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Fundraising Appeals for the COVID-19 Epidemic Fight: A Cross-Country Study of Donor Responses

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Abstract: This research explores the intrinsic and extrinsic motivations driving donors to engage in fundraising appeals launched through social networking sites (SNSs) to mitigate COVID-19's impact on vulnerable communities from a cross-national perspective. The research adopted a quantitative approach through a web-based survey; a total of 801 donors were obtained from Kuwait and Bahrain and were useable for the analysis. Smart PLS structural equation modelling was used to validate the research model and derive significant insights. In the Kuwaiti sample, we found that humanitarian projects, internet technology, SNSs and religiosity significantly drive donor attitudes towards online donation. All these relationships are indirectly related to the intention to give via SNS through the mediating role of attitudes. As for the Bahraini sample, humanitarian projects, non-profit organizations (NPOs), SNSs, and religiosity significantly influence donors' attitudes. Attitudes, on the other hand, have a visible mediating role in the relationships between these predictors and behavioral intentions. The findings could be useful for the development of appropriate policies that boost online monetary donations to support emergency aid for communities crushed by the pandemic. This research differs from the existing literature in that its multi-national study scrutinizes the incorporation of both internal and external predictors of fundraising activities into a distinctive related context such as SNSs, particularly in a time of epidemiological crises such as COVID-19.

Keywords: fundraising campaigns; COVID-19; social networking sites; NPO; humanitarian response; Kuwait; Bahrain

1. Introduction

Although the COVID-19 crisis has led to substantial and unprecedented impacts on all walks of life, the labour market and socio-economic contexts have garnered a high degree of interest, as they have been dramatically disrupted. This trend is projected to continue in the near future, as indicated by the International Labour Organization (ILO) [1]. Within the labour market context, considering the extraordinary measures taken by governments worldwide to save humankind from the pandemic, almost all of the workers

across the planet—some 94%—are living in countries that have some kind of strict workplace closure procedures [1]. In the latest analysis of the ILO on economies and labour impacted by the pandemic, corporations and employees are facing immense shocks in both industrialised and emerging economies. Massive losses in working hours and wages have been reported; it has been estimated that about 1.25 billion members of the global workforce are threatened in their livelihoods [2].

Shocked by the pandemic and oil price plunge, the wealthy Gulf Cooperation Council (GCC) governments are experiencing the biggest economic challenge in history [3]. Within this, most, if not all, business activities from different sectors—e.g., hospitality, plumbing, blacksmithing, health, trade, transportation, construction, and other activities—are facing massive shift shocks in demand, supply chains, mobility, transportation, and worker protection. Those worst hit are low-wage expatriate workers, where the GCC hosts some 35 million migrant workers, and a significant number of them have lost their jobs, been stranded, and been rendered unemployed as a result of the economic lockdown triggered by the epidemic [1,4]. Kuwait and Bahrain are among the GCC countries which are most reliant on migrant workers. In 2018, migrant workers made up approximately 70% and 55% of the total population in both countries, respectively [5,6]. It could be surmised that although the GCC authorities possess financial reserves to maintain the flow of money to their citizens, the ongoing COVID-19 catastrophe is showing severe and unfortunate consequences, not only for national economies through sharp contraction and fiscal deficit in GDP, but also for the welfare of migrant workers and their families [7,8].

In addition to governments' efforts to fight the pandemic, the humanitarian community has a huge role to play in responding to the extraordinary needs that this pandemic is generating. However, the humanitarian sector worldwide is itself facing a critical threat from this global crisis as a result of funding constraints, forcing non-profit organisations (NPOs) to downsize and lay-off their workforce at the precise moment when their work is becoming vitally important [9]. In normal times, there could be uncertainty about how to bridge the growing funding gap year-in and year-out (Figure 1). In the wake of COVID-19's arrival in the world, securing the necessary funds has become a greater challenge than ever. The UN has asked for \$10.3 billion to fight the virus, which is its biggest-ever fund-raising call, because it is causing a lot of people to go hungry [10].

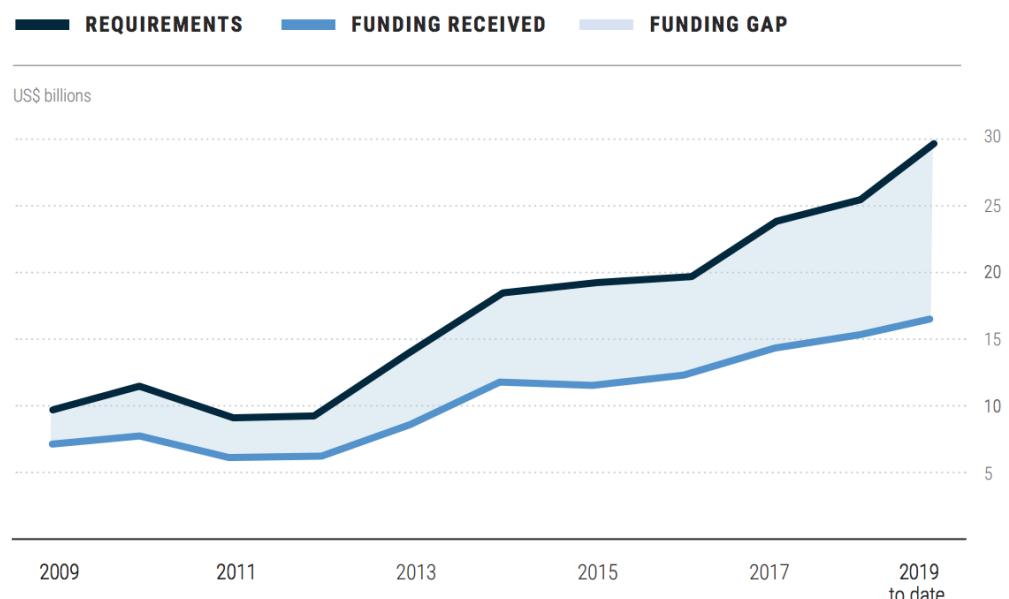


Figure 1. Humanitarian funding gap over the 2009–2019 period. Source [11].

In a rapid and strategic response to mitigate the impact of the pandemic, some authorities worldwide—including GCC like Kuwait and Bahrain—have launched fundraising campaigns to provide timely and effective assistance to the developmental and humanitarian sector [5,11]. Within the framework of containment efforts of the pandemic, as in a collective community, a number of non-profits are promoted into the fundraising appeal through online platforms (i.e., social networking sites). In Kuwait, for example, donations are being solicited, and the total amount raised has surpassed USD30 million, contributing in response to the crisis of COVID-19 to emergency relief operations [12]. The funds raised are used to provide immediate needs for those who are deeply affected by the pandemic, such as migrant workers, health centres and logistical support, frontline healthcare personnel and quarantine facilities [5,11]. However, in this unprecedented crisis, given the inevitable exacerbation of existing inequalities and uncertainty about the future, governments' efforts to confront the outbreak may be undermined by insufficient funds. It is important to determine what needs to be done to encourage donors to provide sufficient contributions. Therefore, by conducting a multi-national study of donors' responses amid the pandemic, this research strives to discover and provide better insights into the behavioural intentions of donors with regard to online monetary donations in the time of COVID-19-related social distancing, through social networking sites (SNSs), in order to help the most vulnerable populations affected by the crisis. Following the recent breakout of COVID-19 and the tactical shutdown of cities throughout the world, platforms for social networking were adopted more intensively and broadly than anticipated. In response to the pandemic, SNSs have been used to make pressing aid appeals to possible contributors.

Some prior research [13–16] has explored behavioural intentions to give money by applying the theory of planned behaviour (TPB) as the most predictive and viable theory for understanding donors' intentions and behaviours. Within the context of monetary donations made online, prior research has relied on extrinsic determinants influencing attitudes towards online donation (e.g., charities or NPOs, charitable activities, technologies, and SNSs), and specifically on how these factors predict general attitudes of donors towards online donations, as this will boost their behavioural intention to make a monetary donation online [15–17]. Nevertheless, intrinsic determinants, such as religious faith, that could drive attitudes towards the online donation model have been neglected. Given the unique nature of SNSs (e.g., Instagram, Snapchat, Twitter, and Facebook), the current study has practical importance, in that it investigates both extrinsic and intrinsic drives that influence donor attitudes towards donating online, fuelling the propensity to donate money, especially via SNSs.

This study attempts to discover cross-national differences and similarities by undertaking a multi-national study on fundraising campaigns via SNSs during the COVID-19 outbreak. It is expected that the findings of this research will not only shed light on donors' motivations for these campaigns, but also investigate the consistency of the findings and motivations in such countries as Kuwait and Bahrain, which are deemed to be among the most generous countries in the World Giving Index (see Table 1) by the Charities Aid Foundation [18]. Although previous research has investigated how SNSs can aid in the promotion of internet-based donations and how NPOs control the use of SNSs to boost giving behaviours and humanitarian activities [19,20], the extrinsic and intrinsic drivers that shape SNS-driven donations to encounter the unavoidable consequences of epidemic diseases have yet to be fully investigated.

Table 1. Culture characteristics: Kuwait and Bahrain.

Criteria	Kuwait	Bahrain
1. Area (capital)	17,818 sq. km (Kuwait City).	760 sq. km (Manama).
2. Population (migrants %)	4.2 million (70%).	1.7 million (55%).
3. Religion (language)	Islam (Arabic).	Islam (Arabic).

	- A petroleum-based economy.	- The fastest-growing economy in the Arab world.
4. Economic status	- GDP (PPP) \$289.7 billion, World rank 58th.	- GDP (PPP) \$71.17 billion, World rank 100th.
	- GDP (nominal) \$120.7 billion, World rank 57th.	- GDP (nominal) \$\$35.33 billion, World rank 91st.
	- GPD growth 1.2%.	- GPD growth 1.8%.
5. Internet penetration	99.1%, approximately 4.1 million of the population.	94.9%, approximately 1.6 million of the population.
6. SNSs penetration	Social networking penetration 99% Facebook 79%, Twitter 61%, Instagram 55%, Snapchat 54%.	Social networking penetration 84% Snapchat 63%, Facebook 60%, Twitter 58%, Instagram 51%.
7. Monetary donation and giving indices	- World Giving Index 2018 ranking 33rd (43% of the population donate). - Helping strangers ranking 3rd (80%). - Volunteering time ranking 120th (11%).	- World Giving Index 2018 ranking 10th (53% of the population donate). - Helping strangers ranking 6th (74%). - Volunteering time ranking 24th (33%).

Source: Criteria 1–4 [5,6,21]; 5–6 [22,23]; 7 [18].

2. Theoretical Basis

2.1. Cross-National Context: Kuwait and Bahrain

Based on the scenario (people donate money using SNSs in the time of COVID-19-related social distancing), this study intends to carry out an online survey in order to explore the differences in donors' responses to fundraising appeals for the COVID-19 fight via SNSs between Kuwaitis and Bahrainis. In both countries, Islam and the Arabic language are dominant and widely used. Kuwait and Bahrain have shown steady economic growth in the Middle East over the past few years. In terms of internet penetration, they have high penetration rates of over 90%. Similarly, the rate of SNS penetration across the countries is high (over 80%). Worldwide, there are some indices which are used to measure and capture giving behaviour and donating practices. The World Giving Index is arguably the most prevalent measure of global giving behaviour. As exhibited in Table 1, Bahrain and Kuwait were ranked, in 2018, among the most generous countries in the world. Of the 144 countries surveyed, Bahrain and Kuwait were ranked 10th and 33rd in the World Giving Index 2018. Admirably, Kuwait and Bahrain have occupied the third and sixth positions among the top 10 countries through their participation in helping strangers. However, according to the proportion of people who volunteer, Bahrain and Kuwait have low scores, with the 24th and 120th positions, respectively [18].

It could be argued that previous comparative research on online fundraising has been undertaken between Western countries, such as the comparison of the United States and Netherlands [24], and East Asian countries, such as the comparison between South Korea and Malaysia [16]. What has not yet been explored, however, is comparison research on online fundraising and donating activities between Middle Eastern countries, e.g., Kuwait and Bahrain. The researchers' motivation to embark on this study is borne out of the need for potential meaningful insights into donation intentions via SNSs in countries located in similar Middle Eastern and Arabian Gulf culture zones, as well as with expected differences in responses to fundraising appeals to defeat the pandemic.

2.2. Monetary Donation Intentions via SNSs for the COVID-19 Epidemic Fight

Social responsibility, ethics and social finance innovation play a crucial role in attaining the wellbeing of all during crises such as COVID-19 [25,26]. In the context of donation, the burgeoning literature on giving behaviour has identified various forms of donations, such as blood [27], organs [28], money [17] or alms [8,29]. In order to survive and thrive

as non-profit organisations and their development agendas, financial solutions and funding from donors (monetary donations) have a crucial role to play in breathing fresh life into the association between the surplus funds and the funding needs [30]. Donor financial contributions can be made not only in physical form but also electronically (for example, through online donation). However, one of the drivers of charitable donation within the context of online donations is basically the act of collecting monetary donations [16,31]. SNSs, or social networking sites, are regarded as the most effective tool for achieving this. Because they are viewed as a social venue, through the concept of bridging and bonding, users can grow networks and retain interactions and social relationships [31]. According to Kietzmann et al. [32], SNSs are critical interactive tools built on network and mobile technology that enable societies and individuals to create, modify, share, and analyse user-generated information.

Previous studies have found that a significant number of funders give priority to the usage of a range of social media platforms to communicate with humanitarian organisations [16,31,33,34]. For this reason, humanitarian organisations have successfully exploited social networking sites (SNSs) to extend their outreach to current and future donors. However, Lovejoy and Saxton [35] and Kim and Lee [36] indicated that the NPOs are aware that certain users of their websites may not be compelled to donate. They regarded SNSs as a promotional and marketing tool to be used to encourage and increase donation rates.

Previous studies have shown considerable interest in the ways in which social networking sites aid and facilitate online fundraising activities, and particularly how humanitarian organisations can leverage and manipulate SNSs to promote their charitable efforts [19,20,35–37]. However, a small number of studies have explored the behavioural intentions of people to contribute to charity by using SNSs, particularly for the reduction of the socioeconomic effects of coronavirus epidemics. The literature puts emphasis on the extrinsic factors influencing the behavioural intentions to contribute through social media channels, not taking into consideration the impact of internal predictors (e.g., religious faith) that might be a compelling reason to donate through the SNSs. Consequently, the current research seeks to address the intrinsic (religiosity) and the extrinsic (humanitarian activities, SNS features, NPOs, internet technologies, IT) determinants influencing the attitude of donors, as well as their intention to give via SNSs in response to the COVID-19 crisis.

2.3. Intrinsic and Extrinsic Motivations

In donation research, the TPB is a predictive and unique theory for the assessment of individuals' intentions to donate online, relying primarily on extrinsic determinants influencing donors' attitudes toward online donation: the internet, the type of project, and the characteristics of charities. In accordance with Treiblmaier and Pollach's [17] recommendations, Sura et al. [16] empirically discovered the influence of extrinsic factors on attitude and intention to donate online, incorporating social network site features into the model as an essential aspect of online donations. Users' profiles are included in social networking sites, forums for discussion, real-life broadcasting, photos, and videos, closely associating with the stakeholders (beneficiaries and donors) and the general public. This can play a major role in the evaluation of the value of stakeholder engagements and online communications at a time when SNSs continue to increase. Even though researchers believe that the intrinsic features of donation behaviour are the primary motives to boost donations and help the disadvantaged [38,39], they have received little attention in prior research, specifically in the context of internet-based donations using SNSs. Consequently, this current research aims to uncover new facts about the influence of both internal and external factors on attitudes and intentions to make online donations using SNSs, mobilising financial resources for vulnerable populations who are immediately hit by a reduction in job income and opportunities.

2.3.1. Humanitarian Projects

The type of humanitarian or charitable activity itself has a crucial role in social work and the process of donations and fundraising practices [40]. A humanitarian project can be explained as the charitable cause and event that NPOs support and fund [17,41]. In this study, humanitarian projects are about the social and charitable activities, events, and causes undertaken by individuals or organisations in order to improve human welfare and support those in need. These projects vary among those necessitated by poverty, natural disasters (e.g., epidemics and earthquakes) and man-made disasters (e.g., crimes, civil disorders, and wars). The COVID-19 pandemic poses a dire threat to human lives and livelihoods. In addition to the rapid outbreak of the virus and the alarming number of infected and dead people, unprecedented restrictive measures adopted by governments worldwide to contain the outbreak have inevitably triggered social and financial disruption, creating immense human suffering. In the Gulf region, for instance, there are some 35 million migrant workers, who form over 10% of all migrants globally [2]. In this climate, millions of low-wage workers have been affected, and have endured a great deal of pain; they have been stranded, laid off, and are in need of emergency aid and relief. The GCC authorities and NPOs have, in response, launched urgent humanitarian projects and urged donors to contribute to funding these projects, which are geared towards mitigating COVID-19's consequences.

Prior research has argued that donors' feelings towards humanitarian projects may build their attitudes towards donation, reinforcing the willingness to donate online [16,17,33]. To be clear, the literature has indicated that prior to funding, donors are likely to be inclined to evaluate the features of humanitarian or charitable projects, such as the project's location, type, and connection to and attachment to the humanitarian project itself. Therefore, it can be assumed that donors would be willing to donate online in order to help people and families crushed by the pandemic if they feel connected and attached to the humanitarian projects involved.

Hypothesis 1 (H1). *Donors' perceptions of humanitarian projects positively influence their attitudes towards online monetary donations for COVID-19-affected people.*

2.3.2. NPOs

Since the late 1970s, NPOs have played an increasingly vital role in the social, financial, and development sectors. NPOs are formal entities and foundations that arise when a group of people organise themselves into a social unit that is established with the express purpose of achieving certain goals [42]. The goal of NPOs is almost always linked to development issues, that is, to issues surrounding the social, cultural, and economic order of a region. For NPOs to survive, they usually seek out funding from existing and potential donors, with the aim of properly managing the resources and processes involved. However, NPOs need to maintain a high level of stakeholder confidence, as the voluntary sector's unique status depends on the legitimacy granted to it by public interest.

The changed situation of the COVID-19 crisis and coping with travel restrictions and extraordinary lockdown and health concerns, has triggered an acute funding crisis for charities and non-profit organisations across the humanitarian community [9]. To help address such a challenge, this study attempts to provide emerging ideas and insights by empirically examining donors' attitudes and perceptions of NPOs, providing a sound understanding of the level to which donors are inclined to grant financial support to front the surge in capacity needed to fight this crisis. The literature has claimed that the way NPOs approach donors can shape their attitudes and propensity to donate online [19,31]. This would lead to good communication and coherent relationships between donors and non-profit organisations. In order to rapidly respond to humanitarian needs and relief, NPOs have mostly harnessed various social networking sites to improve and promote online fundraising campaigns and funding solutions [16,31]. Previous studies have pointed out some important characteristics that can positively trigger donors' attitudes

and intentions to give money, such as financial management [17], the affinity and attachment to donors [30,34], image and reputation [30,43], and the management of donation-related information [16,44].

Hypothesis 2 (H2). *Donors' perceptions of NPOs positively influence their attitudes towards online monetary donations for COVID-19-affected people.*

2.3.3. IT Features

In recent years, the conditions of the third non-profit sector have changed dramatically as a result of prevailing social trends. Although NPOs have been considered among the early adopters of IT, it is, at the same time, relatively unattended by scientific research [16]. Digital technology is being employed to streamline and improve charity activities. A study by Quinton and Fennemore [20] claimed that donations and fundraising appeals can be democratized using technological solutions, e.g., SNSs, by gaining mass audience engagement, while simultaneously connecting audiences on a personal scale. IT can be extremely beneficial in terms of increasing donations, productivity, and efficiency, as well as being secure, simple, and time saving [17,31,33,34].

Researchers have indicated that digital technology features (reliability, security, trustworthiness, effectiveness, and privacy) have much to offer in boosting donor attitudes to donating money online [16,34]. According to Sura et al. [16], attitudes towards online fundraising were positively shaped by IT. Nevertheless, Bandyopadhyay [45] argued that a donor is more concerned about digital technology-related security and privacy matters than actual fundraising. As such, this can forge either a positive or negative attitude towards online fundraising. Thus, overall satisfaction with IT features could strengthen the online donation processes to be both effective and well-received. Success in grasping donors' beliefs regarding digital technology is likely to significantly motivate their attitude towards online fundraising to support the COVID-19 emergency response.

Hypothesis 3 (H3). *Donors' perceptions of IT positively influence their attitudes towards online monetary donations for COVID-19-affected people.*

2.3.4. SNS Features

Over the last few years, the application of SNSs (e.g., Instagram, Snapchat, Twitter and Facebook) has grown in popularity, as many people use these platforms on a daily basis. Social networking sites (SNSs) are often regarded as the most effective online platforms for communication and other engagement. They provide one-to-one communication, and offer content personalization, own interest, customization and sharing. Likewise, they can accurately describe target information and facilitate communities with the same interests [46,47]. As reported by Wong and Jusoff [33], the strength of SNSs may be leveraged to sustain and attract existing and prospective donors. SNSs have been identified as a positive motivator for strengthening attitudes towards online donations and, as a result, increasing humanitarian fundraising [47]. Social networking sites can provide a perceived neutral environment in which humanitarian organisations and donors may engage, particularly with benefactors and other major stakeholders [20].

Prior research in this area shows that donors are more likely to prefer social media channels to interact with humanitarian organisations, and are more inclined to donate in this way to fundraising efforts [20,36]. The audience's attention cannot be sustained by communication alone; as such, some elements of social network platforms (sharing videos and photos in related charity events) are required in order to encourage and attract prospective donors [33]. Following the recent outbreak of COVID-19 and the tactical shutdown of cities throughout the world, platforms for social networking were adopted more intensively and broadly than anticipated. As claimed by Xiang et al. [48], the SNSs—such as WeChat, which is used China—were utilised extensively for supervision, administration, communication and the sharing of information for the purpose of providing additional advantages to the ecosystem in order to deal with the epidemic. Along the same

line, using donations to mitigate COVID-19's severe socio-economic impact and enormous public health consequences, in order to support relief operations and vulnerable communities, SNSs have been used to make pressing aid appeals to possible contributors. Therefore, the usage of SNS components is predicted to have an important impact on donor attitudes regarding monetary donations in these scenarios.

Hypothesis 4 (H4). *Donors' perceptions of SNS features positively influences their attitudes towards online monetary donation for COVID-19 affected people.*

2.3.5. Religiosity

The propensity to donate is seen to be a complicated pattern, and religious beliefs should not be underestimated by scholars when this labyrinthine matter is scrutinized [49]. Charitable practices and religious beliefs can often go hand in hand; in the known main religions—Islam, Judaism, Christianity, Hinduism and Buddhism—donations are determined to be a common practice of social behaviours [50,51]. Religious commands have always stimulated philanthropists to lend a helping hand to the underprivileged through charitable activities. In Islam, for example, annual charitable donations that stem from religious teachings [52], such as voluntary charity (*Sadgah*) and mandatory alms (*Zakat*), are imposed on Muslims from all walks of life. Likewise, other religions like Hinduism and Christianity emphasize the significance of giving and generosity. Therefore, religiosity has been deemed to be a decisive motive in boosting donors' inclination to donate, as religion itself is simply the basis on which the idea of donation is conceived and nurtured [49,50,52–54].

Some credible evidence has claimed that religiosity and donation behaviour are positively related. For instance, Ranganathan and Henley's [51] research of 214 students in the United States revealed that religiosity exerts a significant effect on donors' attitudes towards helping others and behavioural intentions as well. They showed that an individual with a high degree of religiosity possesses altruistic behaviour, and consequently would have a positive attitude toward charitable activities and positive intentions to donate. Similarly, Abreu et al. [50] conducted a study of 612 charitable donors in Portugal and found that the religiosity levels of donors positively influence their donation behaviour. However, despite the abundance of empirical studies on the association between donation practices and religiosity, research on the effect of religious beliefs on donor attitudes and intentions to donate online, especially via SNSs, is relatively scarce. In a collective Muslim community (e.g., Bahrain or Kuwait), we could envisage that religious donors would demonstrate a robust attitude and intention towards donating money online, especially in light of the ongoing crisis of COVID-19. That is, the greater the level of religiosity the donors have, the stronger their attitudes and intentions towards online fundraising.

Hypothesis 5 (H5). *Donors' religiosity positively influences their attitudes towards online monetary donations for COVID-19-affected people.*

Hypothesis 6 (H6). *Donors' religiosity positively influences their monetary donation intentions via SNS for the COVID-19 epidemic fight.*

2.3.6. Attitudes towards Online Monetary Donation

Attitude, in this study, can be labelled as the degree of a donor's positive feelings towards helping to support and fund the fundraising campaigns to fight the pandemic using social media-based donation platforms. Prior studies dedicated to behavioural intentions in general [14,55,56], and the most feasible behavioural model of TPB in particular [57–59], have deduced that attitude is an important and vital factor in shaping behavioural intentions. More so, the growing body of studies on social work has highlighted the significance of attitudes in the identification of positive outcomes of social interaction. It is

critical to foster positive attitudes toward charitable initiatives, which will strengthen donation behaviour intention [52]. Other findings showed that the views of individuals are directly related to their intentions to contribute to charity [15,55,56].

In connection with an online donation, a study by Treiblmaier and Pollach [17] claimed that the degree to which donors are knowledgeable of fundraising websites has a significant impact on the contribution process. It showed that when there is a favourable attitude towards online donations, donors' inclination to make donations online would be stronger, by administering an online survey to 258 potential contributors from Malaysia and South Korea. However, Sura et al. [16] argued that attitudes have a crucial role in influencing people's behavioural intentions about donating practises through social networking sites. This conclusion was further confirmed by Mittelman and Rojas-Méndez [41]. As COVID-19 rapidly spreads across the globe, the main battle is around ensuring that social protection reaches people with low incomes, and around defending their welfare and livelihoods. Fundraising campaigns are one of the economic support packages and financial interventions implemented by many governments around the world. However, the underlying issue is not only related to these fundraising appeals; understanding donors' responses and attitudes towards these appeals might be the lingering obstacle. We think that donors who are more set in their minds about giving money online will be more likely to give money through social networking sites.

Hypothesis 7 (H7). *Donors' attitudes positively affect monetary donation intentions via SNSs for the COVID-19 epidemic fight.*

In addition to the direct effect of extrinsic and intrinsic factors on donors' inclination to give money via SNSs, the study investigates the role of attitudes in mediating relationships between extrinsic factors (i.e., internet technologies, NPOs, humanitarian projects, and SNSs) and intrinsic motivation (religiosity) and the behavioural intention to donate online in order to alleviate acute financial strains and provide urgent relief for those affected by the virus. Attitudes as a mediator may help boost or increase the likelihood that donors will contribute using SNSs. Scholars [16,51,57] proposed that altruism (the desire to help others) has a direct impact on behavioural intention, but it also influences attitudes toward philanthropic endeavours, technology characteristics, and NPOs, where donors are more enthusiastic and are actively encouraged to make online donations. Therefore, for the mediation analysis in this research model, the following hypotheses were developed:

Hypothesis 8 (H8). *The relationships between humanitarian projects and monetary donation intentions via SNSs is mediated by online donation attitudes.*

Hypothesis 9 (H9). *The relationships between NPOs and monetary donation intentions via SNSs is mediated by online donation attitudes.*

Hypothesis 10 (H10). *The relationships between internet technologies and monetary donation intentions via SNSs is mediated by online donation attitudes.*

Hypothesis 11 (H11). *The relationships between SNSs and monetary donation intentions via SNSs is mediated by online donation attitudes.*

Hypothesis 12 (H12) *The relationships between levels of religiosity and monetary donation intentions via SNSs are mediated by online donation attitudes.*

3. Materials and Methods

3.1. Sampling and Data Collection

As there is a pressing need to understand the factors driving donors' attitudes and behavioural intentions to donate through SNSs for funding relief efforts aimed at containing the COVID-19 crisis, the study followed a multi-national perspective among donors in two of the most generous societies in the world (Kuwait and Bahrain), as indicated by the World Giving Index of 2018 [18]. Drawing on the back-translation procedure (English

vs. Arabic), the study relied on an online survey [60], and was distributed based on snowball sampling by sharing and posting its URL via online platforms (SNSs such as Instagram, Snapchat, Twitter, and Facebook) among potential donors in both countries. The survey was conducted between 1 May and 31 July 2020. A final set of 801 questionnaires was retrieved from respondents in Kuwait (565 responses) and Bahrain (236 responses), and was used for the subsequent analysis, after some incomplete responses were discarded.

The characteristics of the sample indicated that the gender split was fairly even in both samples, demonstrating that two-thirds (63%) of the respondents from Kuwait were female. In contrast, 56% of the Bahraini respondents were male. Coincidentally, the age groups in both samples were similar: 84% of the participants in both samples were aged 20–40 years, while the rest (16%) were aged 41 years and over (see Table 2). The study found that a larger proportion of respondents reached a higher level of education (bachelor's degree and above) in the Bahrain sample than in the Kuwait sample (82% and 73%, respectively). Of a total of 801 potential donors, 90% and 70% of Kuwaitis and Bahrainis, respectively, identified their financial situation as equal to or higher than the average. According to the World Bank's [61] statistics, USD2000 and USD1480 are the average monthly incomes in Kuwait and Bahrain, respectively. In general, we can deduce that both samples from these two countries appear to be well-diversified with regard to gender, age, educational background and income level. This could be an indication that the respondents of this study possess at least a certain level of educational background, and the basic knowledge to respond appropriately to the research survey.

Table 2. Sample profile.

Variable	Categories	Kuwaiti Sample		Bahrain Sample	
		n = 565	%	n = 236	%
Gender	Male	209	37	133	56
	Female	356	63	103	44
Age	20–30 years	330	59	136	57
	31–40 years	142	25	63	27
	41–50 years	51	9	21	9
	51+ above	42	7	16	7
Education level	Diploma certificate	152	27	43	18
	Bachelor's degree	343	61	124	53
	Master's degree	52	9	38	16
	PhD degree	18	3	31	13
Income level	Less than average	59	10	68	29
	Average *	266	47	81	34
	Higher than average	240	43	87	37

Note(s): * The average monthly incomes per capita in Kuwait and Bahrain were KD620 and BD560 (i.e., USD2000 and USD1480, respectively) in July 2020.

3.2. Measurement and Analysis

As elaborated in Section 3.1, the survey instrument began with questions to gather demographic information from the participants. Parts 2–7 of the survey were designed for the observable variables (humanitarian projects, NPOs, IT features, SNS features, religiosity, attitude, and monetary donation intention). In order to measure these extrinsic and intrinsic constructs, a 5-point Likert scale for 35-item questions was developed (see all

measurement items in Supplementary Materials). Table 3 summarizes the conceptualization and operationalization sources of all of the constructs in this study. In order to ensure the appropriateness of the instrument, we surveyed a pilot study of 30 sampled respondents. Accordingly, we decided to conduct the main distributions of the survey after the syntax of sentences was checked and amended, and after we ensured their readability, reliability, and validity.

Using the SmartPLS variance-based structural modelling equation (PL-SEM), the research model and hypotheses of this study were built and tested. Unlike covariance-based SEM, SmartPLS has the advantage that it is a more suitable technique and a more effective tool for the prediction-oriented strategy that characterises this study. In contrast to covariance-based-SEM, PLS-SEM performs better and possesses more statistical power for non-normal data, as reported by Hair et al. [62]. In order to ensure that the most appropriate data analysis tool was employed, we performed Mardia's analysis for potential multivariate normality using online software called Web Power [62,63]. We found that the data in both samples seem to be non-normally distributed. For the Kuwaiti data, the multivariate skewness and kurtosis measures were 9.755 and 79.948, respectively, at significance level of 0.000, with similar results for Bahrain (skewness $\beta = 11.505$; kurtosis $\beta = 80.351$, $p = 0.000$). Consequently, as a non-parametric analytical instrument, we continued to use PLS-SEM.

Table 3. Conceptualization and source of the variables.

Variable	Conceptualization	No. of Item	Source
Humanitarian projects	Humanitarian endeavors and logistical assistance that provide unique and urgent responses and activities intended to mitigate the impact of COVID-19 on the most vulnerable populations.	5	[17]
NPOss	NPOs or Non-profit organizations set-up by citizens with the aim of support social protection services, human welfare, and seeking out financial generosity from existing and potential donors as well as well-managed fundraising.	5	[16,41]
IT-features	Features of digital technology and information, e.g., effectiveness, privacy, trustworthiness, reliability, security, that assist philanthropic activities.	5	[16]
SNS-features	Features of social network sites and platforms, such as information presented, familiar SNS, user-friendly communication and interactive features, that are harnessed for charity and donation.	5	[36]
Religiosity	The level to which donors adhere to the religious teachings, including helping vulnerable groups and those affected by the pandemic.	6	[8]
Attitude	Feelings or evaluations of donors, whether favorable or unfavorable toward online monetary donation to fight the pandemic.	4	[64]

Monetary donations intentions via SNSs	Donors' willingness to donate via SNSs to financially support relief efforts and respond positively to the current fundraising appeals.	5	[64]
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4. Results

4.1. Model Evaluation

Reliability and discriminant and convergent validity are the important criteria for the evaluation of the model's reflective measurements. The composite reliability (CR) was tested in order to assess the internal consistency of all of the latent constructs. The findings of both samples show that the CR values in the online donation model well exceeded the recommended value of 0.50, affirming the reliable constructs. Most of the factor-standardized loadings of both samples were above the benchmark of 0.60, and some loaded in the range of 0.40–0.60, while a few items loaded poorly with values less than 0.40, and were discarded in accordance with Hair et al. [62]. In the data from Kuwait, the average variance extracted (AVE) values varied from 0.505 to 0.833, whereas in the data from Bahrain, the values ranged from 0.628 to 0.897. This result establishes the convergent validity, as all of the values were above 0.50 (see Table 4).

As shown in Table 5, the study also scrutinized the heterotrait–monotrait (HTMT) ratio to check the discriminant validity. In both samples, we concluded that the HTMT ratios were considerably less than the indicated 0.85 threshold for all latent constructs [65]. This shows that the discriminant validity was affirmed. Generally, the results of the measurement model evaluations for the Kuwaiti and Bahraini data confirm that the measurement scales of the online donation model are satisfactory, valid, and reliable. Thus, we can move on to the testing of the structural model.

Table 4. Measurement model assessment.

Constructs	Items	Kuwaiti Sample <i>n</i> = 565			Items	Bahraini Sample <i>n</i> = 236		
		Loadings	AVE	CR		Loadings	AVE	CR
Humanitarian projects (HUP)	HUP1	0.820	0.556	0.832	HUP3	0.701	0.833	0.628
	HUP2	0.700			HUP4	0.900		
	HUP3	0.816			HUP5	0.763		
	HUP4	0.630						
Non-profit organisations (NPO)	NPO1	0.782	0.658	0.885	NPO1	0.575	0.505	0.797
	NPO2	0.816			NPO2	0.537		
	NPO3	0.842			NPO4	0.868		
	NPO4	0.804			NPO5	0.805		
IT-features (ITF)	ITF1	0.814	0.767	0.943	ITF1	0.502	0.554	0.857
	ITF2	0.908			ITF2	0.663		
	ITF3	0.919			ITF3	0.852		
	ITF4	0.879			ITF4	0.820		
	ITF5	0.854			ITF5	0.824		
SNS-features (SNS)	SNS1	0.728	0.533	0.849	SNS1	0.637	0.527	0.846
	SNS2	0.852			SNS2	0.688		
	SNS3	0.796			SNS3	0.803		
	SNS4	0.647			SNS4	0.660		
	SNS5	0.596			SNS5	0.822		
Religiosity (REL)	REL1	0.584	0.549	0.827	REL1	0.623	0.533	0.850
	REL4	0.783			REL3	0.693		
	REL5	0.852			REL4	0.818		
	REL6	0.719			REL5	0.768		

					REL6	0.734		
Attitude toward online monetary donation (ATT)	ATT1	0.731	0.713	0.908	ATT2	0.654	0.576	0.801
	ATT2	0.824			ATT3	0.860		
	ATT3	0.916			ATT4	0.749		
	ATT4	0.894						
Monetary donation intentions via SNSs for COVID-19 epidemic fight (INT)	INT1	0.889	0.764	0.942	INT1	0.809	0.687	0.897
	INT2	0.920			INT2	0.903		
	INT3	0.885			INT3	0.876		
	INT4	0.892			INT4	0.716		
	INT5	0.776						

Table 5. Discriminant validity—HTMT criterion.

	Kuwaiti Sample						
	1	2	3	4	5	6	7
1. HUP							
2. NPO	0.438						
3. ITF	0.310	0.460					
4. SNS	0.269	0.391	0.133				
5. REL	0.280	0.288	0.209	0.109			
6. ATT	0.526	0.358	0.470	0.223	0.296		
7. INT	0.405	0.208	0.268	0.345	0.214	0.538	--
	Bahraini sample						
1. HUP							
2. NPO	0.411						
3. ITF	0.332	0.377					
4. SNS	0.317	0.368	0.420				
5. REL	0.257	0.142	0.288	0.492			
6. ATT	0.539	0.562	0.357	0.507	0.590		
7. INT	0.378	0.282	0.230	0.246	0.542	0.425	--

Note(s): HUP = humanitarian projects; NPO = non-profit organizations; ITF = IT features; SNS = social networking sites; REL = religiosity; ATT = attitude; INT = intention.

4.2. Hypothesis and Significance Tests

To validate the study model, we estimated the coefficient of determination (R^2) of all of the latent variables in order to assess the predictive capability of the model. The online donation model for both the Kuwaiti and Bahraini data reveals that the endogenous construct of attitude toward donating online has an adequate R^2 value of 0.319 and 0.428, respectively, implying that the five exogenous variables (humanitarian projects, NPOs, IT features, SNS features and religiosity) can account for around 32% and 43% of the difference in the Kuwaiti and Bahraini donor attitude towards online donations for the most vulnerable individuals affected by the COVID-19 pandemic. Moreover, the second endogenous construct's R^2 values (monetary donation intention) for both samples were 0.240 and 0.235, showing that religiosity and attitude have the potential to play a critical role in forecasting both Kuwaiti and Bahraini donors' intentions to donate via SNSs. Furthermore, we evaluated the online donation model's predictive relevance (Q^2) using the blind-folding procedure in PLS-SEM. The findings from the endogenous variable Q^2 analysis (attitude and monetary donation intention) in both countries were above zero. This indicates that the online donation model developed for this study has the ability to predict the observed values of the items used to measure either endogenous or exogenous constructs. Hair et al. [62] suggested that a Q^2 value above zero implies that the model is able to predict the original data accurately.

In both samples, bootstrapping—a technique in PLS-SEM that allows the determination of the significance of direct and indirect proposed hypotheses, was employed with 5000 bootstrap samples. For direct relationships in the Kuwaiti sample (Table 6), the results show that all of the relationships between independent constructs and dependents are accepted, except for two paths (NPOATT and RELINT). Therefore, the analysis supports H1, H3, H4, H5, and H7 as $p < 0.05$, while it does not support H2 and H6. For Bahrain, all of the direct relationships are supported ($p < 0.05$), except for internet technology features ($p > 0.05$).

In particular, the attitudes of donors toward donating online are influenced by humanitarian initiatives. In Bahrain but not in Kuwait, NPOs had a positive effect on attitudes. In Kuwait, both the SNS and IT features exhibited a strong relationship with the online attitudes towards donation. Similarly, Bahraini donors' attitudes were significantly influenced by SNSs, while technology failed to reveal statistical evidence. The religiosity level and attitude towards online donation in both countries revealed a positive relationship. Religiosity had a positive relationship with the intentions of Bahraini donors to give via SNSs to support the humanitarian efforts to fight the pandemic, but not in Kuwait. In both countries, the willingness to donate through SNSs was found to be linked to how people felt about online donations.

Table 6. Structural model results.

		Kuwaiti Sample				Bahraini Sample							
Hypothesized Relationship		β	t	p	Sig?	β	t	p	Sig?				
Direct effects													
H1	HUP	→	ATT	0.279	6.388	0.000	Yes	0.168	2.626	0.009	Yes		
H2	NPO	→	ATT	0.019	0.421	0.674	No	0.356	5.704	0.000	Yes		
H3	ITF	→	ATT	0.307	6.925	0.000	Yes	0.014	0.251	0.802	No		
H4	SNS	→	ATT	0.128	3.756	0.000	Yes	0.150	2.081	0.037	Yes		
H5	REL	→	ATT	0.128	3.071	0.002	Yes	0.305	4.666	0.000	Yes		
H6	REL	→	INT	0.073	1.685	0.092	No	0.362	5.881	0.000	Yes		
H7	ATT	→	INT	0.467	12.001	0.000	Yes	0.203	4.022	0.000	Yes		
Indirect effects													
H8	HUP	→	ATT	→	INT	0.130	5.558	0.000	Yes	0.034	2.057	0.040	Yes
H9	NPO	→	ATT	→	INT	0.009	0.417	0.676	No	0.072	2.810	0.005	Yes
H10	ITF	→	ATT	→	INT	0.143	5.773	0.000	Yes	0.003	0.237	0.812	No
H11	SNS	→	ATT	→	INT	0.060	3.430	0.001	Yes	0.030	2.093	0.036	Yes
H12	REL	→	ATT	→	INT	0.060	2.901	0.004	Yes	0.062	2.968	0.003	Yes

Note(s): HUP = humanitarian projects; NPO = non-profit organizations; ITF = IT features; SNS = social networking sites; REL = religiosity; ATT = attitude; INT = intention.

Given the recommendations made by Rungtusanatham et al. [66] regarding the indirect (mediation) effects, as shown in Table 6, the current study investigated the mediating effects of attitudes towards monetary donations on the relationship between the intrinsic and extrinsic factors, and the intentions of donors to give through SNSs. In Kuwait, the findings from this study show that the relationships of humanitarian activities → intentions, internet technology → intentions, SNS features → intentions, and religiosity → intentions through attitudes were seen to be statistically significant. As a result, H8, H10, H11, and H12 are supported. On the other hand, attitudes did not mediate the relationship of NPOs → intentions, rejecting H9. As for Bahrain, all of the indirect relationships (for the paths HUP→ATT→INT, NPO→ATT→INT, SNS→ATT→INT, and REL→ATT→INT) were accepted, with one exception (for the path ITF→ATT→INT).

5. Discussion

The pandemic has wreaked havoc on the world's health, social, and economic systems [67–71]. Within the framework of the contradictory debates about whether extrinsic or intrinsic determinants influence donor attitudes and behavioural intent to donate online, a more extensive online fundraising model was empirically tested and adopted in this study, covering both the extrinsic (the humanitarian initiatives, NPOs, IT features, and SNS features) and intrinsic (religiosity) factors that drive donor attitudes towards online monetary donations, and which thus eventually shape the inclination to donate via SNS.

This work is pioneering research on the potential donors of two different markets, i.e., Kuwaiti and Bahraini. The findings support the conclusions reached by Sura et al. [16] and Chen et al. [56], demonstrating the influence of attitude in shaping online donation behaviour, which is among the three main components of TPB theory, and should not be disregarded. The consistency of the outcomes in this study shows that the model established might accurately reflect the donors' tendencies for donations and fundraising activities through SNSs. This can eventually be translated into effective financial solutions to deal with threats like COVID-19.

The outcomes from this research have provided interesting insights into donors' behavioural makeups, especially amid a crisis of uncertainty such as the COVID-19 epidemic. The nature of humanitarian projects (i.e., project location, type, connection, and attachment to project) to mitigate the social impact of COVID-19 had a positive and significant effect on donor attitudes to donation online, according to both Kuwaiti and Bahraini donors. This outcome is in agreement with the findings of research conducted by Ahn et al. [72], suggesting that prior to funding humanitarian projects, donors are very concerned about the features of such projects and obtaining complete and explicit related information. Bahraini respondents believe that NPOs play an important role in predicting their attitude towards online donation; however, in Kuwait, donors did not consider that NPOs can shape their attitudes towards giving money. We could attribute this discovery to the nature of a collectivist society with a low individualism rate like Kuwait society [73]. Moreover, as Kuwaitis are wholly Muslims, apart from fundraisers or NPOs, we could argue that donors are likely to obey and adhere to the Islamic religious guidelines, which to make donations and help the needy, through legitimate entities such as the government. As for the Kuwaiti technology features such as privacy, trustworthiness, reliability and security, it was found that the attitude toward giving money online was positively and significantly related to these IT features. This finding is in line with those of other researchers [17,34], but Bahrainis had different views of technology insignificantly related to attitudes. This could be linked to people's intense enthusiasm for donations and helping the vulnerable who are greatly affected by the outbreak; when people are highly willing to participate in fundraising and donations, this could make them less concerned about the internet features.

Internet-based platforms, such as social networking sites, provide the framework for NPOs to function and perform properly. Remarkably, the study discovered that the SNS characteristics—such as the information provided and fully used, interactive, user-friendly, and familiar features—have a beneficial and critical role across both countries in determining attitudes towards online donations for less-privileged segments affected by the pandemic. The effect of these extrinsic factors was also observed in conjunction with that of the intrinsic perspective of religiosity in positively triggering donors' attitudes toward contributing to the COVID-19 fundraising campaigns. As was found in research by Ranganathan and Henley [51], religious beliefs are an important motive in encouraging donation behaviour. However, the religiosity level of donors from Kuwait did not show a strong relationship with the intention to donate using SNS, indicating the robustness of religious faith in influencing attitudes, as opposed to behavioural intention. Bahraini respondents showed that the greater the levels of religiosity, the stronger the attitudes as well as the intent to donate via the SNS.

However, the online donation attitude in the model had the greatest effect on people's intentions to donate using SNSs. This corresponds to the findings of the literature [16,56]. From a theoretical point of view, the result is also in line with the TPB model developed by Ajzen [57], which argues that attitude exerts a strong positive relationship with human behavioural intention. Moreover, according to the analysis of the Kuwaiti data, attitudes towards internet-based donations significantly mediate the pathways that connect humanitarian initiatives, the technology features, SNSs, and religious beliefs to the intention to donate using SNSs. Even though religious belief had no direct effect on behavioural intent, we found that when religiosity is coupled with donor attitude, the intention to donate via social media platforms can be strengthened. As for Bahrain, attitude mediated all of the relationships between the predictors examined and the intentions to donate via SNS but failed with the association between IT and intentions. These results can offer important implications and insights into policy and theory.

5.1. Theoretical Implications

To the best of the authors' knowledge, to date, no study has examined online fundraising and donation behaviours that are driven by internal and external determinants in a cross-country context, especially among Middle Eastern or Arabian Gulf countries. Thus, the analysis of similarities and differences between Kuwait and Bahrain in this study significantly enriches the extant literature on donation behaviour. The results contribute by exploring donors' behaviours and motivations for donating and responding to the rapidly escalating humanitarian needs caused by the global unprecedented crisis of COVID-19.

The empirical investigations have mainly focused on the extrinsic motivations of donors to donate online [16,17]. However, it is somewhat surprising that few studies have been devoted to internal perspectives (e.g., religious beliefs) that encourage online donations. Therefore, this study adds to the existing body of knowledge by expanding our understanding of donors' psychological behavioural makeups by providing a broader perspective of both intrinsic and extrinsic motives, particularly in a unique and novel related setting like SNSs. Meanwhile, in contrast to the empirical results provided by Sura et al. [16] in the Malaysian and South Korean contexts, which failed to discover a statistically significant relationship between attitude and external variables, some significant and interesting results emerged in the present work. We conclusively found that both intrinsic and extrinsic predictors have much to offer in fostering monetary donations via SNSs among both Kuwaiti and Bahraini donors. The study adds to and expands on previous research by looking at the mediating effects of online monetary donation attitudes on pathways from external and internal factors to the donor inclination to donate through SNSs in order to help poverty-stricken segments and those affected by the pandemic.

5.2. Policy Implications

The pandemic of COVID-19 is seen as an unprecedented event in terms of need and scope. Almost all nations, sectors, organisations, communities, and households are reeling from the impacts of this crisis on the economy, society, and health. Although the global humanitarian community is at the forefront of responding to the extraordinary inequalities and needs that this catastrophe is generating, this sector is facing acute funding constraints and threats from the pandemic at the moment when it is needed most. With this in mind, this study sought to generate better insights into the internal and external makeups of donor responses to the recent fundraising appeals to alleviate the pandemic impacts on the welfare of vulnerable groups. Based on the results of this study, some appropriate proactive strategies could be formulated for the humanitarian community (NPOs and donors) and governments.

Now more than ever, it is important to bring people together and to help innovate an effective humanitarian financial model. We need to set up humanitarian projects with inclusive information and statistics in terms of location and type, and connected to human

welfare, which are geared towards protecting vulnerable populations. Donors could also be encouraged to donate money via SNSs by their attitudes and perceptions of NPOs, as in the case of Bahraini respondents. The general views of NPOs may indicate that they are prone to wasting financial resources [74,75]. It is essential for all local NPOs to carefully manage their brand image and perception of efficiency. Creating transparency in all related processes and maintaining consistent communication with current and potential donors could be vitally important. The results also suggest another fundamental aspect to consider is digital technology in the charity sector. NPOs have to put in place transformative platforms so that donors are able to give money easily, and to find out where and how to help those on the receiving end. SNSs could help to boost donor attitudes towards contributing, which may help guide policymakers to come up with promotional exposure campaigns using the SNSs to raise the general public's attitude toward making online donations. As a crucial internal driver, the positive religious beliefs of donors are significant in tailoring the policies that match donors' attitudes and religious doctrines. Highly religious donors may feel that helping people affected by the pandemic is their duty, and they would be rewarded with a sense of satisfaction. To this end, boosting attitudes towards monetary donations using digital initiatives, such as SNSs, could serve the humanitarian community as a means of developing feasible financial solutions at scale to address immediate needs.

6. Conclusions

In the wake of COVID-19, the third non-profit sector is facing a complicated hoard of unprecedented financial challenges. The humanitarian and NPO communities have seen a catastrophic drop in liquidity and pressure to rapidly downsize operational capacity. With the hope of finding and developing all of the available solutions, this study aimed to develop a clearer understanding of the way in which donors respond to the current fundraising appeals in order to replenish the financial resources that philanthropic efforts crave. Based on a cross-national perspective, we found some interesting differences between donors' attitudes and perceptions of fundraising campaigns to fight the pandemic across Kuwait and Bahrain. Overall, there is agreement across the samples that donor's attitudes and intentions towards monetary donation via SNSs can be fostered by both intrinsic and extrinsic motivations. Humanitarianism, well-defined projects, transparent NPOs, advanced IT-based infrastructure, user-friendly and more interactive SNSs, and favourable religious beliefs can all have an important role in future fundraising prospects amid COVID-19 and beyond.

Despite the ambitious aspirations of this research, certain limitations are worth noting. The research time horizon is cross-sectional; as such, changes may be missed in opinions over time, particularly during the uncertain and rapidly changing times resulting from the pandemic. Therefore, it is strongly suggested that future studies should use longitudinal data. Finally, future studies based on this model are proposed to take into account additional external and internal elements, such as significant social media influencers and knowledge roles in online donation behaviour.

Supplementary Materials: The following supporting information can be downloaded at: <https://www.mdpi.com/article/10.3390/su14116486/s1>, File is including measurement items.

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