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Impact of Informativeness and Social Cues of Medical Crowdfunding

Projects on Cognitive Trust and Willingness to Donate

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Abstract: With the rapid development of the Internet and mobile payments, medical crowdfunding is becoming more and more popular. However, the success rate of crowdfunding projects is low, and many patients are unable to raise the money they need to pay for their medical treatment in a timely manner, so how to increase user donation Willingness is a worthwhile research problem. In this paper, from the perspective of website interface design, we take project informativeness as the central route and social cues as the peripheral route to create a research model based on the Elaboration Likelihood Model (ELM). Around this model we explore how different website design factors on healthcare crowdfunding platforms affect users' perceived trust in the platform and project, which in turn influenced users' willingness to donate. Laboratory experiments were used to obtain data and the data were analyzed by SPSS24.0 and AMOS23.0 software. The results showed that the richer the project informativeness and the presence of social cues positively influenced potential donors' intention to donate, and cognitive trust has a mediating effect on the relationship between them. The results of this study are instructive for fundraisers to conduct efficient fundraising campaigns and for medical crowdfunding platform managers to better manage platforms.

Keywords: medical crowdfunding, website interface design, elaboration likelihood model, cognitive trust, intention to donate

As China's medical security system is still not perfect, the vast majority of the low-income population is still unable to afford the large amount of medical expenses required for a serious illness. With the development of the Internet, the continuous expansion of social medical demand and the increase of pressure on patients' medical expenses has promoted the rise of medical crowdfunding platforms. Medical crowdfunding is the practice of using websites to raise money from donors to pay for medical care or expenses related to medical care^[1], and it has the characteristics of low participation threshold and high information transparency, which are favored by the majority of users. However, due to the information asymmetry between donors and help-seekers, the success rate of most crowdfunding projects on crowdfunding platforms is very low. Therefore, how to improve the success rate of medical crowdfunding help-seeking projects is a major issue that needs to be studied. Besides, previous research has found that trust is a major factor in investors' willingness to invest^[2]. Today's research on medical crowdfunding is mostly focused on qualitative studies on the safety and regulation of platforms and the fairness of fund distribution^[1], and fewer studies have examined the impact of interface design factors on donors' intention to donate from the perspective of website design. A large body of literature in the field of information systems and human-computer interaction demonstrates that website design factors have a significant impact on user trust. Therefore, based on the elaboration likelihood model theory (ELM), this paper investigates how different design factors affect potential donors' cognitive trust and thus their intention to donate from the perspective of website design.

The elaboration likelihood model (ELM) is a persuasion theory^[3], and it is mostly used in online behavioral research. The theory posits that there are two different routes that influence an individual's processing of information: the central route and the peripheral route. The central route requires more cognitive effort to scrutinize the information, while the peripheral route does not require deeper reflection, Judgment of information based primarily on environmental features. In this study we argue that interface design factors on

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medical crowdfunding platforms influence potential donors' cognitive trust and intention to donate in two distinct paths (central route: project informativeness, peripheral route: social cues). Based on the analysis of previous literature, we propose the following hypothesis:

H1:Project informativeness positively influence the intention of donors to donate.

H2:Project informativeness is positively related to donors' cognitive trust.

H3:Donor's cognitive trust in a medical crowdfunding websites with social cues is higher than that in a medical crowdfunding websites without social cues.

H4:Donor's intention to donate in a medical crowdfunding websites with social cues is higher than that in a medical crowdfunding websites without social cues.

H5:Donor's cognitive trust in a medical crowdfunding websites positively influence the intention of donors to donate.

We employed a 2 (Project Informativeness: high vs. low) \times 2 (Social cues: with vs. without) full factorial between-subject design test our hypotheses, and 148 university students were recruited to participate in the laboratory experiments.

We validated the experimental data using SPSS24.0 and AMOS23.0, and tested the mediating role of cognitive trust using PROCESS. The results show that all hypotheses are supported. The results suggest that project informativeness and social cues in the medical crowdfunding interface significantly influence donor intentions, and this mechanism is mediated by cognitive trust. It further indicates that the project informativeness are more high, the more information about the platform and the project a potential donor gets. This in turn helps users to make logical inferences and increases trust in the platform and project, reduces uncertainty and donation risk, promotes donations. Besides, Most donations on medical crowdfunding platforms are spread through friends. In general, most of the relationships between donors and helpers are between strangers. The emergence of social cues, especially "friend invitations" and "social proof", enhances the credibility of charitable projects. At the same time, based on "peer pressure", when donors find their acquaintances or friends in the circle of friends to help the helper, if they do not Reaching out for help can feel like a "loss of face". As a result, social cues further enhance the donor's perceived trust in the platform and project, and increase intention to donate.

This study further expands the literature in the field of medical crowdfunding. Based on the perspective of website design, combined with the ELM theory, this study highlights the important influence of social cues as peripheral routes on potential donors' cognitive trust, expanding trust and the application of ELM to the field of medical crowdfunding. Besides, This study also has important implications for practitioners. First, this study is helpful in clarifying the trust mechanism that people have when facing medical crowdfunding projects, which provides fundraisers with efficient fundraising activities to reference. Second, This study helps managers to identify the interface design factors that influence the cognitive trust of potential donors. By reducing information asymmetries and enhancing funding traceability helps them manage the platform more efficiently and orderly. As a result, platform managers should more carefully review the informality of their projects to ensure that the information provided on crowdfunding platforms is accurate, specific, and complete.

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