## Content

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>List of Abbreviations</td>
<td>2</td>
</tr>
<tr>
<td>List of Tables</td>
<td>2</td>
</tr>
<tr>
<td>List of Figures</td>
<td>2</td>
</tr>
<tr>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td><strong>Theory</strong></td>
<td>5</td>
</tr>
<tr>
<td>Microlending</td>
<td>5</td>
</tr>
<tr>
<td>Pro-Social Behaviour</td>
<td>12</td>
</tr>
<tr>
<td>Judgement &amp; Decision Making</td>
<td>14</td>
</tr>
<tr>
<td>Information</td>
<td>24</td>
</tr>
<tr>
<td>Gender</td>
<td>32</td>
</tr>
<tr>
<td><strong>Empirical Study</strong></td>
<td>34</td>
</tr>
<tr>
<td>Hypotheses</td>
<td>35</td>
</tr>
<tr>
<td>Methods</td>
<td>43</td>
</tr>
<tr>
<td>Dependent and Independent Variables</td>
<td>48</td>
</tr>
<tr>
<td><strong>Results</strong></td>
<td>50</td>
</tr>
<tr>
<td>Clicked</td>
<td>50</td>
</tr>
<tr>
<td>Chosen</td>
<td>52</td>
</tr>
<tr>
<td>Funding</td>
<td>55</td>
</tr>
<tr>
<td>Satisfaction</td>
<td>60</td>
</tr>
<tr>
<td>Emotional Connection</td>
<td>61</td>
</tr>
<tr>
<td>Defaults</td>
<td>63</td>
</tr>
<tr>
<td><strong>Discussion</strong></td>
<td>64</td>
</tr>
<tr>
<td>Conclusion</td>
<td>73</td>
</tr>
<tr>
<td>Acknowledgment</td>
<td>75</td>
</tr>
<tr>
<td>Limitations</td>
<td>75</td>
</tr>
<tr>
<td>References</td>
<td>76</td>
</tr>
<tr>
<td>Annex</td>
<td>91</td>
</tr>
</tbody>
</table>
References


Barasinska, N., & Schäfer, D. (2010). Does Gender affect Funding Success at the peer-to-peer Credit Markets? Evidence from the largest German Lending Platform. Discussion papers (No. 1094) DIW Deutsches Institut für Wirtschaftsforschung.


1005–1007.
Influencing Behaviour: The MINDSPACE Way. Journal of Economic
Duarte, J., Siegel, S., & Young, L. (2012). Trust and Credit: The Role of Appearance in
Donor Self-Construal and Recipient Group-Membership Shape Generosity.
Health, Education, and the Workplace. Psychological Science in the Public
Dweck, C. S. (1999). Self-Theories: Their role in Motivation, Personality, and
Dysvik, A., & Kuvaas, B. (2013). Intrinsic and Extrinsic Motivation as Predictors of
Work Effort: The Moderating Role of Achievement Goals. British Journal of
Differences in a Punishment Game. Journal of Economic Behavior &
Organization, 30(2), pp. 143-158.
http://www.economist.com/news/finance-and-economics/21578670-peer-peer-
lending-needs-new-name-end-peer-show.


