

## A Study of Donation-Based Crowd Funding Platforms



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**ABSTRACT:** Persuasion is the process of communication in which a person wants to create an influence to induce certain behaviour sends a persuasive message to the other individual with the aim of generating an impact on the recipient's attitude. The power of decision making, however, is at the disposal of the recipient. Various technologies are used by the donation based crowd funding platforms to persuade the website visitors to make donations for certain causes.

The main objective of the study was to focus on the specific factors that are used by the donation based crowd funding platforms to persuade the prospective donors to make donations to specific campaigns. Exploration methods were used to obtain the necessary data through online questionnaires. The questionnaire mainly included close ended questions where most of the questions were designed for the people who have donated using crowd funding platforms to react on a Likert scale of 5 (Strongly Agree to Strongly Disagree). Total sample size was 230. Simple Random Sampling method was used to collect the data. The researcher has explained a model where building a new concept in the set of factors that are specifically applicable for the donors who contribute for donation based crowd funding campaigns. The model shows that using technology in persuasion and having a higher social networking presence can affect the donation intention of the website visitors to a considerable extent. The model also shows that various privacy issues, trust and overall website quality also have a major impact on the donation intention of the donors. In the end, the study also shows that the donation intention of the donors is highly positively correlated with the donation behaviour.

**KEYWORDS:** crowd funding, crowd funding platforms, website quality, donation intention, Persuasion Technologies, donation behaviour, donation behaviour.

### INTRODUCTION

One may define persuasion as the process of communication in which a person wants to create an influence to induce certain behaviour sends a persuasive message to the other individual with the aim of generating an impact on the recipient's attitude. The power of decision making, however, is at the disposal of the recipient<sup>1</sup>. The overall value of the persuasive messages is distinguished by the media channel and the content of the message that is used to deliver these messages. Several technologies including the internet, cell phones and other online platforms provide ample opportunities for a persuasive interaction between the donors and the fundraisers. Persuasive technology can be used to communicate with single individuals as well as groups of individuals.<sup>2</sup> There has been a very limited amount of research that has been conducted on the use of persuasive techniques used by donation based crowdfunding platforms which are used to persuade the donors to donate to specific causes and finally check out, almost like a regular online purchase.

Therefore, it can be said that the entire set of ICT enabled tools that are designed to interact with the purpose of changing or shaping a particular person's attitude or behaviour is persuasive technology. Persuasive technology involves bringing about a valid interaction between humans and computers and studies how people are persuaded when they interact with different kinds of technologies.

Various technologies are used by the donation based crowdfunding platforms to persuade the website visitors to make donations for certain causes. The following is a list of some of the persuasive strategies that are used:<sup>1</sup>

- **Reduction:** by simplifying the complex activities and making it easier to donate, donation based crowdfunding platforms use a strategy of reduction. For example, instead of going through the entire lengthy process, they can facilitate the donor to donate for a particular cause with a few clicks of the mouse. For this purpose, crowdfunding platforms often offer the

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visitors who visit for the first time to save their card information or remember that choice/ mode of payment which speeds up the process and also persuade the prospective donors to donate quickly. This strategy is especially useful in the case of people who get overwhelmed with a feeling of sympathy and make impulsive donations.

- **Tunnelling:** tunnelling is a process by which websites offer free trials. However, this method is not applicable to the donation based crowdfunding platforms. The strategies used by websites that provide certain types of services such as antiviruses, spyware protection and special-purpose websites that provide specific information to certain prospective donors.
- **Tailoring:** based on the browsing history, potential interests, usage context and other factors that may be borrowed from the process of profiling of the donors, donation based crowdfunding platforms tailor out specific information and persuade the prospective donors to make donations for specific causes.
- **Personalisation:** in this strategy, based on the donors' previous history, the websites offer specific content and recommendations to the donors so that they can make decisions to donate quickly.
- **Self-monitoring:** it allows the customers to keep a track of their own status and performance as far as their donation ability is concerned. This strategy enables the donors to check the actual impact of the donations that they have made and create a feeling of pride and warmth. This can create a sense of pride as donors always want to know how they have affected the wellbeing of specific people who needed help. Faster checkouts and reports that contain detailed information regarding the status of the beneficiaries, progress of the overall campaign are emailed to the donors on a timely basis. These factors can play an important role in persuading donors to donate more towards the same campaign or other campaigns that are promoted on the same donation based crowd funding platform.
- **Pop-ups:** this technology is relatively old. Whenever a particular person logs in to a specific social networking platform or website, or simply opens a webpage, a pop-up advertisement is displayed which contains pictures of the individuals/ beneficiaries that are illustrated in a way to create sympathy and persuade the donors to make donations by clicking on links. These pop-ups are extremely effective and contain punch lines such as "Help a farmer's 3-year-old daughter to battle blood cancer". These messages are accompanied with images of the actual bedridden patient along with the photographs of the parents, who pose helplessness through their natural expressions. This is one way of creating sympathy, and persuading the donors to click to know more. Once the donors click the link on the pop-up, they directly land up on the payment page, where donation amounts are pre-written (Usually beginning with 1000-1500 INR). However, the person who makes the donation can change the amount to the minimum acceptable limit that is set by the platform (usually in the range of 300-500 INR).
- **Offering the option to withdraw the donation:** In certain cases, (Ketto.org) the crowdfunding platforms allow the users to claim the amount that they have contributed in case if they ever face situations in life where they need to raise funds for themselves. This means that if the donor who had previously donated to the campaign faces a situation in life, where he is not left with any option but to raise funds using donation based crowdfunding, Ketto.org allows the person to use the amount that he had donated over the years, for various causes.

There are several other factors such as "thank you letters", reminders, testimonials given by beneficiaries that add to the overall persuasion strategy and can have a deep impact on the donation intention and the donating behaviour of the individuals who visit the websites that are maintained by donation based crowdfunding platforms. According to Oinas-Kukkonen and Harjumaa (2009) other factors include trustworthiness, suggestion and third-party endorsements etc. that contribute to the overall persuasiveness of the website. According to the authors, websites often offer up-to-date information and statements from certain famous personalities or people who have a certain level of authority that increase the trustworthiness of a particular donation based crowdfunding campaign. When a particular website has a very sympathetic feel and look and the design reflects the context of the website, it certainly ends in persuading the person to make contributions.<sup>1</sup>

In the context of electronic commerce, the current paper focuses mainly on the design of the websites that are maintained by donation based crowdfunding platforms. It also discusses several strategies that are used by such platforms in order to shape the attitude or behaviour of the donors. Due to the advent of Internet technology and availability of higher broadband speeds, such websites are becoming increasingly functionally persuasive and are implementing dynamic persuasion techniques to increase their site visits and contributions to the various campaigns that are listed on the platform. These technologies are used by donation based crowdfunding platforms to enhance the overall system credibility and facilitate the process of donating online by motivating the donors to adopt certain systems. For example, a list of top contributors is displayed on the website. Such things can motivate specific individuals to donate more and be at the top of the list, possibly by generating a sense of pride or some kind of satisfaction.

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At times, when a particular person clicks a post on the social networking website, but decides to not donate at that moment, a few days later the same campaign is deliberately displayed with the help of tools like Google ads etc. and hammered on the prospective donors. Hammering can happen with the help of mobile phone short text messages, emails and at times and sometimes even through personalized phone calls. This is done with the intention of persuading the prospective donors to donate to specific campaigns that were explored by the prospective donor. Thus, it can be said that various techniques and methods are employed by donation based crowdfunding platforms in order to raise funds using persuasive techniques. The next section of the paper deals with the review of literature that is relevant to the current study.

### REVIEW OF LITERATURE

Captology is the study of computers as devices that promote persuasive technologies. In the year 1996, Dr. B.J. Fogg, who is the director of the Stanford University Persuasive Technology Lab, derived the term in 1996 from an acronym. According to him, the full form of CAPT is "Computers As Persuasive Technologies (CAPT)." <sup>3</sup>

Captology involves the research, design and analysis of various computing products that are interactive in nature. Various devices such as mobile phones, websites, wireless technologies, computers, mobile applications, video games et cetera can be used for the purpose of persuading the people to buy certain products and services. Therefore, it can be said that the technology has the potential of creating an influence on its own right. The concept of Captology (persuasive technology) has been around for more than 2 decades. However, there is very limited research on Captology and its impact on the donation intention and donating behaviour of people who surf the Internet to make donations to specific campaigns. Each crowdfunding campaign requires a different way of persuasion. For example, if a particular person wants to raise funds for the purpose of taking care of stray animals, the persuasion technique used by the crowdfunding platform will be completely different as compared to a campaign directed towards raising funds for a patient with terminal illness requiring a transplant. Persuasion is extremely relevant for the design of interactive electronic communications. Nonlinear messages make it difficult to orient and direct the reader with traditional graphic strategies conceived for linear message sequencing.

Internet site's visitors can choose their own paths, browsing the key content, and may be diverted by links to other sites on the Web. Persuasive communications strategies can persuade the website visitors to follow understandable reading pathways, and to generate the most expected reactions by using a combination of different kinds of tools, techniques and devices. Thinking of persuasion in this way, the smallest graphic images can also amount to persuasion. For example, the prospective donors can be directed to click the "Donate Now" or "Save his Life now!" button that is highlighted by using attention grabbing animations and colours (McCoy, 2000)<sup>4</sup>.

Persuasive technologies work without using quotes and deception and make an attempt to change shape an individual's attitude and behaviour concerning an object, issue or action (Fogg, 2003)<sup>3</sup>. The literature that is available on the current study provides various guidelines for evaluating the performance of various aspects of systems that are implemented by the websites that are maintained by donation based crowdfunding platforms in order to persuade people to make donations for certain charitable causes. Kaptein and Duplinsky (2009)<sup>5</sup> have studied the use of persuasive technology in e-commerce. However, they have overemphasized on the aspect of the changing behaviour of individuals using specific messages. The study that is done by Felfernig and Burke(2008) explores the various factors that contribute to the success of ecommerce websites. However, there are virtually no studies that have considered the persuasive techniques employed by crowdfunding websites. This demands a study that would help in gaining a deeper understanding about the persuasive aspects of the design of the websites that are maintained by donation based crowdfunding platforms. Several researchers have used the persuasive system design (PSD) model (Oinas-Kukkonen & Harijumaa, 2009) as a theoretical foundation. However, none of the researchers seem to have used the various factors that have been mentioned by the technology acceptance model.

Online donations have become increasingly popular, owing to the pandemic situation that the planet is currently going through. Therefore, the proficiency in design and functionalities of a particular website play a considerable role in providing a competitive advantage to the fundraising platforms. Websites are often the first point of contact and generally it is considered that the first impression is the last impression. Therefore, it is necessary for a particular website to be good enough to present a favourable image of the entire organisation and attract more prospective donors. The website must have the ability of converting people who are surfing the Internet to potential shoppers. There are several features which are pursued extensively applied in designing e-commerce websites that result in improving the quality and help companies to deploy their marketing strategies more effectively. Such features also contribute to the credibility of the website (Fogg et al., 2003, Kaptein and Duplinsky, 2009). Again, a donation based platform gains valuable information of the donors. In certain cases, the donors may even be required to enter their pan number and other sensitive data. This data can leak or be sold by the platform for money. Therefore, privacy is one of the major issues that can affect the donation behaviour and the donation intention of the prospective donors.

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Winn and Beck (2002)<sup>6</sup> performed a study as to how the different visual elements operate in persuading prospective donors. However, the study was performed in 2002 and technologies have changed since then and websites have become more interactive due to the availability of higher internet speeds and faster computing devices. Instead of pop-ups with images, websites can use popups with videos and other forms of interactive media that is programmed using flash animations.

Overall, the literature available suggests that there is very less work done on the impact of persuasive technology on the donation intention and donating behaviour of individuals who contribute to charitable causes through donation based online crowdfunding platforms. The current study focusses on donations probes into the various persuasive technologies and strategies that have a certain amount of impact on the donating behaviour and donating intention of the visitors of the websites that are maintained by donation based crowdfunding platforms.

### OBJECTIVES OF THE STUDY

1. To identify various factors that are used to persuade the website visitors of donation based crowdfunding platforms to increase the chances of success of donation-based crowdfunding campaigns.
2. To measure the influence of the key factors that are used to persuade the potential donors of donation based crowdfunding platforms.

### Hypothesis:

H1: The website quality (WQ) is significantly positively correlated with trustworthiness (T) of a donation based crowdfunding platform.

H2: Privacy (PRI) is significantly correlated with donation intention (DI).

H3: There is a significant positive correlation between Persuasion Technologies (PT) and the donation intention (DI).

H4: The social networking presence (SNP) of the website is positively correlated with the donation intention (DI).

H5: Trust (T) and Privacy (PRI) are significantly positively correlated with the donation behaviour.

H6: Donation intention (DI) and donation behaviour (DB) are positively correlated.

### RESEARCH METHODOLOGY

The main objective of the study was to focus on the specific factors that are used by the donation based crowdfunding platforms to persuade the prospective donors to make donations to specific campaigns. The objective of the study is to create a model that would explain the level of influence of each of the persuasion strategies on the donation intention of the website visitors. Exploration methods were used to obtain the necessary data through online questionnaires. The questionnaire mainly included close ended questions where most of the questions were designed for the people who have donated using crowdfunding platforms to react on a Likert scale of 5 (Strongly Agree to Strongly Disagree). The questionnaire was circulated among the respondents using social media platforms like WhatsApp and Facebook. The exact number of donors of the Internet is finite but unknown. The survey was conducted on 252 respondents. However, some of the respondents had given polarised Responses and not seem to have seriously participated in the research. 22 such irrelevant questionnaires were cancelled and finally, 230 responses were considered for the purpose of the study. For the purpose of dimensional reduction an exploratory factor analysis was conducted.

### ANALYSIS OF DATA

Profile of the Respondents:

#### Age \* Gender Crosstabulation

			Gender		Total
			Male	Female	
Age	18-30	Count	30	48	78
		% within Gender	26.3%	41.4%	33.9%
	31-40	Count	44	40	84
		% within Gender	38.6%	34.5%	36.5%

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41-50	Count	23	20	43
	% within Gender	20.2%	17.2%	18.7%
51-60	Count	14	7	21
	% within Gender	12.3%	6.0%	9.1%
Above Years 60	Count	3	1	4
	% within Gender	2.6%	0.9%	1.7%
Total	Count	114	116	230
	% within Gender	100.0%	100.0%	100.0%

The table shows that maximum number of respondents (36.5%) were from the age group of 31 to 40 years followed by 33.9% of the respondents belonging to the age group of 18 to 30 years. Overall, 116 respondents were female whereas 114 the respondents were male. A very few number of respondents belonged to the age group of 51 years and above. This suggests that making online donations through crowd funding platforms is not that popular among the people who are having ages 51 years and above.

### Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Masters and above	120	52.2	52.2	52.2
Graduate				94.8
Valid 10+2 and below	98	42.6	42.6	97.4
Diploma/ Other	6	2.6	2.6	100.0
Total	6	2.6	2.6	
	230	100.0	100.0	

The above table shows that 94.8% of the respondents were graduates. Only 2.6% of the respondents were having an education of 10+2 and below.

### Most preferred donation based platform:

	Frequency	Percent	Valid Percent	Cumulative Percent
Impact guru	35	15.2	15.2	15.2
Milaap	84	36.5	36.5	51.7
Valid Ketto	91	39.6	39.6	91.3
Others	20	8.7	8.7	100.0
Total	230	100.0	100.0	

Milaap and Ketto seem to be more popular as compared to Impact Guru and other platforms for the purpose of making charitable contributions. 36.5% of the respondents stated that the Milaap is the most preferred platform whereas 39.6% of the respondents stated that Ketto is the most preferred platform as far as their activity of making online donations is concerned.

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### Internet Usage proficiency (Self Evaluation of the respondents)

	Frequency	Percent	Valid Percent	Cumulative Percent
Newbies	10	4.3	4.3	4.3
Beginner	36	15.7	15.7	20.0
Basic Valid	46	20.0	20.0	40.0
Intermediate	65	28.3	28.3	68.3
Expert	73	31.7	31.7	100.0
Total	230	100.0	100.0	

For the purpose of the study, internet proficiency refers to the level of expertise that prospective donors have regarding the various issues that are related to the general use of the internet, for browsing, making online payments and using social media platforms. Experienced users can make donations easily as they may know the different issues that can arise during the process. Only 4.3% of the respondents were newbies and 15.7% of the respondents were beginners. However, 20% of the respondents expressed that they had basic knowledge of online shopping, 28.3% of the respondents expressed that they had intermediate proficiency and 31.7% of the respondents stated that they are experts as far as using the internet is concerned.

For the purpose of checking the internal consistency among the variables, the Cronbach's Alpha Value was calculated, and for all factors that have been considered in the model, the Value was above 0.7.

For the purpose of testing the hypothesis, correlation analysis was used and the results were as follows.

### Correlations

		WEB SITE QUALITY	SOCIAL NETWORKING PRESENCE	PRIVACY	TECHNOLOGY IN PURSUASION	TRUST	DONATION INTENTION	DONATION BEHAVIOUR
WEBSITE QUALITY	Correlation	1	.242**	.286**	.418**	.248*	.245**	.465**
	Sig.		.000	.000	.000	.000	.000	.000
	N	231	231	231	231	231	231	231
SOCIAL NETWORKING PRESENCE	Correlation	.242**	1	.403**	.402**	.443*	.454**	.547**
	Sig.	.000		.000	.000	.000	.000	.000
	N	231	231	231	231	231	231	231
PRIVACY	Correlation	.286**	.403**	1	.476**	.329*	.483**	.619**
	Sig.	.000	.000		.000	.000	.000	.000
	N	231	231	231	231	231	231	231
TECHNOLOGY IN PURSUASION	Correlation	.418**	.402**	.476**	1	.349*	.505**	.773**
	Sig.	.000	.000	.000		.000	.000	.000
	N	231	231	231	231	231	231	231

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TRUST	Correlation	.248**	.443**	.329**	.349**	1	.364**	.472**
	Sig.	.000	.000	.000	.000		.000	.000
	N	231	231	231	231	231	231	231
DONATION INTENTION	Correlation	.245**	.454**	.483**	.505**	.364*	1	.610**
	Sig.	.000	.000	.000	.000	.000		.000
	N	231	231	231	231	231	231	231
DONATION BEHAVIOUR	Correlation	.465**	.547**	.619**	.773**	.472*	.610**	1
	Sig.	.000	.000	.000	.000	.000	.000	
	N	231	231	231	231	231	231	231

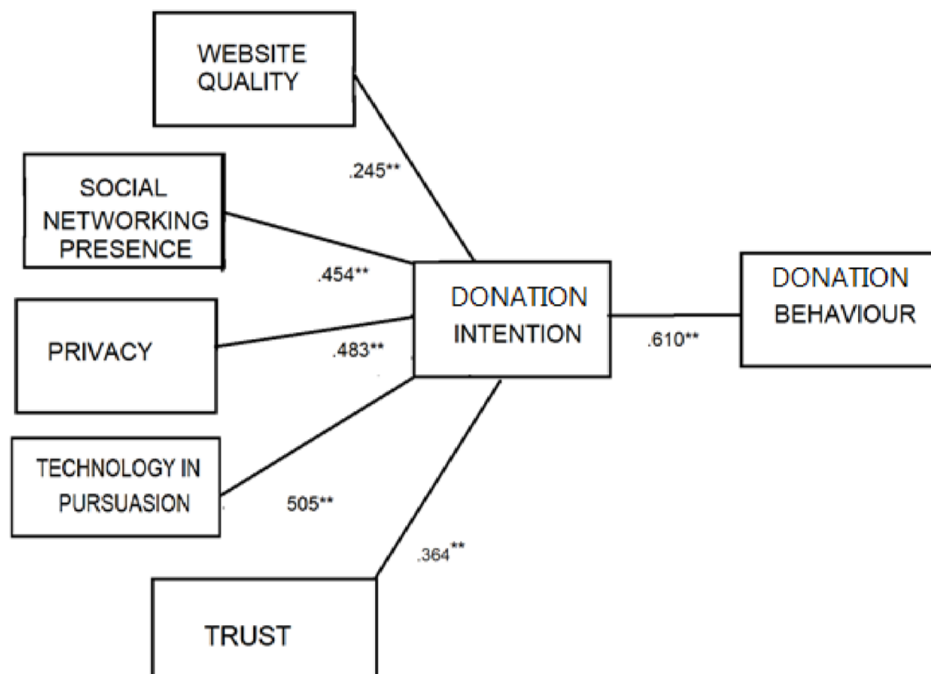
\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the above table it can be seen that:

1. The website quality (WQ) is significantly positively correlated with trustworthiness (T) of a crowdfunding platform's website.
2. Privacy (PRI) is significantly positively correlated with donation intention (DI).
3. There is a significant positive correlation between Persuasion Technologies (PT) and the donation intention (DI).
4. The social networking presence (SNP) of the users is positively correlated with the donation intention (DI).
5. Trust (T) and Privacy (PRI) are significantly positively correlated with the donation behaviour.
6. Donation intention (DI) and donation behaviour (DB) are positively correlated.

### THE MODEL:

The model can be represented as follows:



### CONCLUSION

The researcher has explained a model where building a new concept in the set of factors that are specifically applicable for the donors who contribute for donation based crowdfunding campaigns. Therefore, the study attempts to make contributions to the scientific work that is not done on the subject matter. The study shows that there are several factors that affect the donation intention which are related to the various forces of strategies that are used by donation based crowdfunding platforms to persuade

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the visitors to donate. The model shows that using technology in persuasion and having a higher social networking presence can affect the donation intention of the website visitors to a considerable extent. The model also shows that various privacy issues, trust and overall website quality also have a major impact on the donation intention of the donors. In the end, the study also shows that the donation intention of the donors is highly positively correlated with the donation behaviour.

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