Online Social Network Fundraising: Threats and Potentialities

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Abstract:

There has been a growth on online fundraising from crowdfunding apps, like GoFundMe, that propagate fundraising appeals on social networking sites. In the online space, these crowdfunding apps pose a potential threat to the traditional intermediation role of charities. The disintermediation threat is that donors choose crowdfunding intermediaries instead of charities to channel their giving. In this article, we discuss what makes crowdsourced fundraising effective and how charities can adapt to this new dynamic for more effective online fundraising emphasizing two key success factors: brand strength/reputation and managing the donor experience. In addition, we explain the advantages and disadvantages of social media fundraising and giving and propose ways charities can leverage their good reputations and public trust to stimulate reintermediation. Finally, we propose a landscape for future research based on model that emphases the fundraising campaign's ability to stimulate viral sharing within and between online social networks.

Keywords: charity fundraising, online fundraising, social network fundraising, social media fundraising, crowdsourcing, crowdfunding

1 | INTRODUCTION

Historically, charities served an important function in societies by serving as intermediaries between citizens and needy individuals or worthy projects whose support was unmet by government and business sectors (Kottasz, MacQuillin, & Bennett, 2023; Wymer, Knowles, & Gomes, 2006). Citizen direct (unmediated) giving to support unmet community needs was typically limited to unmeet needs at the neighborhood or local community levels (Wymer & Grau, 2011).

In the last 25 years, the growth of online intermediaries has changed the economic landscape. Amazon has grown from a book retailer to a ubiquitous intermediary across product categories. Uber has become an intermediary that challenged traditional taxi services. Travelocity and other online intermediaries have challenged traditional travel and hospitality intermediaries. Crowdfunding intermediaries like GoFundMe and Kickstarter may similarly challenge traditional charity intermediation between citizens and worthy causes (Kottasz, Wymer, & Niles, 2021).

The typical crowdfunding business model relies on individuals and organizations to establish fundraising campaigns on the crowdfunder's website and then promote the campaigns using social media and social networks. These businesses, like GoFundMe, therefore, rely on the initiation and promotion of fundraising campaigns from outside organizations and individuals. The success of businesses like GoFundMe is dependent upon their growth (scaling up), which requires the acquisition of new customers (fundraisers) and new markets.

To what extent will the growth of crowdfunding threaten charities' ability to fundraise in the online space? Disintermediation, in the context of this paper, refers to the increasing replacement of charities by crowdfunding apps as intermediaries between online donors and target projects (Kottasz, MacQuillin, & Bennett, 2023; Xue & Zhou, 2022). It refers to online donors giving directly to an individual, cause, or project (typically using crowdfunding platforms); "often bypassing the charity sector altogether" (Kottasz, Macquillin, & Bennett, 2023, p. 307).

Crowdfunders that grow to dominance will have to become effective in providing donors with a positive emotional experience (Sargeant, Edworthy, & Shang, 2022). Effective charitable crowdfunding campaigns stimulate audience empathy, social influence, and individual impulsiveness to generate donations (Li et al., 2022). It is unknown whether charities can sufficiently adapt and innovate to overcome this potential threat (Herrero & Craemer, 2022).

The social networking effect afforded by social network sites and facilitated by crowdfunding apps is influential in stimulating online giving (Saxton & Wang, 2014; Scharf & Smith, 2016). Baeck, Collins, and Zhang (2014) reported that more than half of online givers in their study receive their information from close social connections rather than charities. Social networking enables charity

disintermediation by allowing online givers to be influenced and informed mostly within their social networks (Xue & Zhou, 2022) and using emotionally engaging fundraising appeals.

There is not a body of prior research on the charity disintermediation challenge, how charities can effectively respond, or guidance on future research into this area of inquiry. The purpose of this article is to help address some of these issues. It is not a simple matter of applying results from prior research on, for example, charity advertising to the online context. Fundraising through online social networks is in some respects fundamentally different than traditional charity fundraising and advertising, requiring the appeal to do more than motivate audience members to give. It requires the greater challenge of motivating audience members to give as well as (1) sharing the appeal with others in their social networks and (2) encouraging them to give.

We will discuss what makes charitable crowdfunding effective and how it can be harnessed by traditional charities for more effective online fundraising. We will discuss the implications of social network fundraising and propose ways in which charities can leverage their good reputations and public trust to stimulate more effective online socially networked fundraising. We will also propose some productive areas for future research.

2 | IMPLICATIONS OF ONLINE FUNDRAISING ON SOCIAL NETWORKS

2.1 | Donor perspectives

Charitable crowdfunding on social networks has enhanced small donors' giving experiences. Small donors want to have agency with respect to how their contributions are used, and they want to feel that their contributions have significance. In a sense, social networking givers have an opportunity for donation experiences like that traditionally afforded to charities' big donors (Nageswarakurukkal, Gonçalves, & Moshtari, 2020; Najev Čačija, 2016; Knowles, & Gomes, 2009).

Charitable crowdfunding empowers small donors. Social media and similar technologies now connect small donors directly with a project and serve as a catalyst in motivating individuals to donate (Bhati, & McDonnell, 2020). Social influence within social networks encourages social network community support for a funding appeal. Furthermore, social network giving enables donors to attain social recognition and to be part of a group endeavor, important determinants of giving for millennial donors (Graça, & Zwick, 2021).

The ability of a social networking appeal to evoke emotions in the social media audience can have a strong influence on its response (Liu, Suh, & Wagner, 2017; Yousef et al., 2022). When motivated, a social media audience can solicit others within their social networks to support a project, creating a chain reaction of peer-to-peer fundraising networks (Bhati, & McDonnell, 2020),

which activates social influences that motivate donations (Saxton, & Wang, 2014), all the while bypassing charity intermediation.

There is a greater potential to receive feedback directly from the targeted cause or project. According to Newman and Shen (2012), the traditional fundraising process offer of small "thank you" gifts by charities reduces intentions to donate both in the average value of the donation and in the total sum of donations to a project which is in contrast with public opinion. Chao (2017) claims that small "thank you" gifts can crowd out the intrinsic motivations of a donor. Social network giving has the potential to allow the small donor to receive prompt feedback from the target cause where recipient in contrast to organizational feedback may be more meaningful to donors.

In essence, for the small donor, social network giving has the scalable potential of providing a richer expression of benevolent values and greater intrinsic rewards from giving. Donors are often made aware of a crowdfunding campaign by individuals within their online social networks. Socially networked giving brings a community of like-minded people together in support of a worthy cause. There is a sense of collaboration, purpose, and shared experience. Wang (2012), in discussing the small donor experience, discusses three features of small donors' perspectives that influenced the growth of charity crowdfunding. First, it empowers individuals to donate modest amounts that could become part of a bigger project. Second, time-strapped consumers can read, donate, and witness the impact of their donation on a single platform within a short span of time. Third, giving becomes more visible as websites display profiles of donors and the beneficiaries.

A negative implication social network giving for donors is that the donations do not receive a tax-deductible receipt if the money is given to a non-charity. This represents some advantage to a registered charity which can provide online givers a tax-deductible receipt. For some donors, however, tax deductibility may not be important (Barrett, McGuirk, & Steinberg, 1997; Kottasz, 2004a). In social network giving donors often do not know how their money is used. They must, to some extent, *trust* the cause or project they are supporting. The typically emotionally evocative appeal presents the need for funds. However, donors usually do not get information about how the funds were used post hoc. Unfortunately, there is a general lack of oversight and accountability common to online crime, fraud, and deceit. Fraudulent donation incidents happen frequently (Guo, 2021; Chen et al., 2021).

2.2 | Charity perspectives

There is an inherent conflict in the increasingly competitive online crowdfunding platform market (Wessel, Thies, & Benlian, 2017). The more projects that are funded and the more widely the projects are promoted, the greater the revenue earned by the platform. As an online crowdfunding

platform brand becomes stronger and experiences a greater market share, it can maintain higher standards with respect to making the projects and use of funds more accountable. Furthermore, the platforms may exist in a distant location in which national norms and laws differ (Stein, 2022).

Some platforms like GoFundMe are available to individuals, businesses, and charities alike. Some platforms (for example, Kickstarter, Indiegogo) appeal to the business sector. Some platforms appeal to the nonprofit sector (for example, Donorbox, OneCause, iRaiser). These platforms offer a variety of fee for service options to clients, including payment solutions, event fundraising and peer-to-peer fundraising. They also may charge one to 4 percent or more per donation. Smaller charities may find working through a platform a good option. Large, well-known charities might be cautioned against using an online platform since any platform scandal might be associated with the charity client and harm its reputation and brand image. Additionally, large well-known charities have expressed concern that their messages or appeals might be easily modified and misused with malicious purpose, harming their public images (Seo, Kim, & Yang, 2009). Hence, giving up some control to a platform vendor incurs some level of risk.

Fundraising through social networking channels is cost efficient and may facilitate a growing funding stream to complement a charity's other development activities (Geiger & Moore, 2022). Additional revenue streams may lessen charities' financial vulnerability from relying on funding from only a few income streams (Green et al., 2021).

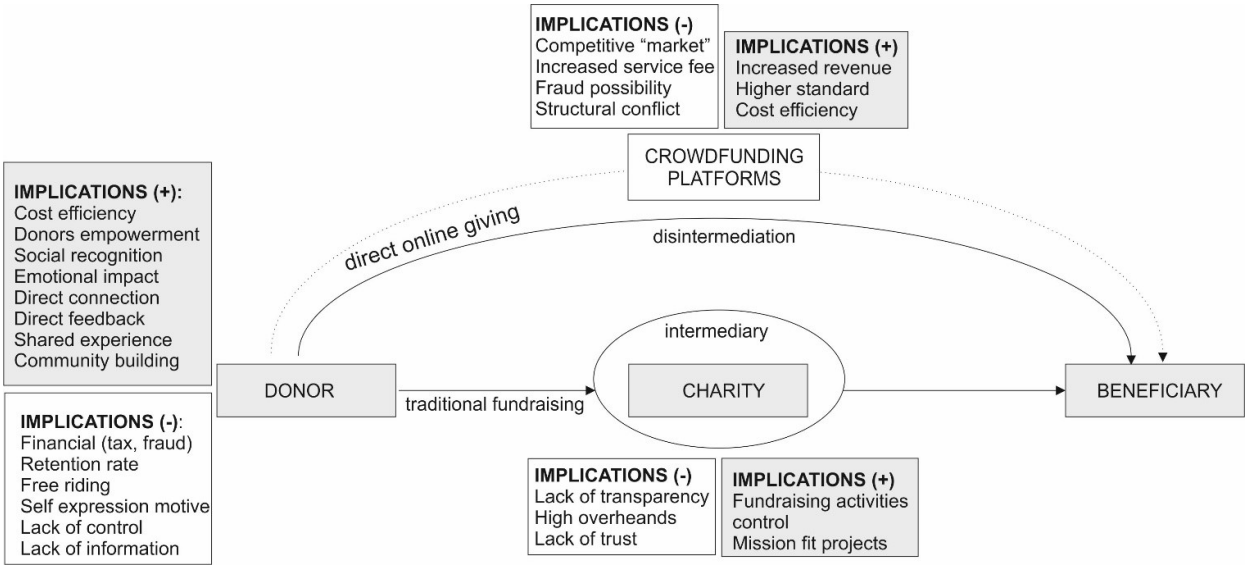
Online charity fundraising shares some weaknesses of traditional charity offline fundraising with respect to donor retention. According to Althoff and Leskovec (2015), only 26% of first-time donors in the online giving space repeat their donations in the future. Individuals who give to appeals viewed on their social network apps may view that giving as one-off experiences rather than a charity's regular donors who support the charity's mission.

Over time, more scandals of fraudulent crowdfunding campaigns are likely to be reported in the media, increasing the wariness and perceived risk of small donors. It is possible that a small number of major platforms will emerge from this period and greater market power may enable them to maintain better standards and accountability. However, the platforms will always have the structural conflict between attracting clients and protecting donors. Crowdfunding apps are dependent upon a continually increasing number of fundraising campaigns to grow whereas charities are not. Charities are more interested in an expanding pool of retained, committed donors. Crowdfunding apps focus on campaign acquisition, whereas charities focus on donor acquisition and retention. This creates a space in which more adaptive charities can innovate to engage in socially networked online giving, bypassing crowdfunding vendors.

Crowdsourced fundraising is a potential threat to the online charity fundraising. If charities do not adapt and innovate, if they fail to change, indeed the growth of social media/network fundraising and the changing donor expectations and norms that result may threaten the traditional charity fundraising paradigm. A comparison of traditional charity fundraising and social network fundraising is shown in Figure 1 with main implications included.

Despite the challenges to charities from the growth of crowdfunding on social networking apps, we believe that charities have an opportunity to adapt in ways that increase their revenue, their donor retention, their donor commitment, and their mission impact.

Figure 1. Traditional vs. social network giving implications



3 | LEARNING FROM SOCIALLY NETWORKED GIVING

One way in which charities may adapt to changing donor behavior and attitude is to have more customized fundraising campaigns for specific projects, programs, or individuals in need. In that sense, personalized donation matching schemes could improve fundraising efficiency (Adena & Huck, 2022). Charities may develop additional discrete campaigns targeting specific mission-driven projects, grounded on psychological mechanisms that have the potential to spread virally across online social networks (Xiao et al., 2021). Charities can implement fundraising campaigns for specific needs or projects that are related to their missions (Henderson, & Lambert 2018; Najev Čačija, 2016; Balabanis, Stables, & Phillips, 1997). Donors may respond more favorably to charity fundraising campaigns that are shared within their online social networks (Gleasure, & Feller, 2016).

The growth of online giving campaigns oriented toward individuals in need (Saxton, & Wang, 2014; Gleasure, & Feller, 2016) creates opportunities for charities to offer more targeted campaigns in their development programs to complement their traditional fundraising campaigns. Charities may select from all the areas they wish to fund projects that would lend themselves to evoke support on social media platforms. Some interesting topics that future research might investigate are:

RQ1: How do donors acquired in social network campaigns compare with donors acquired through traditional fundraising campaigns?
RQ2: How are the influences on giving different between social network giving and traditional fundraising methods?
RQ3: What are the effects of social network fundraising campaigns on the development programs of charities? What are the revenue effects of increasing social network fundraising campaigns? What is the appropriate mix of social network campaigns in the development program?

Next, we will discuss factors that may influence charity fundraising effectiveness in the online giving space.

3.1 | Key success factors of charities (re)intermediation in social network fundraising

We believe that there are two areas in which charities' ability to effectively fundraise online on social networks are dependent. The first determinant of success is a charity's brand strength and reputation. Brand strength and reputation are closely related and are consider part of the first success factor. Brand strength refers to the degree to which target audiences are familiar with the charity making the appeal; have a positive attitude toward the charity; and perceive the charity to be exceptional, extraordinary, and superior to alternative charities (Wymer, Gross, & Helmig, 2016).

With respect to a charity's reputation, in this context reputation refers to the degree to which targeted audiences perceive a charity to be ethical, honorable, and trustworthy (Szper & Prakash, 2011). A reputable charity is believed to be an organization with strong integrity (Sargeant, Ford, & Hudson, 2008; Yang, Brennan, & Wilkinson, 2014). A charity's brand strength and reputation concern social network audiences' familiarity with the charity and how they perceive the charity. Katz (2018) points out the positive effect that familiarity and trustworthiness have on donation intentions. Kottasz (2004a) identifies charity reputation has having an influence on a donor's inducement to give.

RQ4: What is the relationship between brand strength and reputation? How does each influence desirable fundraising outcomes?

The second key success factor for successful online social network fundraising is a charity's effective management of donors' direct online giving experience. How effectively can a charity provide online donors with a rewarding, meaningful experience? We discussed previously that online donors who give on social network apps have an opportunity to experience a rewarding experience traditional charity giving afforded to its big donors. Casidy and Wymer (2016) found in the higher education context that students' experience with their university (brand experience) interacted with their perceptions of the university's reputation to influence student word of mouth referrals and loyalty. Managing the online donor experience begins with the identification of appropriate projects to feature in social media fundraising appeals. In contrast to crowdfunder's that emphasize one-off donations on a constellation of fundraising campaigns, charities emphasize donor retention (Kottasz, MacQuillin, & Bennett, 2023) and are likely to view the donor experience as a means of donor cultivation and relationship strengthening.

A charity should use the capabilities of social network platforms to enrich online donor experiences. According to Xu and Saxton (2019), charities benefit from social media engagement, but only if they efficiently establish and maintain connections with stakeholders (including potential donors). Hopefully, a charity will use its social network fundraising appeals as a means of cultivating relationships with new donors (Bin-Nashwan & Al-Daihani, 2020).

RQ5: What are the antecedents and outcomes of a position donation experience?
RQ6: What are the characteristics of a positive donation experience?

Once a charity has identified a project which would attract support from a social network audience, it must develop a compelling case it can present on social media platforms. A recent literature review by Wymer and Gross (2021) on charity advertising might be useful in informing some of the decisions in developing social media appeals. They found that effective charity ads tend to evoke strong emotions of sympathy for human deprivation and suffering, especially among vulnerable groups (Bennett & Kottasz, 2000). Sargeant, Edworthy, and Shang (2022) argue that a rewarding donor experience is characterized by a strong positive emotional respond to donating.

Propagating the fundraising appeal on social media sites is the next step in effectively managing the online donor experience. A charity can feature the video appeal on its social network profile page. A charity can encourage its followers to post the video on their profile pages and share the

video appeal within their social networks. A charity can also advertise with the social network platform, that can place the appeal before prospective donors. Beyond promoting the fundraising appeal, the burden of continued propagation within online social networks rests upon the nature and characteristics of the fundraising appeal.

RQ7: What are the characteristics of fundraising appeals on social network platforms that influence (1) sharing the appeal with others, and (2) donating?

When the possibility of attracting money is present, as it is in social network funding appeals, some actors will engage in fraud. In the current environment, over time the public will be presented with more stories about deception and fraud in online fundraising. The public may become cynical, lowering their willingness to trust and donate to charity projects in the future. Hence, major charities should assume a sector leadership standard-setting role – being agents of change and creating a system that will emphasize or promote stories or projects that are making differences in creating social value (Rey-Martí, Mohedano-Suanes, & Simón-Moya, 2019). Charities, especially large established charities, have a responsibility to the charity sector of being standard setters and best practice exemplars.

In this way, exemplary charities can make the charity sector a preferred intermediary in the online giving space by being examples of integrity, transparency, and best practices. Charities and charity watchdog organizations can determine appropriate standards for donating on social network sites. Charities should communicate these standards to social network audiences and, of course, exemplify the use of the standards. Charities that adhere to these standards should win the "seal of approval" from charity watchdog organizations, which will help prospective online donors increase their trust in giving to a featured charity project.

Some charities will have to accept a paradigm shift to effectively manage online fundraising. Instead of attracting funding for their charities and then deciding how to use those donations, charities will have to fundraise for specific restricted projects they deem to be (1) a good fit with their missions, (2) they want to fund, and (3) are suitable for developing an effective appeal using social media on social network platforms. Although online giving is often restricted giving, charities can still attract unrestricted giving through traditional offline fundraising practices.

Successfully adapting to changing donor behavior exemplified in online giving should help to prevent an erosion of donation inflows while concomitantly attracting a new source of donations. In avoiding the loss of market share in the online realm to crowdfunding apps, charities can attract and retain new donors, diversify revenue sources, and enhance donors' experiences.

3.2 | Positive influences on other constructs

The adaptation by the charity sector to take advantage of opportunities in social network giving, in addition to attracting new donors and additional donations, may have additional advantages. Although charities primary motive for engagement in the social network fundraising space increased donations and donors, other secondary benefits may be experienced. These possibilities are discussed next.

Increased brand familiarity. The increased presence of the charity brand before social network audience will increase the degree to which these audiences are familiar with the brand. Brand familiarity refers to a target audience's level of knowledge about a charity (our brand object in this context). Brand familiarity is a precursor or antecedent to favorable downstream constructs like brand preference and brand attitudes. In other words, members of a target audience must become somewhat familiar with a charity before they can form attitudes and perceptions of the charity (Wymer & Casidy, 2019).

RQ8: What is the influence on social network fundraising campaign frequency and brand familiarity?

Increased public trust. There is a relationship between brand familiarity and brand trust that has been reported in the literature (Ha, 2004). A high level of brand familiarity influences brand trust (Ha & Perks, 2005). It is reasonable to predict that charity sponsorship of direct fundraising on social networks increases charity brand familiarity and has a positive influence on public trust. It is reasonable to believe there is an inverse relationship between the level of trust in a charity and perceived donor risk. Hence, we would expect that trust would have a positive influence on donation intentions.

RQ9a: What is the influence of trust in a charity on perceived donor risk and donation intentions?

We need to better understand the context of fundraising on social networks to better predict the advantages of trust on donor intentions. If the typical fundraising appeal on social networks is for small donations from many donors, then donors may be in a low involvement frame and use heuristics to influence their decisions. Asking a social network audience for a five-dollar donation may lessen perceived donor risk's influence and allow other variables like the emotional contagion of the fundraising appeal, social influence, and donor impulsivity to exert more decision influence.

RQ9b: What is the relationship between suggested donation amount and the importance of perceived donor risk? What constructs are more influential in low involvement versus high involvement donation decisions?

Increased mission impact. Effective management of direct online fundraising should not be a diversion from the mission, but instead should help the charity focus on mission-driven projects. Taking a subset of selected mission-driven projects based on their suitability for social network platforms allows charities to attract additional funding for those projects to enable their successful implementation. Charities have become increasingly dependent upon a smaller number of large donors (Wait, 2022). Enlarging the donor base by placing greater emphasis on online social network giving provides charities somewhat greater insulation from large donor influences which may divert charities from their core missions (Ma, Jing, & Han, 2018).

RQ10: What is the relationship between resource provider diversification and mission adherence?

Enhanced role for charity. Charities may be able to assert themselves as a trusted conduit between risk-free direct online giving and funding worthy projects. With direct giving on social network platforms, charities can serve as a new type of intermediary, one in which they present to the public worthy projects for which donors can fund directly albeit through transparent and accountable charities.

RQ11: What would help charities become a more trusted and preferred intermediary than crowdfunding apps? To what degree can charities leverage their reputations to gain social network audience preferences over crowdfunding apps?

Enhanced relevance for charities. Related to the preceding benefits, by assuming leadership roles in direct online giving, charities can enhance their own relevance, credibility, and importance in society. Over time and with a growing number of publicized crowdfunding scams, the public may grow to prefer to direct their online giving to designated projects sponsored by reputable, trusted charities. Whereas online fundraising fraud may reduce public willingness to donate, public confidence may be restored when it has worthy projects to support that are promoted by trusted charities. A crowdfunding campaign's success depends on individuals sharing appeals within their social networks (Salido-Andres et al., 2021). Leading charities' relevance as ambassadors of trust and goodwill may serve an important function for the entire charity sector.

RQ12: What is the relationship between the trustworthiness of crowdfunding apps and social network audiences' willingness to donate and preference to chose charities as intermediaries?

Donor cultivation and commitment. Charity involvement in social network fundraising may have a positive influence on donor cultivation and commitment. As charities become more familiar to social network audiences, public attitudes toward those charities should become more positive. Prior research has shown that brand familiarity influences brand attitudes (Rhee & Jung, 2019). As charity brand familiarity and brand attitudes improve, audience receptivity to charity communications should improve as well. Sponsoring designated projects and providing direct online donors with positive experiences creates in opportunity for charities to cultivate donor relationships and to deepen donor commitment. Project success is a direct outcome of innovative fundraising methods and activities oriented toward the engagement and empowerment of donors (Salido-Andres et al., 2021).

RQ13: What is the relationship between the level of social network fundraising by a charity and donor retention, commitment, and loyalty?

There are a variety of implications for charities in fundraising in the social networking space, both positive and negative. A conceptual model with these implications is presented in Figure 1.

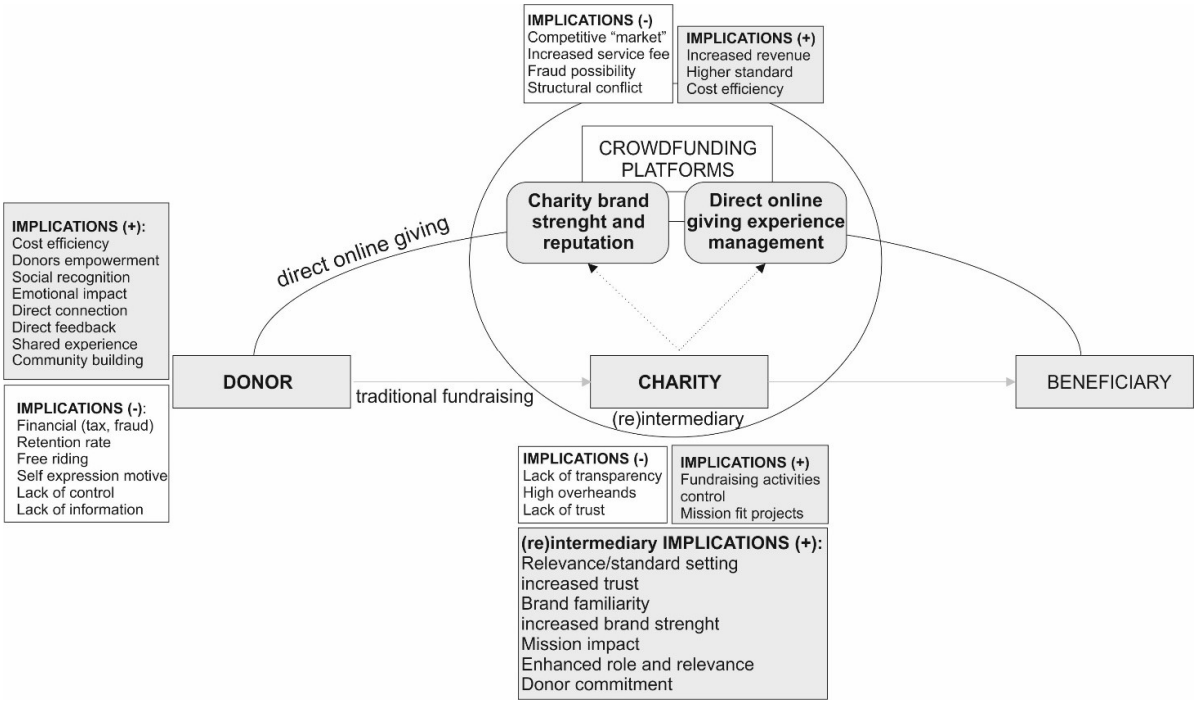


Figure 1. Implications for charities from social network (re)intermediated giving

4 | FUTURE RESEARCH TOPICS

In addition to the research questions presented, we discuss additional areas for future research in this section. Social network fundraising may benefit from some of the same recommended areas for future research that are needed for general charity advertising. There are some marked differences, however, between traditional charity advertising and online social network fundraising which creates gaps in our understanding of how to develop and manage successful online fundraising campaigns.

Marketing uses various tactics and activities to attain desired outcomes. Charities engage in fundraising activities (antecedents) because they want to acquire donations (outcomes). There are primary outcomes that are related to the targeted giving behavior. There are also secondary outcomes that are helpful to charities and may be precursors of primary outcomes. Wymer and Rundle-Thiele (2016) recommended that researchers include multiple outcome variables in their research designs to better understand the interconstruct influences of a phenomenon and to better account for variance in the data.

One primary outcome variable is actual donations. Some research designs may instead measure donation intentions. For those research designs which implement a fundraising campaign, donation-related measures can be taken. Donation-related variables might be new donors acquired, returning donors, average donation amounts, total funds raised, and so forth.

Secondary outcome variables might include word-of-mouth (WOM) referrals and positive comments/reviews. Online communication, or electronic word-of mouth (eWOM) about the campaign can influence donation decisions (Salido-Andres et al., 2021). In direct online giving, encouraging people to share the appeal on their social networks is essential, so this is an important secondary outcome variable. A charity wants its fundraising appeal to motivate people to donate and for them to become ambassadors for the charity and encourage others to support the cause.

We proposed that prior donor brand experiences might have influence as an intermediary construct. It might be also interesting as a topic of future research to compare the differences in the donor experience between unrestricted giving to a charity in a traditional fundraising campaign compared to restricted designated giving in an online social network fundraising campaign. If social network fundraising provides a superior donor experience, then it might also influence donor commitment, donor identification with the charity, and donor retention.

4.1 | Project/Campaign Factors

Online giving through social networks is socially influenced (Kenang & Gosal, 2021; Xue & Zhou, 2022) and its success is dependent upon a viral-like sharing the fundraising appeal (Bhatti, & McDonnel, 2022; Geiger & Moore, 2022; Priante et al., 2021; Wallsten, 2010). According to Bhati and McDonnell (2020), there is a lack of empirical evidence for utilization of social media, to enhance donors' engagement. Wymer and Gross (2021) note there has been little research on important potential mediators of charity advertising's influence on donors. They recommend that more needs to be known on mediation influences of brand preference, brand identity, brand loyalty, and donor risk. Xue and Zhou (2018) suggest other potential variables like family influence, peer influence, source credibility. Van Steenburg (2013) suggests more needs to be examined on other charity influences like watchdog ratings, audience characteristics (religiosity, attitudes toward charity sector, empathy, education). The exploration of audience values and supporting the charity can serve as a pathway for expressing important values.

The effectiveness of fundraising on social network apps is mediated through the appeal's ability to motivate individuals to become not only donors, but to also become fundraisers by sharing the appeal within their social networks and encouraging others to support the campaign. The ability of the campaign to increase the campaign audience size within and across social networks is likely an important predictor of the campaign's effectiveness. Hence, more needs to be understood with respect to what campaign factors might be influential in increasing the campaign audience size.

Charities might find it advisable to promote their integrity and reputation and to feature themselves as a risk-free, transparent, and accountable alternative to the riskier crowdfunding apps.

Should a charity appeal encourage the audience to avoid the risk of giving through a crowdfunding platform?

Related to the issue of perceive donor risk is the influence of social networking to reduce donor risk perceptions. If a social network friend shares a fundraising appeal, does the fact that the appeal was sent from a social network friend reduce the perceived risk of the fundraising appeal? Does the person receiving the shared appeal from a member of a person's social network provide an endorsement effect that lessens risk perceptions? This topic would be a good area for future research.

With respect to timing, emphasizing the urgency of the need in the appeal might be motivating to audiences. Also, projects in which a positive outcome resulting from donations can be realized in the near term rather than in the long term might influence an audience's intention to donate. The importance of urgency of need was shown in various emergency situations and donors' responses to great disasters. One study reported that disaster relief appeals during emergencies were likely to be spread quickly throughout social networks (Korolov et al., 2016), perhaps because of the urgency of the need.

Also, with respect to the fundraising message, is the choice of appealing to an audience's altruistic motives or egoistic motives. Egoistic motives are ultimately based on donors' desires to enhance their own welfare, while altruistic motives are based on donors' desires to enhance the welfare of others in need. Song and Sahoo (2022) claim that both motives are essential. Egoistic motives are crucial at the beginning when project outcomes and sustainability are not clear, while altruistic motives are more important in later phases, enhancing fundraising performance. Future research on how to construct online appeals to evoke these motives would be useful.

We previously argued that crowdfunding apps' business models presented a structural weakness than can be exploited by charities in the social network competitive space. We believe that charities have a structural advantage in another area—donor relationships. Crowdfunding apps can be expected to identify market segment in the social networking space to which it can push campaign notifications. Crowdfunding apps may target individuals with certain types of campaigns based on their prior donation behavior or that of their social network. However, it is unlikely that individuals will become more committed to the crowdfunding app. Charities, however, because of the values inherent in their missions and purpose are organizations with which individuals can identify and bond. Future research that examines this issue and discovers influencers to social network audience attachment, identification, and commitment would be valuable.

4.2 | Charity Factors

Another research stream which may add to our understanding of charity fundraising through online social networks involves examining different aspects of the fundraising charity. For example, the type of charity may be differentially influential in stimulating online social network sharing and support. A charity involved in promoting international cooperation may be less well suited to stimulate online audience interest than a charity that helps relieve human suffering.

Fit between charity and project. Prior research on cause-related marketing has found that the perceived fit between the cause and company can influence an audience (Bigné-Alcañiz et al., 2012). It is possible that an audience's perception of the fit between a charity and its designated project might influence an audience's attribution of the charity's motives for supporting the project. It may be that the audience perceives a charity's motives more altruistically if there is a close fit between the project and the charity.

Trust. Trust in a charity refers to the degree to which individuals' have confidence in the integrity, honesty, surety, and virtue of that charity. In their study, Sargeant and Lee (2004) reported that an individual's trust in a charity influenced whether it received a donation during the year. It is unlikely that individuals would donate to an untrustworthy charity (Yang, Brennan, & Wilkinson, 2014). Trust is indirectly related to risk. The more trust individuals have in a charity, the less perceived risk they feel in donating to that charity.

Transparency. Transparency refers to the degree to which individuals perceive a charity to share information with the public to enhance its understanding of the charity's operations and practices, to build trust, and to create accountability. Furneaux and Wymer (2015) and Wymer, Becker, and Boenigk (2021) reported that transparency is an important influencer of public trust in a charity. In crowdfunding campaigns, operational transparency or regular updates of progress positively affect donations due to donors' perceptions of effort and trust (Mejia, Urrea, & Pedraza-Martinez, 2019).

Accountability. Accountability for a charity refers to the public's ability to hold the charity and its people responsible for their performance and conduct. Farwell, Shier, and Handy (2019) argue that accountability influence's the public's trust in a charity. Accountability has been found to influence donation behavior (Becker, 2018).

Stewardship. Stewardship for a charity refers to its management and use of resource inputs (e.g., donations) that are consistent with the expectations of resource providers such as donors, and the efficient use of those inputs to have the greatest impact on the charity's mission. The charity can communicate its stewardship practices to donors in a transparent manner that fosters charity trust and cultivates donor relationships.

Charity watchdog ratings and certifications. A charity watchdog is a type of nonprofit organization that provides ratings of charities pertaining to how charities spend their money, how they govern themselves, and how they protect donors' privacy. Charity watchdog organizations attempt to protect donors and to encourage charities to adhere to transparency and good stewardship (Stötzer, Martin & Broidl, 2021; Szper & Prakash, 2011). It is unclear how widely donors rely on watchdog ratings of charities to target their donations. Charity watchdog ratings are probably more important for lesser-known charities (that is, weak brands) than well-known charities (Stötzer, Martin, & Broidl, 2021). Charities that receive high ratings are likely to promote those as endorsements on their websites. The promotion of high charity watchdog ratings may impress donors, enhance charity attitudes, and lower perceived donation risk (Kumar & Chakrabarti, 2021).

High involvement donations may be more systematically considered than low involvement donations, which may be more heuristically influenced. The perceived level of donation involvement may be influenced by donation amount or potential donation opportunity cost. High involvement donation decisions may use watchdog ratings more than low involvement donation decisions.

Perceived donor risk. Perceived donor risk refers to the degree to which donors are unsure if the recipient charity will use their contributions as they wish. Comparatively little research has been conducted on donor risk. A recent charity donor behavior literature review did not identify work in this area (Kumar & Chakrabarti, 2021). It is reasonable to believe that perceived donor risk might have some degree of influence on donor attitudes, decisions, and behaviors. Influence on perceived donor risk would also be a helpful area of future research. For example, characteristics of the charity as a brand (like charity brand familiarity) may influence perceive donor risk. Characteristics of the donor like how risk averse a donor is may influence perceived donor risk. Characteristics of the prospective donation like the size of the donation may influence perceived donor risk.

Brand-related constructs. With respect to the charity brand research, the brand object or entity that is branded *is* the charity organization. Brand refers to a target audience's comprehension of the branded charity. In other words, the brand object is the charity, and the brand is a stakeholder group's perceptions of the charity (Wymer, 2013). In our prior discussion of benefits charities might expect from engaging in online fundraising within social networks, we proposed that the increased exposure of the charity brand in social network platforms should increase brand familiarity and consequently, also brand attitudes and brand strength. As brand strength increases, we would also propose that a charity's appeals on social networks are likely to be more effective. Essentially, there is a potential to create a limited virtuous cycle or positive feedback loop in which the increased brand presence from charity online fundraising appeals propagated across social networks increases

brand familiarity, which then increases brand strength, which then increases the effectiveness of subsequent fundraising appeals.

Brand strength. Brand strength is conceptualized as a three-dimensional construct. Its three dimensions are brand familiarity, brand attitudes, and brand remarkability (Wymer & Casidy, 2019). Prior research has found that the effectiveness of marketing tactics on desired marketing outcomes is influenced by brand strength (Casidy & Wymer 2015; Wymer, Gross, & Helmig, 2016).

Brand preference. Brand preference refers to the degree to which an individual wants or likes a particular brand (charity) more than other brands (charities) in a brand (charity) choice set (Wymer & Casidy, 2019). Brand strength is a likely antecedent to brand preference. Brand preference probably influences the effectiveness of a fundraising appeal.

Prior brand experiences. It is reasonable to believe that someone's previous experiences donating to a charity influences their subsequent decisions with respect to future donation intentions to that charity (Sargeant, Edworthy, & Shang, 2022). Prior brand experiences are likely antecedent to brand preference (Wymer & Casidy, 2019).

4.3 | Donor Factors

Donor characteristics may moderate the influence of social network fundraising campaigns on audience outcomes. Future research may inform our understanding of fundraising through online social networks by examining the influence of various audience member factors. People are not entirely rational decision makers, which is stating a truism. People are not objective optimizers that direct their donations to the charity which will maximize their use (Caviola, Schubert, & Nemirow, 2020). Donation decisions are influenced by the limited information people have, their personalities, values, emotions, life experiences, and other factors.

Emotions. Emotions evoked in an audience may influence their responses to fundraising appeals (Bennett & Kottasz, 2000). The prior charity advertising literature often failed to distinguish between evoked audience emotions and the charity advertisement's characteristics that evoked the emotions (Wymer & Gross, 2021). The traditional charity advertisement model often attempted to evoke sympathy for a victim group (Bartsch & Kloß, 2019). Empathy, as an audience characteristic, differentiates an audience's emotional response to a fundraising appeal and may be a productive area of research (Ein-Gar & Levontin, 2013). Bennett (2015) used an interesting construct called affect intensity to help explain audience differences in response to charity ads. Affect intensity refers to the variability of emotional acuteness individuals experience to similar stimuli. A person with high affect intensity (HAI) may experience an emotive advertisement more intensely than a person with lower levels of affect intensity (Wymer & Gross, 2021).

Sargeant, Edworthy, and Shang (2022) reported that a strong positive emotional experience from a person's donation experience was an important donor retention influencer. The relationship between a donor's emotional experience from donating and that experience's influence on other constructs like brand experience, brand preference, brand loyalty, and so forth are interesting topics for future research.

Guilt is an emotion that has been examined in the prior research. Audience personality traits that predict a differentiated guilt response to a fundraising appeal would be a good research topic, especially considering that it is hard to achieve appropriate levels of guilt that will encourage rather than discourage donation intentions. Optimally evoked guilt levels increase donation intentions, while empathy and self-efficacy are predeterminants in successful guilt generation (Basil, Ridgway, & Basil, 2008).

Gender. Prior research reports that gender accounts for some heterogeneity in donation behavior data (Wymer & Gross, 2021). Wymer (2011) conducted an empirical study on gender differences in volunteering preferences that may inform a similar study on gender differences in donating preferences. Kottasz (2004b) found that men were more interested in donating to the arts sector in return for "social" rewards (invitations to gala events and black-tie dinners, for example), and women had strong predilections to give to "people" charities and sought personal recognition from the charity to which they donated.

Generation. Since there are differences among individuals belonging to different generations, it is reasonable to believe that behaviors would differ among generations in social network online giving. Baby Boomers and Generation X members with less technological background and habits using online communication channels may prefer traditional fundraising channels more than younger generations. Millennials are comfortable with information technology, while Generation Z has found online apps and mobile technologies to be ubiquitous. According to Gorczyca and Hartman (2017), Millennials' intrinsic motivations have a positive influence on their donation intentions and their attitudes toward helping others relate to their attitudes toward charities.

Political orientation and values. One stream of research examined the moderating influence of liberal versus conservative political orientation (Lee et al., 2018; Lee et al., 2020; Lee & Yoon, 2018) on charity ad audience responses. Individuals' political orientations are likely derived from their values, life experiences, social networks, and information sources. Lakoff (2010) has examined how moral politics shapes how progressives and conservatives think and process differentially framed political appeals. This body of literature may be useful is constructing charity appeals that consider metaphors audience factions have for interpreting value-laden information (Lakoff, 2014).

Values. Related to political orientation is the values concept. Prior research has found that individuals' values influence their volunteering decisions (Bennett, 20013; Wymer, 2003). Galvez (2006) reported that the effectiveness of a charity ad is influenced by the alignment between the abstract values inherent in a charity ad appeal and the values to which donors adhere.

As we conclude this section, it is worth noting that there are other topics that have received little research attention but offered promising results that may apply to understanding moderating influences on social network online giving. Some of these topics are psychological distance (Chen, 2020), perceived effectiveness (Bennett, 2013), social distance (Ein-Gar & Levontin, 2013), incidental similarity (Lee, 2014), and culture (Nelson et al., 2006).

5 | DISCUSSION AND CONCLUSION

Charities depend on donors as financial resource providers necessary for mission accomplishment, and traditional charitable giving is evolving under the influence of cultural and technological changes. Crowdfunding apps are increasing their intermediation role in helping fundraisers propagate campaigns on social networks. Their growth presents a challenge to charities traditional intermediary role between donor and individuals, groups, or projects receiving aid. If charities want to avoid disintermediation from the online social network space, they must innovate in ways that will make them the preferred intermediatory.

Traditional offline fundraising will remain relevant, however. It will probably be the case that different fundraising tactics will be differentially effective depending on the communication channel and target audience. Charities, like all organizations, must continually adapt to changing conditions to continually improve.

Charities must adapt to changes in small donor preferences and behaviors. In some instances, charities may change their gatekeeping role to one as a relatively transparent conduit between the small donor and the target project. Charities will have to continually learn and adapt to changing social networked donor preferences. Future research is needed to understand the influences and dynamics of the socially networked online giving experience. It is also needed to enhance our knowledge on social network fundraising effectiveness, increasing brand strength, and increasing online giving efficiency. As discussed, online giving has its positive and negative implications, and future research is needed to better understand these and the effective management of the required processes.

There is a lack of research focused on the problem of charities' disintermediation threat from crowdfunding apps and how charities can adapt to the changing online environment and, indeed, discover new opportunities. In this paper, we have focused on clarifying the phenomenon of the

disintermediation threat to charities with respect to fundraising on online social networks and discussing ways of responding to the challenges. In addition, given this relatively unexplored area of inquiry, we propose several areas for future research to increase the existing body of knowledge and provide an opportunity for charities to adapt.

We discussed two main success factors for a charity in adapting to the growth of crowding funding apps propagating fundraising campaigns on social networks. The first factor was a charity's brand strength and reputation. The second factor was the charity's ability to effectively manage the online giving experience for donors.

We discussed charities' responsibility as intermediaries in direct online giving, which will add more purpose for their existence, under the condition that they embrace a new role. Undoubtedly, charities can benefit from this process by focusing on specific mission-driven projects and improving donor communications. We discussed some of the (re)intermediation implications: increased brand familiarity, public trust, mission impact, enhanced charity role and relevance, with ultimate benefit donors' cultivation and commitment to a cause.

There is a growth of small donor giving to crowdfunding app campaigns on social networks. In this paper, we discussed several reasons for this trend. This trend can either represent the emergence of popular support of projects or causes that may partially disintermediate charities. This trend can also represent opportunities for charities to adapt and emerge as leaders in this growing area of philanthropy. While the trend mostly effects small donors now, it is uncertain how donation behaviors may change in the future. Hopefully, most charities will innovate and adapt to take advantage of the opportunities afforded by future trends and developments. It is likely donors will continue to connect more directly with the projects they support, but this does not necessarily disintermediate adaptive charities. Charities, instead, can become leaders and trusted standard-setters in the direct online giving domain. Innovative charities can discover new ways to increase their brand strength, acquire new donors and donation streams, and cultivate donor relationships.

Learning more about how charities can become more effective in fundraising through social networks may have multiple benefits. Charities that adapt and innovate for success in this new landscape may learn how to engage donors and manage donor relationships that can provide vital feedback to the organization and improve its ability to recruit and retain donors in both online and offline environments. As audiences further migrate away from traditional advertising platforms like newspaper and television, charities that understand how to reach and influence online audiences will be better positioned for future effectiveness. Finally, our enhanced understanding of fundraising through online social networks may be useful in non-fundraising contexts like advocacy,

activism, volunteer recruitment, and retention. Donor, volunteer, and member cultivation efforts are likely to rely more on online communication channels in the future.

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