year, once a quarter, and once every six months (38.89%, 14.81%, and 12.96% of respondents, respectively).

The third most-popular transfer channel of making a donation was mobile banking, which was chosen by 62.96% of the respondents. The amounts donated most often most by donors using this

channel of offering charity were those up to PLN 5 and those up to PLN 10 (16.67% and 12.96%, respectively), while more than one in three respondents did not use this way to make donations (37.04%). Mobile banking was used once per year by 25.93% of donors and by 18.52% of charitable givers once every six months.

Due to its popularity among these young people, the next most-often used transfer channel was online banking, which was utilised by 48.15% of the respondents. The most commonly-donated amounts of money transferred via online banking were those up up to PLN 10 and those up to PLN 5 (12.96% and 9.26%, respectively), while slightly more than half of all respondents reported having made no charitable donations by mobile banking channel (51.85%). Donations by this transfer channel were made mostly once a year and every six months (16.67% for both responses). The next-to-the-last transfer channel of donating money in the ranking was the transfer of a percentage of tax, which was chosen by 27.78% of the respondents. The most common amounts of money donated via this channel were those up to PLN 5 and those up to PLN 20 (the percentage value of each was 7.41%), while almost three-quarters of the respondents did not use this channel (72.22%). The respondents declared that donations were most often made via this transfer channel monthly over the course of a year and once a quarter (1.85% for both responses), however, this is open to question in view of tax payment schemes in Poland.

The least frequent transfer channel to make a donation was by text message, which was used by only 3.7% of the respondents. Their aid donation amounts were those up to PLN 10 and those up to PLN 50 (1.85% of responses for both). However, 96.30% of the respondents did not use this channel to donate money. The aid donations were mostly transferred once a quarter and a year (1.85% for both responses) by the young donors in this channel.

Next, statistically significant differences between the Generation Z representatives in terms of selected features were determined using the Student's t-test and Welch (for features expressed on a quantitative scale), Pearson's $\chi 2$ (for features expressed on a nominal scale), and the Mann-Whitney U (for the variables expressed on an ordinal scale and nominal one without the normal distribution).

Two statistical hypotheses were put forward 5 times:

H0 – gender does not determine young people's behaviour in charity engagement, and the alternative hypothesis H1.

H0 – the behaviour of women and men was the same in charity engagement

Two statistical hypotheses were put forward 5 times:

H0 – the donor household's economic status doesn't determine young people's behaviour in charity engagement, and the alternative hypothesis H1.

H0 – the behaviour of donors from households with below-average and average economic status and with above-average economic status were the same in charity engagement

In a situation where the result of the test probability p was less than $\alpha = 0.05$, H1 should be accepted. Otherwise, there was no basis for rejecting H0. The obtained results are presented in Table 5.

Table 5

Significance test results for behaviour differences between Gen Z donors in 2024

Independent variables	Dependent variables	Tests	p-value
Gender (female/male)	providing financial aid donation	Chi-Square, Fisher's exact test, Yatesa, and McNemar's tests	0.27880
	frequency of financial aid donation	U Mann-Whitney	**0.032074****
	frequency of traditional collections (cans/piggy banks)	Mann-Whitney U test	0.768534
	frequency of a percentage of a tax	Mann-Whitney U test	0.351193
	frequency of online banking	Mann-Whitney U test	0.355030
	frequency of mobile banking	Mann-Whitney U test	0.125933
	frequency of text messages	Mann-Whitney U test	0.445002
	frequency of online platforms	Mann-Whitney U test	0.416265
	frequency of traditional banking (deposit at bank and post offices)	Mann-Whitney U test	0.061522
	value of financial aid donation amount	Student's t-test	**0.034239****
	Value of traditional collections (cans/piggy banks)	Mann-Whitney U test	0.852780
	Value of a percentage of a tax	Mann-Whitney U test	0.490405
	Value of online banking	Welch test	0.185812
	Value of mobile banking	Welch test	0.142135
	Value of text messages	Mann-Whitney U test	0.445002
	Value of online platforms	Welch test	0.782391
	Value of traditional banking (deposit at bank and post offices)	Mann-Whitney U test	0.300651

Independent variables	Dependent variables	Tests	p-value
Household economic standing (below average and average; above average)	providing financial aid donation	Chi-Square, Fisher's exact test, Yatesa, and McNemar's tests	0.52918
	frequency of financial aid donation	U Mann-Whitney	**0.040807****
	frequency of traditional collections (cans/piggy banks)	Mann-Whitney U test	0.842990
	frequency of a percentage of a tax	Mann-Whitney U test	0.123264
	frequency of online banking	Mann-Whitney U test	0.864451
	frequency of mobile banking	Mann-Whitney U test	0.939048
	frequency of text messages	Mann-Whitney U test	**0.031477****
	frequency of online platforms	Mann-Whitney U test	0.496256
	frequency of traditional banking (deposit at bank and post offices)	**Mann-Whitney U test**	**0.052990(^)**
	value of financial aid donation amount	Student's t-test	0.806870
	Value of traditional collections (cans/piggy banks)	Mann-Whitney U test	0.298867
	Value of a percentage of a tax	Mann-Whitney U test	0.153140
	Value of online banking	Student's t-test	0.574607
	Value of mobile banking	Student's t-test	0.751323
	Value of text messages	Mann-Whitney U test	**0.031477****
	Value of online platforms	Student's t-test	0.988126
	Value of traditional banking (deposit at bank and post offices)	Mann-Whitney U test	**0.007491****

$p < 0.05$ (*), $p < 0.01$ (**), $p <$ (^) accepted conditionally

Source: authors' own elaboration.

The research results suggest no statistically significant differences in the behaviour of women and men in providing financial aid donations, and the value and frequency of aid donations in all transfer channels were observed. The remaining aspects concerning the value and frequency of aid donations are differentiated by gender.

In the case of the donors' household economic standing, there are no statistical differences in the donors' behaviour from the groups below-average and average, and above-average in providing aid donations, the value of aid donations, and the value and frequency of aid donation transfers by the following transfer channels: cans/piggy banks, a percentage of tax, online banking, mobile banking

and online platforms, and the frequency of aid donations in traditional banking. The remaining aspects concerning the frequency of aid donations, the value and frequency of aid donation transfers via text messages, and the value of aid donations by way of traditional banking (a deposit at bank and post offices) are differentiated by the donors' household economic standing.

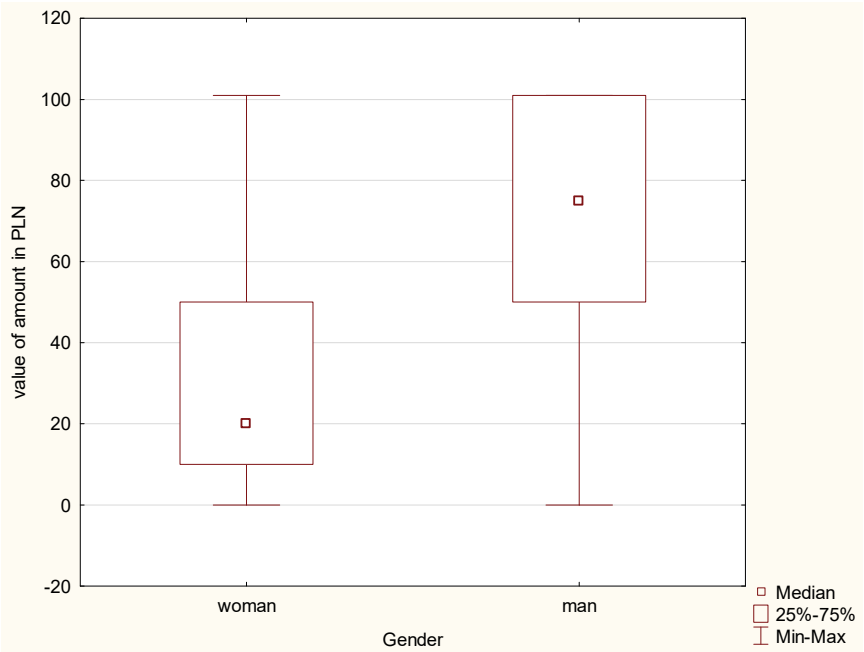
According to the collected data, gender is one of the variables that significantly distinguishes young people's behaviour with respect to charity ($p = 0.034239$). It differentiates the value of aid donations made by the donors of the different genders. It is worth noting that women declared payments of up to PLN 20 on average, while men indicated aid donations whose money amounts were almost four times higher than the amounts donated by women (Fig. 1).

As noted further, distinct differences exist in terms of gender with respect to the frequency of financial aid donations (p-value = 0.032074). Men declared providing financial aid donations more often than women and the data suggested that male donations were quarterly whereas the women donated to charity once every six months (Fig. 2).

Another feature that significantly distinguishes young people's behaviour towards charitable giving is the donors' household economic standing. It differentiates the frequency of aid donations ($p = 0.040807$), the donation frequency via transfer by text message ($p = 0.031477$), and the value of donations via text message ($p = 0.031477$) and traditional banking (a deposit at bank and post offices) ($p = 0.007491$).

Figure 1

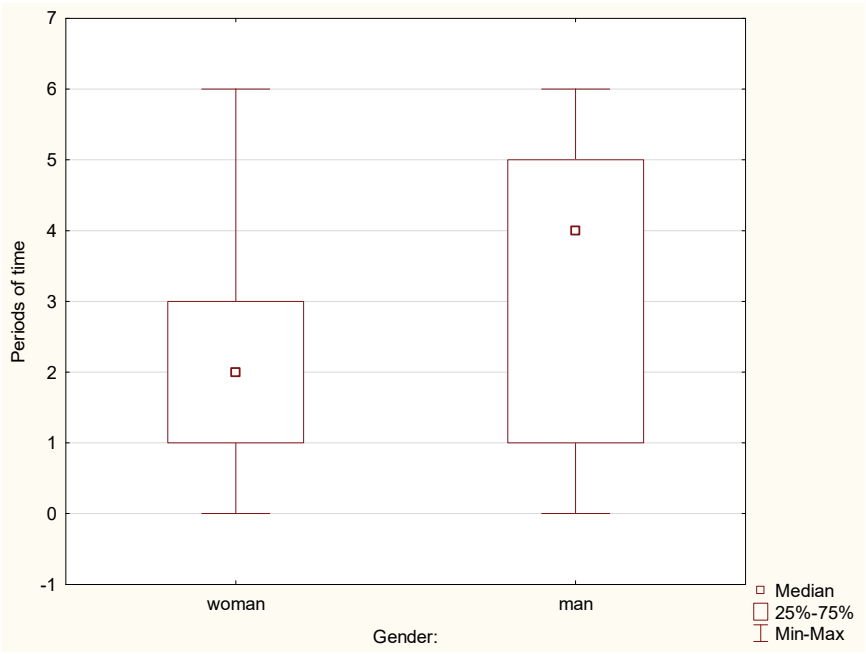
Values of aid donations in the previous 12 months according to donor gender



Source: authors' own elaboration.

Figure 2

Frequency of aid donations in the previous 12 months according to donor gender



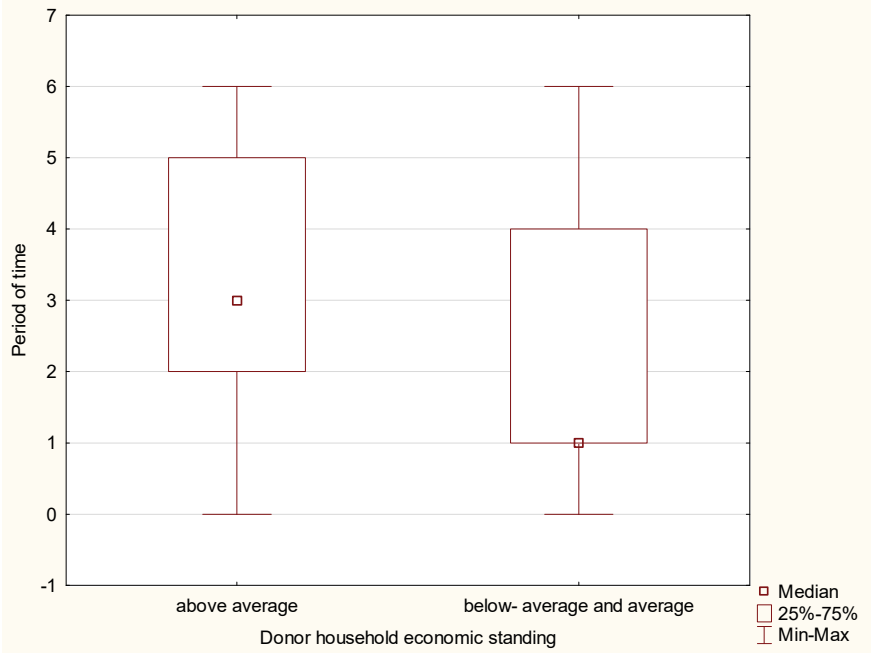
0 – not at all, 1 – once a year, 2 – once every six months, 3 – three times a year; 4 – once a quarter, 5 – once a month, 6 – more than once a month

Source: authors' own elaboration.

The above-average economic standing respondents declared that they provided financial aid more often than the second group. They donated at least three times a year compared to once a year by respondents with an average and below-average economic standing (Fig. 3).

Figure 3

Frequency of aid donation according to donor household economic standing

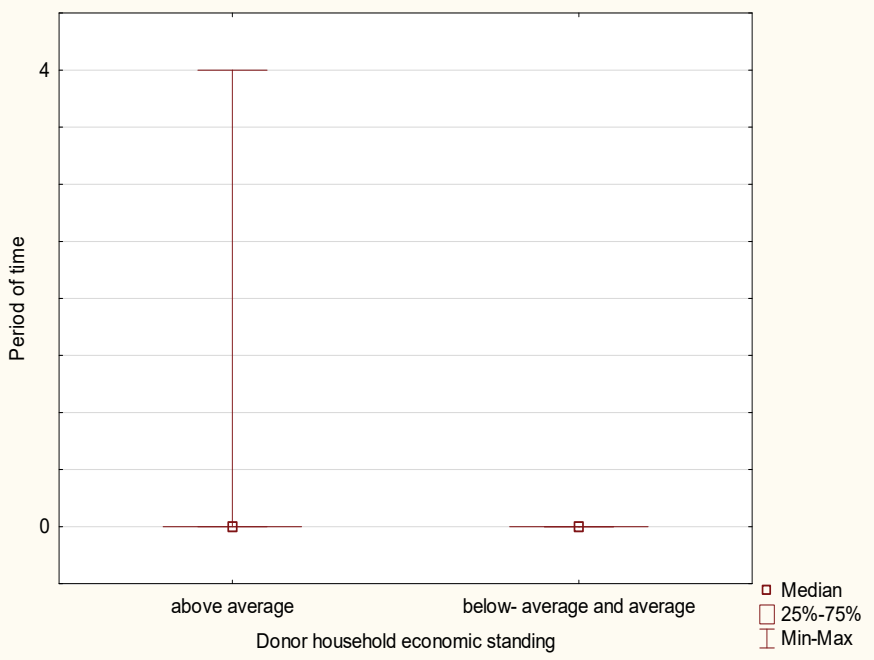


0 – not at all, 1 – once a year, 2 – once every six months, 3 – three times a year, 4 – once a quarter, 5 – once a month, 6 – more than once a month

Source: authors' own elaboration.

Figure 4

Frequency of aid donations by transfer channel by text message according to donor household economic standing



0 – not at all, 1 – once a year, 2 – once every six months, 3 – three times a year, 4 – once a quarter, 5 – once a month, 6 – more than once a month

Source: authors' own elaboration.

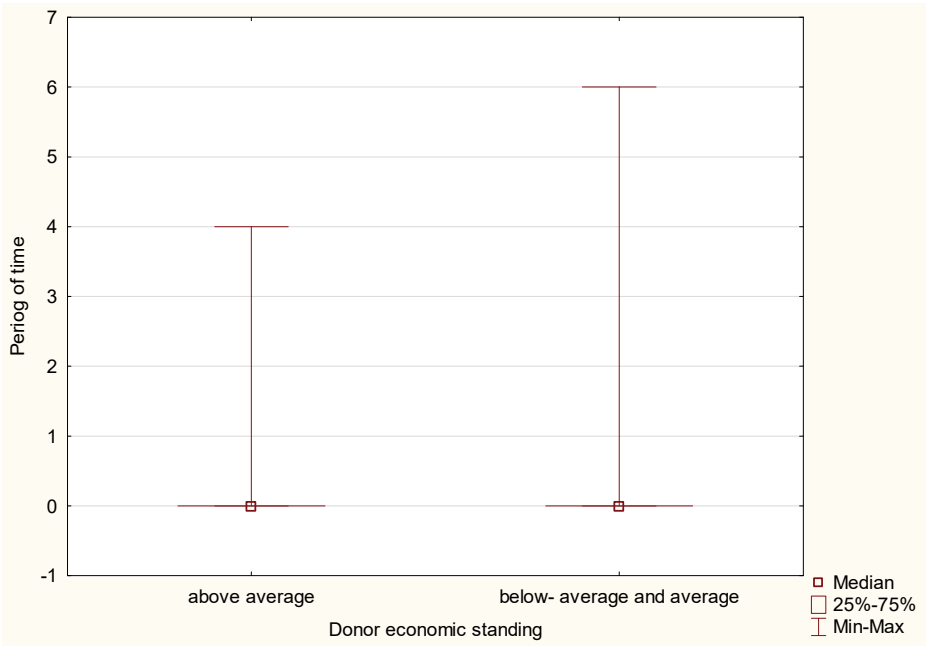
As the data show, the frequency of aid donations via text message distinguishes donors with above-average economic standing from donors with an average and below-average standing. The first group generally declared their donations via transfer channel of text message in contrast to the second group, and their donation frequency ranged from no donations in the previous 12 months to quarterly (Fig. 4).

Based on the research outcomes, in the frequency of donations transferred via traditional banking (a deposit at bank and post offices), young people with an above-average economic standing declared aid donations as having been made with a lower frequency than the other group. They use the channel up once every three months (quarterly), but respondents reporting the below-average and average economic standing donated money more than once a month (Fig. 5).

The value of aid donations is also differentiated by the respondents' household economic standing with respect to specific transfer channels such as traditional banking and text messages. As regards financial transfers via traditional banking (a deposit at bank and post offices), young people with an above-average economic standing declared having donated amounts up to PLN 50 (Fig. 6). Donors with an above-average economic standing who gave money to charity by channel of text message made donations more often than did donors with a lower economic standing, and the amounts they donated were as high as PLN 50 (Fig. 7).

Figure 5

Frequency of aid donations by transfer channel of traditional banking (a deposit at bank and post offices) according to donor household economic standing

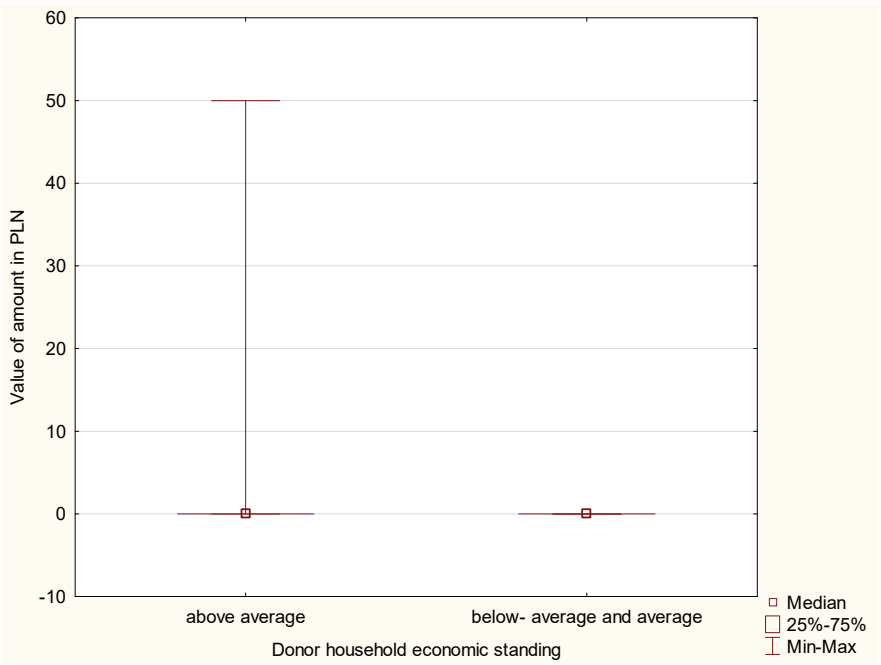


0 – not at all, 1 – once a year, 2 – once every six months, 3 – three times a year, 4 – once a quarter, 5 – once a month, 6 – more than once a month

Source: authors' own elaboration.

Figure 6

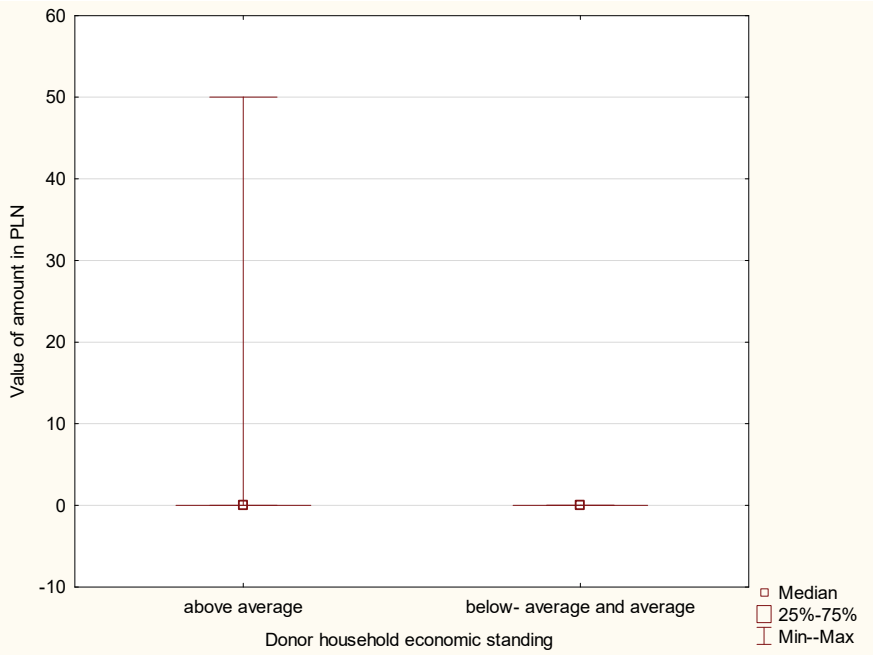
Amount of donation by transfer channel of traditional banking (a deposit of bank and post offices) according to donor household economic standing



Source: authors' own elaboration.

Figure 7

Amount donation by transfer channel of text message according to donor household economic standing



Source: authors' own elaboration.

5. CONCLUSIONS

As the research results show, most of the surveyed representatives of Generation Z declared participation in charitable activities, but a small percentage did not engage in charitable behaviour However, only about half of those survey respondents donated money to those in need. A significant percentage of the survey respondents (over 40%) engaged in charity at least once a year, and the amount of their annual donations did not exceed PLN 50. Over three-quarters of these charitable persons chose one of two transfer channels to donate money to charity, i.e., by putting money in traditional collection can and containers, and by transferring funds via online collection platforms.

The charity engagement behaviour patterns of members of Generation Z are not uniform. There are differences in the frequency and amount of the donations as well as in the specific channels of making a donation. The results suggest that factors such as gender and the economic status of the donor household differentiate the activities of Generation Z representatives. Various literature studies confirm the role of gender in providing charity. The research outcomes seem to align with previous studies conducted by Mesch et al. (2011), Bekkers and Wiepking (2011), and Lee and Jang (2017). However, in contrast to Lee and Jang's findings, the Polish respondents of Generation Z appear to donate larger amounts of money than do their female peers. Another factor influencing behaviour is donor household economic standing. In previous studies, results showed that donor wealth level relates to the amount of money donated. These research outcomes confirm, for example, the findings of Wiepking and Bekkers (2012), that greater financial resources correlate with larger donations.

Thus, the main hypothesis of the study was only partially supported, namely that gender differentiates the behaviour of young donors in terms of the value and frequency of the aid donations, and donor household economic standing differentiates the behaviour of donors in terms of the frequency of donations and the amount and frequency of donations according to the given transfer channels of making a donation.

The conclusions from the research appear particularly important for the economic practice of non-governmental organisations (NGOs) in the field of marketing. For NGOs, one of the greatest challenges lies around available resources – especially financial resources. Poland ranks low in civic engagement

in social activities, including charity in terms of personal, material, and economic involvement. As many reports show, the young generation declares itself socially engaged, sensitive to social issues and they are purported to be keenly aware of the differences and needs of various social groups. Despite the mass declaration of engagement in charity, only half of the surveyed donates money to those in need.

Generally, the frequency of engagement in providing charity seems to be the most challenging issue. Most respondents declared one-off charity involvement. The study was carried out in Poland, where, every January, Wielka Orkiestra Świątecznej Pomocy (WOŚP) conducts its one-off fund-raising campaign calling for donations, as it has done for more than 30 years. This mass fundraising initiative engages entire crowds of citizens in a national charity effort, in which the participation of young people is particularly noteworthy. Therefore, this research may indicate a coincidence between these activities and the one-off payments related to this mass fundraising. However, from the perspective of aid organisations, the evident absence among younger persons of the habit of making routine charitable donations is a significant challenge. Non-profit organisations must develop activities, e.g., in the field of social communication, that contribute to the formation, among Generation Z and the generations to follow, of a mindset of charitableness and the attendant habit of giving to people in need. It is necessary to cultivate the habit of making regular and, if at all possible, frequent donations of money even if only in small amounts, in acknowledgement of the wise and noble axiom, 'What is learned in youth will endure in old age.'

6. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study was preliminary and conducted as a pilot to verify the subject and scope of the research. The sample consisted of a selected group of Generation Z representatives, a generally homogeneous group, which may explain why some of the results appear somewhat unitary. Furthermore, the limited number of respondents could have influenced the outcomes. Due to the importance of the research problem, it is necessary to expand the sample to include a population with more diverse characteristics to confirm the pilot results.

The pilot nature of the study also means it lacks representativeness, as it focused exclusively on students from a single university. This limitation inherently excludes non-student individuals from Generation Z, a gap that should be clearly acknowledged. Future research could address this by examining potential differences in charitable attitudes and behaviours between student and non-student segments within Generation Z. Additionally, the participants in this study were students specialising in management sciences, which may further restrict the generalisability of the findings to individuals from other academic disciplines.

In the future, two research directions can be considered. First, exploring the relationships between demographic variables and declared charitable behaviour to better understand potential patterns and influences. Second, delving deeper into the phenomenon of non-participation in charitable activities, particularly as the study focused on a group of social science students – individuals who are better educated, aspiring to higher social classes, and presumably more aware of social disparities. Despite these characteristics, a significant proportion of the studied group did not engage in charitable actions. The underlying causes of this lack of engagement warrant thorough analysis and interpretation.

Due to the pilot nature of the research, several practical recommendations can be proposed. It is worth verifying whether these young people can be classified as hybrid donors, using both traditional and modern collection schemes, or exclusively modern ones. In the first case, NGOs should offer different collection channels in parallel, not limiting themselves solely to digital formats for young donors. Otherwise, non-profit organisations should focus more on online tools to collect donations.

Additionally, it may be worth exploring whether young men are more generous than women and whether they donate more frequently. If this is confirmed, NGOs should direct their activities more strongly toward young men, targeting Generation Z males with a strong, engaging message. If not, segmentation by gender may be unnecessary.

Another area of study could concern favourable channels for transferring aid. NGOs should assess whether targeting young people from better-off households is effective, as every third respondent declared belonging to this group. These individuals tend to donate larger amounts than those from

average or below-average households. Unlike the latter group, individuals with above-average economic status frequently use text messages and traditional banking. However, better-off donors using traditional banking donate less frequently than those with average or below-average economic standing. Given these findings, NGOs should consider using a broader range of channels by which to donate in order to obtain larger amounts and more frequent payments in this socio-demographic group.

Funding

The research received no funds.

Declaration of Conflicting Interests

The author declared no potential conflicts of interest with respect to the research, authorship, and publication of the article.

Declaration about the scope of AI utilization

The authors did not use an AI tool in the preparation of the article.

REFERENCES

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211

Anheier, H. K. (2014). *Nonprofit Organizations: Theory, Management, Policy* (2nd ed.). Routledge.

Aydin, H., & Aydin, C. (2022). Investigating consumers' food waste behaviors: An extended theory of planned behavior of Turkey sample. *Cleaner Waste Systems*, *3*, 100036. https://doi.org/10.1016/j.clwas.2022.100036

Badowska, S., Pangsy-Kania, S., & Grottel, M. (2024). *E-dobroczynność osób w wieku 60+ w Polsce wobec rozwoju ICT*. Wydawnictwo Uniwersytetu Gdańskiego, Gdańsk (in press).

Bekkers, R., & Wiepking, P. (2011). Who gives? A literature review of predictors of charitable giving. I – Religion, education, age, and socialization. Voluntary Sector Review, 2(3), 337–365. https://doi.org/10.1332/204080511X6087712

Dąbrowski, L. S., Środa-Murawska, S., Smoliński, P., & Biegańska, J. (2022). Rural–Urban divide: Generation Z and Pro-Environmental Behaviour. *Sustainability*, *14*(23), 16111. https://doi.org/10.3390/su142316111

Deloitte. (2024). 2024 Gen Z and Millennial Survey: Living and working with purpose in a transforming world. Deloitte Touche Tohmatsu Limited. Access: https://www.deloitte.com/global/en/issues/work/content/genz-millennialsurvey.html

Einolf, C. J. (2011). Gender differences in the correlates of volunteering and charitable giving. Nonprofit and Voluntary Sector Quarterly, 40(6), 1092–1112.

Kermani, F., & Reandi, S. T. A. (2023). Exploring the funding challenges faced by small NGOs: Perspectives from an organization with practical experience of working in rural Malawi. Research and Reports in Tropical Medicine, 14, 99–110. https://doi.org/10.2147/rrtm.s424075

Kusuma, F. P., & Arief, N. N. (2023). Proposed gamification concept to increase donor engagement for Green Fund Digital Philanthropy Platform: Case study of Greeneration Foundation. International Journal of Current Science Research and Review, 06(01). https://doi.org/10.47191/ijcsrr/v6-i1-39

Lee, C., & Jang, H. (2017). The effects of sense of community and trust in charitable organization on donation motive and attitude of adolescents. *Journal of Digital Convergence*, *15*(4), 83–89. https://doi.org/10.14400/jdc.2017.15.4.83

Liu, J., & Han, H. (2023). *Applying a modified and extended theory of planned behavior to predict blood donation intentions among Chinese university students: An empirical investigation*. Heliyon, 9(8), e18851. https://doi.org/10.1016/j.heliyon.2023.e18851

Mesch, D. J., Rooney, P. M., Steinberg, K. S., & Denton, B. (2011). The effects of race, gender, and marital status on giving and volunteering in Indiana. Nonprofit and Voluntary Sector Quarterly, 40(6), 1034–1052.

Nguyen, C., Faulkner, M., Yang, S., Williams, J., & Tong, L. (2022). Mind the gap: Understanding the gap between intentions and behaviour in the charity context. *Journal of Business Research*, 148, 216–224. https://doi.org/10.1016/j.jbusres.2022.04.044

Parker, K. A., Amissah, A. A., Deffendall, M., Pfeiffer, S. N., Adams, M., Clements, C., Scheuer, S., Guay, M., Abney, D., Ribott, M. A., & Rahman, N. (2024). Developing communication strategies to engage a new generation of donors: Fostering relationships between Gen Z and non-profit organizations. Journal of Philanthropy and Marketing, 29(1). https://doi.org/10.1002/nvsm.1829

Piliavin, J. A., Charng, H.-W. (1990). Altruism: A review of recent theory and research. *Annual Review of Sociology*, 16, 27–65.

Pittarello, A., & Kogut, T. (2022). To ask or not to ask: Enhancing donations to nonprofits by soliciting opinions upfront, rather than donations. Journal of Business and Psychology, 37, 759–773.

Sawicka, J., & Marcinkowska, E. (2023). Environmental CSR and the purchase declarations of Generation Z consumers. *Sustainability*, *15*(17), 12759. https://doi.org/10.3390/su151712759

Sepulcri, L. M. C. B., Mainardes, E. W., & Pascuci, L. (2022). Non-profit brand orientation as a strategic communication approach. International Journal of Strategic Communication, 16(4), 572–598. https://doi.org/10.1080/1553118x.2022.2058948

Singh, M., Khati, G. P. S., Tyagi, D., Sharma, K., Gupta, D., & Singh, D. (2023). Role of blockchain technology in philanthropy. International Journal for Research in Applied Science and Engineering Technology, 11(3), 129–132. https://doi.org/10.22214/ijraset.2023.49355

Syed, S., Acquaye, A., Khalfan, M. M., Obuobisa-Darko, T., Yamoah, F. A. (2024). Decoding sustainable consumption behavior: A systematic review of theories and models and provision of a guidance framework. *Resources, Conservation & Recycling Advances*, 23. https://doi.org/10.1016/j.rcradv.2024.200232

Tofighi, M., & Jackson, T. W. (2020). Environmental knowledge gap: The discrepancy between the perceptual and actual impact of pro-environmental behaviors among university students. *Journal of Public Affairs*. https://doi.org/10.1002/pa.2426

Wiepking, P., & Bekkers, R. (2012). Who gives? A literature review of predictors of charitable giving. Part two: Gender, marital status, income, and wealth. Voluntary Sector Review, 3(2), 217–245. https://doi.org/10.1332/204080512X649379

https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/true-gen-generation-z-and-its-implications-for-companies

https://www.cafonline.org/docs/default-source/updated-pdfs-for-the-new-website/world-giving-index-2023.pdf