

개인적, 사회적, 상황적 요인이 기부형 크라우드펀딩 플랫폼에서의 기부 의도에 미치는 영향: 대학생을 중심으로

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Personal, Social, and Situational Factors Affecting Donation Intention on Donation-Based Crowd-Funding Platform: Focusing on University Students

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[요 약]

본 연구는 기부 의도에 영향을 미치는 개인적, 사회적, 상황적 요인을 기부 기반 크라우드펀딩 플랫폼에서 심층적으로 탐구하고 있다. 자기 효능감과 이타주의와 같은 개인적 특성뿐만 아니라 사회적 영향과 조직의 신뢰성과 같은 사회적 요인의 영향을 검토함으로써, 이러한 요소들이 개인의 긍정적 기부 의지에 어떻게 영향을 미치는지를 밝혀 내고자 한다. 또한, 사회적 동일시와 크라우드펀딩 플랫폼에 대한 신뢰와 같은 상황적 요인을 고려하여 기부 행동에 미치는 영향을 살펴 보고자 한다. 326명의 대학생을 대상으로 한 설문조사를 통해 수집된 데이터는 경로분석을 통해 이러한 변수들이 기부 의도를 유의미하게 예측함을 확인했다. 본 연구 결과는 크라우드펀딩 플랫폼에서의 모금 전략을 향상시키는 데 중요한 통찰을 제공하며, 개인이 기부하도록 동기를 부여하는 다양한 요인의 복잡한 상호작용을 강조하고 있다. 연구 결과는 기부형 크라우드펀딩 플랫폼에서 모금 전략을 최적화하는 데 유용한 통찰력을 제공하며, 실무적 함의를 제공한다. 또한, 본 연구는 기부 기반 크라우드펀딩 플랫폼에서 기부가 어떻게 작동하는지에 대한 기초적인 이해를 제공한다.

[Abstract]

This research delves into the personal, social, and situational factors influencing donation intention on donation-based crowdfunding platforms. By examining the impact of personal characteristics such as self-efficacy and altruism, along with social factors such as social influence and organizational credibility, this study explores how these elements affect an individual's willingness to donate. Additionally, situational factors such as social identification and trust are considered for the crowdfunding platform, to understand their effect on donation behavior. A survey involving 326 college students provided the data for multiple regression analysis, thereby confirming that these variables significantly predict donation intention. The findings offer crucial insights into enhancing fundraising strategies on crowdfunding platforms, highlighting the complex interplay of various factors that motivate individuals to donate, and provide a baseline understanding of how donations function on donation-based crowdfunding platforms.

색인어 : 자기효능감, 이타주의, 사회적 영향, 사회적 동일시, 신뢰

Keyword : Self-Efficacy, Altruism, Social Influence, Social Identification, Trust

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I. Introduction

Donation-based crowdfunding platforms have emerged as powerful tools for mobilizing financial support for a diverse range of charitable causes. Understanding the factors that influence individuals' donation intentions on these platforms is crucial for both fundraisers and the platforms themselves. This research investigates the multifaceted landscape of personal, social, and situational factors that shape donation intention within the context of donation-based crowdfunding platforms.

Personal characteristics play a pivotal role in influencing individuals' decisions to donate. Among these, two critical factors have garnered significant attention in the literature: self-efficacy and altruism. Self-efficacy, as proposed by Bandura[1], reflects an individual's belief in their ability to contribute to a cause successfully. This self-confidence in making a difference may substantially impact one's intention to donate[2]. Altruism, on the other hand, represents the intrinsic motivation to benefit others, which can be a potent driver of donation intention[3]. Exploring how self-efficacy and altruism interplay with donation intentions can illuminate the personal dynamics at play in crowdfunding support.

The influence of social factors on donation intention is undeniable. Two critical variables within this category are social influence and trust in the organization behind the campaign. Social influence refers to the impact of peer recommendations, testimonials, and endorsements on an individual's donation intention[4]. Trust in the organization running the campaign, based on its reputation and credibility, can instill confidence in potential donors, affecting their willingness to contribute[5]. Investigating the complex interaction of these factors can shed light on how social dynamics shape crowdfunding support.

Situational factors encompass the context in which donation decisions are made. Within this realm, social identification and trust in the crowdfunding platform itself are paramount. Social identification refers to the extent to which individuals perceive themselves as belonging to a particular social group or cause, and it can significantly influence donation intentions[6]. Trust in the crowdfunding platform involves

confidence in the platform's security, transparency, and reliability, which can impact an individual's decision to donate[7].

Understanding the interplay of personal, social, and situational factors in shaping donation intention is vital for optimizing fundraising strategies and enhancing the effectiveness of donation-based crowdfunding platforms. This research aims to delve into these multifaceted aspects to provide insights that can guide campaigns, donors, and platform operators in fostering a culture of philanthropy in the digital age.

II. Literature Review

2-1 Importance of Donation-Based Crowdfunding Platform

Donation-based crowdfunding platforms have become integral to modern philanthropy, transforming the way individuals and organizations seek and offer financial support for charitable causes. Crowdfunding platforms empower individuals to engage in philanthropy. They democratize giving by allowing donors to choose the causes they are passionate about and directly support them[8]. This empowerment reshapes the traditional philanthropic landscape, enabling anyone to become a philanthropist. The rise of crowdfunding has made philanthropy more accessible and inclusive.

Donation-based crowdfunding platforms have the power to foster a sense of community among donors and beneficiaries. Donors often feel a stronger connection to the causes they support, as they can interact directly with campaign creators and other contributors[7]. This sense of community enhances the overall giving experience and reinforces social bonds. The significance of donation-based crowdfunding lies in its ability to address a diverse spectrum of social issues. Campaigns on these platforms cover a wide array of causes, from medical expenses and disaster relief to education, creative projects, and more[9]. This has led to an increased focus on social issues, as more individuals and organizations find accessible avenues for raising funds for various causes. Crowdfunding has provided a platform for grassroots initiatives and smaller

charitable organizations to reach a global audience. It allows them to access funds and support that might have been difficult to obtain through traditional fundraising channels. This empowerment of grassroots initiatives is a significant driver of social change[10].

Despite its positive impact, donation-based crowdfunding is not without its challenges. Transparency, accountability, and fraud are concerns due to the open nature of crowdfunding. Platforms need to address these challenges and ensure the integrity of the fundraising process[11]. The growth of donation-based crowdfunding has prompted governments and regulatory bodies to develop policies and regulations to safeguard the interests of donors and campaign creators. The regulatory landscape is evolving to strike a balance between fostering innovation and ensuring consumer protection.

2-2 Personal Factors: Self Efficacy and Altruism

Personal factors such as self-efficacy and altruism play a significant role in influencing individuals' donation intentions on donation-based crowdfunding platforms. First, self-efficacy, as defined by Bandura[1] represents an individual's belief in their ability to perform tasks successfully. In the context of donation-based crowdfunding, individuals with high self-efficacy may believe that their contributions can make a difference and have a positive impact on a campaign. According to an empirical study, when people have high self-efficacy, they tend to have greater donation intention than do people who have low self-efficacy[12]. Existing studies have shown that self-efficacy positively influences donation intentions. For example, individuals with high self-efficacy are more likely to donate because they believe their contributions will be effective in helping the cause[2].

Second, altruism is an intrinsic motivation to benefit others without expecting anything in return. It is a fundamental driver of prosocial behavior and is often associated with charitable giving[3]. In a food donation context, Habib et al. found that altruism exerts the strongest effect on surplus food donation intention[13]. In a similar vein, Steel et al. also found that higher altruistic behavior was associated with increased past donation frequency[14].

Research suggests that individuals with high levels of altruism are more inclined to make donations on

crowdfunding platforms. They are motivated by the desire to help others and support causes they care about[15].

Based on the discussion above, the following hypotheses are posited as below:

H1: Self-efficacy will positively affect individuals' donation intention.

H2: Altruism will positively affect individuals' donation intention.

2-3 Social Factors: Social Influence and Organization Credibility

Social factors, particularly social influence and trust in the organization or campaign, have a substantial impact on individuals' donation intentions in the context of donation-based crowdfunding platforms. First, social influence refers to the impact of peer recommendations, testimonials, and endorsements on an individual's donation intention. Numerous studies have shown that individuals are influenced by the actions and opinions of others, especially in online environments. For instance, positive comments and endorsements from previous donors can serve as persuasive cues, encouraging potential donors to contribute[16]. Social influence can play a critical role in prompting donations, particularly when it conveys that the cause has widespread support[4]. In addition, individuals often observe the behaviors and choices of others within their social circles and adjust their actions accordingly, especially in visible settings like social media or crowdfunding platforms. If donating is seen as a normative behavior among peers, individuals are more likely to conform to this norm and donate as well[17].

Second, credibility in the organization or campaign behind a crowdfunding effort is pivotal. Donors need assurance that their contributions will be utilized for the stated purpose and that the organization is reputable and credible. Studies have found that trust in the organization positively affects donation intentions. Donors are more likely to contribute when they have confidence in the transparency and credibility of the organization[5]. Donors need to trust that the organization will use their funds appropriately and for the advertised causes. Trustworthiness can reduce perceived risks associated with donations, such as

fears of fraud or mismanagement[18]. Furthermore, if an organization is perceived as knowledgeable and expert in its field, donors are more likely to believe that their contributions will be used effectively and lead to meaningful impact[19].

Based on the discussion above, the following hypotheses are proposed as below:

H3: Social influence will positively affect individuals' donation intention.

H4: Organization credibility will positively affect individuals' donation intention.

2-4 Situational Factors: Social Identification and Trust in Crowdfunding Platform

Situational factors, specifically social identification and trust in the crowdfunding platform, are crucial in understanding donation intentions within the realm of donation-based crowdfunding platforms. Social identification refers to the extent to which individuals perceive themselves as belonging to a particular social group or cause. Social identification with a group that supports charitable causes can provide emotional rewards, such as feelings of pride and satisfaction. These positive emotions can further motivate individuals to donate as a way to continue experiencing these benefits[20].

In the context of donation-based crowdfunding, social identification plays a significant role. When donors feel a strong connection to the cause or campaign, they are more likely to contribute. Research has shown that individuals are motivated to donate when they identify with the values and goals of a campaign[6]. This sense of belonging and identification can significantly influence donation intentions.

Trust in the crowdfunding platform is another situational factor that can affect donation intentions. Donors need to have confidence in the platform's reliability, security, and transparency. Trust in the platform ensures that donors believe their contributions will be handled properly and that their personal and financial information is secure[7]. Trusted platforms are likely to see higher rates of repeat donations, as donors feel secure in their previous contributions and are encouraged to continue supporting the platform's projects [21].

Trust in the platform can instill confidence in potential donors, positively influencing their decision to donate. Hou et al. found that trust in online donation platform is positively related to online donation intention[22].

Based on the discussion above, the following hypotheses are proposed as below:

H5: Social identification will positively affect individuals' donation intention.

H6: Trust of the crowdfunding platform will positively affect individuals' donation intention.

III. Method

3-1 Sample and Data Collection

A survey was conducted for this study with the participation of a total of 357 college students who received course credits in exchange. However, 31 students who failed to complete the survey were excluded, leaving 326 subjects for further analysis. Among these participants, sophomores comprised the largest group (49.7%, n = 162), followed by seniors (29.4%, n = 96), freshmen (14.7%, n = 48), and juniors (6.1%, n = 20). The average age of the participants was 22 years old. For this study university students used as samples because university students tend to be tech-savvy and familiar with digital platforms, including crowdfunding sites. Their comfort with digital navigation and online financial transactions makes them an ideal group for studies related to online fundraising behaviors. And university students can be considered early adopters of new technologies and cultural shifts, making them a relevant demographic for studying emerging trends in digital fundraising. Insights gained from this group could indicate broader future trends in crowdfunding.

In this research, we chose an authentic crowdfunding platform story from one of Korea's major donation-based crowdfunding platforms to enhance the authenticity of the study. The story centers on a 23-year-old college student who has recently experienced voice phishing and is aiming for self-sufficiency, planning to secure accommodation in an independent living facility by the age of 24. The core message conveyed in this donation-based

crowdfunding narrative is “Please protect the aspirations of young individuals striving for independence.”

Utilizing Qualtrics, an online survey was generated to gather data from college students. Invitation emails for the online survey were distributed to students, and only those who agreed to participate and provided consent were included. Subsequently, participants were instructed to click the “Proceed” button to complete the survey.

3-2 Measure

1) Self-Efficacy

To assess perceived self-efficacy using a scale ranging from 1 to 7, where 7 indicated “strongly agree” and 1 indicated “strongly disagree” [23], participants responded to four questions. These statements included: “Donation-based crowdfunding platforms instill confidence in my ability to support campaigns;” “Donation-based crowdfunding platforms provide me with the expertise necessary to contribute to campaigns;” “Donation-based crowdfunding platforms boost my confidence in navigating and utilizing websites to access project information;” and “Donation-based crowdfunding platforms enhance my confidence in contributing to campaign models.” The reliability of the measurement in this study was found to be .84.

2) Altruism

Altruism was measured on a 7-point scale anchored with 1 = “strongly disagree” to 7 = “strongly agree,” in response to three items which were developed by Bretschneider and Leimeister [24]. Three items were as follows: a) I want to help people without expecting any compensation; b) I like doing something for project initiators at some cost to myself; c) I deeply enjoy helping others – even if I have to make sacrifices. The reliability for this scale was .91.

3) Social Influence

For measuring social influence a 2-items scale was employed on a 7-point Likert scale where 1 = “strongly disagree” and 7 = “strongly agree” based on a study by Li et al. [25]. Four items were as follows: a) I have a strong sense of social responsibility; b) In my opinion, participating in donation-based crowdfunding

is a way to fulfill one’s social responsibilities; c) People with a strong sense of social responsibility should take part in charitable donation if possible; and d) The participation of others will trigger me to donate money to donation-based crowdfunding projects. The reliability for this scale was .93.

4) Organization Credibility

Credibility of organization was measured using six, 7-point semantic differential scales: believable/not believable, trustworthy/untrustworthy, competent/incompetent, credible/not credible, unbiased/biased, expert/not expert [26]. The reliability for this scale was .84.

5) Trust of Crowdfunding Platform

To measure perceived trust of crowdfunding platform on a scale of 1–7, where 7 meant “strongly agree” and 1 meant “strongly disagree” [27], subjects were asked four questions. The statements were: “The crowdfunding platform is trustworthy;” “The crowdfunding platform is reliable;” “The crowdfunding platform keeps promises;” and “The crowdfunding platform has my best interests in mind.” In this study, the reliability was .82.

6) Social Identification

The assessment of social identification involved three items adapted from Rodriguez-Ricardo et al.’s study [28]. Using a 7-point scale anchored with “strongly disagree” and “strongly agree,” participants expressed their identification with a cause. The three items were as follows: a) I have a strong emotional connection to a community of individuals supporting the same crowdfunding project; b) I have common goals with others who support the same crowdfunding project; and c) I perceive myself as an integral part of the crowdfunding project. The reliability of this measurement scale was determined to be .89.

7) Donation Intention

To measure perceived donation intention on a scale of 1–7, where 7 meant “strongly agree” and 1 meant “strongly disagree” [29], subjects were asked five questions. The statements were: “Given the chance, I intend to donate in crowdfunding;” “I intend to actively donate in crowdfunding;” “I expect to donate in crowdfunding in the future;” “I would use the

donation-based crowdfunding platform to help others” and “I am willing to make donations to good projects on the platform.” In this study, the reliability was .82.

IV. Results

Table 1 shows the relationships among self-efficacy, altruism, social influence, organizational credibility, social identification, and trust of the crowdfunding platform. The correlation results in Table 1 indicate significant relationships among measured variables. To test the structural model concerning the relationships among the variables, researchers performed a path analysis via SPSS AMOS 21.0. A model is regarded acceptable if normed fit index (NFI) and goodness of fit index (GFI) exceed .90 and comparative fit index (CFI) exceed .93, and when RMS is less than .08[30],[31]. Thus, the original model was accepted[32]. As shown in Table 2, the overall fit indices for the model was acceptable ($\chi^2 = 26.77$, $df = 15$, $p < .001$; GFI = .93; AGFI = .91; NFI = .94; CFI = .92; RMSEA = .08)

H1 posits that self-efficacy has a positive impact on individuals’ donation intention. According to Anderson and Gerbing, a t -value of greater than 2 for each coefficient indicates a statistical significance. As shown in Table 2, study results show self-efficacy is positively related to individuals’ donation intention ($t = 7.12$, $p > .001$). H2 proposes that altruism has a positive impact on individuals’ donation intention. As expected, study results show that altruism is positively related to individuals’ donation intention ($t = 7.23$, $p < .001$). H3 states that social influence has a positive impact on individuals’ donation intention. As shown in Table 2, the study results show that social influence is positively related to donation intention ($t = 3.71$, $p < .001$).

H4 posits that organizational credibility has a positive impact on individuals’ donation intention. As shown in Table 2, organizational credibility is positively related to individuals’ donation intention ($t = 3.94$, $p < .001$). H5 proposes that social identification has a positive impact on individuals’ donation intention. As expected, study results indicate that social identification is positively related to individuals’

Table 1. Descriptive statistics and correlations among variables

Variables	1	2	3	4	5	6	7
1 Self-Efficacy	1						
2 Altruism	.226**	1					
3 Social Identification	.383**	.400	1				
4 Organization Credibility	.366**	.103	.405**	1			
5 Social Influence	.299**	.314	.446**	.280**	1		
6 Trust of Crowdfunding Platform	.321**	.125*	.343**	.521**	.219**	1	
7 Donation Intention	.488**	.463	.461**	.317**	.322	.300**	1

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

Table 2. Parameter estimates for causal paths

Hypotheses	Causal Paths	Standardized Parameter Estimates	Standard Error	t-value
H1	Self-Efficacy -> Donation Intention	.378	.052	7.12**
H2	Altruism -> Donation Intention	.303	.042	7.23 **
H3	Social Influence -> Donation Intention	.187	.050	3.71**
H4	Organization Credibility -> Donation Intention	.213	.054	3.94**
H5	Social Identification -> Donation Intention	.176	.041	3.53**
H6	Trust of Crowdfunding Platform -> Donation Intention	.154	.054	3.21**

Goodness-of-fit statistics ($\chi^2 = 26.77$, $df = 15$, $p < .001$; GFI = .93; AGFI = .91; NFI = .94; CFI = .92; RMSEA = .08)

* $p < .05$ ** $p < .01$

donation intention ($t = 3.53, p < .001$). Lastly, H6 states that trust of crowdfunding platform has a positive impact on individuals' donation intention. As shown in Table 2, the study results show that trust of crowdfunding platform is positively related to individuals' donation intention ($t = 3.21, p < .001$). In sum, H1, H2, H3, H4, H5, and H6 were supported in the study.

V. Discussion

The findings of this research shed light on the complex interplay of personal, social, and situational factors influencing donation intentions on donation-based crowdfunding platforms. The multifaceted nature of these influences underscores the need for a nuanced understanding to effectively guide campaigns, donors, and platform operators in fostering a philanthropic culture in the digital age.

The personal factors explored in this study, namely self-efficacy and altruism, emerged as significant predictors of donation intentions. Individuals with higher self-efficacy exhibited a greater inclination to contribute, emphasizing the importance of fostering confidence in potential donors regarding the impact of their contributions. Altruism, as an intrinsic motivation to benefit others, played a pivotal role, aligning with prior research highlighting its association with charitable giving.

Social factors, including social influence and organization credibility, also exhibited substantial impacts on donation intentions. The influence of peer recommendations and testimonials highlights the role of social dynamics in encouraging contributions. Moreover, the credibility of the organization behind a campaign emerged as a critical factor, emphasizing the need for transparency and a positive organizational reputation to instill confidence in potential donors.

Situational factors, specifically social identification and trust in the crowdfunding platform, were found to significantly influence donation intentions. The sense of belonging to a particular cause and the perceived reliability of the crowdfunding platform played crucial roles in motivating individuals to contribute. These findings underscore the importance of creating a sense of community among donors and building trust in the

platform to enhance donation intentions.

The results of the multiple regression analysis supported the proposed hypotheses, indicating that personal, social, and situational factors collectively explain a substantial portion of the variance in donation intentions. This holistic understanding provides a comprehensive framework for designing effective fundraising strategies on donation-based crowdfunding platforms.

Using college students as a sample in research studies, especially in contexts like donation-based crowdfunding platforms, offers many practical advantages but also comes with a limitation. The biggest limitation of using college students is the question of generalizability. Students typically represent a younger, more educated, and possibly more homogenous population compared to the general population. Their behaviors, attitudes, and motivations may not accurately reflect those of other demographic groups, limiting the applicability of the findings to broader contexts. To overcome this limitation and enhance the robustness of future research, future studies should consider including a more diverse demographic profile, incorporating participants from various age groups, economic backgrounds, and levels of education. This would help in understanding how different factors influence donation behavior across a broader spectrum of the population.

In conclusion, this research contributes valuable insights into the factors shaping donation intentions on donation-based crowdfunding platforms. The comprehensive understanding of personal, social, and situational dynamics provides a foundation for enhancing the effectiveness of fundraising efforts in the digital philanthropic landscape.

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