



The Electronic Service Quality and Islamic Social Finance Integration: Case Study from Kitabisa.com

M. Rachman Mulyandi¹, Jonathan², Christofer A Hertanto³, Gabriel Denli BT⁴

^{1,2,3,4}Matana University, Indonesia

Corresponding Email: rachman.mulyandi@matanauniversity.ac.id

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Abstract

The purpose of this research is to examine the application of electronic service quality and digital payment service integration using Islamic principles in the Kitabisa.com system. The research method used in this study is qualitative, employing observation analysis and literature study techniques. The results of this study indicate that the electronic service quality available on the Kitabisa.com application greatly facilitates users and enhances their satisfaction. Regarding payment service integration using Islamic principles, it also strongly supports donors in making digital donations. The result also states that kitabisa is a medium for strengthening social solidarity and trust between users and beneficiaries. The combination of quality technology services, ease of digital transactions, and alignment with religious values makes Kitabisa.com a successful example of Sharia-based crowdfunding that can be used as a reference for the development of social digital services in the future. The obstacles in this study were the limited primary data involving active respondents from the Kitabisa.com user community, making it difficult to describe the variability of donors' attitudes and motivations comprehensively.

Keywords: Electronic Service Quality, Islamic Social Fintech, Fintech, kitabisa.com, literature review.

Introduction

The Mobile phone application in Indonesia, which is widely downloaded by Indonesians, is a crowdfunding application. These applications are one of the rapidly growing electronic fundraising methods in Indonesia. Crowdfunding applications, which can be downloaded from app stores such as the Apple Store and Google Play, have become one of the main choices for people to fund various causes, whether social, business, or creative projects. In Indonesia, some of the crowdfunding apps that dominate the market include KitaBisa, Wujudkan, AyoPeduli, Crowdtivate, and GandengTangan (Freischlad, 2025).

The increase in the use of crowdfunding applications is driven by ease of access and the variety of crowdfunding types, ranging from donations, reward-based, to equity-based crowdfunding. In addition, technological developments and awareness of the importance of supporting various projects have also contributed to the increase in the number of users of these applications (Kurniawan & Sentot, 2025). It is predicted that in 2025, crowdfunding applications will still be popular because the trend of online donations will increase again. This is based on the high level of mobility among Indonesians, lifestyle changes that favor practicality and speed, and the ease of using the latest technology, which are the main factors in the use of these applications in Indonesia (Khachatryan, 2025).

Indonesia is one of the countries with the highest willingness to help or assist online. Global research conducted by the Edelman Charity Survey and reports from the World Giving

Index show that Indonesians rank at the top in terms of digital generosity (Aranditio, 2023). This is reflected in Indonesians' high level of participation in online donations through various crowdfunding platforms and other digital social campaigns. This phenomenon has influenced how crowdfunding apps have grown and become an important tool in facilitating modern philanthropic activities in Indonesia. Crowdfunding apps in Indonesia known as KitaBisa is a platform with a huge user base of more than 2.3 million users and many transactions. To address common complaints about the application, KitaBisa has made various improvements to the user experience and engagement, demonstrating active efforts to address user complaints and improve service (clevertap.com, 2025).

KitaBisa has implemented an E-KYC (Electronic Know Your Customer) system to accelerate and strengthen the digital user identity verification process. In addition, a liveness detection feature has also been implemented to enhance account security and prevent fraud, demonstrating the app's commitment to maintaining user trust. These efforts show that electronic services are not just digital transactions but must also ensure optimal data integrity and security for users (kitabisa.com, 2024). Another innovation on service quality on Kitabisa.com is the integration of QRIS (Quick Response Code Indonesian Standard) into the donation payment method on Kitabisa.com. QRIS allows donors to make donations easily and quickly through various digital banking services that support this standard. Additionally, Kitabisa.com implements a digital branding strategy to enhance public awareness and trust in online donations and develop a donation-based crowdfunding model that significantly aids various social projects in gaining widespread support. The benefits of this innovation include improved efficiency, transparency in donation management, and broad accessibility, particularly for communities in remote areas (Hisyam et.al, 2024).

Electronic service quality is significant for crowdfunding application owners because it directly affects the trust and satisfaction of platform users. High-quality electronic service enhances user experience through ease of access, transaction security, and responsive customer service. This leads to increased donor engagement and the success of projects funded by the crowdfunding platform. According to a study, transparency and accountability in platform management are key factors in building user trust, thereby strengthening a healthy and sustainable crowdfunding ecosystem (Panitkulpong, Saengnoeree, & Teerawatananond, 2024). The quality of electronic services also plays a role in strengthening the position of crowdfunding businesses amid increasingly fierce digital competition. A good user experience can increase user retention and encourage repeat funding activities, from intuitive interface design and efficient transaction processes to responsive customer support. Recent research indicates that the financial capabilities and financial innovations of crowdfunding platforms also influence investment decisions, so app owners must continue to innovate to maintain their competitive edge and support business growth (Susiang, 2024).

Besides that, Kitabisa.com is also a crowdfunding platform that provides easy access for Muslims in Indonesia to distribute zakat, infaq, and sadaqah more practically and transparently. This platform facilitates fundraising for zakat and sadaqah, making it an effective and efficient alternative for collecting and distributing social funds to various humanitarian programs. With secure and reliable digital features, Kitabisa.com helps bridge the needs of Muslims who wish to fulfill their religious obligations and recommendations without being limited by time and

space. The presence of Kitabisa.com as a platform for distributing zakat and sadaqah in the digital age is considered crucial for increasing participation and social awareness among Muslim communities in charitable giving. As a crowdfunding platform, Kitabisa.com has strategically facilitated Muslims in Indonesia to distribute zakat and alms easily, transparently, and safely. The platform offers various features that allow donors to digitally make zakat and sadaqah donations, thereby simplifying the fulfillment of religious obligations and recommendations without time or location constraints. Through its transparent approach to fund usage, Kitabisa strengthens public trust in the positive impact of zakat and sadaqah funds channeled through this digital platform (Kung, 2022). This innovation was developed by kitabisa.com to integrate social financial services based on Islamic sharia principles into digital platforms or information technology, enabling users to perform social acts of worship such as zakat and almsgiving easily, securely, and with digital verification (kitabisa.com, 2024).

Based on the background above, the purpose of the research is to do a literature review of Kitabisa.com to maintain customer retention and innovation in terms of collecting and distributing donations in Islamic Social Finance Integration and from an electronic service quality perspective.

Literature review

Service quality is a theory that has been around for quite some time, first discovered by (Parasuraman, Zeithaml, & Berry, 1985) It is a measure of how well a company provides services to its customers, and this definition is still very relevant as a basis for further research focusing on a company's service quality. Another popular definition of service quality is from Kotler & Keller (2006), which says that the expected level of service quality is to gain excellence and control over that excellence to meet customer needs.

Service quality is a measure of customer satisfaction with the service they receive and a key factor in customer loyalty (Rizki et.al, 2024) . Others said that service quality is the difference in customer perception before and after receiving service, whether it be the service for product, people, processes, or environment (Juhandi, 2024). According to Amanda & Indra (2024), service quality is the alignment between customer expectations and perceptions of the service received, covering aspects of communication, speed, and accuracy of services. Service quality is a multidimensional concept that encompasses competence, accuracy, reliability, responsiveness, empathy, and physical evidence in providing services that meet customer expectations (Nuraini & Apriani, 2024) . This definition emphasizes that service quality is not only about the result, but also about the continuous service process. Then according to (Mirnawati, Haruna, & Karma, 2024) service quality is defined as the degree to which the service received meets customer expectations, reflecting customer satisfaction and loyalty. Another perception about service quality is from (Baity, Indarwati, & Purbaningrum, 2024) said that service quality is the ability of service providers to fulfill service promises, including reliability, timeliness, and empathy, as key factors in building customer trust.

Based on the definition of service quality from previous studies and experts, service quality is the level of excellence and consistency of service that satisfies customers, including dimensions such as tangibles (physical evidence), reliability, responsiveness, assurance, and empathy. Measuring service quality is important for improving customer satisfaction, loyalty, and organizational reputation. Service quality nowadays will continue to focus on

multidimensional aspects such as reliability, accuracy, empathy, and physical evidence, which are important factors in meeting customer expectations and increasing customer satisfaction and loyalty. Service quality is not only the product, but also how the service is delivered consistently and responsively.

Financial Technology (Fintech) is the application of technology by companies to perform fundamental financial services functions, transforming how users save, deposit, borrow, invest, transfer, pay, and protect their money. FinTech uses the latest technologies such as artificial intelligence, blockchain, and machine learning to offer innovative, efficient, and easily accessible financial products and services. A key role of FinTech is to enhance financial inclusion by providing access to financial services, particularly in areas underserved by traditional banking (Company, 2024).

Islamic Fintech is a branch of financial technology (fintech) specifically designed and operates according to Islamic sharia principles. This technology aims to enhance financial services while adhering to Islamic law, such as the prohibition of *riba* (interest), uncertainty (*gharar*), and investment in *halal* businesses. In other words, Islamic Fintech is not only an innovation in financial technology but also integrates religious compliance to ensure that the resulting financial products and services align with Islamic values. So Islamic Fintech is a financial technology that complies with Sharia law and focuses on institutions or countries that adopt Islamic principles according to (Alshater et al., 2022). Then the Islamic Social Finance Digitalization refers to digitalizing Islamic social finance services and activities, such as *zakat*, *sadaqah*, *waqf*, and other social empowerment initiatives through digital technology. This digitalization facilitates Muslims in channeling their social funds and acts of worship in a transparent, efficient, and trustworthy manner through digital platforms such as crowdfunding apps or *zakat fintech*. This concept aims to enhance the accessibility and effectiveness of the distribution of Islamic social funds while supporting social and economic objectives in a manner consistent with Sharia principles. This digitalization is part of efforts to modernize Islamic financial services while upholding religious values and leveraging technological advancements to enhance financial inclusion for the Muslim community.

Islamic Fintech research trends are divided into various fields such as crowdfunding, digital payments, blockchain, and peer-to-peer lending, focusing on sharia compliance and financial inclusion (Qudah, et al., 2023). However, the main challenges in implementing Islamic Fintech and digitizing Islamic social finance are limited legal regulations, a lack of financial literacy among the public, and a strong need for sharia supervision to ensure that products follow religious rules.

Kitabisa.com is one of the most popular crowdfunding apps in Indonesia. When it was first launched, it focused solely on fundraising activities. From the outset, Kitabisa.com has been committed to connecting donors with various social programs impacting society, such as education, health, and disaster relief assistance. This development demonstrates that Kitabisa.com's role extends beyond being a fundraising platform. It also serves as a social media platform driving humanitarian solidarity that continues to grow (Maghfira, 2019).

Regarding electronic service quality, Kitabisa.com implements various essential principles such as ease of interface use, transaction security, and transparency in fundraising and fund distribution. Features such as real-time fundraising monitoring, regular information

updates, and accountable financial reporting are part of the services that enhance user trust and comfort during transactions. As a result, Kitabisa.com's electronic services provide a reliable and responsive experience tailored to users' needs in the digital age (Putri, 2021).

Kitabisa.com also integrates an Islamic fintech system into its operations, which are based on muslim religiousity principles. The platform uses a religiousity contract model and is supervised by a Sharia institution to ensure that all crowdfunding activities comply with Islamic regulations. This Islamic fintech system offers advantages such as increased trust among Muslim users on the platform while also providing efficiency and effectiveness in the collection and distribution of funds per Islamic financial principles. With this foundation, Kitabisa.com contributes to the development of the Sharia fintech ecosystem in Indonesia (Pati, Pujiyono, & Pranoto, 2021).

Research method

This study uses a qualitative research approach, which is a research process based on a methodology that studies social phenomena. The qualitative approach that is used in this study is ethnographic research using a digital ethnography technique. Ethnography techniques in cyberspace is a new qualitative research method that adapts several features of traditional ethnography to study cultures and cultural practices that emerge in text-based communication via computers (Nasrullah, 2017). Ethnographic research is generally a qualitative method that studies a group or community's behavior, interactions, and culture in depth through direct observation. In the context of digital applications such as Kitabisa.com, digital ethnography observes user interactions, features, and usage patterns of the application in its digital environment to understand how the platform functions and is accepted by users which is using the interviews and using literature review (Pink, et al., 2015).

Result/Findings

The purpose of this research is to conduct a literature review of Kitabisa.com, which is made to maintain customer retention and innovation in terms of collecting and distributing donations in Islamic Social Finance Integration. The first step in this research is to interview the users of Kitabisa.com about the ease of use in terms of donations that must be made by religious sides.

The researchers observed regular users of kitabisa.com who had been using the application continuously for three months. The results of the interviews revealed that the reason for using Kitabisa.com for three consecutive months was that the platform offers features for making donations. Since the religion of the study participants encourages regular donation activities at least once a month, it would be even better if such activities were conducted daily. As for the options for making donations on Kitabisa.com, there are various choices available, and donors can select the field to which their donations will be channeled. The available donation fields include places of worship, orphanages, underprivileged communities, and others. This makes it easier for users to make regular donations. However, one regular donor who uses Kitabisa.com feels the donation categories are not separated explicitly by religion. It can be seen in the picture below the list of donations chosen:

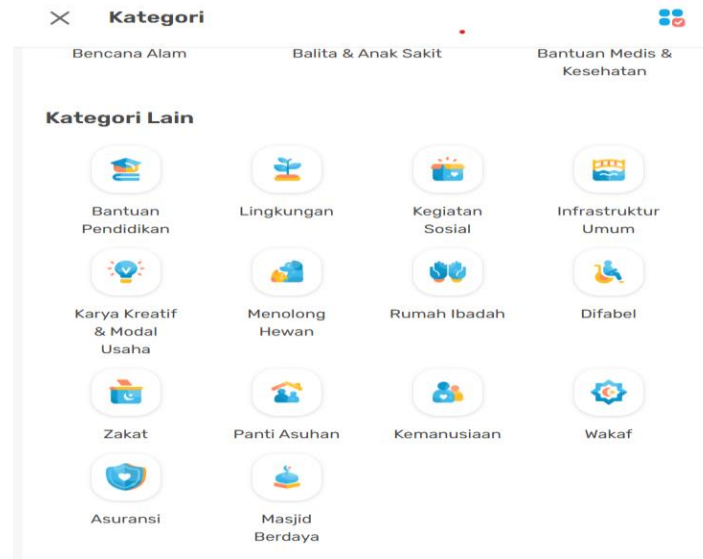


Figure 1. Donations of religiosity need provided by (Kitabisa.com, 2025).

In addition, according to the interview results, Kitabisa.com also has a regular donation feature, which is in accordance with the religious side of Muslims. According to (Wildan, 2025) Giving alms every day is one of the best ways to obtain blessings in life, a way to strengthen our faith in the Almighty, and giving alms also opens our hearts to be more caring towards others. Automatic donation features in Kitabisa.com are a key feature that makes it easy for him to donate daily, as recommended by Islam. With automatic donations that can be scheduled daily, weekly, or monthly, he finds it easier to fulfill his obligation to donate consistently, so he does not fall behind even when busy with his daily activities. This feature is in line with the recommendation in Islam to give alms every day if one can.

Another factor that motivates regular donors on Kitabisa.com is the availability of an auto-debit feature for donation accounts, which helps manage donation funds automatically without having to open the app frequently. By using this feature, donors only need to regularly top up their donation account balance via their chosen payment method, ensuring that donations flow smoothly and continuously, in line with the principle of consistency in charitable giving or it also called Istiqamah. Istiqamah principle in doing good deeds must be carried out with determination, consistency, and sincerity in carrying out the Almighty commands and avoiding the Almighty prohibitions. This means maintaining good deeds continuously, without being influenced by changes in circumstances or temptations (Imanuella, 2023).

From the other perspective Kitabisa.com user Kitabisa.com has a feature that provides history and transparency in using our donations. Although it is not managed directly by Kitabisa.com, users can clearly see the accountability of the total donations collected and whether they have been used for the purposes promised at the outset. With this, users will feel more confident and motivated to continue donating because they can continuously monitor the progress of their donations and the impact of their donations. This is further enhanced by the feature that allows users to resume interrupted donations from their routine on the calendar within the Kitabisa.com app. This feature enables users to resume interrupted donations, thereby maintaining consistency in their charitable efforts. This feature reinforces their intention not to abandon their daily or routine donation obligations as recommended in Islam.

These reasons can be implemented because they are influenced by the convenience provided by the Kitabisa.com app through its features, such as the option to choose the location and type of donation, automatic donations, and donation transparency, which motivate Muslims to donate regularly according to their religious teachings. This also aligns with the research from (Pati, Pujiyono, & Pranoto, 2021) said that many features of the kitabisa.com application make it easier for Muslims to donate through a trustworthy and user-friendly system.

From the literature review, research from Hisyam, Faridah and Purba (2024) said that Kitabisa.com provides convenience in transactions, where both fundraisers and donors benefit from this convenience. Fundraisers can also easily initiate online fundraising through Kitabisa.com when registering their campaigns. Kitabisa.com offers various transaction options, including fundraising, donations, zakat payments, and contributions to help others. All these features can be accessed through the Kitabisa.com application. Using agency theory, the ease of transactions can be analyzed due to the relationship between fundraisers in this case we called it principals and donors as agent in online crowdfunding. Additionally, the interest in using Kitabisa.com is to simplify fundraising transactions so it can satisfy the user.

Another literature said that Kitabisa.com activities follow the principles of maqashid al-syariah and fulfill the fiqh muamalah contract, which makes this system safe and in accordance with Islamic law, not contrary to sharia law. As an application, Kitabisa.com is user-friendly and accommodates technical, human, and religious factors. Therefore, it can be confirmed that any doubts among Muslim users who wish to engage in activities compliant with Islamic law on the Kitabisa.com platform do not violate Islamic law, according to the research from (Ahsan & Maulana, 2021).

According to the results from the research about Kitabisa.com, the variables that influence millennials in donating online through Kitabisa.com are the effectiveness of the platform, with a positive coefficient and the innovation of the platform, with a positive coefficient (Amalia, Lubis, & Muthohharoh, 2020) The results of the logistic regression test prove this, showing that these variables significantly affect the Kitabisa.com crowdfunding platform.

Another perspective from the research, the impact of crowdfunding on society as a whole is that donors must possess the five indicators of prosocial behavior: sharing, helping, contributing, cooperating, and honesty (Pranata, Islami, Sugianto, Tegus, & Junaidi, 2023). The activities carried out by all Indonesians after becoming participants in crowdfunding platforms have a positive relationship in the form of civic engagement. The appropriate method for addressing social issues today is to develop civic engagement through crowdfunding.

Discussion

From the results above, it can be discussed that based on the observation of the user of Kitabisa.com from the electronic service quality and Islamic Social Financial Technology Solution perspectives, it is said that on kitabisa.com, there is an automatic donation feature. It is one of its flagship features, making it easier for donors to donate daily. This aligns with Islamic teachings, which encourage daily donations so that their faith and devotion to the One True God may continue to grow in carrying out their daily lives. With this automatic donation feature, donors can set the schedule and amount of their donations, making it easier for them to maintain consistency in their giving and ensuring that their donations are directed precisely

where they are needed. Donations made through the Kitabisa.com application can also be adjusted by donors based on their observations to make donations to the places or activities they want. For example, if you want to donate regularly to orphaned children, the kitabisa.com application provides this feature. Donors can choose the location and activity they want, and the donation money will be used for donation activities in line with the donor's wishes.

Another feature available on Kitabisa.com is a digital wallet where donors can store money in a digital wallet provided by Kitabisa.com to automate donations in terms of location, time, and type of activity for the donation options desired by the donor. Using this feature makes it easy for donors, as they only need to top up their digital wallet balance. They can then select a regular payment method, ensuring that donations from donors continue uninterrupted in accordance with the principle of Istiqamah, which means consistently carrying out activities in line with Islamic principles on an ongoing basis.

From the latest observations made on the kitabisa.com application in terms of electronic service quality and social payment technology integration with the kitabisa.com application, this feature provides transparency and a history of donations made by donors. This feature can display the amount of funds collected from each donor, and if the target is met, the fundraising for that activity will automatically end even if the period is still ongoing. Following that, the details are clearly outlined through activity documentation and the amount of donation funds used for specific activities. For example, a fundraising campaign for purchasing carpets for a mosque. Once the funds are collected, the organizers will inform donors about the carpets that have been installed, and the verification results of how the collected funds were used. This feature makes donors feel more confident and motivated to continue making regular donations because they can monitor the progress of their donations and the impact of the donations they have made.

The discussion from the previous research regarding to the Kitabisa.com from the electronic service quality and Islamic Social Finance Integration said that the quality of electronic service quality on Kitabisa.com greatly influences the user experience when making donations. Features such as easy access through a user-friendly interface and fast application response times are crucial aspects that promote user comfort. Quality service indicators such as system reliability, ease of navigation, and transparency in donation reports are well reflected on this platform, thereby enhancing donors' trust and loyalty. This aligns with findings in an article (Hisyam, Faridah, & Purba, 2024) Stating that Indonesian society views Kitabisa.com as an easy-to-use and efficient crowdfunding platform that provides convenience and maintains trust through transparent fund management.

Implementing various digital payment methods that make it easier for donors, such as regular donation features and digital wallets for transactions, is a major attraction. Transaction security is also a top priority, ensuring that user data and funds are protected from misuse. This digitalization of payments speeds up the donation process and increases accessibility for a wide range of people, including the younger generation who are very familiar with digital technology. This supports increasing the number of donors who make regular donations through this platform.

All previous research from (Ahsan & Maulana, 2021; Amalia et al, 2020; Hisyam et al., 2024) stated that Kitabisa.com integrates Islamic principles into its digital donation activities.

Donations are considered a form of charity encouraged in Islamic teachings, which have high spiritual and social value. The platform aligns its fund management and communication with Islamic values such as justice, transparency, and public interest (maslahah). As a result, Muslim donors feel comfortable and confident that their contributions align with religious guidelines, thereby motivating them to participate consistently. This approach also reinforces the concept of fiqh-based muamalah related to sharia-compliant digital transactions implemented on the platform.

Conclusion

The quality of electronic services on the Kitabisa.com application is important in increasing user comfort and loyalty when making digital donations. Ease of access, responsive use, and transparency in fund reporting are the main factors that increase donor trust. In addition, integrating various secure digital payment systems also speeds up and simplifies the donation process, reaching a wider audience, especially the younger generation, who are familiar with technology. The results of the study also found that Kitabisa.com successfully integrated Islamic values and principles, particularly the concept of almsgiving, into its digital donation mechanism. This approach provides a strong religious foundation that increases donor motivation and encourages regular donations, assuring that the process and use of funds are in accordance with sharia law, which supports the sustainability of donations within the Muslim community.

The final findings show that Kitabisa.com is not only a social financing technology platform but also serves as a medium for strengthening social solidarity and trust between users and beneficiaries. The combination of quality technology services, ease of digital transactions, and alignment with religious values makes Kitabisa.com a successful example of Sharia-based crowdfunding that can be used as a reference for the development of social digital services in the future.

The obstacles in this study were the limited primary data involving active respondents from the Kitabisa.com user community, making it difficult to describe the variability of donors' attitudes and motivations comprehensively. Additionally, the complexity of integrating technological aspects and religious principles requires a multidimensional and holistic methodological approach. Furthermore, donors' lack of understanding of digital technology and sharia concepts in online transactions may affect the validity of the data and the interpretation of the results. Suggestion for further research is that further study related to digital education and literacy for Muslim donors is very important to overcome barriers in understanding the donation mechanism and sharia aspects on digital platforms.

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