**ACADEMIC PROJECT SUBMISSION DETAILS:**

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<thead>
<tr>
<th><strong>Supervisor/s:</strong></th>
<th>Shivendu Pratap Singh</th>
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<tbody>
<tr>
<td><strong>Project Title:</strong></td>
<td>Impact of platform specifications on lender engagement on crowd-lending platform</td>
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<tr>
<td><strong>Field:</strong></td>
<td>Economics of crowd-lending/Technological Platform</td>
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<tr>
<td><strong>Division/School:</strong></td>
<td>WMS – School of Marketing and Management</td>
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**EXPECTED OUTCOMES:**

1. Engaging with crowd-lending platforms in New Zealand and share the insights
2. Conference papers and research publications.
3. At least one FTMBAA top50 journal article.
4. Create action plan with crowd-lending platforms in NZ to make them more affordable and accessible.

**STUDENT TASKS:**

1. Literature review and writing.
2. Data gathering and cleaning.
3. Assisting in data analysis.
4. Help with survey design and execution.

**REQUIRED SKILLS:**

1. Meta-analysis and literature review.
2. Understanding of economics and econometric techniques.
3. Data gathering and cleaning.
4. Familiarity with survey design.
5. Good writing skills is a plus.

**PROJECT ABSTRACT:**

In the last decade, crowdfunding platforms like gofundme.com and kiva.com has gained lot of traction from social communities and academicians alike. People and groups in need of money for different reasons, narrate their stories on these platforms with help of platform sponsors. On the other hand, philanthropist firms and individuals have to make a choice when lending to individuals and group in needs. Contents and stories projected on the platforms are core factors for lenders to make an informed choice. Hence, social lending platforms explore ways to engage lenders on the platform and help them to make informed choices. This is an important issue internationally as transparency and last mile delivery has long been awaited in area of philanthropy.
PROJECT ABSTRACT:

Additionally, not all platforms are created equally. In some platforms like kiva.org, borrowers mostly borrow money for entrepreneurship, education, and infrastructure and healthcare, lenders are guaranteed their principle amount. That creates another financial incentive for lenders to look at different factors carefully before lending money. Factors like loan duration, loan amount, repayment structure, field partner performance, borrower narrative etc. can influence lenders decision making. There are additional behavioural aspects which can come into play in making the choices. Hence, I propose multi-dimensional research investigations in this project:

1. I propose to explore the effect of content framing on lending selection by network of lenders on lending platforms. Using topic modelling, we measure the impact of content framing on financial choices by lenders. This will require API based extraction of data and then conducting topic modelling before investigating influence of topic frames on lender engagement.

2. I propose to explore the influence of bad updates and default of loans on the lenders future lending intentions and actions. Most lending platforms update the status of loans on regular basis and send email updates to the lenders. Using event based analysis propose to explore repeat lending phenomena.

3. I propose to explore the behavioural perceptions of lenders when engaging on lending platforms. Using theory of planned behaviour, we would like to explore how lenders perceptions influence planned behaviour when lending on crowdfunding platform.

4. Just like there are borrowers can be individuals as well as groups, lenders can also be individuals or philanthropic groups. In this final study I will explore the execution behaviour of individual and group borrowers and simultaneously explore the lending behaviour of individual and groups. Is there a mismatch in this two sided platform and how platform sponsors can help to create an alignment.

These comprehensive set of studies will move the horizons of research in this area and will have a positive impact on the practice.