

Participant Information Sheet

FUNDRAISERS (New Zealand and Sri Lanka)

Date that data collection will start: 10 January 2026

Project Title: From Auckland to Colombo: How Crowdfunding Shapes Fundraisers' Financial Inclusion in Contrasting Economies

An Invitation

Kia ora/Hi,

You are invited to participate in a research study exploring whether crowdfunding platforms (e.g. PledgeMe, Indiegogo, Kickstarter, Tribefunds, FundmeSriLanka, and Karuna.lk) influence financial inclusion (accessibility and usability of financial services) for fundraisers and comparing crowdfunding's impact between New Zealand and Sri Lanka.

Crowdfunding platforms are becoming more widespread and are believed to enhance fundraisers' financial inclusion. In this research, we explore whether crowdfunding platforms can improve access to financial services.

This study is being conducted by Tuan Derwyn Hamidon as part of his PhD in Finance at the Auckland University of Technology (AUT), New Zealand. Other members of the research team include Prof. Aaron Gilbert (AUT) and Dr. Ayesha Scott (Griffith University, Australia).

We're inviting fundraisers who have used any crowdfunding platforms, aged 18 years and over, living in New Zealand or Sri Lanka, to take part in a 60-minute interview.

It is your choice to participate, and you may withdraw from the study at any time. If you choose to withdraw, you can request that any data identifiable as belonging to you be removed. Alternatively, you may decide to allow the data to continue being used. However, once we have produced the findings, it may not be possible to remove your data.

All information provided by you will be treated confidentially. No identifying details will be included in research reports or publications unless explicitly agreed upon.

Data will be securely stored, in accordance with the research project's Data Management Plan, and will be accessible only to the research team. This research has been approved by the AUT Ethics Committee, Reference 25/406.

After completing the interview, you will be offered a NZ\$50 (if you live in New Zealand) or LKR 7,500 gift card (if you live in Sri Lanka) as a token of appreciation for participation.

How was I identified, and why am I being invited to participate in this research?

You have been identified and invited to participate because you are a fundraiser who has used or is currently using a crowdfunding platform to raise capital. As a result, you have received this Participant Information Sheet. Participation is voluntary.

What will my participation involve?

As an invited fundraiser who has been involved in crowdfunding campaign(s) and having received and read the overview of the research project, its objectives and background, as mentioned above, **if you agree to participate, you will take part in a single interview lasting up to 60 minutes**. The interview will cover topics such as your reasons for choosing crowdfunding, your experience using the platform(s), any barriers you encountered, and the impact of crowdfunding on your finances and social networks.

With your permission, the interview will be audio-recorded to ensure accurate transcription. The researcher will also take brief notes. You may choose not to answer any question, and you are free to stop the interview at any time.

What are the costs?

Interviews can be conducted in person (at any AUT campus), or via an online meeting platform (e.g. MS Teams or Zoom).

What are the benefits?

In terms of monetary benefits, participants who take part in the interview will be offered either a NZ\$50 gift card (if living in New Zealand) or an LKR7,500 gift card (if living in Sri Lanka) as a token of appreciation for their participation. The interview process is likely to offer valuable non-monetary benefits by encouraging fundraisers to reflect on their experiences with crowdfunding platforms. This reflection can encompass various factors, including the effectiveness of these platforms, their security features, ease of use, and the impact of social influence. Such insights can help fundraisers better understand and assess the overall effectiveness of crowdfunding in raising capital.

Where and when will the research take place?

The interview will take place online (via video conferencing software such as MS Teams or Zoom) or at any AUT campus, at the participant's (fundraiser or representative) convenience or request. The interview date will be set by mutual agreement between the primary researcher (interviewer) and the participant (interviewee), with a date convenient to both.

How do I agree to participate in this research?

If you wish to participate in this research, please confirm your participation by contacting Tuan Derwyn Hamidon at derwyn.hamidon@aut.ac.nz. Once your interest is confirmed, you will be asked to give your consent to take part in the interview by filling out the consent form and returning it to me, either in hard copy or electronically, before the interview.

How will my privacy be protected?

Your privacy will be strictly protected throughout this research in accordance with the Privacy Act 2020. Consent forms will be stored securely and separately from any research data.

Research data will be securely stored and accessible only to the researcher and supervisors. All documents or information shared will have all identifying information removed before analysis. Fundraisers' names and specific identifiers will be replaced with generic labels in research outputs, reports, or publications.

Will the results of the study be published?

The results of this research will be published in a Doctoral thesis. This thesis will be available to the public through the AUT library. Results may be published in peer-reviewed academic journals and may also be presented at conferences or seminars to a broader professional and academic community. You will not be identifiable in any publication.

What are the discomforts and risks?

This research poses no physical risk; however, you may have concerns about confidentiality when sharing your experiences with crowdfunding. No identifiable fundraiser details, proprietary information, or confidential procedures will be disclosed in research outputs unless explicitly agreed upon. Findings will be reported in a manner that prevents fundraisers from being identified.

Will I receive feedback on the results of this research?

Yes, you will have the opportunity to receive a summary of the overall research findings once the study is complete. If you would like a copy, please indicate this on the consent form. All findings will be

anonymised to protect confidentiality, and any publications or presentations resulting from this research will include de-identified information.

What do I do if I have concerns about this research?

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor, Prof. Aaron Gilbert, email: aaron.gilbert@aut.ac.nz, phone: +64 9 921 9999 ext 5713. Professor Gilbert can also answer any general questions you have about the research.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTEC, ethics@aut.ac.nz, +64 9 921 9999 ext 6038.

Who do I contact for further information about this research?

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

Researcher Contact Details:

Primary researcher: Tuan Derwyn Hamidon, derwyn.hamidon@aut.ac.nz

Project Supervisor Contact Details:

Prof. Aaron Gilbert, aaron.gilbert@aut.ac.nz, +64 9 921 9999 ext 5713.

**Approved by the Auckland University of Technology Ethics Committee on 15th December 2025, AUTEC
Reference number 25/406.**