

Factors Affecting Online Donation Intention For The Crowdfunding Of Charitable Organizations In Iran Based On The Utaut Model

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Abstract

This study develops a model for online donation intention in the context of crowdfunding for charitable organizations in Iran. Using the unified theory of acceptance and use of technology (Utaut) and incorporating trust as an additional construct, the research adopts an applied developmental approach with cross-sectional survey methodology. The qualitative phase involved 10 expert interviews, while the quantitative phase surveyed 357 donors. Data were collected through semi-structured interviews and a researcher-designed questionnaire, and analyzed using thematic analysis and partial least squares (PLS). Findings reveal that factors such as technical infrastructure, website transparency, security, and privacy influence perceived risk, which in turn affects effort expectancy and the enjoyment of helping others. These variables subsequently influence performance expectancy and social influence, with trust ultimately reinforcing the intention to donate online.

Keywords: Donation-Based Crowdfunding, Online Donation Intention, Utaut Model, Charitable Organizations.

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INTRODUCTION

In the modern era, the number of charitable organizations and non-governmental organizations (NGOs) aimed at helping people and reducing poverty has increased. Therefore, charitable organizations must leverage marketing concepts and technological opportunities to attract more donors and enhance public participation in philanthropic activities (Azimi-Hassani et al., 2021). One of the financial strategies that has been increasingly utilized by charities in recent years is *crowdfunding*. This funding approach, which is also feasible through technological tools and online platforms, allows organizations to access the necessary financial resources for charitable objectives and significantly increase public participation (Zhao et al., 2022). Crowdfunding is a technology-assisted model for accumulating relatively small contributions or donations by soliciting funds from a large pool of online donors (Um, 2024). The process has been facilitated by digital platforms and social media, making online crowdfunding highly accessible. Charitable organizations leverage technological advancements to expand their reach within society, enabling them to collect small contributions from individuals and communities. When aggregated, these donations generate significant financial resources that support philanthropic and humanitarian initiatives (Kasri & Indrini, 2022).

Securing financial resources is of critical importance for

charitable organizations. These organizations are typically non-profit and lack the ability to generate income to support their target communities. Consequently, they must find sustainable financial solutions, making fundraising a core challenge for such organizations (Zhang et al., 2023). External financing has always been a complex issue, often accompanied by significant difficulties. Organizations with stronger political connections typically have easier access to long-term financial resources. While political affiliations may help organizations secure more funding, the interference of politicians can sometimes distort the allocation of social resources, leading to inefficiencies (Babaei-Parkoobi et al., 2023). Furthermore, even when organizations successfully raise sufficient funds, there is no guarantee that these resources will be allocated correctly and effectively. Therefore, it is evident that financing for charitable organizations is a multi-faceted issue that requires a structured, transparent, and well-documented approach for effective monitoring and evaluation (Seifollahi, 2023).

For charitable organizations, crowdfunding is a financing method in which project initiators seek to raise the necessary financial resources. However, unlike traditional approaches that rely on a small number of wealthy donors, this method collects small contributions from a large segment of society. This model ensures that a large number of small contributions collectively meet the financial requirements of projects (Mobasher-Rad & Ghanbar-Tehrani, 2018). The expansion of social media and the advancement of Web 2.0

and Web 3.0 technologies have created a conducive environment for supporting underprivileged individuals. It is essential for NGOs to acquire knowledge and harness these new opportunities to enhance the quality and quantity of services for disadvantaged communities. Crowdfunding represents one of these new opportunities, utilizing internet-based approaches to collect financial resources, which are subsequently distributed to those in need. The *charitable crowdfunding model* plays a significant role in promoting a culture of philanthropy in society. It provides an ideal platform for fostering generosity while minimizing the negative aspects that can undermine charitable giving, such as hypocrisy, condescension, or embarrassment. Additionally, this model enables individuals to contribute even small amounts based on their financial capacity, ensuring that charitable donations reach remote and underserved areas (Hassan-Zadeh-Sarvestani et al., 2018). Currently, charitable organizations in Iran can use crowdfunding platforms to present the needs of various beneficiaries to a wide audience of donors. This platform enables a large number of people, even with small contributions, to collectively provide the necessary financial support, thereby alleviating the difficulties of the needy and underprivileged. While both practical (applied) and academic (theoretical) research has been conducted on crowdfunding, one of the most overlooked issues from the perspective of researchers and practitioners in this field is the *willingness or intention of individuals to donate online*. Donation-based crowdfunding platforms have become powerful tools for mobilizing financial support for a wide range of charitable causes. Understanding the factors that influence individuals' donation intentions on these platforms is essential for both fundraisers and the platform themselves (Um, 2024). The mere existence of advanced online donation platforms and the implementation of cutting-edge technologies are not sufficient to guarantee public participation. Encouraging individuals to donate online is a complex issue that requires in-depth exploration. The foundation of this financial approach relies on *maximum participation*, yet a large segment of society has limited awareness and willingness to engage in such donation methods. Negative experiences with the mismanagement and distribution of public donations during past crises in the country have eroded public trust in this domain. Additionally, general distrust in technology—particularly among older demographics—has further reduced the inclination to donate online.

In summary, *online donation intention* is a crucial factor in the success of crowdfunding efforts by charitable organizations in Iran. However, a comprehensive perspective on online donation intention, which integrates all traditional financial concepts within charitable organizations, has not yet been developed. A review of previous studies indicates a significant research gap in the areas of online donation intention and crowdfunding. Existing studies have largely examined these topics separately, despite the strong conceptual and theoretical linkage between them. This study builds upon existing theories, particularly the Unified Theory of Acceptance and Use of Technology (UTAUT) model, and expands it by incorporating trust as a key determinant to develop a theoretical framework for charitable crowdfunding from the perspective of online donation intention. Accordingly, the key research question guiding this study is: What is the model for online donation intention in the context of crowdfunding for charitable organizations in Iran?

1. Theoretical Framework and Literature Review

Financing is a fundamental process for attracting and distributing funds for organizational, national, and international projects. Companies, businesses, contractors, and policymakers constantly face challenges related to the attraction and optimal allocation of financial resources (Shahidi & Keyvani, 2022). In recent years, technology has facilitated a new approach called *crowdfunding*. Initially introduced by Jeff Howe in 2008 in his book on crowdsourcing, crowdfunding is based on the principles of *open call* and *crowd*. This approach emphasizes that collective wisdom often surpasses the intelligence of even the most knowledgeable individual. The principle applies to various domains, including finance. Crowdfunding, as a form of crowdsourcing, involves pooling financial resources through open calls and mass participation rather than obtaining large amounts from a few individuals (Boss & Rushdi, 2023).

Numerous definitions of crowdfunding exist. In a broad sense, crowdfunding is a public call through the internet to obtain financial resources in the form of donations, reward exchanges, or equity to achieve specific goals. This is a process in which one aspect involves requesting and receiving funds, while the other aspect pertains to the value that society generates in exchange for either material or non-material expectations from the investment (Kiani-Rad & Morovat, 2022). In the realm of crowdfunding, a participatory space is created that enables the public to move beyond their traditional role as mere consumers. By contributing even small amounts to investment and accepting the potential success or failure of a venture, they play an effective role in the production and promotion of services or products endorsed by collective wisdom (Shahabi-Shojaei et al., 2022). Crowdfunding operates within a flat hierarchical system, where capital providers connect directly with capital seekers, eliminating intermediaries. This characteristic has led to the concept being associated with *social banking* (Bockel et al., 2021). Crowdfunding has historical roots in various cultures, but in its modern form, technological advancements—particularly the internet and web-based platforms—have allowed individuals with diverse ideas, needs, and goals to collaborate and fund their initiatives (Shafaei et al., 2021). The internet enables people to address financial challenges by launching campaigns to fund projects, businesses, or personal and nonprofit needs outside traditional banking or financial institutions (Tsai & Wang, 2019). Crowdfunding provides an alternative financing solution for projects with specific goals and timeframes, leveraging online platforms to secure financial resources (Xiao & Yue, 2021). The types of crowdfunding platforms are: donation-based crowdfunding, reward-based crowdfunding, debt-based crowdfunding, and equity-based crowdfunding.

This study focuses on donation-based crowdfunding for charitable organizations in Iran. In this model, financial contributions are made as donations, with no expectation of financial returns. This approach is primarily used for nonprofit and humanitarian projects, supporting charities, religious organizations, and civil institutions (Salido et al., 2021). In donation-based crowdfunding, contributors believe in the legitimacy and social benefits of their donations, emphasizing social value rather than financial gain. This model is widely used for supporting nonprofit organizations and charitable causes (Van Teunenbroek et al., 2023). Several global crowdfunding platforms in donation-based models are as follows:

- *GoFundMe* (USA): Since its inception in 2010, GoFundMe has raised over \$30 billion through online donations (GoFundMe, 2025).
- *Enthuse* (UK): Established in 2009, this platform has facilitated over £100 million in donations for more than 4,000 charities since its inception (Enthuse, 2025).
- *GIVE.asia* (Singapore): Since 2009, GIVE.asia has facilitated the collection of over \$136 million for charitable causes (GIVE.asia, 2025).

This study employs the Unified Theory of Acceptance and Use of Technology (UTAUT) as the primary theoretical framework, given its comprehensive integration of multiple technology adoption models. UTAUT consolidates eight major technology acceptance models, including the Theory of Reasoned Action, Technology Acceptance Model, Theory of Planned Behavior, Innovation Diffusion Theory, Social Cognitive Theory, Motivational Model, Personal Computer Utilization Model, and a combined model of the Technology Acceptance Model and Theory of Planned Behavior. Research by Mathieson (1998) demonstrated that UTAUT explains 69% of the variance in technology adoption intentions, making it the most robust model for evaluating crowdfunding acceptance. According to UTAUT, individual behavioral intentions are influenced by four primary factors: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC)

Additionally, demographic variables (gender, age, experience, voluntariness) act as moderators. This study expands on UTAUT by incorporating trust as a key determinant of online donation intention. In summary, the objective of donation-based crowdfunding is to enable citizens to participate in charitable activities through technology-driven solutions. Likewise, managers of charitable organizations can broaden donor engagement beyond a small group of philanthropists to include the general public. Achieving this goal requires a comprehensive model that strengthens online donation intentions and encourages broader participation. Recognizing the research gap in this field, this study employs an exploratory approach to develop a model for online donation intention in the context of crowdfunding for charitable organizations in Iran.

Research Methodology

This study is an applied developmental research aiming to develop a model for online donation intentions to facilitate crowdfunding for charitable organizations in Iran. In terms of data collection, it is a non-experimental (descriptive) study, conducted through cross-sectional survey methodology. Furthermore, it follows a mixed-methods approach (qualitative-quantitative) for data analysis.

Population, Sample, and Sampling Method: The qualitative phase involved expert participants, including academic scholars (theoretical experts) and charity managers (practical experts). The selection criteria for practical experts included a minimum of 15 years of management experience in charitable organizations and at least a master's degree. The theoretical experts comprised university professors with expertise in information and communication technology. Judgmental sampling was utilized, achieving theoretical saturation after 10 interviews. In the quantitative phase, philanthropists and donors with prior online donation experience were targeted. Using Cochran's formula, the sample size was determined

to be 357 participants, and a random cluster sampling method was employed.

Data Collection Tools: The primary data collection tools were semi-structured interviews and a researcher-developed questionnaire. The interview guide included six primary questions and was conducted in a semi-structured format. The questionnaire consisted of 10 main constructs and 51 items, using a five-point Likert scale. For validating the qualitative phase, Holsti's method (Percentage of agreement observation) was used, achieving an inter-coder agreement of 0.627, which is greater than the acceptable threshold of 0.6, ensuring sufficient qualitative validity. To assess the validity of the questionnaire, content validity (expert opinion) was employed, and its validity was confirmed. Additionally, a pilot study yielded a Cronbach's alpha coefficient of 0.856, indicating strong internal consistency. After distributing the questionnaire to the selected sample, its validity was further examined using three methods: construct validity (outer model), convergent validity (AVE), and discriminant validity. The AVE values for all variables exceeded the 0.5 threshold. For reliability assessment, composite reliability (CR) and Cronbach's alpha were calculated for each factor, with all values exceeding 0.7 (Azar & Gholamzadeh, 2019). The results for each validity and reliability index were presented in the outer model assessment.

Data Analysis Method: To identify key themes related to online donation intentions for charitable crowdfunding in Iran, thematic analysis was conducted. For model validation, the partial least squares (PLS) method was applied. Data analysis in the qualitative phase was performed using Maxqda software, while the quantitative phase was analyzed using Smart PLS software.

Findings

The qualitative phase of the study included seven managers of charitable organizations and three university professors. In terms of educational background, two participants held master's degrees, while eight held doctoral degrees. Regarding work experience, four participants had between 15 to 20 years, and six had more than 20 years of experience. The quantitative phase included responses from 393 philanthropists and donors. In terms of gender distribution, 189 participants (53%) were male, and 168 (47%) were female. Regarding age, 103 participants (29%) were under 35 years old, 160 (45%) were between 35 and 45 years old, and 94 (26%) were 45 years or older. In terms of educational background, 36 participants (10%) had a high school diploma or lower, 54 (15%) held an associate degree, 153 (43%) had a bachelor's degree, and 114 (32%) had postgraduate degrees. Regarding work experience, 75 participants (21%) had less than 5 years, 167 (47%) had between 5 to 10 years, and 115 (32%) had more than 10 years of experience.

To develop a model for online donation intentions in charitable crowdfunding in Iran, semi-structured expert interviews were conducted with charity managers and academic scholars specializing in management. Prior to the interviews, six open-ended questions were prepared, with flexibility for additional questions to be introduced during the process. To familiarize the researcher with the depth and scope of the data, the data has been repeatedly reviewed and actively read, focusing on identifying meanings and patterns. The coding process was performed using Maxqda software.

The interview results were analyzed using the thematic qualitative analysis method. The thematic analysis followed

the six-phase approach by Attride-Stirling (2001). The interviews were recorded, and after completion, the transcripts were carefully reviewed. The researcher conducted multiple readings of the transcripts, noting initial ideas and descriptive details such as the interviewee's emotional responses, environmental

conditions, and contextual elements. This step formed the foundation for subsequent coding and theme identification. During this phase, key patterns and coding structures began to emerge. Figure 1 shows a sample of themes extracted from an interview transcript.

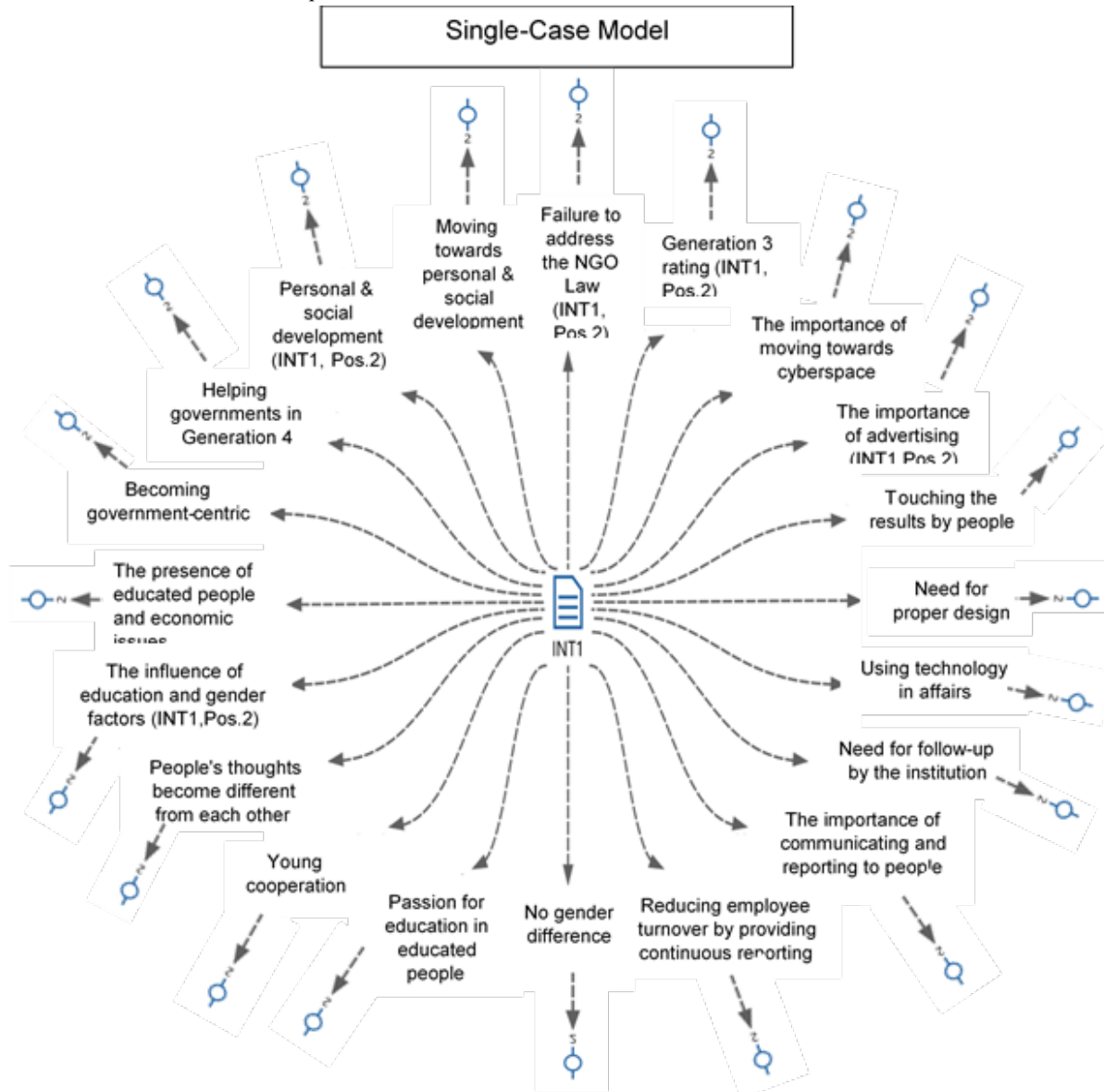


Fig.1 Sample of themes extracted from an interview transcript

Ultimately, in the open coding phase, 830 codes were identified. Through axial coding, the research consolidated these into 5 overarching themes, 10 organizing themes, and

51 basic themes. The final themes for the online donation intention model for charitable crowdfunding in Iran are presented in Table 1.

Table 1. Themes for the online donation intention model for charitable crowdfunding in Iran

Comprehensive Themes	Organizing Themes	Basic Themes
<i>Social Factors</i>	<i>Performance Expectancy</i>	Influence in society through an online platform
		Belief in the effectiveness of technology
		Facilitation of tasks

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	<i>Effort Expectancy</i>	Increased speed of financial assistance
		No need for specialized skills
		Customization options in the online system
		Improved performance in online payments
		Enhanced efficiency through online donations
		Increased decision-making power in online donations
		Flexibility in online donations
		Clear and understandable online donation process
	<i>Social Influence</i>	Presence of celebrities in charitable organizations
		Influence from others' charitable donations on social media
		Donors following well-known and trusted individuals
		Influence from friends, family, and colleagues
		Effective and beneficial advertising
		Providing detailed and monthly reports
<i>Technical Factors</i>	<i>Website Quality and Transparency</i>	Presenting up-to-date information with graphical charts
		Providing accurate and sufficient information
		Attractive visual elements in the online donation system
		Creative features in website design
		Increased access to modern technology
	<i>Facilitating Conditions for Technical Infrastructure</i>	Providing necessary software and hardware infrastructure
		Ensuring required facilities and equipment (cell phones, computer systems, etc.)
		Expanding high-speed internet access in the country
		Honesty in communication with donors
		Providing compassionate services
<i>Individual Factors</i>	<i>Trust</i>	Avoiding exploitation and profit-seeking behavior
		Consistency in operations
		Goodwill
		Credibility
		Feeling happiness and enthusiasm from charity work
		Fulfilling social responsibility
	<i>Joy of Helping Others</i>	Gaining recognition and visibility for charitable contributions
		Performance risk in online donations
		Psychological risk in online donations
		Financial risk in online donations
<i>Security Factors</i>	<i>Perceived Risk</i>	Time-related risk in online donations
		Privacy risk in online donations
		Ensuring confidentiality of information
		Full support for electronic payments
		Presence of electronic trust certification
	<i>Website and App Security & Privacy Protection</i>	Protecting users' personal privacy
		Planning for online donations
		Belief in charity as a means of warding off misfortune
<i>Outcome Factors</i>	<i>Online Donation Intention</i>	Helping others with the intention of spiritual closeness to God
		Religious faith and belief in God
		Practical commitment to religious teachings
		Following the example of religious figures in charity
		Experiencing a sense of fulfillment through online donations

Based on these results, the online donation intention model for crowdfunding is presented in Figure 2.

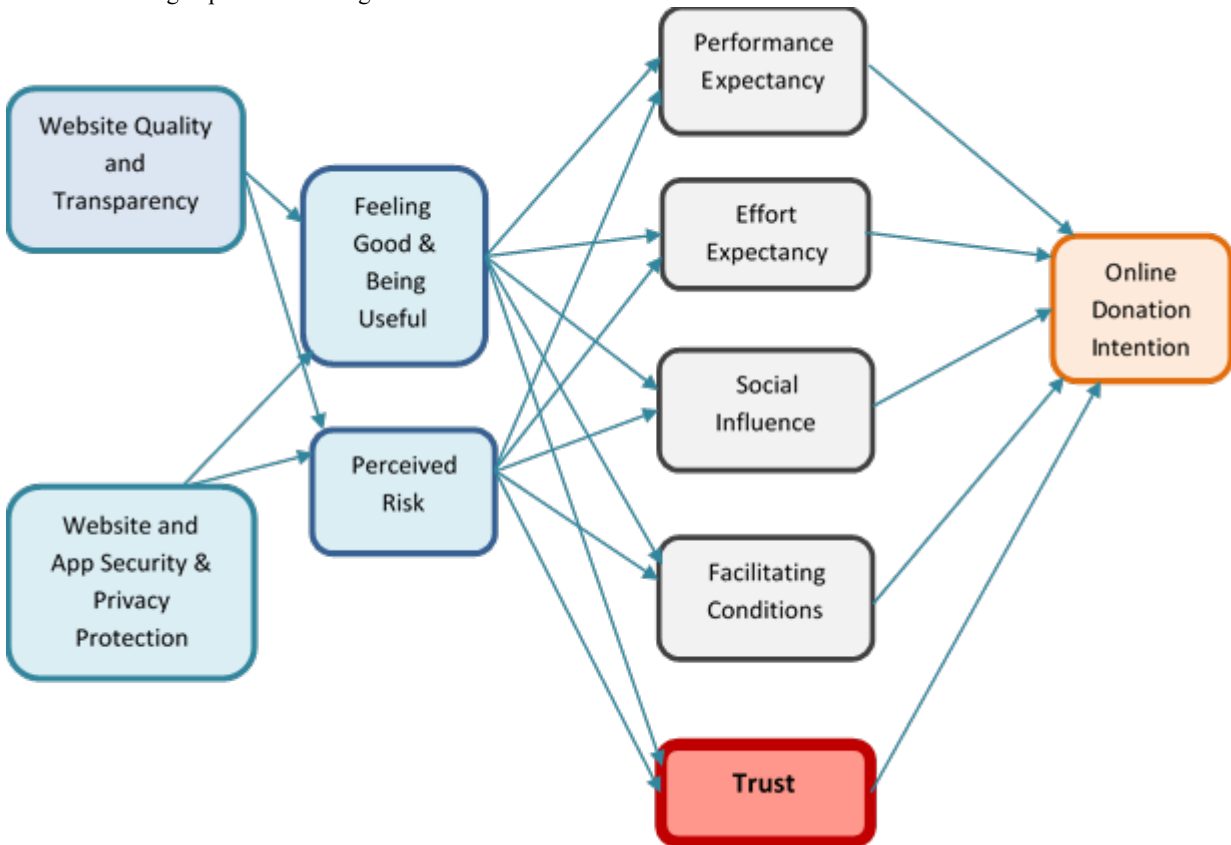


Fig. 2 Online donation intention model for crowdfunding

Following the development of the online donation intention model for crowdfunding, the Partial Least Squares (PLS) method was used for validation. The final structural model

of the study is presented in Figure 3. This model, generated using smart PLS software, provides a summary of results in the standardized estimation state.

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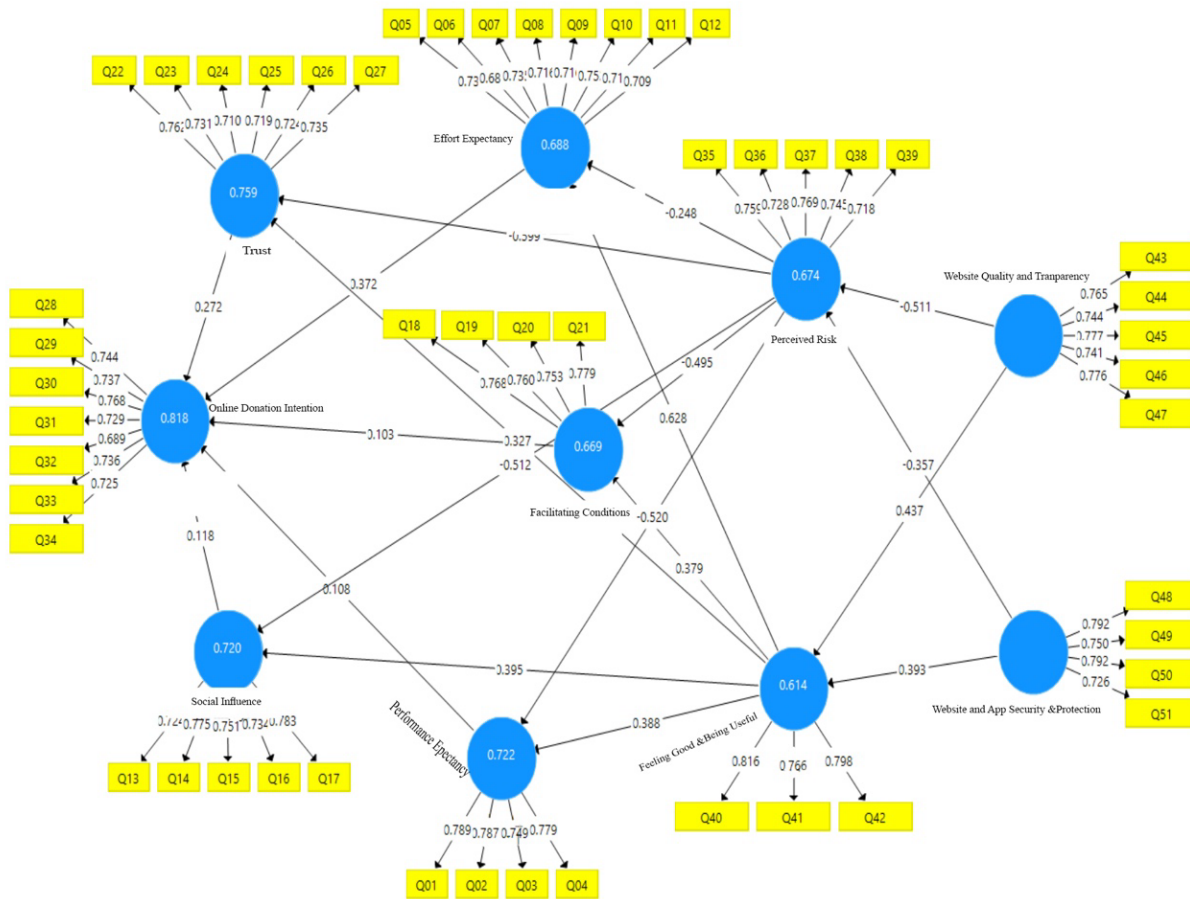


Fig. 3 Validation of the online donation intention model for crowdfunding (standardized estimation)

Additionally, the t-statistics and bootstrapping values used to measure the significance of relationships are shown in Figure 4. The outer model (measurement model) illustrates the relationship between observable variables and latent variables. The strength of the relationships between questions and the main constructs is represented by factor loadings. The results shown in Figures 3 and 4 indicate that all factor loadings exceed 0.6, and all t-statistics are greater than 1.96, confirming that the measurement model has

strong validity. For additional confirmation, the outer (measurement) model was assessed using convergent validity, Rho coefficient, composite reliability, and Cronbach's alpha. The average variance extracted (AVE) must be greater than 0.5, and the Rho coefficient, composite reliability, and Cronbach's alpha must be greater than 0.7 (Azar & Gholamzadeh, 2019). A summary of the measurement model fit evaluation is provided in Table 2.

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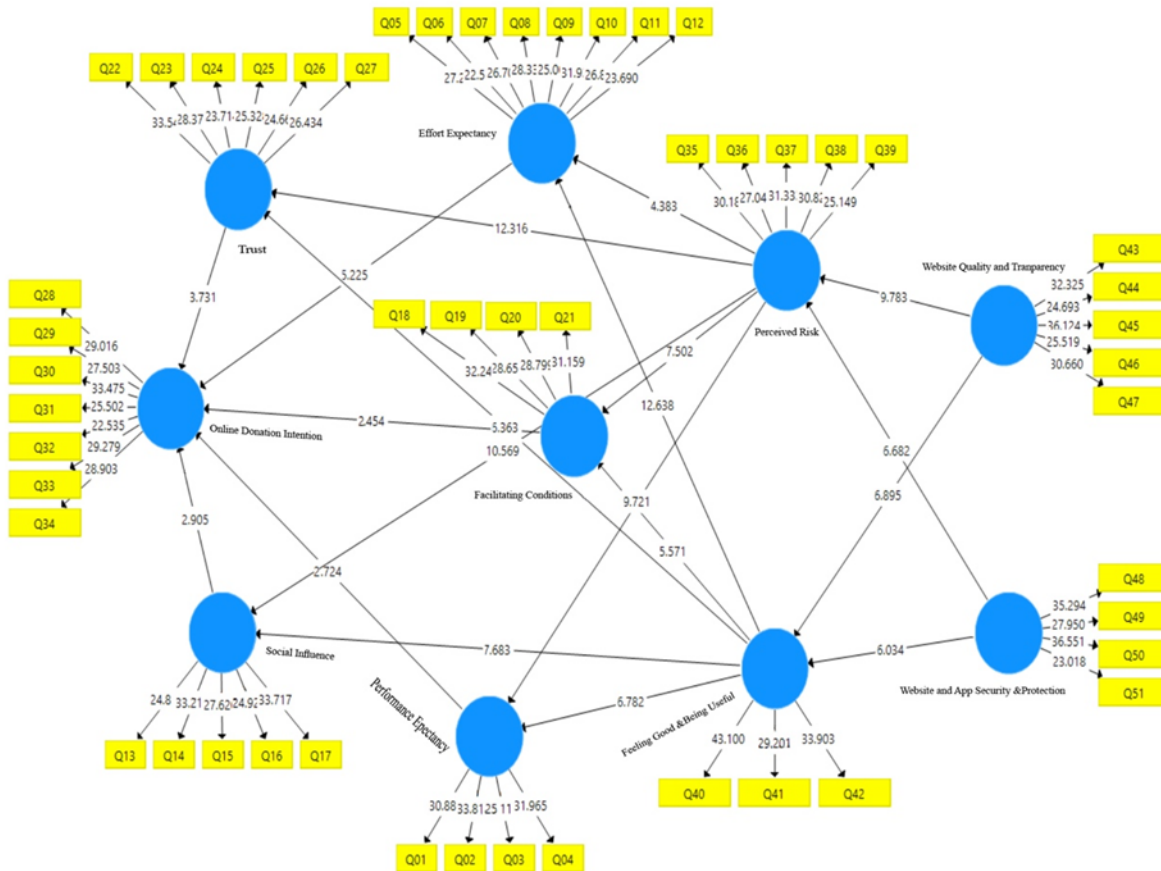


Fig. 4 Validation of the online donation intention model for crowdfunding (significance testing)

Table 2. Evaluation of the fit of the measurement model for online donation intention in crowdfunding

Main Constructs	Cronbach's Alpha	Composite Reliability (CR)	Rho Coefficient	A VE
Trust	0.825	0.825	0.873	0.533
Security and Privacy Protection	0.764	0.766	0.850	0.586
Effort Expectancy	0.868	0.868	0.897	0.520
Performance Expectancy	0.780	0.780	0.858	0.602
Social Influence	0.810	0.809	0.868	0.568
Perceived Risk	0.798	0.798	0.861	0.553

Facilitating Conditions	0.764	0.764	0.849	0.585
Online Donation Intention	0.856	0.856	0.890	0.537
Joy of Helping Others	0.706	0.706	0.836	0.630
Website Quality and Transparency	0.818	0.819	0.873	0.579

Based on Table 2, the average variance extracted (AVE) exceeds 0.5, confirming convergent validity. The Rho coefficient, composite reliability, and Cronbach's alpha for all variables exceed 0.7, ensuring acceptable reliability for all variables. The relationships between the main constructs are analyzed in the inner model (structural model). These relationships were assessed based on path coefficients and t-statistics. A summary of the hypothesis testing results for the relationships between the main constructs is presented in Table 3.

Table 3. Summary of hypothesis testing results for relationships between main constructs

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Relationship	Path Coefficient	t-Statistics	Significance	Result
Trust → Online Donation Intention	0.272	3.731	0.000	Confirmed
Social Influence → Online Donation Intention	0.118	2.905	0.007	Confirmed
Feeling Good & Being Useful → Trust	0.327	6.363	0.000	Confirmed
Feeling Good & Being Useful → Social Influence	0.395	7.683	0.000	Confirmed
Feeling Good & Being Useful → Effort Expectancy	0.628	12.638	0.000	Confirmed
Feeling Good & Being Useful → Facilitating Conditions	0.379	5.571	0.000	Confirmed
Feeling Good & Being Useful → Performance Expectancy	0.388	6.782	0.000	Confirmed
Privacy Protection → Feeling Good & Being Useful	0.393	6.034	0.000	Confirmed
Privacy Protection → Perceived Risk	0.357	6.682	0.000	Confirmed
Perceived Risk → Trust	-0.599	12.316	0.000	Confirmed
Perceived Risk → Social Influence	-0.512	10.569	0.000	Confirmed
Perceived Risk → Effort Expectancy	-0.248	4.383	0.000	Confirmed
Perceived Risk → Facilitating Conditions	-0.495	7.502	0.000	Confirmed
Perceived Risk → Performance Expectancy	-0.520	9.721	0.000	Confirmed
Ease and Convenience of Use → Online Donation Intention	0.372	5.225	0.000	Confirmed
Facilitating Conditions → Online Donation Intention	0.103	2.454	0.046	Confirmed
Information Transparency & Up-to-dateness → Feeling Good & Being Useful	0.437	6.895	0.000	Confirmed
Information Transparency & Up-to-dateness → Perceived Risk	-0.511	9.783	0.000	Confirmed
Performance Expectancy → Online Donation Intention	0.108	2.724	0.005	Confirmed

Path coefficients in this section indicate the strength and direction of relationships. Since the t-statistic values exceed 1.96, the path coefficients are statistically significant. The effect size (F^2) represents the impact of independent variables on dependent variables, demonstrating how much change occurs in the dependent variable when an independent variable is removed. This indicator was introduced by Cohen, where values of 0.02 (weak), 0.15 (moderate), and 0.35 (strong) are considered thresholds (Cohen, 2013). According to the results, the effect sizes of independent variables in all cases exceeded the moderate threshold of 0.15, with some values even surpassing 0.35, indicating strong effects.

The coefficient of determination (R^2) and the predictive

relevance index (Q^2) were used to assess the predictive power of the model. These indices are calculated for endogenous variables. The coefficient of determination indicates the extent to which independent variables explain changes in dependent variables. Higher R^2 values suggest a better model fit. Values of 0.19, 0.33, and 0.67 are considered weak, moderate, and strong, respectively, for evaluating the structural model (Chin, 1998). The predictive relevance index (Q^2) was introduced by Stone and Geisser, and is sometimes referred to as the Stone-Geisser index. If Q^2 is positive, it confirms that the model possesses predictive power (Hair et al., 2021). The predictive power indicators (R^2 and Q^2) are reported in Table 4.

Table 4. Predictive power indicators of the model

Main Constructs	Coefficient of Determination	Adjusted Coefficient of Determination	Q^2
Trust	0.759	0.757	0.378

Social Influence	0.720	0.718	0.251
Feeling Good & Being Useful	0.614	0.612	0.394
Perceived Risk	0.674	0.673	0.381
Effort Expectancy	0.688	0.687	0.363
Facilitating Conditions	0.669	0.667	0.364
Online Donation Intention	0.818	0.816	0.408
Performance Expectancy	0.722	0.721	0.410

According to Table 4, the coefficient of determination (R^2) for the endogenous constructs in the research model is acceptable. The R^2 value for online donation intention was estimated at 0.818, indicating that the model's variables explain 72% of the variance in online donation intention. The Q^2 index was also positive in all cases, confirming that the model has adequate predictive capability.

To evaluate the overall model fit, the GOF, RMS, and SRMR indices were used. The GOF index considers values of 0.01, 0.25, and 0.36 as weak, moderate, and strong fit thresholds, respectively. The RMS_theta index indicates model fit when values are below 0.12, while higher values suggest poor model fit. Similarly, the SRMR index should ideally be below 0.1, with a stricter threshold of 0.08 (Habibi & Jalalnia, 2022). In this study, the GOF index was calculated at 0.569, exceeding the 0.36 threshold, confirming a strong model fit. The RMS_theta index was 0.101, which is below 0.12, and the SRMR index was 0.060, which is below 0.08, indicating that the model fit is appropriate.

Discussion and Conclusions

This study aimed to develop a model for online donation intentions to facilitate crowdfunding for charitable organizations in Iran. The findings indicate that facilitating conditions, including technical infrastructure, website quality and transparency, security of platforms and applications, and privacy protection, significantly impact perceived risk. Similar conclusions were drawn in the studies of Zhang et al. (2023) and Shahidi & Keyvani (2022), emphasizing the importance of technical infrastructure and website information quality in online donation intentions, aligning with the present study.

Furthermore, the results revealed that perceived risk influences effort expectancy and the joy of helping others, which subsequently affect performance expectancy and social influence. This finding is consistent with the studies of Hassan-Zadeh-Sarvestani et al. (2018) and Boss & Rushdi (2023), which also highlighted the importance of perceived risk in donation decisions. Ultimately, the study confirms that trust plays a crucial role in reinforcing online donation intentions, a finding supported by Shahabi-Shojaei et al. (2022). Based on the research results, the following practical suggestions are presented:

1. Performance Expectancy: it is recommended to leverage the impact of online platforms within society and foster confidence in technological effectiveness to facilitate processes through technology. This approach will significantly enhance the speed of financial aid distribution.
2. Effort Expectancy: it is recommended to implement customization features in the online donation system that do not require specialized skills, thereby enhancing the flexibility of online donations. Donors highly value a clear and easily understandable donation process and the ability to

make choices regarding their donations. Additionally, simple and direct access to charitable organizations will improve the efficiency of online payments, ultimately leading to enhanced productivity in online donations.

3. Social Influence: it is recommended to organize seasonal charity events featuring celebrities in charitable organizations to enhance the impact of social donation behavior within social networks. Donors are often influenced by trusted public figures, as well as by friends, family, and colleagues, which significantly affects their intention to donate online for crowdfunding. In this regard, effective and strategic advertising also plays a crucial role in encouraging online donations.
4. Website Quality and Transparency: it is recommended to enhance trust among donors by providing detailed monthly reports and up-to-date information through graphical representations. Accurate and sufficient information is crucial in shaping donors' decisions regarding online donations for crowdfunding. Additionally, incorporating aesthetic visual elements in the online donation platform and integrating innovative website design features can further attract a larger number of users to participate in online giving.
5. Facilitating Technical Infrastructure: Regarding facilitating conditions for technical infrastructure, it is recommended to enhance access to modern technology and ensure the provision of both software and hardware infrastructure to facilitate the achievement of online donation intentions for crowdfunding. Updating charitable organizations to align with the latest technological advancements and providing the necessary tools and equipment (such as mobile devices and computer systems) are essential components in this process. Furthermore, the development of high-speed internet across the country by policymakers can create a suitable foundation for aligning charities with contemporary technological trends.
6. Trust: it is recommended that charitable organizations prioritize honesty in their interactions with donors and provide compassionate services. In this regard, maintaining transparency, avoiding self-interest and profiteering, and ensuring consistency in operations are essential. Additionally, demonstrating good faith and sincerity toward donors will significantly enhance the credibility and reputation of the charity.
7. Joy of Helping Others: it can be stated that the sense of happiness and fulfillment derived from charitable giving, as an expression of social responsibility, is irreplaceable by any other activity. Additionally, for some donors, the recognition and visibility gained

through philanthropy serve as another dimension of personal satisfaction and joy.

8. Perceived Risk: it is recommended that charity managers take appropriate measures to mitigate existing risks. In this regard, identifying and reducing operational risks associated with online donations can be achieved by minimizing psychological, financial, and time-related risks. Privacy risk is one of the most significant concerns for donors. Reducing this risk plays a crucial role in building trust and increasing donor participation in online charitable activities.
9. Security of Platforms and Privacy Protection: it is recommended to ensure data confidentiality while providing comprehensive support for electronic payments. In this process, IT specialists and cybersecurity experts can play a crucial role. Additionally, incorporating a trusted e-commerce certification (e.g., an electronic trust seal) on charity websites can significantly enhance donor confidence. Ultimately, by safeguarding user privacy and assuring donors that their personal information remains secure with the charity, the objectives of online donation intentions for crowdfunding can be effectively achieved.

Ultimately, by implementing the aforementioned strategies, charitable organizations can significantly improve online donation participation. The ultimate goal of fostering online donations aligns with the philosophy of giving as a means of social and spiritual fulfillment. Many donors perceive their contributions as a form of social responsibility and moral duty, reinforcing the positive psychological and spiritual impact of charitable giving. Encouraging a culture of generosity through online platforms will contribute to a sustainable, technology-driven philanthropic ecosystem.

Declaration statement on ethics approval:

Not applicable

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