



An analysis of Trust Mechanism and Strategies of Public Welfare Crowdfunding Platforms under the Perspective of Digital Governance A Case Study Based on Shuidichou

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ABSTRACT

With the deep penetration of digital technology into the philanthropic sector, public welfare crowdfunding platforms such as Shuidichou have become an important channel for public participation in social assistance. However, recurring problems including false fundraising claims, information asymmetry, and opaque fund flows have triggered frequent trust crises, posing serious challenges to the sustainability of public welfare crowdfunding and digital governance. Addressing how trust can be reconstructed through institutional arrangements, technological systems, and communication strategies has therefore become a critical issue. Drawing on a three-dimensional theoretical framework of interpersonal trust, institutional trust, and digital trust, this study aims to examine the internal logic and practical pathways of trust construction on the Shuidichou platform. Using a qualitative case study approach, the research analyzes platform function updates, interface design, governance measures, and authoritative media reports related to trust construction from 2016 to 2025. The findings reveal that trust on Shuidichou is generated through the dynamic inter-embedding of interpersonal, institutional, and digital trust. Interpersonal trust is expanded and mediated through social crowdfunding mechanisms and platform authentication, institutional trust is reinforced through transparent governance, participatory mechanisms, and risk control systems; and digital trust is established through multi-modal technologies that ensure transparency and verifiability. These dimensions interact synergistically rather than operating independently. This study concludes that trust construction in public welfare crowdfunding is a dynamic and governance-driven process. By elucidating the co-evolution of multi-dimensional trust mechanisms, the research contributes to the literature on digital trust and provides practical insights for optimizing trust governance and policy innovation in public welfare crowdfunding platforms.

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1. Introduction

The rapid advancement of digital technology has profoundly transformed the landscape of philanthropy, giving rise to online public welfare crowdfunding as a prominent mechanism for mobilizing social resources and facilitating public participation in charitable activities (He & Liu,



2024). Platforms such as Shuidichou have enabled individuals to transcend temporal and spatial constraints in responding to social emergencies, particularly in areas such as serious illness relief, disaster assistance, and social vulnerability. As an emergent form of digitally mediated philanthropy, online public welfare crowdfunding has gradually become an indispensable component of contemporary public welfare systems (Sun et al., 2024).

Despite its rapid expansion, online public welfare crowdfunding has been repeatedly confronted with crises of trust. Incidents involving false fundraising claims, misrepresentation of medical conditions, opaque fund allocation, and delayed disclosure have frequently attracted public controversy and media scrutiny, thereby eroding users' confidence in crowdfunding platforms. Unlike traditional charitable organizations that rely on long-established reputations and formal institutional oversight, online crowdfunding platforms operate within a highly fluid digital environment characterized by weak interpersonal ties, asymmetric information, and heightened uncertainty. In this context, trust emerges as both the foundation and the most fragile element of online public welfare crowdfunding (Gong et al., 2023; Yuming, 2021).

The urgency of addressing trust-related challenges is further intensified by the fact that trust directly influences donors' willingness to participate, their continuity of engagement, and the long-term sustainability of public welfare platforms. Once trust collapses, the negative spillover effects may extend beyond individual platforms, undermining public confidence in the broader philanthropic ecosystem. Consequently, how online public welfare crowdfunding platforms construct, maintain, and repair trust under conditions of digital governance has become a critical theoretical and practical issue.

Existing scholarship has extensively examined public welfare crowdfunding from the perspective of trust, primarily focusing on the causes, manifestations, and regulatory responses to trust crises. Previous studies have identified multiple sources of trust erosion, including opportunistic behavior by fundraisers, insufficient information disclosure mechanisms, weak platform supervision, regulatory loopholes, and the amplifying role of media discourse in disseminating negative events (Zhang et al., 2025). At the user level, factors such as perceived transparency, platform credibility, social presence, and supervision effectiveness have been shown to significantly affect users' trust and donation intentions. These studies have provided valuable insights into the structural vulnerabilities of online public welfare crowdfunding.

However, several limitations remain in the existing literature. First, much of the prior research adopts a fragmented analytical perspective, examining interpersonal trust, institutional trust, or technological trust in isolation, without sufficiently addressing their interaction and co-evolution within a unified framework (Z. Li et al., 2024). Second, trust construction is often treated as a static outcome rather than a dynamic process embedded in platform governance practices, technological infrastructures, and communication strategies (X. Li et al., 2021). Third, empirical attention has predominantly focused on trust breakdown and crisis management, while relatively little research has systematically explored how platforms proactively design and operationalize trust mechanisms in everyday governance practices. As a result, the internal logic through which multi-dimensional trust is synergistically constructed on specific platforms remains underexplored (Unay-Gailhard & Brennen, 2022).

To address these gaps, this study adopts a three-dimensional analytical framework encompassing interpersonal trust, institutional trust, and digital trust, and applies it to an in-depth case study of Shuidichou, one of the largest and most influential public welfare crowdfunding platforms in China. By examining the platform's functional design, operational strategies, governance measures, and technological applications, this study seeks to elucidate how different

forms of trust are generated, mediated, and inter-embedded in practice (Peng et al., 2022). Drawing on platform-released materials, interface design analysis, and authoritative media reports from 2016 to 2025, this research reconstructs the trust construction logic of Shuidichou from a digital governance perspective (Z. F. Chen et al., 2023; Ji & Long, 2022).

The novelty of this study lies in three aspects. First, it conceptualizes trust construction in public welfare crowdfunding as a synergistic and dynamic process involving interpersonal relationships, institutional arrangements, and digital technologies, rather than as isolated trust dimensions. Second, it shifts the analytical focus from post-crisis trust repair to the proactive and strategic design of trust mechanisms embedded in platform governance and technical systems. Third, by situating trust construction within the broader context of digital governance, this study highlights how platforms function as intermediaries that translate relational trust into system-based and technology-enabled trust.

Accordingly, the objectives of this study are threefold: (1) to analyze how Shuidichou expands and mediates interpersonal trust through social crowdfunding mechanisms and traffic distribution strategies; (2) to examine how institutional trust is constructed through review mechanisms, risk control systems, and transparent governance practices; and (3) to explore how digital trust is established through multi-modal technologies such as blockchain, OCR, and NLP, and how these technologies interact with interpersonal and institutional trust.

The findings of this study contribute to the existing literature by offering an integrated analytical framework for understanding trust construction in online public welfare crowdfunding platforms. Practically, the study provides strategic insights for platform operators seeking to enhance trust governance, and offers policy-relevant implications for improving digital governance and regulatory design in the public welfare sector. By revealing the internal logic and limitations of trust construction on Shuidichou, this research also lays the groundwork for future studies on the dynamic evolution of trust in digitally mediated philanthropic practices.

2. Theoretical Framework

Western sociologist Zimmer was the first to pay attention to the concept of trust, and he believed that if people in a society do not enjoy universal trust in each other, society itself will disintegrate; The function of money as a tool of exchange, which is limited to specific purposes rather than individual connections, can drive society to shift from personal trust to systemic trust. In the field of psychology, trust is often understood as the psychological expectation of one partner to cooperate with the other under uncertain conditions (Cuillerai, 2024; Gvaryahu, 2024). Zhou et al. (2021) In the study of trust in China, Z. D. Wang et al. (2024) and Fukuyama (1998) believe that Chinese trust is essentially a trust based on "blood relationship", a special trust that cannot be universalized by virtue of the family advantages and clan ties of the blood community. Many scholars have refuted this through empirical research, and found that Chinese with extroverted and pleasant character qualities have higher generalized trust (Wan, 2024). Y. Zhao & Wu (2022) Although China's social trust in the transition period is characterized by dynamic changes, China is still a country with a high degree of social trust, in which the age and education level of citizens are important factors affecting the level of social trust (Yang et al., 2011).

In the process of China's gradual transformation from a society of acquaintances to a society of strangers and a digital society, the form of social trust has also transformed from personification to systematization and abstraction. Early Chinese society had a distinct local character, and under the restrictions of locality, the local society formed a social pattern of being born and dying (Q. Li et al., 2020). In the traditional "acquaintance society", the established trust model is a personality trust

model based on personal experience and acquaintance. [Jiang et al. \(2019\)](#) with the development of society and the increase of differentiation, we are more likely to interact and cooperate with strangers, but the trust relationship with strangers is often lacking in constraints and monitoring. Institutional trust is a new trust model that adapts to modern society, and is an important guarantee for maintaining benign social relations in the new era ([Cao et al., 2024](#)). It is built on an open, fluid "living society" that seeks to achieve universal trust on the greatest extent possible, with modern social institutions as the cornerstone. [Gong et al. \(2023\)](#) After entering the digital society with data as the core factor of production, digital technology as the key production tool, and digital civilization as the core spirit, a new type of trust relationship characterized by "digitalization" has emerged. ([W. Chen et al., 2025](#); [Yuming, 2021](#); [Zhang et al., 2025](#)).

Interpersonal trust: As Fei Xiaotong said, Chinese society is a "relationship-oriented" society. The relationship here includes both the innate kinship and the acquired extended relationship with others who are not related by blood. [Z. Li et al. \(2024\)](#) Thus, the objects of interpersonal trust include both blood kinship and acquired interpersonal relationships. In the "relationship-oriented" orientation of trust, what actually plays a role is not the relationship itself, but the psychological and emotional recognition between the two parties contained in the relationship, that is, the closeness and thickness of the emotion directly determine the existence and strength of the trust ([He & Liu, 2024](#)). With the gradual development of digital technology and communication platforms, interpersonal communication and interpersonal trust are fluid, open, and trans-temporal. The limitation of "presence" required by interpersonal trust in time and space has also been broken [Joxhe \(2023\)](#) and the two sides of trust have transformed from "presence trust" to "online trust", and the interpersonal relationships in online trust can distinguish between strong relationship trust and weak relationship trust. Empirical studies based on Chinese society also show that as the distance between people who believe in them increases, people's trust in them generally decreases ([Tagliaferri, 2023](#); [Wildman et al., 2025](#)).

Institutional trust: From the perspective of sociology, Luhmann distinguishes trust into interpersonal trust and institutional trust, the former is based on the emotional connection established in interpersonal interactions, and the latter is based on the norms and constraints of legal discipline in interpersonal interactions. [Yuan et al. \(2022\)](#) Different from interpersonal trust, which relies more on interpersonal communication and moral norms, the realization of institutional trust has the characteristics of compulsion, relying on external institutional systems and formal rules to maintain the trust relationship of social communication subjects. [Kaasa & Andriani \(2022\)](#) This type of trust can significantly simplify the process of trust-building, and thus achieve a wide range of trust relationships in society. [Joxhe \(2022\)](#) However, no matter how perfect and meticulous the system is, its fulfillment depends on the "minimum trust" of members of society; [Fang \(2009\)](#) If members of society lack this "minimal trust", it will be difficult for the system to be implemented and trusted. As a result, crises of trust in societies often stem from doubts about the effectiveness of trust-maintaining mechanisms ([Tulaeva, 2013](#)).

Digital trust: Digital trust is related to technology and is a kind of universal trust based on trust in algorithms, systems, and blockchain technology. [Fang \(2009\)](#) Digital trust is a synthesis of interpersonal trust, system trust, and technology trust, which can solve the trust problems existing in interpersonal trust and institutional trust. [Shah & Shah \(2024\)](#) The construction of the digital trust system is based on digital identity, covering "soft trust" based on trusted rules and trusted systems, and "hard trust" based on trusted technology. [Ji & Long \(2022\)](#) The formation of digital trust depends on network trustworthiness, data trustworthiness, algorithm trustworthiness and platform trustworthiness. [Kožuch \(2021\)](#) Technologies such as blockchain technology, trusted data

space, and data trust can realize the trusted circulation of data elements, thereby serving the establishment of digital trust (Yan, 2025).

Research on public welfare crowdfunding from the perspective of trust

Trust is the foundation of Internet public welfare crowdfunding, and the establishment of mutual trust mechanism is the lifeline of public welfare undertakings. Pathak & Kaur (2025) The research on trust in online public welfare crowdfunding has always been the focus of academic attention, and its research presents an analysis path of "problem-cause-countermeasure". At the level of trust in online public welfare crowdfunding, there are multi-dimensional challenges, intertwined with multiple trust crises such as the decline of interpersonal trust, the withering of system trust, the proliferation of emotional trust, the alienation of calculative trust, and ineffective repair (Khairuddin et al., 2024).

Many scholars have also explored the generation mechanism and influencing factors of the trust crisis of online public welfare crowdfunding: at the level of help-seekers, the unilateral misconduct of help-seekers, such as fabricating and concealing personal information, fabricating cases to defraud donations, etc., will damage the public's trust in public welfare crowdfunding; At the level of fundraising platforms, the imperfection of the platform's information disclosure mechanism, Rejeb et al. (2024) the platform's crisis history, crisis response strategy, and self-regulatory system are all important reasons for the crisis of public trust. Sarifah & Setio Utomo (2024) other relevant entities, such as the regulatory loopholes in the administrative supervision system, the negative actions of public welfare crowdfunding, and the lack of laws and regulations will all undermine the public's trust in fundraising, Fajri et al. (2025) and the dissemination of public opinion by the media is also a key factor in the formation of the trust crisis of online public welfare crowdfunding, Khan et al. (2023) Its coverage of negative events in public welfare crowdfunding will expand the spread of the crisis of confidence. Khan et al. (2023) Finally, scholars put forward targeted regulatory suggestions to repair the trust crisis of online public welfare crowdfunding platforms, optimize their trust construction and maintenance mechanisms, and enhance public trust.

Since the donation willingness and behavior of users of online crowdfunding platforms are important criteria for measuring the trust effect of the platform and the effectiveness of crowdfunding projects, the academic community has also conducted in-depth research on the current situation of trust of users of crowdfunding platforms and the related factors affecting users' trust in the platform. Relevant studies point out that perceived transparency, personal trust tendency, and perceived platform supervision have a significant positive impact on user trust. Rejeb et al. (2024) Spatial presence (the degree of authenticity perceived by users on the platform), social presence (the degree of interpersonal interaction perceived by users on the platform), and consciousness presence (the degree of interpersonal intimacy perceived by users on the platform) have a significant impact on user trust, which plays a mediating role in users' participation in public welfare crowdfunding, and can indirectly improve users' willingness to participate in public welfare crowdfunding (Yan, 2025).

3. Method

Selection of study subjects founded in 2016, Shuidichou is the core business segment of Beijing Shuidi Mutual Insurance Technology Co., Ltd. Shuidichou is an important Internet service platform for personal serious illness help in China, and it is also an online service platform for personal help designated by the Ministry of Civil Affairs in Z. F. Chen et al. (2023) and its donation sector is mainly divided into serious illness relief, disaster relief, student assistance, and environmental protection.

According to Securities Daily,⁶ as of December 31, 2024, about 470 million users have donated 67.5 billion yuan to more than 3.4 million patients since its launch. [Saggioro \(2023\)](#) as a leading personal serious illness help platform in China, Shuidichou is of great significance to China's crowdfunding donations and public welfare undertakings. In view of the prominent role of Shuidichou in the field of public welfare fundraising, this paper selects Shuidichou as the research object.

The collection of research data, the first is the traces of the digital practice of Shuidi's own platform, covering the public information released by new media platforms such as the Shuidichou APP, WeChat official account, WeChat mini program, Weibo and Xiaohongshu, which are officially operated, focusing on extracting policy explanations, function update announcements and user interaction interface design related to the construction of the platform's trust mechanism; The second is the report on Shuidichou by mainstream authoritative media (such as People's Daily Online, CCTV News, etc.) from 2016 to 2025, focusing on the iteration of platform governance measures and controversial events, and analyzing the above data.

Analysis of research data: Based on the three-dimensional analysis framework of interpersonal trust, institutional trust and digital trust, this paper analyzes the content and interface interaction design related to the topic of trust construction mechanism of Shuidichou. Firstly, the media reports were analyzed to identify the design of the trust strategy of the Shuidichou platform. Secondly, the characteristics of the platform's information introduction interface, fundraising interactive module and operation mode are analyzed, and the role of its fundraising review mechanism and information publicity mechanism in trust construction is revealed.

4. Result and Discussion

Interpersonal Trust

"21st Century Business News" pointed out that at the beginning of the establishment of the Shuidichou platform, most of the operators on the platform were from Meituan, and the platform adopted the method of local promotion in provincial capitals and third- and fourth-tier cities to establish the popularity of the Shuidichou brand; Fundraisers who have raised money on Shuidichou will also promote the platform through interpersonal word-of-mouth. [Unay-Gailhard & Brennen \(2022\)](#) through online and offline joint promotion, we will continue to accumulate users and traffic for Shuidichou, and establish the popularity and trust of the platform. Fundraisers form initial trust in Shuidichou with instant service satisfaction, and migrate their offline trust in Shuidichou to online trust through their own social networks, so as to expand the trust of a wider group of people for Shuidichou.

In traditional donation activities, donors often do not know the personal information of the fundraiser and cannot be informed of the progress of the use of the donation. [Peng et al. \(2022\)](#) in online public welfare crowdfunding platforms such as Shuidichou, donors can learn about the personal information of the fundraiser and the use of the donation, which is conducive to realizing the donor's personal trust in the fundraiser. In addition, the platform continues to expand the trust relationship for fundraisers through social crowdfunding and precise communication, which is conducive to expanding from special trust based on blood ties to universal trust with the same interests, [Thompson \(2017\)](#) and helps realize their fundraising needs.

In the interpersonal trust mechanism established by Shuidichou, there are four main bodies: fundraisers, authenticators, forwarders, and donors. It involves not only the trust model in traditional society that is affected by factors such as "acquaintance", "favor", "face" and "reciprocity", but also a broader social network expanded through the trust transmission mechanism of social media. Online crowdfunding platforms such as Shuidichou form a "concentric

circle of trust radiation" by embedding individual relationship interaction chains [Bodó \(2021\)](#) in the first layer of radiation, the fundraiser's direct relatives and friends take the lead in donating and forwarding the fundraising link based on ethical obligations and personal relationships; In the second layer of radiation, the fundraiser can use the secondary relationships generated by the first level of relationships (the relatives and friends of the first level of relationships), and these indirect relationship groups have trust in the fundraiser based on the "acquaintance endorsement" effect of the first level of relationship groups, and some groups of people will participate in donations. In the third layer of radiation, other strangers may trigger empathy because of fundraising copywriting, retweets, donations, etc., forming generalized trust, and finally realizing the expansion of the trust boundary from strong to weak relationships.

According to the Southern Metropolis Daily, in order to help fundraisers, raise funds more efficiently, Shuidichou will launch the "Guardian Plan" in 2024, which is expected to invest 1 billion love flow support resources, expand fundraising channels through short videos, love homepages, mini programs and other forms, increase traffic assistance, and help patients in difficulty to raise funds efficiently. [Kozuch \(2021\)](#) by increasing project exposure and targeted delivery, different fundraising projects can effectively reach the target audience, which is more conducive to the expansion and realization of interpersonal trust.

Migration of trust: the intermediary role of the platform

The formation of interpersonal trust includes not only subjective feelings based on emotional identity, but also objective judgments based on rational analysis, which is an organic combination of rational trust and perceptual trust. [Zhai et al. \(2022\)](#) an individual's trust in the rational dimension of others is essentially a rational choice behavior, and this trust is based on the precise calculation of the outcome of the action. The third party as a medium and commitment is the key to trust, [Wildman et al. \(2025\)](#) and Shuidichou plays the role of building a trust relationship between fundraisers and donors, and enhances donors' trust in fundraisers through social network authentication and information publicity.

"Nanfeng Window" reported that in the review process of the fundraising project, Shuidichou used acquaintances to verify it. Users who meet the conditions for initiating fundraising projects submit personal identity certificates, medical certificates, economic status and other materials to the platform for review and inspection; After the platform verification is passed, the user will forward the help item to the social platform for verification by the social network; Programs that have merely submitted basic information but have not been verified by the social network will be considered invalid ([Du et al., 2025](#); [J. Zhao & Pang, 2025](#)).

In the current fundraising details page, Shuidichou also shows the certification and audit of multiple entities to strengthen the credibility of the information: first, the platform's system review and certification, indicating that the personal information of the help-seeker has been verified with real names, and the hospital where the help-seeker is treated has been checked on the spot; The second is the professional certification of professional staff, and the fundraising consultants and auditors under Shuidichou report on their review of the identity assets and disease information of the help-seekers on the page; The third is public supervision and verification, and the fundraising details page will also display the fact that the relatives and friends of the help-seeker are verified by their real names, and the public is encouraged to use the relatives and friends of the fundraising project to verify and supervise the reporting function.

According to the report of "Nanfeng Window", Shuidichou has created a "Personal Serious Illness Help Information Publicity System", which publicizes the patient's family economic situation and

medical security situation for all users through a variety of channels and methods, and helps caring people to have a more comprehensive understanding of the patient's condition and family economic situation. [C. Wang \(2024\)](#) People's Daily Online reported that on August 10, 2022, Shuidichou introduced the upgrade measures of its products and services, which will provide a clearer and clearer display of information such as the fundraiser's financial situation, the bills and flow of funds raised, and the cost and progress of treatment ([Erqi, 2023](#)).

According to a report by China Daily, by publishing the blacklist of dishonest fundraisers and judicial accountability, Shuidichou reduces donors' concerns about the risk of "being scammed" and indirectly promotes the formation of interpersonal trust. [Y. Chen et al. \(2023\)](#) The Beijing News reported that for fundraising projects identified as fraudulent, Shuidichou has launched an "advance payment" mechanism, in which the platform will return the love money to the donor in advance, which can allow donors to distinguish between normal rescuers and fraudsters, and enhance trust in the platform. [Fan et al. \(2021\)](#) users' acquiescence to the existence and operation of the platform's system, and trust in the platform's moderation mechanism, can reduce their distrust of strangers, thereby migrating trust in the platform to trust in fundraisers. The mediating role of the platform in the trust between donors and fundraisers is also reflected in the completion of the projects recommended by the platform, due to the platform effect and signal effect to get more donations, which pushes up the overall progress of fundraising, thereby inducing the completion effect and attracting more donors ([X. Li et al., 2021](#)).

In this process, the donor's trust object not only trusts the fundraising individual, but also rationally agrees with the platform's rule system and technical capabilities. Users outsource complexities that cannot be directly verified on their own, such as the authenticity of medical certificates, to institutionalized platforms. Therefore, the intermediary trust role of Shuidichou not only retains the relational capital of acquaintance society, but also realizes the mediation and modernization of interpersonal trust through the combination of modern digital governance tools and institutionalized risk management and control mechanisms.

Institutional Trust

In the process of social modernization, people's trust in abstract systems has replaced pre-modern regional trust. The trust of the abstract system, including the trust in symbols and expert systems, is the implementation mechanism of deembedding. [H. Chen et al. \(2021\)](#) with the help of a series of traditional symbols and data symbols, as well as the knowledge authority of the expert system, Shuidichou provides strong support for the reliability of its system, thereby enhancing users' trust and recognition of the Shuidichou platform.

In December 2024, Shuidichou was designated by the Ministry of Civil Affairs as an online service platform for personal help. [Lin & Nguyen \(2021\)](#) Shuidichou used a bright background color and oversized font size on its platform and mini program interfaces to repeatedly state its authority as an "officially designated fundraising platform of the Ministry of Civil Affairs"; And on its WeChat public account, Xiaohongshu, Weibo and other accounts to carry out multi-matrix communication, and strive to enhance the public's recognition and trust of the platform. In addition, the platform will also show a number of well-known institutions and industry celebrities invited by it, indicating that it has reached police-enterprise cooperation with the anti-fraud center of the public security system in many provinces, cities and regions across the country, and collating and displaying the positive reports of the official media on Shuidichou to enhance the authority of the platform. The licensing and certification of these official institutions serve the construction of trust in the platform

system as a symbol of traditional symbols, and give it public authority as an institutionalized social consensus.

In addition to using traditional notation, Shuidichou also uses quantitative indicators such as data symbols to show the credibility of the organization. For example, 420 million caring people have helped and raised nearly 55 billion yuan for patients with serious illnesses. These intuitive data will form a psychological suggestion effect of "most people choose Shuidichou" to users, reduce users' risk perception, and enhance their recognition of the representativeness, operational capabilities and development stability of Shuidichou.

Under the conditions of modernity, we trust the knowledge that we do not know through the expert system, and this constantly updated knowledge is transmitted to non-specialists through communication media and other means. In order to enhance users' trust in the system of Shuidichou, Shuidichou will also present the expert systems it has and is connected to. In 2019, Shuidichou invited the security teams of a number of well-known Internet companies to hold an anti-black industry seminar to exchange views on the existing black industry ecological chain in the industry and the experience and means of combating the black industry. In 2021, Shuidichou invited a number of academic research experts to participate in the open day to demonstrate the public welfare role of Shuidichou. By inviting experts, it reflects the pursuit of scientific development of public welfare undertakings, and shows the recognition and trust of the academic community and the expert system on the platform, so as to further enhance the user's trust in the platform.

Institutional coordination, and the transparent implementation of the system by the platform

According to the Ministry of Civil Affairs, in 2018, Shuidichou took the lead in promoting the signing of the "Self-Discipline Convention on Internet Service Platforms for Personal Serious Illness Help", aiming to further strengthen the self-discipline management of the platform, improve the level of risk prevention, improve the social supervision mechanism, and promote the healthy and orderly development of the serious illness relief industry. Various legal systems and contracts are consensus mechanisms for establishing institutional trust, [Jiao et al. \(2021\)](#) and the realization of institutional trust depends on the fairness, non-personalization and certainty of the system. [X. Li et al. \(2021\)](#) through the formulation of the self-discipline convention, Shuidichou has transformed the vague relationship of rights and responsibilities into specific rules, clarifying the boundaries of rights and obligations between users and platforms. In the context of the update and iteration of digital technology, the autonomous rules of the platform can flexibly fill the legal gap, actively respond to the problems that arise during the online public welfare crowdfunding through the institutionalized constraint mechanism, reduce the user's insecurity about the "rule vacuum", and enable participants to form stable expectations, thereby enhancing the trust in the platform's governance ability.

The lack of trust in the system is due to the softness and imperfection of the system, and if the system is implemented with high transparency, people will choose to trust the system. Therefore, the platform's information publicity system and transparent operation are conducive to improving the trust of users, and Shuidichou has also continuously updated and iterated the information publicity mechanism and made its operation information transparent: "CCTV" reported that in 2020, Shuidichou reached a cooperation with Ping An Bank, signed a fund custody agreement, and established a "special fund account for the serious illness help platform" to physically isolate user funds from the platform's own funds to achieve special management and special use. to ensure the

safety and transparency of the flow of fundraising funds to the greatest extent possible [Y. Chen et al. \(2023\)](#), Establish and publicize a blacklist system for "untrustworthy fundraisers" to the entire society, and report all kinds of false fundraising and misappropriation of funds to relevant government departments and credit reporting agencies; In 2022, we will prepare for the establishment of a transparent operation committee, announcing a clearer and clearer display of the platform's case information, safe and transparent fund destination, and reasonable and transparent platform rules. [Fan et al. \(2021\)](#) according to a report by the Rule of Law, in 2023, a new bank payment statement will be added, so that both fundraisers and donors can clearly see the statement details of each bank payment ([X. Li et al., 2021](#)).

In the process of forming institutional trust, the institutional audience will compare and analyze the trust experience accumulated in the past with the actual information, so as to form specific institutional attitudes and behaviors. [Zhai et al. \(2022\)](#) recognizing and encouraging behaviors that conform to the provisions of the system, and punishing behaviors that violate the provisions of the system, so that people can form stable psychological expectations, which is conducive to forming and consolidating trust in the system. For risk cases and risk disputes, Shuidichou has established a multi-subject coordination system, integrating offline teams, medical institutions, judicial authorities, peer organizations and other actors to form a full-chain response mechanism of "monitoring-verification-disposal", so as to realize the rapid identification and cross-domain joint disposal of abnormal fundraising behaviors. For example, at the beginning of 2022, the risk control team of Shuidichou monitored the abnormal forwarding of a number of fundraising projects, and assisted the Heze Public Security Bureau in Shandong Province to crack a fundraising black intermediary fraud case; At the level of judicial accountability, targeted civil recovery and criminal proceedings are carried out for various breaches of contract. By mobilizing the forces of public power, commercial companies and all walks of life, and integrating the composite mechanism of technical systems, judicial order and industry alliances, a comprehensive trust guarantee system has been built, which has effectively improved the trust of users in the platform.

Public participation, the basis of institutional trust

In the process of building institutional trust, Shuidichou will also encourage the participation of users, so that institutional trust will shift from one-way authority construction to two-way dynamic negotiation. Institutional trust, which relies on symbols and expert systems, is vulnerable due to its own "invisibility" and the updating of knowledge. In this context, the introduction of the user participation mechanism is not a minor repair of institutional trust, but an extension of trust from "the system's commitment to the individual" to "the negotiation between the individual and the system", and re-anchors the legitimacy basis of the trust relationship, public recognition and participation.

From the perspective of the reproduction of institutional trust, the user participation mechanism constructs a "circular verification loop of trust". The reporting portal set up on the fundraising page is used as a correction device for false information, and by empowering users with the right to supervise, it realizes the distributed social supervision of public welfare crowdfunding projects. Users' reporting behavior can constitute the user's "embodied practice" of the platform's governance rules, transforming external institutional constraints into internal normative recognition. The setting and manifestation of the whistleblowing mechanism is not only conducive to improving users' overall trust in the platform, but also conducive to reducing the unilateral regulatory pressure of the platform and improving the sustainability of the system.

Shuidichou has also launched a donor review mechanism to jointly resolve disputed projects on the platform by introducing the direct participation of project donors. "The Paper" reported that on April 9, 2022, Shuidichou launched the donor evaluation mechanism for the case of "Nanjing husband and wife died in a fire", and after 72 hours of review and publicity, 94% of the donors agreed to use the remaining medical expenses for the funeral of Mr. Chen and his wife and the follow-up living and education expenses of the three children. The donor review mechanism puts the power to implement the platform system in the hands of the public who are deeply involved in fundraising projects, which is conducive to improving donors' motivation, sense of belonging, and trust in the platform (J. Zhao & Pang, 2025). This mechanism changes the passive situation that donors can only supervise the project through the post-event reporting mechanism, and realizes the one-to-one flexible adjustment of the donor's trust relationship with the fundraiser.

On December 14, 2023, Shuidichou launched the first user open day activity focusing on fundraisers and donors. In the course of the event, Shuidichou showed the whole process of fundraising to the platform supervisors, who could randomly check the fundraising cases and supervise the flow of fundraising funds; According to the CCTV report, Shuidichou said that it will continue to recruit "platform supervisors" from the society to participate in the discussion of business rules and fund review, and supervise the whole process of Shuidichou fundraising. Through the practice of consultation and co-construction with users, Shuidichou strengthens users' institutional trust in the platform, allows users to participate in monitoring and improving the platform rules and fundraising process by creating a dialogue space, and cultivates the emotional connection between fundraisers and donors, users and the platform (C. Wang, 2024). This kind of face-to-face interaction can compensate for the lack of embodied sense of embodiment in digital interaction, which is conducive to the formation of a more resilient trust ecosystem.

Digital Trust

The realization of digital trust relies on three dimensions: the credibility of the subject lays the identity cornerstone of digital trust, the credibility of data establishes the resource system of digital trust, and the credibility of the process builds the environmental guarantee of digital trust. Fan et al. (2021) the construction of digital trust includes a hard trust construction mechanism and a soft trust construction mechanism, in which the system design and security guarantee are the key parts of the hard trust construction mechanism. X. Li et al. (2021) through symbols and expert systems, Shuidichou has continuously verified and strengthened its credibility as the subject of public welfare fundraising. Through the recognition of the official system, the characteristics of the authenticity, legitimacy and verifiability of the identity of the subject are explained; Through the self-discipline convention, the rights and obligations of the platform and users are clarified in a transparent and consultative manner for the implementation of the system, laying the foundation for the construction of digital trust.

Data credibility: the authoritative and empirical accumulation of data

For the review of the fundraiser's personal information data, it relies on the joint cooperation between Shuidichou and hospitals and other units in various provinces and cities across the country. According to a report by China Daily, Shuidichou's OCR technology can identify and verify the validity of medical bills, inspection reports, outpatient and emergency/admission and discharge materials and other materials in more than 90% of the country's prefecture-level public hospitals. Fang (2009) by introducing external authoritative sources to form a cross-verification network, the

living space of data fraud is greatly compressed, and the shortcomings of the "self-verification" model are also avoided.

According to China Daily, the R&D team of Shuidichou built a water drop medical knowledge graph in 2020, and officially established the water drop medical data center in July of the same year, relying on professional disease database, OCR, NLP and other technologies and medical professionals to conduct quality inspection of the fundraiser's data, and analyze various diagnosis and treatment information of patients through keywords and subject words. [Sun et al. \(2024\)](#) During the project review stage, basic information such as the name of the disease and the amount of the amount of help sought by the fundraiser will be verified by comparison with the platform's disease database and the historical database of serious illness expenditure, and the projects that do not meet the initiation requirements will not pass the review. The database accumulated over the years of operation provides the platform with data that can be compared and verified, thus forming data barriers and trust differences with other platforms.

Shuidichou will also publish information on the serious illness help requests it has received in the corresponding year and quarter and the help requests that are suspected of non-compliance. By cooperating with authoritative information parties, Shuidichou has established its own database, and used technology to support its audit and certification work, and publicized and collected relevant information in a timely manner, so as to continuously expand the volume and verification capabilities of its own database.

Technical credibility: technical support for decentralization and transparency

From a technical point of view, network trust is derived from the sense of trust brought about by the technology that ensures the security of network information. By providing security, these technologies enable people to confidently exchange information and share resources in a networked environment. [He & Liu \(2024\)](#) in terms of the construction mechanism of digital trust, blockchain technology is the key technical explanation of the trust construction mechanism. [Zhang et al. \(2025\)](#) blockchain technology is conducive to solving the problems of interpersonal trust and institutional trust and expanding the scope of trust support through its characteristics of decentralization, non-tampering, transparency and consensus mechanism. [W. Chen et al. \(2025\)](#) Therefore, Shuidichou also actively participates in the establishment of a blockchain research center, which applies blockchain technology to fund custody and compensation publicity, and records personal information, transaction records, and compensation information on the chain, so that digital trust is open and transparent and convenient to trace. According to a report by 36Kr, Shuidichou has also set up a blockchain research center with Tencent, Gaorong Capital and other institutions to provide research support for charity ([Z. Li et al., 2024](#)).

Shuidichou not only makes full use of blockchain technology to achieve the transparency and reliability of the digital trust process, but also deeply integrates NLP, OCR, recommendation algorithms and identity authentication technologies to build a set of multi-modal and full-chain technical trust production system. According to the "Rule of Law Network", in 2024, Shuidichou's "Guardian Plan" will upgrade its technical audit capabilities, set up a 100-person audit team, and conduct multiple audits through "technology + labor" and other methods. [Z. F. Chen et al. \(2023\)](#) By introducing the power of human inspection, the credibility of the technology can be significantly improved and the ethical judgment of human review can be preserved. The human-machine cooperation and multiple audits can effectively improve the accuracy of the audit and serve the construction of digital trust.

The trust construction strategy of Shuidichou shows the characteristics of deep inter-embedding and co-evolution of interpersonal trust, institutional trust and digital trust, and the three do not operate in isolation, but interact dynamically. As an intermediary, Shuidichou continuously builds and expands the trust relationship between fundraisers and donors, and realizes users' interpersonal trust in help-seekers through social audits, multi-dimensional authentication displays, help-seeking information publicity, and pay-a-go later. At this time, interpersonal trust is no longer a private moral intuition, but is incorporated into the framework of institutional mechanisms and risk control technology, realizing the modernization of interpersonal trust. The legitimacy of the construction of trust and one-way authority depends on the transparency support of digital technology and the participation of users. By advocating system construction, actively enforcing rules, transparent public disclosure process, and introducing user feedback mechanisms, the platform has transformed the system from a cold constraint framework to a bridge of trust between users and the platform. The generation of platform digital trust is also nested in institutional trust, which serves as the structural foundation of digital trust and provides legitimacy endorsement and authoritative data support for the platform.

However, due to the alienation of communication, interpersonal trust in public welfare crowdfunding has gradually withered, and the special trust based on intimate relationships has gradually collapsed in the time and space of detachment, and the lack of trust in strangers has also made it difficult to establish universal trust. [Saggioro \(2023\)](#) at the same time, the public's doubts about the operating procedures and guarantee mechanisms of abstract systems, as well as their distrust of symbols and expert systems, are dissolving institutional trust and affecting the systemic trust of online public welfare crowdfunding. [Fang \(2009\)](#) there are also ethical problems in the construction of trust under the empowerment of digital technology: when the trust relationship is reduced to data verifiability, its essence has shifted from value consensus to interest game, resulting in the moral judgment of the trust subject being dissolved by the deterministic logic of the technical system, and the help-seeker is forced to perform a "suffering performance" to adapt to the algorithm preference.

First, the negative crisis event of the platform may lead to the collapse of system trust. The fundraising of Deyun Club cross talk actor Wu Hechen in 2019 reported by the Beijing News, [Zhang et al. \(2025\)](#) and pear video exposing the chaos of "sweeping the building" fundraising of Shuidichou, [W. Chen et al. \(2025\)](#) and the Lan Moufei incident reported by China Youth Daily in [Z. Li et al. \(2024\)](#) and other negative crisis events all show the operational problems of Shuidichou. Trust is sensitive and fragile [Yang et al. \(2011\)](#) and the amplification of individual fraud incidents and negative controversies through social media will lead to a gradual decline in the public's trust in Shuidichou, which will even consume the public's trust in the overall public welfare ecology and exacerbate the complexity and arduousness of subsequent trust restoration work.

The second is that the social crowdfunding model that Shuidichou relies on may lead to "emotional burnout" and "philanthropic fatigue". In terms of Shuidichou, most of the information judgments of donors on public welfare crowdfunding are based on the moral and emotional fields, and the emotional cognition of donors will in turn promote the pursuit of visual and pathetic narrative content by help-seekers. [Yuming \(2021\)](#) Such narratives, which rely too heavily on moral and pathetic tones, may increase the emotional burden on donors and reduce their empathy and empathy for fundraisers. Shuidichou uses social networks to obtain fundraising, but frequent pushes for help are easy to cause "public welfare fatigue" among users. There is a large research space for the problems and shortcomings of Shuidichou in trust construction and maintenance, which are not discussed in depth in this paper, and can be further explored in future research.

The trust construction of public welfare crowdfunding is a dynamic development process, in which after discovering the crowdfunding information, the participants of public welfare crowdfunding will accumulate a series of information, and then make subjective judgments or enhancements, weakens, or interruptions on the basis of the trust mechanism at the subject level, the object level and the relationship level. [Jiao et al. \(2021\)](#) therefore, the public welfare crowdfunding platform represented by Shuidichou should also build and repair trust with developmental thinking, transform it into a continuously evolving trust ecosystem, and finally realize the sustainable growth of trust capital and the sustainable cycle of public goodwill in the midst of uncertainty.

5. Conclusion

This study examines the trust construction mechanisms of the Shuidichou platform through an integrated analytical framework encompassing interpersonal trust, institutional trust, and digital trust. The findings demonstrate that trust in public welfare crowdfunding does not arise from a single dimension but emerges through the deep inter-embedding and co-evolution of relational, institutional, and technological elements. At the interpersonal level, Shuidichou extends trust beyond traditional acquaintance-based relationships by embedding social crowdfunding mechanisms, multi-layered authentication displays, and information disclosure practices into the fundraising process, thereby institutionalizing and technologically mediating interpersonal trust. At the institutional level, trust is constructed not only through formal rules, review procedures, and sanction systems, but also through transparency and participatory governance practices that transform abstract institutional constraints into a communicative bridge between users and the platform. Digital trust further reinforces this process by providing technical guarantees for transparency, traceability, and verification; however, it remains structurally nested within institutional trust, which supplies the legitimacy and authoritative foundation necessary for technological systems to function effectively.

Despite these strengths, the study also identifies several structural tensions in Shuidichou's trust construction. Trust remains fragile and vulnerable to rapid erosion in the face of platform-related controversies and crisis events, particularly when amplified through social media. Moreover, the platform's reliance on emotionally driven social crowdfunding may contribute to donor fatigue and emotional burnout, while the increasing technologization of trust raises ethical concerns regarding the reduction of trust to calculative rationality and the performative pressures placed on fundraisers. This study is limited by its reliance on platform disclosures, media reports, and interface observation, as well as its focus on a single platform. Future research could address these limitations by employing quantitative or mixed-method approaches to capture users' subjective trust perceptions, conducting comparative or cross-national analyses, and adopting longitudinal designs to examine the dynamic evolution of trust mechanisms over time. Greater scholarly attention should also be directed toward the ethical implications of algorithmic governance in public welfare crowdfunding, particularly in relation to emotional labor, data justice, and the moral boundaries of digital trust.

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