

Study on the Current Situation and Influencing Factors of the Masses' Trust in the Internet

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Abstract

This paper analyses the four measurement indicators of emotion, system, reputation and trust crisis resolution ability, and concludes that sympathy can increase the confidence of the masses in raising disease funds. The information disclosure system is particularly important in the system dimension. Finally, practical suggestions are given from two aspects of system and emotion.

Keywords

Serious Crowd Raising; SPSS; Trust Degree; Influencing Factors.

1. Research background and questions raised

With the innovative application of mass financing as a social mutual aid model in the field of social charity, the public's trust in crowdsourcing platform has a direct impact on whether it can help the helpers in a timely and effective manner. The realization of a virtuous circle of crowdsourcing depends first on the citizens' trust in crowdsourcing platform.

2. Trust factor scale development

Based on the theory of psychology and the research results in recent years, combined with the particularity of the public welfare organizations and the public welfare organizations, four measurement indicators of emotional, institutional, reputation and trust crisis resolution ability are obtained.

Emotional dimension. Scholars believe that compassion and friendships can enhance trust. Institutional dimension. Questioning the government from the perspective of legislation and administrative mechanism and system disclosure, and launching the management system of crowdsourcing platform. Reputation dimension. Combining the scale of the platform, popularity, whether there is a scandal record, whether to establish a cooperative relationship with charitable organizations, this paper investigates the reputation dimension from multiple perspectives. Trust crisis solving ability. Once the crowd is deceived, it is easy to cause indifference to the crowd, which is very unfavorable to the crowd raising platform.

The design of the questionnaire is as follows:

Table 1. Questionnaire

Contact situation	Have you ever seen the serious application of chips on the Internet?
	Did you see the organizers of the serious illness raising scheme?
	Do you donate money to projects that are seriously ill funded?
	Which network platform do you usually choose to donate to the big crowd project?
	How many times do you donate to serious illness?
	What is the amount of money you donate to a serious illness?
Foundation of trust	How much trust do you have for the big crowd raising mode?
	Which way do you trust more?
	Will you rank the most ill raised platforms according to the confidence level from high to low?

Trust factor -- emotion	Do I believe in people who are seriously ill?
	Do children and old people's diseases arouse my trust?
	Will I be relieved of the serious illness and raise projects in the relationship network between relatives and friends?
	Do I believe that the contents of the application can touch people's serious illness?
Influencing factors of trust system	Can the government's legislation and administration greatly enhance the reliability of the project?
	Will the public funding platform disclose financial information and enhance my trust?
	Will it reassure me about the flow and use of funds by establishing follow-up feedback mechanisms for public health projects and standardizing the documents to be displayed?
	Will I trust a big fundraiser with sufficient basic information and medical evidence?
	I think understanding the application, operation and follow-up feedback process of crowdsourcing platform can enhance the trust of donors to the platform?
	Do I think understanding the government's legislation and administrative mechanisms for mass fund raising can enhance donors' trust in the platform?
Trust factor -- reputation	I don't trust small, low profile crowd raising platforms.
	I don't believe that there are no public funding platforms such as charitable organizations or foundations.
	I won't believe in the recent public scandal raising platform.
Trust factors -- trust crisis public relations ability	Will I trust the crowd raising platform with measures to solve the problem?
Survey of countermeasures and suggestions	In order to enhance trust, what kind of improvement do you want to improve?
Basic information survey	What is your gender?
	What is your age?
	What is the average monthly income of your family?
	What is your highest academic qualifications?

2.1 Validity analysis

The principal component method was used to analyze the factors of each item. The factor rotation method adopted the maximum quadratic value method. Four factors were put forward. a1, a2, A3 and A4 belonged to the third factor named emotion, a5, a6, a7, a8, A10 and a11 belonged to the first factor named system, a12, A13 and A14 belonged to the second factor named reputation. 9 put forward fourth factors separately, named as the ability to solve crisis of trust.

2.2 Reliability analysis

The reliability of the overall scale, the first factor, the second factor and the third factor was analyzed. Using the alpha model, Cronbach's Alpha values were 0.855, 0.858, 0.768 and 0.747, respectively, with good reliability.

3. Data sources

A total of 585 samples and 462 valid samples were collected from Tianjin and Qujing, Yunnan Province. Sampling method is convenient sampling.

4. Data analysis

4.1 Crowd structure

51.51% of the respondents were women, and the ratio of male to female was basically balanced. In terms of age, 44.83% were 20-29 years old and 14.87% were over 40 years old. Most of the respondents were young people aged 20-40 years old, which accorded with the age-oriented group of network serious diseases. Household monthly income mainly concentrated in the 2000~5999 population, accounting for 58.19%, mostly for the middle income group.

4.2 Research results analysis and Countermeasures

4.2.1 Analysis of survey results

61.85% of people choose on-site donation, 38.15% choose on-line donation, and more people prefer on-site donation, which is an intuitive way of contacting fund-raising projects.

45.9% of the respondents believed that the credibility of the network public health fund-raising was very high. 40.95% of the respondents were half-convinced about this method, while 13.14% of the respondents were not so sure about it. Overall, people had good trust in the network public health fund-raising.

69.18% of the people said that the organizers were from companies like Easy Financing and Tencent Public Welfare, and 21.55% and 39.87% of the people were rescued by the government. Charitable organizations have seen it. It can be seen that the masses have contacted BAT, e-commerce platforms and Internet financial platforms. For state-owned enterprises, officials and industry associations, there are more websites under them. There is less contact among public funding projects.

People tend to trust large-scale philanthropic organizations such as China Philanthropy Information Platform and Tencent Public Service Network.

From the results of the survey, we can see that we should look for authoritative agencies to authenticate the platform (56.03%), set up pages to introduce relevant laws and regulations and administrative management mechanism (51.72%), follow up the money and take invoice photos as evidence (49.57%). Setting up the application process and platform of page publicity project to manage it (45.69%), refunding the good money of dishonest event to donors (33.84%) accounted for a large proportion, and some people chose to find spokespersons for advertising and media publicity, establish brand image, set up consulting customer service to answer questions, improve career, family members. Basic information such as average monthly income and medical certificates, community or government certificates should be set up to explain the dishonesty in time.

4.3 Hypothesis testing and result evaluation

In this study, Spearman analysis method was used to analyze the correlation coefficients and degree of correlation among variables, and through the correlation analysis of emotion, institution, reputation and trust, the results of correlation analysis were as follows:

Table 2. Correlation coefficient table

		Institutional	Emotional	Reputation
Correlation coefficient test of Spearman trust degree	Correlation coefficient	.162	.340	-.114
	Saliency (double tail)	.000	.000	.014
	N	462	462	462

Relevance analysis shows that system and emotion are significant at 0.01 level, which indicates that emotional system and trust are positively correlated. Reputation and trust are not significant at 0.01, but significant at 0.05, which indicates that reputation has less impact on trust than system and emotion, but still has a weak negative correlation with trust.

In order to understand the specific situation of the impact on trust, we analyze the results from the perspective of factor loading rate. The correlation coefficient shows that the load rate of factor A1 (serious illness) and factor A2 (illness of the elderly and children) is higher than 0.73 and 0.798, which indicates that sympathy can indeed increase the confidence of the masses in raising funds for the sick. In the system dimension, A7 (establishment of follow-up feedback mechanism for major illness crowdsourcing projects and standardization of documents to be displayed), A9 (understanding the application and operation process mechanism of crowdsourcing platforms), A10 (understanding the government's legislation and administration of major illness crowdsourcing) all have a factor load rate higher than 0.8, which indicates that information disclosure system in the system dimension. Degree is particularly important.

5. Countermeasures and suggestions

5.1 System

Set up the page to explain the relevant laws and regulations and administrative regulations of the big crowd.

The platform for collecting funds for serious illnesses is not public welfare, but charitable donations from uncertain beneficiaries of the public. There is a high demand for people to understand the relevant laws and regulations and administrative regulations.

Set up the application process and the management mechanism of the platform publicity project.

What are the thresholds for project initiation, what are the basic information and medical certificates that fundraisers need to present, how to audit crowdsourcing platforms, how to supervise projects and how to give feedback to donors? These are all unknown to most donors.

Supervise the flow of funds raised by the project and take invoices as evidence.

The platform should strengthen the management of project funds flow, and take the invoice photos as evidence to make donors believe that the donated funds can be used rationally, so as to increase the trust of the platform.

We should improve basic information and medical certificates such as occupation, family income and so on.

The sponsors' qualification certification of Public Welfare Public fund-raising projects is relatively loose, which makes cheaters drill holes, defames the image of the platform and wastes people's sympathy. Suggestions can be made by increasing occupational and family monthly income and other information and medical certificates.

5.2 Emotion

Increase the emotional rendering power and inspire the love of the masses.

Most people believe that they are more inclined to trust the seriously ill, the elderly and children who are sick, because they are vulnerable groups, people will have compassion and love. It is suggested that according to the actual situation, the use of video, micro-film and other ways of introducing the project, so that more people can feel the same and be moved.

Improving the authentication mechanism of relatives and friends for projects

People are more likely to trust people around them to raise money than to donate money to distant strangers and do not know each other's specific circumstances. Suggestions focus on "your friend XX as a guarantor" or "your friend XX also contributed money for it".

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