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STUDI | Lingua e Linguistica
Letteratura



TERMINOLOGICAL VARIATION ON INNOVATIVE FINANCING PLATFORMS

A corpus-based study of crowdfunding terminology

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Abstract – This paper, which places itself within the field of Specialised Terminology, aims to give a general overview of the current state of crowdfunding terminology in the context of the European Union, by focusing on naming dynamics resulting into synchronic variation and short-term lexical change. Specifically, by adopting an onomasiological approach (Geeraerts 2002), the research aims to discuss how terminological choices through which crowdfunding-related concepts are conveyed by platforms to potential end-users at a relatively early stage of crowdfunding development can lead to ambiguity and hinder user engagement. To achieve the objectives of this study, the issue of terminological transparency is introduced by defining the concepts of variation and harmonisation; then, the concept of crowdfunding is outlined and the different models are roughly described; subsequently, crowdfunding-related concepts are identified and mapped in order to find the related terms in the corpus; finally, potential risks related to terminological variation are discussed in a terminological perspective by way of a pragmatic method (Geeraerts 2002). The corpus of analysis is comprised of terms extracted from the crowdfunding platforms registered to the *European Crowdfunding Network*.

Keywords: crowdfunding; terminology; variation; harmonisation; European Union; onomasiology.

1. Introduction

Lately, the emergence of a new form of project financing called crowdfunding – roughly defined as “the practice of funding a project or venture by raising many small amounts of money from a large number of people, typically via the Internet”¹ – has led to the adoption of new concepts in need for designation. As scholars dealing with crowdfunding-related issues in various academic fields have signalled, in this embryonic phase terminological variation is pervasive. Indeed, studies report that ‘creator’², ‘creative’, ‘designer’, ‘inventor’, and ‘activist’ – among others – are popular labels used interchangeably to denote people who request money, while ‘backer’, ‘fueller’, and ‘funder’ are commonly used with no difference in meaning to refer to people who pledge money (Lambert and Schwienbacher 2010; Landler 2012). One of the factors fuelling this terminological instability is the diversification of crowdfunding types – where parties involved and other related elements take on different connotations (see section 2) – as well as a large number of terminological tools made available by both platforms and financial websites promoting their individual terminological choices.

¹ Lexico powered by Oxford. <https://www.lexico.com/en/definition/crowdfunding> (30.08.2017).

² Throughout the paper, single inverted commas are used for ‘terms’ and double inverted commas are used for “concepts”.

Considering that the success of crowdfunding is heavily dependent on the participation of lay people (the crowd, of course), terminological stability is essential for encouraging both potential backers and project promoters to either fund one's project and/or opt for crowdfunding as an alternative funding solution. Indeed, at the *1st European Crowdfunding Stakeholder Forum Meeting* in 2014, one of the members stated that “the clarity of terminology is key for consumers”³, and that establishing a quality label signalling compliance with certain transparency and working principles is necessary to reduce the risk of fraud and misuse of funds. The European Union has turned attention to the phenomenon and taken some initial actions by organising meetings and issuing official documents⁴ addressed to both providers and users to promote common operating principles at different levels, including terminology. For instance, a professional network of crowdfunding platforms, *The European Crowdfunding Network*⁵ was founded in 2011. As the section ‘About’ of the website reads, its main objective is to promote “adequate transparency, (self) regulation and governance while offering a combined voice in policy discussion and public opinion building”.⁶ It also encourages active participation by developing “professional standards, [provision of] industry research, as well as, professional networking opportunities in order to facilitate interaction between our members and key industry participants”.⁷

Based on these premises, and in an effort to promote shared specialised terminologies while alerting potential users to the terminological discrepancies between platforms, this study aims to map the terminological landscape in the field of crowdfunding in the context of the European Union in order to verify the degree of terminological stability and provide guidance on this funding tool. To date, research on the language of crowdfunding has mainly focused on how linguistic content (Gorbatai and Nelson 2015, Mitra and Gilbert 2014) and style (Parhankangasa and Renkob 2017) affect fundraising outcomes, and on identifying linguistic features to distinguish scam/fraud campaigns from legitimate ones (Shafqat *et al.* 2016; Siering *et al.* 2016). Issues concerning meaning transparency and terminological stability have only been touched upon and to my knowledge no study has yet been published. After an introduction to (i) the concepts of variation and harmonisation and (ii) the concept of crowdfunding with its types, crowdfunding-related concepts are identified and mapped to find the related terms

³ *Minutes of the 1st European Crowdfunding Stakeholder Forum Meeting* 2014. <http://ec.europa.eu/transparency/regexpert/index.cfm?do=groupDetail.groupDetailDoc&id=27024&no=2> (23.12.2018).

⁴ Among others, see: European Commission 2018, *Proposal For Regulation of the European Parliament and of the Council on European Crowdfunding Service Providers (Ecsfp) for Business*. https://ec.europa.eu/info/law/better-regulation/initiatives/ares-2017-5288649_en (23.12.2018); European Commission 2017, *Final Report: Identifying Market and Regulatory Obstacles to Crossborder Development of Crowdfunding in the EU*. https://ec.europa.eu/info/publications/171216-crowdfunding-regulatory-obstacles-crossborder-development_en (23.12.2018); European Commission 2016, *Crowdfunding in the EU Capital Markets Union*. https://ec.europa.eu/info/system/files/crowdfunding-report-03052016_en.pdf (23.12.2018); European Commission 2015 (a), *Crowdfunding Explained to small and medium sized enterprises*. <http://ec.europa.eu/DocsRoom/documents/10250/attachments/1/translations/en/renditions/pdf> (23.12.2018); European Commission 2015 (b), *Crowdfunding Explained*. <https://ec.europa.eu/docsroom/documents/10229/attachments/1/translations/en/renditions/native> (23.12.2018); European Commission 2014, *Unleashing the potential of Crowdfunding in the European Union*. <http://ec.europa.eu/transparency/regdoc/rep/1/2014/EN/1-2014-172-EN-F1-1.Pdf> (23.12.2018).

⁵ Hereafter also referred to as ECN. Official website: <https://eurocrowd.org/>.

⁶ ECN, *About*. <http://eurocrowd.org/about/> (29.08.2017).

⁷ *Ibid.*

in the corpus; finally, (iii) cases of variation likely to lead to ambiguity and uncertainty are discussed from a terminological perspective. Research questions are as follows: which terms are more commonly used to denote the basic concepts of crowdfunding? Which terms have a misleading potential for users? What risks might users be faced with in case of misunderstanding of specialised terms? The corpus is comprised of texts from European crowdfunding platforms that provide an English version among the 70 registered members of the *European Crowdfunding Network*.

2. Crowdfunding: Definition and Models

This section defines the concept of crowdfunding, introducing its main characteristics and models, starting from the broader concept of crowdsourcing from which it originates. This latter denotes a range of practices for which a variety of definitions and classifications have been provided by scholars. In brief, Estellés-Arolas and González-Ladrón-de-Guevara (2012) describe it as:

a type of participative online activity in which an individual, an institution, a non-profit organization, or company proposes to a group of individuals of varying knowledge, heterogeneity, and number, via a flexible open call, the voluntary undertaking of a task. The undertaking of the task, of variable complexity and modularity, and in which the crowd should participate bringing their work, money, knowledge and/or experience, always entails mutual benefit. The user will receive the satisfaction of a given type of need, be it economic, social recognition, self-esteem, or the development of individual skills, while the crowdsourcer will obtain and utilize to their advantage what the user has brought to the venture, whose form will depend on the type of activity undertaken. (2012, p. 9)

Generally, firms ask for consumers' perspective either in the middle of the product-creation process or for the finished one and benefit from it in terms of time-reduction in the development-process of goods; market acceptance; and enhancement of products' quality (Kleeman, Voß 2008; Piller *et al.* 2010). Crowdsourcing also comes in a version called crowdfunding, an alternative form of financing that allows entrepreneurs to tap into 'popular' sources of funding. The founding principle of crowdfunding is to raise a sum of money for a project through small contributions coming from large groups of people (Belleflamme *et al.* 2014); this has opened the world of business to non-professionals, since anybody with a feasible idea can become an entrepreneur, and anyone with some money can become an investor (Bradford 2012). Crowdfunding is mainly internet-based where crowdfunding platforms work as mediators between people looking for money and those looking for projects to support. In terms of diffusion, a key role is played by backers themselves who easily turn into active promoters of the campaign they fund especially through social media (Steigenberger 2017).

Basically, crowdfunding can be implemented through four main different models, distinguishable by the type of return investors are promised for their contributions (Hemer 2011; Bradford 2012):

- donation-based crowdfunding⁸ is usually preferred by charities/non-profit institutions to appeal to investors socially and intrinsically motivated to invest money without receiving any reward;

⁸ Terminology used in the EU official issue: *Crowdfunding in the EU Capital Markets Union*. https://ec.europa.eu/info/system/files/crowdfunding-report-03052016_en.pdf (23.12.2018).

- reward-based crowdfunding is based on the promise of rewards in return for investments. These range from immaterial – a ‘thank you!’ posted on the firm’s Facebook page – to material – the good/service the project aims at creating – and experiential ones – the chance to experience the benefits of getting involved first-hand in the project. This model is usually preferred when a new product/service has to be developed;
- lending-based crowdfunding is intended for campaigners who ask for money on a temporary basis to be returned on specified terms, commonly with interest;
- investment-based crowdfunding enables backers to get equity in a company. This comes in the form of shares, dividends, or voting rights as well.

As regards funds allocation, two models are generally available: the All-or-Nothing model (also referred to as AON) has funds transferred to the campaigner only upon campaign success; the Keep-What-you-Earn or Keep-it-All model (also referred to as KIA) enables campaigners to access funds whether the goal is achieved or not.

3. Key Notions and Methodology

The aim of this section is to provide the theoretical and practical foundations of this study by briefly discussing the notions of harmonisation and variation in the field of terminology and the steps involved in the terminological analysis. Kageura (2002) described the tension between these two ends of the terminologisation process by stating that “terminology tends towards stronger systematization of its internal structure [and] at the same time it tends towards using the full flexibility of natural language” (p. 15).

Concisely, variation is defined as “one of the manifestations of the dynamics of special knowledge” (Fernández-Silva *et al.* 2014, p. 186) through which more terms are used to “refer to the same ontological concepts” (Faini 2014, p. 20). In a strict prescriptive perspective (Wüster 1979), variation may hamper specialised communication since “in terminology [...] free linguistic development leads to intolerable confusion” (Wüster 1974, p. 68). On the other hand, by embracing a descriptive perspective (e.g., Gambier 1991; Cabré 1999; Temmerman 2000), variation is considered functional to the communicative situation which may vary in terms of interlocutors and aims. In this view, different variants are claimed to highlight different facets of the same concept which would never surface in a prescriptive-dominated scenario. In more detail, Freixa (2006) identifies six possible causes leading to the emergence of different variants for the same concept: ‘preliminary’ causes (linguistic redundancy); ‘dialectal’ causes (different origins of authors); ‘functional’ causes (different communicative registers), ‘discursive’ causes (different expressive needs); ‘interlinguistic’ causes (contact between languages); and ‘cognitive’ causes (different conceptualisations). This is particularly true to this era where variation has been showed to be pervasive because of the popularisation of sciences (see Faini 2014), with the increasing interaction between individuals with varying levels of specialisation calling for a greater use of terms from the general language. Indeed, until a few decades ago, specialised communication was assumed to be a prerogative of experts sharing knowledge within their own specialised discourse community. Nowadays, the

uncontrolled spread of scientific knowledge in informative texts as well as social media demands a more careful handling of thorny terminology.⁹

Where variation may produce vagueness and uncertainty, harmonisation may be needed. Indeed,

[it] aims at organizing and eliminating the possible ambiguity and misunderstandings in specialized domains caused by the presence of different variants in use without imposing those variants. In other words, harmonization means to provide different variants and recommend their use to reduce and control ambiguity, but not to prescribe or impose their use. (Durán-Muñoz 2014, p. 81)

Thus, harmonisation denotes the natural process through which one or more variants become the preferred choice of a discourse community without it being imposed on them by a standardizing body. Specifically, the term harmonisation is defined as an “activity leading to the selection of designations for a harmonized concept either in different languages or within the same language” (ISO 860:2007, online). In the case of crowdfunding terminology, no prescriptive document has been issued so far, apart from some recommendations¹⁰ member states are not forced to embrace.

Based these premises, this study attempts to shed light on the current state of crowdfunding terminology by assessing terminological transparency and harmonisation of usage among the platforms included in the ECN by adopting an onomasiological approach as defined by Geeraerts (2002, p. 2):

The distinction between semasiology and onomasiology [...] equals the distinction between meaning and naming; semasiology takes its starting-point in the word as a form, and charts the meanings that the word can occur with; onomasiology takes its starting-point in a concept, and investigates by which different expressions the concept can be designated, or named.

The implementation of this approach is aimed at both assessing the dynamics leading from a concept to a name as well as discussing the variety of denotations coined for the same concept which might result into a synchronic variation and short-term lexical change. In particular, the discussion of results will be carried out through a pragmatic method with the purpose of answering the question: “what factors determine the choice for one or the other alternative?” (Geeraerts 2002, p. 2) and uncover terminology-related potential risks for users.

The research plan consisted of three major steps: the first entailed the selection of the corpus¹¹ on the basis of four criteria; the second was devoted to the structuring of the conceptual framework of the domain from a user-centred perspective; finally, the third

⁹ Widdowson (1979) distinguishes between scientific exposition – communication between experts who share the same knowledge and can use specialised terminology without running the risk of being misunderstood - scientific instruction – communication between experts and non-experts in which specialised terms are explained anytime they occur for the first time (e.g. instruction manuals) – and scientific journalism – communication between experts and an undefined audience in which specialised terms are replaced by terms from everyday language.

¹⁰ “A ‘recommendation’ is not binding. When the Commission issued a recommendation that EU countries’ law authorities improve their use of videoconferencing to help judicial services work better across borders, this did not have any legal consequences. A recommendation allows the institutions to make their views known and to suggest a line of action without imposing any legal obligation on those to whom it is addressed.” (European Commission 2016, *Crowdfunding in the EU Capital Markets Union*. https://ec.europa.eu/info/system/files/crowdfunding-report-03052016_en.pdf (23.12.2018).

¹¹ Corpus collection phase: September 2017.

step aimed at the identification of the terms denoting the concepts of the conceptual framework within the corpus. The language of analysis is English, the lingua franca of business and the one in which most platforms are expected to provide a version.

4. Terminological Analysis

In this section the results from the research steps are reported. First, (i) corpus selection criteria are briefly introduced; then (ii) the main concepts involved in the workings of crowdfunding are identified; finally, (iii) terms conveying those concepts are reported and discussed in a terminological perspective.

4.1. Corpus Creation

The initial corpus, consisting of 70 platforms collected from the section Memberships > Directory of Members of the ECN was tested against four selection criteria. In order to be taken into account as part of the corpus a website must:

- have a version in English;
- be a crowdfunding platform or a business dealing with crowdfunding issues directly;
- include a section providing legal terms and conditions of use;
- use crowdfunding-specific terminology.

This operation reduced the corpus to 22 websites – namely: Abundance Investment; Angel; Angelsden; Babyloan; C@rma; Companisto; CrowdCube; Fellow Finance; Funded By Me; Invesdor; Kiss Kiss Bank Bank; Lendix; Leocrowd; Nordea; One Planet Crowd; PPL; Prikk; Rebuilding Society; Starteed; Symbid; Wemakeit; Zaar – totalling 12,437 words extracted from the sections stating the norms of use – alternatively named as either ‘Terms of Use’, ‘Terms and Conditions’, ‘Conditions of Use’, ‘GTC’, or ‘General Terms and Conditions’. The corpus for the analysis thus respects Biber’s criteria for a corpus to guarantee useful results in a research project (1993, p. 254) – which are at least 20 samples and a word amount between 2,000 and 5,000.

4.2. Conceptual Framework

In the second phase, the concepts coming into play in crowdfunding were identified starting from four conceptual macro-categories, namely “models”, “parties”, “actions”, and “time and money”. The first macro-category includes concepts underlying the four main crowdfunding models outlined above; the second category presents concepts related to the parties that take on an active role in the crowdfunding process; the third category groups together concepts for the actions put into practice and therefore the relations that come to be established between the parties; finally, the last category is devoted to the two major constraints applied to the funding of projects. Individual concepts were thus inserted in a conceptual framework of the domain (Figure 1) showing mutual relations:

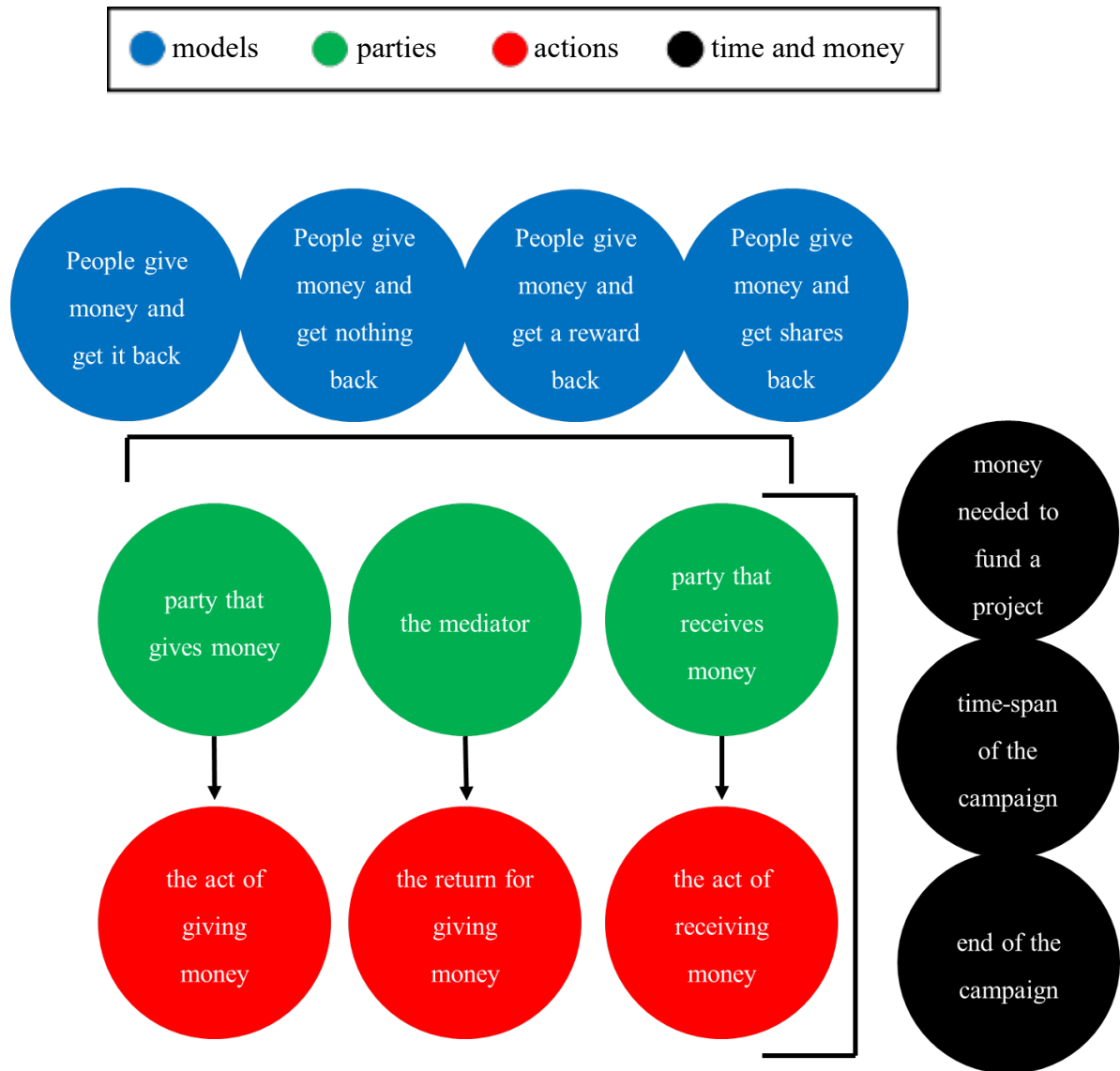


Figure 1
Crowdfunding Conceptual Framework.

This phase resulted in the identification of four concepts belonging to the macro-category “models” – “people give money and get it back”, “people get money and get nothing back”, “people give money and get a reward back”, and “people give money and get shares back” – and three concepts each for the macro-categories “parties”– “party that gives money”, “the mediator”, and “party that receives money” –, “actions” – “the act of giving money”, “the return for giving money”, and “the act of receiving money” –, and “time and money” – “money needed to fund a project”, “time-span of the campaign”, and “end of the campaign”.

4.3. Terminological Research

The third phase entailed the manual scrutiny of the sections of the websites including rules and descriptions of the service for the identification of the terms denoting the concepts of interest identified above. The results of the terminological research are reported in the table below (Table 1).

Macro-categories	Concepts	Terms
Models	People give money and get it back	crowd-lending; debt-based crowdfunding; lending crowdfunding; lending-based crowdfunding; social lending.
	People give money and get nothing back	crowd-donating; donation crowdfunding; donation-based crowdfunding.
	People give money and get a reward back	crowd-supporting; preorder model; reward crowdfunding; reward-based crowdfunding.
	People give money and get shares back	crowdinvesting; equity crowdfunding; equity-based crowdfunding
Parties	Party that gives money	Angel; applicant; backer; donor; crowdfunder; investor; Kissbanker; lender; person donating; pledger; project backer; supporter; the counterparty.
	The mediator	the operator; the site; (name) website.
	Party that receives money	borrower; creator; customer; entrepreneur; issuer; project creator; project holder; project owner; project poster; target company; the offering party.
Actions	The act of giving money	contribution; donation; investment; loan; pledge.
	The return for giving money	product; reward.
	The act of receiving money	-
Time and Money	Money needed to fund the project	donation objective; funding goal; target capital.
	Time-span of the campaign	donation period; pitch period; project-plan period; time period.
	End of the campaign	completion date; pledging closure date; target date.

Table 1
Terminological Research.

In the following subsection, all variants detected are discussed with cases of variation potentially leading to ambiguity analysed from a pragmatic perspective by taking the concepts identified as point of departure.

4.3.1. Models

For the concept “people give money and get it back” all variants recorded – ‘crowd-lending’, ‘debt-based crowdfunding’, ‘lending crowdfunding’, ‘lending-based crowdfunding’, and ‘social lending’ – include the word ‘lending’ – a straightforward

referent for the concept at issue¹² – with the exception of the term ‘debt-based crowdfunding’ found on a mixed platform.¹³ This terminological choice entails a shift in focus from the party lending the money to the party receiving the money who becomes indebted to the lender. Anyway, both terminological choices seem to have received acknowledgement within the discourse community and are used interchangeably without preventing successful and unambiguous communication (see Syndicate Room, online).

Then, the terms denoting the concept “people give money and get nothing back” feature the noun ‘donation’¹⁴ in all the occurrences hence leaving no room for misinterpretations – ‘crowd-donating’, ‘donation crowdfunding’, and ‘donation-based crowdfunding’.

The concept “people give money and get a reward back”, instead, is conveyed by four variants; while two of them include the word ‘reward’ – ‘reward crowdfunding’ and ‘reward-based crowdfunding’ –, and come as fairly unambiguous to users¹⁵, in two cases this reference is missing. The former regards ‘preorder model’ found on a mixed platform, where emphasis is placed on the opportunity to order in advance the product that will be developed with your funds rather than the action of funding itself. Even more importantly, the term ‘crowd-supporting’ used by a reward-based platform conveys the act of giving money exclusively while missing the reference to the payback which might have funders think of it as a kind donation where no reward is due. The misleading potential of this term increases considerably for users having funded projects on another platform included in the corpus where the same expression takes on an ethical connotation. Here, the term is defined as “rallying help for a need – be it financial, supplies or donations of someone’s time – during a hardship by garnering help from a large number of people from various online – and offline-communities” (Caramela 2019, online). As a consequence, a user having already funded one or more projects on one of the platforms and then looking to fund a project on the other one might find themselves participating in a project where their expectations could not be met.

Finally, for the concept “people give money and get shares back”, three variants are found. Thanks to the word ‘equity’, two of them include the reference to ‘shares’ funders get in return for their funding¹⁶ – ‘equity crowdfunding’ and ‘equity-based crowdfunding’; in one case, instead – ‘crowdinvesting’, found on an equity crowdfunding platform –, this reference is lost in favour of that to the act of investing money. However, being widely regarded as a synonym of the former (see: Corporate Finance Institute, online) this latter terminological choice does not seem to hamper communication; furthermore, semantically, the act of investing implies expecting some kind of return: “If you invest in something, or if you invest a sum of money, you use your money in a way that you hope will increase its value, for example by paying it into a bank, or buying shares or property” (Collins Dictionary, online).

¹² As the definition provided by Collins Dictionary reads: “when people or organizations such as banks lend you money, they give it to you and you agree to pay it back at a future date, often with an extra amount as interest” (online).

¹³ Platform names are not mentioned in the discussion so as not to affect readers’ perception of this or that platform.

¹⁴ “A donation is something which someone gives to a charity or other organization” (Collins Dictionary, online).

¹⁵ “A reward is something that you are given, for example because you have behaved well, worked hard, or provided a service to the community” (Collins Dictionary, online).

¹⁶ “The interest of ordinary shareholders in a company” (Collins Dictionary, online).

4.3.2. Parties

The first concept investigated in the macro-category “parties” is “party that gives money” which returns a striking number of variants: thirteen. To some more general and crowdfunding-specific terms – like ‘supporter’, ‘backer’, ‘project backer’, ‘crowdfunder’, ‘applicant’, ‘person donating’, ‘pledger’ and ‘the counterparty’ – and some more model-specific expressions – like ‘donor’, ‘lender’, and ‘investor’ –, some platform-specific ones are also recorded. Among these is the neologism ‘Kissbanker’ formed by the name of the platform as a root plus the suffix ‘-er’ used on a reward-based platform. This linguistic strategy possibly emphasises the sense of belonging to a community,¹⁷ one of the main motivations for people to fund projects. Indeed, backers have been found to be more attracted by immaterial rewards and moral/ethical values attached to the project itself as, for instance, identification with the principles of the project; eagerness to help small entrepreneurs; enjoyment from belonging to a community of peers and interacting with campaigners; and the opportunity to appeal to funders in return for one’s own crowdfunding project (Hemer 2011; Gerber *et al.* 2012; Gerber and Hui 2013; Ordanini *et al.* 2011). A similar principle might underlie the choice of ‘Angel’ on a reward-based platform of the same name which, however, might come with a greater misleading potential than the previous one. Being widespread in the domains of crowdsourcing and crowdfunding and also used to denote a separate investment practice,¹⁸ the term might be misinterpreted by users with previous experience in one of the domains. Unlike the case of ‘Kissbanker’ where the reference to the platform is crystal clear, here the use of such a general term for community-building purposes might well get unnoticed and, more importantly, have undesirable consequences.

Next, with three variants identified, the concept “the mediator” comes as pretty unequivocal to users: ‘the operator’,¹⁹ ‘the site’, and ‘(name) website’. Transparency of meaning is assured through the adoption of general terms and the omission of domain-specific terms – e.g., ‘the platform’ among others.

The concept “party that receives money” provides a large number of variants as well – ‘borrower’, ‘creator’, ‘customer’, ‘entrepreneur’, ‘issuer’, ‘project creator’, ‘project holder’, ‘project owner’, ‘project poster’, ‘target company’, and ‘the offering party’. Among these, the only term making clearer references to the act of receiving is ‘borrower’,²⁰ whereas economic references are retrievable in both ‘entrepreneur’ and ‘target company’. With respect to both latter terms, the explicit references to ‘company’ and ‘entrepreneur’ make room for one interpretation only in a context in which the campaign might also be led by an ordinary person or a group of individuals not necessarily constituting a company. Although this can be hardly said to affect users’ understanding to the point of misleading them, the fact that individuals are generalised under the label ‘company’ might discourage potential funders who looking for smaller projects started by ordinary people. Ambiguities may also arise from the use of the term ‘customer’ found on a mixed platform; this choice is motivated by the fact that the perspective from which the

¹⁷ Among other usages, the suffix ‘-er’ is added “to the names of some places to form nouns which refer to a person who comes from that place” (Collins Dictionary, online).

¹⁸ “An angel investor (also known as a private investor, seed investor or angel funder) is a high-net-worth individual who provides financial backing for small startups or entrepreneurs, typically in exchange for ownership equity in the company” (Ganti 2022, online).

¹⁹ “An operator is a person or a company that runs a business” (Collins Dictionary, online).

²⁰ “A borrower is a person or organization that borrows money” (Collins Dictionary, online).

term ‘customer’ is used is that of the platform offering a service to the person starting the campaign – that is the “party that receives money”. Since in general language ‘customer’ is defined as “[...] someone who buys goods or services, especially from a shop” (Collins Dictionary, online) potential users might be easily misled when dealing with the same term in the specialised domain and be unable to understand why the party asking for money is referred to by a word more likely to express the opposite concept. It is also worth noticing the co-occurrence of terms belonging to the semantic field²¹ of “creativity” – ‘creator’ and ‘project creator’ – “possession” – ‘project holder’ and ‘project owner’ –, and the explicit references to ‘project’ made in four terms – ‘project creator’, ‘project holder’, ‘project owner’, ‘project poster’. Finally, two less specialised choices encapsulate the act of proposing something – ‘the offering party’ – and making something public – ‘issuer’,

4.3.3. *Actions*

The concept identified as “the act of giving money” features a manageable lexical variety which is adaptable to the specific platform type without promoting ambiguity – ‘contribution’, ‘donation’, ‘investment’, ‘loan’, and ‘pledge’.

“The return for giving money” is conveyed by a neutral term like ‘product’ and a more specific one, that is ‘reward’. Though ‘product’ is defined as “something that is produced and sold in large quantities, often as a result of a manufacturing process” (Collins Dictionary, online) and the reward for participating in a crowdfunding campaign might come in the form of a service – defined as “[...] a particular job or a type of work [...]” (Collins Dictionary, online) – it is believed that the lack of precision would not trouble users since they are shown in advance the type of reward they are giving money for and can easily find out whether it is a product or service.

Surprisingly, no words for “the act of receiving money” were recorded.

4.4.4. *Time and Money*

The concept “money needed to fund the project” presents three easily intelligible variants, one of which is more platform-specific – ‘donation objective’–, and two generic ones – ‘funding goal’ and ‘target capital’. All include a reference to the semantic field of “achievement” – with the words ‘objective’, ‘goal’, and ‘target’ – though only one possesses economic references – ‘capital’.

“Time-span of the campaign” is conveyed by: the model-specific expression ‘donation period’; the expression ‘pitch period’ in which ‘pitch’ refers to the efforts made “to sell (a product) to a specified market or on a specified basis” (Collins Dictionary, online) and should not be mistaken with the homonymous expression in the field of Speech and Language Processing where pitch periods stand for “the effect of the air flowing from lungs through the vocal folds to the lips” (Dulas 2012, p. 297); a crowdfunding-specific term – ‘project-plan period’; and an expression borrowed from general language – ‘time period’.

Finally, as for “end of the campaign”, terms tend to be characterized by a high degree of transparency with ‘completion date’ and ‘target date’ expressing result-oriented

²¹ “Conceptual fields which reflect the divisions and sub-divisions imposed by a given linguistic community on the continuum of experience [...]” (Baker 2018, p. 337).

meanings,²² and ‘pledging closure date’ recalling other recurrent terms in the field – ‘pledge’ and ‘pledger’.

5. Conclusions

Terminological instability in the relatively novel domain of crowdfunding may discourage people from putting money and energies in someone else’s projects. Encountering a specialised term whose meaning differs from platform to platform might fuel users’ uncertainties and fears associated with capital investment; indeed, terminological instability may be easily perceived by potential users as a symptom of an ill-functioning system.

In brief, the paper investigated the issue of terminological stability in the domain by identifying and discussing the variety of denotations coined for the same concepts through a pragmatic approach. Following an overview of crowdfunding and an introduction to the key concepts of variation and harmonisation, the conceptual framework of the domain was devised; subsequently, the manual scrutiny of the corpus of analysis extracted from the ECN led to the identification of the variants used for those concepts; these, were finally analysed from a pragmatic perspective with the purpose of bringing to light misleading terminological usages.

In general, a strong terminological instability is observed, with a relatively small number of concepts (twelve), gathered up in four macro-categories, conveyed through a larger number of terms (fifty-eight). None of the concepts under investigation was found to be expressed by one term only; this was observed also in the case of ‘models’: despite the indirect intervention of the EU in the matter through the formulation of the expressions ‘donation-based crowdfunding’, ‘reward-based crowdfunding’, ‘lending-based crowdfunding’, and ‘investment-based crowdfunding’ the study demonstrated that none of these denominations was welcomed by the platforms belonging to the ECN. The concept that features the largest number of terms is “party that gives money”, totalling thirteen variants, followed by the concept “party that receives money” for which eleven variants were recorded. The only concept for which no term was found is “the act of receiving money”. The macro-category displaying the highest degree of terminological instability is that of “parties” with twenty-seven terms for three concepts.

From a lexical perspective, the analysis led to the identification of three terminological macro-categories: crowdfunding-specific terms – concerning crowdfunding as a new funding phenomenon –, model-specific terms – relevant to a specific crowdfunding model –, and platform-specific terms – coined for the purposes of a specific platform. Then, recurrent morphological phenomena reported were: the use of premodifiers like ‘social’ and ‘crowd’ in ‘social lending’ and ‘crowd-lending’ which comes as a way of promoting the social side of the activity (see Kagan 2020, online); the use of both hyphenated and non-hyphenated expressions (compare ‘crowd-supporting’ and ‘crowdinvesting’; and the extensive use of the suffix –based in combination with nouns “to mean that the thing mentioned is a central part or feature” (Collins Dictionary, online).

While in some cases variation does not contribute to fuelling ambiguity (e.g., ‘product’ used interchangeably for products and services), in some others (e.g., the general

²² The former expresses “the act of finishing” whereas the latter denotes “a fixed goal or objective” (Collins Dictionary, online).

word ‘customer’ used to refer to the ‘party that receives’ money) meaning transparency is hindered. Based on the results of this study, the following recommendations are proposed to platforms:

- avoid altering the meaning of general words dramatically (e.g., ‘customer’);
- avoid using general words already endowed with specialised meaning in a neighbouring domain (see the case of ‘Angel’ to denote the “party that gives money”);
- avoid adopting terms already used within the discourse community with another specialised meaning (e.g., ‘crowd-supporting’);
- coin platform-specific terms to boost engagement (e.g., ‘Kissbanker’);
- use model-specific terms to convey accurate meanings (e.g., choose ‘donor’ over ‘backer’ on donation-based platforms);
- prioritize the perspective of the user in your terminological choice (e.g., choose ‘crowd-lending’ over ‘debt-based crowdfunding’ on lending-based platforms).

Certainly, apart from these recommendations, the provision of terminological standards diversified per crowdfunding model by a European Union Regulation is highly needed. If it is true that platforms must be granted a certain degree of freedom in devising individual regulations and terminologies, it is also true that official documents could help standardise key expressions and encourage potential users to get involved.

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