

DONOR'S BEHAVIOUR TOWARDS "DONATION BASED CROWDFUNDING": AN EMPIRICAL STUDY USING EXTENDED THEORY OF PLANNED BEHAVIOUR

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Abstract *Philanthropy includes practices and deeds that are signs of a voluntarily committed effort to improve the lives of others. The idea of philanthropy can solve all of the major problems in the economy. Recently, online philanthropy (donation-based crowdfunding) has gained its own importance. The present study is primarily focused on the backers or donors point of view. The objective of the study focused on understanding the behaviour pattern and intentions of potential and actual donors towards the donation based model by the Extended Theory of Planned Behaviour. Data was gathered from 207 responses via a carefully constructed questionnaire include Theory of Planned Behaviour factors. Data responses that fulfilled the requirements were carefully selected for analysis. The data were analysed using SPSS and SmartPLS 4.0. Statistical tools such as descriptive statistics, confirmatory factor analysis and path analysis are used. The factors such as attitude, perceived behaviour control, subjective norms, self-identity and cognitive based trust have significantly positive influences on donation intention.*

Keywords: *Philanthropy, Donation Based Crowdfunding Model, Donors Behavior, Theory of Planned Behavior, India*

JEL Classification: D64, D91, G40.

INTRODUCTION

Philanthropy is a concept that can solve all of our difficulties (Fuentenebro, 2020). "philanthropy" is the term connected which is evolved from predominant, philosophical and trends in culture in contemporary set up (Sulek, 2010). According to Walt Whitman, stated "Behold I do not give lectures or a little charity, When I give, I give myself." Giving is a voluntary act that provides support to those in need. It can take both tangible and intangible forms. We feel good when we share what we have with each other (Silverman, 2009).

Philanthropy includes practises and deeds that are signs of a voluntarily committed effort to improve the lives of others (Kaushal, 2018). Cultural and religious beliefs about the obligations of the affluent towards those who are less prosperous or experiencing hardship are the foundation of philanthropy (Silverman, 2009). Family enterprises

charitable work contributes significant financial resources to the world's social services, healthcare, humanities and arts (Feliu & Botero, 2016). One of the consistently studied topics in economics, commerce and management is philanthropy (Upadhaya & Chadha, 2019).

Philanthropy can create goodness to the different sectors in the society. It can play a vital role and creates a wonderful things for the world (Whitchurch & Comer, 2016). Many talented people often young men and women have opted for this career for development and believing that it will benefits the recipients of philanthropic act (Saiia et al., 2003). However, it differs based on culture, socio-economic and levels of development across the country (Sen et al., 2020).

Philanthropy associated with experiential learning is a cutting-edge pedagogy in higher education policy (Upadhaya & Chadha, 2019). Colleges and universities have started to actively fund and to response to societal causes. The

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teaching method is regarded as a type of service-learning. It is described as a method of teaching that gives pupils the chance to research social issues and non-profit organisations before deciding whether to donate money (McDougle et al., 2017; Sands, 2019).

Individual financial contributions deserve special attention because they are frequently the primary private source of funding for charities (Alhidari et al., 2018). This originates from the intrinsic and extrinsic motivations of individuals, foundations, charitable trusts and businesses. Cash donations dominate all other types of giving, and small contributions are indeed a substantial source of revenue for charitable causes. Donors contribute the minimum amount which is necessary to get into philanthropic activities (Feliu & Botero, 2016).

Crowdfunding is a rapidly growing financing alternative based on the technology enabled sector process (Salido-Andrés et al., 2019). It disrupted the method of handling finance for larger crowd business (Beaulieu et al., 2015). The crowdfunding phenomenon is pushed through founder's unfulfilled want for capital.

It is important to know the major key players in crowdfunding concepts (Kusumarani & Zo, 2019) they are: The "founders" (creators or borrower) are those who advertise their business idea on a crowdfunding website in order to raise money. People who are looking for money have a mixed aspirations and come from a varied backgrounds (Skirnevskiy et al., 2017). The backers (contributor/donors) responsibility extends beyond monetary support. Those who support a project might do so by contributing funds or by promoting it on social media and through their own networks (Butticè & Noonan, 2020) and the platforms (technology providers) website providers play a key and central part in the crowdfunding phenomena since technology at its core makes crowdfunding possible (Brem et al., 2019). They offer the technological foundation that enables innovators to reach out to numerous possible backers for their project (Wang et al., 2018).

Indians believe traditionally with the feelings that humble kindness since childhood of being empathy towards giving the charity from our personal pockets states believing in the faith that doing something good for others will get good blessings (Nilekani, 2008). Intrinsically interesting factor influences individuals donors to contribute towards are private warm glow and public prestige is a one of the factor influences the behaviour individual's and create a competitions among others donors in the charitable amounts (Harbaugh, 1998).

During the COVID-19 pandemic, high net worth individuals, well-known individuals and the philanthropic community as a whole reacted quickly by organising local and international

initiatives to raise money and bring attention to a serious global health crisis (Fuentenebro, 2020).

From literature it is listed most significant factors which have an impact towards donation or charitable behaviour are gender, age, cash or kind, marital status, family size, work life balance, warm glow, altruism, pledging (Sen et al., 2020) Mood (Kuttanda et al., 2019) trust (Alhidari et al., 2018). Requirements, cost/benefit, status, philanthropy, costs and benefits, reputation, efficacy, psychological benefits and values (Bekkers & Wiepking, 2011).

Recently touch of finance and technology, as made online philanthropy (Liu et al., 2017). In order to process and work efficiently, understanding the issues surrounding in phenomenon is much needed and there is large existing research gap to fill in different point of views (Kusuma & Anafisati, 2020).

Corporate charity specific to institutional – firm related to the top and middle managers is tested towards charitable behaviour; there is a gap on individual behaviour. In order to process and work efficiently, understanding the issues surrounding in phenomenon is much needed and there is large existing research gap to fill in different point of views (Kusuma & Anafisati, 2020).

Understanding the factors which influences the donors to contribute towards the online philanthropy will makes donation based crowdfunding more successful (Ya, Zheng, Li, Tong-Liang He & Yi-Ran Song, 2017) and which impact many creators life's and it's will definitely lead their lives successful and achieving sustainable growth (Changati & Kansal, 2019).

The present study is majorly focused on the backers or donors point of view. To study is aimed at understand the behaviour pattern and intentions of potential and actually donors towards donation based model.

In our opinion, resources need to be in constant flow, whether they be financial, in-kind, or volunteer activities. Understanding the nature of philanthropy plays a significant role to think, inspire and motivate the prospective donors to involve in more philanthropy activities.

REVIEW OF LITERATURE AND DEVELOPMENT OF A HYPOTHESIS

Research Based on Donation Crowdfunding

Donation crowdfunding has developed as novel and flourished globally in recent years as an innovative and remarkable fundraising model. It is an alternate source of

funding for a range of private and public goals as a unique approach to problem-solving strategy and a well-established social practice (Xu, 2018). This idea was influenced by crowdsourcing.

Crowdfunding is a method for individuals or groups to raise funds for their projects by relative contribution of minimal amounts from a lot of people through internet without relying on traditional finance intermediary. A financial technology platform is intended to raise money through micro finance, donations and community service.

Donation-based crowdfunding addresses an eliminating wide range of issues, including resolving medical emergencies, saving abandoned animals, solving neighbourhood issues and reallocating educational resources. The goal of crowdfunding campaigns is to enlist the support of large numbers of people for initiatives that supporters have posted both on their own pages and on websites that facilitate mass fundraising. Rewards are usually not offered but rather social benefits like acknowledgments (Rijanto, 2018).

Philanthropy turns become a strategy for improving societal status, image management and other extrinsic value sources. Donation is a perspective that has the potential to be more powerful and valuable than others. Donations for sales can have a more self-serving attribution, and as a result, they have less intrinsic value to stakeholders. Also, it can reduce the possible extrinsic value when others perceive it as less desired social care (Cason & Zubrickas, 2019).

Theoretical Background

A concept of behaviourism or behavioural psychology is a study, which as explains the influences of environment on individuals behaviour pattern. The observable behaviour modification is the most fundamental definition of the concept (Watson, 2011). A person's motivation to exert effort to do the intended action can be articulated by the conscious plan, self-instructions, required decisions is represented by their behavioural intentions.

In the mid of 20th century, the concept has got more importance. Theories which are engaged in the determinant of action are Theory of Reasoned Action, Reasoned Action Approach, among the many theories (Ajzen 1985, 1998 & 1991) the most widely used theory is Theory of Planned Behaviour which predict the action of human behaviour.

The prediction of intention factors which are studied under TPB are as follows: Subjective norms, attitude and PBC, which help in anticipation of different behaviours, populations and circumstances (Conner, 2020).

Theory of Planned Behaviour

Ajzen introduced the TPB in 1985 which is extension of Theory of Reasoned Action. It is one of wide applicable behavioural model, which has been used for analysis the understanding and predictive behavioural intention of the individuals from the past decade (Krueger & Carsrud, 1993; Parker & Stradling, 1995; Parker & Manstead, 1995; Terry et al., 1999). It widely applicable in the domain of social psychology which demonstrates its applicability in the understanding the online charitable behavioural intention using recent emerging mode of finance for personal and social causes know as donation based crowdfunding model.

The Ajzen-Fishbein models of behavioural intentions have been text highlights in both fundamental and applied research for a very long time by social psychologists and marketing researchers. In investigations of career-related behaviours, these cognitive models frequently perform well in predicting behaviour and intentions, was more successful.

Self-Identity Theory

Incorporating the identity theory with TPB as the theoretical framework, we have discovered probable components that may influence donation intentions. Extrinsic and intrinsic motives combine to influence most people's behaviour. In addition to these, earlier studies have shown the significance of contextual support in shaping people's behaviour. Therefore, in order to better understand people's motivations, we have also included Self-Identity aspects in our model. We've reviewed a significant amount of literature on identity theory research to provide some clarity on building the conceptual framework. Social identity and Self-theory are two viewpoints on social foundation of self-concept and the nature of acceptable behaviour. Self-identity is primarily a micro sociological term that seeks to explain people's behaviour in relation to their roles.

Trust Theories

In several crowdfunding contexts, trust has become a significant factor in determining funding intention (Sargeant & Lee, 2002). Moreover, previous studies have been revealed insights over the trust in crowdfunding. From the previous literature we found that there has been comparatively minimal research carried based on donation-based crowdfunding. The intellectual/cognitive component of trust is prominent but in the context of crowdfunding, less focus has been devoted on the cognitive components of trust.

Research Framework and Hypothesis Development

The framed research model is incorporated from TPB, by adding two external constructs Self-Identity from Self Determination Theory and cognitive based trust from Trust theories which reflect behaviour of donor's towards online philanthropy (donation model).

Operational Definitions

Measures

The operational definitions of constructs made necessary changes accordingly to the objectives of the study in which measurements were developed using the literature review. The survey is intended in understanding the behavioural intentions and perceptions of donors towards online philanthropy. It may have a positive or negative aspects towards donation based crowdfunding.

Table 1

Sr. No.	Factor		Definitions
1	Attitude	(AT)	The persons (he/she) who have a wiliness to donate towards online philanthropy using donation based crowdfunding model.
2	Perceived Behavior Control	(PBC)	The persons (he/she) who have knowledge with confidence towards knowing the resources and like to donate towards online philanthropy using donation based crowdfunding model.
3	Subjective Norms	(SN)	The persons (he/she) who have been influenced from others (personal or social media group) and encouraged in donating towards online philanthropy using donation based crowdfunding model.
4	Self-Identity	(SI)	The persons (he/she) who have self-interest and role of social identity/social guide to donate towards online philanthropy using donation based crowdfunding model.
5	Cognitive Based Trust	(CBT)	The persons (he/she) who have good reasons and empathy towards others and are self-motivated to donate towards online philanthropy using donation based crowdfunding model.
6	Donation Intention	(DC)	The persons (he/she) who have an intention to donate towards online philanthropy using donation based crowdfunding model without any expectation.

Research Design

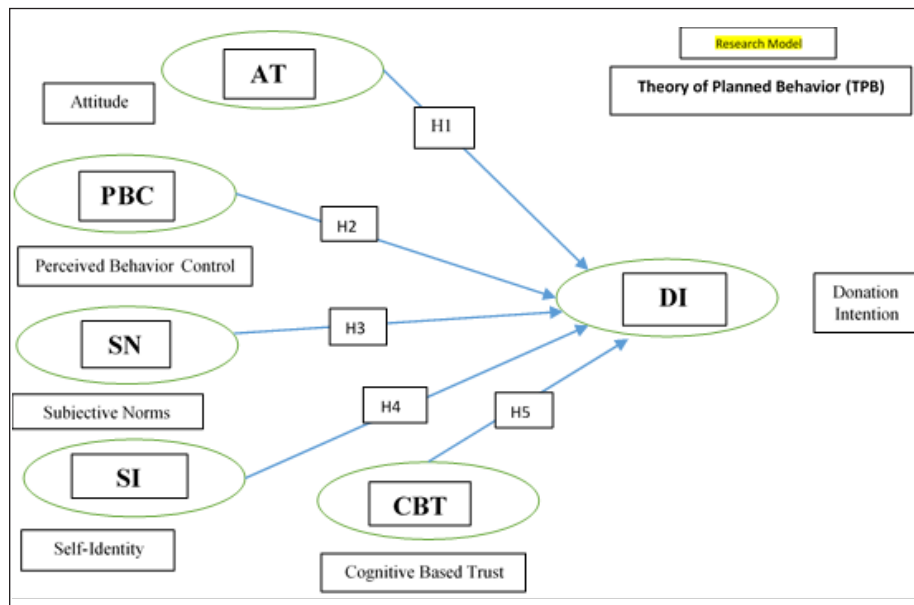


Fig. 1

Theory of Planned Behaviour (TPB)

The TPB proposed by Ajzen (1991) is applied as a base theory for this study. The intent is the best predictor of such individual's behaviour in the different, from conceptual and empirical point of view (Krueger & Carsrud, 1993). According to the theory, there are three different types of deliberations

that can have an impact on a person's behaviour: "normative beliefs" (beliefs of others normative expectations and motivation to conform to these expectations), "behavioural beliefs" (beliefs about expected outcomes of the behaviour and assessment of these outcomes), and "control beliefs" (beliefs about existence of factors that obstruct or facilitate the performance of behaviour and perceived power of

these factors). Normative beliefs have a subjective norm or perceived social pressure as their corresponding aggregate, behavioural beliefs have a favourable or negative attitude towards the behaviour as their aggregate, and control beliefs have perceived control behaviour as their aggregate. TPB states that incorporating “attitude toward usage behaviour.”

H1: Attitude of having a significant donation intention to participate in donation-based crowdfunding.

H2: Perceived behaviour control have a significant donation intention to participate in donation-based crowdfunding.

H3: Subjective norms have a significant donation intention to participate in donation-based crowdfunding.

Self-Identity Theory

Self-identity is described as a cognitive construct of the self that provides a response to the inquiry “Who am I?” It emphasises on unique qualities that make each person unique. People are inclined to engage in activity when they involved in high-level of role identification because they constantly build expectations based on role-related behaviour and then engage in proper behaviour to meet these expectations. Something individuals might use to validate themselves using self-concept. According to earlier studies, self-identity provides for a substantial amount of difference in behavioural intentions. People who identify as caring about charity issues will have more intentions to donate as donation crowdfunding is a form of charitable giving.

H4: Self-Identity have a significant donation intention to participate in donation-based crowdfunding.

Trust Theory

Cognition based trust is based on rational reasoning and careful consideration. It emphasises the “positive reasons”

why others can be trusted and urges rational decision-making based on reliable knowledge about the motives or potential of others. Prior studies have shown that prospective donors frequently base their choice to support a cause on their assessment of the legitimacy of a crowdfunding initiative. If potential donors perceive that the platform is trustworthy and the charitable request of the fundraiser is rational and this will promote their cognition-based trust and their willingness to give.

H5: Cognition-based trust has influences to participate in donation-based crowdfunding.

METHODS

Instruments

The survey items which is consider for the measurement were designed using adopted scales from earlier studies with the adoptable changes to ensure the content validity. All the items related to questions are taken care, to match the objectives of this research. To examine the face validity of the questionnaire, whether items are clearly understandable by the respondents. Prior to circulation the items were evaluated by subject experts in this domain and to add better readability the pilot study was conducted with 25 undergraduate students. To support the study in the beginning of a questionnaire a brief description was included regarding online philanthropy (DCF). The first part of the questionnaires consists of demographic information and the second section were relating to donors contributing behaviour scored using a 5-point Likert scale.

To evaluate the donors behaviour we used adopted scales from the listed below authors which have been used TPB with different dimensions. Necessary changes are made relating to DCF in view to satisfices the research objectives.

Table 2

Sr. No.	Construct	Number of Items	Adopted Scale Reference
1	Attitude (AT)	5	(Kim & Hall, 2019) (Rotem Shneor & Munim, 2019) (Baber, 2020a),
2	Perceived Behavior Control (PBC)	5	(Kim & Hall, 2019) (R Shneor & Munim, 2019) (Baber, 2020a)
3	Subjective Norms (SN)	4	(Kim & Hall, 2019) (R Shneor & Munim, 2019) (Baber, 2020a)
4	Cognitive based Trust (CBT)	4	(Zhang et al., 2021)
5	Self-Identity (SI)	3	(T. Wang et al., 2019)
6	Donation Intention (DI)	4	(T. Wang et al., 2019) (R Shneor & Munim, 2019)

Data Collection Method

As the study concentrates on the donation based crowdfunding as well as from donors perspective, the sample units selected for this study are actual donors and potential donors, who have a empathy towards others causes

and need, who likes to helps and willing to contribute the donations financial for activities towards online philanthropy using donation based crowdfunding model. Online survey method was used to collect data from different states of southern India that represents the different population from India. The study used a non – probability based convenience

and purposive sampling methods because it is challenging to estimate the definite population size of the donors who likes to donate towards donation based model. The questionnaire was sent by mail and posted on social media sites like Facebook, Instagram and WhatsApp for both personal and professional groups. Respondents who likes to participate or who had made online charitable contributions in donation crowdfunding campaigns were chosen to complete the survey. The data was collected from January 2023 to March 2023 using a well-structured with closed ended questionnaire. Each respondent was at least 18 years old and had good reading, writing, and understanding abilities. The survey's respondents were given the assurance that their identity would remain anonymous and that no personal information or details were needed. A reminder mail and message were sent to the participants every 14 days until March 2023. In order to boost the response rate. Almost 250 submissions were received from the respondents, out of which only 207 responses that fulfilled the requirements were chosen carefully for study and it satisfies the acceptance rate and ratio suggested by (Anil Kumar & Natarajan, 2020). A total of 54 people were disqualified after the check because of inaccurate or missing information. The sample size as well satisfies the thumb rule in reference to structural equation modelling (Kline, 2011). The sample size would be 10 times more than the maximum number of measurement items for a specified construct in the instrument (Hair, Hult, Ringle & Sarstedt, 2016).

Results

Before testing proposed model, normality test was employed and using the Shapiro-wilk test, showed a significant result among the variables selected.

Sampling Adequacy

Table 3

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.946
Bartlett's Test of Sphericity	Approx. Chi-Square	5139.805
	Df	300
	Sig.	0.000

The value of Kaiser-Meyer-Olkin is 0.946 which is acceptable and counted as positive sampling adequacy. Bartlett's test of sphericity is .300 degrees of freedom and it significant at 0.000. According to Barrett et al. (2005) and Bartlett (1954), it shows that data is appropriate and valid for factor analysis.

Table 4: Demographic Profile

Demographics	Category	Frequency	Percentage (%)
Gender	Male	102	49.3
	Female	104	50.2
	Other	1	0.5
Age	18-22	59	28.5
	23-30	45	21.7
	31-40	68	32.9
	41-50	29	14
	Above50	6	2.9
Education	High School	6	2.9
	Diploma	3	1.4
	Graduates	64	30.9
	Post Graduates	79	38.2
	PhD	49	23.7
	Other	6	2.9
Occupation	Employee	100	48.3
	Entrepreneur	5	2.4
	Professional	25	12.1
	Stay at home	4	1.9
	Student	70	33.8
	Other	3	1.4

Table 4 shows the demographic characteristics of respondents. A total of 102 (49.3%) of respondents were male and 104 (50.2%) were female. Age of most of respondents were 31-40 (68-32.9%), 18-22 (59-28.5%) and 23-30 (45-21.7%). Regarding educational qualification most of the respondents were post graduates (79-38.2%), graduates (64-30.9%) and PhD holders (49-23.7%). With concern to occupation majority of them are employee (100-48.3%) and students are (70-33.8%).

Data collected were analysed using three steps. First, we tested for the outliers, normality of the data and missing values. Second in evaluating internal and external validity of the measurement scales. Finally examined the reliability, validity, correlations, confirmatory factor analysis and model fit using path analysis. Table 6 depicts the measures of constructs.

Partial Least Squares (PLS) were selected to test the research model, as this technique has number of benefits. The first is that structural equation modelling, a second-generation technique, can examine indicator loading (and weights) on constructs (thus quantifying construct validity), and it can predict casual interactions with constructs in multistage

models (Sarstedt, Ringle & Hair, 2017). Second, PLS is a reliable covariance-based modelling approach for theory testing which is suitable for this research. Furthermore, PLS offers a better approximation for the results estimates (Hair, Hollingsworth, Randolph & Chong, 2017).

Table 5: Correlation Among Study Variables

Constructs	ATT	CBT	DI	PBC	SI	SN
ATT	1					
CBT	0.651	1				
DI	0.642	0.606	1			
PBC	0.559	0.559	0.497	1		
SI	0.646	0.58	0.653	0.584	1	
SN	0.454	0.529	0.339	0.362	0.351	1

Note: **correlation is significant at the 0.01 level (2 – tailed), N= 207.

Hence, PLS was selected to investigate research model of the present study. The data analysis was performed in two stages (a measurement model and a structural model). Firstly, the measurement mode was establishment to validity and reliability test to know the data fits for the study. Consequently, the study hypotheses were investigated using the structural model.

Measurement Model

To check the instrument reliability (internal consistency and stability) and validity, a six-factor measurement model was developed under confirmatory factor analysis method. To load the items on pre-specified factors; each item was restricted while the factors themselves were permitted to correlate.

Table 6: Confirmatory Factor Analysis Results

Construct	Items	Factor loadings	Average Variance Extracted (AVE)	Composite Reliability - CR (rho_a)	Composite Reliability -CR (rho_c)	Cronbach's Alpha (α)
Attitude	ATT1	0.835	0.727	0.909	0.93	0.906
	ATT2	0.857				
	ATT3	0.874				
	ATT4	0.899				
	ATT5	0.795				
Perceived Behaviour Control	PBC1	0.837	0.567	0.844	0.863	0.799
	PBC2	0.793				
	PBC3	0.803				
	PBC4	0.817				
	PBC5	0.698				
Subjective Norms	SN1	0.694	0.656	0.853	0.883	0.824
	SN2	0.834				
	SN3	0.836				
	SN4	0.872				
Cognitive based Trust	CBT1	0.864	0.762	0.899	0.927	0.896
	CBT2	0.91				
	CBT3	0.864				
	CBT4	0.852				
Self-Identity	SI1	0.792	0.726	0.821	0.888	0.81
	SI2	0.901				
	SI3	0.859				
Donation Intention	DI1	0.911	0.821	0.93	0.948	0.927
	DI2	0.903				
	DI3	0.897				
	DI4	0.913				

Table presents the value of composite reliability and Cronbach's alpha of each construct ranges from 0.81 to 0.927, which is greater than the suggested threshold of 0.7 (Hair, Hollingsworth, Randolph & Chong, 2017), thus demonstrating the reliability satisfactory level. The discriminant validity and convergent validity were tested to ensure the construct validity. Average variance extracted (AVE) and indicator loadings were examined to test the convergent validity. All the resulted values of AVE were above the desired threshold of minimum 0.5 (Fornell & Larcker, 1981). To ensure the convergent validity, all the standard loadings were inspected, which led to exceeding the recommended value of 0.6 and significance at 0.001 (Fornell & Larcker, 1981).

Table 7: Discriminant Validity & HTMT Criterion Test

	ATT	CBT	DI	PBC	SI	SN
ATT						
CBT	0.727					
DI	0.697	0.661				
PBC	0.672	0.675	0.562			
SI	0.754	0.682	0.747	0.723		
SN	0.532	0.626	0.377	0.501	0.433	

To determine the discriminant validity, square roots of AVEs should be higher than the inter-construct correlations shown in the off-diagonal entries (Hair, Hollingsworth, Randolph & Chong, 2017), referring to the acceptance of discriminant validity.

Structural Model

Table 8: Path Analysis

Hypothesized Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Sig	Results
ATT -> DI	0.237	0.221	0.172	1.382	0.067	Yes	Accepted
CBT -> DI	0.252	0.245	0.153	1.647	0.000	Yes	Accepted
PBC -> DI	0.458	0.455	0.062	7.414	0.021	Yes	Accepted
SI -> DI	0.539	0.541	0.044	12.652	0.014	Yes	Accepted
SN -> DI	0.134	0.131	0.042	3.181	0.045	Yes	Accepted

Note: p-value < 0.000 – significant at 1% level; p-value < 0.05 – significant at 5% level.

The Smart PLS path coefficients are shown. For all of the pathways, the t-statistics value is found to be higher than 1.96. Attitude, cognitive based trust, perceived behaviour control, self-identity and subjective norms has a positively significant effect on the donation intention. The explanatory power (R Square) of donation intention is 0.604. According to (Hair, Ringle & Sarstedt, 2013) is considered as a better explanatory power.

DISCUSSION

Overall results indicate that our prediction model captures the drivers of financial behaviour in the context of donation crowdfunding and supports the conceptual application of the TPB in this context and the significance of the intended components in predicting crowdfunding behaviour with respect to actual and potential donors. By doing so, it provides new perspectives on the purpose cognitive antecedents serve in crowdfunding donation behaviour.

Our data findings shows that all TPB antecedents worked as the theory predicted, with attitude, perceived behaviour

control and subjective norms having a significant beneficial impact on donation intention by (Rotem Shneor & Munim, 2019; Baber, 2020b; Pérez & Egea, 2019; Kim & Hall, 2019; Chen et al., 2019; Arora & Kaur, 2018). However, it was supported even in our analysis also.

Establishing a relationship between trustors—those who create trust and act in a particular way given the circumstance and trustees is the first step in developing trust. The study results show that user's intentions to donate towards donation based crowdfunding are highly influenced by cognition-based trust. This result is consistent with earlier research showing the significant influence link between trust and charitable intention (Khan & Abbas, 2019; Zhang et al., 2021; Chen et al., 2019).

Self-identity hypotheses are statistically supported in our study. According to the findings of the studies done (Rodriguez-Ricardo et al., 2018), self-identity is proven to considerably influence donation intentions (Wang et al., 2019). These results suggest that users' intentions to donate may increase if they believe that engaging in charitable conduct fits with their sense of self-image (Chen et al., 2019).

Practical Implications

The demographic and personality information offers key facts about the population that takes part in crowdfunding initiatives. The majority of individuals are drawn to this creative method of fund-raising. People spend the majority of their time on social networking sites as well as using mobile devices in general, which makes it simple for them to invest using such technological means. Due to their extensive technological experience, individuals are also familiar with the idea and purpose of crowdfunding. Donations, in whatever form, provide joy, peace and a sense of belonging to the world that only those seeking the spiritual, divine, and energetic can appreciate. Platforms for crowdfunding work as intermediaries for those looking for assistance, and those who offer it will experience the wonderful pleasure of supporting worthy causes.

Managerial Implications

The findings of this study is useful to crowdfunding platforms in understanding the impact of contributors and public interest in taking part in donation-based campaigns, which will ultimately determine the success of those initiatives. They may better categorise funders and fundraisers with the aim of this study, and they can select the ideal target market for each campaign. For people or organisations that are unable to provide anything in exchange for the contribution received, donation-based crowdfunding can be helpful. Therefore, understanding the behaviour of donors is crucial. Positive attitudes can influence people's intentions to take part in these efforts.

Limitations

The study has shortcomings that should be taken into consideration in subsequent research. The study was carried out in a few southern Indian states. India has a population that is quite diversified. Given that India has the second-largest population; results from a bigger sample would be more representative. Future research should assess actual behaviour because intention may not always translate into behaviour.

CONCLUSION

The study focused on understanding the donor's behaviour usage and intention to participating in donation based crowdfunding campaigns by using TPB. Some external variables such as self-identity and cognitive trust were integrated with the models. After developing and testing the

proposed model, the research revealed that all the factors namely attitude, perceived behaviour control, subjective norms, identity theory factor – self-identity and trust theory factor – cognitive based trust have a significantly positive influences on donation intention.

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