

# Self-determination theory and individuals' intention to participate in donation crowdfunding

Self-determination theory

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## Abstract

**Purpose** – This study aims to examine the factors that affect individuals' intention of participating in donation crowdfunding in the context of Oman.

**Design/methodology/approach** – This study used the self-determination theory. A total of 250 respondents from Oman participated. The data is collected by online survey and analyses by using the partial least squares technique.

**Findings** – The results illustrate that sense of self-worth, perceived donor effectiveness and moral obligation positively affect donation intention (DI) towards crowdfunding projects. Furthermore, subjective norms and perceived behavioural control positively impact individuals' intention to contribute to donation crowdfunding.

**Originality/value** – The results contribute to the literature on donation crowdfunding by identifying the driving forces of individuals' DI to crowdfunding projects in Oman.

**Keywords** Donation, Crowdfunding, Self-determination theory (SDT)

**Paper type** Research paper

## 1. Introduction

Donation crowdfunding is an alternative way to raise capital to fund a specific project initiated through an online platform with a targeted amount of funds raised over a fixed



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time (Kang *et al.*, 2016). Donation-based crowdfunding has been gaining popularity worldwide as a convenient approach for entrepreneurial to raise funds for different purposes with digital platform (Aderemi and Ishak, 2020; Block *et al.*, 2020; Chen *et al.*, 2019). By 2025, the global crowdfunding is anticipated to reach \$96bn yearly (Kang *et al.*, 2016; Zhang *et al.*, 2019). The concept of donation crowdfunding is an approach for external financing and charitable contribution. It can serve a wide variety of projects such as new business ventures, eliminating social issues, controlling medical crises, creating new products, etc. (Wang *et al.*, 2019). The SESRIC published a report indicated that Islamic crowdfunding and blockchain technology becoming the mainstream for the Muslim world to trade, especially involving the small-medium enterprises (SESRIC, 2019). The rapid growth of financial technology has expanded financial inclusion coverage in “unbankable” areas. The crowdfunding platform becomes innovation-friendly, offering similar services like a bank (Nik Azman *et al.*, 2020).

Donation using a crowdfunding platform has attracted the entrepreneurs and the general public. The present study is focusing in a Middle East country such as Oman. According to Al-Mawali and Al-Lawati (2019), Oman’s government realised that the country could not rely on oil to improve the economy. In 2019, Oman launched of The Gulf region’s first blockchain-based platform for the crowdfunding of Waqf charities and Sharia-based investments. The Waqf Blockchain launched by Singapore-based Finterra, a leading blockchain social solutions provider, took place in the Oman Islamic Fintech Forum 2019. Therefore, introducing new financial platforms such as crowdfunding model is not new to Oman. The country focuses on encouraging e-commerce platforms for entrepreneurs to create employment opportunities and diversify the economy (Al-Mawali and Al-Lawati, 2019). Furthermore, the Times of Oman (2018) on Oman’s official donation portal, donation crowdfunding experienced substantial growth, raising OMR 214,024.00 in 2018 which is a 45.5% increase compared to the year 2017 which amount of OMR147,382.00. However, only a few crowdfunding projects manage to achieve financial goals. The Times of Oman (2018) indicated that the leading charity “Dar Al Atta’a” that has been long established in the official online portal asserted that many donation crowdfunding projects have unfortunately failed to reach their financial aims within the limited time frame. A crowdfunding project to succeed, it depends solely on potential funders’ intention to contribute to it (Wang *et al.*, 2019). This indicates that the low success rate of donation crowdfunding projects in Oman stems from individuals’ low donation intention (DI) towards crowdfunding projects. Therefore, further investigating the study in this area in Oman is vital. Thus, the present study intends to identify factors that can influence potential funders and increase current funders’ intention to contribute, which is critical to help entrepreneurs and companies that depend on crowdfunding as a means to finance their projects, promote their ideas and campaigns efficiently.

Crowdfunding has succeeded to attain a surge of interest from the literature (Kaartemo, 2017). Past studies show that researchers have been focused more on equity-based, reward-based and loan-based crowdfunding and leaving a gap in the literature regarding donation crowdfunding (Kaartemo, 2017; Kawamura and Kusumi, 2018; Rodriguez-Ricardo *et al.*, 2018; Wang *et al.*, 2019). Consequently, this study contributes to the literature on donation crowdfunding by investigating the drivers of individuals’ intention to donate crowdfunding projects. Previous studies have used self-determination theory (SDT) to describe an individual’s intention towards crowdfunding projects (Ryu *et al.*, 2016; Wang, 2018; Wang *et al.*, 2019) and displayed its relevance in explaining the motivators influencing individuals’ intention in the crowdfunding context. Hence, the current study used the SDT as the theoretical model to determine the potential drivers of DI to crowdfunding projects.

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Additionally, previous literature has also revealed that subjective norms (SN) (Baber, 2019; Moon and Hwang, 2018; Shneor and Munim, 2019) and perceived behavioural control (PBC) (Chen *et al.*, 2019; Shneor and Munim, 2019) are substantial drivers of individuals' behavioural intention in both charitable giving and crowdfunding contexts. Therefore, this study aims to extend the SDT by incorporating SN and PBC as predictor variables which expected to have a more profound understanding of the intention to donate to crowdfunding projects formation.

## 2. Literature review

### 2.1 Donation crowdfunding

Donation crowdfunding is one of the four primary forms of crowdfunding, categorized according to the rewards offered to funders in return for their contributions (Mollick, 2014). Supporters of donation-based crowdfunding are not promised anything in return for their financial support, in comparison to supporters of the other three forms of crowdfunding, namely, reward-based, equity-based and lending-based (Kang *et al.*, 2016). Contrary to common opinion, donation crowdfunding is fundamentally different from traditional fundraising for a variety of reasons (Lili *et al.*, 2018). To begin, typical charity events cater to a select group of wealthy donors. Simultaneously, donation crowdfunding seeks to raise funds from a large number of contributors, "the crowd," who contribute what they can (typically small sums of money) over a specified time period (Kuppuswamy and Bayus, 2018). As a result, donation crowdfunding does not depend exclusively on a small group of individuals. Second, Lili *et al.* (2018) reported that the majority of supporters donate to recipients who have little to no social connection to charitable crowdfunding. Meanwhile, the most likely predictors of traditional charitable contributions have been geography and social ties. Thirdly, unlike conventional charity activities, donation funders on crowdfunding sites actively pursue donation ventures without requiring donation requests (Kuppuswamy and Bayus, 2018). Finally, donation-based crowdfunding websites allow supporters to interact with one another and with fundraisers. Additionally, the websites keep contributors informed of the progress of each project in real time. As a result, prospective participants will use these features to view the various funding levels and remaining time for all of the projects on the website, as well as to ask about something related to the projects they are considering supporting in order to make a donation decision (Chen *et al.*, 2019; Kuppuswamy and Bayus, 2018).

Concluded, as a general rule, is, donation platforms use groundbreaking technology such as mobile payment systems and websites. For that charitable support is made more available for everyone with no transaction costs (Moissejev, 2013). In Oman, donations are controlled by law. The ministry of social development created an online forum to raise money for social causes. It has contributed to the interest of fundraisers and the attention of the public (Donate.Om, 2020). Additionally, the portal is seeking to offer incentives to charitable funders to help address the nation's worsening social issues. A lot of research has been done on equity-based, as well as on loan-based and reward-based donation-based crowdfunding, but there has not been much effort to find out how motivation factors impact on potential participants (Rodriguez-Ricardo *et al.*, 2018; Wang *et al.*, 2019). Thus, the aim of this paper is to demonstrate what motivates public participation in donation-based crowdfunding in most of Oman.

### 2.2 Background of studies on donation crowdfunding

Even though recently crowdfunding has succeeded to attain the attention of the literature and scholars, research is still limited and expanding at this early stage. Most researchers

focused on two categories: discussing crowdfunding and its types of conceptually and crowdfunding projects' performance success (Kaartemo, 2017). The first category had been discussed by so many studies conducted by Belleflamme *et al.* (2015); Lin *et al.* (2014); and Mollick (2014). The second category that focused on the four factors that assess a typical crowdfunding project's performance is a campaign, fundraiser and funder-related factors (Kaartemo, 2017). Numerous past studies investigate platform, campaign and fundraiser-related factors, but only a few recent studies focus on funder-related factors, particularly in donation-based crowdfunding (Kaartemo, 2017). In recent years, scholars started to focus on the determinants of funders' intention to participate in crowdfunding to improve crowdfunding projects' performance by increasing their success rate. Various studies have been conducted to investigate and understand participants' behaviour towards reward-based crowdfunding. For instance, Zhao *et al.* (2017) had tried to explore the main factors that impact sponsors' investing intentions based on the social exchange theory. A study carried out by Zhang *et al.* (2019) investigated the mediating effect of supporters' citizenship behaviour on the relationships between internal, external motivations and stickiness intention based on the theory of customer citizenship behaviour. Furthermore, Shneor and Munim (2019), Ryu *et al.* (2016); and Bretschneider and Leimeister (2017) also studied the factors affecting participation intention towards reward crowdfunding. Besides, several studies such as Hervé *et al.* (2016) and Mohammadi and Shafi (2018) focused on investigating the drivers influencing funders' intention towards equity crowdfunding. Meanwhile, Mohd Thas Thaker *et al.* (2018) focused on crowdfunder's behavioural intention to adopt the crowdfunding Waqf model in Malaysia's context using the theory of technology acceptance model. Just a few studies have concentrated on finding the motivations behind fundraising pledges. A study published by Rodriguez-Ricardo *et al.* (2018) examined the relationship between interpersonal connectivity and charitable giving and social identification. In addition, the study concluded that analysing the major contributing factors influences project backers' willingness to contribute time and money. Centred on three theories: social presence, norm activation and the principle of expected behaviour, the authors outlined three theoretical frameworks. As a result, Wang *et al.* (2019) have focused on the determinants of intention, while also taking into consideration the effects of social identity. The current research augments prior literature by using two behavioural predictors: subjective standards and perceived power in the SDT to assist in characterizing the self-determination.

### 3. Self-determination theory

Deci and Ryan (1985) are the first to introduce SDT, widely recognised as motivation theory. It is a framework that explains the effect of factors that facilitate both motivation dimensions, intrinsic and extrinsic, on intentional behaviour (Evans, 2015; Mulder and Joireman, 2016). SDT associates different motivations with pro-social behaviours and positive outcomes (Evans, 2015; Ryan and Deci, 2000). Over the past years, SDT has gained popularity in different study fields (Evans, 2015). Furthermore, several studies related to DI used SDT as their theoretical basis. For an instant, Mulder and Joireman (2016) derived a framework based on SDT to examine the factors affecting the intention to use charity gift cards in the USA. Similarly, Williams *et al.* (2019) used SDT to predict blood DI. Nevertheless, studies using SDT to predict DI of crowdfunding are surprisingly scarce (Wang *et al.*, 2019); consequently, this study applies SDT to examine DI motivators in the context of two motivational dimensions (intrinsic and extrinsic).

Intrinsic and extrinsic motivation are dependent on their level of self-determination (Ryan and Deci, 2000; Zhang *et al.*, 2019). Ryan and Deci (2000) claim that the pleasure of

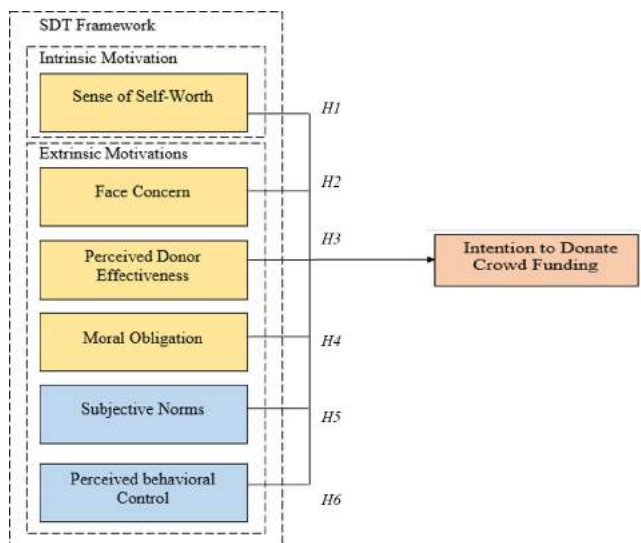
being successful is a factor in producing an internal motivation. Also, previous studies in giving and crowdfunding in the context of charity prove that a sense of personal satisfaction is essential (Ryu *et al.*, 2016; Steigenberger, 2017; Wang *et al.*, 2019). Moreover, Ryan and Deci noted that extrinsic motives are focused on activity performance. They are categorized as external, introjected and then as internally motivated. Wang *et al.* (2019) cited only three scenarios for crowdfunding: introjected, incorporated and named. Publicized stigma motivators are regulating people into participation because of their fear of public condemnation or fear of negative consequences, such as concern or guilt (Evans, 2015; Ryan and Deci, 2000). In past research on charity giving and crowdfunding, face is perceived as a vector (Bretschneider and Leimeister, 2017; Wang *et al.*, 2019; Zagefka and James, 2015). Integrated motivation is motivation that arises from a person's beliefs and priorities being in sync as people donors want to give and fundraisers expect to get funded (Beldad *et al.*, 2015; Sanghera, 2016; Wang *et al.*, 2019). Additionally, people came to understand their own value in completing a task and the importance of accomplishing a goal (Ryan and Deci, 2000). Consequence in voluntary donation research is expanding into various theoretical literature (Cojuharenco *et al.*, 2016; Wang *et al.*, 2019; Willer *et al.*, 2015). Researchers started to integrate the theory of planned behaviour (TPB) with SDT to predict and explain behavioural intention. For example, Williams *et al.* (2019) in the blood donation context and Al-Jubari *et al.* (2019) in the entrepreneurial intention context. This study is the first to extend SDT by adding variable from TPB in the donation crowdfunding context. Adding SN (Baber, 2019; Moon and Hwang, 2018; Shneor and Munim, 2019) and PBC (Chen *et al.*, 2019; Shneor and Munim, 2019) into the SDT framework will provide a comprehensive understanding of the various motivators that impact DI towards crowdfunding projects.

#### 4. Conceptualization and hypotheses development

The theoretical framework of SDT is derived from the SDT concept studies conducted by Deci and Ryan (1985) and Ryan and Deci (2000). Moreover, the SDT framework is adapted from Wang *et al.* (2019), which combined contextual factors with the SDT framework to determine the factors affecting DI towards crowdfunding in China using self and social identity as mediators. Past studies showed the power of using SDT and TPB as the theoretical basis to understand and predict behavioural intention in different contexts. Thus, this study extended the SDT framework by incorporating two other variables: SN and PBC as potential motivators of DI in crowdfunding context (Figure 1).

##### 4.1 Sense of self-worth

A sense of self-worth (SS) is described as the degree of positive awareness of oneself or the perception of one's value (Orces *et al.*, 2005). Literature has established a positive relationship between a SS and behavioural intention in different contexts. For example, Willer *et al.* (2015) found that a sense of self-value positively impacts DI in traditional charitable giving context. Accordingly, individuals' positive self-value stems from their social contribution and goodwill. Evans (2015) noted that SS and altruistic motivation affect behavioural intention in the music education context. Steigenberger (2017) also reported a SS and altruistic motivation to positively impact funders' contributions in a reward-based crowdfunding context. Moreover, another study carried out by Lasuin and Ching (2014) noted that an individual's sense of self-image has a significant effect on green purchase intention in Malaysia. Reimer and Benkenstein (2016) also found that SS as an altruistic motivation positively affects intention in a marketing context. Also, Ryu *et al.* (2016) asserted that a SS as a philanthropy motivation positively correlates with funders'



**Figure 1.**  
Research model

behaviour in a reward crowdfunding context. Additionally, based on SDT, self-worth is a main intrinsic motivator that drives individuals' intention to participate in pro-social activities such as donation crowdfunding. Based on the studies above, the following hypothesis was developed:

*H1.* A sense of self-worth has a positive effect on the donation intention of crowdfunding.

#### 4.2 Face concern

Face concern (FC) refers to one's concern about upholding or promoting one's social rank by playing certain social roles it describes concern over an individual's reputation among society (Hall and Bucholtz, 2013). Several studies linked FC to behavioural intention. For instance, Bekkers and Wiepking (2011) noted that FC significantly impacts behavioural intention in a philanthropy context. Similarly, Wu *et al.* (2016) also highlighted FC as an influential factor of generosity intention. Moreover, Kawamura and Kusumi (2018) also revealed that FC positively affects behavioural intention in Japan. Zagefka and James (2015) also found FC's social prestige to positively correlate with behavioural intention in a charitable donation context. Bretschneider and Leimeister (2017) indicated that FC and image motivation significantly impact DI towards reward-based crowdfunding. Hung *et al.* (2011) reported FC and reputation motivation to be a significant predictor of intention to use electronic knowledge repository for knowledge sharing in Taiwan. Furthermore, SDT supports the relationship between FC and DI, where FC is a type of extrinsic motivators that regulates individuals' behaviours. As a result, it is predicted that FC would impact DI towards crowdfunding, consequently, this paper proposes the following hypothesis:

*H2.* Face concern has a positive effect on the donation intention of crowdfunding.

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#### 4.3 Perceived donor effectiveness

A critical factor that affects individuals' decisions to participate in an activity is the degree to which they believe their contribution will have some noticeable impact and make a difference in someone's life (Wang *et al.*, 2019). Previous studies have shown perceived effectiveness (PE) as an important determinant of behavioural intention. According to Willer *et al.* (2015), PE significantly impacts DI in charitable giving context. Furthermore, Meijboom and Brom (2012) also reported perceived consumer effectiveness as an influential driver of behavioural intention in a sustainability context. Moreover, Cojuharenco *et al.* (2016) conducted a study on PE in social responsibility context, which indicated the positive relationship between PE and behavioural intention. Additionally, Cryder *et al.* (2013) found that giving detailed thorough information on charitable activities can escalate giving as it informs future funders that their involvement will change lives. Thus, proving that PE is a significant determinant of behavioural intention. Similarly, Van der Linden (2017a) also highlighted PE as a significant predictor of continuous intention in an e-commerce context. Besides, SDT supports the relationship between perceived donor effectiveness and DI in crowdfunding, as perceived donor effectiveness informs extrinsic motivators. Consequently, the paper presents the following hypothesis:

*H3.* Perceived donor effectiveness has a positive effect on the donation intention of crowdfunding.

#### 4.4 Moral obligation

Moral obligation (MO) is described as people's tendency to behave ethically and to engage in self-sacrificing behaviours recognised as a sense of MO to do so (Haines *et al.*, 2008). Furthermore, Haines *et al.* (2008, p. 391) defined MO as a "decision-making sub-process that occurs after an individual makes a moral judgment and before establishing a moral intention." Previous studies have indicated MO as a significant predictor of behavioural intention. For example, Bekkers and Wiepking (2011) mentioned that MO positively affects DI in charitable giving. Chen and Tung (2014) also discovered a MO to be an influential factor in visiting green hotels in Taiwan. Meijboom and Brom (2012) suggested that a stronger sense of MO serves as a driver to inspire people's participation in righteous behaviours: conserving water, helping others in need, reducing pollution and so on. This indicates the positive relationship between MO and behavioural intention. Pérez and Egea (2019) also reported that MO significantly impacts DI towards rural sustainable development projects in Spain. Besides, Van der Linden (2011) reported that MO is discovered as one of the imperative determinants of donating intention in charitable giving context. Additionally, Sanghera (2016) highlighted MO as an important driver of giving intention in the charitable giving setting. Therefore, participating in donation crowdfunding may precisely meet individuals' moral principles. Based on a study conducted by Beldad *et al.* (2015) it was found that funders' sense of MO would intensify their willingness to contribute to donation campaigns. Besides, Wu *et al.* (2021) asserted the instrumental effect of MO on tourists' pro-environmental behavioural intention in China. Furthermore, based on SDT MO is considered extrinsic motivators that control an individual's intention and behaviour concerning participation in pro-social activities such as donation crowdfunding projects. Accordingly, this paper hypothesizes the following:

*H4.* Moral obligation has a positive effect on the donation intention of crowdfunding.

#### 4.5 Subjective norms

Initially, [Fishbein and Ajzen \(1975, 1981\)](#) and [Orces et al. \(2005\)](#) defined SN as:

The degree to which one believes that people who bear pressure on one's actions expect one to perform the behaviour in question multiplied by the degree of one's compliance with each of one's referents.

Consequently, the SN is fundamentally social pressure of others, such as family, friends and co-workers, who are important or close to the person towards a certain behaviour ([Chen et al., 2019](#)). Past studies have confirmed the positive relationship between SN and behavioural intention in different settings. According to a study by [Pérez and Egea \(2019\)](#), the SN is a significant predictor of DI towards rural sustainable development projects in Spain. [Bekkers and Wiepking \(2011\)](#) also highlighted the positive relationship between SN and DI in the charitable giving setting. Similarly, [Willer et al. \(2015\)](#) reported that SN positively affect DI in the charitable giving setting. Moreover, [Moon and Hwang \(2018\)](#) asserted that SN positively impact crowdfund technology projects' intention. Furthermore, [Shneor and Munim \(2019\)](#) noted that SN influence contribution intention towards reward crowdfunding in Finland. Besides, [Baber \(2019\)](#) also discovered SN to be an imperative predictor of crowdfunding participation in India. Also, [Teng et al. \(2015\)](#) found SN to be a significant driver of a green hotel's revisit intention in the hospitality setting. Additionally, [Ha and Janda \(2017\)](#) also mentioned the positive effect of SN on purchasing intention of energy-efficient products in the marketing field. Consequently, all of the mentioned studies display a positive relationship between SN and behaviour intention. As a result, the following hypothesis is presented:

*H5.* Subjective norms have a positive effect on the donation intention of crowdfunding.

#### 4.6 Perceived behavioural control

The term PBC means "perceived ease or difficulty of performing the behaviour" ([Ajzen, 1991](#)) and reflects previous experiences and predictable obstacles ([Paul et al., 2016b](#)). Previous literature has shown a positive relationship between PBC and behavioural intention in many contexts. A study done by [Moser \(2015\)](#) reported PBC has a positive impact on the purchasing intention of green products in the marketing context. Similarly, [Paul et al. \(2016a\)](#) found PBC to be a great predictor of green products' purchasing intention in India. Moreover, [Chen and Tung \(2014\)](#) reported PBC as an influential antecedent of intention to visit green hotels in Taiwan. Furthermore, [Saha and Chandra \(2018\)](#) indicated that PBC significantly affects India's blood DI. Besides, [Shneor and Munim \(2019\)](#) noted that PBC is an influential factor contributing towards crowdfunding in Finland. Also, [Chen et al. \(2019\)](#) discovered PBC to be an imperative predictor of participation in crowdfunding internationally, [Akbari et al. \(2019\)](#) also asserted the positive effect of perceived behavioral control (PBC) on the consumption intention of genetically modified foods' consumption studies prove that there is a positive relationship between PBC and behaviour intention, the following hypothesis is proposed:

*H6.* Perceived behavioural control has a positive effect on the donation intention of crowdfunding.

## 5. Research methodology

### 5.1 Research instrument

This study's research instrument is based on a survey based on internet-based questionnaire where the respondents will receive a web link of the online survey portal.



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Essentially, a questionnaire is a set of pre-formulated questions to record the answer from respondents. [Sekaran and Bougie \(2016\)](#) claimed that questionnaires are an efficient mechanism for data collection when the researchers know precisely what is required and measure the variables of interest. Therefore, the platform used for the online questionnaire and data collection was Google form, a convenient platform to collect data and conduct analysis using Smart PLS and SPSS. The items of SS, FC, perceived donor effectiveness, MO, SN and PBC were adapted from [Bock \*et al.\* \(2005\)](#); [Monkhouse \*et al.\* \(2012\)](#); [Cojuharenco \*et al.\* \(2016\)](#); [Beck and Ajzen \(1991\)](#); [Wang \*et al.\* \(2018\)](#); and [Mittelman and Rojas-Méndez \(2018\)](#), respectively. Meanwhile, the items of DI of crowdfunding are adapted from [Ewe \*et al.\* \(2015\)](#). Overall, all the variables are measured on a five-point Likert scale, ranging from (1) which indicates “strongly disagree” to (5) that indicates “strongly agree.”

### 5.2 Data collection and the sample+

The population is citizens of Oman whose ages are above 18 years old because 18 is the legal age according to Oman’s regulations. The sampling technique used in this study is convenience sampling. The sample size is determined by using G\*Power software ([Paul \*et al.\*, 2009](#)). Based on G\*Power which is a statistical software that helps to determine minimum sample size with a statistical significance ( $\alpha$  level) of 0.05, the medium effect of 0.15 and statistical power of 0.95, that is above 0.80 ([Chin, 2001](#)) and 13 predictors, stating the minimum sample size for this study is 189 respondents. Only 250 responses are valid for the data analysis process. Nonetheless, the number of data collected exceeds the minimum sample size of 189 to run the analysis.

## 6. Results

### 6.1 Demographic profile

The sample collected frequency revealed that it comprises 20.8% males and 79.2% females. The sample had 28% respondents for two age groups, 18–25 years old and 36–45 years old. Whereas, 24.8% respondents, 14.4% respondents and 4.8% respondents are under the age groups of 26–35 years old, 46–55 years old and above 55 years old, respectively. Moreover, the analysis showed that 78.4% respondents are Omanis, whereas 21.6% respondents have different nationalities but have Omani citizenship. Regarding religion, all respondents (100%) are Muslims. In terms of employment status, most of the respondents work for the government sector (44.8%), followed by the private sector (19.6%), others, namely, students and unemployed (18.8%) and lastly self-employed (16.8%). Finally, concerning the monthly income, 40.4% and 38.8% of the respondents are within the income groups of 1,641–4,400 and 851–1,640 OR, respectively. Meanwhile, 9.6% and 11.2% of the respondents are within the income groups of less than 850 and 4,400 OR and above. The results show minimum response, maximum response, mean and standard deviation of the constructs SS, FC, perceived donor effectiveness, MO, SN, PBC and lastly DI of crowdfunding. According to [Sekaran and Bougie \(2016\)](#), a mean value less than 3 is considered low, whereas between 3 and 5 is considered moderate, and above 5 is high. [Table 1](#) demonstrates that the mean values for this study’s constructs are between 4.4370 and 4.2150, whereas the highest is perceived donor effectiveness and PBC is the lowest. Furthermore, PBC has the highest standard deviation of 0.79185; meanwhile, SN has the lowest standard deviation of 0.48626.

### 6.2 Measurement model evaluation

The measurement model analysis evaluates outer loadings, construct reliability and validity, discriminant validity specifically heterotrait-monotrait ratio (HTMT) and collinearity statistics (VIF) for all research constructs. Furthermore, the values of factor

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loadings, composite reliability (CR) and average variance extracted (AVE) should exceed 0.5, 0.7 and 0.5, respectively (Hair *et al.*, 2016). Consequently, Table 2 displays the values of constructs' loadings, CR and AVE, which indicates that all the study's variables achieved the required values to establish the reliability and convergent validity.

To evaluate the study's constructs' discriminant validity, Henseler *et al.* (2014) suggested HTMT ratio (HTMT criteria). Additionally, Kline (2015) recommended that all the values of HTMT should be less than 0.85. Table 3 displays the HTMT results, which indicates that all the values were below the threshold of 0.85. Thus, fulfilling the criteria of discriminant validity.

**Table 1.**  
Descriptive statistics

Constructs	Minimum	Maximum	Mean	SD
Sense of self-worth	1.67	5.00	4.4120	0.57815
Face concern	1.00	5.00	4.2780	0.62150
Perceived donor effectiveness	1.00	5.00	4.4370	0.51365
Moral obligation	1.00	5.00	4.3853	0.59708
Subjective norms	1.00	5.00	4.3640	0.48626
Perceived behavioural control	1.00	5.00	4.2150	0.79185
Donation intention of crowdfunding	1.00	5.00	4.3010	0.65065

**Table 2.**  
Measurement model  
results

Constructs	Items	Factor loadings	CR	AVE
Sense of self-worth	SS1	0.863	0.910	0.772
	SS2	0.909		
	SS3	0.864		
Face concern	FC1	0.873	0.927	0.761
	FC2	0.863		
	FC3	0.902		
	FC4	0.849		
Perceived donor Effectiveness	PE1	0.842	0.906	0.707
	PE2	0.874		
	PE3	0.833		
	PE4	0.814		
Moral obligation	MO1	0.895	0.915	0.782
	MO2	0.899		
	MO3	0.859		
Subjective norms	SN1	0.860	0.899	0.691
	SN2	0.840		
	SN3	0.837		
	SN4	0.786		
Perceived behavioural control	PBC1	0.920	0.952	0.834
	PBC2	0.908		
	PBC3	0.926		
	PBC4	0.898		
Donation intention of crowdfunding	DI1	0.879	0.939	0.792
	DI2	0.902		
	DI3	0.895		
	DI4	0.885		

**Notes:** CR: composite reliability; AVE: average variance extracted

VIF values should be below 5.0 (Hair et al., 2017). Table 4 indicates that all the VIF values of the constructs are below 5.0. Consequently, it can be concluded that multicollinearity is not detected in the study.

### 6.3 Structural model evaluation

The coefficient of determination ( $R^2$ ) was assessed to determine the percentage of the variance in individuals' DI of crowdfunding (dependent variable) that is explained by the proposed drivers (independent variables). Moreover, Figure 2 shows that the result of  $R^2$  for DI of crowdfunding was 0.703 or 70.3%, which means that the proposed drivers in this study explain 70.3% of the variance in individuals' DI towards crowdfunding projects.

The structural model assessment also includes the effect size to  $R^2$  ( $f^2$ ) of the study's relationships,  $f^2$  indicates the impact value of the independent variables on the dependent variable. Based on research, the values of 0.35, 0.15 and 0.02 signify large, medium and small impacts, respectively. Table 5 indicates that PBC (0.269) had the largest effect on  $R^2$  for crowdfunding's DI, which is a medium effect size. Meanwhile, perceived donor effectiveness (0.023) had the smallest effect on  $R^2$  for crowdfunding's DI. Furthermore, Table 5 also reports Stone-Geisser  $Q^2$  predictive relevance of the proposed model. According to Hair et al. (2017) and Chin (2010), the value of  $Q^2$  should be greater than zero to prove that exogenous variables have predictive relevance towards the endogenous variable, indicated in this research  $Q^2$  value of 0.536 for DI of crowdfunding.

To test the significance of the study's direct hypotheses, bootstrapping function in smart PLS was applied with 5,000 replications (Hair et al., 2019), 0.05 significance level and one-tailed type. Besides, the relationship is significant at the 0.05 level for one-tail type hypotheses when

Construct	SS	FC	PE	MO	SN	PBC	Gender	DI
SS								
FC	0.577							
PE	0.647	0.630						
MO	0.634	0.688	0.756					
SN	0.626	0.736	0.727	0.787				
PBC	0.543	0.533	0.645	0.672	0.696			
Gender	0.121	0.196	0.151	0.141	0.189	0.108		
DI	0.667	0.621	0.733	0.767	0.780	0.809	0.067	

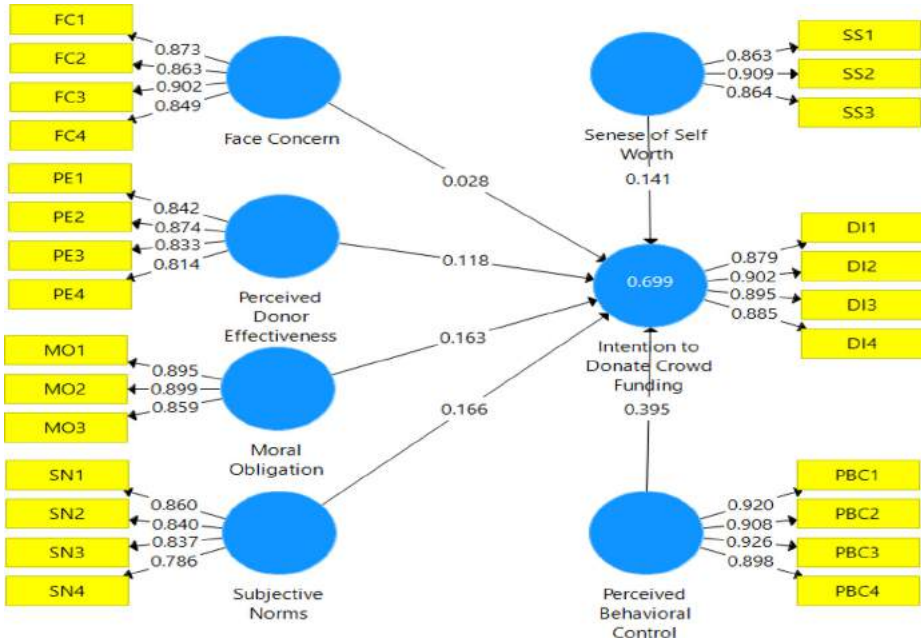
Table 3.

Notes: SS: sense of self-worth; FC: face concern; PE: perceived donor effectiveness; MO: moral obligation; SN: subjective norms; PBC: perceived behavioural control; DI: donation intention of crowdfunding  
Discriminant validity (HTMT criteria)

Construct	Donation intention of crowdfunding
Sense of self-worth	1.685
Face concern	1.984
Perceived donor effectiveness	2.190
Moral obligation	2.484
Subjective norms	2.544
Perceived behavioural control	1.933
Gender	1.043

Table 4.

Collinearity statistics evaluation (VIF)



**Figure 2.** PLS structural model ( $R^2$ )

Hypotheses	Relationships	Std. beta	Std. error	t value	p value	Decision	$R^2$	$f^2$	$Q^2$
Direct effect (one-tail)									
H1	SS → DI	0.165	0.071	2.330*	0.020	S	0.703	0.039	0.528
H2	FC → DI	0.077	0.062	1.235	0.217	NS		0.002	
H3	PE → DI	0.103	0.051	2.036*	0.042	S		0.023	
H4	MO → DI	0.140	0.076	1.845*	0.033	S		0.036	
H5	SN → DI	0.157	0.059	2.653**	0.008	S		0.040	
H6	PBC → DI	0.370	0.084	4.411***	0.000	S		0.269	

**Table 5.** Path coefficients and hypotheses testing

**Notes:** \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$ ; S: supported; NS: not supported, SS: sense of self-worth; FC: face concern; PE: perceived donor effectiveness; MO: moral obligation; SN: subjective norms; PBC: perceived behavioural control; DI: donation intention of crowdfunding

the hypothesis scores a  $t$ -value greater than 1.645 (Hair et al., 2016). Thus, the results (Table 5) present that, SS ( $\beta = 0.165, p < 0.05$ ), perceived donor effectiveness ( $\beta = 0.103, p < 0.05$ ), MO ( $\beta = 0.140, p < 0.05$ ), SN ( $\beta = 0.157, p < 0.01$ ) and PBC ( $\beta = 0.370, p < 0.001$ ) have a positive impact on the DI of crowdfunding. However, the effect of FC ( $\beta = 0.077, p > 0.05$ ) on crowdfunding's DI was not supported. Hence, H1, H3, H4, H5 and H6 were supported, while H2 was rejected. The results are tabulated in the following Table 5.

### 7. Discussion

The analysis results show SS, perceived donor effectiveness, MO, SN and PBC are five motivators of individuals' intention to participate in donation crowdfunding projects. The

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analysis shows that SS has a significant impact on DI of crowdfunding, which is consistent with Evans (2015), Reimer and Benkenstein (2016); Steigenberger (2017); and Willer *et al.* (2015) that also proved the positive relationship between SS and individuals' intention. This finding means that if a sense of self-value increases, it will positively affect an individual's DI. However, the effect of FC on the DI of crowdfunding is not supported. This result indicates that FC or upholding social reputation does not significantly impact individuals' intention to fund crowdfunding projects. This finding is not in line with the findings of previous studies conducted by Wu *et al.* (2016), Bretschneider and Leimeister (2017); Kawamura and Kusumi (2018); and Zagefka and James (2015). These previous studies found that FC has a significant effect on intention. Furthermore, the study's results revealed that perceived donor effectiveness is a significant driver of DI, which indicates that when individuals believe that their contributions will have a visible effect, they tend to donate more (positively increase DI). This relationship is consistent with past studies that discovered a link between perceived donor effectiveness and an individual's intention (Vander Linden, 2017b; Willer *et al.*, 2015). The significant impact of perceived donor effectiveness and insignificant effect of FC on DI implies that Omani people pay more attention to the donation's effectiveness than gaining social prestige in society. This is demonstrated in the respondents' profile where the majority (79.2%) are classified as middle-class income who have little to spare and since it. The Omani community is collective and considerate. It is justifiable that Omani people place more importance on the effectiveness of their contributions than social status in the community.

Moreover, the findings also indicated that MO has a significantly impact on intentions towards crowdfunding. This means that if the MO is higher, it is more likely an individual will contribute to donation crowdfunding projects, which is predictable in a conservative society like in Oman, where people still maintain traditions, values and feeling morally responsible for people in need and the community in general. This finding is in line with the results obtained from past studies (Beldad *et al.*, 2015; Chen and Tung, 2014; Pérez and Egea, 2019; Wu *et al.*, 2021) who also revealed that MO is a major factor influencing individuals' intention. Furthermore, the study's results showed that SN exert a significant impact on the DI of crowdfunding and this is consistent with previous studies' findings (Moon and Hwang, 2018; Pérez and Egea, 2019; Teng *et al.*, 2015; Willer *et al.*, 2015) who first identified SN as an important factor that influence intention. This finding indicates that if SN is higher, it will positively influence an individual's intention to participate in donation crowdfunding. This is expected in a close-knit community that values and cares about relatives and friends' suggestions and opinions.

PBC positively influences individuals' intentions towards donation crowdfunding. PBC is the top predictor of participation in donation crowdfunding. This implies that PBC is an important motivator to individuals' intention towards donation crowdfunding. If a person's PBC is higher towards donation crowdfunding, it is more likely that he will donate. Although, if an individual's PBC towards donation crowdfunding is lower, then the likelihood of participating in donation crowdfunding is low. This result is in line with the past studies' results conducted by Moser (2015), Saha and Chandra (2018); Paul *et al.* (2016a); and Akbari *et al.* (2019) which discovered that PBC is a significant driver that affect individuals' intention. Regarding the Omani community, this study focused on citizens above 18 years old with a sample of (47.6%) bachelor degree holders and (44.8%) working for the government sector. Therefore, the possible explanation for individuals' PBC is the most influential factor in donation crowdfunding in Oman.

## 8. Theoretical and practical implications

Literature in crowdfunding has analysed the determinants of participation of funders' point of view. The present study has many theoretical implications; first, this study is considered among the first research to empirically examine the driving factors of individuals' intention to fund donation crowdfunding projects in the context of Oman. Furthermore, the study expands the SDT by adding two independent variables of TPB to help provide more specific details, consistent results and literature on participation intention and interpret individuals' online behaviour, thereby extending the literature on funders' motivators in a donation crowdfunding context. Second, this research enhances the knowledge base of scholars about the topic of donation crowdfunding in Oman. On the practical side, the findings have significant implications for platform managers and fundraisers of donation crowdfunding projects. The results allow to create effective strategies to increase participation from current funders and encourage potential funders to contribute to donation crowdfunding, which in turn increase projects' success rate.

## 9. Limitation and future studies

First, the study explored the drivers of Omani citizens' intention to participate in donation crowdfunding projects. However, future research can test the study's proposed model in other types of crowdfunding such as reward crowdfunding in Oman context. Second, this study is limited to Oman respondents and, consequently, the findings cannot be generalised for all middle eastern countries. Third, the composition between the respondent is more female than male which may affect the study's result.

## 10. Conclusion

This study examines the determinants that affect individuals' participation in donation crowdfunding using SDT. The result showed that SS, perceived donor effectiveness, MO, SN and PBC have a significant and positive effect on DI towards crowdfunding. However, FC had an insignificant impact on individuals' intention to support donation crowdfunding projects. Besides, the results of the current study will fill the knowledge gap for researchers on the topic of donation crowdfunding drivers in Oman, also provide donation crowdfunding platform managers and fundraisers with insights of the drivers influencing DI, which in turn would improve online donation services and attract potential funders to eventually increase the success rate of crowdfunding projects.

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**Section A: Demographic**

Direction: Please tick (✓) in the box most relevant to your answer.

1. Age

\_\_\_\_\_ Years.

2. Gender

 Male Female

3. Marriage status

 Single Married Divorcee

4. Nationality

 Omani non-Omani, please specify \_\_\_\_\_

5. Religion

 Muslim Non-Muslim, please specify \_\_\_\_\_

6. Level of education

 High School College diploma Bachelor's degree Master's degree Doctoral degree Others, please specify \_\_\_\_\_

7. Employment sector

 Government Private Self-employed Others, please specify \_\_\_\_\_

8. Monthly income

 Less than 850 OMR 851 OMR - 1640 OMR 1641 OMR - 4400 OMR 4401 OMR and above

**Section B: Motivation Factors**

Please tick (✓) which best indicates your response using the scale below.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Please rate the importance of each information below that would increase your participation in donation crowdfunding:

Sense of Self-worth						
1	Donating on crowdfunding platforms will give me a feeling of happiness.	1	2	3	4	5
2	Donating on crowdfunding platforms will give me a sense of accomplishment.	1	2	3	4	5
3	Donating on crowdfunding platforms will realize my personal value.	1	2	3	4	5
Face Concern						
1	I do not want others to say I am stingy.	1	2	3	4	5
2	I pay considerable attention to how others see me.	1	2	3	4	5
3	I do not want people around me to feel I am indifferent.	1	2	3	4	5
4	I am concerned with not bringing shame to myself.	1	2	3	4	5
Perceived Donor Effectiveness						
1	I try to consider my donation behaviour will affect the objective of fundraiser's crowdfunding.	1	2	3	4	5
2	It is worthless for the individual donor to do anything for the fundraiser.(R)	1	2	3	4	5
3	Since one person cannot have any effect upon the fundraiser's crowdfunding, it does not make any difference what I do.(R)	1	2	3	4	5
4	Each donor's behaviour can have a positive effect on the fundraiser's life by donating to his/her crowdfunding.	1	2	3	4	5
Moral Obligation						
1	I would feel guilty if I do not help others.	1	2	3	4	5
2	Not helping others goes against my principles.	1	2	3	4	5
3	It would be morally wrong for me not to help others.	1	2	3	4	5
Subjective Norms						
1	Most of the people who have important influence on me will donate crowdfunding.	1	2	3	4	5
2	My family encourages me to donate crowdfunding.	1	2	3	4	5
3	My friends around me encourage me to donate crowdfunding.	1	2	3	4	5
4	The government actively advocates and implements help to others in need.	1	2	3	4	5
Perceived Behavioral Control						
1	If I wanted to, I could easily donate money to donation crowdfunding.	1	2	3	4	5
2	It is mostly up to me whether I donate money to donation crowdfunding.	1	2	3	4	5
3	I am confident that I will be able to donate money to donation crowdfunding.	1	2	3	4	5
4	Donating money to donation crowdfunding is easy for me to do.	1	2	3	4	5
Intention to Donate Crowdfunding						
1	Assuming I have access to the donation crowdfunding platform, I intend to participate in it.	1	2	3	4	5
2	I intend to participate in donation crowdfunding in the future.	1	2	3	4	5
3	I would use the donation crowdfunding platform to help others.	1	2	3	4	5
4	Participating in donation crowdfunding is something I would do.	1	2	3	4	5