Measuring the Willingness to Participate in Personal Philanthropy and Its Influencing Factors: A Case Study of Zhejiang Province

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Abstract: The development of philanthropy plays a significant role in fostering a harmonious society and narrowing the wealth gap. This study focuses on Zhejiang Province and constructs a measurement indicator system for the willi ngness to participate in personal philanthropy. Using data collected through q uestionnaires and empirical analysis with Stata 18, the study examines the me asurement of philanthropic willingness and its influencing factors. The results i ndicate significant differences in philanthropic willingness across various prefect ure-level cities, with Jiaxing and Jinhua standing out. Factors such as moral va lues, trust in charitable organizations, and tax incentives have a significant pos itive impact on philanthropic willingness, while income level shows a negative

relationship with philanthropic participation. This paper proposes recommenda tions to improve institutional frameworks, optimize incentives, promote philant hropic culture, and enhance platforms to strengthen public trust in philanthro py and increase public participation. These findings provide empirical support and policy references for the high-quality development of philanthropy in Zhej iang Province.

Keywords: Zhejiang Province; Willingness to Participate in Personal Philanthropy; Measurement Indicator System; Influencing Factors

1. Introduction

Charity plays a crucial role in promoting social harmony, reducing wealth disparity, and enhancing social cohesion. In July 2024, General Secretary Xi Jinping, in "The Decision of the CPC Central Committee on Further Comprehensively Deepening Reform and Advancing Chinese-style Modernization," explicitly emphasized the importance of developing public welfare and charity, and pointed out the need to improve the basic public service system, strengthen inclusive, fundamental, and guaranteed livelihood construction, and support the development of charitable causes. However, according to the "China Corporate Charity Development Report,"

corporate donations account for 60% of the total national donations, while individual charitable participation remains insufficient^[1]. It can be seen that the participation of individuals in charitable giving is still relatively low, which restricts the overall development of charitable causes. Therefore, how to effectively enhance the willingness of individuals to participate in charity is an important issue on the road to high-quality development of charitable causes.

Xi Jinping, General Secretary of the Communist Party of China Central Committee, has pointed out that cultivating a sense of charity, participating in charitable activities, and promoting the development of charity are forms of moral practices that involve broad public participation^[2]. This study takes Zhejiang Province as a case and uses questionnaire surveys and empirical analysis to explore the current status and influencing factors of individual charitable participation in the province. The research finds that multiple factors, such as income level, social capital, moral values, and the policy environment, significantly affect individuals' willingness to participate in charity. Additionally, there are notable differences in charitable participation willingness across different prefecture-level cities, which provides scientific evidence for government departments to develop policies aimed at increasing individual charitable engagement. It also offers practical strategies for social organizations and charitable institutions to enhance participation. The innovation of this paper lies in its comprehensive consideration of the interactions between multiple factors, proposing collaborative pathways to promote the development of the charitable cause. This provides both practical application value and theoretical significance.

2. Theoretical Background and Literature Review

2.1 Theoretical Connotation of Philanthropy

Social capital theory posits that resources, trust, and norms embedded in social networks foster cooperative and altruistic behaviors among individuals, thereby shaping philanthropic engagement^[3–5]. By analyzing social relational networks, trust levels, and civic participation, this theoretical framework not only elucidates the social foundations of individual charitable intentions but also offers critical insights for enhancing philanthropic involvement^[6]. The conceptual evolution of philanthropy traces its roots to the Greco-Roman notion of "philanthrōpía" (love for humanity), with its essence grounded in compassion and altruism^[7]. In China, philanthropic traditions date back to the Zhou Dynasty (1046–256 BCE), where the *Rites of Zhou* institutionalized the Six Administrations, establishing the fundamental framework for ancient Chinese philanthropic endeavors and exerting enduring influence on their development^[8].

Scholars have identified two dimensions of Chinese philanthropy: civil initiatives and state-sponsored programs, both centered on the core value of altruism. These encompass material assistance and psychosocial support, complementing governmental social security systems^[9]. Historically, state-led philanthropy dominated the landscape, whereas contemporary practices increasingly integrate with social welfare initiatives, reflecting a "public-oriented transition" that facilitates synergistic interactions between governmental agencies and nonprofit organizations^[10]. This paradigm shift underscores the dynamic interplay between institutional legacies and modern civic engagement in shaping China's philanthropic ecosystem.

2.2 Internal and External Factors Influencing Individual Philanthropic Engagement

Existing research has delineated the complex interplay of intrinsic and extrinsic drivers shaping individuals' philanthropic intentions. Intrinsic determinants include self-worth, moral obligation, subjective norms, religious beliefs, and perceived behavioral control, all of which exert statistically significant effects on charitable engagement^[11]. Empirical studies reveal that Buddhist adherents exhibit stronger donation intentions and contribute larger amounts, predominantly through online platforms, charitable organizations, or direct transfers^[12]. Notably, entrepreneurs with military service backgrounds demonstrate heightened philanthropic contributions compared to their civilian counterparts^[13]. Furthermore, familial context and intergenerational transmission play pivotal roles in shaping altruistic behaviors, particularly within China's cultural milieu where parent-child interactions and social resource transfers are deeply entrenched^[14].

Externally, social capital, policy frameworks, institutional trust, and relational networks significantly influence philanthropic decision-making ^[15]. Charitable organizations that enhance transparency through financial disclosures and performance reporting can bolster public credibility, thereby fostering a virtuous cycle of increased donations and sustained sectoral growth^[16]. Tax regime structures also critically mediate individual giving: diminished progressivity resulting from fewer direct tax categories, lower tax shares, or tax abolishment negatively correlates with charitable contributions^[17]. Grounded in activity theory, scholars have further identified key success factors for donation-based crowdfunding platforms, emphasizing website accessibility, audience familiarity, and reciprocal donation mechanisms ^[18]. These findings collectively underscore that philanthropic engagement emerges from multilayered interactions between individual agency and contextual forces, necessitating multidimensional analytical frameworks to unravel its inherent complexity.

2.3 Critical Research Appraisal

While existing research offers substantial theoretical and empirical support for understanding individuals' willingness to participate in philanthropy, there are still gaps. Firstly, there is relatively little research on individual philanthropic engagement in economically developed areas, especially studies that measure the level of individual philanthropic engagement in different cities within economically vibrant provinces. Secondly, existing research often focuses on the influence of single factors on philanthropic engagement, lacking in-depth exploration of the interaction between internal and external factors. This leads to limitations in explaining the complexity of individuals' willingness to participate in philanthropy. Thirdly, the regional representation of empirical research is insufficient. Differences in economic development levels and cultural backgrounds among different cities in economically prosperous provinces may lead to significant variations in charitable giving patterns. This disparity needs further investigation to provide more accurate policy recommendations and practical guidance. Therefore, this paper will further examine the influencing factors of individual philanthropic engagement in different regions, propose practical and feasible strategies, and provide empirical evidence to promote the high-quality development of philanthropy.

3 .Study Design and Data Source

3.1 Questionnaire Design

Zhejiang Province, as one of the most economically developed regions in China's private sector, is at a crucial stage of building a demonstration zone for common prosperity, making it a typical region for studying philanthropy. In the process of questionnaire design, this paper combines the actual situation of Zhejiang Province, follows the principles of scientificity, systematicness, and practicality, and focuses on the multi-dimensional measurement of individual philanthropic willingness.

Firstly, through extensive literature review, this paper determined the measurement indicators and key influencing factors of individual philanthropic willingness. Subsequently, the research team conducted multiple rounds of expert interviews, inviting philanthropy research experts, sociology experts, and relevant officials from the C City Civil Affairs Bureau to participate. Based on relevant theoretical foundations, the questions were designed and made to conform to the actual needs of the policy.

Secondly, in the measurement indicator part of individual philanthropic willingness, this paper, according to the actual needs of modern philanthropy, combined with the "six social responsibility concepts" of caring for vulnerable groups advocated in the ancient Chinese "Zhou Li", namely "caring for the young", "providing for the elderly", "helping the poor", "assisting the needy", "relieving the sick", and "securing the wealthy"^[19], designed six dimensions, with each dimension containing three questions, a total of 18 questions to measure the level of individual philanthropic willingness, as shown in Table 1.

Thirdly, in the influencing factors section, this paper, based on internal and external influencing factors, designed eight questions to explore the factors influencing individual philanthropic willingness.

Primary Indicator	Secondary Indicator	Attribute
	I am willing to donate money to support the construction and operation of children's welfare homes or facilities.	Positive
Child Care	I will participate in volunteer activities to help orphans and children in need.	Positive
	I support providing education and medical services to left-behind children.	Positive
	I am willing to provide financial donations to nursing homes.	Positive
Elderly Care	I will participate in volunteer activities to visit and care for lonely elderly people.	Positive
	I am willing to donate supplies to nursing homes.	Positive

Table 1 Evaluation System of Individual Philanthropic Willingness Level

Densel	I am willing to donate money to support the lives and education of low-income families.	Positive
Poverty	I will participate in community support activities.	Positive
Alleviation	I support providing infrastructure projects for economically underdeveloped areas.	Positive
	I am willing to donate money to provide medical expenses for low-income patients.	Positive
Poverty Relief	I am willing to help low-income families solve their living difficulties.	Positive
	I support providing emergency assistance services to low-income populations.	Positive
	I am willing to donate money to support welfare institutions for people with disabilities.	Positive
Disease Relief	I am willing to help people with disabilities recover and integrate into society.	Positive
	I support providing vocational training and employment opportunities for people with disabilities.	Positive
	I believe that wealthy people should participate in charitable activities more.	Positive
Wealth Assistance	I support providing tax incentives for charitable donations made by wealthy people.	Positive
	I believe that wealthy people have a social responsibility to take the lead in participating in charitable causes.	Positive

3.2 Data Collection and Descriptive Statistics of the Questionnaire

The questionnaire was designed to focus on individuals' willingness to participate in charitable activities, including their basic information, measurement indicators of their willingness to participate in charitable activities, and the influencing factors of their willingness to participate in charitable activities. In this study, 701 questionnaires were distributed to residents in Zhejiang Province through the Credamo platform using random sampling. Finally, 700 valid questionnaires were recovered and obtained.

The specific distribution of valid samples is shown in Table 2. The data show that the respondents are mainly female, accounting for 70.4%, and are mostly young people aged 19 to 30, accounting for 60.9%. In terms of education, respondents with a bachelor's degree or above account for 73.2%. In terms of political affiliation, the proportion of the general public and members of the Communist Youth League is relatively high, accounting for 42.3% and 31.6% respectively. The annual income data show that the respondents are dominated by people with an annual income of less than 50,000 yuan and those with an annual income of 50,000 to 200,000 yuan, accounting for a total of 93%. In terms of occupation distribution, employees of enterprises and students are the main groups, accounting for 39.6% and 27.9% respectively. The geographical distribution is concentrated in City C, City A and City B, with respondents from the three cities accounting for 58.7% in total. The above data provide a basis for in-depth analysis of the willingness of different groups in Zhejiang

Province to participate in charitable activities and their influencing factors, and reveal the distribution characteristics of the collected samples in terms of gender, age, education, income and other dimensions.

Category	Subcategory	Frequency	Percentage	Category	Subcategory	Frequency	Percentage
Gender	Male	207	29.6%		Staff in government & public institutions	140	20.0%
	Female	493	70.4%	Occupation	Enterprise employees	277	39.6%
	<18	11	1.6%		Self-employ ed/freelanc ers	34	4.9%
	19~30	426	60.9%		Students	195	27.9%
Age	31~40	168	24.0%		Retirees	9	1.3%
(years)	41~50	82	11.7%		Unemploye d	16	2.3%
	51~59	11	1.6%		Others	29	4.1%
	>60	2	0.3%		<50,000	234	33.4%
	City C	181	25.9%	Annual	50,000-100, 000	204	29.1%
	City A	138	19.7%	Annual Income (RMB)	100,001-200 ,000	213	30.4%
	City B	92	13.1%		200,001-290 ,000	35	5.0%
	City D	68	9.7%		>300,000	14	2.0%
	City E	66	9.4%		CPC Member	170	24.3%
Region	City F	51	7.3%	Political Affiliation	Communist Youth League Member	221	31.6%
	City G	35	5.0%		General Public	296	42.3%
	City H	24	3.4%		Others	13	1.9%
	City I	20	2.9%	Education	Below Senior High School	54	7.7%
	City J	14	2.0%		Junior	134	19.1%

表2 样本的基本信息(N=700)

			College/Ass		
			ociate		
			Degree		
			Bachelor's	426	60.9%
			Degree	420	00.9%
City K	11	1.6%	Postgraduat		
			e (Master's	86	12.3%
			or above)		

3.3 Research Methods

(1) Entropy Method

In order to scientifically and objectively measure the comprehensive index of personal charitable participation willingness in various cities in Zhejiang Province, this paper adopts the entropy method to quantify and calculate the collected data. The entropy method measures the information content and relative importance of each influencing factor through the calculation of information entropy, so as to assign weights to each factor. The specific steps are as follows:

(1) Standardization of positive and negative indicators

$$\mathbf{X}' = std(\mathbf{X}) \tag{1}$$

To prevent errors in the subsequent logarithmic calculations, 0.001 is added when X equals 0.

(2) Calculate the proportions

$$\mathbf{P}_{ij} = \frac{\mathbf{X}_{ij}}{\sum_{i=1}^{n} \mathbf{X}_{ij}}$$
(2)

(3) Calculate the information entropy

$$\begin{cases} k = \frac{1}{\ln(n)} \\ \mathbf{E}_{j} = -k \sum_{i=1}^{n} \mathbf{P}_{ij} \ln(\mathbf{P}_{ij}) \end{cases}$$
(3)

(4) Calculate the coefficient of variation and weights

$$\begin{cases} \mathbf{D}_{j} = 1 - \mathbf{E}_{j} \\ \mathbf{W}_{j} = \frac{\mathbf{D}_{j}}{\sum_{j=1}^{m} \mathbf{D}_{j}} \end{cases}$$
(4)

(5) Calculate the total score

$$Score = \sum_{j=1}^{m} \mathbf{W}_{j} \times \mathbf{X}_{ij}$$
(5)

(2) Multiple Linear Regression Analysis

To explore the influencing factors of individuals' willingness to participate in charitable activities, this study uses multiple linear regression analysis to quantitatively investigate the collected data. This method verifies the significant

impacts of these internal and external factors on individuals' willingness to participate in charitable activities. The specific formula is as follows:

$$y = \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \dots + \beta_8 x_8 + \gamma_i control_i + \xi_i$$
 (6)

In Equation (6), the dependent variable *y* represents the composite index of individuals' willingness to participate in charitable activities. The variables x_1 - x_8 represent internal and external factors: personal income level, trust in charitable organizations, personal moral values, influence of relatives and friends, tax incentives, media promotion, community charitable atmosphere, and social morality. The coefficients θ_1 - θ_8 represent the coefficients of x_1 - x_8 , respectively. The variables *Control*_i include gender, age, political affiliation, education level, and occupation, with γ_i representing the coefficient of the *Control*_i variable. ξ_i represents the random error term.

4.Empirical Results Analysis

4.1 Measurement and Analysis of Personal Charitable Participation Willingness

(1) Indicator Weight Analysis of Personal Charitable Participation Willingness

This study used Stata 18 and the entropy method to calculate the indicator weights of personal charitable participation willingness in Zhejiang Province, as shown in Table 3. Among the primary indicators, the "alleviating illness" indicator had the highest weight (0.1674), indicating that charitable areas such as helping disabled people recover, integrate into society, and providing vocational training opportunities have a stronger impact on respondents' charitable willingness. The "enriching the wealthy" indicator had the second highest weight (0.1670), reflecting respondents' high concern for the fairness of social wealth distribution, believing that the rich should bear more social responsibility, participate in charitable activities, and enjoy tax incentives. The "caring for the poor" and "revitalizing the impoverished" indicators had the same weight of 0.1662, indicating that the living, educational, and medical problems of low-income families, as well as helping economically underdeveloped areas with infrastructure construction and community support, are important charitable directions that respondents are willing to support. The "caring for children" (0.1672) and "caring for the elderly" (0.1661) indicators showed relatively balanced weights, reflecting respondents' broad concern for children's welfare, education of orphans and children in need, and care for the elderly, especially in terms of donating money, volunteering visits, and donating materials. From the perspective of secondary indicators, the weight distribution is relatively even, among which specific issues such as "supporting training and employment opportunities for the disabled" (0.0559) and "the rich should participate more in charitable activities" (0.0558) received higher attention, indicating that respondents pay more attention to charitable behaviors with long-term social impact and substantial results. Based on the weight indicator analysis, this study reveals the preference differences of the public in charitable participation willingness, and further provides data support for the Zhejiang Provincial Civil Affairs Department to formulate accurate charitable guidance policies and resource allocation plans.

Primary Indicator	Weight	Secondary Indicator	Weight
		I am willing to donate to support the construction and operation of children's welfare homes or facilities.	0.0555
Caring for Children	0.1672	I will participate in volunteer activities to help orphans and children in need.	0.0558
		I support providing education and medical services to left-behind children.	0.0559
Caring for		I am willing to provide financial donations to nursing homes.	0.0552
the Elderly	0.1661	I will participate in volunteer activities to visit and care for lonely elderly people.	0.0553
		I am willing to donate materials to nursing homes. I am willing to donate to support the living and	0.0556
Revitalizing		education of low-income families.	0.0550
the Impoverish	0.1662	I will participate in community assistance activities.	0.0555
ed		I support providing infrastructure projects for economically underdeveloped areas.	0.0556
		I am willing to provide medical expense donations for low-income patients.	0.0553
Caring for the Poor	0.1662	I am willing to help low-income families solve their living difficulties.	0.0552
		I support providing emergency assistance services to low-income populations.	0.0557
		I am willing to donate to support welfare institutions for disabled people.	0.0556
Alleviating Illness	0.1674	I am willing to help disabled people recover and integrate into society.	0.0558
		I support providing vocational training and employment opportunities for disabled people.	0.0559
		I believe that the wealthy should participate more in charitable activities.	0.0557
Enriching the	0.1670	I support providing tax incentives for charitable donations made by the wealthy.	0.0555
Wealthy		I believe that the wealthy have a social responsibility to take the lead in charitable causes.	0.0558

(2) Comprehensive Index Analysis of Personal Charitable Participation Willingness

After calculating the comprehensive indicators, as shown in Table 4 and Figure 1, this study further measured the comprehensive index of personal charitable

participation willingness in various cities of Zhejiang Province. Using the Natural Breaks Classification method in ArcGIS 10.8 software, the comprehensive index of personal charitable participation willingness in 11 cities of Zhejiang Province was divided into five levels. The calculation results showed that the comprehensive index of personal charitable participation willingness in Zhejiang Province was 0.76. Among the cities in Zhejiang Province, the calculation results of the comprehensive index of personal charitable participation willingness showed that the comprehensive index of personal charitable participation willingness in Zhejiang Province was 0.76.

First, City E and City F had the highest comprehensive index of personal charitable participation willingness, both at 0.81, indicating a high degree of enthusiasm for charitable participation among residents in these areas. This may be closely related to the local social and cultural atmosphere, level of economic development, and policy support. For example, City E issued the "Implementation Opinions on Promoting the High-Quality Development of Charitable Undertakings and Accelerating the Creation of a 'City of Charity'," vigorously cultivating and developing charitable organizations, providing a favorable development environment for them.

Subsequently, the comprehensive indices for City C, City A, City B, and City D were all 0.75, slightly below the provincial average. Although these cities are economically developed, their residents have a fast pace of life and a relatively weak sense of charity. There is still room for improvement in their willingness to participate in charitable activities. It may be necessary to strengthen guidance in areas such as charitable culture promotion, education, and incentive policies.

Furthermore, the indices for City G, City I, and City K were 0.76, 0.77, and 0.76, respectively, slightly above the provincial average, demonstrating a relatively balanced willingness to participate in personal charitable activities. The level of charitable participation in these cities may benefit from a positive community atmosphere and policy incentives.

City	Comprehensive Index of Personal Charitable Participation
City	Willingness
City C	0.75
City A	0.75
City B	0.75
City D	0.75
City E	0.81
City F	0.81
City G	0.76
City H	0.76
City I	0.77
City J	0.75
City K	0.76

Table 4 Comprehensive Index of Personal Charitable Participation Willingness



Note: This map was created using a standard map downloaded from the Standard Map Service website of the Ministry of Natural Resources (approval number GS(2024)0650). The base map was not modified.

Figure 1 Distribution of the Comprehensive Index of Personal Charitable Participation Willingness in Zhejiang Province's Municipalities

4.2 Analysis of Influencing Factors of Personal Charitable Participation Willingness (1) Descriptive Statistical Analysis

This study conducted a descriptive statistical analysis of the influencing factors of personal charitable participation willingness, as shown in Table 5, including two dimensions: internal factors and external factors. Among the internal factors, "personal moral values" had the highest mean (4.247) and a standard deviation of 0.743, indicating that respondents generally recognize the positive impact of moral values on personal charitable participation, and individual attitudes are relatively consistent. The mean of "personal income level" was 4.159, with a standard deviation of 0.849, indicating that income level has a certain impact on charitable willingness, but the differences among individuals are relatively large. The mean of "trust in charitable organizations" was 3.9, which is lower than other internal factors, indicating that respondents' trust in charitable organizations needs to be further improved. Regarding external factors, the mean of "social morality" was 4.12, with a standard deviation of 0.768, showing the important role of the overall social moral atmosphere in promoting personal charitable participation. The mean of "tax incentives" was 3.921, with a standard deviation of 0.841, indicating that policy incentives have a certain impact on respondents. The mean of "influence of relatives and friends" was low (3.873), indicating that social relations have a relatively limited guiding effect on personal charitable behavior. In addition, "media promotion" (3.794) and "community charitable atmosphere" (3.931) were both at a relatively average level, reflecting that the social environment still has considerable room for improvement in promoting charitable participation. Overall, among the internal factors, individuals' moral cognition and economic conditions have a more significant impact on charitable participation, while among the external factors, the social moral atmosphere and policy incentives have a strong guiding role. These results provide clear reference directions for government and charitable organizations in policy formulation and practical promotion.

Category	Variable	Sample Size	Mean	Standard Deviation	Minimum	Maximum
	Personal Income Level	700	4.159	0.849	1	5
Internal Factors	Trust in Charitable Organizations	700	3.9	0.93	1	5
	Personal Moral Values	700	4.247	0.743	1	5
	Influence of Relatives/Friends	700	3.873	0.806	1	5
	Tax Incentives	700	3.921	0.841	1	5
External	Media Promotion	700	3.794	0.843	1	5
Factors	Community Charitable Atmosphere	700	3.931	0.805	1	5
	Social Morality	700	4.12	0.768	1	5

Table 5	Descriptive	Statistica	l Analysis
Table J	Descriptive	Julistica	

(2) Analysis of Multiple Linear Regression Results

This study analyzed the influence of various variables on personal charitable participation willingness through a multiple linear regression model, as shown in Table 6. Trust in charitable organizations (0.034, p < 0.01), personal moral values (0.031, p < 0.01), and media promotion (0.026, p < 0.01) had a significant positive impact on personal charitable participation willingness, indicating that individuals' trust in charitable organizations, recognition of moral values, and guidance from external media promotion can effectively enhance charitable participation willingness. Tax incentives (0.016, p < 0.01) and social morality (0.014, p < 0.05) also showed significant positive correlations, reflecting the promoting effect of policy incentives and the overall social moral environment on charitable willingness. The influence of relatives and friends (0.014, p < 0.05) also influenced individual charitable behavior to some extent, indicating that social networks have an indirect driving force for charitable participation. It is worth noting that although the community charitable atmosphere (0.011, p < 0.1) had weak significance, it still showed a positive effect of the community environment on charitable behavior. In contrast, personal income level (-0.013, p < 0.01) had a significant negative

Тар	le 6 Multiple Linear Regression
Variable	Comprehensive Index of Personal Charitable
Valiable	Participation Willingness
Personal Income Level	-0.013***
Personal income Level	(0.005)
Trust in Charitable	0.034***
Organizations	(0.005)
Personal Moral Values	0.031***
Personal wordt values	(0.006)
Influence of	0.014**
Relatives/Friends	(0.006)
Taulassatiuss	0.016***
Tax Incentives	(0.005)
Madia Dramation	0.026***
Media Promotion	(0.005)
Community Charitable	0.011*
Atmosphere	(0.006)
Coniol Monolity	0.014**
Social Morality	(0.007)
Control Variables	YES
Observations	700
R ²	0.423

relationship with charitable willingness, indicating that higher individual income levels do not necessarily correspond to higher charitable participation willingness, which may be related to individual values and economic pressure factors.

Note: The values in parentheses are standard errors, *** p<0.01, ** p<0.05, * p<0.1 5. Conclusions and Recommendations

Based on the empirical analysis of 700 valid questionnaire responses from Zhejiang Province, this study measured the level of personal charitable participation willingness. The results show that City E and City F have the highest comprehensive index of personal charitable participation willingness, which is significantly influenced by multiple internal and external factors, with interactions between different factors. On the one hand, among the internal factors, personal moral values and trust in charitable organizations have a significant positive impact on charitable participation willingness. Moral cognition, as an individual's internal driving force, plays a core role in promoting charitable behavior; while the credibility of charitable organizations is crucial for increasing public participation enthusiasm. In contrast, personal income level has a significant negative relationship with charitable willingness, indicating that economic conditions are not the core factor directly driving charitable behavior, and individual values and economic pressure may have a greater impact on it. On the other hand, among the external factors, tax incentives, media promotion, and social morality have a significant promoting effect on charitable participation willingness. Policy incentives and the shaping of the external environment play a positive role in guiding charitable behavior. The influence of relatives and friends and the community charitable atmosphere also affect individual charitable participation to a certain extent, reflecting the potential driving force of social networks and community culture in charitable behavior.

Therefore, this study proposes the following countermeasures and suggestions: Strengthen Institutional Frameworks, The government should strengthen regulatory oversight of charitable organizations, prioritizing transparency and robust information disclosure. This includes ensuring donated funds are verifiably directed to their intended beneficiaries, fostering public trust in charitable organizations. Implement periodic performance evaluations and independent financial audits, proactively seeking public input and oversight. This comprehensive approach aims to dismantle trust barriers and establish a sustainable ecosystem for charitable development.

Refine Incentive Programs, Improve charitable tax incentive policies, expand policy coverage, simplify the application process for incentives, and form an effective connection between policy incentives and actual operation. Provide differentiated support for personal and corporate donations, and leverage various means such as tax reductions and honorary incentives to motivate active participation in charitable causes from all sectors of society.

Foster a Culture of Giving, Incorporate charitable culture into school education, community promotion, and the social governance system. Through establishing "public welfare classes," "Charity Days," and other diverse activities, guide the public to establish correct concepts of social responsibility. Use a combination of traditional culture and modern media to publicize typical examples of charity, tell good stories of charity, cultivate charitable sentiments, and promote the deep integration of charitable culture into people's hearts.

Develop Inclusive Platforms, Leverage the pivotal role of communities and social organizations to build platforms for charitable participation, promote community volunteer services and mutual assistance among neighbors, and create a charitable ecosystem where everyone can participate. Guide enterprises and social capital to cooperate with communities to jointly build charitable projects, leverage the effect of resource integration, and form a collaborative promotion pattern involving the government, society, and the market.

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