

## Research Article

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# The Role of Digital Financing through Crowdfunding in Supporting Social and Humanitarian Fundraising

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Received: June 16, 2025; Accepted: June 19, 2025; Online: June 30, 2025 | DOI: <https://doi.org/10.47353/ijema.v3i1.295>

**Abstract:** *This study aims to analyze the role of digital financing through crowdfunding in supporting social and humanitarian fundraising. The method used is a descriptive qualitative approach through a case study. The findings indicate that kitabisa.com has successfully served as a bridge between donors and beneficiaries by utilizing easily accessible digital technology. Factors influencing the success of campaigns include the strength of the narrative, public trust, transparency in fund usage reporting, and the convenience of digital transactions. The platform also encourages broader public participation in social activities in a faster and more efficient manner. These findings suggest that digital crowdfunding is a relevant alternative financing solution in the digital era, particularly for the social and humanitarian sectors.*

**Keywords:** *digital financing, crowdfunding, Kitabisa.com, case study, financial technology.*

## Introduction

Information and communication technology development has brought significant changes across various sectors, including the financial industry. One form of innovation in this area is the emergence of digital financing, which utilizes technology to provide financial services that are fast, efficient, and easily accessible. One of the increasingly popular forms of digital financing is crowdfunding, a method of raising funds from the public through online platforms (Mollick, 2014). According to Gomber, Koch, and Siering (2017), digital financing refers to the advancement of financial services driven by digitalization, resulting in new financial service models and business opportunities.

Crowdfunding has become an inclusive alternative funding source, especially for projects that face difficulties accessing conventional funding sources, such as micro-enterprises, social initiatives, and humanitarian aid. In Indonesia, crowdfunding has grown rapidly, in line with increased internet penetration and the use of digital devices. According to data from the Indonesian Fintech Association, the growth of crowdfunding platforms has risen in parallel with public awareness of digital social participation (AFTECH, 2023). Crowdfunding is a form of collective fundraising by many individuals who contribute a certain amount of money to support a project, product, service, or cause. It is a financial innovation that connects those needing funds with potential donors from the general public through digital technology (Rahmawati et al., 2024).

One of the leading crowdfunding platforms in Indonesia is kitabisa.com, which focuses on raising funds for social, health, education, and disaster response purposes. Since its establishment in 2013, kitabisa.com has pioneered social financing innovation through a digital technology approach. The platform

provides fundraising services and builds a trust-based and transparent ecosystem between donors and beneficiaries (kitabisa, 2022).

The growing public trust in kitabisa.com can be seen from the number of campaigns and the total funds successfully raised each year. Key factors contributing to the success of campaigns on this platform include the strength of the campaign narrative, the reputation of the organizers, and the ease of the donation process through integration with digital payment systems (Belleflamme, Lambert, & Schvienbacher, 2014). Emotional and authentic narratives often serve as the main drivers of public participation in donating. Nevertheless, the success of crowdfunding platforms also faces challenges, such as transparency in fund usage, the potential for fraud, and limited digital literacy among the public. Therefore, it is important to understand how crowdfunding mechanisms work and how digital technology is utilized to build trust and effectiveness in social fundraising (Agrawal, Catalini, & Goldfarb, 2015).

A case study on kitabisa.com is relevant to observe how digital financing practices are applied in Indonesia's social context. Beyond being a successful example of a crowdfunding platform, kitabisa.com also provides insights into the donation behavior of Indonesians in the digital era and how technology can facilitate online solidarity and cooperation. Against this background, this study aims to analyze the role of digital financing through crowdfunding in supporting social and humanitarian activities and to understand the factors influencing campaign success on the kitabisa.com platform. This research is expected to offer theoretical and practical contributions to developing digital financing systems in Indonesia, particularly those based on community participation.

## Literature Review

### Introduction to Digital Financing and Crowdfunding

Digital financing has revolutionized financial services by making them more accessible, efficient, and inclusive, largely due to advancements in information and communication technology. The evolution of digital financing has introduced new models, notably crowdfunding, which involves raising small amounts of money from a large number of people, typically via online platforms. As defined by Gomber, Koch, and Siering (2017), digital financing leverages technology to create new business opportunities and service models within the financial industry. Crowdfunding has emerged as a significant alternative funding mechanism, especially for those projects and initiatives that traditionally struggle to secure financial support, including micro-enterprises, social ventures, and humanitarian causes (Rahmawati et al., 2024).

### The Emergence and Growth of Crowdfunding

Crowdfunding platforms have seen substantial growth, particularly in developing regions like Indonesia, where internet penetration and digital device usage have increased significantly. According to data from the Indonesian Fintech Association (AFTECH, 2023), crowdfunding has become a popular form of financial assistance, contributing to social development and humanitarian causes. One such platform, Kitabisa.com, has become a notable player in Indonesia's crowdfunding landscape. Since its inception in 2013, Kitabisa.com has utilized digital technology to facilitate fundraising for causes related to health, education, and disaster relief. Its success highlights the growing trend of digital fundraising as a vital source of financial support in Indonesia.

## Key Factors for Successful Crowdfunding Campaigns

Numerous studies emphasize the significance of several factors for the success of crowdfunding campaigns. For example, emotional and compelling narratives often drive higher levels of engagement and donor participation (Mollick, 2014). Belleflamme, Lambert, and Schwienbacher (2014) argue that the credibility of the platform and the transparency of fund usage are critical for building donor trust. Transparency in fund reporting and regular updates about how funds are being used are pivotal for maintaining donor confidence. Kitabisa.com incorporates these features by offering real-time updates and detailed reports, which enhance its credibility.

## Role of Social Networks and Communication in Fundraising

The role of social networks in crowdfunding success cannot be overstated. Agrawal, Catalini, and Goldfarb (2015) assert that strong social networks and timely information dissemination play a pivotal role in the effectiveness of crowdfunding campaigns. Organizers who effectively utilize social media platforms like Instagram, Twitter, and WhatsApp often experience increased campaign visibility and success. This is especially true for campaigns with urgent needs, such as medical emergencies or disaster relief, where emotional appeals and rapid dissemination of information can significantly increase donations.

## Challenges in Crowdfunding Platforms

Despite the benefits, crowdfunding platforms face challenges. One major concern is the potential misuse of funds, which can undermine the platform's credibility. Furthermore, low levels of digital literacy among certain populations can limit the accessibility and effectiveness of these platforms. In Indonesia, older individuals and those in areas with limited digital infrastructure often face difficulties in navigating online donation systems (Creswell, 2014). Addressing these issues through digital education and ensuring robust verification processes for campaigns is essential for the sustained success of crowdfunding platforms.

## Crowdfunding as a Tool for Social Solidarity

Crowdfunding platforms like Kitabisa.com also contribute to social cohesion and collective action in Indonesia. The concept of *gotong royong* (cooperation) has been integrated into the digital realm through crowdfunding, enabling individuals to support causes even without personal connections to the beneficiaries. This illustrates the potential for digital technology to foster solidarity and collective responsibility in modern society. The success of Kitabisa.com reflects this, as it has mobilized millions of Indonesians to contribute to various causes, highlighting the social potential of crowdfunding as a tool for social change and development.

## Method

This research employs a descriptive qualitative approach using a case study method to provide an in-depth depiction of digital financing and crowdfunding practices on kitabisa.com. This method was chosen because it is well-suited for examining complex and contextual social phenomena and allows researchers to explore participants' perspectives in depth (Yin, 2018). Data were collected from literature sources and articles accessed via Google Scholar. In addition, secondary documentation, such as annual reports and publicly available data from kitabisa.com, were also analyzed as part of the data triangulation process.

Data analysis was conducted using thematic analysis techniques developed by Braun and Clarke (2006), including identifying themes, organizing them, and interpreting the data. Source and method triangulation techniques were employed to ensure data validity and reliability, along with member checking with key informants (Lincoln & Guba, 1985). Through this approach, the study aims to provide a comprehensive understanding of how crowdfunding mechanisms operate in a digital context and the factors that influence their success on the kitabisa.com platform.

## Results and Discussion

The findings of this study demonstrate that kitabisa.com has significantly contributed to the digital financing ecosystem in Indonesia, particularly within the social and humanitarian sectors. The platform has achieved impressive success by engaging millions of active users and raising substantial funds. This success highlights the role of digital financing as a transformative tool in addressing social issues and providing support for those in need. Through this platform, various causes—ranging from health emergencies to disaster relief—have received the financial backing necessary to carry out crucial initiatives. The success of kitabisa.com underscores the critical role that technology and digital platforms play in modernizing fundraising methods, making them more inclusive, efficient, and transparent.

One of the most important findings of the study is that campaigns on kitabisa.com that feature emotional narratives and strong visual storytelling have a significantly higher likelihood of achieving their fundraising goals. This discovery aligns with the insights of Mollick (2014), who emphasized that emotional appeal is a crucial factor in garnering public participation in crowdfunding. The emotional pull of a campaign can engage potential donors by triggering empathy and a desire to help. The visual aspects—such as photographs and videos—further enhance the emotional connection between donors and beneficiaries, increasing the likelihood of successful fundraising. Therefore, the narrative and visual elements of a campaign play a central role in attracting the necessary attention and support from the public.

Moreover, kitabisa.com integrates a variety of digital payment methods, such as e-wallets, mobile banking, and credit card systems. This technological integration is essential in enhancing the platform's accessibility and ease of use. By allowing donors to contribute via multiple payment channels, the platform reduces barriers to participation and makes the donation process more seamless. Additionally, the availability of fund usage reports, regular campaign updates, and donor notifications helps to build and maintain trust between the platform and its users. As pointed out by Belleflamme, Lambert, and Schwienbacher (2014), transparency is a key component of successful crowdfunding campaigns. By providing detailed and timely reports on the allocation of funds, kitabisa.com ensures that donors are fully informed about how their contributions are being used, which strengthens the platform's credibility and fosters ongoing public support.

From the perspective of campaign organizers, effective use of social networks and communication strategies is pivotal to achieving fundraising goals. The success of campaigns on kitabisa.com is heavily influenced by how well organizers can leverage social media platforms such as Instagram, Twitter, WhatsApp, and TikTok to promote their causes. The findings align with the research of Agrawal, Catalini, and Goldfarb (2015), who emphasized that the strength of social networks and the speed of information dissemination are crucial factors in the success of crowdfunding initiatives. Campaign organizers who are able to effectively utilize these platforms to spread awareness about their campaigns can significantly increase their exposure, attracting more donors and raising more funds.

The study also highlights the importance of the types of campaigns featured on kitabisa.com in determining fundraising outcomes. Observations showed that campaigns related to urgent medical needs, such as surgery costs, or those addressing disaster relief efforts tend to attract larger and more rapid donations. The public responds swiftly to campaigns that address high-urgency, high-impact issues, particularly those involving human health and safety. This finding supports the idea that the emotional urgency of a campaign plays a key role in driving donations. AFTECH (2023) confirms this by noting that urgent and impactful causes tend to resonate more deeply with the public, prompting immediate action. The collective concern for humanitarian issues is evident in the willingness of Indonesians to contribute to such causes, reflecting the compassion and solidarity inherent in the country's cultural values.

However, not all campaigns on kitabisa.com experience smooth progress. The study reveals that campaigns with limited information, insufficient evidence, or irregular updates often struggle to reach their fundraising targets. Lack of transparency, unclear goals, or infrequent communication about how the funds are being utilized can create doubts in potential donors, reducing the likelihood of support. Another critical challenge identified in this study is the relatively low level of digital literacy among certain segments of the Indonesian population. Although kitabisa.com has designed a user-friendly interface, not all individuals—especially older generations or those living in areas with limited access to digital infrastructure—are able to easily navigate the platform or understand how to donate online. This digital divide presents a barrier to full participation in the crowdfunding process. As Creswell (2014) suggests, digital education is necessary to enhance technology-based financial inclusion and ensure that all individuals, regardless of age or location, can engage in the digital financial ecosystem.

From a broader social perspective, kitabisa.com demonstrates that crowdfunding is not just a financial tool but also a medium for fostering solidarity and collective social awareness. The platform's success in mobilizing thousands of people to donate to causes, even when there are no personal connections between the donors and the beneficiaries, highlights the potential of digital technology to facilitate social cooperation. This phenomenon aligns with the concept of *gotong royong*, or mutual cooperation, which is deeply embedded in Indonesian culture. In the digital age, kitabisa.com has harnessed this cultural value and transformed it into a powerful force for collective action. Lincoln & Guba (1985) argue that the ability of digital platforms to enable large-scale cooperation reflects a positive shift toward a more interconnected and compassionate society.

Furthermore, kitabisa.com plays an important role as a public education tool, emphasizing the values of transparency and social responsibility. Campaigns on the platform that provide detailed documentation of aid distribution, financial reports, and beneficiary testimonials tend to receive more positive responses from the public. This transparency not only reassures donors but also increases the platform's credibility and reliability. It shows that donors are not only contributing out of emotional impulse but also considering the rational aspects of the campaign, such as its accountability and effectiveness. Belleflamme et al. (2014) note that transparency in crowdfunding platforms is essential for sustainability. As such, kitabisa.com exemplifies this global trend by fostering trust through openness and accountability.

Another important aspect of kitabisa.com is its ability to support social agendas beyond the scope of government programs or traditional institutional structures. The platform enables aid to be channeled quickly and flexibly, filling gaps that may not yet be covered by formal government initiatives or established humanitarian organizations. This flexibility is particularly valuable in times of crisis, such as natural disasters or health emergencies, where timely intervention can make a significant difference. The ability to quickly mobilize resources and direct them to those in need demonstrates how digital financing through

crowdfunding is decentralizing social roles and empowering digitally connected civil society. According to Agrawal et al. (2015), crowdfunding platforms have the potential to reshape the traditional landscape of social welfare by giving individuals and communities the power to make a direct impact on the issues that matter most to them.

In conclusion, the findings of this study affirm that kitabisa.com is a tangible example of the application of financial technology that not only addresses economic needs but also delivers a significant social impact. The platform's success highlights the potential for crowdfunding to serve as a sustainable financing solution for social causes. By offering a transparent, user-friendly, and emotionally resonant platform for donors and beneficiaries, kitabisa.com has created an inclusive and efficient ecosystem for digital fundraising. However, the study also points out the need for ongoing efforts to address challenges such as digital literacy and fund misuse. With continued improvements in transparency, digital education, and regulatory oversight, platforms like kitabisa.com can play an even greater role in building an inclusive and equitable digital financial ecosystem, ultimately empowering individuals and communities to contribute meaningfully to social development.

## Conclusion

This study shows that kitabisa.com has successfully become a pioneer in developing digital financing based on crowdfunding in Indonesia. Through an inclusive technological approach, strong campaign narratives, and a structured transparency system, the platform has built public trust and encouraged donor participation from various segments of society. Health-related campaigns have emerged as the most dominant and successful category, as they appeal to the emotional and urgent concerns of the public.

The success of campaigns on kitabisa.com is also highly influenced by the organizers' ability to leverage social media and personal networks to disseminate campaign information widely. However, challenges such as low digital literacy, the potential misuse of funds, and limitations in verification processes remain critical issues that require serious attention. Overall, digital crowdfunding through kitabisa.com has proven to be a new form of gotong royong (cooperation) within Indonesia's digital society—reflecting values of solidarity and compassion in a more modern and efficient format.

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