



The effectiveness of using instagram content to promote charitable crowdfunding campaign

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ABSTRAK

Crowdfunding telah muncul sebagai bentuk pembiayaan baru. Penelitian ini bertujuan untuk menyelidiki perbedaan dalam empati dan kepercayaan calon donatur ketika konsumen menemukan kampanye crowdfunding amal yang menggunakan daya tarik pesan dan kualitas argumen yang berbeda. Penelitian ini juga ingin mengidentifikasi keterlibatan isu yang memengaruhi efek dari empati dan kepercayaan yang berdampak pada niat berdonasi. Untuk melakukannya, desain eksperimental dilakukan pada penelitian ini yang melibatkan 180 mahasiswa sarjana dari salah satu Universitas di Surabaya, Indonesia. Para peserta telah aktif menggunakan internet dan mengetahui mengenai crowdfunding itu sendiri. Hasil menunjukkan daya tarik pesan yang menggunakan daya tarik altruistik akan lebih meningkatkan perasaan empati dibanding dengan menggunakan daya tarik egoistik, tetapi ditemukan perbedaan yang tidak signifikan pada daya tarik pesan terhadap kepercayaan calon donatur. Kualitas argumen menggunakan argumen yang kuat menghasilkan empati dan kepercayaan yang lebih tinggi dibanding dengan menggunakan argumen yang lemah. Empati dan kepercayaan calon donatur dapat berdampak positif pada niat berdonasi calon donatur. Keterlibatan isu dalam penelitian ini ditemukan tidak memoderasi pengaruh empati dan kepercayaan yang berdampak pada niat berdonasi calon donatur.

ABSTRACT

Crowdfunding has emerged as a new form of financing. The purpose of this paper is to investigate the differences in empathy and trust of potential donors when they find an Instagram content promoting charitable crowdfunding campaign using different types of message appeals and different levels of argument quality. This study is aimed to test whether issue involvement moderates the effect of empathy and trust on the intention to donate. To do so, an experimental design was conducted involving 180

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undergraduate students from one university in Indonesia. The participants were Instagram active users who were familiar about crowdfunding. Result show Instagram content using altruistic appeal will generate stronger empathy compared to those using egoistic appeal, but different message appeals did not result significant difference on trust. Different levels of argument quality also generated different empathy and trust. Content with strong argument tends to produce stronger empathy and trust than those with weak argument. The empathy and trust of potential donors can have a positive impact on their intention to donate. In this study, it was found that issue involvement did not moderate the effect of empathy and trust on the potential donors' intention to donate.

INTRODUCTION

Crowdfunding is a new way for small and micro businesses to find alternative financial resources (Zhao *et al.*, 2017). In 2015, online crowdfunding raised more than \$34.4 billion (Liang *et al.*, 2019). This amount is more than double what was raised in 2014 (\$16.2 billion). According to a World Bank report, global crowdfunding will reach \$96 billion per year by 2025 (Liang *et al.*, 2019). The crowdfunding platform in Indonesia has grown significantly. Some well-known crowdfunding platforms include Kitabisa.com, Wujudkan.com, AyoPeduli.com, Crowdtivate.com, and GandengTangan.org. In 2017, the well-known crowdfunding platform "kitabisa.com" ran over 12,000 fundraising campaigns addressing various social issues (Kitabisa.com, 2018). Social media, particularly Instagram, plays a critical role in increasing public awareness of the crowdfunding platform. According to (Statista, 2021), there are 87 million Instagram users in Indonesia. Third parties, such as crowdfunding, take advantage of the large number of Instagram users by sharing and promoting various campaigns on Instagram to meet their fundraising goals. Kitabisa crowdfunding, for example, posts campaigns in the form of videos or images to their Instagram account @kitabisacom. Kitabisa's content includes disaster victims, people with certain diseases, disabilities, helping the poor, and others.

Despite the increasing popularity of charity crowdfunding and public attention, a large number of charity crowdfunding campaigns reportedly failed to reach the targeted donation amount within the time frame (Kickstarter.com, 2012). The success rate of a fully funded Kickstarter.com project in April 2017 was 35.79 percent, implying that two-thirds of the listed projects did not meet their donation goal (Liang *et al.*, 2019). On the Kitabisa.com, there are also many cases where not all projects are funded in accordance with the target. Another example is the crowdfunding startup Wujudkan.com, which has discontinued their services due to a lack of successfully funded projects on their platform (Pratama, 2017). This suggests that more research into the mechanisms and factors influencing the success of charitable crowdfunding projects is required.

Gerber *et al.* (2012) state that one of the main reasons for low participation in giving donations is funders' trust in the crowdfunding platform. Crowdfunding, like any other investment activity, entails risks for funders. According to a Kickstarter poll conducted in 2013, Americans are hesitant to donate large sums of money due to concerns about misappropriation of funds invested in crowdfunding. In addition to trust, several studies have found that individuals are motivated to donate money because they feel empathy for projects funded through crowdfunding (Gerber *et al.*, 2012; Liu *et al.*, 2018). Empathy can be defined as the extent to which an individual feels compassion for people who seek help (Hoffman, 2000). Several studies have been conducted to determine the impact of trust and empathy on donation intention (S. Lee *et al.*, 2014; Liang *et al.*, 2019; L. Liu *et al.*, 2018; Ryu & Kim, 2014).

Information about the conditions of other people in need of assistance is required to build trust and empathy in potential donors. As a result, the message's appeal can be used to foster the formation of trust and create feelings of empathy (S. Lee *et al.*, 2014; Zhou *et al.*, 2016). Social marketers have identified two message appeals when it comes to promoting charity: altruistic and egoistic (Chang, 2014). The altruistic appeal is based on the desire to help and prosper others at the expense of one's own welfare. Meanwhile egoistic appeal focuses on one's own benefits, for example, individuals will experience happiness or pride when they assist others (Park & Lee, 2015). The campaign carried out by the kitabisa.com platform with the theme "not just donations, we can take care of each other" is one example of the egoistic appeals. This campaign conveys the message that donating ensures that if the donor requires assistance in the future, someone else will be there to assist. Donor empathy will be indirectly encouraged by the appeal of altruistic messages in which giving funds can help people in need. Fundraisers can also frame a message by conveying project benefits and convincing evidence that the information provided is correct in order to build donor trust (Zhang *et al.*, 2014). Even though message appeals are clearly effective in attracting consumers' attention to an advertisement (Park & Lee, 2015), it is still unclear which types of appeals are most effective in social marketing campaigns (Baek *et al.*, 2019; Chang, 2014).

Aside from message appeals, presenting arguments in a message can be a good way to explain the situation well and clearly to build trust and feelings of empathy. Arguments are classified into two types based on their quality: strong arguments and weak arguments. A strong argument is one that has complete, accurate, clear, and adequate structure information. Meanwhile, a weak argument is one that contains incomplete, inaccurate, unclear, or insufficient information (Ferran & Watts, 2008). Strong arguments with a more complete, accurate, and clear information composition are expected to meet the information needs of potential donors, forming their trust and feelings of empathy. Previous research has shown that strong arguments are effective at influencing consumer behavior (Liu *et al.*, 2019). Another study, however, discovered that weak arguments are quite effective in encouraging consumer behavior

(Akhtar *et al.*, 2013). To address this gap, this study investigates the effectiveness of strong and weak arguments in increasing donation intentions in fundraising.

This study also investigates the interaction effect of message appeals (altruistic or egoistic) and argument quality (strong or weak) on potential donors' trust and empathy feelings in charitable crowdfunding. The purpose of moderation testing is to determine whether potential donors will have varying levels of trust and empathy when they see a crowdfunding advertisement with varying message appeals and argument quality. Differences in trust and empathy are expected to have an impact on potential donors' feelings of empathy and trust in donating. Furthermore, this study investigates the moderating effect of potential donors' level of involvement with an issue in a fundraising project. Participation in a funded issue in a fundraising project influences a person's information processing. Consumers who feel involved with an issue in a specific project will collect and process information systematically, monitor the progress, influence product development (Cornelius & Gokpinar, 2020), and carefully evaluate information (Akbari, 2015). Consumers who receive the necessary information about the project will value the project and be motivated to invest or donate (Bi *et al.*, 2017).

Several researchers have conducted extensive research on involvement, but there is still no research that discusses the mechanism of how involvement can encourage intention to donate behavior in crowdfunding. The role of trust in crowdfunding has previously been investigated. Liang *et al.* (2019), for example, describe the mechanism of trust in crowdfunding from a dual process perspective. However, there is little literature that discusses how to build trust through messages in crowdfunding. This study adds to previous research by investigating trust in a crowdfunding platform. The findings of this study are expected to assist fundraisers who want to raise funds for a good cause.

The attractiveness of the message and the quality of the arguments used in Instagram content are critical factors in eliciting a positive response from its users. Nonetheless, empirical confirmation of the role of message appeal and argument quality in influencing potential donor empathy and trust in charitable crowdfunding campaigns is still needed. This study attempts to fill a research gap by investigating the impact of message attractiveness and argument quality on potential donors' empathy, trustworthiness, and intention to donate, as moderated by problem involvement. This research also helps marketers and crowdfunding fundraisers design messages that use argument and message appeals to build empathy and trust so that potential donors are willing to donate to the fundraising project being promoted.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Crowdfunding

Belleflamme *et al.* (2014) explains that online crowdfunding involves an invitation with the goal of providing financial resources in the form of donations or investments, which ultimately consumers will receive in exchange for developing a product in the future. Individuals, organizations, and companies can use the crowdfunding platform to solicit funds from other individuals (crowds) in exchange for equity, charity, or other forms of future returns (Belleflamme *et al.*, 2014; Mollick, 2014).

Researchers have investigated factors that influence the effectiveness of the crowdfunding platform. Several studies have been conducted to determine what factors influence the effectiveness of a crowdfunding platform (Belleflamme *et al.*, 2014; Gerber *et al.*, 2012; Liang *et al.*, 2019; Mollick, 2014). For example, Bi *et al.* (2017) explain how to convey messages using the ELM (elaboration likelihood model). ELM consists of two routes, namely the central route and the peripheral route, which can influence funders' decision making on the crowdfunding platform. Xiang *et al.* (2019) proposed a conceptual framework for understanding how the attractiveness in crowdfunding messages affects consumer and investor decisions.

Elaboration Likelihood Model (ELM)

ELM helps researchers understand how to persuade consumers. A person's attitude toward a message can be influenced by the time and channel through which it is delivered (Petty & Cacioppo, 1986). ELM is a persuasion theory developed by Richard E. Petty and John T. Cacioppo. ELM demonstrates how a person's attitude changes in both low and high measures. The ELM theory predicts when and how a person will be persuaded when he receives a specific message. This theory assumes that people process persuasive messages in a variety of ways.

ELM employs a process-oriented approach to explain how the persuasion process occurs via two distinct routes, the central and the peripheral route (Petty & Cacioppo, 1986). Consumers take the central route if they have enough motivation, ability, and opportunity to evaluate a problem. Consumers expect to have enough time to consider the core benefits of a brand or product, evaluate the brand or product in detail, memorize as much product or service information as possible, and select the best brand. If the aforementioned factors are not met, they are more likely to take peripheral route. Consumers will consider other factors, such as whether the information can be trusted, if they take the peripheral route (Kotler & Keller, 2016)

Empathy

Empathy is defined as an emotion derived from comprehending another person's emotional state (Boven *et al.*, 2013). Empathy also entails attempting to comprehend, experience, or react to the emotional states and ideas of others (Tauter &

Sierra, 2015). According to Tusche *et al.* (2016), empathy refers to the feelings of individuals who are affected by the reflection of other people's circumstances. Empathy, according to the empathy-altruism model (Schroeder *et al.*, 2015), can generate a strong motivation to improve the welfare of others, encouraging friendly and generous behavior.

Empathy motivates people to help others, which leads to positive outcomes (Wieseke *et al.*, 2012). Several studies have found that empathy can motivate people to help others in need, particularly in the context of charitable crowdfunding (Gerber *et al.*, 2012; Kuo *et al.*, 2019; Rhue & Robert, 2018). Kuo *et al.* (2019) shows that empathy has a positive impact on one's behavior. Empathy is also a significant factor in determining a person's willingness to donate to a charitable crowdfunding project (Liu *et al.*, 2018). Research have also found that when fundraisers create feelings of empathy for potential donors to a crowdfunding project, individuals are more likely to donate money (Gerber *et al.*, 2012; L. Liu *et al.*, 2018).

Trust

Human behavior is primarily influenced by trust. Every commercial activity (profit-oriented) can be linked to trust (Liang *et al.*, 2019). Trust is an individual's belief in the ability of counterparts in a transaction. A person's belief in another person in a relationship or transaction is referred to as trust (Kang *et al.*, 2016). From a business standpoint, trust is defined as the consumer's belief that the producer will deliver on what was promised (Liang *et al.*, 2019). As a result, purchasing decisions will be influenced by the consumer's perception of trust (Kang *et al.*, 2016).

Trust is essential in many situations, including social and economic interactions involving dependence and uncertainty, such as crowdfunding (Kang *et al.*, 2016). Donations to charitable crowdfunding are made without the expectation of material rewards. Therefore, the project to be funded is expected to be credible and trustworthy to alleviate the funder's concerns. Those who contribute to charitable crowdfunding are concerned that their contributions will be misused. Individuals will evaluate whether a project can be trusted before donating money (Liu *et al.*, 2018). One of the factors that can persuade funders to provide ongoing assistance is reliable information. The quality of information is frequently an important factor in shaping one's trust in the context of nonprofit donations (Zhou *et al.*, 2016). The majority of research on trust in the context of crowdfunding focuses on the role of trust in fundraising performance (Liang *et al.*, 2019). Research has also revealed the importance of trust in the success of crowdfunding projects (Kim *et al.*, 2017), as well as the importance of information quality in shaping investor confidence in crowdfunding platforms (Liang *et al.*, 2019; Moysidou & Hausberg, 2020).

Issue Involvement

Involvement is the connection that a person feels with an object based on their needs, values, and interests (Hawkins & Mothersbaugh, 2016). People who are

involved with a product are thought to process marketing messages better, making them more receptive to the message conveyed. According to various studies, consumer involvement can be classified as advertising involvement, product involvement, purchasing involvement, and involvement with the program.(Hawkins & Mothersbaugh, 2016). This study focuses on issue engagement as one of the factors that can encourage donations to the crowdfunding platform. Issue involvement is defined as attention to intangible attitude objects such as topics, ideas, or values that are relevant or important to the individual (Vafeiadis et al., 2019). The degree of involvement with an issue influences how individuals process information about the issue (Segev *et al.*, 2014).

The majority of researchers have identified the influence of issue involvement on consumer behavior (Balabanis & Chatzopoulou, 2019; E.-J. Lee & Kim, 2016; Vafeiadis *et al.*, 2019). Problem involvement can have an impact on a person's ability and motivation to process information, and it can also act as a moderator that drives favorable evaluations (E.-J. Lee & Kim, 2016). Furthermore, Britwum & Yiannaka (2019) demonstrates how a person's involvement with product safety issues will encourage the individual to purchase products that are safe for himself. However, there is still a scarcity of research on how the effectiveness of issue involvement influences consumer behavior to invest/donate, which poses a challenge for researchers.

Research Model and Hypothesis Development

Based on the previous literature review, we propose the research model depicted in Figure 1.

The Main Effect of Message Appeal

Appeal is an approach used in advertising to attract customers' attention or influence how they feel about a brand, product, or service (Dix & Marchegiani, 2013). Advertising appeal, according to Wang *et al.* (2013), is a creative effort that can encourage consumers to buy and influence consumer attitudes toward specific products or services. Social marketers have identified two approaches to promoting a charity: altruistic and egoistic. Social marketers frequently promote a charity through an altruistic appeal that offers a demand to help others, even if the assistance provided may be at the expense of one's own well-being. Whereas egoistic appeal is a strategy used by advertisers to persuade an audience that if he helps others, he will also benefit himself (Park & Lee, 2015). Message appeals are a type of information that comes from peripheral routes in the elaboration likelihood model theory (Liebermann & Flint-Goor, 1996).

Despite numerous studies on altruistic and egoistic message appeals, it is still debatable which type of appeal is the most effective for social marketing campaigns (Baek *et al.*, 2019; Chang, 2014). Messages with altruistic appeal can elicit more empathy from customers. Altruism is the desire to improve the welfare of others and to help others in need (Bendapudi *et al.*, 1996; Chang, 2014). On the other hand, the

utilization of egoistic message appeal can motivate one person to help others. According to egoism, when people see others in need, they are generally sad; to alleviate their sadness and make them happy, they engage in helpful behavior (Chang, 2014).

Altruistic message appeal is thought to elicit more positive feelings of empathy. This occurs because potential donors typically develop feelings of empathy after witnessing the plight of others who are less fortunate and require assistance (S. Lee et al., 2014). The goal of an altruistic appeal message is to aid people who are experiencing a problem or difficulty. Therefore, this type of appeal is appropriate for developing potential donors' empathy. Fundraisers who use an altruistic message appeal that focuses on providing benefits to people in need (Chang, 2014) will be perceived as more sincere in their fundraising efforts. Potential donors who believe a fundraiser is sincere and concerned about helping others in need will be more likely to support fundraising (Yadav, 2016). This positive assessment can help potential donors develop trust in a project's fundraising efforts.

H1: The empathy will be higher in a charitable crowdfunding campaign with altruistic message appeals than in a charitable crowdfunding campaign with egoistic message appeals.

H2: Trust will be higher in the charitable crowdfunding campaign with altruistic message appeals than in the charitable crowdfunding campaign with egoistic message appeals.

The Main Effect of Argument Quality

Boller (as cited in Yi *et al.*, 2013) explains that argument is a type of message presentation that is intended to establish the validity of a claim by providing reasons or using data to support the claim. An argument in marketing can lead to the formation of certain beliefs. The argument quality can be defined as information that is complete, consistent, accurate, and sufficient, as well as information that has the power to persuade someone to believe something or perform a behavior (Cheung *et al.*, 2009). Based on elaboration likelihood theory, (Petty & Cacioppo, 1986) distinguish between two types of arguments: strong and weak arguments. A strong argument is one that contains complete information or a favorable explanation and leads to persuasion. Meanwhile, a weak argument is one that contains insufficient information or will result in unpleasant elaboration, and it is less likely to persuade.

Many studies have found that using strong, well-informed arguments is more effective and results in a more positive response (C. Liu *et al.*, 2019; L. Liu *et al.*, 2018; Xu & Yao, 2015; Zhou *et al.*, 2016). For example, Zhou *et al.* (2016) found that complete, precise, and accurate information can build initial trust. Further, Zhou *et al.*

(2016) stated that providing information in the form of reputation or popularity can help to establish initial trust. Several other studies, on the other hand, have found that weak arguments are also effective in encouraging consumer behavior (Akhtar *et al.*, 2013; Zhou *et al.*, 2016).

Shen (2010) found that people empathize because they put themselves in another person's situation. Furthermore, empathy can be generated by retrieving relevant information from one's own memories and experiences. As a result, providing accurate information can increase a person's empathy (Hoffman, 2000). It will clearly describe the conditions or circumstances of others by providing complete, consistent, accurate, and adequate information (strong argument). When potential donors receive information with a strong argument, they can develop feelings of empathy.

Argument quality is comparable to information quality, which has been discovered to be a significant predictor of initial belief (Zhou *et al.*, 2016). Project information presented by the project proponent, as well as other consumer reviews, help to build consumer trust. During the initial trust formation process, prospective donors require complete information. This implies that when consumers are presented with a compelling argument, trust is more likely to be formed (Zhou *et al.*, 2016).

H3: Empathy will be higher in charity crowdfunding campaigns with strong argument quality than in charity crowdfunding campaigns with weak argument quality.

H4: Trust will be higher in a charitable crowdfunding campaign with strong argument quality than in a charitable crowdfunding campaign with weak argument quality.

The Interaction Effect of Message Appeal and Argument Quality

Shen (2010) stated that when a message can describe or provide information about the circumstances, situations, or conditions of someone experiencing distress and in need of assistance to relieve their suffering, it can affect a person's feelings of empathy. Argumentation in a message can help to increase a person's empathy. Someone is more likely to be persuaded if he or she receives a message that is accompanied by a more convincing argument to consider, which may result in a sense of empathy.

Huang (2015) believes that a message can influence someone's trust. When readers' information needs are met, they perceive the blog to be more trustworthy (Ahmad & Lutters, 2011). Potential donors will consider the project trustworthy if fundraising conveys benefits about the project and provides strong evidence that the information in their message is correct (Zhang *et al.*, 2014). In the same vein, Racherla *et al.* (2012) suggest that argument quality can boost trust. A strong argument in a

message with complete, accurate, and adequate information will meet the reader's information needs, potentially increasing his trust in the project (Zhou *et al.*, 2016).

Based on the preceding explanation, it stands to reason that message appeal (altruistic) will moderate the effect of argument quality (strong) on consumer empathy and trust responses. Previous research has demonstrated the efficacy of altruistic appeal and strong argument (Bendapudi *et al.*, 1996; C. Liu *et al.*, 2019; Xu & Yao, 2015). Therefore, this study proposes that altruistic appeal will affect consumers' feelings of empathy and trust when using strong arguments

H5: There is an interaction effect between message appeals and argument quality on empathy.

H6: There is an interaction effect between message appeals and argument quality on trust.

Empathy and Trust

Empathy is defined as the ability to sense the emotions of others (L. Liu *et al.*, 2018). Humans will try to cultivate more just and compassionate feelings for others in the presence of circumstances such as their distress (Gerdes, 2011). Empathy has been found to motivate prosocial behaviors (Murillo *et al.*, 2016), such as donating money to charitable crowdfunding projects (S. Lee *et al.*, 2014).

According to Ryu & Kim (2014), trust in fundraisers is an important indicator for investors' evaluation of a project because it reflects whether or not the project fundraisers are trustworthy. Potential donors will be more likely to fund a crowdfunding campaign if they believe it will work as promised.

H7: Empathy has a positive effect on the intention to donate.

H8: Trust has a positive effect on intention to donate.

Issue Involvement as Moderator Variable

The degree to which a person believes that a problem experienced by another person affects him is referred to as issue involvement. People with a high level of issue involvement are more cautious and take the information received seriously when evaluating a project. As a result, people with a high level of issue involvement will have a better understanding of the projects offered by fundraisers and will be encouraged to invest or donate (Bi *et al.*, 2017). This implies that a person's intention to donate on charitable crowdfunding increases when he or she feels empathy for what others are going through and believes that a funding project can help.

Donors are motivated to donate in charitable crowdfunding when they believe the project's goal is to help people (Hong, 2015). Consumers are more likely to gather project information and monitor project progress if they believe they are involved in an issue that is being funded (Cornelius & Gokpinar, 2020), which leads to a higher intention to donate. Donors who believe in a fundraising activity and consider the project important to them will be motivated to make a donation (Cornelius & Gokpinar, 2020).

H9: Involvement will moderate the effect of empathy on intention to donate.

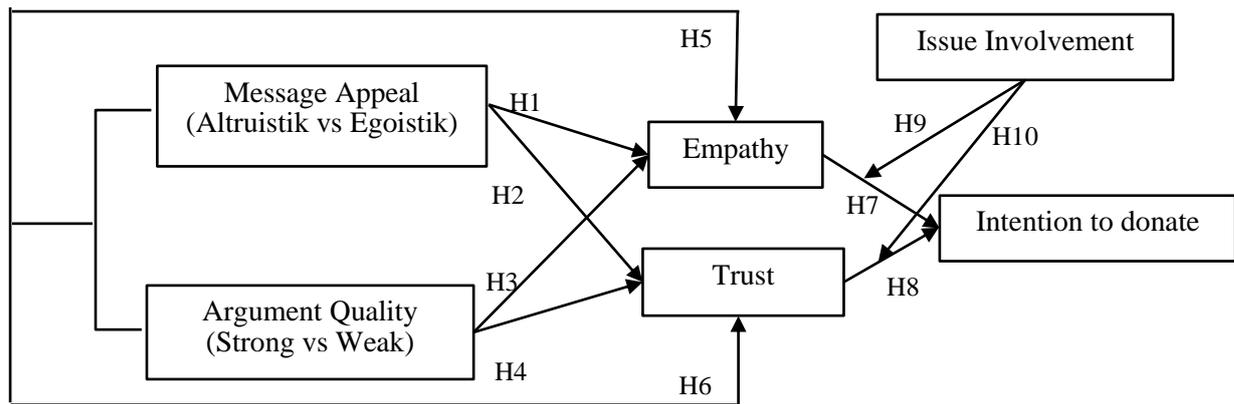
H10: Involvement will moderate the effect of trust on intention to donate.

The Mediating Role of Empathy and Trust

Research has shown that the desire to donate is motivated by feelings of empathy for those who are in need and donors' faith in a fundraising activity (S. Lee *et al.*, 2014; Liang *et al.*, 2019; L. Liu *et al.*, 2018; Murillo *et al.*, 2016; Ryu & Kim, 2014). A person's sense of empathy and trust is influenced by a variety of factors, including information quality (L. Liu *et al.*, 2018) and message delivery techniques (S. Lee *et al.*, 2014). This, in turn, increases someone's desire to invest or donate (Liang *et al.*, 2019). Clear, accurate, complete, and adequate information about a fundraising project will increase the likelihood of someone donating (Bi *et al.*, 2017; Xiang *et al.*, 2019). Donors will be encouraged to donate if they receive information that can affect their feelings of empathy for the problems faced by others. Similarly, when donors receive information that leads them to trust a fundraiser for a project, they are more likely to donate to the project. The explanation above demonstrates how information can influence feelings of empathy and trust in potential donors. Therefore, it is possible that message appeals and argument quality may have an indirect effect on donation intention through empathy and trust (Liang *et al.*, 2019; L. Liu *et al.*, 2018). The following hypothesis is proposed:

H11: Empathy and trust mediate the effect of message appeals (altruistic or egoistic) on intention to donate to a crowdfunding project.

H12: Empathy and trust mediate the effect of argument quality (strong or weak) on intention to donate to a crowdfunding project.



Source: Author

Figure 1
Research Model

RESEARCH METHODS

Research design

This study employed an experimental method with a 2x2 factorial between-subject design. The experiment involves two independent variables, namely message appeals (altruistic vs egoistic) and argument quality (strong vs weak). Subjects were asked to look at Instagram posts with altruistic and egoistic message appeals, as well as captions with strong and weak arguments.

Stimuli development and Manipulation Check

Following previous experimental studies on crowdfunding (e.g., Baek *et al.*, 2019; Bi *et al.*, 2017; Xiang *et al.*, 2019), the type of crowdfunding used in this study was donation-based crowdfunding, which is more popular in Indonesia than other types of crowdfunding (Putri, 2019). In this study, the education campaign category was chosen as a stimulant. Due to the difficulty of obtaining an education in Indonesia, education is an important topic to investigate. Various media outlets in Indonesia discuss education issues (CNN Indonesia, 2020), and crowdfunding platforms are no exception.

We manipulated the experimental conditions for message appeal by exposing participants to charitable crowdfunding advertisements with altruistic and egoistic message appeal. This manipulation treatment is based on the work of Baek *et al.* (2019) and Park & Lee (2015). In the previous experimental study, message appeals were manipulated using altruistic and egoistic appeals. The campaign themes for altruistic appeals are “help students with physical challenges to study better and enjoy their campus life,” and “encourage them to have hopes and dreams,” while for egoistic appeals such as the fact that the givers could gain personal benefits and privileges from participating in the campaign, by including such messages as “get a UNICEF membership, which is big plus on your resume,” “network with international students

in the campaign-affiliated conference,” and “ultimately improve your future” (Park & Lee, 2015). In this research campaigns with egoistic appeals, such as those carried out by the Kitabisa.com platform with the theme “Donating can make your life more meaningful and make you happier”. The kitabisa.com platform also uses the hashtag #orangbaik, which means that those who donate to the donor are good people. While for altruistic appeals, this research uses with the theme “your donation can help them to get a proper education”.

For argument quality, manipulation treatment was adopted from Petty & Cacioppo (1986) and Yi *et al.* (2013). In a previous experimental study, the quality of arguments was manipulated by using or excluding important components of an argument. Specifically, the quality of the arguments is varied by including (1) claims only and (2) claims, data, and warrants (Yi *et al.*, 2013). Participants in our study were shown charitable crowdfunding advertisements with strong and weak argument quality. Charitable crowdfunding message are said to have strong arguments if they provide complete information, such as claim, data, and warrant component. A charitable crowdfunding message with weak arguments, on the other hand, provides insufficient information. The message only mentions the claim component, with no supporting data or warrant information.

The manipulation check was performed prior to the main test to ensure that the participants understood the given stimulus. The manipulation test included 30 student participants, 14 boys and 16 girls aged 18 to 22 years. Participants were asked to rate four stimuli that had been prepared for the main test. The manipulation check results revealed that 93.3 percent of the 30 participants identified advertising with altruistic appeal and 83.3 percent identified advertising with egoistic appeal. Furthermore, participants were asked to answer two questions about the extent to which the captions of charitable crowdfunding advertisements used strong or weak argument quality to assess the efficacy of the manipulation of argument quality. Of the 30 participants, 86.7 percent identified advertisements with strong arguments and 90 percent identified advertisements with weak arguments. Therefore, it can be concluded that the manipulation designed in this study on the message appeals and argument quality is appropriate and can be used in the main test.

Instruments

The questionnaire in this study is divided into two sections. The first section focuses on participants’ demographic information, including gender, age, expenses, and donation habits. The second section designs to gather information regarding participants involvement, empathy, trust, and donation intentions. Involvement measure consisted of five items, all adapted from Segev *et al.* (2014) namely, “Care about education problem project”, “I often think about education problem project”, “Really interested in education problem”, etc. Empathy measure consisted of five items, all of which were adapted from (L. Liu *et al.*, 2018 and Yang & Yen, 2018)

namely, “Feeling sympathetic to people who are faced a problem”, “When you see someone being treated unfairly, sometimes you feel sorry for them”, “Having tender feelings and concern for the less fortunate and get into trouble”, etc. Trust measure consists of five items adapted from (Liang *et al.*, 2019; Zhou *et al.*, 2016) namely, “Believe in project fundraisers”, “Believe project fundraisers keep their commitments”, “Believe project fundraisers can do a good job”, etc. Likewise, intention to donate measure consists of five items which are all adapted from (L. Liu *et al.*, 2018; Zhou *et al.*, 2016) i.e., “Considering donating money to this donation project right now”, “The probability of donating money to this donation project is very high”, “Most likely to donate to the donation project in the near future”, etc.

All the questions are measured using a five-point Likert Scales, ranged from (1) “strongly disagree” to (5) “strongly agree”. The reliability of the measurement instruments was tested using the Cronbach’s alpha. The results shows that the Cronbach’s alpha ranges from 0.815 – 0.953, indicating that the instruments are reliable (see Table 1). The correlation should be greater than 0.5 to demonstrate convergent validity (Anderson & Gerbing, 1988). According to Table 1, all correlation coefficients greater than 0.5 indicate that constructs in this study are related to their underlying dimension.

Table 1
Factor loadings and Cronbach’s α of the measurement items

| Construct | Items | Pearson Correlation | Cronbach's Alpha's |
|-------------------|--|---------------------|--------------------|
| Empathy | I sympathize with children who are having academic difficulties | 0.897 | 0.815 |
| | I feel sorry for children who are subjected to unequal educational treatment. | 0.927 | |
| | I am moved by compassion and concern for children who are less fortunate than others in receiving an education | 0.945 | |
| | I feel sorry for the children who have educational difficulties | 0.950 | |
| | It breaks my heart to see children struggling with their education | 0.868 | |
| | I believe in project fundraising. | 0.866 | |
| | I am confident that the fundraising projects will keep their promises. | 0.902 | |
| Trust | Even if project fundraisers are unmonitored, I have faith in them. | 0.790 | 0.953 |
| | I have faith in the abilities of project fundraisers. | 0.883 | |
| | I am confident in the project fundraiser's ability to carry out its duties. | 0.853 | |
| | I'm concerned about educational issues. | 0.744 | |
| Issue Involvement | I frequently consider educational issues. | 0.751 | 0.905 |
| | I consider myself to be concerned about educational issues | 0.752 | |
| | I am most interested in educational issues | 0.794 | |
| | I am frequently concerned when I learn about educational issues. | 0.754 | |
| | I'm thinking about contributing to a charitable crowdfunding project | 0.712 | |

| Construct | Items | Pearson Correlation | Cronbach's Alpha's |
|---------------------|--|---------------------|--------------------|
| Intention to donate | I'm very likely to donate money to a charitable crowdfunding project | 0.806 | |
| | I'm very likely to donate money to a charity crowdfunding project in the near future | 0.802 | |
| | I'd like to contribute to a charitable crowdsourcing project | 0.782 | |
| | I am eager to contribute funds to a charitable crowdsourcing project | 0.834 | |

Participants

Undergraduate students from Indonesia's Universitas Airlangga took part in this study. Students are considered suitable for this type of research because they are among the most active users of social media and the Internet (Haming *et al.*, 2019). Similarities in age range, educational level, and financial ability of students to donate are considered relevant factors in this study.

This study included 180 people who were chosen using a purposive sampling technique. Participants must have an Instagram account and be familiar with the crowdfunding platform. Participants were approached in university public areas, such as food halls, classes, libraries, and parking lots, and asked to participate in the study. The sample was made up of 40% men and 60% women between the ages of 18 and 23. Previous research has found that younger consumers (18-25 years old) are significantly more likely to make decisions based on information obtained from social media. Meanwhile, Millennials (aged 18 to 34) are the most active social media users (Chen, 2015). Thus, using students as samples in this study is a perfect fit. The research sample is a homogeneous group of consumers who are familiar with crowdfunding.

Data Analysis

This study uses two analytical tools to test the research hypothesis. The first analytical technique is the MANOVA test. In the MANOVA analysis technique, there are several assumptions that must be fixed, namely the assumption of normality, the similarity of the variance-covariance matrix, the homogeneity of the data variance, and the main effects test. To test the assumption of the similarity of the variance-covariance matrix, Box's M test was used. In the significant column, the alpha value must be > 0.05 ($\alpha=5\%$) so that the variance-covariance matrix of the variables can be considered the same. The assumption of homogeneity of data variance was carried out using Levene's test. If Levene's test produces a significance value of $F > 0.05$ ($\alpha=5\%$), then the dependent variable data has the same variance. The main effects data test was carried out by looking at the significance value, if the value < 0.05 ($\alpha = 5\%$), it can be concluded that there are differences in the dependent variables together in the group of independent variables (Ghozali, 2018).

For the second analytical technique this study uses the MACRO PROCESS

test which is carried out to examine the direct effect and analyze the mediating and moderating relationship or a combination of both in a research model. To determine the direct effect, mediating effect, and moderation, it is necessary to look at the CI value in this relationship. If the lower and upper limits of the CI value do not contain absolute of 0, then it can be said that the mediating variable has a role in the indirect relationship between the manipulated variable and the dependent variable, as well as the moderating variable (Hayes, 2013).

RESULTS AND DISCUSSION

Results

The MANOVA test was used to investigate the main effects of message appeals and argument quality, as well as the interaction effect of these two variables on potential donors' empathy and trust. The MANOVA test confirmed that the message appeal influenced potential donor empathy ($F = 4.918$, $p < 0.05$, as shown in Table II). Participants exposed to altruistic charity crowdfunding advertisements ($M = 4.144$, $SD = 0.929$) had higher feelings of empathy than participants exposed to egoistic advertisements ($M = 3.862$, $SD = 0.802$). As a result, H1 is supported. However, the MANOVA test revealed that the type of message attractiveness had no significant effect on potential donors' trust ($F = 0.088$, $p > 0.05$). Potential donors trusted crowdfunding campaigns with altruistic appeals more ($M = 3.600$, $SD = 0.728$) than crowdfunding campaigns with egoistic appeals ($M = 3.569$, $SD = 0.718$), but the difference was not statistically significant. Therefore, H2 is not supported in this study.

Table 2
Main Effect Test Result

| Variable | Empathy | | | Trust | | |
|----------------------------|---------|-------|-------|-------|-------|-------|
| | Mean | F | Sig. | Mean | F | Sig. |
| a. Message Appeals | | | | | | |
| Altruistic | 4.144 | 4.918 | 0.028 | 3.600 | 0.088 | 0.767 |
| Egoistic | 3.862 | | | 3.569 | | |
| b. Argument Quality | | | | | | |
| Strong | 4.160 | 6.062 | 0.015 | 3.729 | 7.610 | 0.006 |
| Weak | 3.847 | | | 3.440 | | |

Note: *Significant at 5%

Source: Primary data (2020)

The main effect of argument quality is then tested on potential donors' feelings of empathy and trust. The effect of argument quality on feelings of empathy was significant ($F = 6.062$, $p < 0.05$), as shown in Table II. Charitable crowdfunding campaigns with strong arguments elicited more empathy ($M = 4.160$, $SD = 0.772$) than campaigns with weak arguments ($M = 3.847$, $SD = 0.949$). Likewise, the Manova test results revealed that the main effect of argument quality on potential donor trust was significant ($F = 7.610$, $p < 0.05$). Charitable crowdfunding campaigns with strong-quality arguments received more trust from potential donors ($M = 3.729$, $SD = 0.709$).

than campaigns with weak-quality arguments ($M = 3.440$, $SD = 0.707$). As a result, H3 and H4 are supported.

Table 3
The Interaction Effect of Message Appeals and Argument Quality on Empathy and Trust

| Variable | | Mean | | F | Sig. |
|----------|--------|------------|----------|-------|-------|
| Empathy | Strong | Altruistic | Egoistic | 2.101 | 0.149 |
| | Weak | 4.209 | 4.111 | | |
| Trust | Strong | 4.080 | 3.613 | 5.059 | 0.026 |
| | Weak | Altruistic | Egoistic | | |
| | | 3.627 | 3.831 | | |
| | | 3.573 | 3.307 | | |

Source: Primary data (2020)

Following that, testing is carried out to determine the interaction effect interaction between message appeal and argument quality on empathy and trust in charity crowdfunding campaigns. The MANOVA test results on empathy ($F = 2.101$, $p > 0.05$) showed that the interaction between the message appeals and the argument quality did not result in statistically significant differences in donor empathy in charity crowdfunding campaigns (see Table III). Thus, H5 is not supported. The results, on the other hand, revealed that the interaction between message attractiveness and argument quality resulted in a significant difference in charitable crowdfunding donors' trust ($F = 5.059$, $p < 0.05$). As a result, H6 is supported.

We conducted moderated mediation analysis to test H7 – H11 using Hayes (2013) Process Macro model 4. In the macro process analysis test, the indirect effect is considered significant when the confidence interval (CI) between the upper and lower values does not contain zero (Hayes, 2013). All direct effect coefficients are significant, as shown in Table IV.

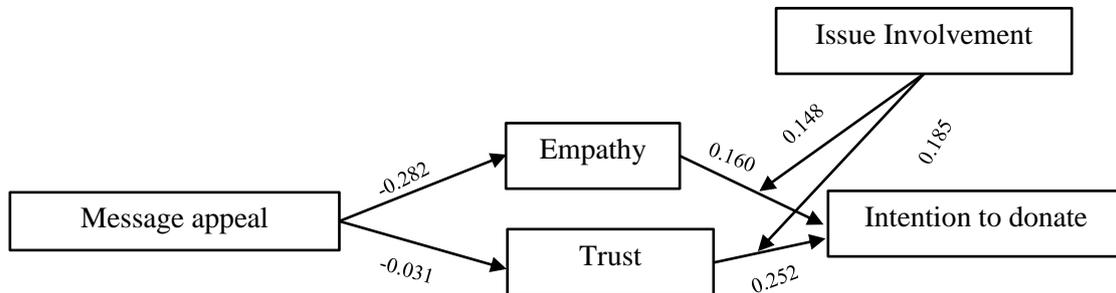
Table 4
Macro PROCESS Test Results

| Effect | Coefficient | CI | | |
|------------------|-------------|-------|-------|-------|
| | | Lower | Upper | |
| Output MA | EM → ITD | 0.160 | 0.073 | 0.247 |
| | TR → ITD | 0.253 | 0.148 | 0.357 |
| Output AQ | EM → ITD | 0.165 | 0.078 | 0.251 |
| | TR → ITD | 0.262 | 0.156 | 0.368 |

Source: Primary data (2020)

The effect of empathy on donation intention has a coefficient value of 0.160. (based on output message appeals). While the effect of empathy on donation intention has a coefficient value of 0.165 (based on the output argument quality). The lower and upper bounds of the confidence interval value do not contain zero values (LLCI = 0.073; ULCI = 0.247 and and LLCI = 0.078; ULCI = 0.251, respectively). These findings demonstrate that H7 is supported. The effect of trust on the intention to donate has a coefficient value of 0.253 (based on output message appeals) and 0.262 (based

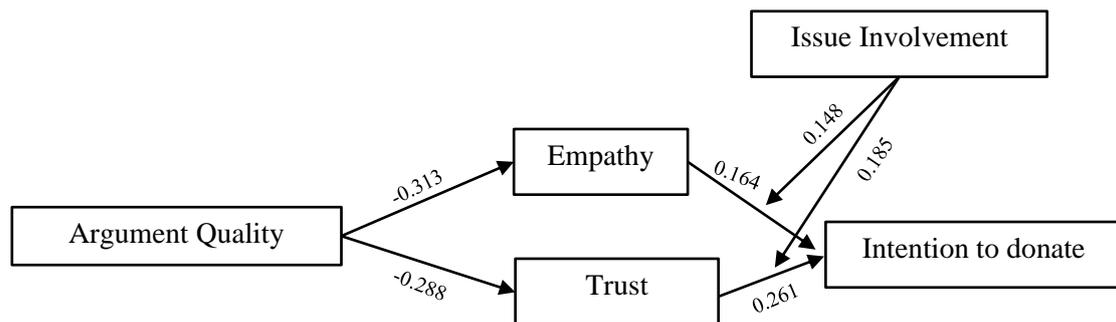
on output argument quality). Likewise, the lower and upper bounds of the confidence interval value do not contain zero values (LLCI = 0.148; ULCI = 0.357 and LLCI = 0.156; ULCI = 0.368, respectively). Therefore, H8 is supported.



Notes: $n=180$. Model 4 Hayes. Total effect model= -0.031^{**} ; indirect effect of: *empathy*= -0.045^{**} and CI (-0.094 ; -0.004); *trust*= -0.007^{**} ; CI (-0.068 ; -0.045); moderating effect: *involvement of empathy*= -0.007^{**} ; CI (-0.164 ; 0.148); moderating effect: *involvement of trust*= 0.003^{**} ; CI (-0.179 ; 0.186). Coding: 1= *altruistic appeal*; 2= *egoistic appeal*. *,**Significant at $\alpha = 5$ and 1 percent, respectively.

Source: Primary data (2020)

Figure 2
Direct Effects



Notes: $n=180$. Model 4 Hayes. Total effect model= -0.057^{**} ; indirect effect of: *empathy*= -0.051^{**} and CI (-0.105 ; -0.009); *trust*= -0.075^{**} ; CI (-0.136 ; -0.023); moderating effect: *involvement of empathy*= -0.007^{**} ; CI (-0.164 ; 0.148); moderating effect: *involvement of trust*= 0.003^{**} ; CI (-0.179 ; 0.186). Coding: 1= *strong argument*; 2= *weak argument*. *,**Significant at $\alpha = 5$ and 1 percent, respectively.

Source: Primary data (2020)

Figure 3
Direct Effects

Figure 2 depicts the moderating effect of involvement on the effect of empathy on donation intention, with a coefficient value of -0.008 , LLCI of -0.164 , and ULCI of 0.148 . According to the findings of the study, involvement does not moderate the effect of empathy on the intention to donate in charitable crowdfunding. Thus, H9 is not supported. Figure 3 shows that there is no moderating effect of involvement on the effect of trust on donation intention, with a coefficient value of 0.003 , LLCI of -0.179 , and ULCI of 0.186 . As a result, H10 of this study is not supported.

Furthermore, the findings shed light on the role of empathy and trust in mediating the impact of message appeals and argument quality on charitable crowdfunding donation intention. Figure 2 shows that the indirect effect of message appeals on donation intention via empathy was statistically significant ($b = -0.045$; 95%; LLCI = -0.093 ; ULCI = -0.003). The effect of empathy on donation intention is stronger in charitable crowdfunding when it is mediated by an altruistic message appeal. Similarly, Figure 2 shows that the indirect effect of message appeals on donation intention via trust was statistically significant ($b = -0.007$; 95%; LLCI = -0.068 ; ULCI = -0.045). Therefore, H11 is supported.

The findings of the study (see Figure 3) also show that the indirect effect of argument quality on donation intention via empathy is statistically significant ($b = -0.051$; 95%; LLCI = -0.104 ; ULCI = -0.009). According to the findings, strong arguments outperform weak arguments in increasing consumer donation intentions in charitable crowdfunding projects. Figure 3 also demonstrates that the indirect effect of argument quality on donation intention via trust is statistically significant ($b = -0.075$; 95%; LLCI = -0.136 ; ULCI = -0.022). As a result, H12 is supported.

Discussion

This study discovered a significant difference in the use of message appeals on empathy in a charitable crowdfunding campaign. Charitable advertisements with altruistic appeals elicit more empathy than those with egoistic appeals. This study's finding is consistent with Bartsch & Kloß (2019). A charitable message that describes the condition of people who are suffering and in need of assistance is more likely to pique the interest of potential donors, leading to a donation (S. Lee *et al.*, 2014). The effect of message attractiveness on trustworthiness, on the other hand, was found to be non-statistically significant in this study. This finding contradicts Shiao & Chau (2015), possibly because participants in this study prefer a central route to manage information when forming trust in crowdfunding campaigns. According to ELM, central route processing indicates that the target audience is interested in the message and, as a result, will be highly elaborative (Petty & Cacioppo, 1986)

In addition, this study discovered a significant difference in the effect of argument quality on empathy in charity crowdfunding campaigns. Campaigns with strong captions generate more empathy and trust than campaigns with weak captions. This finding implies that arguments with complete information will outperform arguments with incomplete information. This study's findings is in line with (L. Liu *et al.*, 2018). According to Shen (2010), if a charitable crowdfunding advertisement provides detailed information, potential donors will feel empathy for those in need. Strong arguments supported by information that is complete, consistent, clear, and accurate (Ferran & Watts, 2008) lead to the formation of empathy. Furthermore, in order to build trust, a potential donor requires information about the fundraising party's ability, integrity, and benevolence (Hwang & Lee, 2012). Information about the

fundraising project, review from other donors, and the quality of arguments all contribute to the formation of trust in fundraisers. As a result, complete, consistent, and accurate information with clear arguments is essential (Zhou *et al.*, 2016)

Several studies have also found that empathy and trust can increase a person's willingness to donate (Liang *et al.*, 2019; L. Liu *et al.*, 2018; Murillo *et al.*, 2016; Wieseke *et al.*, 2012). The study also discovered that when people have feelings of empathy and trust, they are more likely to donate. Prospective donors are prone to feeling empathy when they see the plight of others who are in distress (L. Liu *et al.*, 2018). Prospective donors are also motivated to donate when they have faith that charity fundraisers will use the funds raised in accordance with the purpose of the fundraiser (Ryu & Kim, 2014). This study, on the other hand, discovered that participation does not increase the likelihood of potential donors making a donation. This study's findings contradict those of Cornelius & Gokpinar (2020). One possible explanation is that potential donors will avoid making a mistake by seeking complete information and carefully processing a message through a centralized route (Hong, 2015). Meanwhile, involvement is one source of information that is commonly used by consumers who use route peripherals in message processing. As a result, it is understandable that participation in this study had no effect on donation intention.

In addition, this study discovered that empathy and consumer trust mediate the effects of message attractiveness and argument quality on donation intention. Fundraisers use a variety of communication strategies to elicit empathy and sympathy from potential donors via charitable crowdfunding informational messages (L. Liu *et al.*, 2018). Fundraisers also make various efforts to gain the trust of potential donors. The trust that potential donors have in charity crowdfunding, combined with feelings of empathy, will increase their willingness to donate (Gerber & Hui, 2013; Liang *et al.*, 2019). Fundraisers typically provide clear and complete information to donors to foster empathy and trust. Potential donors have a greater sense of empathy and trust in a fundraising project when they have complete information (Bi *et al.*, 2017). Potential donors are encouraged to donate when they have complete information that is backed up by feelings of empathy and trust. The use of altruistic appeals and strong arguments can increase empathy and trust, influencing donors to contribute to charitable crowdfunding projects.

CONCLUSION, LIMITATION AND FUTURE RESEARCH

Conclusion

A communication strategy that provides complete and high-quality information to potential donors is a common practice in crowdfunding campaigns. This study shows that the use of altruistic message appeal is more effective in influencing potential donors' empathy, whereas the use of egoistic and altruistic message appeal has no effect on potential donors' trust. This study also discovered that potential

donors' empathy and trust increased their willingness to donate. Empathy and trust can also mediate the effects of message appeals and argument quality on donation intention. In this study, issue involvement was found to be ineffective at moderating the effect of empathy and trust on donation intention.

Limitation and future research

This research, however, is subject to some limitations. The first is this study only looks at two types of message appeals when evaluating the efficacy of a charitable crowdfunding marketing strategy. Further research into the effectiveness of other message appeals in crowdfunding campaigns is suggested. The second limitation is that this study is limited to one type of donation-based crowdfunding. Research is needed to investigate the effectiveness of message appeals and argument quality strategies in crowdfunding using a broader type of crowdfunding, such as equity, gift, or loan-based crowdfunding.

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