

Influence of Governance-Related Factors on Donation Intention in Saudi Not-for-Profit Crowdfunding Platforms

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Abstract

The increasing adoption of digital technologies has transformed charitable giving by enabling individuals to donate through online crowdfunding platforms. However, donor participation largely depends on their trust in non-profit organizations and the perceived credibility of these platforms. This study examines the effects of perceived ability, perceived integrity, and perception of financial transparency on donation intention, with trust serving as a mediating variable in the context of Saudi non-profit crowdfunding platforms. The study used a quantitative research design, and data were collected from 347 respondents in Saudi Arabia through a structured online questionnaire. The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings revealed that perceived ability ($\beta = 0.348$, $p < 0.001$), perceived integrity ($\beta = 0.291$, $p < 0.001$), and perception of financial transparency ($\beta = 0.276$, $p < 0.001$) each have a positive and significant influence on trust. Furthermore, trust exerts a strong positive effect on donation intention ($\beta = 0.684$, $p < 0.001$). The mediation analysis confirmed that trust significantly mediates the relationships between all three antecedent variables and donation intention. The structural model explained 62.1% of the variance in trust and 46.8% of the variance in donation intention, indicating satisfactory explanatory power. The findings provide practical implications for non-profit organizations and crowdfunding platform providers by emphasizing the importance of strengthening organizational capabilities, maintaining ethical standards, and improving financial transparency.

Keywords: donation intention; trust; perceived ability; perceived integrity; financial transparency; non-profit organizations; crowdfunding

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1. Introduction

The rapid advancement of digital technologies has significantly transformed the way individuals interact, communicate, and conduct financial transactions. One notable development is the emergence of crowdfunding platforms, which have created new fundraising opportunities across sectors such as business, education, healthcare, and charitable organizations (Zhu & Guo, 2024; Huo et al., 2024). Among the different forms of crowdfunding, donation crowdfunding has become an increasingly important mechanism for supporting non-profit organizations by enabling individuals to contribute financially to social, humanitarian, educational, and religious causes through online platforms (Chouksey et al., 2025). In Saudi Arabia, the growing adoption of digital technologies, widespread internet accessibility, and increasing smartphone

penetration have accelerated the use of online donation platforms, making charitable giving more convenient, transparent, and accessible than traditional donation methods (Aysan et al., 2026).

Saudi Arabia has seen remarkable growth in its digital economy as part of Vision 2030, which emphasizes digital transformation, financial inclusion, and the development of a sustainable non-profit sector. Government-supported initiatives and regulated online donation platforms have encouraged individuals to participate in charitable activities through secure digital channels (Altarteer & Bamoallem, 2025). Platforms such as Ehsan, Waqfy, and other licensed crowdfunding platforms provide donors with efficient mechanisms to support various charitable projects while promoting accountability and transparency in fund management (Alshebami, 2022; Abdeldayem & Aldulaimi, 2023). Despite these developments, attracting and retaining donors remains a significant challenge because individuals continue to express concerns regarding the credibility of non-profit organizations, the security of online transactions, and the appropriate utilization of donated funds.

Trust has consistently been identified as one of the most influential factors affecting individuals' willingness to engage in online financial activities. In the context of donation crowdfunding, trust becomes even more critical because donors usually receive no direct financial or material benefits from their contributions (Sendra-Pons et al., 2024). Instead, they rely on the integrity, competence, and accountability of non-profit organizations to ensure that donated funds are used effectively for their intended purposes (Liu et al., 2025). Consequently, establishing and maintaining donor trust has become essential for the long-term sustainability and success of online charitable crowdfunding platforms.

Perceived ability reflects donors' confidence in the competence and effectiveness of non-profit organizations in managing donations, implementing charitable projects, and achieving organizational objectives (Montero-Benavides et al., 2025). Perceived integrity refers to the extent to which donors perceive organizations as honest, ethical, reliable, and committed to fulfilling their promises. Perception of financial transparency represents donors' beliefs regarding the openness and accessibility of financial information, accountability in fund utilization, and disclosure of organizational financial activities (Satria et al., 2024). When donors perceive non-profit organizations as capable, ethical, and transparent, they are more likely to develop trust, which subsequently increases their intention to donate through crowdfunding platforms.

Although previous research has examined various determinants of online donation behavior, limited empirical evidence exists regarding the combined effects of organizational ability, integrity, and financial transparency on donation intention through the mediating role of trust, particularly within the Saudi Arabian non-profit sector. Given the continued expansion of Saudi Arabia's non-profit sector and the government's emphasis on digital transformation under Vision 2030, understanding the factors that influence donation intention has become increasingly important for both researchers and practitioners.

Therefore, this study aims to examine the relationships among perceived ability, perceived integrity, perception of financial transparency, trust, and donation intention using data collected from individuals in Saudi Arabia. Specifically, the study investigates whether perceived ability, perceived integrity, and financial transparency enhance donors' trust and whether trust subsequently increases their intention to donate through non-profit crowdfunding platforms. In addition, the study examines the mediating role of trust in explaining how these organizational characteristics influence donation intention. The findings of this study contribute to the existing literature by extending the understanding of trust formation in online charitable giving and providing empirical evidence from the Saudi Arabian context.

2. Literature Review and Hypotheses Development

2.1. Perceived Ability and Trust

Trust is a fundamental determinant of online donation behavior because donors rely on non-profit organizations to manage and utilize donated funds responsibly. One of the primary antecedents of trust is perceived ability, which refers to the extent to which donors believe that a non-profit organization possesses

the competence, knowledge, and resources necessary to perform its activities effectively (Oo et al., 2022). In the context of donation crowdfunding, perceived ability reflects donors' confidence that an organization can safeguard donated funds, understand beneficiaries' needs, implement charitable projects successfully, and solve operational challenges (Zhang et al., 2022). According to Alhidari et al. (2018), donors are more likely to trust charitable organizations when they perceive them as capable of delivering promised services and managing financial resources efficiently. Competent organizations reduce uncertainty and increase donors' confidence that their contributions will achieve meaningful social outcomes. Similarly, trust theory suggests that ability represents one of the core dimensions influencing trust because individuals tend to trust organizations that demonstrate professional expertise and operational effectiveness. In online donation environments, organizational ability becomes even more important because donors cannot directly observe how their contributions are managed (Sundermeier & Kummer, 2022). Consequently, donors rely on their perceptions of organizational competence when deciding whether an organization deserves their trust. Previous studies have consistently reported a positive relationship between organizational ability and trust in both charitable and online service contexts. Therefore, the following hypothesis is proposed:

H1: Perceived ability influences trust.

2.2. Perceived Integrity and Trust

Another important determinant of trust is perceived integrity, which refers to donors' beliefs that non-profit organizations are honest, ethical, reliable, and committed to fulfilling their promises (Prashar & Gupta, 2024). Integrity reflects whether an organization consistently adheres to moral principles, communicates truthfully, and behaves responsibly when managing donor contributions (Pramuka et al., 2025). According to Alhidari et al. (2018), integrity is essential for establishing long-term relationships between charitable organizations and donors. Donors are more likely to trust organizations that demonstrate honesty, ethical conduct, transparency, and consistency in their operations. When organizations behave ethically and fulfill their commitments, donors perceive lower risks associated with online donations. Previous trust literature also identifies integrity as one of the principal dimensions of organizational trustworthiness. Organizations that maintain ethical standards and communicate openly are more likely to build stronger donor confidence and encourage repeated charitable contributions (Saeidi Aghdam et al., 2025). In the online crowdfunding environment, integrity becomes particularly important because donors often rely solely on organizational information provided through digital platforms. Accordingly, the following hypothesis is proposed:

H2: Perceived integrity influences trust.

2.3. Perception of Financial Transparency and Trust

Financial transparency refers to the extent to which non-profit organizations openly disclose financial information and provide stakeholders with access to information regarding the collection, management, and utilization of donated funds (Nan et al., 2024). Transparent financial reporting reduces information asymmetry and enables donors to evaluate whether charitable organizations use resources responsibly. Cho et al. (2009) argued that financial transparency strengthens organizational accountability and enhances public confidence in non-profit organizations. When donors have access to accurate financial reports and information regarding fund allocation, they perceive lower levels of uncertainty and develop greater trust in charitable organizations (Wang et al., 2024). Transparency also demonstrates organizational accountability, which is particularly important in online donation environments where donors cannot directly observe financial operations. Financial transparency positively influences stakeholder trust because transparent organizations are perceived as more credible and less likely to misuse donated resources (Khuc et al., 2025). Consequently, improving transparency represents an effective strategy for strengthening donor confidence and encouraging participation in charitable crowdfunding platforms. Therefore, the following hypothesis is proposed:

H3: Perception of financial transparency influences trust.

2.4. Trust and Donation Intention

Trust has been widely recognized as one of the strongest predictors of behavioral intention in online environments. In donation crowdfunding, trust reflects donors' confidence that non-profit organizations will utilize donated funds honestly, responsibly, and effectively (Prashar & Gupta, 2024). Because online donations involve uncertainty and perceived risk, trust reduces concerns regarding fraud, misuse of funds, and transaction security (Zhang et al., 2022; Li et al., 2022). Stanaland et al. (2011) suggested that trust significantly influences individuals' behavioral intentions by increasing confidence in organizations and reducing perceived risk. Likewise, Ewe et al. (2015) reported that trust positively affects individuals' willingness to participate in online donation crowdfunding activities. When donors trust charitable organizations, they are more likely to contribute financially and continue supporting charitable initiatives in the future. Given the importance of trust in online charitable giving, the following hypothesis is proposed:

H4: Trust influences donation intention.

2.5. The Mediating Role of Trust

Trust not only directly influences donation intention but also serves as an important psychological mechanism through which organizational characteristics affect donor behavior. Donors first evaluate whether a non-profit organization is capable, ethical, and transparent before developing trust. Once trust is established, they become more willing to donate through online crowdfunding platforms (Zhang et al., 2022). Organizations perceived as competent are more likely to earn donor trust because donors believe that their contributions will be managed effectively. Similarly, organizations demonstrating honesty and ethical conduct strengthen donor confidence by reducing concerns regarding opportunistic behavior (Li et al., 2022). Financial transparency further enhances trust by providing donors with clear information regarding the collection and utilization of charitable funds (Nan et al., 2024). Trust mediates the relationship between organizational characteristics and behavioral intention in online environments. Therefore, it is expected that trust explains how perceived ability, perceived integrity, and financial transparency influence individuals' donation intentions. Accordingly, the following mediation hypotheses are proposed:

H5: Trust positively mediates the relationship between perceived ability and donation intention.

H6: Trust positively mediates the relationship between perceived integrity and donation intention.

H7: Trust positively mediates the relationship between perception of financial transparency and donation intention.

2.6. Research Framework

Based on the literature review and the proposed hypotheses, this study develops a conceptual framework in which perceived ability, perceived integrity, and perception of financial transparency function as independent variables influencing trust, while trust acts as a mediator affecting donation intention. The framework assumes that organizational competence, ethical behavior, and financial transparency enhance donor trust, which subsequently increases individuals' intentions to donate through Saudi non-profit crowdfunding platforms (Figure 1).

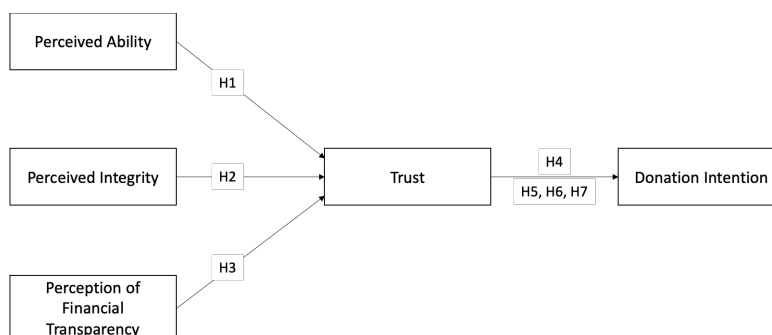


Figure 1. Research model.

3. Methodology

This study employed a quantitative research design to examine the relationships among perceived ability, perceived integrity, perception of financial transparency, trust, and donation intention in the context of Saudi non-profit crowdfunding platforms. A structured questionnaire was developed and administered to individuals who had prior knowledge of or experience with online donation platforms in Saudi Arabia. Data were collected during May 2026 using an online survey distributed through various social media platforms and email networks. A total of 347 valid responses were obtained and used for the final analysis. The questionnaire consisted of two sections. The first section collected respondents' demographic information, including gender, age, educational level, employment status, monthly income, previous donation experience, donation frequency, and online donation usage. The second section measured the study constructs using previously validated measurement scales. All items were assessed using a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

The measurement scales were adapted from well-established studies to ensure content validity and reliability. Perceived ability was measured using six items adapted from Alhidari et al. (2018). The items assessed respondents' perceptions regarding the ability of non-profit organizations to safeguard donated funds, understand beneficiaries' needs, conduct charitable activities effectively, demonstrate organizational competence, solve operational problems, and utilize donated funds appropriately. Perceived integrity was measured using five items adapted from Alhidari et al. (2018). These items evaluated respondents' perceptions of the honesty, truthfulness, ethical behavior, consistency, and promise-keeping of non-profit organizations. Perception of financial transparency was measured using five items adapted from Cho et al. (2009). The scale assessed respondents' perceptions regarding the accessibility of financial information, public rights to organizational information, openness of financial records, and the importance of financial transparency in preventing fraud within non-profit organizations. Trust was measured using three items adapted from Stanaland et al. (2011). The items evaluated respondents' trust in the financial information provided by non-profit organizations, their belief that organizations do not make false claims, and their confidence that organizations communicate honestly with donors. Finally, donation intention was measured using four items adapted from Ewe et al. (2015). The items captured respondents' intentions to participate in donation crowdfunding platforms, donate in the future, use crowdfunding platforms to help others, and engage in online charitable giving.

The collected data were analyzed using SmartPLS 4. The Partial Least Squares Structural Equation Modeling (PLS-SEM) approach was employed to evaluate both the measurement model and the structural model. The structural model was subsequently assessed using path coefficients, bootstrapping with 5,000 resamples, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and mediation analysis to test the proposed hypotheses.

4. Results

Table 1 presents the demographic characteristics of the 347 respondents who participated in this study. Regarding gender, the majority of respondents were male (57.1%, $n = 198$), while females accounted for 42.9% ($n = 149$). In terms of age, the largest proportion of respondents belonged to the 20–29 years age group (36.3%, $n = 126$), followed by those aged 30–39 years (31.4%, $n = 109$). Respondents aged 40–49 years represented 18.2% ($n = 63$), whereas those aged 50 years and above accounted for 8.9% ($n = 31$). Participants younger than 20 years comprised the smallest group (5.2%, $n = 18$).

Regarding educational attainment, nearly half of the respondents held a bachelor's degree (49.0%, $n = 170$), followed by a master's degree (17.6%, $n = 61$), diploma (15.6%, $n = 54$), high school or below (11.2%, $n = 39$), and doctorate degree (6.6%, $n = 23$). Concerning employment status, government employees constituted the largest group (32.0%, $n = 111$), followed by private sector employees (27.4%, $n = 95$), students (16.7%, $n = 58$), self-employed respondents (10.7%, $n = 37$), unemployed respondents (8.1%, $n = 28$), and retirees (5.2%, $n = 18$).

With respect to monthly income, the largest proportion of respondents reported earning SAR 5,000–9,999 per month (27.7%, $n = 96$), followed by SAR 10,000–14,999 (25.4%, $n = 88$). Respondents earning less than SAR 5,000 represented 17.9% ($n = 62$), while 15.6% ($n = 54$) earned SAR 15,000–19,999 and 13.5% ($n = 47$) reported monthly incomes of SAR 20,000 and above.

Most respondents (80.4%, $n = 279$) indicated that they had previously donated through a Saudi non-profit crowdfunding platform, whereas 19.6% ($n = 68$) had no prior experience. In terms of donation frequency, the largest group reported donating occasionally (41.8%, $n = 145$), followed by monthly donations (24.8%, $n = 86$), rarely donating (23.3%, $n = 81$), and weekly donations (10.1%, $n = 35$).

Religious motivation emerged as the primary reason for using donation crowdfunding platforms (29.7%, $n = 103$), followed by humanitarian support (23.6%, $n = 82$). Other motivating factors included ease of online donation (15.6%, $n = 54$), trust in the platform (12.4%, $n = 43$), transparency of fund usage (11.2%, $n = 39$), social influence (4.6%, $n = 16$), and other reasons (2.9%, $n = 10$).

Regarding the device used to access donation crowdfunding platforms, smartphones were the dominant choice (81.6%, $n = 283$), followed by laptop/desktop computers (12.4%, $n = 43$) and tablets (6.1%, $n = 21$). In terms of experience with online donation platforms, most respondents had used such platforms for 1–3 years (39.8%, $n = 138$), followed by 4–6 years (28.0%, $n = 97$), more than 6 years (18.2%, $n = 63$), and less than 1 year (14.1%, $n = 49$).

The average donation amount per transaction was most commonly SAR 100–499 (42.9%, $n = 149$), followed by SAR 500–999 (22.5%, $n = 78$), less than SAR 100 (21.9%, $n = 76$), and SAR 1,000 and above (12.7%, $n = 44$). Finally, respondents most frequently learned about donation crowdfunding platforms through social media (37.8%, $n = 131$), followed by family and friends (22.5%, $n = 78$), internet advertisements (14.1%, $n = 49$), religious institutions (12.1%, $n = 42$), television/news (8.9%, $n = 31$), and other sources (4.6%, $n = 16$). The sample primarily consisted of young, educated, employed individuals with prior experience in online donation, suggesting that the respondents were well positioned to provide informed opinions regarding donation crowdfunding platforms in Saudi Arabia.

Table 1. Respondents' demographic profile ($n=347$).

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	198	57.1
	Female	149	42.9
Age	Less than 20 years	18	5.2
	20–29 years	126	36.3
	30–39 years	109	31.4
	40–49 years	63	18.2
	50 years and above	31	8.9
Educational Level	High School or below	39	11.2
	Diploma	54	15.6
	Bachelor's degree	170	49.0
	Master's degree	61	17.6
	Doctorate degree	23	6.6
Employment Status	Student	58	16.7
	Government employee	111	32.0
	Private sector employee	95	27.4
	Self-employed	37	10.7
	Unemployed	28	8.1
	Retired	18	5.2
Monthly Income	Less than SAR 5,000	62	17.9
	SAR 5,000–9,999	96	27.7
	SAR 10,000–14,999	88	25.4
	SAR 15,000–19,999	54	15.6
	SAR 20,000 and above	47	13.5
Previously donated through a Saudi non-profit crowdfunding platform?	Yes	279	80.4
	No	68	19.6
Donation frequency	Rarely	81	23.3
	Occasionally	145	41.8

Variable	Category	Frequency (n)	Percentage (%)
Primary reason for using donation crowdfunding platforms	Monthly	86	24.8
	Weekly	35	10.1
	Religious motivation	103	29.7
	Humanitarian support	82	23.6
	Ease of online donation	54	15.6
	Trust in the platform	43	12.4
	Transparency of fund usage	39	11.2
Device used	Social influence	16	4.6
	Other	10	2.9
	Smartphone	283	81.6
	Tablet	21	6.1
Experience using online donation platforms	Laptop/Desktop computer	43	12.4
	Less than 1 year	49	14.1
	1–3 years	138	39.8
	4–6 years	97	28.0
Average donation amount per transaction	More than 6 years	63	18.2
	Less than SAR 100	76	21.9
	SAR 100–499	149	42.9
	SAR 500–999	78	22.5
First learned about donation crowdfunding platforms	SAR 1,000 and above	44	12.7
	Social media	131	37.8
	Family/Friends	78	22.5
	Television/News	31	8.9
	Religious institutions	42	12.1
	Internet advertisements	49	14.1
	Other	16	4.6

Table 2 presents the results of the measurement model assessment, including indicator reliability, internal consistency reliability, and convergent validity. The results indicate that all indicator outer loadings exceeded the recommended threshold of 0.70, ranging from 0.840 to 0.930, demonstrating satisfactory indicator reliability. Specifically, the outer loadings for perceived ability ranged from 0.850 to 0.910, Perceived integrity ranged from 0.860 to 0.900, perception of financial transparency ranged from 0.840 to 0.900, Trust ranged from 0.910 to 0.930, and donation intention ranged from 0.880 to 0.910. These results indicate that all measurement items adequately represented their respective latent constructs. The internal consistency reliability of the constructs was confirmed by Cronbach's alpha values ranging from 0.892 to 0.910, which exceeded the recommended threshold of 0.70. Similarly, the composite reliability values ranged from 0.920 to 0.942, indicating excellent construct reliability and confirming that the indicators consistently measured their intended constructs. Convergent validity was assessed using the average variance extracted (AVE). The AVE values ranged from 0.757 to 0.846, all of which were substantially higher than the recommended minimum value of 0.50. Specifically, the AVE values were 0.769 for perceived ability, 0.774 for perceived integrity, 0.757 for perception of financial transparency, 0.846 for trust, and 0.801 for donation intention. These findings indicate that each construct explained more than 50% of the variance of its corresponding indicators, thereby establishing satisfactory convergent validity.

Table 2. Measurement model.

Construct	Items	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Perceived Ability	PA1: "I believe that non-profit organizations have the ability to safeguard my donated money"	0.870	0.910	0.930	0.769
	PA2: "I believe that non-profit organizations understand the needs of the beneficiaries"	0.890			
	PA3: "I believe that non-profit organizations have the ability to conduct various activities"	0.910			
	PA4: "I believe that non-profit organizations are competent and effective in conducting their activities"	0.860			
	PA5: "I believe that non-profit organizations have the ability to solve problems they face"	0.850			

Construct	Items	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Perceived Integrity	PA6: "I believe that the non-profit organizations use donated funds properly"	0.880	0.896	0.923	0.774
	PI1: "I believe that non-profit organizations are honest"	0.880			
	PI2: "I believe that non-profit organizations are truthful in working with the donors"	0.900			
	PI3: "I believe that non-profit organizations fulfill their roles consistently to achieve their goals"	0.870			
	PI4: "I believe that non-profit organizations behave ethically"	0.860			
Perception of Financial Transparency	PI5: "I believe that non-profit organizations will keep their promises"	0.890	0.892	0.920	0.757
	PFT1: "It is important to be able to get any financial statement information you want from a non-profit organization"	0.840			
	PFT2: "The public, in general, has a right to know about everything a non-profit organization does"	0.880			
	PFT3: "Every member of the public should have complete access to information about non-profit organizations"	0.900			
	PFT4: "Non-profit records belong to the public in general, not the non-profit organizations"	0.870			
Trust	PFT5: "Financial transparency is key to fighting fraud by non-profit organizations"	0.860	0.908	0.942	0.846
	TR1: "I believe the financial information provided by non-profit organizations"	0.920			
	TR2: "Non-profit organizations do not make false claims"	0.930			
Donation Intention	TR3: "I trust non-profit organizations to be frank"	0.910	0.902	0.931	0.801
	DI1: "Assuming I have access to the donation crowdfunding platform, I intend to participate in it"	0.900			
	DI2: "I intend to participate in donation crowdfunding in the future"	0.910			
	DI3: "I would use the donation crowdfunding platform to help others"	0.890			
	DI4: "Participating in donation crowdfunding is something I would do"	0.880			

Table 3 presents the results of the discriminant validity assessment using the Fornell–Larcker criterion. According to this criterion, the square root of the Average Variance Extracted (AVE) for each construct should be greater than its correlations with all other constructs. The diagonal elements of the matrix represent the square root of the AVE, whereas the off-diagonal elements represent the correlations among the latent constructs. The findings demonstrate that each construct shares greater variance with its own indicators than with other constructs in the model. Therefore, the Fornell–Larcker criterion confirms that satisfactory discriminant validity has been established, indicating that the constructs are empirically distinct and suitable for subsequent structural model analysis.

Table 3. Discriminant validity (Fornell–Larcker Criterion).

Construct	Perceived Ability	Perceived Integrity	Perception of Financial Transparency	Trust	Donation Intention
Perceived Ability	0.877				
Perceived Integrity	0.586	0.880			
Perception of Financial Transparency	0.542	0.573	0.870		
Trust	0.623	0.598	0.571	0.920	
Donation Intention	0.498	0.465	0.452	0.684	0.895

Table 4 presents the results of the structural model analysis for the direct relationships among the study constructs. The results indicate that perceived ability has a positive and significant effect on trust ($\beta = 0.348$, $t = 7.521$, $p < 0.001$), thereby supporting H1. This finding suggests that respondents who perceive non-profit organizations as capable of effectively managing donations, addressing beneficiaries' needs, and conducting

their activities are more likely to develop trust in these organizations. Similarly, perceived integrity was found to have a positive and significant influence on trust ($\beta = 0.291$, $t = 6.184$, $p < 0.001$), supporting H2. This result indicates that the honesty, ethical behavior, and reliability of non-profit organizations play an important role in enhancing donors' trust. The findings further reveal that perception of financial transparency positively and significantly influences trust ($\beta = 0.276$, $t = 5.963$, $p < 0.001$), confirming H3. This suggests that providing transparent financial information and ensuring public access to organizational financial records strengthen donors' trust in non-profit organizations. Finally, trust was found to have a strong positive and statistically significant effect on donation intention ($\beta = 0.684$, $t = 16.438$, $p < 0.001$), thereby supporting H4. Among all the direct relationships examined, this path exhibited the largest standardized coefficient, indicating that trust is the strongest predictor of individuals' intention to donate through Saudi non-profit crowdfunding platforms.

Table 4. Path coefficients (direct).

Hypothesis	Relationship	Path Coefficient (β)	t-value	p-value	Decision
H1	Perceived Ability $\rightarrow$ Trust	0.348	7.521	< 0.001	Accepted
H2	Perceived Integrity $\rightarrow$ Trust	0.291	6.184	< 0.001	Accepted
H3	Perception of Financial Transparency $\rightarrow$ Trust	0.276	5.963	< 0.001	Accepted
H4	Trust $\rightarrow$ Donation Intention	0.684	16.438	< 0.001	Accepted

Table 5 presents the results of the mediation analysis examining the indirect effects of perceived ability, perceived integrity, and perception of financial transparency on donation intention through trust. The results indicate that trust significantly mediates the relationship between perceived ability and donation intention ($\beta = 0.238$, $t = 6.742$, $p < 0.001$), thereby supporting H5. This finding suggests that when donors perceive non-profit organizations as capable and competent in managing donations and conducting their activities, they are more likely to develop trust, which subsequently enhances their intention to donate through crowdfunding platforms. Similarly, trust was found to significantly mediate the relationship between perceived integrity and donation intention ($\beta = 0.199$, $t = 5.684$, $p < 0.001$), confirming H6. This result implies that donors' perceptions of honesty, ethical conduct, and reliability increase their trust in non-profit organizations, which in turn positively influences their intention to make donations. The findings further reveal that trust significantly mediates the relationship between perception of financial transparency and donation intention ($\beta = 0.189$, $t = 5.297$, $p < 0.001$), supporting H7. This indicates that transparent financial reporting and openness regarding the use of donated funds enhance donors' trust, thereby increasing their willingness to donate through non-profit crowdfunding platforms.

Table 5. Path coefficients (indirect).

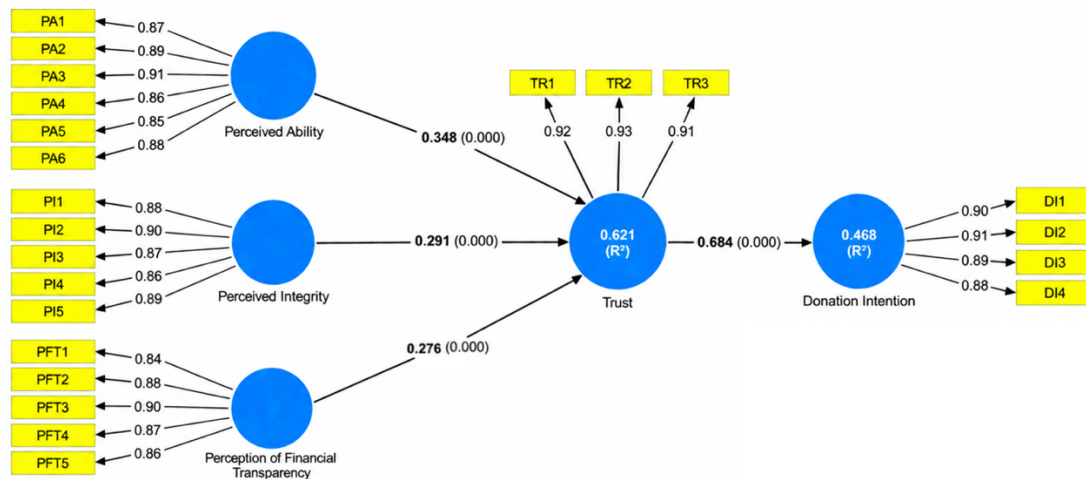
Hypothesis	Indirect Relationship	Indirect Effect (β)	t-value	p-value	Decision
H5	Perceived Ability $\rightarrow$ Trust $\rightarrow$ Donation Intention	0.238	6.742	< 0.001	Accepted
H6	Perceived Integrity $\rightarrow$ Trust $\rightarrow$ Donation Intention	0.199	5.684	< 0.001	Accepted
H7	Perception of Financial Transparency $\rightarrow$ Trust $\rightarrow$ Donation Intention	0.189	5.297	< 0.001	Accepted

Table 6 presents the effect size (f^2) and predictive relevance (Q^2) of the structural model. The effect size (f^2) was used to assess the contribution of each exogenous construct to the endogenous construct, whereas the Stone-Geisser predictive relevance (Q^2) was employed to evaluate the model's predictive capability. The results indicate that perceived ability has a medium effect on trust ($f^2 = 0.176$), suggesting that it makes a meaningful contribution to explaining variations in trust. In contrast, perceived integrity ($f^2 = 0.128$) and perception of financial transparency ($f^2 = 0.112$) exhibit small effect sizes, indicating that although both constructs significantly influence trust, their individual contributions are comparatively smaller than that of perceived ability. The relationship between trust and donation intention demonstrates a large effect size ($f^2 = 0.879$), indicating that trust is the most influential predictor of donation intention in the proposed research model. This finding highlights the substantial role of trust in shaping individuals' willingness to donate through Saudi non-profit crowdfunding platforms. The predictive relevance of the model was assessed using the Stone-Geisser Q^2 statistic. The Q^2 values for trust ($Q^2 = 0.392$) and donation intention ($Q^2 = 0.318$) are both greater than zero, confirming that the structural model possesses satisfactory predictive relevance for the endogenous constructs. According to the recommended PLS-SEM guidelines, Q^2 values above zero indicate that the model has adequate out-of-sample predictive capability.

Table 6. Effect size.

Relationship / Construct	f ²	Effect Size	Q ²
Perceived Ability → Trust	0.176	Medium	–
Perceived Integrity → Trust	0.128	Small	–
Perception of Financial Transparency → Trust	0.112	Small	–
Trust → Donation Intention	0.879	Large	–
Trust	–	–	0.392
Donation Intention	–	–	0.318

Figure 2 presents the coefficient of determination (R^2) values for the endogenous constructs in the structural model. The results show that the R^2 value for trust is 0.621, indicating that 62.1% of the variance in trust is explained by perceived ability, perceived integrity, and perception of financial transparency. According to the guidelines for PLS-SEM, this represents a moderate to substantial level of explanatory power, suggesting that these three antecedents are effective predictors of trust in Saudi non-profit crowdfunding platforms. Furthermore, the R^2 value for donation intention is 0.468, indicating that 46.8% of the variance in donation intention is explained by trust. This represents a moderate level of explanatory power, demonstrating that trust plays a significant role in influencing individuals' intentions to donate through non-profit crowdfunding platforms.

**Figure 2.** Structural model.

5. Discussion

This study examined the influence of perceived ability, perceived integrity, and perception of financial transparency on donation intention through the mediating role of trust in the context of Saudi non-profit crowdfunding platforms. The findings provide empirical evidence that trust plays a pivotal role in shaping donors' intentions and demonstrate that perceptions of organizational competence, integrity, and transparency are essential antecedents of trust.

The first hypothesis proposed that perceived ability positively influences trust. The results supported this hypothesis, indicating that donors are more likely to trust non-profit organizations when they perceive them as competent in managing donations, understanding beneficiaries' needs, conducting charitable activities effectively, and utilizing donated funds appropriately. The positive and significant relationship suggests that organizational capability is an important determinant of trust formation. This finding is consistent with Alhidari et al. (2018), who argued that donors evaluate the competence of charitable organizations before placing their trust in them. The result also supports the trust literature, which emphasizes that organizational ability is one of the primary dimensions influencing trust in online and charitable environments (Montero-Benavides et al., 2025).

The second hypothesis examined the relationship between perceived integrity and trust. The findings revealed a significant positive effect, indicating that honesty, ethical behavior, consistency, and keeping promises

enhance donors' trust in non-profit organizations. This suggests that donors carefully evaluate whether charitable organizations operate ethically and fulfill their commitments before deciding to trust them. These findings are consistent with Alhidari et al. (2018), who reported that perceived integrity is a key determinant of donor trust. The result also aligns with previous trust research, which emphasizes that ethical conduct and organizational credibility strengthen stakeholder confidence and long-term relationships (Wang et al., 2024).

The third hypothesis proposed that perception of financial transparency positively influences trust. The results confirmed this relationship, demonstrating that transparent financial reporting and the availability of financial information significantly increase donors' trust (Khuc et al., 2025). This finding indicates that donors value openness regarding the collection, management, and utilization of donated funds. When organizations disclose financial information clearly and allow public access to relevant records, donors perceive them as more accountable and trustworthy. This finding is consistent with Cho et al. (2009), who emphasized that financial transparency improves organizational credibility and public confidence.

The fourth hypothesis investigated the effect of trust on donation intention. The results indicated that trust has a strong positive influence on donation intention, making it the strongest predictor in the structural model. This finding suggests that individuals are more willing to donate through crowdfunding platforms when they trust the organizations managing the donations. Trust reduces concerns regarding fraud, misuse of funds, and uncertainty associated with online donations, thereby encouraging participation in charitable crowdfunding (Sundermeier & Kummer, 2022). This finding is consistent with Stanaland et al. (2011) and Ewe et al. (2015), who reported that trust significantly influences consumers' and donors' behavioral intentions in online environments.

The mediation analysis further demonstrated that trust significantly mediates the relationships between perceived ability, perceived integrity, and perception of financial transparency and donation intention. These findings indicate that the effects of organizational competence, ethical behavior, and financial transparency on donation intention operate primarily through the development of donor trust. Among the indirect relationships, the mediation effect was strongest for perceived ability, followed by perceived integrity and perception of financial transparency. This suggests that while all three organizational characteristics are important, donors place slightly greater emphasis on an organization's capability to manage charitable activities effectively before developing trust and deciding to donate (Sendra-Pons et al., 2024).

The findings have important practical implications for non-profit organizations and crowdfunding platform operators in Saudi Arabia. First, organizations should strengthen their operational capabilities by demonstrating effective project implementation, professional fund management, and successful charitable outcomes. Second, maintaining high ethical standards, fulfilling organizational commitments, and communicating honestly with donors are essential for sustaining long-term trust. Third, organizations should improve financial transparency by regularly publishing audited financial reports, providing real-time updates on fund utilization, and clearly communicating how donations are allocated to beneficiaries. Such initiatives can enhance donor confidence and increase participation in online charitable giving.

From a policy perspective, regulators and government agencies responsible for the non-profit sector can encourage greater public trust by promoting standardized financial disclosure practices and governance frameworks for charitable crowdfunding platforms. Establishing clear reporting requirements and accountability mechanisms would further strengthen transparency and public confidence in online donation systems. These initiatives are consistent with Saudi Arabia's ongoing digital transformation agenda and its efforts to enhance the effectiveness and sustainability of the non-profit sector under Vision 2030.

This study contributes to the literature on online charitable giving by demonstrating that perceived ability, perceived integrity, and perception of financial transparency are significant antecedents of trust, which subsequently enhances donation intention. The findings underscore the importance of trust as the primary mechanism through which organizational characteristics influence donor behavior, offering valuable theoretical and practical insights for researchers, policymakers, non-profit organizations, and crowdfunding platform providers.

6. Conclusion

This study examined the influence of perceived ability, perceived integrity, and perception of financial transparency on donation intention, with trust serving as a mediating variable in the context of Saudi non-profit crowdfunding platforms. The findings revealed that perceived ability, perceived integrity, and perception of financial transparency each have a positive and significant influence on trust. In addition, trust was found to significantly and positively affect donation intention, confirming that donors are more likely to contribute through crowdfunding platforms when they trust the organizations responsible for managing charitable funds. The mediation analysis further demonstrated that trust significantly mediates the relationships between the three antecedent variables and donation intention, highlighting its central role in converting positive organizational perceptions into actual donation intentions. This study contributes to the existing literature by providing empirical evidence from the Saudi Arabian non-profit sector, where research on donation crowdfunding remains limited. These results also provide practical guidance for non-profit organizations and crowdfunding platform providers. Organizations should strengthen operational capabilities, maintain ethical standards, and improve financial transparency through regular financial disclosures and effective communication with donors. Such initiatives can enhance public confidence and encourage greater participation in online donation platforms.

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