

Who Bears the Blame? Responsibility Attribution and Subsequent Donation Intentions Following Deceptive Nonprofit Crowdfunding

Tong Ren^{1,*}, Yiran Fang², Zihan Li³, Sumeng Liu⁴

¹*School of International Trade and Economics, Nanjing University of Finance and Economics, Nanjing, China*

²*Tsinghua High School Daoxianghu School, Beijing, China*

³*School of Economics, Santa Monica College, Santa Monica, USA*

⁴*Great Neck South High School, Great Neck, USA*

**Corresponding Author. Email: irtee05@gmail.com*

Abstract. This paper analyzes how responsibility is allocated among non-profit organizations, crowdfunding platforms, and direct perpetrators after deceptive non-profit crowdfunding campaigns, and examines how these attributions relate to subsequent donation intentions. A cross-sectional, scenario-based quantitative survey was administered to Chinese participants, yielding 273 valid responses after comprehension-based screening. Participants evaluated responsibility assigned to the non-profit, platform, and perpetrator and then responded to three subsequent fundraising contexts involving repeated or different organizations and platforms. Multiple regression, ordinal and binary logistic regression, and nonparametric tests were used to examine the relationships among responsibility attribution, donation attitudes, and hypothetical donation amounts. The results show that participants assigned similarly high responsibility to all three actors rather than concentrating blame on a single party. Greater blame toward the non-profit and platform was associated with more negative attitudes toward a subsequent campaign involving the same non-profit, while responses toward unrelated charitable appeals remained comparatively positive. Donation attitudes were also positively associated with hypothetical donation amounts in two contexts. These findings suggest that deceptive crowdfunding may produce target-specific withdrawal rather than generalized avoidance of charitable giving, highlighting the importance of accountability, verification, and governance by both non-profit organizations and crowdfunding platforms.

Keywords: donation-based crowdfunding, crowdfunding fraud, responsibility attribution, donation intention

1. Introduction

Social media-based crowdfunding is a popular fundraising avenue for non-profit organizations (NPOs); however, misleading charity campaigns can diminish consumer trust and negatively affect

the long-term charitable development. Previous studies consider organizational trust and platform governance as separate concepts that results in insufficient integration of responsibility attribution among multiple parties and its diverse effects on the process of donation. The following questions are posed in this paper: how do deceptive non-profit crowdfunding affect the responsibility attribution toward hosting platforms and non-profit organizations? How do different forms of responsibility affect the future donations? The study uses a cross-sectional, scenario-based quantitative questionnaire receiving 273 valid responses from Chinese participants and applies multiple regression and nonparametric analysis to identify the relationship between variables. Willingness to continue donations was mostly affected by the governance, control, and security of transactions in the non-profit organization. Therefore, attribution of responsibility to the organization can have a significant effect on future donations, while attribution of responsibility to the perpetrators is unlikely to affect donor intention. This paper expands the responsibility attribution theory in the multi-party context, challenges the general assumption of trust erosion and provides practical recommendations for both NPOs and crowdfunding platforms.

2. Literature review

2.1. Social media fundraising and deceptive non-profit crowdfunding

Social media have become a crucial means for non-profit organizations to interact with stakeholders, gain legitimacy and collect external resources. Compared to traditional means of fundraising, social media allow fast information spread, engagement and mobilization of supporters through such tools as sharing, commenting, and running campaigns [1]. According to Resource Dependence Theory, NPOs require donations and support of external stakeholders to maintain their sustainability [2]. Previous studies showed that effective social media marketing can improve charity brand image, brand trust, and donation intention [3].

However, the availability and openness of social media can be misused for deceptive non-profit crowdfunding. Deception refers to practices that are designed to manipulate the user's perception or actions by providing misleading information, fake identity, manipulating contents, or using coordinated dissemination strategies [4, 5]. In the context of non-profit crowdfunding, deception can be performed by the impersonators of legitimate charities, fake beneficiaries, or fraudulent fundraising campaigns. The non-profit organization can use deception as well through the manipulation of outcomes, selective disclosure of information, and misleading narratives. Recent findings suggest that donation-based scams have become an epidemic issue on multiple social media platforms. Acharya et al. [6] analyzed millions of donation-related posts and discovered numerous scam accounts, revealing the limitations of the existing platform governance.

2.2. Responsibility attribution in deceptive crowdfunding

When users encounter deceptive fundraising campaigns, they have to assign responsibility for it. Responsibility Attribution Theory argues that people make evaluation of negative events based on causality, controllability, and accountability [7, 8]. In the online environment, the assignment of responsibility is not necessarily made only to the author of misleading information; it can be made also to the platforms that failed to notice, regulate, or delete the harmful content.

Studies on online misinformation show that users differentiate between content creator and the platform which is responsible for information governance. Lima et al. [9] found that people often assign responsibility to multiple parties depending on their role in either production or prevention of

the misleading content. Similarly, when it comes to deceptive non-profit crowdfunding, people can blame non-profit organizations if they believe that organization has deliberately misinformed its audience. Alternatively, people may blame the social media platforms if they find that the lack of moderation and verification system allows such fraudulent campaigns. This distinction is critical because different forms of responsibility attribution result in different trust consequences: blaming of nonprofits can harm the trust in charities and reduce the willingness to support future campaigns, while blaming of platforms can affect platform reliability, governance capability, and information quality. However, previous literature rarely investigates whether responsibility to different parties is related to different donation response.

2.3. Trust consequences of deceptive crowdfunding

Trust is a critical element of online fundraising because donors cannot directly observe how the money is spent by the organizations. In the case of uncertainty, trust reduces risks and promotes charity engagement [10, 11]. Deceptive claims may impair trust by increasing uncertainty and evoking such emotions as disappointment, anger, and betrayal [12].

Moreover, social media platforms have taken increasingly prominent positions in the fundraising ecosystem. Besides the role of communication infrastructure, the platform moderates visibility, identity verification, and prevention of frauds. Thus, users assess the credibility of platforms if the misleading campaigns remain available or widely spread. Previous studies on online misinformation show that exposure to misleading content affects users' trust in the platform and its governance capabilities [4]. However, platform responsibility has received less attention compared to organizational responsibility in the studies of deceptive non-profit crowdfunding.

The Social Amplification of Risk Framework explains why deceptive campaigns can have wider consequences beyond individual cases, as the social media can quickly disseminate the information via networks amplifying both good and bad reputation [13]. Negative information attracts more attention and gets quickly disseminated, thus shaping the image of the other non-profits or the platform itself [14, 15]. This trust spillover is an important, yet unexplored consequence of deceptive non-profit crowdfunding.

2.4. Research gap and current study

The existing literature provides important insights regarding the communication of NPOs on social media, deceptive information, and donation behavior. However, these literature streams have been developed separately, where studies on nonprofit fundraising focus on organizational trust, while studies on information and platform governance focus on platform trust.

Moreover, previous research paid little attention to responsibility attribution as the means of explanation for why users direct distrust toward different parties. The same deceptive campaign can generate different consequences depending on whether users assign responsibility to the non-profit organization, the platform, or both. This question becomes more relevant due to the rise of AI-generated deceptive contents that increase the complexity of authenticity assessment.

In order to fill these gaps, the current study analyzes the way how the public assigns responsibility to non-profit organizations, crowdfunding platforms, and perpetrators in the context of a deceptive crowdfunding incident. The study further investigates how these responsibility attributions are related to future donation intentions in different organizational and platform contexts.

2.5. Hypothesis development

The responsibility attribution is based on causality, controllability, and accountability [7, 8]. In the platform-mediated crowdfunding, the non-profit organization, the hosting platform, and the perpetrators have different roles in the creation, approval, and prevention of misleading statements. Thus, based on different grounds of attribution, the study first checks whether respondents distribute blame unevenly among the three actors.

H1: *Responsibility attribution will differ among the non-profit organization, the crowdfunding platform, and the direct perpetrators.*

Attribution should also shape future responses in an actor-specific way. Blaming an institution for donor harm may weaken confidence in that institution and reduce willingness to support a later campaign in which it remains involved [14, 16, 17]. Accordingly, the expected association is strongest when the blamed actor reappears in the subsequent fundraising context.

H2a: *Greater blame attributed to the non-profit organization will be associated with less favorable donation attitudes toward a subsequent campaign involving the same non-profit.*

H2b: *Greater blame attributed to the crowdfunding platform will be associated with less favorable donation attitudes toward subsequent campaigns hosted on the same platform.*

Finally, donation attitudes should correspond to intended allocation decisions. Although a hypothetical amount is not equivalent to actual behavior, more favorable evaluations of a campaign should be reflected in a willingness to allocate more money to it [18, 19].

H3: *Within each subsequent fundraising context, more favorable donation attitudes will be positively associated with higher hypothetical donation amounts.*

3. Methodology

3.1. Research design

The study used a quantitative, cross-sectional, scenario-based survey to examine responsibility attribution following deceptive non-profit crowdfunding and its association with subsequent donation intentions. All participants read the same fictional case, and no variable was experimentally manipulated.

3.2. Participants and data screening

A total of 311 responses were collected from Chinese participants. Respondents were required to be at least 18 years old, provide informed consent, and correctly answer a comprehension check about the deceptive campaign. Thirty-eight respondents failed this check and were excluded, leaving 273 valid cases. Participant characteristics are reported in Table 1.

Table 1. Participant characteristics (n = 273)

Characteristic	Category	n	%
Age	18–44	224	82.1
	45 or older	49	17.9
Gender	Woman	148	54.2
	Man	125	45.8

Table 1. (continued)

Education	High school or below	34	12.5
	Some college or above	239	87.5
Previous donation	No	2	0.7
	Yes	271	99.3

3.3. Materials and procedure

The questionnaire presented a fictional crowdfunding campaign organized by Guangxi Flood Relief on OmniFund. The verified campaign claimed to support people affected by severe flooding and raised approximately ¥500,000. Participants were subsequently informed that an investigation had found important claims about the beneficiaries and use of funds to be false or materially misleading.

After the comprehension check, participants completed the responsibility-attribution measures and responded to three subsequent fundraising scenarios involving different combinations of non-profits and platforms. For each scenario, they reported their intended response and hypothetical donation amount.

3.4. Measures and recoding

Responsibility attribution was measured separately for the non-profit, platform, and direct perpetrators using three 7-point items ranging from 1 (strongly disagree) to 7 (strongly agree). Because the items assessed responsibility assigned to different actors, they were analyzed separately rather than combined into a scale.

Donation-related attitudes were originally measured from 1 to 11 and recoded to range from −5 to +5. Negative values represented opposition or warning behavior, zero represented ignoring the appeal, and positive values represented increasing willingness to support or donate.

Hypothetical donation amounts were recoded into three ordered categories: 0 = less than ¥50, 1 = ¥50–¥100, and 2 = more than ¥100. Age, gender, education, and donation frequency were included as control variables. Income was excluded because the Chinese and English versions measured different income concepts, while previous donation experience was excluded because only two participants had never donated.

3.5. Analytical strategy

Descriptive statistics were calculated for the principal variables. Differences among the three responsibility ratings were examined using the Friedman test and Holm-adjusted Wilcoxon signed-rank comparisons [20]. Spearman correlations assessed associations among responsibility attribution, donation attitudes, and hypothetical donation amounts.

Multiple linear regressions predicted the three donation-attitude outcomes from the attribution variables and demographic controls, using HC3 robust standard errors [21]. Binary and ordinal logistic regressions were used for the donation-amount outcomes. All tests were two-tailed with $\alpha = .05$.

4. Analysis and results

4.1. Descriptive results and responsibility allocation

Participants assigned relatively high responsibility to all three actors. Mean blame was 5.73 for the non-profit ($SD = 1.09$), 5.67 for the platform ($SD = 1.07$), and 5.77 for the direct perpetrators ($SD = 1.03$). The Friedman test found no evidence that the distributions differed, $\chi^2(2) = 0.38$, $p = .828$. None of the three Holm-adjusted pairwise comparisons was significant. Responsibility was therefore distributed broadly rather than concentrated on one actor. Thus, H1 was not supported.

Responses differed sharply across the three later fundraising contexts. Attitudes were strongly negative toward another appeal involving the same non-profit and platform but positive toward a different non-profit on either the same or a different platform. Donation amounts followed the same general pattern: most participants selected less than ¥50 in the same-NPO context, whereas most selected more than ¥100 in the general different-NPO/different-platform context (see Table 2).

Table 2. Descriptive statistics for principal variables

Variable	M	SD	Median	Range
NPO blame	5.73	1.09	6	1–7
Platform blame	5.67	1.07	6	1–7
Direct-perpetrator blame	5.77	1.03	6	1–7
Same-NPO attitude	–3.63	1.28	–4	–5 to 3
Same-platform attitude	3.62	1.41	4	–5 to 5
General attitude	3.53	1.43	4	–5 to 5

4.2. Bivariate associations

The three attribution ratings were moderately and positively correlated (Spearman $\rho = .45$ – $.46$, all $ps < .001$), indicating shared rather than mutually exclusive blame. Each rating was negatively associated with the same-NPO attitude but positively associated with the same-platform and general attitudes (all $ps < .001$). Associations with donation-amount outcomes were substantially weaker; the strongest was between platform blame and the same-NPO amount category ($\rho = -.14$, $p = .020$). Correlations between the action-attitude and corresponding amount outcomes were comparatively weak.

Table 3. Spearman correlations among attribution and action-attitude variables

Variable	1	2	3	4	5	6
1. NPO blame	—					
2. Platform blame	.460	—				
3. Perpetrator blame	.462	.451	—			
4. Same-NPO attitude	–.492	–.471	–.401	—		
5. Same-platform attitude	.457	.471	.419	–.545	—	
6. General attitude	.419	.456	.389	–.540	.544	—

Note. All displayed off-diagonal correlations were significant at $p < .001$.

4.3. Regression models for action attitudes

The same-NPO model explained 35.2% of the variance. Greater NPO blame and platform blame independently predicted more negative responses, whereas direct-perpetrator blame was not significant. Higher education was also associated with a more negative response (see Table 4). The negative coefficient for NPO blame supported H2a; the negative coefficient for platform blame was also consistent with H2b in this context.

In the same-platform model, both platform blame and NPO blame were positively associated with willingness to support a different non-profit. More frequent donors also reported more positive attitudes, whereas direct-perpetrator blame was not significant (see Table 4). Because the platform-blame coefficient was positive rather than negative, H2b was not consistently supported across the two same-platform contexts.

Platform blame and NPO blame were also positively associated with general donation attitudes. Older respondents reported less positive attitudes, while donation frequency was positively associated with the outcome. No problematic multicollinearity was detected (see Table 4).

Table 4. Adjusted linear regression models predicting action attitudes

Predictor	Same NPO	Same platform	General
NPO blame	-0.358*** (0.089)	0.216* (0.092)	0.243* (0.097)
Platform blame	-0.379*** (0.106)	0.480** (0.163)	0.500** (0.155)
Direct-perpetrator blame	-0.087 (0.107)	0.134 (0.106)	0.054 (0.102)
Age 45+	-0.064 (0.174)	-0.382 (0.282)	-0.741** (0.277)
Man	-0.144 (0.137)	-0.057 (0.161)	-0.080 (0.157)
Some college+	-0.654** (0.247)	0.003 (0.203)	0.285 (0.244)
Donation frequency	-0.158 (0.115)	0.402** (0.133)	0.317* (0.126)

Note. Entries are unstandardized coefficients with HC3 robust standard errors in parentheses. * $p < .05$. ** $p < .01$. *** $p < .001$.

4.4. Secondary models for amount categories

The same-NPO amount model was not significant overall, likelihood-ratio $\chi^2(7) = 12.28$, $p = .092$. Platform blame was associated with lower odds of choosing the higher observed category (¥50–¥100 rather than less than ¥50), $OR = 0.72$, 95% CI [0.51, 1.00], $p = .049$. Because the overall model was nonsignificant, the confidence interval approached 1.00, and no participant chose more than ¥100, this coefficient should be treated as marginal and exploratory.

The same-platform proportional-odds model was not significant overall, likelihood-ratio $\chi^2(7) = 8.25$, $p = .311$; none of the attribution variables significantly predicted the amount category. The general-amount model also fell short of conventional overall significance, likelihood-ratio $\chi^2(7) = 13.25$, $p = .066$. Donation frequency was its only significant predictor: each one-category increase in prior donation frequency was associated with 1.97 times the odds of selecting a higher general donation category, 95% CI [1.23, 3.13], $p = .004$. Responsibility attribution was not significantly associated with the general amount choice.

Attitude–amount correlations provided partial support for H3. Donation attitude was positively associated with the corresponding amount in the same-platform context ($\rho = .13$, $p = .031$) and the general context ($\rho = .20$, $p = .001$), but not in the same-NPO context ($\rho = .03$, $p = .666$).

Table 5. Logistic models predicting hypothetical amount categories

Predictor	Same NPO	Same platform	General
NPO blame	1.04 [0.75, 1.45]	0.79 [0.62, 1.01]	1.22 [0.90, 1.66]
Platform blame	0.72* [0.51, 1.00]	1.17 [0.91, 1.52]	1.18 [0.85, 1.62]
Direct-perpetrator blame	0.95 [0.68, 1.34]	1.06 [0.82, 1.38]	0.81 [0.58, 1.12]
Age 45+	1.22 [0.55, 2.72]	1.23 [0.68, 2.23]	0.77 [0.36, 1.66]
Man	0.79 [0.42, 1.51]	1.43 [0.91, 2.24]	1.06 [0.57, 1.96]
Some college+	3.56 [0.82, 15.55]	1.15 [0.58, 2.26]	0.99 [0.38, 2.58]
Donation frequency	0.86 [0.56, 1.34]	1.17 [0.84, 1.61]	1.97** [1.23, 3.13]

Note. Entries are odds ratios with 95% confidence intervals. The same-NPO outcome was binary; the other outcomes used proportional-odds models. * $p < .05$. ** $p < .01$. *** $p < .001$.

5. Discussion

5.1. Summary and interpretation of findings

Contrary to H1, participants assigned similarly high responsibility to the non-profit, platform, and direct perpetrators. H2a was supported because greater NPO blame predicted rejection of another campaign involving the same non-profit. H2b received mixed evidence: platform blame predicted stronger rejection when both the non-profit and platform were repeated, but was positively associated with attitudes toward a different non-profit on the same platform. H3 was partially supported because attitudes corresponded to hypothetical amounts in two of the three contexts.

These comparable ratings indicate that respondents viewed responsibility as shared across actors performing different roles in platform-mediated fundraising.

5.2. Target-specific withdrawal rather than generalized avoidance

The same-NPO outcome provides the clearest evidence of target-specific withdrawal. Both NPO blame and platform blame remained negative predictors when entered together, whereas direct-perpetrator blame did not make an independent contribution. This pattern suggests that respondents' future support was especially connected to their judgments of the institutional actors that would again be involved in the transaction. This interpretation is consistent with previous research showing that trust and relationship commitment are important determinants of sustained charitable giving [16]. Blaming direct perpetrators may have identified who committed the deception, but blaming the non-profit and platform was more directly related to whether the respondent would re-enter the same organizational arrangement.

The positive coefficients for NPO and platform blame in the same-platform and general models should not be interpreted as evidence that blame causes people to donate more. A plausible interpretation is that respondents who were more attentive to accountability also distinguished the fraudulent incident from charitable giving as a whole. Such respondents could strongly condemn all responsible actors while remaining willing to support unrelated causes. Another possibility is a stable prosocial-engagement orientation: experienced or highly engaged donors may both demand accountability and retain positive attitudes toward legitimate charitable appeals. This explanation is consistent with research showing that charitable giving is shaped by multiple mechanisms, including values, reputation, psychological benefits, awareness of need, and perceived efficacy [22]. This

positive relationship between prior donation frequency and broader context factors supports this assumption.

However, such positive correlations need to be interpreted with caution, as both scales used to measure attitude and behavior consist of advocacy, disengagement, and donation items combined into one continuum. The low correlation between attitude and intention in terms of donation amount also points to the fact that two measures may refer to different aspects of donation-related responses, corroborated by findings that different framing affects the donation intention and intentioned donation amount [18]. Therefore, the most convincing evidence relates to the rejection of the NPO–platform couple, while positive spillover effects look weaker.

5.3. Practical implications

For non-profit organizations, these results imply the importance of proper authorization of the campaigns, controls, reporting on the use of funds, and correctional communication in case of any mistakes. In the aftermath of a defamation or a blame event against a non-profit organization, a person may show reduced willingness to support another campaign initiated by the organization. Thus, a response should name the mistake made, specify who was responsible for the authorization of the campaign and use of the funds, and provide independent verification of the corrective measures taken.

For crowdfunding platforms, these results stress the importance of reputation for the labels of approval and verification. Platform credibility correlates with donation attitudes and intentions [17], and quality signals, in general, affect crowdfunding outcomes [23]. Therefore, platforms should clarify the scope of verification, monitor risky campaigns, provide reporting channels, and conduct transparent communication about the measures taken.

6. Conclusion

6.1. Summary

After the incident of fraudulent crowdfunding, people ascribed high responsibility to the NPO, platform, and direct perpetrators of the mistake. However, the blame attributed to the non-profit and platform proved to be stronger correlated with rejection of another campaign involving the same NPO and platform. It is not clear whether it extends to other charitable appeals, implying that people differentiated between implicated parties and the charitable environment in general. The design of the study being cross-sectional and purely hypothetical, these results suggest correlations rather than causality.

6.2. Theoretical contributions

These results add responsibility attribution reasoning to the multi-actor crowdfunding context. Public blame does not have to be zero-sum: assigning the responsibility to the platform does not have to mean the absence of it assigned to the non-profit or to direct perpetrators. Moreover, attribution to institutional actors was more correlated with the donation rejection than attribution to direct perpetrators. Such a differentiation means that attribution may affect the future behavior through the judgment of governance and oversight of institutional actors, although the present questionnaire did not measure these variables. These results also refute the assumption that a

fraudulent campaign would reduce charitable giving universally. People distinguished implicated actors from the environment unrelated to fundraising.

6.3. Limitations

A number of limitations need to be mentioned. First, the cross-sectional and single-scenario design of the study prevents from inferring causality and comparing different kinds of scams. The concurrent measurement may lead to common method variance [24]. Using single-item measures of responsibility may make reliable assessment of reliability and validity impossible. Moreover, the study measures hypothetical intentions, which do not always match real donation behavior [19, 25]. The constrained set of possible scale values and donation amounts makes measurement imprecise. Also, the study does not include measurements of trust and cannot perform mediation analysis. Finally, the sample consists mostly of relatively educated people who already had donation experience, which limits the generalizability.

6.4. Future research

Future research should apply multi-item measures of responsibility, measure trust to non-profits and platforms directly, and use more precise or incentivized measures of donation outcomes. The experimental manipulation of non-profit involvement, verification of the platform, and responses to the mistakes will help to reveal causality and possible strategies for donor engagement restoration.

Acknowledgement

We would like to express our sincere gratitude to Robert Lyon, Helen Li, and Selina Du for their time, resources, knowledge, and advice that helped to enrich this study and our development. Their mentorship has not only enriched the quality of this research but has also had a long-term influence on our personal and intellectual growth. We are truly grateful to have had the privilege of working under their guidance.

References

- [1] Lovejoy, K., & Saxton, G. D. (2012). Information, community, and action: How non-profit organizations use social media. *Journal of Computer-Mediated Communication*, 17(3), 337–353. <https://doi.org/10.1111/j.1083-6101.2012.01576.x>
- [2] Pfeffer, J., & Salancik, G. R. (1978). *The external control of organizations: A resource dependence perspective*. Harper & Row.
- [3] Bilgin, Y., & Kethüda, Ö. (2022). Charity social media marketing and its influence on charity brand image, brand trust, and donation intention. *Voluntas: International Journal of Voluntary and Non-profit Organizations*, 33(5), 1091–1102. <https://doi.org/10.1007/s11266-021-00426-7>
- [4] Chadwick, A., Vaccari, C., & O'Loughlin, B. (2022). Deception as a bridging concept in the study of disinformation, misinformation, and misperceptions: Toward a holistic framework. *Communication Theory*, 32(1), 1–24. <https://doi.org/10.1093/ct/qtab019>
- [5] Shu, K., Sliva, A., Wang, S., Tang, J., & Liu, H. (2017). Fake news detection on social media: A data mining perspective. *ACM SIGKDD Explorations Newsletter*, 19(1), 22–36. <https://doi.org/10.1145/3137597.3137600>
- [6] Acharya, R., Singh, A., Khandagale, S., Sriram, A., Iyer, V., Arora, A., Kaushik, A., & Chatterjee, E. (2024). Pirates of charity: Exploring donation-based abuses in social media platforms. arXiv. <https://doi.org/10.48550/arXiv.2412.15621>
- [7] Heider, F. (1958). *The psychology of interpersonal relations*. Wiley. <https://doi.org/10.1037/10628-000>
- [8] Weiner, B. (1985). An attributional theory of achievement motivation and emotion. *Psychological Review*, 92(4), 548–573.

- [9] Lima, G., Han, J., & Cha, M. (2022). Others are to blame: Whom people consider responsible for online misinformation. *Proceedings of the ACM on Human-Computer Interaction*, 6(CSCW1). <https://doi.org/10.1145/3512953>
- [10] Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
- [11] Chen, H., Li, W., Lyu, T., & Zheng, X. (2021). Understanding people's participation in online charities: A dual-process model of trust and empathic concern. *Industrial Management & Data Systems*. <https://doi.org/10.1108/IMDS-09-2020-0513>
- [12] Vafeiadis, M., & Xiao, A. (2021). Fake news: How emotions, involvement, need for cognition and rebuttal evidence (story vs. informational) influence consumer reactions toward a targeted organization. *Public Relations Review*, 47(5), 102088. <https://doi.org/10.1016/j.pubrev.2021.102088>
- [13] Kasperson, R. E., Renn, O., Slovic, P., Brown, H. S., Emel, J., Goble, R., Kasperson, J. X., & Ratick, S. (1988). The social amplification of risk: A conceptual framework. *Risk Analysis*, 8(2), 177–187. <https://doi.org/10.1111/j.1539-6924.1988.tb01168.x>
- [14] Baumeister, R. F., Bratslavsky, E., Finkenauer, C., & Vohs, K. D. (2001). Bad is stronger than good. *Review of General Psychology*, 5(4), 323–370. <https://doi.org/10.1037/1089-2680.5.4.323>
- [15] Cheung, C. M. K., & Thadani, D. R. (2012). The impact of electronic word-of-mouth communication: A literature analysis and integrative model. *Decision Support Systems*, 54(1), 461–470. <https://doi.org/10.1016/j.dss.2012.06.008>
- [16] Sargeant, A., & Lee, S. (2004). Trust and relationship commitment in the United Kingdom voluntary sector: Determinants of donor behavior. *Psychology & Marketing*, 21(8), 613–635. <https://doi.org/10.1002/mar.20021>
- [17] Gu, Y., & Chen, R. (2021). How does money phrasing influence intention to donate: The role of construal level and fit. *Psychology & Marketing*, 38(11), 1911–1927. <https://doi.org/10.1002/mar.21551>
- [18] Um, N. (2024). Antecedents and consequences of attitudes toward donation-based crowd-funding platforms. *Journal of Theoretical and Applied Electronic Commerce Research*, 19(4), 2799–2812. <https://doi.org/10.3390/jtaer19040135>
- [19] Sheeran, P. (2002). Intention—behavior relations: A conceptual and empirical review. *European Review of Social Psychology*, 12(1), 1–36. <https://doi.org/10.1080/14792772143000003>
- [20] Holm, S. (1979). A simple sequentially rejective multiple test procedure. *Scandinavian Journal of Statistics*, 6(2), 65–70.
- [21] Long, J. S., & Ervin, L. H. (2000). Using heteroscedasticity consistent standard errors in the linear regression model. *The American Statistician*, 54(3), 217–224. <https://doi.org/10.1080/00031305.2000.10474549>
- [22] Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. *Non-profit and Voluntary Sector Quarterly*, 40(5), 924–973. <https://doi.org/10.1177/0899764010380927>
- [23] Mollick, E. (2014). The dynamics of crowdfunding: An exploratory study. *Journal of Business Venturing*, 29(1), 1–16. <https://doi.org/10.1016/j.jbusvent.2013.06.005>
- [24] Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88(5), 879–903. <https://doi.org/10.1037/0021-9010.88.5.879>
- [25] Juanchich, M., Sirota, M., & Bonnefon, J.-F. (2019). The polite wiggle-room effect in charity donation decisions. *Journal of Behavioral Decision Making*, 32(2), 179–193. <https://doi.org/10.1002/bdm.2103>