UNIVERSITY OF TWENTE.



The Power of Persuasion: Unlocking Consumer Loyalty on **Charity Websites through Personalised Persuasive** Communication

Daphne Groenewold

Faculty of Behavioural, Management and Social Sciences, University of Twente

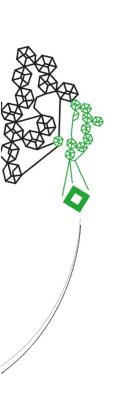
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Second supervisor: Drs. M. Tempelman

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This master thesis marks the culmination of my master's program in Communication Science at the University of Twente, following my completion of a bachelor's degree in Creative Business at Saxion University of Applied Sciences. Transitioning to this master's program allowed me to deepen my understanding of communication within dynamic and evolving areas, particularly in organisational communication and reputation, as well as digital marketing communication and design. Through this master thesis, which explores personalised persuasive communication strategies on consumer loyalty towards charity websites, I aim to contribute meaningfully to the body of research on non-profit marketing communication and the role of personalised persuasion.

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Abstract

This research investigates the effect of personalised communication strategies in fostering consumer loyalty on charity websites. This research addresses the gap in understanding how personalisation in a non-profit digital context can influence both attitudinal and behavioural loyalty, leveraging strategies such as reciprocity, commitment & consistency, and social proof. Using the Brief HEXACO Inventory (BHI), the personality traits emotionality, conscientiousness, and agreeableness are examined as moderators in the effectiveness of these strategies. The study employed an experimental between-subjects design with 217 Dutch participants which have previously contributed to a charity or expressed their willingness to contribute to a charity. The study randomly exposed participants to one of four website conditions, incorporating one of the strategies or the control condition on the website of the Dutch charity organisation 'HandicapNL'. Data are analysed through multiple regression to evaluate the moderating role of personality traits on consumer loyalty. Results showed that the main effects of reciprocity and social proof effectively influenced behavioural loyalty in the context of conscientiousness, and that conscientiousness effectively influenced both attitudinal and behavioural loyalty across all three persuasive communication strategies. While personality traits demonstrated limited moderating effects, conscientiousness showed a significant negative effect in moderating the impact of social proof on attitudinal and behavioural loyalty, and reciprocity on behavioural loyalty. The findings contribute to theoretical frameworks by extending personalisation research in the non-profit sector, emphasizing the dual importance of attitudinal and behavioural dimensions of loyalty. Practically, the study highlights the necessity of aligning persuasive strategies with donor personality profiles to enhance consumer loyalty. Despite some methodological limitations, including the reliability of the personality measures, the research highlights the potential of tailored digital engagement in non-profit-consumer relationships. Future research should further explore these dynamics using diverse methodologies and broader personality models to refine strategic personalisation approaches.

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1. Introduction

The rise of digital commerce has led organisations to engage more in online business (Gupta et al., 2023). E-commerce, the exchange of goods and services through digital platforms (Adolphs & Winkelman, 2010; Gupta et al., 2023), increasingly incorporated high levels of personalisation. This personalisation relies on customer insights (Nguyen & Hsu, 2022; Pappas et al., 2013), appeals to customers (Song et al., 2020) and strengthens organisational-customer connections (Davidavičienė et al., 2020). Charities are transitioning from traditional donation methods (i.e., face-to-face, direct mail) to digital platforms, like websites (Kenang & Gosal, 2021). Bennett (2005) and Zhang et al. (2021) emphasize understanding how website features impact users' emotions and donor behaviour, while Shatnawi and Algharabat (2018) emphasize further investigation into enhancing the online donating experience due to its emotional and personal nature.

In the past, researchers identified four personalisation types: architectural, relational, instrumental, and commercial (Fan & Poole, 2006). Commercial personalisation customizes products, services, and information to enhance sales and consumer loyalty through technology-driven segmentation, requiring constant development about individuals' preferences, interests, and behaviours (Fan & Poole, 2006). For personalised communication to be effective, it must align with audience interests (Chellappa & Sin, 2005; Song et al., 2020). These personalisation types are still relevant till this day, however there is limited research about how personalisation enhances consumer loyalty in the non-profit sector.

Persuasive profiling is closely connected to personalisation, creating personal profiles that predict influence strategies, enhancing system effectiveness (Kaptein, 2012; Kaptein et al., 2015; Oyebode et al., 2024). A person's personality traits affect the effectiveness of persuasive communication on individuals (Hirsh et al., 2012; Teeny et al., 2020) and behaviour (Chavosh et al., 2011; Teeny et al., 2020; Verplanken & Herabadi, 2001). Consequently, connecting personality traits should be a critical consideration in designing personalised persuasive communication. Data on

personality traits can be collected through customer reviews, interactions on social media, and website purchase data (Lim et al., 2022). Balancing organisational goals (customer relationship management) and consumer goals (data privacy) is crucial when using data (Gerlach et al., 2018; Treiblmaier et al., 2004). Website personalisation enhances attractiveness and increases consumer loyalty (Arora et al., 2008; Chen et al., 2021; Quach et al., 2016; Shanahan et al., 2019; Zhang et al., 2021).

Eliciting consumer loyalty is crucial for non-profit organisations as it enhances overall support through increased donations. The study of loyalty within the non-profit context is gaining significance (Buonomo et al., 2020; Sargeant & Woodliffe, 2007). As competition among charities increases, the necessity to develop consistent revenue streams becomes more important. However, achieving loyalty is increasingly difficult (Andreoni, 1990; Arslan, 2020; O'Reilly et al., 2012; Saxton et al., 2014).

Previous studies investigated the relationship between website personalisation, design, and first impressions on consumer loyalty (Chen et al., 2021; Martínez-González & Álvarez-Albelo, 2021). These studies showed that privacy concerns can diminish the positive effects of personalisation on loyalty, while design elements and initial impressions can enhance perceived website quality, thereby fostering loyalty (Chen et al., 2021; Martínez-González & Álvarez-Albelo, 2021). Additionally, previous studies examined persuasive communication strategies and their interaction with personality traits (Shahid et al., 2017; Sonnemans, 2014). Research showed that persuasive communication strategies, influence consumer attitudes and behaviour, with the effectiveness of these strategies often moderated by individuals' characteristics such as previous behaviour and personality traits. For instance, Shahid et al. (2017) and Sonnemans (2014) found that social proof, reciprocity, and commitment & consistency were most effective in influencing attitude and behaviour. Correlations have been found between social proof and agreeableness (Shahid et al., 2017), commitment & consistency and conscientiousness (Sonnemans, 2014), and between reciprocity and emotionality/conscientiousness (Shahid et al., 2017; Sonnemans, 2014).

Despite extensive research on e-commerce personalisation, little is known about how personalised persuasive communication principles impact consumer loyalty, particularly for non-profit websites, like charities. While Chen et al. (2021) and Martínez-González and Álvarez-Albelo (2021), focus on profit-oriented contexts, Shahid et al. (2017) and Sonnemans (2014) emphasize personality traits in personalised communication for non-profit purposes, but without addressing their influence on consumer loyalty and charity websites. Therefore, the research question proposed in this study is:

RQ: "What is the effect of connecting the persuasive communication strategies: reciprocity,

commitment & consistency, and social proof with the personality traits: emotionality,

conscientiousness, and agreeableness to personalise charity websites, and how does this impact

consumer loyalty?"

The proposed study contributes to several areas of research. First, it extends the literature on consumer loyalty by focusing on the non-profit sector, which has been underexplored in the context of digital engagement compared to the profit sector (Gooyabadi et al., 2023; Graça & Zwick, 2020). Additionally, existing research on consumer loyalty in the non-profit context has been primarily focused on behavioural loyalty, such as repeat purchases (Hu et al., 2024; O'Reilly et al, 2012; Sargeant & Woodliffe, 2007; Sargeant, 2008). However, for charities both attitudinal loyalty (willingness to recommend and promote) and behavioural loyalty are necessary to get a comprehensive understanding of consumer loyalty (Behnam et al., 2020; O'Reilly et al, 2012). By examining both dimensions, this study aims to provide a more comprehensive understanding of what drives consumer loyalty in the non-profit sector. Secondly, this study integrates personality psychology into the examination of personalised persuasive communication. Previous research has shown that personality traits moderate the effectiveness of persuasive appeals (Hirsh et al., 2012; Teeny et al., 2020), but little is known about how these traits interact with persuasive strategies in the

context of charity websites. By employing the HEXACO model of personality (Lee & Ashton, 2004), this study offers insights into how personality traits such as emotionality, conscientiousness, and agreeableness shape consumers' responses to persuasive messages. This offers a holistic view of how personalised persuasion can enhance consumer loyalty in the non-profit sector.

This research question will be studied using an online experimental between-subjects design to assess the effect of the three personalised persuasive communication strategies on consumer loyalty towards charity websites.

2. Theoretical Framework

2.1 Consumer loyalty towards charities

Consumer loyalty represents a prevalent and relationship-oriented marketing strategy employed by organisations to cultivate, develop, and sustain connections with their customers (Byoungsoo, 2019; Toufaily et al., 2013). Consumer loyalty is a customer's commitment to maintain a stable relationship with an organisation, demonstrated through repeated visits and purchases of online products or services via the organisation's website as their preferred choice among alternatives (Rane et al., 2023; Toufaily et al., 2013). By fostering robust associations between consumers and the organisation, firms aim to retain their customer base and enhance sales revenues (Uncles et al., 2003). For non-profit organisations, cultivating loyalty among their supporters is crucial for enhancing overall support, leading to greater donations of time and funds (Sargeant & Woodliffe, 2007).

Loyalty is classified into three categories: attitudinal, behavioural, and composite (Rundle-Thiele & Bennett, 2001). Attitudinal loyalty refers to the psychological commitment and advocacy behaviours, such as spreading positive word of mouth and recommending the organisation to others. Behavioural loyalty focuses on tangible actions, like the willingness to repeat donations, intention to donate, and maintain ongoing support for the charity (Yi, 1990). Composite loyalty integrates attitudinal and behavioural dimensions (Rauyruen & Miller, 2007). Previous research in the non-profit sector, particularly charities, has primarily focused on behavioural loyalty (O'Reilly et al, 2012; Sargeant & Woodliffe, 2007; Sargeant, 2008). However, O'Reilly (2012) expanded this view by incorporating attitudinal dimensions, and therefore used composite loyalty. Previous research by Day (1969) proposed that a comprehensive understanding of consumer loyalty necessitates the integration of both dimensions. Researchers supported, and still support this view, arguing that focusing solely on behavioural loyalty is insufficient for accurately distinguishing levels of consumer loyalty (Baldinger & Rubinson, 1996; Bloemer & Kasper, 1995; Cachero-Martínez & Vázquez-Casielles, 2021; Jahn & Kunz, 2012; Saini & Singh, 2020), also in the non-profit sector (Fernandes & Aires de

Matos, 2023). It can be argued that incorporating behavioural and attitudinal loyalty measures can give a comprehensive understanding of consumer loyalty on charity websites. Therefore, this study adopts composite loyalty to measure consumer loyalty.

Researchers have examined the influence of relational variables on online consumer loyalty, with satisfaction, trust, and commitment identified as primary determinants (Sargeant & Lee, 2004; Toufaily et al., 2013). Psychological variables play a significant role in fostering online consumer loyalty (Ponnavolu, 2000). Although, numerous studies examine the impact of individual aspects and their effect on online loyalty, elements related to the consumer, such as demographic profiles and identity, remain underexplored in the literature and warrant further investigation (Toufaily et al., 2013).

Using websites as the primary point of interaction allows organisations to differentiate themselves by adding value to customers. Consequently, websites frequently serve as platforms for implementing personalisation techniques (Sonnemans, 2014). Arora et al. (2008), Chen et al. (2021) and Toufaily et al. (2013) indicate that website personalisation significantly affects online consumer loyalty. Personalised content effectively engages customers, encourages them to explore online materials further, reducing information overload, and aiding in decision-making processes (Tam & Ho, 2005). Organisations commonly employ personalisation strategies on their websites, including anthropomorphized elements and recommendation systems (Adolphs & Winkelman, 2010; Wu et al., 2003). Organisations utilise customization strategies to achieve specific persuasive objectives. These personalised, persuasive communication efforts are designed to positively impact customer behaviour (Shahid et al., 2017) and enhance consumer loyalty. By customizing online communication and persuasive messages based on individual interests and sensitivities, organisations can effectively promote their products (Shahid et al., 2017).

2.2 Personalised persuasive communication strategies

Persuasive communication has been an extensively studied subject by scholarly in the past. The concept was initially developed by Marshall and Mill, who posited that individuals could be

influenced to make decisions or take actions when information is presented in a persuasive way (Pellegrino, 2024). This foundational idea has since evolved, with various researchers contributing to the field, including Cialdini (2001). Cialdini (2001) identified six fundamental principles of persuasive communication: reciprocity, scarcity, consistency, authority, social proof, and liking (sympathy). Over recent decades, the application of persuasive communication has significantly expanded due to the rise of digital channels, such as social media and websites. These platforms have transformed the way persuasive strategies are implemented, allowing for more targeted, interactive, and widespread dissemination of persuasive messages, thereby increasing potential impact on consumer behaviour and decision-making (Pellegrino, 2024). Tailoring specific elements of communication to match the recipient's unique characteristics is widely regarded as one of the most credible and effective methods for improving persuasion (Carpenter, 2012; Noar et al., 2007; Petty et al., 2000; Rothman et al., 2020). This suggests that persuasive communication strategies are more successful when personalised. Organisations implement personalisation strategies on their websites to enhance user experience and achieve persuasive communication goals, fostering consumer loyalty (Adolphs & Winkelman, 2010; Shahid et al., 2017; Wu et al., 2003). This study examines the application of personalised persuasive communication strategies, focusing on how these strategies, when integrated into charity websites, can influence consumer loyalty.

2.2.1 Reciprocity

Reciprocity posits that individuals tend to return favours, whether requested or not, and to compensate equally for what they have received (Badrinarayanan & Laverie, 2013; Cialdini, 2001; Cialdini & Goldstein, 2004). Failure to reciprocate may lead to negative emotions, such as guilt (Dahl et al., 2005; Palmatier et al., 2009), which may lead to reciprocate a greater return than obtained (Cialdini, 2007). Reciprocity extends beyond interpersonal relationships to interactions between consumers and organisations (Goldstein et al., 2007), requiring different approaches to maximize the intention to reciprocate (Antón et al., 2013). Previous research studied the use of reciprocity in a non-profit context (Shahid et al., 2017; Sonnemans, 2014) and specifically in a charity context (Liu & Hao,

2017; Liu, 2018). Liu and Hao (2017) conducted a study on the role of reciprocity in charitable giving, concluding that modern societies are structured around diverse forms of reciprocity. Their findings suggest that recognizing and integrating reciprocity norms could enhance fundraising efforts, thereby enabling charitable organisations to more effectively encourage donations. Alslaity and Tran (2020) studied the influence of personality traits on recommender system users' vulnerability towards persuasive communication principles, and found that personalising persuasive communication principles, such as reciprocity, improved their persuasiveness. The findings show that analysing personality traits alongside the specific application domain amplifies their impact. Organisations can effectively incorporate reciprocity techniques in their website design by offering visitors free tools or services without requiring any immediate reciprocation (Schumann et al., 2014; Tu & Lu, 2009). This approach fosters goodwill and encourages future engagement from users. In commercial contexts, gifts perceived as having economic, functional, or social value are more appreciated (Antón et al., 2013). Loyalty programs utilise reciprocity to establish mutual exchanges between customers and organisations (Mathies & Gudergan, 2012). Acknowledging and incentivizing reciprocal behaviours strengthen these bonds, enhancing customer loyalty and influencing purchasing decisions. Negative reactions arise when communication errors breach reciprocity norms (Ku et al., 2018). Therefore, it is argued that incorporating reciprocity into persuasive communication may effectively increase consumer loyalty.

2.2.2 Commitment & consistency

Commitment & consistency suggests that individuals strive to align their behaviour with previously expressed statements, particularly in the presence of others. This tendency is rooted in a desire to maintain a coherent self-image and avoid perceptions of inconsistency (Cialdini, 2001; Cialdini & Goldstein, 2004). Research suggests that individuals who consistently uphold their opinions receive more favourable evaluations (Suh, 2002), as consistency fosters predictability and stability (Swann et al., 1992), influencing individuals' expressions of preferences (Gopinath & Nyer, 2009). Loyalty has been defined by Oliver (1999) as "a deeply held commitment", underscoring its central role in long-

term relationships. Loyalty inherently involves a commitment, which refers to an implicit or explicit promise to consistently sustain a relationship over time (Wetzels et al., 1998), reinforcing the interconnectedness of commitment and loyalty (Gundlach et al., 1995). Moreover, the research of Cuesta-Valiño et al. (2020) supports the notion that commitment acts as a precursor to loyalty. Cialdini (2007) identified three primary motives behind the tendency to act consistently: efficiency in decision-making, the cultural valuation of consistency as a desirable trait, and its role as a psychological defence mechanism. Previous research has explored the role of commitment & consistency in a non-profit context (Shahid et al., 2017; Sonnemans, 2014), and in a charity context, demonstrating their influence on donor retention and loyalty (Liu, 2018; Naskrent & Siebelt, 2011; Sargeant & Woodliffe, 2017). Moreover, Kaptein et al. (2015) state that the effect of persuasive communication principles may vary based on individuals' differences. Alslaity and Tran (2020) found that personalising the principle of commitment & consistency improved their persuasiveness. Commitment & consistency are utilised in marketing tactics, such as loyalty programs and subscription models. By getting consumers to make small commitments, organisations can build a path towards greater loyalty and consistent purchasing behaviour (Khamitov et al., 2019). Consistent marketing communications enhance consumer trust and loyalty (Melewar et al., 2017). Organisations can employ these principles in digital environments by reminding users of past interactions, such as previously viewed products, thereby subtle reinforcing prior commitments. When customers perceive that they have voluntarily made this commitment, especially if it aligns with their personal goals, the probability of subsequent behaviour consistent with the commitment increases. This effect is strengthened if the commitment is made actively, publicly, and with significant effort. Encouraging minor initial engagements and non-binding commitments, such as newsletter subscriptions or petitions, can foster continued participation, ultimately leading to increased consumer retention and engagement (Halbesma, 2017). Therefore, it can be suggested that the principle of commitment & consistency may effectively increase consumer loyalty.

2.2.3 Social proof

Social proof is rooted in the tendency of individuals to adopt the actions or thoughts of others who are like them. This phenomenon involves individuals seeking cues from others' behaviours or past actions to assess the accuracy of their own opinions and choices (Cialdini et al., 1999; Cialdini, 2001; Cialdini & Goldstein, 2004). Key influencers, such as friends and family, significantly impact attitudes towards online personalisation (Lee & Park, 2009). Techniques that highlight the previous actions of others can persuade individuals to adopt specific behaviours (Cialdini, 2001). A person's intention to engage in a certain behaviour is influenced by subjective norms, which are shaped by the individual's normative beliefs and their motivation to comply with those beliefs (Ajzen & Fishbein, 1975). Previous research by Shahid et al. (2017) and Sonnemans (2014) studied the use of social proof in a non-profit context, and Keijzer (2015), Pascual et al. (2021) and Quang Le et al. (2021) specifically in a charity context. Keijzer (2015) found no significant correlation between social proof in charity advertisements and donation intentions, potentially due to the anonymity of online interactions. However, personalised social proof may enhance its effectiveness (Keijzer, 2015). Individual differences also affect the impact of persuasive communication, with personalised approaches proving more effective (Alslaity & Tran, 2020; Sonnemans, 2014). Cialdini (2016) proposed two elements enhancing the effectiveness of social proof: validity and feasibility. Validity refers to the credibility of observed behaviours, while feasibility indicates that actions performed by similar individuals appear more achievable, increasing the likelihood of adoption. Therefore, it can be argued that the principle is particularly influential in situations of uncertainty, as individuals rely on the behaviour of comparable others for guidance (Cialdini, 2007). Organizations can leverage social proof by showcasing consumer behaviours, such as product purchases or customer testimonials, to encourage similar engagement. These techniques can be applied effectively in website design (Sundar et al., 2009). User-generated content, such as reviews and ratings, enhances trust and fosters consumer loyalty (Schubert & Ginsburg, 2000). Thus, embedding social proof could be an effective strategy to foster consumer loyalty.

This study examines the degree to which consumers prefer personalised persuasive communication over neutral communication. Neutral communication refers to information that is non-personalised and lacks any customization based on consumer-specific data, such as preferences, behaviours, demographics, or prior interactions (Poriya et al., 2014). It presents general, unbiased information intended for a broad audience, and it does not attempt to influence individual consumer responses by appealing to personal needs or preferences (Poriya et al., 2014).

2.3 Personalisation based on personality traits

Personalisation relies on consumer data (Nguyen & Hsu, 2022; Pappas et al., 2013), shaping personalised websites. Each individual possesses a unique combination of traits, and attitudes, known as personality. Therefore, incorporating personality traits might be a good approach for implementing personalisation on charity websites, because consumers make purchases which reflect their personality (Ebert et al., 2021; Sarker et al., 2013). Marketers need to recognise that personality traits influence consumer behaviour (Ebert et al., 2021; Sarker et al., 2013), this allows them to customise their communications to be more related and engaging for their audience by considering the traits that define them. Alslaity and Tran (2020) found that personality traits influence the responses of consumers to the persuasive communication principles. It is crucial to recognise that not all persuasive principles are suitable for every customer. Ajzen (2005) suggests that individual differences, such as personality traits might influence attitudes and purchasing behaviour (Kumar & Chakrabarti, 2023; O'Reilly, et al., 2012). Personality traits are typically described as consistent patterns of beliefs, emotions, and behaviours that express consistent tendencies in how individuals respond to specific situations. These traits shape the way individuals act across various contexts, exhibiting stability over time (Roberts, 2009). In personalised marketing, these traits could explain why certain strategies are more effective for some individuals than others. Hirsh et al. (2012) examined the impact of adapting persuasive communication to personality traits, finding that messages tailored to these traits are more effective, suggesting that aligning persuasive communication with individual personality traits enhances marketing communication. This study

explores consumer personality traits, using the HEXACO model of personality, and their influence on the effectiveness of personalised persuasive communication strategies and consumer loyalty.

HEXACO offers a comprehensive framework with fewer limitations than other models, like the Big

Five (Lee & Ashton, 2004; Zettler et al., 2020). The HEXACO model of personality offers greater

explanatory power compared to the Big Five personality model. Research has shown that the

HEXACO facets account for unique variation in various important outcome measures that are not fully explained by the Big Five (Zettler et al., 2020).

2.3.1 Emotionality

Emotionality encompasses an individual's susceptibility to emotions and sensitivity, including aspects such as sentimentality, anxiety, dependence, and fearfulness (Lee & Ashton, 2004). Individuals high in emotionality often rely heavily on others for moral support, often experiencing heightened anxiety during stressful situations and demonstrating significant empathy towards others. These individuals are typically more vulnerable, sensitive, and form strong emotional attachments (Ashton et al., 2014). Individuals low in emotionality exhibit greater emotional stability, rarely experience stress or anxiety, and show minimal dependence on others for moral support. They are generally less sentimental and do not form emotional bonds as easily. While there is limited research on the direct relationship between emotionality and prosocial behaviour, individuals high in this trait are likely to show empathy toward those in need, particularly in non-profit contexts, due to their heightened sensitivity to others' emotions (Lim et al., 2020). Zettler et al. (2020) found that emotionality is associated with the area of insecurity. Insecurity includes beliefs, emotions, and behaviours associated with an individual's tendency to avoid rather than confront perceived threats. This includes stressful environments and situations where individuals may experience anxiety or worry about potential outcomes. Social proof is anticipated to have a positive correlation with emotionality, as they rely on moral support and form strong emotional attachments (Ashton et al., 2014). Additionally, reciprocity is anticipated to have a positive relationship with emotionality, as those with high emotionality scores are prone to anxiety in unpredictable situations (Lee & Ashton, 2004). Reciprocity can alleviate this unpredictability by offering benefits.

The anticipated relationships between emotionality and the persuasive communication strategies have led to the formulation of the following hypotheses:

H1a: The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high emotionality compared to those with low emotionality.

H1b: The effect of social proof on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high emotionality compared to those with low emotionality.

2.3.2 Conscientiousness

Conscientiousness, is characterized by traits such as competence, striving for achievement, deliberation, order, and self-discipline (White et al., 2017). It is measured through prudence, diligence, perfectionism, and organisation, and denotes individuals who prefer order in their environment and evaluate options in detail (Lee & Ashton, 2004). They tend to be accurate and thorough in their action and are careful, deliberate decision-makers. Their conscientious nature drives them to strive for perfection and maintain a structured approach to tasks and responsibilities (Lim et al., 2020). Highly conscientious individuals are less susceptible to certain persuasive strategies. Their inclination to carefully assess options suggests a reduced sensitivity to persuasion (Shahid et al., 2017). Individuals low in conscientiousness tend to be unorganized, avoid challenging tasks, and put less thought into decision-making. In contrast, those high in conscientiousness are more likely to engage in prosocial behaviour if it aligns with the expectations of responsible citizenship (Omoto et al., 2010) or if it is a part of societal norms regarding helping others (Jensen-Campbell et al., 2002). Zettler et al. (2020) found that conscientiousness is linked to the domain of duty. Duty refers to cognitive, emotional, and behavioural tendencies associated with an individual's

inclination to plan, organize, and undertake tasks as opposed to seeking immediate gratification. This concept is exemplified in situations where individuals prioritize learning or working to achieve goals rather than yield to the temptation of pursuing immediate desires. Those with a strong sense of duty resist distractions and invest the necessary effort to accomplish long-term objectives, reflecting a disciplined approach to goal-directed behaviour (Zettler et al., 2020). Reciprocity is predicted to be the most effective strategy for individuals scoring high on conscientiousness, as it offers tangible benefits (Lee & Ashton, 2004). Additionally, it is expected that conscientiousness aligns with commitment & consistency, as individuals high in conscientiousness prefer order in their environment (Lee & Ashton, 2004).

The anticipated relationships between conscientiousness and the persuasive communication strategies have led to the formulation of the following hypotheses:

H2a: The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high conscientiousness compared to those with low conscientiousness.

H2b: The effect of commitment & consistency on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high conscientiousness compared to those with low conscientiousness.

2.3.3 Agreeableness

Agreeableness encompasses individuals inclined to reach agreements, show sympathy to others, and are prepared to trust others, even If they have been wronged by them. It encompasses traits like patience, forgiveness, gentleness, and flexibility (Lee & Ashton, 2004). Agreeableness reflects an individual's level of resilience, generosity, impatience, and desire to compromise in order to preserve social harmony (White et al., 2017). Individuals high in agreeableness tend to be cooperative, altruistic, nonjudgmental and trusting (Lee & Ashton, 2004; McCrae & Costa, 1999). Individuals low in

agreeableness tend to be judgmental, easily irritated, and are critical of others (Lim et al., 2020). Multiple studies found a significant relationship between prosocial behaviour and agreeableness (Graziano et al., 2007; Graziano & Habashi, 2015; Habashi et al., 2016). The term 'agreeableness' is linked to words such as "sympathetic", "helpful", and "generous", reinforcing the notion that this personality trait is closely associated with prosocial tendencies (Goldberg, 1992; Graziano et al., 1998). Prior research found out that agreeableness is linked to the domain of obstruction, which encompasses emotions, thoughts, and behaviours that align with an individuals' tendency to be forgiving. For example, when faced with criticism, individuals may either strive to resolve the conflict calmly or respond with aggression. Similarly, in situations where individuals could punish those who have wronged them, some may demonstrate forgiveness, while others may pursue retribution (Zettler et al., 2020). Individuals high in agreeableness strive for harmony, thereby abstaining friction. Therefore, it is expected that individuals high in agreeableness align with commitment & consistency (Lee & Ashton, 2004; White et al., 2017). Similarly, it is anticipated that agreeableness aligns with reciprocity because their gentle and sympathetic characteristics proposes an eagerness to reciprocate an act of kindness (Goldberg, 1992; Graziano et al., 1998; Lee & Ashton, 2004). Additionally, agreeableness is predicted to correlate positively with social proof, as individuals with this trait are empathetic and receptive to others' opinions and sentiments (Ajzen, 2005; Lee & Ashton, 2004).

The anticipated relationships between agreeableness and the persuasive communication strategies have led to the formulation of the following hypotheses:

H3a: The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness compared to those with low agreeableness.

H3b: The effect of commitment & consistency on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness compared to those with low agreeableness.

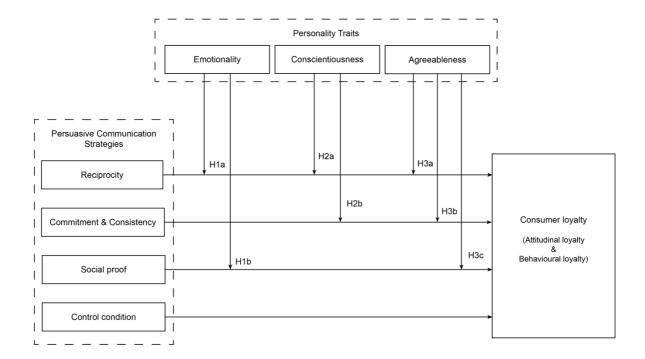
H3c: The effect of social proof on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness compared to those with low agreeableness.

2.4 Conceptual model

The conceptual model used in this study can be found in Figure 1.

Figure 1

Conceptual model for measuring consumer loyalty.



3. Research design and methodology

This research utilises an experimental between-subjects design to investigate the effect of the personalised persuasive communication strategies, reciprocity, commitment & consistency, and social proof, on consumer loyalty towards charity websites. This study explores the moderating role of the personality traits, emotionality, conscientiousness, and agreeableness in shaping the impact of personalised strategies.

3.1 Research design

This study employed experimental research because it supports cause-effect relationships and therefore allows for a detailed examination of the effect of the variables (Norris et al., 2012; Stoner et al., 2022). Stoner et al. (2022) highlight that experimental designs are valuable in consumer behaviour research as they ensure control over extraneous variables, thus enhancing internal validity. A between-subjects design is employed, as it offers greater reliability in comparing multiple treatments than a within-subjects design (Koschate-Fischer & Schandelmeier, 2014; Viglia & Dolnicar, 2020). This approach mitigates potential order effects and eliminates the influence of learning or carryover, given that each participant is exposed to only a single experimental condition (Koschate-Fischer & Schandelmeier, 2014; Viglia & Dolnicar, 2020). Additionally, according to Viglia and Dolnicar (2020), experiments in digital contexts, such as websites, offer high external validity, as they often reflect real-world settings where consumers interact with marketing stimuli.

This study employed a single factor design with four conditions and a moderator. The four conditions consist of a control condition and the three persuasive communication principles, reciprocity, commitment & consistency, and social proof. The control condition was included to assess differences across conditions.

3.2 Preliminary study

A preliminary study was conducted to evaluate the appropriateness of the selected indicators and scales, as well as to enhance the validity and reliability of the stimulus materials and the

questionnaire. The preliminary study consisted of individual interviews including a Thinking-aloud method. A total of 10 participants participated, which were friends, family members and colleagues of the researcher with different educational levels (University education, higher professional education, and vocational education), and in different age groups (22 till 58 years).

3.2.1 Study design

The preliminary study started with questions regarding their prior loyalty towards charities, to make sure the sample of this study did not have prior loyalty to the charities chosen in this research. Furthermore, this preliminary study employed a qualitative approach using the Thinking-aloud method, where participants verbalized their thought process while completing the questionnaire's tasks (Gillam et al., 2008). This method allows for the identification of potential issues with the survey's language, structure, or content, as it provides real-time insights into participants' experiences and reasoning (Lewis, 1982). During the preliminary study participants randomly interacted with eight different charity websites out of 16, with each combination of charity and condition being unique. The persuasive communication strategies were presented on mid-sized Dutch charity websites, which are moderately known charity organisations that are less likely to elicit strong pre-existing attitudes or loyalties among participants as opposed to well-known charities, reducing potential biases (Hassan Ali et al., 2023). Additionally, unknown charities might lack the familiarity needed to trigger genuine engagement or persuasion in participants as they are less likely to donate to charities which they rank lowest (Fede et al., 2021). Charities are considered mid-sized when their annual income is between 5 to 20 million (Goede Doelen Nederland, 2022). To decide which Dutch charity website would be used during this research, four distinct mid-sized charity websites have been tested during the preliminary study. The selected charity organisations for this study were 'Dierenlot' (Animals), 'ALS Nederland' (Health), 'Edukans' (International aid & human rights), and 'HandicapNL' (Well-being) (Goede Doelen Nederland, 2022). At the end of the questionnaire, participants were presented with manipulation check questions to assess if they accurately identified the persuasive strategies on the charity websites. Additionally, after finishing the Thinking-aloud

method, participants were asked to evaluate the charity websites by identifying which of the persuasive communication strategies they had seen in the questionnaire and which strategies they think are most appropriately aligned with each website. Furthermore, they were asked to rank the charity organisations according to their likelihood of donating, from most likely to least likely.

3.2.2 Results

The results of the preliminary study are presented in Appendix A, and the stimulus materials used are presented in Appendix B. The results show that the majority of the participants had prior loyalty towards the charities 'ALS' and 'Dierenlot'. The responses during the Thinking-aloud method also demonstrated strong prior attitudes towards these charities. To avoid bias, these charities were excluded from further study. In contrast, participants showed neither a highly positive response nor a highly negative response towards 'Edukans' and 'HandicapNL'. However, participants expressed greater scepticism towards 'Edukans', largely due to its focus on providing aid in third-world countries. Based on these findings, the decision was made to proceed with 'HandicapNL' as the focal charity, as it elicited minimal influence from pre-existing attitudes and generated feedback primarily on website content rather than on the charity itself. Participants reviewed the content of the charity websites, providing feedback on reciprocity, social proof, and commitment & consistency. For reciprocity, they found the gift (Rijksmuseum tickets) excessive and suggested mission-aligned alternatives. Social proof was well-received, but participants recommended adding photos of charity members to show tangible donation impact. Reactions to commitment & consistency were mixed; some liked the 'welcome back' message, while others found it inappropriate without prior interaction. These insights guided several modifications (see 3.2.3 Stimulus materials). The manipulation checks were adjusted as some participants misunderstood them, believing they should reference the charity rather than the strategy. These questions were clarified to improve accuracy. The results of the manipulation checks showed that the strategies presented on the website of 'HandicapNL' were recognised most accurately. This could be due to their unfamiliarity with the

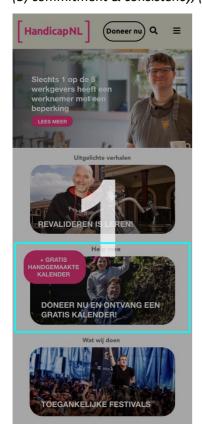
charity, which prompted them to focus more attentively on the website's content. Additionally, some modifications regarding loyalty-related questions were necessary due to clarification issues.

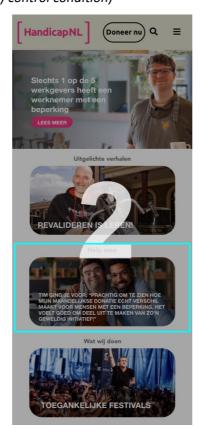
3.2.3 Stimulus materials

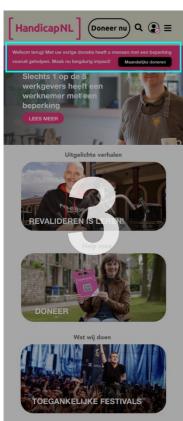
The first strategy, reciprocity, was implemented by informing participants that they would receive a gift upon donating. The gift was adjusted to a smaller, mission-aligned item. The gift consisted of a calendar handmade by individuals supported by the charity, reflecting the charity's mission. Social proof was also modified to ensure that the website prominently displays a clear image of individuals within the charity who have benefited from donations, reinforcing the connection between contributions and their impact. Commitment & consistency has been operationalized by reminding participants of their prior interactions with the charity. They saw a welcome back message which states that they have donated in the past and if they would like to keep donating. Additionally, a login icon was added to clarify that this strategy applies only to scenarios involving prior interactions with the websites. The stimulus materials used in the questionnaire can be found in Figure 2.

Figure 2

Final stimulus materials summary of HandicapNL (well-being) website ((1) reciprocity, (2) social proof, (3) commitment & consistency, (4) control condition)









3.3 Research measurement

The dependent variable consumer loyalty was assessed through both attitudinal loyalty and behavioural loyalty dimensions (Cachero-Martínez & Vázquez-Casielles, 2021; Jahn & Kunz, 2012). Attitudinal loyalty was measured using a seven-point Likert scale that ranges from 1 (strongly disagree) to 7 (strongly agree) and consisted of five items, which were adapted from the research of Cachero-Martínez & Vázquez-Casielles (2021) and Jahn & Kunz (2012). Attitudinal loyalty was measured through behavioural intention and word-of-mouth. Behavioural loyalty was measured through donation intention (Ahmad & Akbar, 2023; Keijzer, 2015; Yi, 1990). The component behavioural loyalty was measured using a seven-point Likert scale that ranges from 1 (strongly disagree) to 7 (strongly agree), and consisted of four items, which were adapted from the research of Ahmad & Akbar (2023) and Jahn & Kunz (2012) to a donation context. High scores on the consumer loyalty measure would suggest a strong likelihood of loyalty, whereas low scores would indicate a lower likelihood of loyalty. The attitudinal and behavioural loyalty items were translated from English to Dutch by the researcher and validated by another researcher by translating the items back from Dutch to English. The validity of the scales for attitudinal and behavioural loyalty were evaluated. To confirm the validity of the attitudinal and behavioural loyalty measures, a factor analysis was conducted. The results supported a two-factor solution as sufficient to represent the data, with a chisquare statistic, ($\chi^2 = 51.28$, df = 19, p < .001), indicating an adequate model fit. The two factors displayed a clear distinction in item loadings, with Factor 1 explaining 35.1% of the variance, and Factor 2 explaining 33.1%. Together, the two factors accounted for 68.2% of the cumulative variance, providing evidence of the measures' construct validity. An overview of the items and factor loadings of attitudinal and behavioural loyalty can be found in Table 1.

Table 1Overview of the dimensions and items measuring consumer loyalty and their factor loadings

Dimension	Items	Factor 1	Factor 2	α
Attitudinal loyalty	5			.91
I will say positive things about this charity to other people		0.56	0.46	
I will recommend this charity to family, friends, or acquaintances		0.71	0.45	
who ask me for advice				
I will encourage others to look into the charity		0.82	0.26	
I will introduce this charity to other people		0.74	0.42	
I will encourage others to donate to this charity		0.74	0.40	
Behavioural loyalty	4			.89
I will be likely to donate to this charity		0.34	0.87	
I will consider donating to this charity		0.39	0.70	
I will remain loyal to this charity in the future		0.44	0.55	
I will donate to this charity		0.38	0.79	

In Table 1 the Cronbach's alpha is mentioned, which indicates high internal consistency for both scales. Both values exceed the widely accepted threshold of α = .70, suggesting that the scales are reliable for capturing these constructs (Nunnally & Bernstein, 1994).

Participants' personality traits were measured using the HEXACO model of personality and is examined for their moderating influence on the relationship between persuasive communication strategies and consumer loyalty. Specifically, the study focused on the three personality traits emotionality, agreeableness, and conscientiousness. These personality traits were assessed using the Brief HEXACO Inventory (BHI), which evaluated each trait through four items (De Vries, 2013). Despite the brevity of this measurement, it has demonstrated strong convergent validity with only a modest reduction in overall validity (De Vries, 2013). The BHI was chosen over longer versions of the HEXACO Inventory, which include more items, primarily due to time constraints. Reducing the length of the questionnaire was necessary to minimize the risk of participants not finishing the questionnaire. De Vries (2013) presents in his study an official English and Dutch version of the BHI. The translation of the BHI has been validated by translating the items and translating them back through a professional

Dutch and English language translator. The Dutch and English version of the BHI have almost identical psychometric properties. The statements used to measure personality traits were presented on a five-point Likert scale that ranges from 1 (strongly disagree) to 5 (strongly agree). An overview of the items used to measure the personality traits can be found in Table 2.

Table 2Overview of the items measuring the personality traits

Personality traits	Items	De Vries (2013) SD		This study SD		Factor	α
		Men	Women	Men	Women		
Emotionality	4	0.54	0.54	0.53	0.56		.43
I am afraid of feeling pain						0.30	
I worry less than others						0.74	
I can easily overcome difficulties on my own						0.18	
I have to cry during sad or romantic movies						0.42	
Agreeableness	4	0.56	0.51	0.53	0.56		.40
I remain unfriendly to someone who was						0.61	
mean to me							
I often express criticism						0.38	
I tend to quickly agree with others						0.23	
Even when I'm treated badly, I remain calm						0.29	
Conscientiousness	4	0.59	0.54	0.58	0.66		.58
I make sure that things are in the right spot						0.54	
I postpone complicated tasks as long as						0.41	
possible							
I work very precisely						0.69	
I often do things without really thinking						0.42	

As shown in Table 2, the reliability of the personality traits falls well below the 0.70 threshold, suggesting that the constructs are not reliably measured by these scales. Consequently, only one item per construct was retained for further analyses. The selected items were chosen based on their alignment with the persuasive communication strategies and their theoretical ability to capture the

essence of the personality trait. For emotionality, the selected item was "I have to cry during sad or romantic movies". For agreeableness, the item "I tend to quickly agree with others" was used. Finally, for conscientiousness, the item "I postpone complicated tasks as long as possible" was selected.

When personalising communication based on personality traits, it is essential that sufficient variation (standard deviations) exists within the sample. Such variation allows for an investigation into whether differences in communication have a measurable impact across varying levels of these traits. Therefore, the sample should exhibit a level of variability that is at least comparable to that of the reference sample to ensure that conclusions drawn about the effects of personalised communication on consumer loyalty are generalizable. As presented in Table 2, the results indicate that the variability in the personality constructs is comparable to the reference sample used in the study of De Vries (2013), supporting the generalizability of the findings.

At the end of the questionnaire, participants were presented with manipulation check items regarding the persuasive strategies embedded within the stimulus materials. These questions served to assess whether participants accurately identified the intended persuasive strategies on the website or if their responses were influenced by other factors.

3.4 Data collection

The data collection method that is used for the main experiment is a questionnaire, as it provides large datasets and random sampling (Groves et al., 2009), essential for precise population estimates (Stoner et al., 2022). The structured questionnaire gathered information on demographics, past donation behaviour, personality traits, and perceptions of persuasive communication strategies. It featured four charity websites paired with distinct persuasive communication principles and a control condition, with participants exposed to only one condition to avoid bias. Non-probability sampling methods, specifically convenience and snowball sampling were utilised due to their ease of participant recruitment (Turner, 2019). Their characteristics of rapid implementation, low costs, and accessibility facilitated the collection of numerous responses within a relatively short timeframe, thereby enhancing their utility in experimental research contexts (Baltes & Ralph, 2022; Schwarz,

2019; Valerio et al., 2016). Furthermore, convenience and snowball sampling allow for the inclusion of a diverse array of participants (Atkinson & Flint, 2001; Etikan et al., 2016), which is crucial for capturing a wide range of personality traits. The personality traits studied in this research are emotionality, conscientiousness and agreeableness. Emotionality has been observed to decrease with age, while no clear pattern emerges for conscientiousness and agreeableness (García et al., 2021). Conscientiousness has been recognised as the most robust indicator of academic performance (Chamorro-Premuzic & Furnham, 2003; Conard, 2006; Noftle & Robins, 2007; Richardson & Abraham, 2009), while other personality traits exhibit weak or inconsistent relationships with academic performance (O'Connor & Paunonen, 2007). To minimize the potential overrepresentation of specific personality traits and to ensure a more diverse and representative sample, participants were actively recruited across a range of age groups and educational levels. The questionnaire was distributed via social media platforms, like WhatsApp, Instagram, Facebook, and LinkedIn, and was available for three weeks. Participants included individuals which have previously contributed to a charity or express willingness to contribute to a charity. A minimum sample size of 200 participants was required for this study.

3.5 Sample

The sample for this study initially consisted of 329 Dutch participants. However, only 218 participants fully completed the questionnaire, as 111 participants either failed to finish the questionnaire or indicated no willingness to donate to a charity in the future. Additionally, one participant who completed the questionnaire was under the age of 18 and was subsequently excluded from the analysis. Thus, the final sample comprised 217 participants, including 91 men and 126 women. The mean age of men was 35.5 (SD = 15.8), while the mean age of women was 32.6 (SD = 14.5). Overall, the total sample had a mean age of 33.79 (SD = 15.1), with ages ranging from 18 to 84. Participants' educational levels ranged from primary education to university education, with the majority (N = 113, 52%) having completed higher professional education. Of the final sample (N = 217), 207 participants reported prior experience with charitable donations. In terms of questionnaire completion devices,

136 participants (63%) used a mobile phone, while 81 participants (37%) used a computer.

Participants were randomly assigned to one of four experimental conditions. 52 participants were exposed to the reciprocity condition, 54 to the social proof condition, 51 to the commitment and consistency condition, and 60 to the control condition. As shown in Table 3, participants characteristics were evenly distributed over the four conditions.

Table 3Overview of characteristic distribution per condition

Characteristics	Reciprocity	Social	Commitment	Control	Total	Test
		proof	& consistency	condition		statistic
	N = 52	N = 54	N = 51	N = 60	N = 217	
Gender						
Male	24 (11%)	24 (11%)	16 (7%)	27 (12%)	91 (42%)	$\chi^{2}(df=3) =$
Female	28 (13%)	30 (14%)	35 (16%)	33 (15%)	126 (58%)	3.09, p =
						.38
Age (Mean, SD)						
Male	34.6 (15.2)	34.8 (16.9)	42 (15.6)	33 (15.4)	35.5 (15.8)	F(df=3,213)
Female	31.2 (13.3)	31.5 (13.8)	30.9 (11.8)	36.4 (18.2)	32.6 (14.5)	= 0.26, p =
						.86
Education level						
PE	0	1	0	0	1	p = .82
LSE	1	0	1	2	4	
HSE	6	3	2	4	15	
VE	5	8	9	12	34	
НРЕ	29	27	29	28	113	
UE	11	15	10	14	50	

Note. Primary education (PE), Lower secondary education (LSE), Higher secondary education (HSE), Vocational education (VE), Higher professional education (HPE), University education (UE).

3.6 Procedure

The questionnaire began with an introduction section, where participants were welcomed and provided with a brief overview of the questionnaire's structure. The introduction informed participants that they need to carefully focus on the website in detail. No time limits were imposed, allowing participants to thoroughly review the content at their own pace. Following this, participants were informed of the purpose of the study and given an informed consent form to ensure compliance with ethical standards. It was emphasized that all responses would be processed anonymously and used solely for the purposes of this study. Once participants had provided their consent, the first block of questions was presented.

The first block of questions addressed participants' previous contributions to a charity.

Participants were asked whether they had previously donated to a charity. If they indicated no prior contributions, they were prompted to express their willingness to donate in the future.

The second block consisted of the experimental phase, which focused on three persuasive communication strategies and the control condition being examined. Each participant was randomly exposed to only one condition out of four, consistent with a between-subjects design (Koschate-Fischer & Schandelmeier, 2014; Viglia & Dolnicar, 2020). They were asked to carefully read and scan the website and its content and, afterwards, participants completed a section of the survey designed to assess their loyalty towards the charity website. After finishing this phase, the personality of the participants was assessed.

The third block involved questions related to personality traits. Participants were asked to indicate the extent to which they agreed with statements that reflect their general personality characteristics.

The fourth block focused on questions regarding the content of the charity website. At the end of the questionnaire, participants were asked manipulation check questions to test whether they recognised the persuasive communication principles and perceived the control condition as neutral.

Following this section, participants were asked to answer questions about their demographics. Upon completing the questionnaire, participants were thanked for their participation and reminded about the anonymity of their answers. A full version of the questionnaire can be found in Appendix C.

3.7 Data analysis

The data analysis of this study involved multiple steps to examine the relationships between the variables. First, descriptive statistics were used to summarise the demographic characteristics of the participants. Secondly, to test the main effect of the personalised persuasive communication strategies on consumer loyalty, ANOVA measures were conducted. This allowed for the assessment of whether significant differences in attitudinal and behavioural loyalty existed across the three personalised persuasive communication strategies and the control condition. The analysis accounted for order effects by incorporating the randomized order of conditions. To explore the moderating role of personality traits, moderation analysis was conducted using multiple regression techniques to determine whether personality traits influenced the strength or direction of the relationship between the persuasive strategies and attitudinal and behavioural loyalty. The control condition served as the reference point in these analyses to assess whether the effects of the persuasive strategies differed based on personality traits. In addition, reliability analyses were conducted to ensure that the scales used to measure the variables had high internal consistency. Cronbach's alpha was calculated, with a threshold of 0.70 or above indicating acceptable reliability (Nunnally & Bernstein, 1994). All analyses were conducted using the statistical software R, ensuring robustness and accuracy in the interpretation of the results.

4. Results

4.1 The effect of personalised persuasive communication

Before exploring the effect of personalised persuasive communication, the manipulation checks of the persuasive communication strategies were analysed. In Table 4 it is shown that just over half of the participants recognised the strategy of reciprocity, and that the majority of the participants did not recognise the strategies of social proof and commitment and consistency.

 Table 4

 Manipulation checks persuasive communication strategies

	Recognised the persuasive communication strategy				
	Yes	No			
Reciprocity	27 (52%)	25 (48%)			
Social proof	24 (44%)	30 (56%)			
Commitment & consistency	18 (35%)	33 (65%)			

Furthermore, a one-way ANOVA was conducted to assess the main effects of the persuasive communication strategies on attitudinal and behavioural loyalty. For attitudinal loyalty, the results indicated no statistically significant differences between the strategies (F(3,213) = 0.64, p = .59). Similarly, for behavioural loyalty, no significant differences were observed (F(3,213) = 0.75, p = .52). Table 5 provides an overview of the descriptive statistics for attitudinal and behavioural loyalty across the four persuasive communication strategies: reciprocity, social proof, commitment & consistency, and the control condition.

Table 5Descriptive statistics of attitudinal and behavioural loyalty across the persuasive communication strategies

	Attitudinal loyalty			Beł	Behavioural loyalty		
	Ν	Μ	SD	Ν	М	SD	
Reciprocity	52	3.85	1.26	52	3.98	1.24	
Social proof	54	3.92	1.19	54	4.22	1.03	
Commitment & consistency	51	4.17	1.26	51	4.24	1.39	
Neutral	60	3.98	1.24	60	3.98	1.29	

To examine the effect of personalised persuasive communication, multiple regression analyses were conducted to analyse the role of personality traits as moderators in the relationship between the persuasive communication strategies and consumer loyalty.

4.1.1 The moderation effect of emotionality on consumer loyalty

Hypothesis 1a, which posited that the influence of reciprocity on consumer loyalty is stronger for individuals with higher emotionality, was tested using regression analyses. As shown in Table 6, the findings in the analyses for both attitudinal and behavioural loyalty revealed no statistically significant predictors. Neither the main effects of reciprocity and emotionality, nor the interaction term were statistically significant for attitudinal and behavioural loyalty. Both models accounted for minimal variance, and the overall models were not significant. These results suggest that emotionality does not moderate the relationship between reciprocity and consumer loyalty. Thus, H1a was not supported.

Regression analyses of the moderation effect of emotionality on the relationship between reciprocity and attitudinal and behavioural loyalty

		R^2	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0071	-0.0205	0.26	(3, 108)	.86
Model: Behavioural loyalty		0.0070	-0.0205	0.26	(3, 108)	.86
					95%	ś CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	-0.51	.40	0.60	-0.85	-1.69	0.67
Emotionality	-0.06	.65	0.14	-0.46	-0.33	0.21
Reciprocity: emotionality	0.13	.49	0.19	0.70	-0.25	0.51
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	0.01	.99	0.61	0.02	-1.19	1.21
Emotionality	0.08	.54	0.14	0.62	-0.19	0.36
Reciprocity: emotionality	-0.00	1.00	0.19	-0.00	-0.38	0.38

The moderation effect of emotionality was also explored in the context of commitment and consistency. The results, presented in Table 7, showed no statistical significance for the main effect of commitment & consistency, emotionality and their interaction on both attitudinal and behavioural loyalty. In addition, both models were not significant and explained little variance.

Regression analyses of the moderation effect of emotionality on the relationship between commitment & consistency and attitudinal and behavioural loyalty

		R ²	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0082	-0.0196	0.29	(3, 107)	.83
Model: Behavioural loyalty		0.0137	-0.0140	0.49	(3, 107)	.69
					95%	ί CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Commitment & consistency	0.05	.95	0.67	0.07	-1.29	1.38
Emotionality	-0.06	.65	0.14	-0.46	-0.33	0.21
Commitment & consistency:	0.05	.78	0.19	0.28	-0.33	0.44
emotionality						
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Commitment & consistency	0.65	.37	0.72	0.91	-0.77	2.08
Emotionality	0.08	.56	0.15	0.59	-0.20	0.37
Commitment & consistency:	-0.13	.55	0.21	-0.60	-0.54	0.29
emotionality						

Moving to Hypothesis 1b, it was hypothesized that the effect of social proof on consumer loyalty is stronger for individuals with high emotionality. However, regression analysis showed no significant effects for both attitudinal and behavioural loyalty. Neither the main effects of social proof and emotionality, nor their interaction were significant. Both models explained a negligible amount of variance, and the overall models remained not significant. The findings indicated that emotionality does not moderate the relationship between social proof and consumer loyalty, leading to the conclusion that H1b was not supported. An overview of the regression analyses of the moderation effect of emotionality on attitudinal and behavioural loyalty can be found in Table 8.

Regression analyses of the moderation effect of emotionality on the relationship between social proof and attitudinal and behavioural loyalty

		R^2	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0026	-0.0246	0.10	(3, 110)	.96
Model: Behavioural loyalty		0.0152	-0.0117	0.57	(3, 110)	.64
					95%	ć CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Social proof	-0.29	.67	0.68	-0.42	-1.63	1.06
Emotionality	-0.06	.64	0.13	-0.47	-0.32	0.20
Social proof: emotionality	0.08	.70	0.20	0.39	-0.32	0.48
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Social proof	0.44	.50	0.65	0.67	-0.86	1.74
Emotionality	0.08	.51	0.13	0.67	-0.17	0.34
Social proof: emotionality	-0.07	.72	0.20	-0.36	-0.46	0.32

4.1.2 The moderation effect of conscientiousness on consumer loyalty

Hypothesis 2a posited that the effect of reciprocity on consumer loyalty is stronger for individuals with high levels of conscientiousness compared to those with low levels of conscientiousness. The regression results, however, revealed that the main effect of reciprocity and the interaction term were no significant predictors of attitudinal loyalty. Conversely, conscientiousness seemed to be identified as a significant predictor for attitudinal loyalty. For behavioural loyalty, there was evidence to indicate that the main effects of reciprocity and conscientiousness seemed to be significant, indicating that reciprocity and conscientiousness could positively impact behavioural loyalty. Additionally, the results seemed to indicate that the interaction term had a significant negative effect on behavioural loyalty, indicating that conscientiousness could possibly negatively moderate the

relationship between reciprocity and behavioural loyalty. The model for attitudinal loyalty explained a modest portion of the variance, but the overall model was not significant. Contradictory, the model for behavioural loyalty explained a small but significant amount of variance, with the overall model achieving significance. Based on these findings, H2a was not supported, as a significant negative moderation effect was found on behavioural loyalty. An overview of these results can be found in Table 9. However, due to the low reliability of the conscientiousness construct, as evidenced by its low alpha, definitive conclusions cannot be drawn. The two-way interaction is presented in Figure 3.

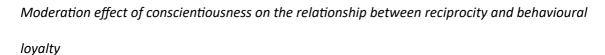
Table 9

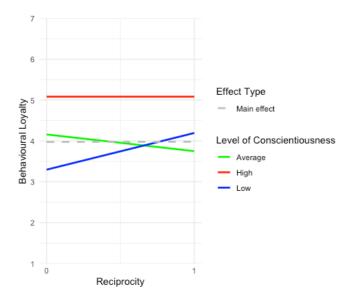
Regression analyses of the moderation effect of conscientiousness on the relationship between reciprocity and attitudinal and behavioural loyalty

		R^2	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0468	0.0203	1.77	(3, 108)	.16
Model: Behavioural loyalty		0.0765	0.0509	2.98	(3, 108)	.03*
					95%	S CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	1.40	.08	0.81	1.74	-0.20	3.00
Conscientiousness	0.36*	.04	0.17	2.12	0.02	0.69
Reciprocity:	-0.49	.05	0.25	-1.98	-0.98	0.00
conscientiousness						
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	1.70*	.04	0.80	2.11	0.10	3.29
Conscientiousness	0.50**	< 0.01	0.17	2.99	0.17	0.84
Reciprocity:	-0.54*	.03	0.25	-2.19	-1.03	-0.05
conscientiousness						

Note. **. Correlation is significant at the .01 level(2-tailed). *. Correlation is significant at the .05 level(2-tailed).

Figure 3





Hypothesis 2b suggested that the effect of commitment & consistency on consumer loyalty is stronger for highly conscientious individuals. The analysis revealed that the main effect of commitment & consistency nor the interaction term significantly predicted attitudinal and behavioural loyalty. However, there was evidence to indicate that the main effect of conscientiousness on both attitudinal and behavioural loyalty seemed to be significant, indicating that conscientiousness could possibly impact attitudinal and behavioural loyalty. Both models explained a significant proportion of the variance and seemed to indicate significance. Based on the findings presented in Table 10, it appeared that conscientiousness seemed to play a significant role in influencing attitudinal and behavioural loyalty. However, H2b was not supported, as no significant moderation effect of conscientiousness was found on attitudinal and behavioural loyalty.

Regression analyses of the moderation effect of conscientiousness on the relationship between commitment & consistency and attitudinal and behavioural loyalty

		R^2	Adj. R ²	F-value	DF	р
Model: Attitudinal loyalty		0.1001	0.0749	3.97	(3, 107)	.01*
Model: Behavioural loyalty		0.1429	0.1189	5.95	(3, 107)	< 0.01**
					95%	6 CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Commitment & consistency	-0.11	.89	0.80	-0.14	-1.69	1.47
Conscientiousness	0.36*	.03	0.16	2.18	0.03	0.69
Commitment & consistency:	0.08	.74	0.24	0.34	-0.39	0.55
conscientiousness						
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Commitment & consistency	0.16	.84	0.84	0.20	-1.49	1.82
Conscientiousness	0.50**	< 0.01	0.17	2.92	0.16	0.85
Commitment & consistency:	0.01	.96	0.25	0.05	-0.48	0.51
conscientiousness						

Note. **. Correlation is significant at the .01 level(2-tailed). *. Correlation is significant at the .05 level(2-tailed).

The moderation effect of conscientiousness was also explored in the context of social proof.

The results cautiously suggested that conscientiousness and the interaction term can be inferred as significant predictors of attitudinal loyalty. The main effect of social proof was not significant. For behavioural loyalty, the results seemed to indicate that all predictors, including the main effect of social proof, conscientiousness, and their interaction were significant. The model for attitudinal loyalty explained a modest amount of variance, but the overall model was not significant. Conversely, the model for behavioural loyalty explained a substantial amount of the variance, and the overall model seemed to be significant. With some caution, it could be inferred that the findings, presented

in Table 11, implied that conscientiousness negatively moderated the relationship between social proof and attitudinal and behavioural loyalty. Nevertheless, due to low reliability of the conscientiousness construct, and the weak model fit of attitudinal loyalty, these conclusions must be interpreted with caution. Figure 4 and Figure 5 present the two-way interactions.

Regression analyses of the moderation effect of conscientiousness on the relationship between social proof and attitudinal and behavioural loyalty

Table 11

		R^2	Adj. R²	F-value	DF	р	
Model: Attitudinal loyalty		0.0449	0.0189	1.73	(3, 110)	.17	
Model: Behavioural loyalty		0.1044	0.0800	4.27	(3, 110)	< 0.01**	
					95%	6 CI	
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper	
Social proof	1.36	.07	0.74	1.85	-0.10	2.83	
Conscientiousness	0.36*	.03	0.16	2.18	0.03	0.69	
Social proof:	-0.45*	.05	0.22	-2.02	-0.89	-0.01	
conscientiousness							
					95% CI		
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper	
Social proof	2.25**	< 0.01	0.69	3.24	0.88	3.63	
Conscientiousness	0.50**	< 0.01	0.16	3.25	0.20	0.81	
Social proof:	-0.64**	< 0.01	0.21	-3.04	-1.05	-0.22	
conscientiousness							

Note. **. Correlation is significant at the .01 level(2-tailed). *. Correlation is significant at the .05 level(2-tailed).

Figure 4

Moderation effect of conscientiousness on the relationship between social proof and attitudinal loyalty

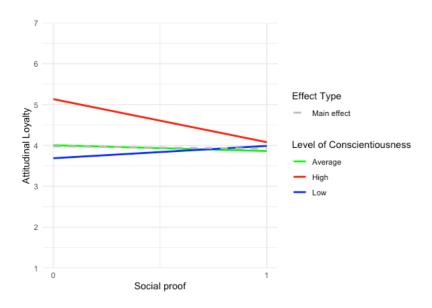
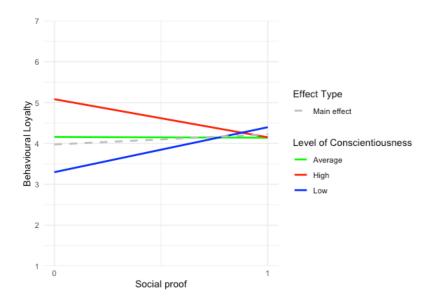


Figure 5

Moderation effect of conscientiousness on the relationship between social proof and behavioural loyalty



4.1.3 The moderation effect of agreeableness on consumer loyalty

Table 12

Hypothesis 3a proposed that the effect of reciprocity on consumer loyalty would be stronger for highly agreeable individuals. However, as presented in Table 12, regression analyses revealed no significant predictors for both attitudinal and behavioural loyalty. Neither reciprocity, agreeableness, nor their interaction showed significance. Both models explained minimal variance, and the overall models were not significant. Therefore, H3a was not supported.

Regression analyses of the moderation effect of agreeableness on the relationship between reciprocity and attitudinal and behavioural loyalty

		R^2	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0251	-0.0020	0.93	(3, 108)	.43
Model: Behavioural loyalty		0.0031	-0.0246	0.11	(3, 108)	.95
					95%	S CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	-1.32	.14	0.89	-1.49	-3.08	0.43
Agreeableness	-0.29	.14	0.19	-1.50	-0.68	0.09
Reciprocity: agreeableness	0.40	.17	0.29	1.38	-0.17	0.97
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Reciprocity	-0.31	.73	0.91	-0.35	-2.12	1.49
Agreeableness	-0.11	.57	0.20	-0.57	-0.51	0.28
Reciprocity: agreeableness	0.10	.72	0.30	0.35	-0.48	0.69

Hypothesis 3b posited that the effect of commitment & consistency on consumer loyalty would be stronger for highly agreeable individuals, also lacked support. None of the predictors, as showed in Table 13, significantly influenced attitudinal and behavioural loyalty, including commitment

& consistency, agreeableness and their interaction term. The models explained negligible amount of variance, and the overall models were not significant. Consequently, H3b was not supported.

Regression analyses of the moderation effect of agreeableness on the relationship between commitment & consistency and attitudinal and behavioural loyalty

Table 13

	R^2	Adj. R²	F-value	DF	р
	0.0272	-0.0001	1.00	(3, 107)	.40
	0.0171	-0.0104	0.62	(3, 107)	.60
				95%	6 CI
β	p	Std. Err	t	Lower	Upper
-0.84	.34	0.88	-0.96	-2.59	0.91
-0.29	.14	0.19	-1.50	-0.68	0.09
0.34	.22	0.28	1.23	-0.21	0.89
				95% CI	
β	p	Std. Err	t	Lower	Upper
0.38	.69	0.95	0.40	-1.51	2.27
-0.11	.59	0.21	-0.54	-0.53	0.30
-0.04	.91	0.30	-0.12	-0.63	0.56
	-0.84 -0.29 0.34 β 0.38 -0.11	β ρ -0.84 .34 -0.29 .14 0.34 .22 β ρ 0.38 .69 -0.11 .59	β p Std. Err -0.84 .34 0.88 -0.29 .14 0.19 0.34 .22 0.28 β p Std. Err 0.38 .69 0.95 -0.11 .59 0.21	β ρ Std. Err t -0.84 .34 0.88 -0.96 -0.29 .14 0.19 -1.50 0.34 .22 0.28 1.23 β ρ Std. Err t 0.38 .69 0.95 0.40 -0.11 .59 0.21 -0.54	β p Std. Err t Lower -0.29 .14 0.19 -1.50 -0.68 0.34 .22 0.28 1.23 -0.21 β p Std. Err t Lower -0.29 .14 0.19 -1.50 -0.68 0.34 .22 0.28 1.23 -0.21 β p Std. Err t Lower 0.38 .69 0.95 0.40 -1.51 -0.11 .59 0.21 -0.54 -0.53

Finally, Hypothesis 3c suggested that the effect of social proof on consumer loyalty would be stronger for highly agreeable individuals. Once again, as presented in Table 14, no significant predictors were found for both attitudinal and behavioural loyalty. The main effects of social proof, agreeableness, as well as their interaction were not significant. Both models explained minimal variance, and the overall models were not significant. Therefore, H3c was not supported.

Regression analyses of the moderation effect of agreeableness on the relationship between social proof and attitudinal and behavioural loyalty

		R^2	Adj. R²	F-value	DF	р
Model: Attitudinal loyalty		0.0274	0.0008	1.03	(3, 110)	.40
Model: Behavioural loyalty		0.0150	-0.0119	0.56	(3, 110)	.64
					95%	S CI
Model: Attitudinal loyalty	β	p	Std. Err	t	Lower	Upper
Social proof	-1.42	.10	0.85	-1.67	-3.10	0.27
Agreeableness	-0.30	.13	0.19	-1.54	-0.67	0.08
Social proof: agreeableness	0.45	.10	0.27	1.65	-0.09	0.99
					95% CI	
Model: Behavioural loyalty	β	p	Std. Err	t	Lower	Upper
Social proof	-0.23	.78	0.83	-0.28	-1.88	1.42
Agreeableness	-0.11	.54	0.19	-0.62	-0.48	0.25
Social proof: agreeableness	0.16	.55	0.27	0.60	-0.37	0.69

An overview of the rejected and supported hypotheses is provided in Table 15.

 ${\it Overview of the rejected and supported hypotheses}.$

Hypotheses	Rejected or supported
The effect of reciprocity on charity websites on consumer loyalty	Rejected
(attitudinal and behavioural) is stronger for individuals with high	
emotionality compared to those with low emotionality.	
The effect of social proof on charity websites on consumer loyalty	Rejected
(attitudinal and behavioural) is stronger for individuals with high	
emotionality compared to those with low emotionality.	
The effect of reciprocity on charity websites on consumer loyalty	Rejected
(attitudinal and behavioural) is stronger for individuals with high	
conscientiousness compared to those with low	
conscientiousness.	
The effect of commitment & consistency on charity websites on	Rejected
consumer loyalty (attitudinal and behavioural) is stronger for	
individuals with high conscientiousness compared to those with	
low conscientiousness.	
The effect of reciprocity on charity websites on consumer loyalty	Rejected
(attitudinal and behavioural) is stronger for individuals with high	
agreeableness compared to those with low agreeableness.	
The effect of commitment & consistency on charity websites on	Rejected
consumer loyalty (attitudinal and behavioural) is stronger for	
individuals with high agreeableness compared to those with low	
agreeableness.	
The effect of social proof on charity websites on consumer loyalty	Rejected
(attitudinal and behavioural) is stronger for individuals with high	
agreeableness compared to those with low agreeableness.	
	The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high emotionality compared to those with low emotionality. The effect of social proof on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high emotionality compared to those with low emotionality. The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high conscientiousness compared to those with low conscientiousness. The effect of commitment & consistency on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high conscientiousness compared to those with low conscientiousness. The effect of reciprocity on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness compared to those with low agreeableness. The effect of commitment & consistency on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness compared to those with low agreeableness. The effect of social proof on charity websites on consumer loyalty (attitudinal and behavioural) is stronger for individuals with high agreeableness.

5. Discussion

The present study aimed to examine how personality traits, specifically emotionality, conscientiousness, and agreeableness, moderated the relationship between persuasive communication principles (reciprocity, commitment & consistency, and social proof) and consumer loyalty in the context of charity websites. The findings suggested that the direct effects of the persuasive communication strategies on consumer loyalty showed some meaningful differences. Reciprocity and social proof demonstrated main effects on behavioural loyalty in the context of conscientiousness. Additionally, main effects of conscientiousness were found on both attitudinal and behavioural loyalty across all three persuasive communication strategies. While the personality traits were hypothesized to moderate these effects, the results did not consistently support this interaction. Among the personality traits studied, conscientiousness showed limited but noteworthy effects. Particularly, the effect of conscientiousness on social proof and attitudinal and behavioural loyalty showed a noteworthy negative relationship, indicating that individuals with high conscientiousness are less responsive to strategies incorporating social proof principles. Additionally, conscientiousness exhibited a negative relationship on reciprocity and behavioural loyalty, suggesting that individuals with average levels of conscientiousness are less receptive to strategies based on reciprocity principles. Emotionality and agreeableness did not influence the effectiveness of the persuasive strategies, potentially reflecting challenges in measurement or context-specific dynamics. The reliability estimates of the personality traits measures were particularly low, limiting the ability to fully utilise the scales for detailed analysis. Consequently, only one item per construct was retained for further analyses. Therefore, it is important to acknowledge that the discussion points presented below must be interpreted in the context of the reduced reliability of the personality trait measures. The use of one item per construct inherently restricts the ability to capture the full complexity and depth of the constructs, potentially affecting the robustness and generalizability of the findings.

5.1 The effect of personalised persuasive communication on consumer loyalty

5.1.1 Moderating effects on social proof and consumer loyalty

Integrating social proof into charity websites was expected to enhance consumer loyalty. The findings of this study found a main effect of social proof on behavioural loyalty in the context of conscientiousness, which is in line with previous research (Schubert & Ginsburg, 2000; Cialdini, 2016). In addition, a main effect of conscientiousness on consumer loyalty was found, suggesting that conscientiousness influences consumer loyalty. Although conscientiousness was not initially predicted to moderate the relationship between social proof and consumer loyalty, the findings revealed a negative effect of social proof on attitudinal and behavioural loyalty among highly conscientious individuals. This unpredicted finding is explained by the research of Oyibo & Vassileva (2019), which found that conscientiousness is a negative determinant of social proof, and that individuals prefer making decisions based on personal research and moral standards rather than social cues. Social proof may conflict with their desire for autonomy, leading to scepticism or resistance, which reduces repeat engagement and diminishes loyalty. Moreover, it was expected that social proof would positively influence loyalty for highly agreeable individuals on charity websites. However, the results showed no such effect. This contradicting finding aligns with the research of Oyibo & Vassileva (2019), who observed that agreeableness does not enhance susceptibility to social influence. While agreeable individuals value harmony and empathy, it does not necessarily translate into a heightened responsiveness to social proof. Additionally, social proof was theorized to be particularly impactful for individuals high in emotionality. However, the study found no stronger effect on loyalty among highly emotional individuals compared to those with low emotionality. An explanation is provided by Comely and Timothy (2024), which emphasize that emotional appeals must resonate with the audience's values and motivations to be effective. For highly emotional individuals, strong emotional connections are vital for fostering loyalty. If social proof lacks authenticity or fails to align with the audience's emotional expectations, its impact on emotional engagement and loyalty is diminished. Furthermore, detailed, narrative-driven testimonials may be

more effective than brief or generic statements for highly emotional individuals, as it fosters emotional engagement (Ma et al., 2023).

In conclusion, while social proof has theoretical potential to enhance loyalty, its effectiveness is contingent on its alignment with individuals' traits. For emotionally driven individuals, authentic, narrative-rich content may be crucial, whereas conscientious individuals require strategies that respect their preference for autonomy. These findings underscore the need for personalised approaches to leveraging social proof in persuasive communication.

5.1.2 Moderating effects on reciprocity and consumer loyalty

Incorporating reciprocity on charity websites was expected to enhance consumer loyalty compared to charity websites lacking such principles. The present study found a main effect of reciprocity on behavioural loyalty in the context of conscientiousness, which is in accordance with the study of Mathies and Gudergan (2012). Moreover, a main effect of conscientiousness on consumer loyalty was found. It was predicted that highly conscientious individuals positively moderated the relationship between reciprocity and consumer loyalty. However, the findings revealed that reciprocity had a negative effect on behavioural loyalty among individuals with average levels of conscientiousness. A potential explanation can be derived from the research of Caliskan (2019), which posited that highly conscientious individuals are not inclined to value social investments, like gifts, as a mechanism for fostering loyalty. Conscientious individuals' tendency to critically evaluate decisions and weigh longterm implications may reduce their susceptibility to short-term incentives. Weller et al. (2018) further emphasize that their rational decision-making processes may diminish the impact of reciprocity appeals on their loyalty. In addition, emotionality and agreeableness were expected to correlate with reciprocity. However, the results indicated that incorporating reciprocity on charity websites did not strengthen loyalty among highly emotionally and agreeable individuals compared to those low in emotionality and agreeableness. These contradicting findings can be explained by the research of Chao and Fisher (2022), which found that gifts reduced donation rates, by shifting focus from prosocial motives to self-interested motives. Chao (2017), Tariq and Naqvi (2020), suggest that

individuals high in emotionality and agreeableness may prioritize intrinsic motivations, such as empathy and altruism, over extrinsic motivations like reciprocity. Extrinsic rewards may not align with the intrinsic prosocial values of emotionally and agreeable high individuals, diminishing their perceived authenticity of altruistic behaviours, thereby weakening their engagement with reciprocity appeals. Additionally, modestly desirable or neutral gifts may fail to compensate for the diminished intrinsic motivation, potentially leading to neutral or negative impacts on emotional engagement and loyalty (Chao, 2017; Chao & Fisher, 2022; Tariq & Naqvi, 2020).

These findings suggest that the ineffectiveness of reciprocity in this study could be explained from the failure to sufficiently compensate for the diminished prosocial motivation, emotional engagement and rational decision-making processes that outweigh the effects of extrinsic incentives. While reciprocity is theoretically compelling, its practical application may be more complex and context-dependent.

5.1.3 Moderating effects on commitment & consistency and consumer loyalty

It was anticipated that incorporating commitment & consistency into charity websites would enhance consumer loyalty. However, the study revealed that commitment & consistency did not enhance loyalty on charity websites compared to charity websites without such strategy. This finding is contradictory with previous research which found that commitments foster greater loyalty and consistent behaviours (Khamitov et al., 2019; Sargeant & Woodliffe, 2017). In addition, conscientiousness and agreeableness were predicted to align with commitment & consistency in enhancing consumer loyalty. A main effect of conscientiousness on consumer loyalty was found, however, the study found no relationship of commitment & consistency on attitudinal and behavioural loyalty among highly conscientious and agreeable individuals. These findings contradict prior research by Alkiş and Temizel (2017) and Oyibo et al. (2017), which found that conscientiousness and agreeableness positively influences commitment. While these traits are generally considered most influenced by commitment strategies, Ou (2021) found that conscientious and agreeable individuals are less likely to remain loyal to a single organisation. This offers a plausible

explanation for the absence of a stronger response among agreeable and conscientious individuals in this study. Although they may initially align with the principle of commitment & consistency, their tendency to not form long-term loyalty could weaken the overall effect of this strategy. This can be explained by the research of Matubatuba (2024), which found that trust, a precursor to commitment and loyalty, is critical. Without a strong trust-building component, strategies relying solely on commitment & consistency may be ineffective. Furthermore, the lack of prior engagement with the charity likely resulted in an absence of trust, undermining the principle's effectiveness, which assumes a foundation of pre-existing engagement.

These results reveal that commitment & consistency on charity websites are limited in their effectiveness without prior trust-building and engagement.

5.2 Theoretical implications

This study provides several important theoretical contributions to the field of personalised persuasive communication, particularly within the context of non-profit organisations. While prior research has extensively explored the effects of personalised persuasive communication strategies in profit-oriented contexts, this study extends that body of knowledge by examining how these strategies function in the non-profit sector, where donor motivations and behaviours differ significantly.

This research makes several contributions to the academic literature that deepens the understanding of personalised persuasive communication in non-profit contexts. It is demonstrated that personalising persuasive communication strategies, like social proof, which have been effective in profit-contexts (Alslaity & Tran, 2020), do not necessarily translate seamlessly to non-profit contexts. This research emphasizes the need to reconsider theories used in profit-oriented settings of their effectiveness of enhancing consumer loyalty in non-profit contexts.

In addition, this study highlights the complexity of how personality traits moderate the effectiveness of persuasive communication strategies, emphasizing the need for further investigation into these interactions. The unpredicted results of this study suggest that existing theoretical models may not fully capture these dynamics. This underscores the necessity for researchers to refine and

expand trait-strategy frameworks, exploring additional (moderating) factors, such as trust and (emotional) engagement, that could explain these inconsistencies. Future research should consider more nuanced experimental designs to better understand the contextual and individual differences that shape the effectiveness of personalised persuasive strategies in non-profit contexts.

5.3 Practical implications

From a practical perspective, the findings of this study highlight the importance of carefully selecting personalised persuasive communication strategies for charity websites. The results demonstrate that some personalised persuasive communication strategies have diminishing effects on consumer loyalty. In this study, the principles of reciprocity and social proof directly influenced consumer loyalty in the context of conscientiousness. In addition, findings suggest that conscientiousness may moderate these relationships, as exhibited a negative effect on both reciprocity and social proof.

These findings suggest that personality traits can play a significant role in moderating the relationship between persuasive communication strategies and consumer loyalty. However, the moderation effects of other personality traits did not yield significant results, suggesting that charitable organisations should approach the personalisation of persuasive communication strategies with caution, as individuals may respond differently to them.

The role of conscientiousness could be context-dependent, as this study focused specifically on charitable organizations. It is possible that the effects observed in this setting may differ in other non-profit contexts. It is advisable to study how conscientiousness interacts with persuasive communication strategies across different domains. Moreover, it is advisable to explore additional personality traits to determine their potential to enhance the effectiveness of these strategies.

This study highlights the importance of ensuring that persuasive communication strategies are effectively recognised by consumers. The results of the manipulation checks revealed that the majority of the participants did not recognise the strategies. This lack of awareness may limit the effectiveness of these strategies, emphasizing the need for clear and deliberate implementation to ensure recognition.

Furthermore, this research highlights the value of testing and refining website features before implementation. Charities are encouraged to adopt practices such as A/B testing to evaluate the impact of different strategies, drawing insight from successful approaches used on commercial websites. This iterative process can help optimize the effectiveness of personalised communication strategies, ensuring they are aligned with donor preferences and behaviours, ultimately enhancing consumer loyalty.

5.4 Limitations and future research

When evaluating the findings of this study, it is important to consider its limitations. A notable challenge was the use of the BHI to measure personality traits. The BHI is specifically designed to assess the HEXACO dimensions in a concise manner, which inherently results in relatively low internal consistency estimates (de Vries, 2013). In this study, some reliability estimates were particularly low, limiting the ability to fully utilise the scales for detailed analysis. Specifically, the BHI factors are expected to yield an alpha of approximately .43 with four items per factor, each representing a different facet (de Vries, 2013). However, the reliability for agreeableness fell below this threshold, and emotionality reached exactly .43. As a result, the insights into how personality traits moderate the relationship between persuasive communication strategies and consumer loyalty are constrained. Despite these challenges, prior research using the BHI has reported similar low internal consistency estimates, including in previous Dutch samples (Garbe et al., 2020; van Sintemaartensdijk et al., 2022). To address this limitation, future research should explore the effects of HEXACO personality traits on persuasive communication and consumer loyalty using more comprehensive and reliable inventories. For researchers particularly concerned about the low internal consistency estimates of certain BHI factors, focusing on item-level analyses rather than trait-level findings offers a viable alternative, as demonstrated in this study.

Second, the use of convenience and snowball sampling methods may have constrained the generalizability of the findings. As participants were primarily recruited from the researcher's immediate network and surroundings, the sample may lack sufficient diversity in terms of

backgrounds and perspectives. This potential homogeneity could affect the external validity of the results, limiting their applicability to broader populations or different contexts. To address this issue, future research should consider employing sampling strategies with greater external validity to more comprehensively examine the influence of personality traits on persuasive communication and consumer loyalty.

Third, this study utilised screen captures of an existing charity website within the questionnaire to conduct the experiment. However, presenting a static image in a questionnaire may differ from how individuals process information in an interactive online environment, where more comprehensive content can be presented. This limitation could potentially reduce the ecological validity of the findings. Future research could address this by conducting studies in a more realistic online setting, such as by collaborating directly with charitable organisations to use their active websites for experimental purposes.

Finally, the findings highlight the critical role of trust, engagement, and prosocial behaviours in the effectiveness of personalised persuasive communication strategies. For instance, the lack of trust and prior (emotional) engagement with the charity likely undermined the effectiveness of both commitment & consistency and social proof. Similarly, prosocial behaviours were found to diminish when extrinsic incentives, such as reciprocity, were introduced. Future research should explore strategies to foster trust and (emotional) engagement more effectively, ensuring that persuasive appeals align with the intrinsic motivations and values of the target audience.

5.5 Conclusion

The aim of this study was to answer the following research question: "What is the effect of connecting the persuasive communication strategies: reciprocity, commitment & consistency, and social proof with the personality traits: emotionality, conscientiousness, and agreeableness to personalise charity websites, and how does this impact consumer loyalty?". Through an experimental design, this research investigated the interplay between persuasive communication strategies and personality traits in fostering attitudinal and behavioural loyalty towards charity websites.

The findings of this study suggest that the moderating effect of personality traits on the relationship between persuasive communication strategies and consumer loyalty was not conclusively supported, as most hypothesized interactions did not yield significant results.

Overall, the study highlights the complexity of aligning persuasive communication strategies with individual personality traits to enhance consumer loyalty in the non-profit sector. Although the theoretical foundation of personalised persuasion remains strong, practical implementation may require more refined tools and approaches to effectively leverage personality-driven communication strategies on charity websites.

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Appendices

Appendix A: Preliminary study results

Table 1A

Preliminary study results prior loyalty

	ALS	Dierenlot	Edukans	HandicapNL	
Items	N = 10				
Already knew the charity	10	8	2	1	
Already donated or engaged	5	1	0	0	
with the charity					
Already loyal to the charity	2	1	0	0	
Connected strategies to	1	3	3	7	
the right charity website					
Ranking charities based on					
perceived loyalty					
Top 1	8	2	0	0	
Top 2	1	1	3	5	
Top 3	0	1	6	3	
Top 4	1	6	1	2	

Preliminary study results: statements about charity websites

Table 2A

	ALS	Dierenlot	Edukans	HandicapNL
Statements about website	N = 10			
Positive about website	7	2	4	2
Neutral about website	2	2	2	7
Negative about website	1	5	4	1
Biased by charity	8	1	0	0
Fear appeal is horrible	0	3	0	0
Skepticism about what	0	0	3	0
happens to their donation				

Preliminary study results: statements about strategies

Table 3A

	Reciprocity	Social proof	Commitment &
			consistency
Statements about strategies		N = 10	
Receiving a gift is nice	7		
Receiving a gift is nice, but it	5		
needs to be aligned with the			
charity			
Receiving a gift is weird, I do not	3		
need anything in return			
The value of the gift is too high	2		
Presenting a review is good, but it		6	
needs to be more specific/			
related to the charity			
Presenting a review makes the		2	
website personal			
The 'welcome back' notification is			3
weird without prior interaction			
The 'welcome back' notification			4
makes it personal/ draws			
attention			
Neutral perception towards	2	3	3
strategy			
Recognises strategies through	8	7	7
manipulation checks			

Appendix B: Pretest stimulus materials

Figure 1B

Stimulus materials summary of Dierenlot (animals) website ((1) reciprocity, (2) social proof, (3) commitment & consistency, (4) control condition)

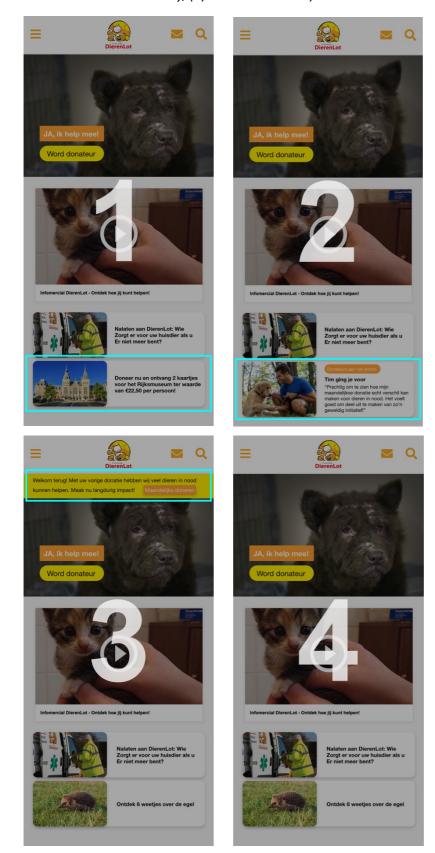


Figure 2B

Stimulus materials summary of ALS Nederland (health) website ((1) reciprocity, (2) social proof, (3) commitment & consistency, (4) control condition)



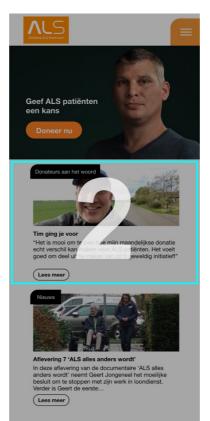






Figure 3B

Stimulus materials summary of Edukans (international aid & human rights) website ((1) reciprocity, (2) social proof, (3) commitment & consistency, (4) control condition)



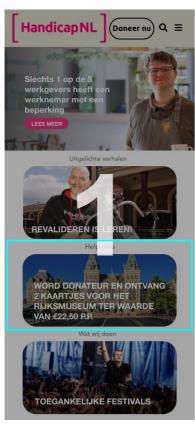


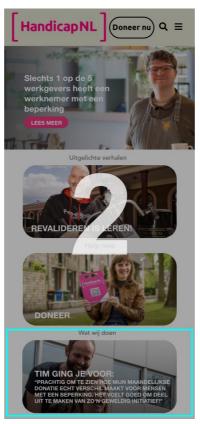


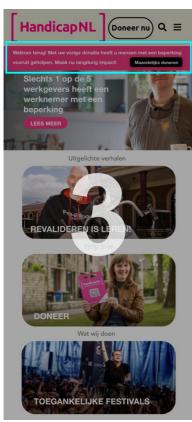


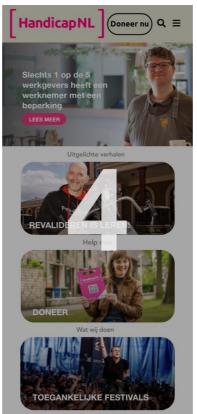
Figure 4B

Stimulus materials summary of HandicapNL (well-being) website ((1) reciprocity, (2) social proof, (3) commitment & consistency, (4) control condition)









Appendix C: Questionnaire outline

Questionnaire Dutch

Enquête (Nederlands)

Introductie

Beste deelnemer,

Welkom bij deze enquête.

Voor mijn master scriptie doe ik onderzoek naar het design van websites van goede doelen.

Deze enquête bestaat uit vijf blokken. Na enkele introductievragen, wordt u gevraagd om vragen te beantwoorden over de website van een goed doel die u zorgvuldig dient door te nemen. In het derde blok worden er vragen gesteld over uw persoonlijkheid. In het vierde blok worden er vragen gesteld over de content van de website. Tot slot wordt in het laatste blok gevraagd naar uw demografische gegevens.

Het invullen van de enquête zal ongeveer 5 tot 10 minuten van uw tijd in beslag nemen. Uw antwoorden worden anoniem verwerkt en uitsluitend gebruikt voor dit onderzoek. Houd er rekening mee dat uw deelname volledig vrijwillig is en dat u op elk moment kunt stoppen zonder opgave van redenen. U bent vrij om elke vraag over te slaan. Na toestemming te hebben gegeven voor het verwerken van de antwoorden, zal de enquête starten. Er is geen tijdslimiet voor het invullen van de enquête, zodat u de vragen en de content zorgvuldig en op uw eigen tempo kunt doornemen.

Alvast hartelijk dank voor uw deelname! Mocht u vragen hebben, aarzel dan niet om contact met mij op te nemen via: d.a.groenewold@student.utwente.nl

Als u zorgen heeft over dit onderzoek of vragen heeft over uw rechten als deelnemer, en graag met iemand anders dan de onderzoeker wilt spreken, neem dan contact op met de Ethische Commisie van de Faculteit Behavioural, Management and Social Science (University of Twente, ethicscommittee-bms@utwente.nl).

Met vriendelijke groet,

Daphne Groenewold

Privacy statement

 Ik accepteer dat mijn antwoorden worden opgeslagen en uitsluitend worden gebruikt voor dit onderzoek (uw antwoorden worden anoniem verwerkt)

Blok 1 – Eerdere loyaliteit aan goede doelen

Heeft u ooit bijgedragen of gedoneerd aan een goed doel?

- Ja
- Nee

Bent u bereid om in de toekomst bij te dragen of te doneren aan een goed doel?

- Ja (als het antwoord 'ja' is, gaan de deelnemers door naar Blok 2)
- Nee (als het antwoord 'nee' is, worden de deelnemers naar het einde van de vragenlijst geleid)

Blok 2 – Beïnvloedingstechnieken en loyaliteit

Bekijk de website pagina en de content van het goede doel op de volgende pagina **zorgvuldig**. Beeld u tijdens het bekijken van de pagina in dat u heeft gescrollt op het internet en op deze pagina terecht bent gekomen. U kunt zoveel tijd nemen als u wilt om de website te bekijken voordat u op 'volgende' klikt. Als u op 'volgende' klikt krijgt u een aantal vragen te zien die gaan over deze website pagina. U kunt niet teruggaan nadat u op 'volgende' heeft geklikt.

Klik op 'volgende' om de enquête te starten.

(volgende pagina)

[Een van de website versies van het goede doel]

Beantwoord, op basis van de website die u hiervoor heeft gezien, in hoeverre u het eens bent met onderstaande stellingen: 1= helemaal mee oneens, 2= oneens, 3= enigszins mee oneens, 4= neutraal (niet mee eens, niet mee oneens), 5= enigszins mee eens, 6= eens, 7= helemaal mee eens.

- 1. Ik zal positieve dingen zeggen over het goede doel tegen andere mensen.
- 2. Ik zal het goede doel aanbevelen aan familie, vrienden of kennissen die mij om advies vragen.
- 3. Ik zal anderen aanmoedigen om zich te verdiepen in het goede doel.
- 4. Ik zal het goede doel introduceren aan andere mensen.
- 5. Ik zal waarschijnlijk doneren aan dit goede doel.
- 6. Ik zal overwegen om te doneren aan dit goede doel.
- 7. Ik zal in de toekomst loyaal blijven aan dit goede doel.
- 8. Ik zal doneren aan dit goede doel.
- 9. Ik zal anderen aanmoedigen om te doneren aan het goede doel.

(volgende pagina)

Blok 3 - Persoonlijkheid

In het volgende gedeelte staan vragen over hoe u uzelf ziet. Geef alstublieft aan in hoeverre u het eens bent met de volgende uitspraken, met gebruik van de volgende antwoordcategorieën: 1= helemaal mee oneens, 2= oneens, 3= neutraal (niet mee eens, niet mee oneens), 4= eens, 5= helemaal mee eens. Kies de beoordeling die u het meest nauwkeurig beschrijft zoals u over het algemeen bent. Alle antwoorden worden volledig vertrouwelijk verwerkt.

- 1. Ik ben bang om pijn te lijden.
- 2. Ik blijf onaardig tegen iemand die gemeen was.
- 3. Ik zorg dat dingen altijd op de juiste plek liggen.
- 4. Ik maak me minder zorgen dan anderen.
- 5. Ik geef vaak kritiek.
- 6. Ik stel ingewikkelde taken zo lang mogelijk uit.
- 7. Ik kan prima in m'n eentje moeilijkheden overwinnen.
- 8. Ik ben het snel met anderen eens.
- 9. Ik werk erg nauwkeurig.
- 10. Ik moet huilen bij trieste of romantische films.
- 11. Zelfs als ik slecht behandeld word, blijf ik kalm.
- 12. Ik doe vaak dingen zonder echt na te denken.

(volgende pagina)

Blok 4 – Stimuli testen

- 1. Heeft u informatie op de website gezien waarbij het goede doel u iets teruggeeft als dank voor uw donatie?
- Ja, namelijk door: (tekstvak)
- Nee
- 2. Heeft u informatie op de website gezien waarbij u het gevoel had dat u al eerder een donatie heeft gedaan aan het goede doel?
- Ja, namelijk door: (tekstvak)
- Nee
- 3. Heeft u informatie op de website gezien waarbij u heeft gezien dat anderen mensen gedoneerd hebben aan het goede doel?
- Ja, namelijk door: (tekstvak)
- Nee

Blok 5 – Demografische gegevens

- 1. Wat is uw geslacht?
- Man
- Vrouw
- Anders/ zeg ik liever niet
- 2. Wat is uw leeftijd?
- Open vraag
- 3. Wat is uw hoogst afgeronde opleiding?
- Geen opleiding
- Basisonderwijs
- Lager voortgezet onderwijs
- Hoger voortgezet onderwijs
- Middelbaar beroepsonderwijs (MBO)
- Hoger beroepsonderwijs (HBO)
- Universitair onderwijs (WO)

(volgende pagina)

Heel erg bedankt voor het invullen van deze enquête.

Uw antwoorden worden anoniem verwerkt.

Uw antwoorden zijn geregistreerd.

Mocht u vragen hebben, aarzel dan niet om contact met mij op te nemen via: d.a.groenewold@student.utwente.nl

Als u zorgen heeft over dit onderzoek of vragen heeft over uw rechten als deelnemer, en graag met iemand anders dan de onderzoeker wilt spreken, neem dan contact op met de Ethische Commisie van de Faculteit Behavioural, Management and Social Science (University of Twente, ethicscommittee-bms@utwente.nl).

(einde van de enquête)

Questionnaire (English)

Introduction

Dear participant,

Welcome to this questionnaire.

For my master thesis, I am doing research about the design of charity websites.

This questionnaire consists of five blocks. After some introduction questions, you will be asked to answer some questions regarding a charity website which you have to carefully assess in detail. In the third block questions will be asked about your personality. In the fourth block question will be asked regarding the content of the charity website. Finally, in the last block you are asked for your demographic information.

The questionnaire will take about 5-10 minutes of your time. Your answers are processed anonymously and are only used for the purpose of this study. Please be informed that your participation is entirely voluntary, and you are able to stop at any time without giving any reasons. You are free to omit any question. After accepting the ethical consent, the questionnaire will start. There are no time limits in this questionnaire, allowing you to thoroughly review the content at your own pace.

Thank you in advance for participating! If you have any questions, feel free to contact me via d.a.groenewold@student.utwente.nl.

If you have any concerns about this study or questions about your rights as a participant, and would want to speak with someone other than the researcher, please get in touch with the Ethics Committee of the Faculty of Behavioural, Management and Social Science (University of Twente, ethicscommittee-bms@utwente.nl).

Kind regards,

Daphne Groenewold

Privacy statement

- I accept that my answers will be recorded and solely used for the purpose of this study (your answers will be process anonymously)

Block 1 – Prior loyalty charities

Have you ever contributed or donated to a charity?

- Yes
- No

Are you willing to contribute or donate to a charity in the future?

- Yes (if the answer is 'yes' participants will proceed to block 2)
- No (if the answer is 'no' participants will be directed to the end of the survey)

Block 2 – Persuasive strategies and loyalty

Please pay **careful** attention to the charity website and its content on the following page. Imagine, while viewing the page, that you have been scrolling through the internet and arrived at this page.

You can spend as much time as you like to evaluate the charity website, before clicking onto the next page. You cannot go back once you have clicked 'next'.

Please click on 'next' to start the questionnaire.

(next page)

[One of the four versions of the charity website]

Pay careful attention to the charity website and please indicate the extent in which you agree with the following statements: 1= strongly disagree, 2= disagree, 3= somewhat disagree, 4= neither agree or disagree, 5= somewhat agree, 6= agree, 7= strongly agree.

- 1. I will say positive things about this charity to other people.
- 2. I will recommend this charity to family, friends, or acquaintances who ask me for advice.
- 3. I will encourage others to look into the charity.
- 4. I will introduce this charity to other people.
- 5. I will be likely to donate to this charity.
- 6. I will consider donating to this charity.
- 7. I will remain loyal to this charity in the future.
- 8. I will donate to this charity.
- 9. I will encourage others to donate to this charity.

(next page)

Block 3 – Personality

The following section includes questions about how you see yourself. Please indicate to what extend you agree with the following statements: 1= strongly disagree, 2= disagree, 3= neutral (neither agree, nor disagree), 4= agree, and 5= strongly agree. Please choose the option that most accurately describes you as you generally are. All responses will be kept fully confidential.

- 1. I am afraid of feeling pain.
- 2. I remain unfriendly to someone who was mean to me.
- 3. I make sure that things are in the right spot.
- 4. I worry less than others.
- 5. I often express criticism.
- 6. I postpone complicated tasks as long as possible.
- 7. I can easily overcome difficulties on my own.
- 8. I tend to quickly agree with others.
- 9. I work very precisely.
- 10. I have to cry during sad or romantic movies.
- 11. Even when I'm treated badly, I remain calm.
- 12. I often do things without really thinking.

(next page)

Block 4 - Testing stimuli

- 1. Have you seen information on the website where the charity gives you something in return as a thank you for your donation?
- Yes, specifically through: (*Text box*)
- No

- 2. Have you seen information on the website where you felt like you had donated to the charity before?
- Yes, specifically through: (Text box)
- No
- 3. Have you seen information on the website where you noticed that other people have donated to the charity?
- Yes, specifically through: (Text box)
- No

Block 5 - Demographics

- 1. What is your gender?
- Male
- Female
- Other/ prefer not to say
- 2. What is your age?
- Open question
- 3. What is your highest completed education?
- No education
- Primary education (PE)
- Lower secondary education (LSE)
- Higher secondary education (HSE)
- Vocational education (VE)
- Higher professional education (HPE)
- University education (UE)

(next page)

We thank you for spending your time taking this survey. Your answers will be processed anonymously. Your response has been recorded.

Thank you in advance for participating! If you have any questions, feel free to contact me via d.a.groenewold@student.utwente.nl.

If you have any concerns about this study or questions about your rights as a participant, and would want to speak with someone other than the researcher, please get in touch with the Ethics Committee of the Faculty of Behavioural, Management and Social Science (University of Twente, ethicscommittee-bms@utwente.nl).

(end of survey)

Appendix D: Al statement

AI statement

"During the preparation of this master thesis the author(s) used ChatGPT to analyse articles regarding consumer loyalty, persuasive communication strategies, personality traits, and personalised communication. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the work."