

## CONTRIBUTION AND POTENTIAL OF CROWDFUNDING *KITABISA.COM* AS AN ALTERNATIVE HEALTH FINANCING IN INDONESIA

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### ABSTRACT:

Health services are one type of service available in Indonesia. The Social Security Organising Agency (BPJS) is an institution established by the Indonesian government to help the community in the health sector, but BPJS is currently unable to fully finance the needs of the community in health services or facilities. Therefore, other alternative financing is needed, one of which is Crowdfunding *Kitabisa.com*, which has helped the Indonesian people in financing health services. The purpose of this study is to describe the contribution of Crowdfunding *Kitabisa.com* in health financing and to describe the potential development of crowdfunding. The research method used is descriptive qualitative with data collection using literature review techniques. The results showed that Crowdfunding *Kitabisa.com* has contributed as a fundraising platform, and this shows its role as an alternative in financing in the health sector. This crowdfunding has the potential to be developed due to limited access to modern health services, high health costs, the growth of technology and internet access, as well as social awareness and community solidarity. The implications of this research for social welfare include crowdfunding as a means of increasing health accessibility, community empowerment, innovation in health financing, and increasing awareness of social solidarity.

**Keywords:** *Crowdfunding, Health financing, Kitabisa.com, Potential*

### Article Info

Received	:	19 January 2025
Accepted	:	25 July 2025
Published	:	02 August 2025
DOI	:	<a href="https://doi.org/10.30872/psd.v6i2.127">https://doi.org/10.30872/psd.v6i2.127</a>

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## 1. INTRODUCTION

Health is an individual's awareness of their physical condition, and the importance of maintaining and paying attention to health cannot be ignored by anyone. Therefore, it is not uncommon for people to diligently pursue a healthy lifestyle to protect their immune system from various diseases. However, there are also individuals who are less concerned and do not apply a healthy lifestyle and do not fully understand the importance of health for themselves (Nainggolan & Sitabuana 2022). The 1945 Constitution of the Republic of Indonesia contains important provisions in Article 28H, paragraphs 1 to 3, which emphasise the fundamental rights of every citizen. Thus, this Constitution serves as the principal foundation for efforts to maintain the welfare and justice of all Indonesian people. From the above articles and paragraphs, the important role of the state in health services and health insurance must be taken into serious consideration in terms of equitable and comprehensive health care for all levels of society. Public health is one of the nation's goals, which is realised through various efforts to protect the community and maintain the integrity of the Indonesian nation. The health status of the Indonesian population remains relatively low compared to other countries in the Asia-Pacific region, with an average health index of 46.74 points, placing Indonesia in the middle of Asia, behind Singapore, Malaysia, and Thailand. According to data from the Central Statistics Agency (BPS) in 2023, the percentage of the Indonesian population who felt the benefits of health in the last six months was 26.27%, while the percentage who experienced health problems in the previous years was 29.94%.

Health issues in Indonesia are highly complex with various challenges that need to be addressed. One of the main obstacles is the high and continuously rising cost of healthcare (Anggraini, 2023). This places a heavy financial burden on many households. Additionally, health access disparities are a serious issue, particularly between urban and rural areas and among different islands (Mulyanto et al., 2018). Many regions in Indonesia still face limited access to quality healthcare facilities. This problem is exacerbated by inadequate financial protection, as the majority of Indonesians lack sufficient financial protection to cover unexpected healthcare costs. The lack of affordable health insurance and limited access to social security are the main causes of many households' inability to cope with high healthcare costs (Maulana et al., 2022).

In this context, to improve public health quality, the government has implemented various initiatives, one of which is providing social security. The social security programs organised by the government aim to ensure a decent standard of living for the population and improve overall health levels. The government has implemented the National Health Insurance (JKN) program, which includes Jamkesmas, Jamkesda, ASKES, and currently BPJS Kesehatan (Solechan, 2019). BPJS acts as a means of social security in the health sector.

According to data obtained, the National Health Insurance Program (JKN) under the BPJS has successfully reached approximately 98.45% of Indonesia's total population, indicating that the goal of universal health coverage (UHC) has been achieved. However, according to the latest data as of July 2025, only around 77.3% of active users are utilizing JKN services, while the majority are in an inactive status, such as not using services or not. The number of inactive participants is the main challenge for BPJS in ensuring the effectiveness and sustainability of the program. Nevertheless, growth in the use of JKN services is evident, with an average increase of 1.9 million users per day, reflecting the public's trust in BPJS services (Arlinta, 2025).

There are several benefits felt by the public through the existence of the BPJS programme, including medical and non-medical services. However, inadequate equipment and relatively high medication costs remain major obstacles in implementing the BPJS programme effectively and optimally. This could pose a challenge for hospitals partnering with BPJS. In Indonesia, there are 21 types of diseases not covered by the BPJS programme.

Healthcare financing can benefit from innovative funding sources. Innovative financing aims to raise funds through new channels that are typically not used by institutions (such as donors and bonds from leading international organisations) or by developing new instruments. Therefore, this has sparked the emergence of crowdfunding as an alternative solution developed to address some of the challenges related to healthcare financing for the underprivileged. Crowdfunding offers a solution to the community through donations made by the community itself via platforms that are easily accessible to the public. The growth of the internet and digital resources has also created new opportunities for healthcare financing, such as crowdfunding.

Crowdfunding can be considered a new development in the world of startup financing. A trend that follows the rapid advancement of technology and the times is crowdfunding. Crowdfunding is a digital platform-based method for raising funds for various purposes, such as innovative and creative projects, public facilities, humanitarian causes, education, and politics. Crowdfunding can be used for health-related needs, such as funding medical expenses and health projects initiated by doctors. *Kitabisa.com* has become an example of humanitarian crowdfunding, particularly in the health sector in Indonesia. *Kitabisa.com* is an online platform that facilitates fundraising through an application or website. A socially conscious company named *Kitabisa.com* leverages modern technology to operate as a digital platform for fundraising (Pratiwi et al. (2022).

Research on the *Kitabisa.com* platform has been conducted by Nafidzah (2020) on the variables that influence participation in online donations on it. Based on the research findings, information transparency, trust levels, and emotional connections have a significant impact on the decision to make donations on the *Kitabisa.com* platform. Another study was conducted by (Sitanggang, 2018), which found that technological developments in the Web 2.0 era have provided a new alternative in the financial system and in the process of attracting donors to *Kitabisa.com* as a platform that closely embraces the culture and principles inherent in Indonesian society. Research by Meganing and Nurtyasih (2022) also showed that campaigns can influence someone's interest, leading to a 58.2% increase in the desire to donate, meaning that *Kitabisa.com* campaigns have a significant influence on the donation interest of community members. Additionally, research on crowdfunding tactics in empowering communities to donate online is also found in the study by Putri (2021). Most research related to crowdfunding on *Kitabisa.com* focuses on aspects of motivation, communication strategies, and donor behaviour. These studies focus on factors such as information transparency, trust levels, emotional connections, and the effectiveness of campaigns in increasing donation participation. However, comprehensive discussions on the actual contributions of crowdfunding through *Kitabisa.com* in the context of community health service financing in Indonesia are still scarce. This includes the role of crowdfunding as an alternative financing method that can provide effective, efficient, and sustainable support in meeting community health needs, including its impact on access, quality, and outcomes of health services (Izniyah et al., 2024). Therefore, the potential and contribution of crowdfunding as an alternative financing medium in the

health sector through *Kitabisa.com* become an important focus for further study to enrich research content and expand understanding of the role of crowdfunding platforms in supporting public health services in Indonesia.

Based on the above description, the researcher has a deep interest in the role of crowdfunding *kitabisa.com* as an alternative financing in the context of health. The purpose of this study is to analyse the contribution of crowdfunding, particularly through the *kitabisa.com* platform, as an alternative in helping to overcome health financing problems for people in need and to understand the potential development of *kitabisa.com* crowdfunding as a medium for fundraising in the health sector. The concept of crowdfunding is a process in which an individual, team, or organisation collects funds for a project through the initiative of a group of people. The term "crowdfunding" is derived from the phrases crowd and funding. Crowd refers to a large group of people, while funding refers to money or funds. According to Ordanini et al. (2011), the distinctive feature of crowdfunding is the collection of funds with a specific purpose to attract public attention, ranging from small to moderate amounts as cited in Dibyani (2019). The Financial Services Authority (OJK) has classified crowdfunding into four categories: equity-based crowdfunding, lending-based crowdfunding, reward-based crowdfunding, and donation-based crowdfunding.

## 2. METHOD

This study employs a qualitative method involving descriptive analysis as the research approach. Qualitative research is a type of study that explores and understands the meaning of groups of individuals or people involved in a social issue (Creswell, 2016). Before starting the development of this research, the author first collected data and information using data collection techniques in the form of secondary data from literature reviews. Literature review is a data collection technique that involves reading and understanding a research topic through journals, academic papers, articles, newspapers, digital media in the form of websites, and previous research results, with a total of 44 sources.

Checking the validity or validation of data is necessary in research. Data triangulation is a strategy for checking information from various sources through various techniques and times (Kojongian et al., 2022). Therefore, in this study, the author uses data triangulation in the form of sources, methods, and concepts. Source triangulation means that in verifying data, the author compares and re-examines secondary data to enhance confidence in the information obtained from . Method triangulation means that the author determines and selects a method deemed appropriate for this study, namely the literature review method for data collection. Concept triangulation involves the author determining a suitable concept as a reference for the presentation of results and discussion. These three triangulations of data are then analysed using qualitative analysis techniques that focus on explanations and other underlying aspects of a topic.

## 3. RESULTS AND DISCUSSION

Indonesia is a country with a democratic system, a system of government that originates from the people, is carried out by the people, and is for the people. In other words, the Indonesian people have the highest authority in governing the country (Afifah et al. 2022). This is the basis for the government in providing equitable services throughout Indonesia. Health services are one form of programme implementation carried out by the government. The government's involvement in improving the quality of public health services plays a very important role. The Indonesian government has made efforts to provide health insurance to the underprivileged, but these services are still inadequate in meeting the health needs of the community. This is due to the limited budget allocated by the Indonesian government for the health sector. Health services in Indonesia still do not guarantee public satisfaction with the health services provided by the government (Pertiwi, 2023). The Indonesian government has committed to providing health services in accordance with the provisions of Law Number 24 of 2011 concerning national social security, which is implemented through the BPJS Health programme.

BPJS Health is an institution established by the government with the aim of managing health insurance programmes in Indonesia. In regulating health insurance procedures, BPJS Health adheres to the principles of social security and equity, ensuring that BPJS participants receive health care services and basic health needs through the BPJS programme. Based on Law No. 40/2004 on SJSN and Law No. 24/2011, the financing of health services is carried out through the social security system via BPJS Health. Under the contribution-based system, there are contribution groups paid by BPJS participants. Quality healthcare services are now more accessible to all Indonesians thanks to the National Health Insurance Program. In essence, BPJS Health care costs are inversely correlated with access to the National Health Insurance Program (JKN). According to data from BPJS Health, as of December 2024, the total outstanding contributions of National Health Insurance (JKN) participants reached Rp 21.48 trillion, with 54.34% of this amount coming from non-wage earners (PBPU) or self-employed participants (Arlinta, 2025). The high arrears figure has contributed to the financial

deficit of BPJS Health, which reached Rp 9.56 trillion in 2024, posing serious challenges to the sustainability of national health service financing (Achmad & Djumena, 2025).

The financial deficit experienced by BPJS Kesehatan could have a direct impact on the sustainability of the National Health Insurance (JKN) programme (Zafarina, 2025). One consequence is the restriction or postponement of health services for certain types of diseases or procedures. Additionally, delays in claim payments to hospitals and other healthcare facilities can reduce the quality of services, characterised by long queues, limited facilities, and even the potential refusal of patients. For example, hospitals in Medan City have faced fiscal constraints due to delayed claim payments from BPJS Kesehatan, disrupting daily operations. To address cash flow constraints, BPJS has offered a financing scheme through collaboration with banks, where BPJS covers the interest on the loans. This situation has raised public concerns about the sustainability of the JKN programme, particularly among the lower-middle class who heavily rely on this service due to the high costs of accessing healthcare (Ahmad et al., 2023). In a situation of high healthcare costs, the public needs alternative funding sources. One solution that is rapidly growing in Indonesia is crowdfunding, which involves collectively raising funds from the public through digital platforms and the internet. By leveraging technological advancements, crowdfunding has become an innovative solution that makes it easier for anyone to participate in funding, including in the healthcare sector. An example of a crowdfunding platform in Indonesia is *Kitabisa.com*, which is frequently used to raise funds for social, health, and educational needs.

### 3.1 Profile of *kitabisa.com*

*Kitabisa.com* is a website and application that serves as a platform to facilitate the public in conducting online fundraising. *Kitabisa.com* is a charitable organisation or foundation that operates with a focus on social issues and utilises advanced technology to collect funds digitally (Pratiwi et al., 2022). In this case, *Kitabisa.com* acts as an intermediary between fundraisers and donors. The online donation platform *Kitabisa* has become increasingly popular in charitable fundraising efforts in Indonesia. In early 2013, *Kitabisa.com* first appeared as a social initiative, but in 2014, they changed its name and developed into an online donation platform. To carry out social projects for individuals or organisations, Alfatih Timur, or Timmy as he is commonly known, developed *Kitabisa* using digital technology.

However, the success of *Kitabisa.com* also needs to be examined and researched in terms of governance, accountability, and the selection process for distributing donations. While digitalisation has simplified the donation process, amid the rise of online donations, it is important to consider how public trust is built and maintained, as well as ensuring that the platform can guarantee that funds are distributed fairly and effectively. Therefore, to maintain public trust and prevent misuse of funds, *Kitabisa.com* must have the necessary authority and legitimacy to carry out all fundraising activities. As a result, the *Kitabisa.com* platform has registered and obtained legal permits from the Ministry of Law and Human Rights (Kemenkumham), the Ministry of Social Affairs (Kemensos), obtained permission from PUB (Collection of Money & Goods), the Ministry of Communication and Information Technology (Kominfo), regarding PSE (Electronic System Operator) permits, and also the National Zakat Agency (BAZNAS) (Timur, 2022).

Through the *kitabisa.com* platform, it is hoped that all Indonesians will no longer face difficulties in accessing medical treatment at hospitals or through other medical services (Aprilliani, 2022). During the fundraising process organised by the online platform *kitabisa.com*, factors that still require more attention are the amount of donations needed and the time frame set. As can be seen on the *kitabisa.com* online platform, the open donation campaign to raise funds for those suffering from chronic illnesses who cannot afford treatment has not yet reached its target. Although this initiative is based on voluntary donations, this can be one of the factors that make it less effective and efficient in terms of progress. This highlights that technology-driven initiatives alone are insufficient without public education and digital literacy. If the public does not fully understand the urgency of donations or lacks trust in the platform's transparency, noble goals like equitable access to treatment remain challenging to achieve. Therefore, the success of fundraising efforts depends not only on the platform but also on public trust, active participation, and support from the national healthcare system.

Discussing transparency in the use of the *kitabisa.com* platform here refers to how all activities related to donations organised by donors contributing to funding activities must be based on truth, meaning that everything published must be consistent with the facts on the ground. This will encourage public trust in the *kitabisa.com* platform (Wardy Putra, 2022). During the development of crowdfunding activities through the *kitabisa.com* platform, there has been a fairly positive response from the Indonesian public. This activity is considered one of the acts that reflect community life in Indonesia, namely mutual assistance. Additionally, an individual's tendency to donate is influenced by their level of empathy (Adila Iskandar et al., 2020). Health funding activities supported by the *kitabisa.com* platform should also emphasise raising public awareness about specific health issues that may have previously received little attention. Here, crowdfunding emerges as a

solution offered to the public as a funding assistance solution for various types of chronic diseases. Additionally, other social influences that contribute to increased public health awareness, which previously did not receive attention, include the movement's focus on innovative ideas and the promotion of new thinking.

### 3.2 Gen Z as one of the indicators of the success of *kitabisa.com* crowdfunding development

According to a telephone opinion survey conducted by Litbang Kompas in 2019, one-third of the 544 respondents who had made donations were children from Generation Z and young millennials, accounting for 35.4% (Budianto, 2020). Generation Z or Gen Z is a demographic group born between 1997 and 2012. According to the Indonesian Central Statistics Agency (BPS), Gen Z accounted for 27.94% of the total population of 270.2 million in 2020. Gen Z is an innovative and creative generation. According to research conducted by Harris Poll in 2020, 63% of Gen Z are interested in engaging in various creative activities every day. Gen Z's involvement in social media and groups also influences their creativity. This is related to a number of studies indicating that Gen Z is a digital native generation, meaning they are very close to technology, grew up with advanced computer technology from an early age, and find it easier to access the internet compared to previous generations (Sakitri, 2021). In addition to being innovative and creative, Gen Z is characterised by technological literacy, the ability to accept differences around them, a love for self-expression, and a concern for others (Nanda, 2022). With their " " characteristics and large population, Gen Z often raises funds and donates to those in need, whether due to natural disasters or healthcare costs.

The Indonesia Gen Z Report 2022 survey conducted by IDN Research Institute in collaboration with Populix and reported by GoodStats revealed that approximately 12% of Indonesian Gen Z made online donations in 2022, a significant increase from 2.7% in 2019 (Hasya, 2023). Crowdfunding platforms like *Kitabisa.com* consistently emerge as the top choice for Gen Z when donating online, thanks to the combination of ease of access, transparency, and social exposure from collective campaigns. Interestingly, UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) research from the Islamic University of Indonesia focusing on Gen Z in Yogyakarta shows that the variables Effort Expectancy (perceived ease of use), Social Influence, and Habit (digital habits) significantly influence Gen Z's intention to donate through crowdfunding platforms such as *Kitabisa.com*. Other variables such as formal trust or relative price have little impact on donation decisions (Nugroho & Aliyanti, 2024). These findings reinforce that the trend of digital donations by Gen Z, including in healthcare funding, is driven more by the convenience of use, social norms from their community environment, and their digital habits, rather than solely by institutional credibility. With Gen Z accounting for nearly a third of the national population in 2020, their involvement is a crucial indicator of the effectiveness of crowdfunding models in distributing public health assistance.

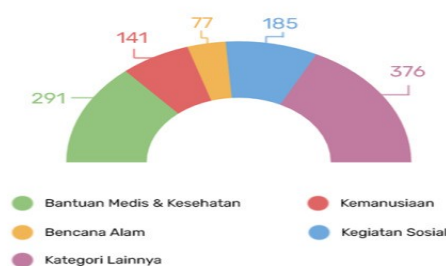
The culture and habits of the Indonesian people, who are known for their generosity, combined with innovations or changes in fundraising models—which were previously conducted traditionally and typically involved people going to a specific location for fundraising—have shifted towards more modern methods that are considered more convenient for the public. An example of this is *Kitabisa.com*, which allows donations to be made online through a website or app accessible to anyone, anywhere, and at any time. This innovation is also one of the contexts within society that influences public participation in fundraising. This is because it makes it easier for people who want to raise funds or make donations without having to go to the location where the fundraising is taking place. Additionally, given that Indonesian society has become accustomed to living in a digitalised world, this fundraising method truly helps and facilitates the public .

### 3.3 The contribution of crowdfunding on *kitabisa.com* in healthcare funding

With the advancement of technology, society has undergone significant changes, including in the way people donate. The emergence of the platform initiated by the Kitabisa Foundation as a medium accessible to everyone (especially donors) can serve as a platform for improving healthcare costs for the Indonesian people.

The image above shows more than 2.5 million donation transactions, hundreds of foundations and social entities spread across 34 provinces, 28,000 social fundraising campaigns, and assistance to more than 150 hospitals throughout Indonesia for hundreds of patients in need, all of which are facilitated every month by *Kitabisa.com*. According to data obtained from the *Kitabisa.com* website, the Kitabisa Foundation in 2021 conducted fundraising campaigns, and the proceeds from these campaigns were distributed to donors amounting to Rp. 1.07 trillion. Under the medical assistance fundraising category, health-related causes received donations amounting to Rp. 291 billion, ranking second largest after other categories that received donations of Rp. 376 billion. *Kitabisa.com* serves as a platform for over 7 million kind-hearted donors, 200,000 fundraising campaigns, 3,000 foundations/NGOs/social institutions, and 300 CSR/brand/company programmes. In addition to serving as a solution for crowdfunding activities, it also attracts donors to increase income that may be insufficient when traditional funding sources are used. Thus, crowdfunding becomes a

valuable tool for health projects, as it opens access, facilitates funding, and involves the community in innovation (Adila Iskandar et al., 2020).



source: <https://kitabisa.com/about-us>

Figure 1. Number of Donation Recipients on *Kitabisa.com*

The success of *Kitabisa.com* is closely tied to various innovations, particularly by implementing programmes based on the wisdom of the crowd. This approach has built donor trust and encouraged participation in campaign programmes. *Kitabisa.com* has been successful in helping the community in various health sectors. During the COVID-19 pandemic over the past few years, the coronavirus pandemic has led to the layoff of 1.5 million workers, 1.2 million in the formal sector and 265,000 in the informal sector (Khofifah et al., 2021). Additionally, the government faced challenges in managing the pandemic, such as shortages of medical supplies to treat COVID-19 patients. The Indonesian community united in raising funds to combat the COVID-19 pandemic by leveraging the online crowdfunding platform *Kitabisa.com*, with the aim of supporting government efforts to address the outbreak and prevent prolonged economic impacts. Crowdfunding occurs when a number of people contribute financially in the form of donations or participate in providing financial support for a project.

During the COVID-19 pandemic and the years that followed, *Kitabisa.com* played a significant role in supporting social solidarity among Indonesians through digital crowdfunding mechanisms. In response to the crisis, the platform facilitated more than 5,600 fundraising campaigns between March and November 2020, with total donations reaching Rp 158 billion, most of which were collected through popular campaigns such as *#BersamaLawanCorona*, which was widely promoted by public figures and social media influencers (Adinia & Hanifa, 2022). This demonstrates that public trust in the *Kitabisa* platform has grown as a result of interactions between user experiences, social promotion, and legitimacy formed through community participation and community leaders. Over time, this trust has proven to be sustainable. Their official report noted that in 2021, 3 million Indonesians donated through the platform, contributing to more than 36,000 social campaigns covering health, education, and other humanitarian aid (Iskandar, 2021). This trend continued into 2022 and 2023, with total donations remaining at around Rp 600 billion per year, and the number of active donors reaching 2 million people (Raya, 2023). These figures reflect that the public's trust in the *Kitabisa* platform is not merely rhetoric, but a phenomenon proven by widespread participation and consistently large volumes of funds.

The platform's success in maintaining its credibility is inseparable from its systematic approach to building user trust. *Kitabisa* adopts a trust pyramid strategy, which involves the legal validity of the organiser, transaction security, public reporting of campaign results, and the utilisation of community social networks and influencers (Asmawati & Ramdani, 2022). The combination of these factors strengthens both the emotional and rational relationship between donors and the campaigns they support. The Report Results feature allows donors to monitor fund usage transparently, enhancing accountability and creating a fundraising ecosystem that is not only effective but also trusted.

### 3.4 Challenges of crowdfunding on *kitabisa.com*

As one of the largest social crowdfunding platforms in Indonesia, *Kitabisa.com* has become a new face of digital solidarity towards social issues. However, behind its significant contributions as an alternative to non-BPJS health financing, there are various fundamental obstacles that require special attention in its development. Donation-based crowdfunding does provide a solution for those who are not covered by social security schemes, but its effectiveness is highly dependent on governance, the integrity of the actors involved, and the clarity of regulations governing the ecosystem. When one of these elements weakens, it can erode the public trust that has been the foundation of the platform's sustainability.

One of the most frequently highlighted issues in crowdfunding practices is the weak accountability mechanism, especially after funds have been successfully raised. Although *Kitabisa* provides a space for campaign updates and donation distribution reports, in reality, not all recipients provide adequate information regarding the use of the donations. A study by Tondoyekti et al. (2024) shows that in many cases, misuse of funds occurs due to the lack of strict oversight of the behaviour of aid recipients. For example, as reported by Tirta.id on 20 March 2024, there was a case involving Singgih Shahara, who conducted several online fundraising campaigns through *Kitabisa.com* and social media platform X to cover the medical expenses for his mother, who was suffering from kidney disease, and his child, who had speech delay. However, out of the total funds collected, which amounted to Rp. 257.6 million, only Rp. 50 million was used for medical expenses, while the remaining funds are suspected to have been misused for personal indulgence, as Singgih was unable to account for or provide evidence of how the funds were spent (Rohmah, 2024).

This situation is exacerbated by the absence of specific regulations governing the accountability of donation recipients in social crowdfunding. As a result, when there is misuse of funds, the platform operators can only deactivate the campaign and issue a clarification without being able to pursue strong legal action against the violations (Tondoyekti et al., 2024). The absence of specific regulations governing social crowdfunding is indeed one of the root causes of the problem. To date, existing regulations in Indonesia have primarily focused on investment-based or equity crowdfunding, while donation-based models like those used by *Kitabisa.com* have not received adequate legal attention. This legal vacuum leaves both donors and recipients in a vulnerable position (Adelia, 2023). When disputes or ethical violations arise, there are no legal procedures that the parties can rely on to seek formal justice. In the long term, this void not only threatens the integrity of the platform but also hinders the creation of a sustainable and fair fundraising system in the digital space (Fikriawan, 2019).

This situation also exacerbates other challenges, particularly regarding public trust. In the context of crowdfunding, public trust serves as a fundamental prerequisite for the sustainability and effectiveness of the platform. When users feel that the platform is not transparent in managing funds, whether in terms of operational costs or distribution, the risk of donor participation declining increases. The 5% administrative fee imposed by *Kitabisa* often raises questions from the public, especially when most of the funds are allocated to digital advertising such as social media promotions. Criticism of the proportion of promotional costs has emerged in various online discussion forums, including Reddit, which states that these deductions are not accompanied by detailed explanations of their effectiveness and impact on the success of campaigns. In fact, transparency regarding operational costs is crucial for maintaining public trust and engagement in the digital philanthropy process.

Public trust is also significantly influenced by users' experiences in accessing platform services (Hamidah et al., 2024). A study based on a transfer model found that technical issues such as failed transactions, unclear information about fund disbursement, and delays in campaign updates are the main barriers to users' intentions to donate sustainably (Rizki, 2023). In the context of medical needs that are often urgent, delays or system disruptions can have a significant impact on the effectiveness of assistance. Additionally, when donors do not receive clarity about how and when their funds are used, the initial high level of concern can turn into scepticism and apathy towards the platform as a whole.

Furthermore, ethical challenges also arise as the logic of digital capitalism evolves in the management of crowdfunding platforms. *Kitabisa's* success in raising large amounts of donations often drives the expansion of campaign volume without a proportional increase in verification and curation systems. As a result, campaign quality becomes inconsistent, and space for manipulative or unethical practices becomes more open. The dominance of a focus on campaign popularity, particularly those that gain public attention through emotional appeal and viral potential, has implications for the marginalisation of distributive justice principles in crowdfunding practices (Tondoyekti et al., 2024). This phenomenon causes public funds to be allocated towards medical narratives that are more 'emotionally appealing', while urgent needs that are less appealing narratively are neglected. Within this framework, donation-based crowdfunding models have the potential to reproduce inequalities in access to financial assistance, thereby failing to fulfil their function of redistribution in a fair and equitable manner.

One case that received significant attention was a campaign to treat a child with hydrocephalus, which raised a large amount of donations, but it was later discovered that some of the funds were used for personal consumption by the family. An investigation conducted by *Kitabisa's* internal team and related social institutions found that campaign updates were often manipulated to maintain public empathy and keep donations flowing. Although the campaign was eventually closed and an official clarification was issued, the case left doubts about the legitimacy of many other campaigns that may not be fully transparent (Juliati Hisyam et al., 2024). This phenomenon reflects complex social dynamics while presenting unique challenges for *Kitabisa* and similar platforms in maintaining credibility and fairness in aid distribution. In response to the situation, *Kitabisa.com* has stated its commitment to strengthening oversight mechanisms, including through

enhancing public transparency and conducting further investigations to prevent similar cases from recurring in the future.

### 3.5 The potential for crowdfunding development on Kitabisa.com in the context of health

As the largest crowdfunding platform in Indonesia, *Kitabisa.com* is increasingly recognised for its socially conscious content and marketing initiatives. *Kitabisa.com* is committed to combining various spirits in its efforts to advance Indonesia by leveraging the extraordinary potential of various segments of society in this digital era. In the world of communication, messages play a crucial role in ensuring the success of communication. If the audience can understand the message in line with the communicator's objectives, then the communication process can be considered successful (Anindya Putri, 2019). Therefore, it is essential to ensure that messages are conveyed effectively so that the audience can understand and accept them. *Kitabisa.com* makes it easier for the public to participate in healthcare funding by leveraging its existing platform. This website is easily accessible, and anyone can directly donate funds to help those in need. *Kitabisa.com* demonstrates how the power of digital communication through online media can be used as a successful tactic to increase participation and promote fundraising among the general public. People of all ages participate in fundraising, from young people to the elderly.

Through crowdfunding campaigns on *Kitabisa.com*, awareness of health issues that require attention and funding can be increased. This can educate the public about the health challenges faced by some financially disadvantaged communities. *Kitabisa.com* has a transparent framework for the use of funds collected. This gives supporters confidence that their money is being used for the intended health purposes in the right way. *Kitabisa.com* has developed and implemented a successful communication strategy to attract public participation in fundraising. As a result, the objectives of *Kitabisa.com* can be achieved through collective fundraising efforts that help many people (Anindya Putri, 2019). In 2021, the Charities Aid Foundation (CAF) released the World Giving Index (WGI) report, which revealed that Indonesia ranked first with an overall index score of 69% as the most generous country. Indonesia also leads in the percentage of individuals participating as volunteers at 60% and making monetary donations at 83% (Finaka et al., 2021).

The *Kitabisa.com* Foundation has also collaborated with several health institutions and medical service providers, including Cipto Mangunkusumo Hospital, which introduced the "good person" ambassador (Azzahra, 2020), Dr. Udin Malik, who collaborated with the Child Nutrition Needs Fulfilment Programme to Prevent Stunting, as well as other institutions and individuals. This collaboration undoubtedly has a positive impact on the Indonesian community, particularly in terms of healthcare funding. The initiatives undertaken by *Kitabisa.com* have attracted more individuals who wish to donate. In addition to their collaborations, innovations and community participation, especially from Gen Z, in fundraising and donations can serve as a catalyst for the potential of *Kitabisa.com* as an alternative funding source in the healthcare sector in Indonesia.

## 4. CONCLUSION

*Kitabisa.com*, as a crowdfunding platform in Indonesia, has contributed to healthcare financing. This platform has helped Indonesian people raise funds to cover their healthcare costs. Additionally, *Kitabisa.com* has raised public awareness about health issues that require attention, and through transparency and innovative digital communication, they have successfully raised funds effectively. Beyond its current contributions, *Kitabisa.com* holds significant potential for further development in the healthcare sector. By collaborating with healthcare institutions and medical service providers, *Kitabisa.com* can expand its reach and increase community participation in fundraising efforts. This could help address healthcare financing challenges in Indonesia, particularly in situations where government and BPJS Kesehatan funds are limited. Thus, *Kitabisa.com* has become an important alternative in efforts to help people in need of healthcare services and open doors for community participation in mutual assistance in providing financial assistance for healthcare needs. The innovation and transparency of *Kitabisa.com* are key factors in its success and potential in supporting healthcare financing in Indonesia.

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