

# The Power of Distributed Round-Up Micro-Donations Processes

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**Abstract:** *This article attends to the question how the distribution of micro-donations by rounding-up the invoice amount could change the donation market considering its different target groups based on age and income. It must be examined how micro-donations effect different target groups. The proposition is that people who have never made a donation in the past due to their financial situation (f.e. poor or young) would for the first time have the opportunity during shopping to make a micro-donation and use it to do something good. The differences between Germany and Romania in terms of realization of the rounding-up concept, also in connection with the target group of first-time donors, are presented.*

**Keywords:** *CSR, donation market, micro-donations, round-up, corporations*

## 1. Introduction

This article attends to the question how the distribution of micro-donations by rounding-up the invoice amount could change the donation market considering its different target groups based on age and income. At first, this research paper reviews the existing structures, the environment as well as the current situation of social corporate activities regarding ethics, morals and responsibility. This research indicated that it must be examined how micro-donations effect different target groups. The proposition is that people who have never made a donation in the past due to their financial situation (f.e. poor or young) would for the first time have the opportunity during shopping to make a micro-donation and use it to do something good. In the following theoretical part, micro-donations in general and in this context also the motivation of companies and their clients are analysed. The main focus here is put on the possibilities to integrate clients into the social activities of corporations. Theoretically, could a micro-donation, realized as a rounding-up donation, be a door opener to do something good together with a corporation and its client base on the one hand and on the other hand it presents a very low entry threshold for the first-time donors in general. The practical implementation of micro-donations will be developed. For a start, the customer-side is reviewed and illustrated regarding how the micro-donations is tip money for the society, what can motivate a micro-donation and how the process of micro-donations could be practically implemented. The differences between Germany and Romania in terms of realization of the rounding-up concept, also in connection with the target group of first-time donors, are presented. To understand the “good” of coins as well as the attitude and the motivation of the society towards micro-amounts, we have conducted a comprehensive representative survey in equal measure in Germany and Romania. Once the methodology and the evaluation are presented, the results are comprehensively discussed. This article is concluded with a summary of the findings and discoveries as well as a future perspective. The current donation market took a development towards few people donating a relatively significant amount. This is certainly based on the fact that older people have more financial resources and are willing to donate a part of it. This setting however excludes large parts of the population. Because who would like to donate for example 3 EUR/RON if the other donors distinguish themselves through their large donations. Donations respectively doing something good with the money is elitist and a priori excludes particular social classes from participating due to the design of the market to possibly maximize every individual donation. The larger the donation, the better. This conception however is controversial, because the objective should rather be to make the market accessible to as many people as possible by giving them an opportunity for social engagement. Firstly, it is important so that more people could generate larger sums and secondly, it can be assumed, than donation of any amount creates a

positive feeling for the donor. Being aware of this as a regular corporate company, this is the chance to aim for a different goal instead of maximizing CSR activities to maximize the final sum donated. Many people who donate money are mostly seen as “cash-cows” and people who don't have larger amounts to donate a share of this are left out. Success in collecting donations is only measured in the quantity of the final sums in EUR, RON or USD. It is never the success celebrated that a high amount of people actually have donated.

Knowing this and the fact that the motivation and the deciding factor of most corporate companies, especially retailers, is to show through CSR activities to the (potential) customer that their own company is socially active to do good. But wouldn't it be the perfect match to do good together with the customers?

So the beneficiaries in the end would still receive good, the corporate is the enabler to do good and the customer does good together with the corporate: a win-win-win-situation. This opportunity of doing good together with the goal to integrate as many people or customers as possible is integrating large amounts of people. The idea of letting as many customers round-up small amounts when buying products, gives new target groups the chance to donate for the first time. Especially young consumers and poorer people who are below the average wealthy, receive a chance, maybe for the first time, to be part of the donation process. So how would the market react if instead of few large donations it would receive many small ones?

Would the people who have never donated before due to their financial situation become or want to become a part of the donation market?

This results in an assumption that people are willing to make micro-donations in a group and would like to do so while doing their shopping. Furthermore, it tells us that non-donors in particular as well as young and poor people are inclined to micro-donations and that this previously disregarded and rather donations-distant target group would for the first time participate in the donation process for the example via the round-up donation. Young and poor people get in contact with the donation market for the first time due to the low entry threshold for micro-donations and can do something good themselves and experience their importance for the society thanks to their round-up donation. Round-up donations connect the wallet to high-tech. Consumers receive the opportunity to round-up their invoice amount and easily and collectively alongside many other people do something good in passing.

## **2. Methodology**

In order to understand the significance of the smallest amounts for citizens, a survey in oral form was conducted with 300 citizens in Germany and Romania. The survey in Berlin, Germany, took place from January 15th to the 18th of 2018, the one in Bucharest, Romania, from January 19th to the 21st of 2018. In Germany, the survey was conducted by the doctorate student himself. In Romania, it was conducted by Alex. Popescu under the supervision of the doctorate student. This was a necessary step due to language barriers.

During the survey, the participants were presented with a laminated copy of possible answers to every question, so they could easily and quickly identify an appropriate answer for them. Those were particularly helpful in questions of age, income and donation behaviour to guarantee the authenticity of questions as well as to protect the participants from the public pressure.

The survey contains 16 closed-ended questions, which start off with 4 questions about socio- demographic background and continue with 12 assessment questions about their views on pocket change and the opportunity to do good with it. To simplify possible answers only closed- ended questions were used. The previously introduced survey results of 300 people from Germany and Romania present various conclusions regarding human behaviour and attitude towards small pocket change amounts. At the same time, they clearly show enormous potential. We have identified differences between genders, age groups, income levels and origin of the participants.

### 3. Findings

This research has established that people over-proportionate often opt in for a micro-donation once it is done collectively alongside many other people. This shows that psychology, even though it didn't play a major role in this research paper, plays a decisive role regarding micro-donations. The "worth" of a coin of decimal value is independent of the number engraved on it, but gains its relevance rather based on what every individual gets for the coin in return. Social engagement is already embedded in many aspects of corporate philosophy, however there is almost none together with the corporate clients. Rather, it is the question of creating awareness for a neglected target group and a realisation of an option for them to donate, which would more likely result not in large donation sums but rather in many smaller ones. People with lower financial resources, mostly explained by their young age or small income, are excluded from the donation market. This research has proven, that this must not remain true and there are many more ways to motivate social change. Firstly, it regards the significant sums, that would come together from many small donations. Furthermore, a whole social class would be included to participate. Everyone could be rewarded with a positive feeling of having done something good by donating just a couple of coins. This participation must not end at this point. People, who have done something good and have experienced appreciation and a positive feeling, are most likely to do it again. Whether it will happen through repeated donations or on alternative ways such as volunteering etc., the micro-donation represents a door opener for social engagement.

The survey produced the following results:

26% of all participants have made a donation in the past which on the opposite site means that 74% have never donated. 76,7% of people in Romania have never made a donation, this number amounts to 71,3% in Germany. Those numbers are enormous and show that particular barriers must be in place for people to decide not to do something good financially. The difference of 5,4% between Romania and Germany can be theoretically explained through different financial resources. The GDP per capita (PPP) in Romania totals up to \$24,000, in Germany to \$50.200. According to a self-assessment of the participants regarding their income level 38% state to belong to the lower class. This number is at 32% in Germany. If we however take the living expenses of the individual countries out of the equation and consider that a donation is mostly associated with an amount and not a percentage, there is actually no reason why people have different donation frequencies in different countries. Due to the fact that nobody is expecting a specific donation amount, this seems to be a psychological barrier in people's minds at most. Furthermore, it would be an advantage to think about percentages. Because if everyone would donate 1% of his/her income, no matter of the real donation amounts, we would have a donation participation of 100%. Considering the differences between men and women, it shows that 73,9% of men have never made a donation. On the opposite side only 68,7% of women have not done so either. The significant difference of over 10% could also be explained by the fact that women generally rather spend money than men. Within the three different age groups it can be noticed that young and old people have donated less frequently than the working generation group in the age of 25 to 54. Explicitly, it is remarkable that 82% of the participants in the age of 24 and younger have never made a donation. This can be based on the fact that young people often do not earn their own money and therefore do not feel like they are able to help anyone with the little amount that they have. This is additionally supported by the survey results regarding the income levels. 87,6% of the "lower class" have never donated in the past. Within the other group two thirds share the same experience. The income level group which the participant belongs to is a limiting factor to his donation behaviour. In summary, it can be stated that young and low-income respondents have donated significantly more seldom in their lives. The donations of 1 EUR/RON or less is only at 3,3%. This proves that people do not consider such small amounts to be donation relevant sums. In Romania this number is at 1,3% and 5,3% in Germany. This difference can possibly be explained by the fact that small Cents donations have partially established themselves in Germany. Overall, roughly half of the respondents state that a donation must be 50 EUR/RON or more. It underlines the tendency of people believing that a donation must reach a specific number to be perceived as such. Considering additionally the spread amongst the age groups, it shows a similar

allocation. The group of “24 and younger” has the lowest perception of amounts of 1EUR/RON or less as a donation. This number continuously increases with age. Reviewing the distribution between the age groups it can be recognized that only 1% of the lowest-income participants consider the amounts of 1 EUR/RON to be explicit donations. In the other income groups this number is significantly higher: in the “upper class” this number is represented with 70% and almost 50% higher within the “middle class”. In conclusion, it can be stated that people with the lowest income do not consider small amounts to be donations. Around 84% do not believe to be able to do something good with an amount of 5 Cents/Bani. The difference between Romania (79,3%) and Germany (88%) with roughly 10% shows that people in Romania trust more in the fact to do good even with little money. This belief is rather weak in Germany. Regarding the differences between men and women, it can be stated that women believe less in the fact that they can do something good with 5 Cents/Bani. This idea or this belief is stronger represented in men. Looking at the answers within different age groups, we can say that the older the respondents are, the less they believe to be able to do good with 5 Cents/Bani. The difference between 75,7% within the group of “up to 24 years” and 90% of the respondents “55+” is very high at almost 15% and shows that young people could definitely imagine doing good with the smallest amount, in this specific case with an amount of 5 Cents/Bani. Young people are possibly more open-minded when it comes to new ideas due to their internet affinity and more contact to crowdfunding-campaigns etc. Additionally, young people, especially 24 years of age and younger, do not have a lot of money and the money that they do have receives higher appreciation. As a result, for this group 5 Cents/Bani are worth more and also represents “more money” compared to their overall income compared to older people with possibly more available funds. This theory is also supported by results based on the income level that the willingness to donate 5 Cents/Bani is significantly increasing with higher income: 77,1% of the “lower class” vs. 91,4% of the “upper class”. Almost 23% of poor people can imagine doing good with 5 Cents/Bani. In the group of wealthier people this opinion is represented by only 8,6% of the participants. If we add the detail that the donating person would not be the only donor with the amount of 5 Cents/Bani but this donation action would take place with one Million other donors, then the meaning of coin, or rather its “worth” changes. Suddenly 82,7% of the respondents would want to be a part of this collective donation action. This broadening of horizon multiplies the willingness to donate going from 16,3% to 82,7%. It is still an individual amount of 5 Cents/Bani, but through participation of others people recognize that small amounts can become large sums. This group dynamic proves that donation behaviour is not an individual and private business. Rather, potential donors want to have a feeling that they can collectively do something good and have an even larger impact. Especially with small amounts it is even more important due to the fact that it doesn't appear particularly “important” or “big” standing alone. This subjective perception of the coin worth is very significant, and the knowledge of this fact must be integrated more in different donation campaigns. The allocation based on the origin and gender is not particularly noticeable. Differences are to be recognized that the described willingness to donate is stronger represented in Germany and in female respondents. Especially by reviewing the allocation regarding the age groups, it becomes clear that the willingness to donate 5 Cents/Bani is almost 80% higher within the group of older participants. This increase can possibly be explained by the previously described shift of the thought process of collective donation action. This is also apparent while analysing the income groups. All income groups have almost the same willingness to donate. The biggest increase in the willingness to give money is to be observed in the “upper class”. Instead of 8,6% now almost 81% would donate 5 Cents/Bani.

Noticeably more than half of the respondents could imagine feeling “good” after making such small donation. After a rather denying attitude towards micro-donations at the beginning and a strong support once the donor amount was increased to one Million people, it shows that the good feeling is created by donating in a large group of people. Especially the people from Romania would experience such a feeling at 58,7%. Only 52,7% in Germany supported that statement. Looking at different age groups it shows that particularly younger interviewees would have the biggest joy from making such a small donation. Almost 60% state that they would feel good after donating 5 Cents/Bani.

We find even stronger support within the “lower class”. 63,8% of the participants say that would feel good after a 5 Cents/Bani donation. Summarizing, we can say that especially younger and on average poorer participants would experience positive feeling after a donation of 5 Cents/Bani. Following this positive experience in most of the respondents, we must find out if they would consider repeating the donation action in the future. Three quarters of the interviewees would do so, whereas a significant larger part of the supporters comes from Germany with 84%. 67,3% of people in Romania could imagine repeating such donation which is considerably lower than in Germany. Reviewing the allocation within the age groups, it shows that especially people in the age group 25-54 are very open towards repeating a donation of such kind. Also, the people of the “middle class” are the biggest supporters of such collective donation actions. If we again illustrate to the respondent a concrete possibility how they could use smallest amount for a good cause, it shows that significantly more than half of the people would be willing to take this step and donate money again, even if we are talking about smallest change sums. The respondents from Romania are more open-minded towards donating Bani directly at the checkout register than the other participants. This might be explained that a coin worth 1 Bani is rather very insignificant and can hardly be used in the payment process. Looking at the different age and income groups, we can state that especially poorer and younger people do not have enough power of imagination to see how they could donate money directly at the cash register for charitable causes. Particularly, the older people with their life experience seem to have only little joy receiving change at the register so that they show the highest affinity donating pocket change. The “middle class” and the “upper class” seem to assign the rest change received at the register only a small worth, so they are particularly willing to donate it directly at the checkout.

As previously shown, the majority of people has never donated in the past, could however imagine doing so alongside one Million other people donating an amount of 5 Cents/Bani for a charitable cause. This demonstrates, that most people are missing access to donation possibilities. Demonstrating them a very simple way to donate a small amount convinces the people who have never donated before or would not have done it anyway. This very easy approach to the donation market is very important due the fact that it is extremely crucial to be able to reach the first-time donors and this group would eventually repeat their donation again. Finally, there is always the first time for everything and this very simple opportunity to donate, which is also to be seen as such, opens up a donation market to the previous non-donors in a very easy way. All age groups are represented here with a similar donation willingness, whereas it is especially apparent that the young respondents have no donation experience but are willing to participate in a collective one. The lack of wealth or income or the insufficient access to the donation market, possibly also due to the lack of knowledge, are likely the main reasons why these age groups have not donated in the past. Illustrating of simple possibilities to take the first step is accepted with appreciation.

This also shows with the same strong representation by the respondents based on their oncome level. The “lower class” is the leader of not having donation experience and being willing to participate in a collective donation of 5 Cents/Bani.

In summary, it can be said that especially young and poor interviewees have not donated before, but in the majority would participate in a collective donation action of 5 Cents/Bani. This is much different comparing them to the older and wealthier participants and is a clear statement to how those target groups can be motivated to make their first-time donation. With older age and increasing income the willingness to donate also increases. This can be explained by the fact that older and wealthier people would rather make a donation than younger and poorer ones. Regarding the age: it is possible that there is a different understanding of a collective effort once you are older. Additionally, we must state that especially younger respondents demonstrate the smallest support with 60% when presented with the question combination. Looking at it more precisely, it becomes apparent that twice as many participants below 24 years of age are willing to donate 5 Cents/Bani than the older ones and also support the idea to donate that amount with one Million other people. Regarding the income we can see a similar relation as previously shown for the age groups. It also must be mentioned that a very small group of people is

willing to donate 5 Cents/Bani as an individual donation and would not do that once it becomes an action of one Million others. This might be because those people are not necessarily interested to do something with many other people. Those respondents feel more comfortable to socially engage apart from peer pressure. This group is however rather small with only 3%. Also, the group of those, who would neither donate 5 Cents/Bani alone, nor in a large group, is represented with 14%. This group seems somewhat insensitive to this kind of donations and will not be further regarded in our research as well as the previously described group.

This expertise is crucial for the whole donation market. A single donor should never feel alone. He must always perceive himself as a part of a big movement. A single donor must feel that his donation regardless of its amount is a part of something significant and without him an important puzzle would be missing.

The majority of surveyed people stated with 41% to have never made a donation in the past, but who would feel good about making a collective donation. This supports the statement that initially as insignificant considered donation can result in positive emotions and the amount of the donation is less important than the fact of donating as such. The potential first-time donors are sensitive to the “donation experience”, whereas the amount of the donation is not necessarily important. This means by implication that non-donors can be turned into first-time donors by few Cents donations. How and whether those actions would be repeated, will be analysed and answered at a later state of this research. It is rather meaningful to say that a barrier has been overcome and the first donation action was taken. Almost 15% of the respondents have donated in the past and would also experience positive emotions making micro-donations. Here, it must be assumed that any donation amount causes a feeling of happiness and therefore makes the donation amount insignificant. Fore and foremost, the donation activity as such is important. Looking at the answers based on the age group allocation, it is apparent that especially young participants, almost half of them to be precise, have never donated previously, but would experience positive emotions donating 5 Cents/Bani. Those 48,6% represent the largest group compared to 34% of the 25-54-year olds and 40% of the 55+ group. This shows that the group of “up to 24” is sensitive to the micro-donations and while performing a small donation get the feeling of doing something good. It is to assume that especially young people have limited donation experience and could become a part of the donor society for the first time through the opportunity of starting off with the smallest donation. As previously demonstrated, it is very helpful to illustrate not the individual donation of a small Cents/Bani amount but rather a collective donation action. It is definitely important in any case, that previous non-donors experience a positive feeling after such action which they will have by donating only few Cents/Bani. Young potential donors have not had many opportunities in their young lives yet, possibly also due to financial reasons, to donate money. The results show however that it is not so much the financial background that turns a potential donor into an actual one. It is rather deceptive that a donation is first seen as such once it reaches a specific amount. We were able to demonstrate that a small donation can also result in positive emotions. This feeling can be the basis for the initial donation not to be the last one and would rather initiate a long-term donation activity.

This theory becomes even more apparent once reviewing the allocation based on the income groups:

54,3% of the “lower class” have never donated in the past and would experience positive feeling by making micro-donations. Within the other income groups this opinion is represented by 32,8% of the “middle class” and 36,2% of the “upper class”.

This clearly shows that poorer people without previous donation experience would have a positive feeling by donating 5 Cents/Bani. Summarizing, it can be recognized that especially young and poor people without donation experience in the past would have a good feeling by making micro-donations. Both groups would be introduced to donor activity through micro-donations and become part of donor society with very little money, positive emotions included.

Reviewing this combination of questions, it is apparent that more than half of all participants has never donated before, would however consider repeating their first-time micro-donation. Here, the focus should remain on the combination of two questions.

However, it must be stated that more than every fifth participant has already donated in the past and would also consider making another micro-donation. Looking at different age groups, it becomes obvious that especially young interviewees with 58,9% have never made a donation in the past but would consider repeating a micro-donation. In the age group “25 to 54” and “55+” this statement is represented by only 51,5% and 52,2% accordingly.

This shift is even more distinctive while analysing the division based on the income classification. 60% of the “lower class” have never made a donation, would however repeat their micro-donation. As previously demonstrated, young and poor participants without previous donation experience are more likely willing to repeat their initial micro-donation. It is to be assumed that the previous barriers such as a feeling of not having enough to donate are also meaningful here as well. However, by showing the participants a possibility to make a small donation alongside other people and being able to do good with little money promotes simplicity of such actions which could be easily repeated. Here, it must be emphasized that not only the small amount of the micro-donation but also the simplicity of donation process plays a crucial role for the decision. For a small donation of those amount people would rather not occupy themselves with the concrete use of the funds. This however also implies why people often decide not to donate because they do not have the exact knowledge of how and where they can donate their money.

Considering this combination of questions, it can be noticed that 41,7% of participants have never donated in the past but would be willing to donate their “rest Cents” directly at the checkout register. Analysing different age and income groups it is apparent that this benchmark number is somewhat identical in all groups with roughly 40%. Additionally, further 15% of all donors are willing to donate coins directly after shopping. This results in an overall willingness to donate at overall more than 50%.

It is also remarkable, by looking more precisely at different age groups, that a large group of participants of 42,1% has neither donated in the past nor is willing to donate their “rest Cents”. This is consistent, possibly in a more extreme way once we look at the answers of the different income classes. Although, on average 42% of the respondents have not made donations in the past but would be willing to donate their “rest Cents” for a good cause directly at the cash register, the over-proportionally high number of 46,7% of the “lower class” state to have never donated and also not to be willing to donate their “rest Cents”. In the other income classes this statement is supported by 25,5% in the “middle class” and 22,4% in the “upper class”.

#### 4. Conclusions

This research has proven that especially young and poor people are highly interesting for micro- donations. Those target groups are very difficult to reach, and the entry barriers must be kept as low as possible to gain their willingness to donate. Young and poor people mostly have limited financial resources, are however quite inclined to donate a small part of it. It is particularly important to keep the process simple and therefore, micro-donations represent the optimal tool to introduce them to the donations. This research has proven that especially young and poor people are highly interesting for micro- donations. Those target groups are very difficult to reach, and the entry barriers must be kept as low as possible to gain their willingness to donate. Young and poor people mostly have limited financial resources, are however quite inclined to donate a small part of it. It is particularly important to keep the process simple and therefore, micro-donations represent the optimal tool to introduce them to the donations. To donate Cents or Bani is not a big deal. It is quick, simple and requires neither a long-term preparation nor a difficult postprocessing. Even if at a first glance single Cents or Bani seem quite insignificant, many individual donations add up to notable sums. This statement is not just a theoretical one. This research has established that people over-proportionate often opt in for a micro-donation once it is done collectively alongside many other people. This shows that psychology, even though it didn't play a major role in this research paper, plays a decisive role regarding micro-donations. The “worth” of a coin of decimal value is independent of the number engraved on it, but gains its relevance rather based on what every individual gets for the coin in return. This relevance is rather small and seems insignificant during shopping. Looking at micro-

donations, especially in connection with others, it seems to change and literally a new appreciation for the same coin takes effect. It is now to give the potential donors of micro-donation the opportunity to participate in such donation. As it has been illustrated in this research, the integration within commerce, specifically within different payment methods, provides such option. People almost daily interact with businesses and it would neither be difficult nor elaborate to extend their services by offering the option to round-up the change. As previously shown, social engagement is already embedded in many aspects of corporate philosophy, however there is almost none together with the corporate clients. Rather, it is the question of creating awareness for a neglected target group and a realisation of an option for them to donate, which would more likely result not in large donation sums but rather in many smaller ones. People with lower financial resources, mostly explained by their young age or small income, are excluded from the donation market. This research has proven, that this must not remain true and there are many more ways to motivate social change. Firstly, it regards the significant sums, that would come together from many small donations. Furthermore, a whole social class would be included to participate. Everyone could be rewarded with a positive feeling of having done something good by donating just a couple of coins. This participation must not end at this point. People, who have done something good and have experienced appreciation and a positive feeling, are most likely to do it again. Whether it will happen through repeated donations or on alternative ways such as volunteering etc., the micro-donation represents a door opener for social engagement. The vision of this research paper is to illustrate that people have a very positive reaction towards micro-donations. It does require some educational advertising, however, once the eyes have been opened and the impact understood, we could detect a very high willingness to participate. This willingness must be transferred from the theory into practical experience. The opportunity or the action of micro-donation should be made accessible to all people. It could either be implemented directly by the businesses and supported by governmental institutions or motivated and promoted by a third-party actor, who can integrate the micro-donations into businesses as a spanning independent institution to stimulate social change and to give people a tool to easily participate in doing something good.

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