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Online Donation Attitude and Satisfaction with Simple Mobile Payments: A Case of the Korean Red Cross

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Abstract: COVID-19 and the fourth industrial revolution have rapidly changed our society into an overall contactless one. As smartphones become more popularized, donation methods are shifting to online activities that are beyond the traditional methods. In such a contactless society, mobile payment services are emerging as an innovative payment method. However, donation consolidation and persistence are lacking in online donation marketing and other online situations. This study empirically examines the effects of personal factors (unselfishness, self-esteem, and social norms) and technical factors (perceived usefulness, ease of use, and perceived behavioral control) on donation trust, attitude, and satisfaction if donations were made through a simple mobile payment system. To this end, an online questionnaire survey was carried out on donors using the Korean Red Cross' simple mobile payment service. By collecting 250 data samples, this study verified hypotheses. As a result of the analysis, social norms under the personal factors were significant, but unselfishness and self-esteem did not affect donors. The perceived usefulness and ease of use, which are technical factors, positively affected trust in donation, but the perceived behavioral control was not significant. Consequently, intrinsic behavioral influence factors such as personal unselfishness, self-esteem, or behavioral control did not significantly affect donation behavior, in contrast with traditional donation methods.

Keywords: online donation; donation attitude; donation satisfaction; simple mobile payment; Red Cross

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1. Introduction

A high level of social distancing due to the COVID-19 pandemic has rapidly changed the overall social and economic paradigm, including education, the economy, and culture, resulting in a contactless society. Therefore, as simple mobile payment services, which are among contactless payment methods, have become invigorated, they have been made applicable to a variety of fields [1,2]. An analysis of the usage of contactless payment apps with mobile devices in Korea from January to September 2020 showed that it rose by 17.0% to KRW 833.0 billion; however, actual card payments fell by 5.6% to KRW 1.2670 trillion [3]. Consequently, simple mobile payment services are powerful tools leading the online-centered consumption age through the use of various technologies, such as big data, social media, and additional services.

Donation platforms using a simple mobile payment system are gaining attention with innovative methods [4]. Online donation amounts in Korea rapidly grew from 3.0% of the total personal donation amount in 2013 to 23.2% in 2019 [5]. The online donation method operates in the following forms: direct donation can be made through a participatory donation platform or funding method such as a long walk or a crowdfund, a participatory method based on blogs or social media, or an online payment participatory method through a platform or an online bank from a previous donation using account transfers [6]. Notably, non-profit organizations that manage donations, including donation management or fund management transparency, are trying a new donation method using blockchain, which is new in terms of management efficiency and ethics enhancement [7].

Online donation marketing can be classified into the following types: a type that uses the fundraising organization's homepage, which has the benefit of an expanded membership channel; a type of fundraising website that manufactures content exclusively for online fundraising; a type that involves icon and banner sharing, which provides publicity and member development by offering icons and banners to attach to personal websites and blogs; a type that involves a partnership with donation portals equipped with donation infrastructure; a type of mileage partnership with shopping malls, banks, and credit card companies; and a mobile partnership type using cell phones. Furthermore, sponsored shopping that supports a specific ratio of income upon the sale of sponsorship-registered products for linked organizations is also emerging, as well as online donation marketing activities such as sending requests for fundraising through email, which is a typical campaign that is jointly implemented by a company and a fundraising organization [8].

Most of the previous studies have focused on donation behaviors, including the donors' personal characteristics [9] and the social factors that lead to donation satisfaction [10]. Of course, studies on online donation marketing can be found, such as a study by Van Bommel et al. [11] that mentioned the donation invigoration status through an SNS platform, and a study by Kshetri [12] that presented differences depending on online donation and platform type. However, studies on the donors' donation behaviors or the effects of targeting mobile payment systems within the online donation environment are still lacking.

The purpose of this study was to empirically analyze the effects of online donors' personal and technical donation influencing factors on trust in donation or donation attitudes when using a simple mobile payment service. Hence, this study makes suggestions for the management of online donors and donation invigoration in order to help non-profit organizations manage their online donation system and culture, and to develop more diverse types of systems.

2. Theoretical Background

2.1. Digital Transformation and Open Social Innovation

The spread of COVID-19 in 2020 has caused tremendous changes in all areas of society, and national governments are having to respond to an economic crisis, large-scale unemployment, the acceleration of digital transformation, a reorganization of the world order, and globalization. In particular, the pace of digital transformation is accelerating due to the explosive increase in social distancing and the demand for remote work [13]. The growth of the digital platform industry is leading to innovations in social and digital transformation. Accordingly, the global society is strengthening the efficiency, transparency, accountability, and reliability of the existing traditional social services through digital transformation. In addition, there is a clear need for new digital-oriented strategies and new implementation measures for social innovation [14].

The concept of social innovation depends on the academic background and expertise of researchers. Although expressed in various ways, it can be largely divided into two aspects. One is method or texture, which involves creating and expanding social values through innovation in the department or solving social problems through new technologies. In the field of science and technology, social problem-solving and technological development activities typically involve social innovation based on technology in order to improve human quality of life and sustainability.

Dawson and Daniel defined social innovation as innovative actions and practices at individual and organizational levels beyond market failure and suggested that social innovation is the existing policy in solving social problems [15]. Yun et al. [16] suggested that open social innovation is the application of either inbound or outbound open innovation strategies to social challenges, along with innovations in the associated business model of the organization. Hence, open social innovation represents open innovation in organizations that consider their primary mission to achieve positive social change, rather than private sector organizations that regard positive social change as a by-product [17].

Open social innovation means deriving a convergent and creative solution and a new process that breaks stereotypes by connecting homogeneous and heterogeneous fields with ideas. Eventually, open social innovation is led by citizens to discover local problems, solve problems independently using digital technology, and ultimately achieve social system transformation [18].

Open social innovation appeared in the mid-2000s, following digital economic innovation in the 1990s and digital government innovation in the early 2000s. Open social innovation presents citizenship and social centrality as values of new innovation. The subject of open social innovation is based on citizens' autonomy and initiative, and aims for governance in which citizens, governments, markets, and important actors of society all cooperate; thus, the subjects of representative democracies induce rapid and active change [19].

In summary, open social innovation is "knowledge that meets the needs of a wide range of societies and the co-production of solutions may be possible at a scale and speed that was not possible before the advent of the digital platforms". It can be defined as a type of social and cooperative innovation that utilizes digital technology that makes it possible to do so [20]. In other words, by using digital technology, we have met the needs of the social community by providing a solution that meets needs and standards that were not previously possible and, in the process, it has become possible to provide existing solutions. As participation and collaboration have become possible, it has become possible to present a new solution to social problems [21]. Additionally, open social innovation will have a social impact, and will adopt new technologies in a new way that focuses on supporting and collaborating with the user community.

2.2. Online Donation and Simple Mobile Payments

Online donation is a colligated concept related to donation activities made online, and Sargenat et al. [22] defined donation as donors interested in non-profit organizations and volunteer workers forming a relationship with non-profit organizations. The online donation concept is a set of comprehensive online donation activities, including online fundraising and volunteer service. Online fundraising, which is part of online donation, is where non-profit organizations raise funds through websites. In other words, active and diverse fundraising activities are carried out online, including an online fundraising campaign through a website, banner advertisement through webmail, and co-campaigns [23].

Traditional donation activities started from face-to-face fundraising, and fundraising channels have diversely evolved through combination with various media such as newspapers, TV, and radio. After the 1990s, donations through online platforms started to grow due to the popularization of the Internet and smartphones. Donation and fundraising activities have shown changes through mobile-based channels via the invigoration of diverse platforms and social media such as SNS activation, FinTech, and blockchain since 2010 [24,25]. Recently, individuals and organizations have requested fundraising and wage campaigns on the online space connected with the internet and mobile services instead of an existing offline platform. This has evolved into receiving donations, including cash, mileage, points, and cyber money.

As online e-commerce payments and smartphones have become popularized, interest in simple mobile payments has increased. Currently, in internet banking, the simple mobile payment service is a powerful tool for purchases or payments rather than remittances or transfers. A simple mobile payment service means immediate payments using smartphones can meet the expectations of donors who seek quickness, convenience, and simplicity, which is in line with the IT age in which we have moved beyond credit card-centered payment methods; thus, it is called "mobile pay" [26].

Many changes to conventional donation activities are being sought in accordance with changes in the existing banking transaction activity channels. Regarding this, Chen and Givens [27] presented a case of the American Red Cross, in which they found that the organization attracted 4 million donors through a mobile text message campaign and

managed donations with a communication-based payment system. Park and Lee [28] empirically presented that crowdfunding effectively increases the number of donors and the amount of donations.

Upon looking at previous studies related to online donation marketing, the following studies were carried out: a study on e-card-using payment systems and online donation attitudes [29]; a study on non-profit organizations' online maintenance to increase the donation amount of donors [30]; and a study of the effects of online fundraising campaigns on donation intentions [31]. Thus, studies on the effects of online donation behaviors on donors or donation culture have been performed. As Lapinski and Rimal [32] insisted, the donation marketing of non-profit organizations may recognize that personal characteristics, norms, and social and environmental factors influence donors' trust towards charitable organizations and may affect donation attitudes. The effect of this relationship will be indicated in the mobile channel-based donation marketing environment and not in the traditional donation marketing environment [33]. In the case of the mobile payment system, as the usefulness of digital technology increases, the linkage between the usefulness, usability and accessibility of technology (such as in the technology acceptance model or the contextual technology acceptance model) and donation behaviors can be formed [34].

2.3. Influence Factors of Donation

The influence factors affecting individuals' trust in donation or donation attitudes are approached from a psychological perspective. Dawson [35] presented the motivating factors influencing donation to be reciprocity, self-esteem, income, tax, and career motives. Kotler and Andreasen [36] classified donation motive in terms of unselfish motives, selfish motives, and self-esteem, whereas Sargeant [37] presented the motivating factors influencing donation as being demographic factors, social norms, unselfish motives, and self-esteem. Kenrick et al. [38] classified donation motives as either involving personal internal factors or external factors, and presented unselfish motives and self-satisfaction as internal factors, and social norm and tax benefits as external factors.

The influencing factors of donation attitudes commonly dealt with in various studies are unselfish factors, social norms, and self-esteem. First, unselfishness means that one may sacrifice him/herself in the hopes of others' happiness, or it means that one's behaviors are motivated through sacrifice [29]. Unselfishness is also defined as a state of being or behavior that does not desire external compensation but which genuinely benefits others [39]. Unselfishness is one of the variables predicting people's attitudes or behaviors [40]. Many previous studies presented that unselfishness and donation have a high correlation [41].

Second, social norms are likely to affect donation intention and behavior, since donation is a society-friendly behavior [42]. The reason is that the possibility to help others increases as doing so becomes more of a personal social norm and individuals become more conscious of others [43,44]. A social norm is again divided into personal, injunctive, and subjective norms [45]. A personal norm is affected by people's opinions (in which they think individuals such as family or friends are essential) or by the public's specific behaviors [32]. An injunctive norm is the perception that a specific behavior should be conducted if one does not want to be socially criticized [46]. Subjective norm is the norm to conduct specific behaviors due to pressure from surrounding people on one's behaviors or reputation [47,48]. Consequently, these norms may induce donation attitudes and significantly affect donation satisfaction [8].

Third, self-esteem refers to whether people see themselves positively or negatively [49]. People with high self-esteem maintain a positive emotional status, which positively affects one's behavior upon helping others [50]. Donors may improve self-esteem through donation behaviors [35].

In the case of online donation, technical factors affect donors' donation attitudes or satisfaction depending on the characteristics of the channel used. Therefore, the factors affecting technology acceptance, indicated as new technology, are adopted for donation behavior [51,52]. The most typical technology acceptance model (TAM) is a model that

explains users' acceptance of IT, which was established by Davis [53]. Perceived usefulness and ease of use are presented as influence factors to predict new technology acceptance [54]. Although general consumers perceive that using IT is helpful, they do not use IT if they perceive it as inconvenient [52]. An adequate level of acceptance behavior prediction and induction application is essential, and the efforts are shown in the same aspect in online donation [55].

The theory of reasoned action (TRA) can be considered an attitude–behavior model on people's attitudes towards technology. The TRA consists of attitudes (AT) and subjective norms (SN). Opportunities, resources, time, and costs are required to behave, and perceived behavioral control (PBC) refers to the perception that behavioral players cannot completely control themselves voluntarily [56]. As donation behaviors in specific individuals are carried out through their comprehensive judgment and plans to donate, including the information on donation subjects, the time needed to invest in the donation, and economic affordability, the perceived behavioral control factors on donation behavior through online activities consequently affect donation attitude or satisfaction [57,58].

2.4. Donation and Trust

According to Fukuyama [59], trust is a subjective belief formed in a continuous relationship between an individual and an object of trust. Trust is formed through interaction over a long time based on honesty and faith as a community member of civil society, which can lead to the expansion of wealth solidarity and credibility [60]. Sargent and Lee [61] explained that a high level of service in a fundraising organization raises the level of trust in the potential donor and that trust affects the donor's commitment, which is a high level of energy considered to promote wealth [62]. Meijer [63] said that donors who started donating will continue to donate in the future. There is a high tendency to participate, and it is formed by a relationship that is satisfied with the donation institution.

Representatively, the level of trust in donation institutions corresponds to the trust level of the donor. It has an important influence on donation behavior and the intention to continue donating; thus, it is being discussed as a factor [64]. Trust is the belief that social welfare institutions are concerned about the use of donations and arises when the donor believes the donations are being used transparently. Potential donors consider donating to institutions that use their donations wisely and transparently. When people have faith, people trust the donation institution, which is important [65]. It could lead to donations to competing institutions because a donor's positive attitude and preference for an institution can raise the amount of donations [62,66]. Accordingly, trust is based on the donor's perceptions, emotions, and behaviors towards non-profit organizations [67]. If the level of these factors is high, the trust in the donation institution is high [68]. This has a positive effect on donations and increases the continuity of donations. At the same time, as it encourages citizens to participate in donations, it is an important factor in preventing discontinuity [61,69].

Satisfaction with the process of applying the donations increases the continuity of donations. This has an important influence on donation intention and institutional trust. Through this, it affects the intention to donate and confirms the continuity of donations [70]. The factors that influence trust in the fundraising institution are faithful communication, gratitude, a sincere response posture, organizational intention, individualized management, the presentation of the organization's vision, and the decision on how to use donations [71].

3. Research Method

3.1. Research Model and Hypothesis Development

This study defines the personal and technical factors that affect donation behavior when using donation systems via simple mobile payments, one of the online marketing channels. It aims to empirically analyze whether these factors affect trust in donation or donation attitudes. To this end, this study designed a research model, as shown in Figure 1, centered on the hypotheses based on the previous studies.

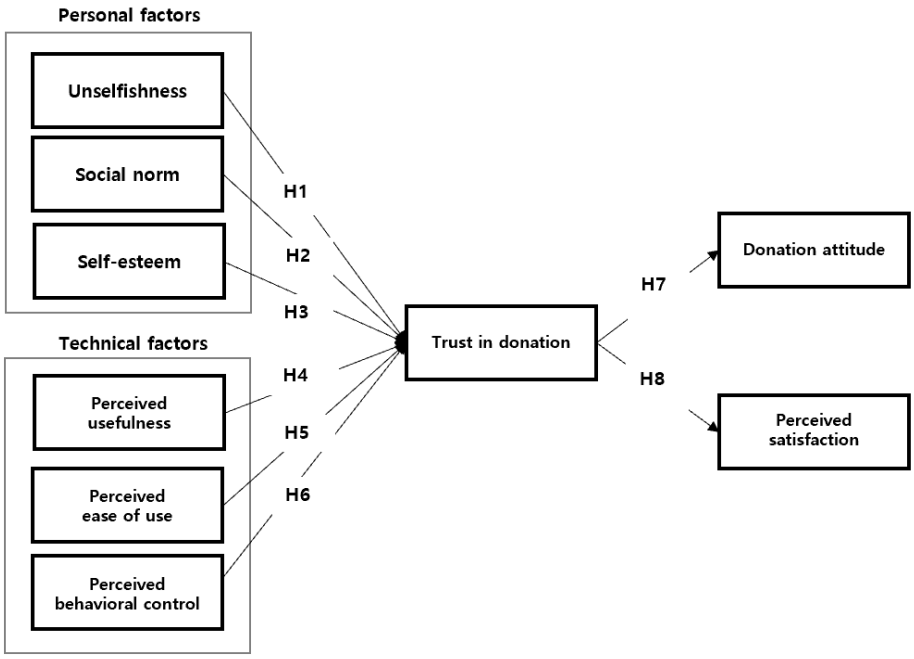

Figure 1. Research model.

The following hypotheses were designed based on the previous studies and research models. First, this study drew factors of unselfishness, social norms, and self-esteem from a study by Sargeant [37]. As Kang et al. [59] asserted, trust works as an essential variable in donation behavior. Because donors have the right and authority to donate, personal influence factors affect trust. This study designed the hypotheses as follows:

Hypothesis 1. *Donors' unselfishness will positively affect trust in a donation when using the simple mobile payment system.*

Hypothesis 2. *Donors' social norms will positively affect trust in a donation when using the simple mobile payment system.*

Hypothesis 3. *Donors' self-esteem will positively affect trust in a donation when using the simple mobile payment system.*

We included technical factors to expand the TAM theory presented by Davis [53]. Namely, perceived usefulness, perceived ease of use, and perceived behavioral control can work as technical influence factors within the donation environment of the mobile payment system. As Morgan and Miller [9] asserted, the characteristics formed in the technical relationship with consumers using a technology-centered platform or system will affect consumers' behaviors or trust formation. This phenomenon will be indicated equally in their donation behavior. This study presents the following hypotheses:

Hypothesis 4. *Perceived usefulness of the donors when using the simple mobile payment system will positively affect trust in a donation.*

Hypothesis 5. *Perceived ease of use of the donors when using the simple mobile payment system will positively affect trust in the donation.*

Hypothesis 6. *Perceived behavioral control of the donors when using the simple mobile payment system will positively affect trust in the donation.*

Sargean and Lee [72] insisted that the reliability of charitable organizations affects donation behavior. As Bekkers [73] and Brown and Ferris [74] insisted, donors' donation attitudes and satisfaction will be affected by their trust towards charitable organizations and their compensation or benefits, and trust can be a critical yardstick. This study designed the following hypotheses that trust in a donation will positively affect donation attitudes and satisfaction:

Hypothesis 7. *Donors' trust in the donation when using the simple mobile payment system will positively affect their donation attitude.*

Hypothesis 8. *Donors' trust in the donation when using the simple mobile payment system will positively affect donation satisfaction.*

3.2. Measurement Variable and Data Collection

A questionnaire survey was carried out to collect data and analyze the research model. The questionnaire questions were composed through previous studies, as shown in Table 1. The manipulative variables of the questionnaire components were defined. When looking at the manipulative definition of the variables used for the questionnaire survey, the personal factors of the donors refer to the ways in which unselfishness, social norms, and self-esteem affect donation behavior when using the mobile payment system. Technical factors were defined as the perceived usefulness, ease of use, and behavioral control of donors regarding the donation process using simple mobile payments. Trust in the donation was defined as a variable evaluating trust towards charitable organizations through which donors may form trust under the mobile environment. Dependent variables were classified into donation attitude and donation satisfaction when a donation was made with a simple mobile payment. Donation attitude is the desire to recommend donating using a simple mobile payment to others. Donation satisfaction means satisfaction when a donation is made through a simple mobile payment.

Table 1. Variables and Survey Items.

Factors	Survey Items	References
Unselfishness	(1) I usually enjoy helping others, even in trivial things. (2) Helping others is the most important thing in our lives. (3) If I have to help someone, I help, sacrificing anything. (4) I tend to help people who are in a worse situation than me	Thompson et al. [75], Park & Smith [76]
Personal factors	(1) People around me will participate in donations a lot. (2) Most people around me will support me to participate in donations (3) I think people around me are interested in donations. (4) Many people wish to participate in donations.	Rushton et al. [77]
Social norm Self-esteem	(1) I feel I have plenty of good gifts. (2) I can do work well like others. (3) I have a positive attitude towards myself. (4) I am satisfied with myself overall.	

Table 1. *Cont.*

Factors	Survey Items	References
Perceived usefulness	(1) Donation using simple mobile payment saves time compared with other types of donation. (2) The simple mobile payment service greatly helps donations. (3) There are no spatial constraints in donating via simple mobile payment. (4) The amount of donation via simple mobile payment is appropriate.	
Technical factors	(1) The most desirable method of donation is through simple mobile payment.	Park & Lee [19], Khurana [51]
Perceived ease of use	(1) The procedure of simple mobile payment is more convenient than other types of donation. (2) Donation has become easier with simple mobile payment. (3) I can easily remember the donation method through simple mobile payment (4)	Davis et al. [53]
Perceived behavioral control	(1) It is not challenging to donate with a simple mobile payment. (2) I can decide whether to donate using simple mobile payment. (3) I am sure that I can do well with simple mobile payment.	
Trust in donation	(1) Charitable organizations in charge of mobile payment donation fulfill social goals. (2) The operation of charitable organizations in charge of mobile payment is carried out ethically. (3) The charitable organizations in charge of mobile payment donations properly use the donations	Sargeant [37], Chen et al. [40]
Donation attitude	(1) I will tell the advantages of donating through simple mobile payment to people around me. (2) I will recommend donation via simple mobile payment to others. (3) I think I will continue to donate through simple mobile payment. (4) I have concretely planned to donate through simple mobile payment	Morgan & Miller [9], Ghoorah et al. [78]
Donation satisfaction	(1) Donation through simple mobile payment has become convenient. (2) The simple mobile payment donation service was satisfactory. (3) The use of the simple mobile payment service was a pleasant experience. (4) Donation through simple mobile payment was a valuable act.	Zhang et al. [79], Park & Bae [80]

The defined variables became 34 questions, which consisted of the following: personal factors, unselfishness, social norms, and self-esteem, which consisted of four questions each [75–77]. As for technical factors, perceived usefulness and the perceived ease of use consisted of four questions each, whereas perceived behavioral control consisted of three questions [19,52,53]. Trust in "trust in donation" consisted of three questions [28,32]; donation attitude consisted of four questions [42,76]; and donation satisfaction also consisted of four questions [78–80].

3.3. Demographic Information of the Data

This study conducted an online questionnaire survey targeting 1600 donors who donated through simple mobile payment in March 2021. The survey was performed from 20 August 2021 to 2 September 2021, and 256 copies of the questionnaire were collected. Of the 256 participants. Consequently, an analysis was performed with 250 responses in total. Concerning the respondents' gender, males accounted for 67.2% of respondents, whereas females accounted for 32.8%. As for age, respondents in their 20s, 30s, 40s, 50s, 60s, and 70s accounted for 3.6%, 22.8%, 37.2%, 24.4%, 10.4%, and 1.6%, respectively. Regarding occupation, company employees, the self-employed, housewives, students, and others

accounted for 62.0%, 10.8%, 8.0%, 0.8%, and 18.4%, respectively. Concerning the number of donations in one year, 1–3 times, 4–5 times, 7–9 times, and 10 times or more accounted for 63.6%, 6.8%, 2.8%, and 26.8% of the answers, respectively. As for the number of charitable organizations, one, two, three, and four or more charitable organizations accounted for 31.2%, 40.4%, 24.0%, and 4.4%, respectively (see Table 2).

Table 2. Demographic information of the survey participants.

Classification		Frequency	Ratio (%)
Gender	Male	168	67.2
	Female	82	32.8
Total		250	100
Age	20–29	9	3.6
	30–39	57	22.8
	40–49	93	37.2
	50–59	61	24.4
	60–69	26	10.4
	70 or over	4	1.6
Total		250	100
Occupation	Company employee	155	62.0
	Self-employed	27	10.8
	Housewife	20	8.0
	Student	2	0.8
	Others	46	18.4
	Total	250	100
Number of donations (One year)	1–3 times	159	63.6
	4–6 times	17	6.8
	7–9 times	7	2.8
	10 times or more	67	26.8
	Total	250	100
Number of charitable organizations	1	78	31.2
	2	101	40.4
	3	60	24.0
	4 or more	11	4.4
	Total	250	100

4. Results

4.1. Results of the Factor Analysis

In the social norm, perceived usefulness, ease of use, and donation attitude variables among the questionnaire questions, two questions were rejected from each variable and one question was rejected in the perceived behavioral control due to the results of the factor analysis. Thus, the factor composition was made by removing the rejected questions. Based on this, the analysis results of the measurement model's reliability and convergent validity were all good, as shown in Table 3. The factor loading was 0.602–0.917, which was higher than 0.5; therefore, all were good. The internal reliability was between 0.765 and 0.950 of composite reliability, so significance was secured. Because the t value was higher than 8.4, statistical significance could be confirmed. The average variance extracted (AVE) was

0.574–0.869, and the Cronbach α value was 0.696–0.950; therefore, convergent validity was secured.

Table 3. Results of the reliability and convergent validity test.

Classification	Variable	Standardization Coefficient	Standard	Error
	t-Value (*p*)	AVE	CR	Cronbach α
Unselfishness	US1	0.726		
	US2	0.602	0.088	8.425 ***
	US3	0.628	0.107	8.765 ***
	US4	0.766	0.093	10.333 ***
Social norms	SN2	0.757		
	SN3	0.705	0.11	8.373 ***
Self-esteem	SE1	0.789		
	SE2	0.813	0.083	12.964 ***
	SE3	0.718	0.083	11.355 ***
	SE4	0.740	0.083	11.746 ***
Perceived usefulness	PI2	0.893		
	PI4	0.840	0.056	16.641 ***
Perceived ease of use	PU3	0.790		
	PU4	0.792	0.079	13.035 ***
Perceived behavioral control	PC2	0.907		
	PC3	0.834	0.055	17.402 ***
Trust in donation	NT1	0.850		
	NT2	0.710	0.081	9.971 ***
	NT3	0.629	0.075	9.062 ***
Donation attitude	DA3	0.912		
	DA4	0.917	0.055	18.462 ***
Donation satisfaction	DS1	0.822		
	DS2	0.898	0.062	17.588 ***
	DS3	0.850	0.065	16.166 ***
	DS4	0.850	0.062	16.183 ***

Measurement model fit: χ^2(df), 438.536; χ^2/degree of freedom, 1.835; RMR, 0.027; GFI, 0.877; AGFI, 0.833; NFI, 0.892; TLI, 0.947; CFI, 0.933; RMSEA, 0.058. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

As a result of the measurement model's goodness of fit, χ^2(df) was 438.536 and χ^2/the degree of freedom was 1.835. The goodness-of-fit index (GFI) value was 0.877, the adjusted goodness-of-fit index (AGFI) value was 0.833, the normal fit index (NFI) was 0.892, and the root mean square error of approximation (RMSEA) was 0.058. The component values of the measurement model were statistically significant.

4.2. Structual Equation Model

As a result of primarily conducting an exploratory factor analysis, intrinsic factors were reconstructed. Accordingly, the two sub-factors of "social norms" and "perceived usefulness" were removed. "Perceived ease of use" and "perceived behavioral control" were also removed. Additionally, for "donation attitude", two were removed. Based on these factor analysis results; factors were constructed and the following structural equation model was constructed to perform a path analysis (see Figure 2).

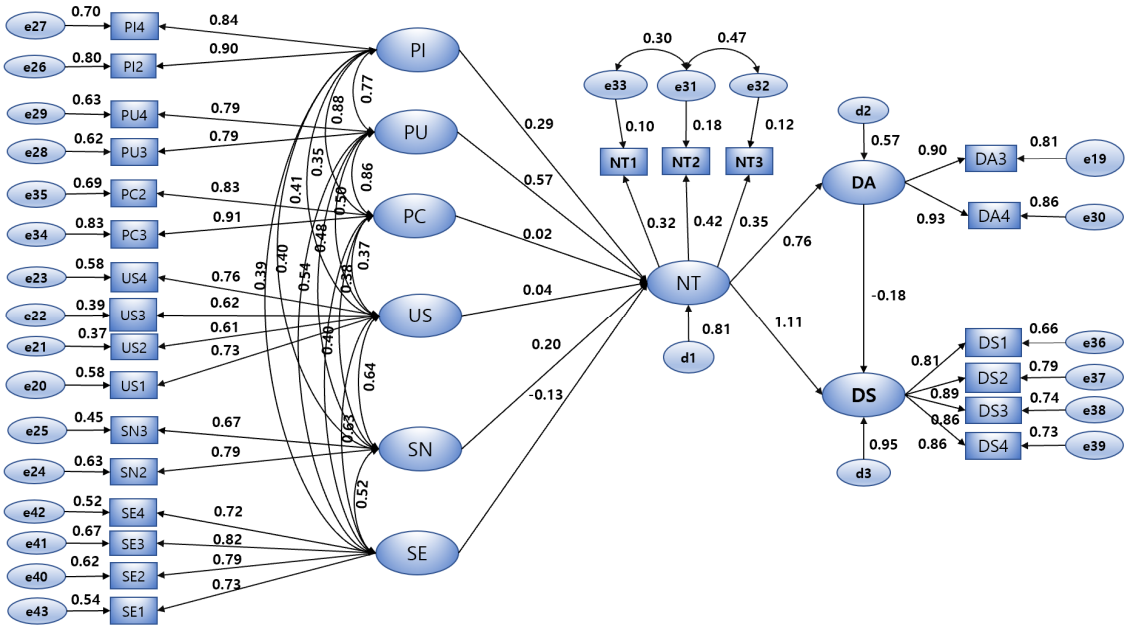

Figure 2. Structural equation model.

4.3. Analysis Results of Validity

As a result of the AVE value and the correlation coefficient between the potential variables in this study, the square root value of the AVE of each potential variable was more significant than the correlation coefficients between potential variables, so it was confirmed that discriminant validity was secured (see Table 4).

Table 4. Discriminant validity.

Classification	US	SN	SE	PI	PU	PC	NT	DA	DS
Unselfishness (US)	**0.841**								
Social norms (SN)	0.491 **	**0.758**							
Self-esteem (SE)	0.396 **	0.461 **	**0.788**						
Perceived usefulness (PI)	0.355 **	0.275 **	0.301 **	**0.922**					
Perceived ease of use (PU)	0.436 **	0.385 **	0.361 **	0.625 **	**0.833**				
Perceived behavioral control (PC)	0.349 **	0.415 **	0.448 **	0.436 **	0.585 **	**0.932**			
Trust in donation (NT)	0.383 **	0.351 **	0.360 **	0.268 **	0.273 **	0.384 **	**0.808**		
Donation attitude (DA)	0.324 **	0.277 **	0.256 **	0.755 **	0.695 **	0.435 **	0.266 **	**0.927**	
Donation satisfaction (DS)	0.323 **	0.337 **	0.381 **	0.720 **	0.688 **	0.604 **	0.371 **	0.731 **	**0.909**

Note: * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$/the square root of AVE is shown in bold letters.

4.4. Results of Hypothesis Test

As a result of analyzing the GFI of the structural model, χ^2 (p) was 543.593(0.000), and χ^2/the degree of freedom was 2.183 (Table 5). GFI and NFI values were 0.848 and 0.866, respectively. The root mean square residual (RMR) was 0.043, the AGFI was 0.802, and the RMSEA was 0.069. Most goodness-of-fit component values were indicated; thus, the model's goodness-of-fit was significant. Although the CFI indicating the model's explanation power was 0.922, despite not being affected by samples, and the TLI judging the explanation power of the structural model was 0.906; the basic model was analyzed to be very fitting.

Table 5. Results of the hypothesis test.

	Hypothesis (Path)	Estimate	S.E.	*t*-Value (*p*)	Hypothesis
H1	Unselfishness -> Trust in donation	0.020	0.046	0.431	Rejected
H2	Social norm -> Trust in donation	0.100	0.044	2.302 *	Supported
H3	Self-esteem -> Trust in donation	−0.077	0.043	−1.786	Rejected
H4	Perceived usefulness -> Trust in donation	0.152	0.071	2.151 *	Supported
H5	Perceived ease of use -> Trust in donation	0.287	0.098	2.925 *	Supported
H6	Perceived behavioral control-> Trust in donation	0.013	0.100	0.126	Rejected
H7	Trust in donation -> Donation attitude	1.810	0.307	5.893 ***	Supported
H8	Trust in donation -> Donation satisfaction	2.039	0.466	4.372 ***	Supported

Structural model fit: χ^2(df), 543.593; χ^2/degree of freedom, 2.183; RMR, 0.043; GFI, 0.848; AGFI, 0.802; NFI, 0.866; TLI, 0.906; CFI, 0.922; RMSEA, 0.069. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

As a result of the verification of the hypotheses through the path analysis of the structural equation model, five hypotheses of the eight hypotheses were supported, as shown in Table 5. From looking at the factors affecting trust in donation, the perceived ease of use (2.925, $p < 0.05$) was found to affect users the most, followed by social norms (2.302, $p < 0.05$) and perceived usefulness (2.151, $p < 0.05$). Trust in donation positively affected donation attitude (5.893, $p < 0.0001$) and donation satisfaction (4.372, $p < 0.0001$), so the hypotheses were supported.

As shown Figure 3, the hypotheses of unselfishness, self-esteem, and perceived behavioral control were rejected. In particular, personal factors such as unselfishness and self-esteem affected donation attitude and donation satisfaction due to trust in the donation less, compared to technical factors.

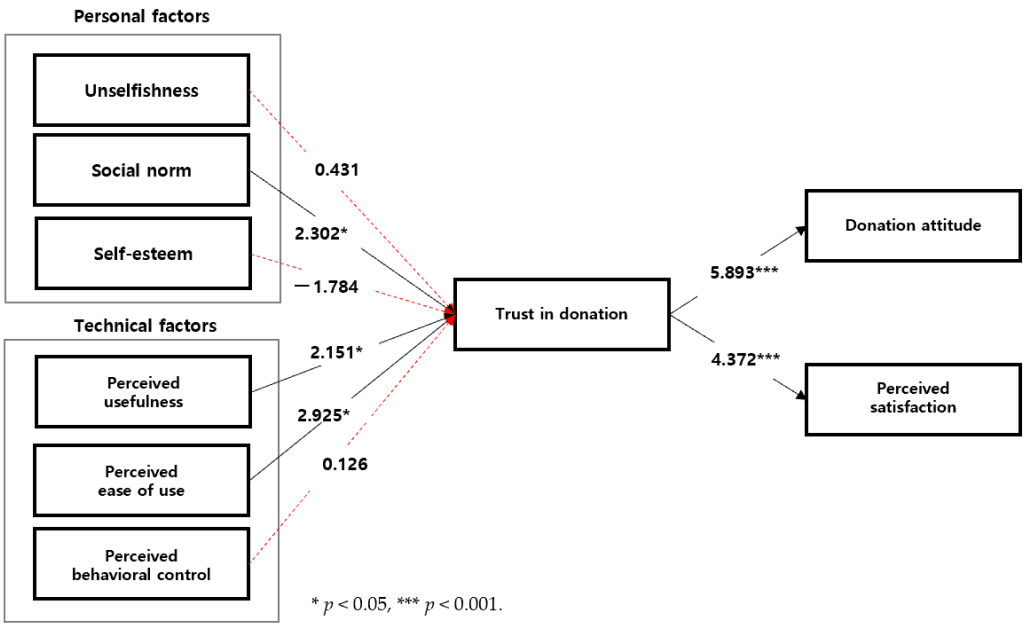

Figure 3. Results of the structural equation modeling analysis.

5. Discussion

Through empirical research, this study examined whether personal factors, including unselfishness, social norms, and self-esteem, and technical factors, such as perceived usefulness, ease of use, and the perceived behavioral control of donors when donating through a mobile payment system affect trust in donation, donation attitude, and donation satisfaction. From the results of the analysis, three significant issues could be found.

First, when it comes to personal factors, social norms affected by the social environment can play a significant role in donation satisfaction or donation attitude, rather than personal internal factors such as unselfishness or self-esteem. This shows different results from general donation activities in which unselfishness or self-esteem are important, as asserted by the existing previous studies of Rushton et al. [77], Eisenberg et al. [47], and Lee et al. [81], compared to the technology-based donation activities, including the simple mobile payment system. In the donation system carried out in the existing traditional methods, the trust in a donation or donation satisfaction with charitable organizations depend on the behavior to donate out of unselfishness, not expecting compensation or for the pursuit of personal satisfaction or happiness. However, in the SNS or mobile-based environment, a donation can be recognized as a social activity that depends on the influence of social networks and exposure, which shows that social factors can work more powerfully in online donation marketing.

Second, when it comes to technical factors, it was confirmed that perceived usefulness and ease of use affect trust in the donation, as well as the donor's satisfaction and attitude towards online donation marketing. Because donation using the simple mobile payment service is convenient and straightforward and does not have temporal and spatial constraints, usability and usefulness may affect donors from this aspect. Meanwhile, perceived behavioral control did not show a significant effect. This shows that the conviction of online donation or one's own decision does not work as a factor that directly affects donation behavior or satisfaction in the environment where the familiarity of online donation marketing is not high.

Third, trust in the donation showed significant effects with regard to donation attitude or donation satisfaction. The result shows the same result of previous studies, and it was confirmed that trust towards charitable organizations in online donation affects donation behavior. Charitable organizations are the agents delivering your donations and intermediaries between you and the subjects for donation, and they can actualize donation behavior more valuably. Therefore, trust in the donation becomes an essential factor in the decision to donate and continuing to donate, and it is implied that it can be a crucial factor in an online donation.

6. Conclusions

6.1. Implications

Traditionally, NGOs have made efforts to change their perception, strengthen publicity, and hold events to increase participation in donations. However, it is necessary to meet the needs of citizens by seeking changes to the communication environment based on digital platforms such as mobile and SNS platforms; eventually, a more advanced search for online platforms is needed.

From a theoretical point of view, it was confirmed that the target acceleration effect is effective up to a certain level in online donation behavior that presupposes only psychological compensation. However, it was found that the relationship did not persist linearly but had a polynomial relationship in the form of an inverse, which was somewhat different from the proposition of the target acceleration effect. This theoretically suggests that the acceleration of the goal according to the degree of goal achievement is only partially effective, and that new efforts need to be made to complement the subsequent phenomena. For example, based on the results presented in this study, future studies may require efforts to reveal various relationships that have not been identified through hypotheses and analyses on the effect of goal acceleration, fundraising sentiment, and fundraising justification.

In practical terms, it is necessary to eliminate distrust in NGOs in online donation participation and establish a "co-creation online platform" to communicate with more participants. To this end, it is necessary to expand communication through the co-creation online platform. This does not mean a limited online space in the existing sense, but instead refers to an open platform operated separately on a specific website or SNS. In addition, if donors present their opinions on online donations, a platform that can interact

in two directions, including feedback, response and participation from other experts and donors, can be more effective. As a result, stakeholders related to various donations can participate, and an open online platform focusing on communication can be established through various platforms.

These results related to the target acceleration effect suggest that continuous efforts to clearly share the results with potential donors while making special efforts to promote the achievement of online fundraising from the beginning are very effective. In addition to a clear explanation of the future fundraising campaign situation, new efforts to balance the positivity of dealing with a bright future, and efforts to establish an appropriate level of ethical standards for organizations operating the platform should be actively discussed in the future.

6.2. Research Limitations and Future Research Plans

This study has significance due to its empirical identification of the factors affecting donation in the online donation environment, using simple mobile payments and how they affect trust in donation, donation attitude, and donation satisfaction. Nonetheless, this study has the following research limitations: First, this study has a limitation in that the survey performed focused on only one charitable organization through a questionnaire survey targeting donors using the simple mobile payment system of the Korean Red Cross. Regarding further study, it is necessary to expand research subjects in order to target online donors of more diverse charitable organizations and to conduct a comparative analysis on charitable organizations and donation types.

Second, this study carried out research targeting all age groups, i.e., those in their 20s to 70s. However, the simple payment system in online donation shows the difference in use accessibility or use experience between young generations and older adults. Therefore, a comparison between age groups and targeted research depending on generational characteristics is required.

Third, this study has a limitation in that only personal and technical factors were addressed as component factors affecting the online donation payment system. There is a need to seek more diverse motivating factors, including social and environmental features, as well as influencing elements, such as relational benefit dynamics. In particular, there is a need to expand research by discovering the influencing factors of the donation behaviors displayed and how they are different from general consumption behaviors, and the variables affecting donation attitude, donation satisfaction, and donation trust.

Lastly, another research limitation is that the study used the survey data of existing donors who already have the personal characteristics associated with donation activities. However, the general public will show different behaviors or opinions towards the online donation payment system. For this reason, future research will need to use the random sample survey data in public selection.

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