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## **Dynamics of the Emergence of Donor Trust in Online Fundraising Organizers** **Azalia Elfreda Aryndri<sup>1</sup>✉, Amri Hana Muhammad**

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### **Keywords**

*Donor Trust, Donations,  
Online Fundraising*

### **Abstract**

Fundraising is a social activity based on the encouragement the desire to help each other to those in need. Increasingly advanced technology, fundraising is now carried out online so that potential donors can reach them easily. Online fundraising means that users can only interact virtually with fundraising organizers without having to meet in person, so the trust that arises from donors is important until a decision is made to donate. The dynamics of the emergence of trust is important to generate trust in online fundraising organizers. This research was conducted using a qualitative research method with a descriptive exploratory research design. The data sources in this study were five informants who were donors from online fundraising. This study uses semi-structured interviews. Data analysis techniques in this study used inductive thematic analysis techniques. The validity of the data uses a member check. The results of the study show that prospective donors start from the experience of giving previous donations and are encouraged by moral values and then aim to provide online donation assistance which will see transparency of the platform and description of fundraising information provided by the organizer through information regarding donation targets, documentary evidence, and track record of the organizer which then raises an assessment that will result in the emergence of trust in the organizer.

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## INTRODUCTION

Entering the digital era with advancements in science and technology now facilitates our access to anything through the internet quickly and within seconds. The use of the internet serves as a bridge to access information and social media, becoming a global consumption trend. Its impact extends beyond borders, reaching Indonesia, which is not exempt from the developments in this digital era. The widespread utilization of the internet has transitioned activities from daily life into the virtual world. One of the many daily life activities that can now be easily found online is donating to online fundraising organizers.

Fundraising, or commonly known as "penggalangan dana" in Bahasa Indonesia, is a conceptual framework involving activities aimed at raising funds and other resources from the community to be used in financing a particular objective (Miftahul, 2012). Donating to fundraising organizers is a social behavior driven by the human inclination towards mutual assistance. Humans are social beings whose lives are inherently interdependent. Assisting in the form of donations is an expression of human empathy in social life. The negative emotional dynamics stemming from issues highlighted by fundraisers elicit empathy from individuals towards the plight of those in need, thereby increasing the tendency to contribute (Liang et al., 2016).

In the current era where everyone is becoming increasingly productive using the internet, a new strategy for fundraising is becoming more prevalent, namely utilizing online platforms or social media. This new strategy represents an adaptation to how fundraising organizers see the potential for success in raising funds through social media, as the majority of the Indonesian population now engages with social media on a daily basis. Social media is a form of online media that allows users to represent themselves, build collaborative relationships, share information, communicate from one user to another, and form virtual social bonds (Nasrullah, 2015). Through social media, organizers can provide comprehensive information, such as the stories behind individuals or groups in need of financial assistance, and share updates on the current conditions and needs of the fundraising targets. This fosters a social bond between the organizers and potential donors. Subsequently, empathy arises, leading to the accumulation of the necessary donation funds to aid the target beneficiaries.

When prospective donors decide to become contributors and provide financial assistance through online fundraising, they undergo psychological dynamics that ultimately lead to the decision to contribute funds to support the well-being of those in need. The prosocial behavior of donors is a complex behavior closely related to the form of assistance that donors intend to provide. It can also be examined in terms of why donors decide to donate, how donors donate, and the reasons behind their absolute decision to make a donation (Marwing, 2015).

However, not always the strategy of conducting online fundraising through social media is the appropriate and optimal strategy. Deception through social media is a cyber issue that has not been effectively addressed, leading to a crisis of trust among social media users. An individual's trust in the website or application where donation fundraising is conducted will influence their decision to trust and contribute to that particular site. Therefore, in online fundraising where the entire process is carried out virtually, and donors cannot directly verify each step, the establishment of trust is essential for the decision to donate to online fundraising efforts.

Trust is a crucial factor influencing human behavior in carrying out any action or activity (Liang et al., 2019). Trust is a form of belief level with the background of expected behavior between one party and another (Eid, 2011). The established trust relationship carries the expectation of a good behavioral act, and pre-existing expectations align with the reality of the manifested actions. Trust also serves as an assessment form in the relationship between an

individual and others who intend to engage in a specific transaction process based on confidence in an uncertain environment (Ba & Pavlou, 2002).

The emergence of trust is crucial and serves as the foundation for fundraising organizers to obtain the necessary donations. Trust is an aspect within relationships that forms the basis for the development of interpersonal connections between parties (Johnson & Johnson, 1997). In order to establish trust in a relationship, one party endeavors to provide evidence that they can be relied upon by the other party. In online fundraising, cases of fraud leading to the misappropriation of donated funds for unintended purposes contribute to the difficulty users of social media face in trusting circulated fundraising campaigns. This poses a distinct challenge for donors in placing trust in fundraising initiatives disseminated through social media.

Currently, fundraising is thriving in the virtual world, particularly leveraging technology such as the internet and social media. More and more fundraising organizers are utilizing social media platforms to disseminate information about their donation campaigns and attract the interest of potential donors. Since fundraising employs virtual methods, trust needs to be established with prospective donors before they contribute. Trust is a pivotal and influential factor in shaping human behavioral intentions in any given activity (Liang et al., 2019). In this context, it pertains to donors contributing to online fundraising organizers in a purely virtual relationship. Therefore, there is a necessity for a bond of trust to be felt by donors towards fundraising organizers with the hope of assisting those in need.

Online fundraising is the latest breakthrough to facilitate the dissemination of fundraising information solely through social media. When making online donations, prospective donors undergo their own psychological dynamics that instill trust in the organization conducting the fundraising. Information about donations provided on social media requires a trustworthy impression, so potential donors feel confident and fully believe that the donations will be used for the needs communicated by the organizers. Therefore, the purpose of this study is to identify the factors driving the emergence of trust in online fundraising organizers and the dynamics of trust formation in online fundraising organizers.

## **METHOD**

The type of research employed in this study is qualitative research. Qualitative research is a form of research that aims to gain a deeper understanding of phenomena experienced by subjects, such as how subjects behave, their motivations, perceptions, actions, and so on, described in a detailed manner (Moleong, 2017). This study will be conducted using qualitative research with an exploratory descriptive research design. The researcher aims to understand how trust emerges from donors towards online fundraising organizers. The data sources for this study are five informants who have previously donated online, along with digital evidence of their online donations. Data collection will be carried out through semi-structured interviews, with data validity checks through triangulation of data sources by comparing various findings and through member checks conducted by informants to verify if the obtained data and its analysis in this study align with the statements provided. The data analysis technique for this research utilizes inductive thematic analysis.

## **RESULT AND DISCUSSION**

In this study, several driving factors that generate trust in online fundraising were identified, including the following:

1. **Transparency in Online Fundraising**

Transparency in online fundraising implies that the entire process conducted by the organizers is transparent. It becomes a driving factor for the emergence of trust because donors can ensure the clear details of the utilization of the collected donations. The digital nature of online fundraising makes donors rely on virtual data proofs to ensure the smooth running of the fundraising process. Transparency in online fundraising can be

observed through reports on fund usage, the process of fund distribution, and evidence of the use of the collected funds, visible to both donors and potential donors. Making the donation collection and expenditure process transparent helps gain trust from donors. Online fundraising that lacks transparency in its process is vulnerable to fraud (Lumakto & Dewi, 2021).

2. Track Record of Online Fundraising Organizers

The track record of organizers in online fundraising is a driving factor for the development of trust in the fundraising campaign. Potential donors need to conduct a background check on the organizers, ensuring the authenticity of their identity and a visible digital footprint online to convince potential donors to contribute. Conversely, if organizers have a questionable identity or do not clearly disclose their identity, it reduces the trust of potential donors. Digital footprint refers to various activities left by an individual after using the internet (Widnyani et al., 2022). Organizers with experience in conducting online fundraising and involvement in social volunteer activities become more credible and trustworthy in organizing online fundraising.

3. Documentation Proof

Documentation proof in donations consists of evidence provided by organizers regarding documentation and data surrounding the implementation of online fundraising, proving that the fundraising is genuinely carried out in line with its objectives. Reports on the progress of online fundraising activities need to be transparent and clear through various media formats, such as text, photos, or videos (Warapsari, 2020). Documentation proof becomes a driving factor for the emergence of trust because virtual fundraising cannot allow donors to directly verify the target of the donation. Thus, digital evidence becomes crucial for trust when donating online.

4. Information about Donation Targets

Donation targets represent the objectives of online fundraising and the beneficiaries of the donated funds. The condition and circumstances of the donation target are driving factors for the emergence of trust when donating. Clearly and comprehensively presenting the purpose of fundraising, including the difficulties faced by the donation target, influences the decision to donate. However, if online fundraising does not clearly show the conditions of the donation target, it affects the trust of potential donors as they cannot accurately confirm whether the fundraising is genuinely conducted. Trust has become a crucial study to enhance the decision-making process of potential donors until the ultimate decision to donate (Goh & Sandhu, 2014).

In online fundraising, where the entire process is conducted virtually, trust is crucial for the emergence of donation decisions. The presence of the internet and the implementation of social activities conducted online facilitate people in their daily lives. However, the use of the internet in everyday life does not always bring positive impacts. The easily accessible internet, where online identity creation is effortless, coupled with the absence of spatial and temporal constraints, makes it easy for individuals to engage in cyber fraud. Therefore, this study identifies various factors that act as drivers for the emergence of trust when donating online. These factors serve as considerations that need to be assessed before deciding to donate online, as an effort to avoid fraud and contribute to the donation target in line with the objectives of the fundraising campaign.

In the emergence of trust in organizers, trust arises from the donors themselves. Prospective donors who have had positive experiences with online donations will instill trust in online fundraising organizers. However, if prospective donors have had negative experiences, it will affect their trust in the organizers. Next is the moral value, where prospective donors intend to make donations to fulfill the moral values inherent in individuals, namely the need to help each other as

social beings. The difficulties faced by the donation target prompt actions to help the challenging situation. Organizers who can conduct online fundraising effectively and smoothly, meeting the needs of the donation target, will encourage the emergence of trust to donate and fulfill the desired moral values. If donation experiences and moral values have convinced prospective donors to contribute, trust in the organizers will subsequently develop.

Before the act of donating online takes place, prospective donors seek information containing a description of online fundraising. Subsequently, the online fundraising platform can be identified. Online donation platforms with well-known and reputable brands tend to attract more donations from contributors. The level of trust in the platform is established by observing how the accumulated funds are efficiently distributed, ensuring that the donation targets benefit from the funds raised.

Trust does not emerge on its own; there are factors that can enhance trust in organizers, leading prospective donors to decide to contribute. When examining online fundraising, several factors influence the emergence of trust, namely documentary evidence, information about the donation target, and the organizer's track record. In online fundraising, organizers who provide clear and factual information about themselves and their status in online fundraising as intermediaries between donors and donation targets contribute to transparency in the online fundraising process. In assessing the three factors that drive the emergence of trust, transparency becomes a crucial factor. When documentary evidence, information about the donation target, and the organizer's track record are presented transparently, it affects the development of trust in every step of the online fundraising process, from fundraising to the distribution of donated funds. In the accumulation of donation funds, clarity regarding the transparency of the collected funds and their use is necessary (Tantimin & Ongko, 2021).

After examining online fundraising and various factors that contribute to the emergence of trust, prospective donors enter the evaluation phase. If all the digital evidence observed can enhance the emergence of trust, a sense of confidence will arise in the online fundraising organizer, and eventually, prospective donors will decide to donate online. This assessment will impact the final decision on whether the organizer can be deemed trustworthy or not. The dynamics of the emergence of trust occur when prospective donors believe that the online fundraising organizer is reliable, and trust is established. However, when online fundraising fails to provide convincing information and prospective donors cannot see transparency in the fundraising process, they will feel hesitant about the organizer. Consequently, trust does not emerge towards the online fundraising organizer. Trust plays a crucial role in decision-making (Janssen et al., 2017).

The results of this research can demonstrate the dynamics that emerge as a form of trust towards online fundraising organizers. Trust in social activities conducted online, especially in an era where technology is advancing, and the internet is inseparable from daily life, has become an important issue that needs to be addressed today. Online fundraising is a noble activity utilized to collect assistance funds that will be delivered to the target recipients in need, making trust a crucial aspect that can influence such decisions.

## **CONCLUSION**

Several factors driving the emergence of trust have been identified, including transparency in the online fundraising process, the track record of online fundraising organizers, documentation provided during online fundraising execution, and information about the donation target. These factors serve as catalysts for the development of trust in online fundraising, where the entire process is conducted virtually, and donors cannot verify directly.

This study aims to further explore the specific emergence of trust on particular online fundraising platforms. This investigation seeks to understand the influence of the platform and its reputation on the trust of potential donors, leading them to believe and contribute to the donation.

Trust is a crucial aspect in decision-making, making it a topic that needs to be examined, especially as online interactions become an intriguing phenomenon. It is hoped that individuals seeking to channel their donation assistance to those in need can do so through credible and experienced online fundraising platforms. This ensures that the donation reaches its intended target, fulfilling their needs, and allows donors to satisfy their moral obligation to help others as social beings.

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