

Digital Competence of Society for Online Crowdfunding Acceleration in West Java

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ABSTRACT

Digitalization has become a disruption worldwide, including in Indonesia. One dominant aspect of this phenomenon is digital transactions. Bank of Indonesia (BI) reported that the cumulative value of electronic money transactions for the period of January to August 2024 reached IDR 1.6 quadrillion, representing a 35.76% growth compared to IDR 1.18 quadrillion (yoy). This highlights the role of digital transactions as a solution and convenience for various activities, including online crowdfunding. Crowdfunding is a rooted culture in Indonesia and demonstrates sustainable economic benefits in West Java. This activity does not always run smoothly, as issues arise within crowdfunding management institutions, leading to societal trust issues. Based on this phenomenon, strengthening the digital ecosystem in West Java is worthy of study. This research aims to measure society's digital competence level about digital transaction activities, particularly crowdfunding. This research uses a descriptive analysis method with a quantitative approach. Primary data from 258 respondents were obtained through questionnaire distribution targeting urban and rural communities in West Java was employed. The data were analyzed using simple regression analysis. The results show that the level of digital competence in society is not yet optimal; however, digital competence significantly influences digital transaction activities positively. Therefore, exploration is needed to establish credible crowdfunding management in West Java.

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1. INTRODUCTION

Indonesia is known for its social capital derived from its culture of cooperation, known as "gotong royong" [1]. Social capital, in this context, can be understood as efforts to improve the living conditions of communities through the

involvement of fellow members, which in this case is relevant to the communal assistance represented by mutual aid, reflecting the philanthropic face of Indonesian society towards each other [2]. For the past six years, Indonesia has consecutively been recognized as the most generous country according to the World Giving Index published by the

Charities Aid Foundation with a total score of 68% [3].

Digital crowdfunding, commonly known as "urun dana" in Indonesian [4], holds tremendous potential. Globally, the volume of crowdfunding transactions has seen a significant increase. However, the emerging developments are not quite ideal for categorizing Indonesia as a country maximizing non-cash transactions [5]. According to the Social Impact Report 2018-2019 released by Grab for Good, non-cash transactions in Indonesia only accounted for 4% of the total transactions [6]. [7] states that crowdfunding platform exemplifies digital

infrastructure that aids digital businesses in their entrepreneurial endeavors. Beside that, [8] still consider that it's uncertain whether digital infrastructure capabilities provide unique advantages for entirely new businesses entering innovative markets [9].

West Java, the province with the largest population in Indonesia, should be able to optimize crowdfunding potential, especially zakat, to address social inequality issues. Innovative crowdfunding or zakat distribution methods are needed not only to attract public interest in giving zakat [10]. But also to have long-term impacts to improve community welfare and reduce poverty rates.



Figure 1. Zakat Collection Channels of BAZNAS West Java

Source: BAZNAS Jawa Barat (2021) [11]

In general, based on the review and evaluation of crowdfunding so far, it has been stable and promising. However, on the other hand, despite the emergence of many fundraising platforms that facilitate donations from the public, the majority of philanthropic organizations in Indonesia still rely on conventional fundraising methods. This is evidenced by a report issued by the Philanthropy Outlook 2022, which noted that 76.6% of philanthropic organizations in Indonesia still use non-digital media for fundraising [12]. This phenomenon appears contradictory considering the numerous benefits and advantages of digital fundraising for both philanthropic organizations and donors.

Furthermore, trust issues also pose a challenge in optimizing donation potential in Indonesia through crowdfunding. One trigger for this is a case that occurred in 2022, where one crowdfunding platform misused

funds [13]. According to the institution's annual report, the donations collected in 2020 from over 348,300 donors amounted to Rp519.35 billion. About 60.1% of the donors were from the public [14]. This incident raised trust issues among the public, especially since the report alleged that the head of the institution used the funds for personal purposes [15]. However, donations collected by institutions should ideally be distributed optimally for various benefits, ranging from short-term direct benefits to society to long-term sustainable benefits such as education.

Online crowdfunding should be a transparent channel for its users, yet this can be maximized when users have proficient digital competencies. The term "digital competence" refers to the set of skills and capabilities that enable students to generate and share information via the use of digital technology [16]. Based on the issues, there are several problem formulations in this research,

including how the digital competence of the community can influence digital transactions as a means of accelerating crowdfunding in West Java, how crowdfunding product innovation can have long-term impacts on sustainable economics, and how stakeholders can collaborate to address trust issues in crowdfunding philanthropic institutions. However, online crowdfunding will be run by digital companies. The 'lean' internationalization techniques that they employ are supported and explained by the significant distinctions that they develop with reference to their capabilities [17].

There is a dearth of critical research on the digital competence of students in higher education. Digital competence is defined as the skills and capabilities to use computers and other technology to enhance learning, productivity, and performance [18]. This research aims to analyze the level of digital competence of the West Java community as a means of accelerating crowdfunding to strengthen the digital ecosystem in West Java. Various terms have been used to describe the abilities and skills in utilizing digital technology. Such as ICT skills, information technology skills, 21st-century skills, and information literacy. Often, these terms are used interchangeably, such as digital competency and digital literacy [19].

In analyzing digital competence, 10 digital literacy competence indicators developed by the Jaringan Pegiat Literasi Digital (Japelidi) will be used and translated into a research questionnaire [20]. This research will measure the extent to which the community's level of digital competence can be utilized as a means of accelerating crowdfunding for strengthening the digital ecosystem in West Java. Thus, the researchers can provide recommendations for each relevant stakeholder to strive for crowdfunding as a strong and credible alternative for optimizing zakat potential in West Java.

2. LITERATURE REVIEW

2.1 *Digital Competence towards Digital Transaction Activities*

Digital competence is defined by the European Commission as the confident, critical, and responsible use and interaction with digital technology for the purposes of work, study, and participation in society using digital means with the intention of achieving these goals [21]. [22] indicates that digital competence is comprised of the skills and capabilities that enable students to generate and convey information via the use of digital technology [16].

Individuals with a high level of digital competence can easily utilize digital technologies in their daily lives. This aligns with the research by [22], which suggests that digital literacy is the foundational knowledge individuals need to use digital wallets. The Secretary of West Java Province, Setiawan, explained that the high number of internet users has implications for economic growth in West Java [23]. According to Bank Indonesia, the value of electronic money transactions reached Rp158.59 trillion in September 2023 [24]. The research by [25] also indicated that the use of digital donations (zakat) positively impacts the effectiveness of zakat collection, as it can be done anywhere.

Based on the above explanation, the hypotheses in this study are:

H1: Digital competence has a significant positive effect on digital transaction activities.

H0: Digital competence does not have a significant effect on digital transaction activities.

2.2 *Digitalization*

Digitalization refers to the integration of digital technologies into various aspects

of human life, significantly transforming processes, systems, and behaviors. Brennen and Kreiss (2014) distinguish digitalization from digitization, noting that the former involves sociocultural changes facilitated by digital tools, while the latter focuses on converting information into digital formats [26]. The acceleration of digital ecosystems has facilitated innovative solutions in payments and economic processes. [31] highlight that the adoption of digital technologies, particularly in West Java, demonstrates significant potential through initiatives like the Digital Competitiveness Index. Similarly, [27] assert that the readiness of people for digital financial services depends heavily on robust infrastructure and digital literacy, suggesting that digitalization's success requires both technological and social adaptation [27]. Furthermore, Fabris (2018) emphasizes that digitalization supports economic growth by fostering integration between technology and finance, enabling efficiency and scalability [28]. The shift from physical to digital interaction has enabled seamless financial activities, fostering a new era of convenience and connectivity across communities [29].

2.3 *Cashless Society*

The emergence of a cashless society is intrinsically linked to the proliferation of digital payment systems. [30] proposed early theories about cashless economies, emphasizing their efficiency and cost-reduction potential. [30] emphasize that a cashless society not only

supports cost efficiency through faster money circulation but also aligns with Indonesia's goal of enhancing financial inclusivity. Supporting this view, [31] outlines those cashless transactions reduce risks like theft, improve transparency, and contribute to broader economic growth by lowering transaction costs and encouraging formal financial participation. Additionally, [32] argue that financial literacy is crucial for facilitating the adoption of non-cash payment methods, as individuals with higher financial knowledge are more likely to embrace cashless systems [33]. These perspectives collectively underscore that the success of a cashless society hinges on financial literacy [34].

2.4 *Online Crowdfunding*

Online crowdfunding platforms have revolutionized the way individuals and organizations raise capital. These platforms leverage digitalization to connect contributors and projects efficiently, creating opportunities for funding that transcend geographical and economic barriers. [35] theorize that crowdfunding democratizes access to capital by utilizing online networks, thereby reducing the reliance on traditional financial intermediaries. [31] argue that online crowdfunding embodies the democratization of financial support, where digital tools play a critical role in facilitating contributions. This perspective aligns with findings by [36], who observe that online financial platforms, including crowdfunding, enhance transparency and accountability

while providing innovative solutions for financial inclusion. Furthermore, [37] highlights that crowdfunding platform allow for greater participation by diverse demographics, fostering collaborative financial ecosystems and reducing barriers to traditional funding methods.

These interconnected themes underline the transformative power of digitalization in reshaping financial landscapes and fostering inclusive, efficient, and participatory economic environments [38].

3. METHODS

The research method used in this study employs a quantitative approach because the information obtained is in numerical form [39]. Additionally, descriptive data analysis is used to describe, examine, and explain a phenomenon that has been studied, followed by concluding the observed phenomenon [40]. There are two types of data that were utilized in this investigation: primary and secondary data. In contrast to secondary data, which are gathered from a variety of literary sources such as journal articles, books, academic papers, and the internet, primary data are obtained from surveys that are sent over the internet. Residents of West Java's cities and regencies make up the whole population that is being investigated in this study. The method of sampling that is utilized is a non-probability sampling technique that is combined with a purposive sampling technique. In this method, the sample is picked depending on particular criteria [39]. The criteria for selection are individuals who reside or are domiciled in West Java, whether in cities or regencies and have conducted at least one transaction digitally.

Since the population of West Java residents who have conducted digital transactions is unknown, the sampling size

was determined using the Lemeshow formula Lemeshow in [41]. Here is the calculation of the Lemeshow formula:

$$n = z^2 p(1 - p) / d^2$$

n is the sample size, z is the standard value with a 5% margin of error, which is 1.96, p is the maximum estimated proportion, which is 50% (0.5), and d is the sampling error, which is 10% (0.1). Therefore, the minimum sample size required for this study is 96 respondents. This study has a sample size of 258 respondents. The quantitative data analysis in this study is simple linear regression, processed using IBM SPSS Statistics 26.

4. RESULTS AND DISCUSSION

4.1 The Urgency of Digital Competence in the Digital Ecosystem of West Java

Various forms of realization of government programs and policies aimed at supporting and facilitating the digitalization of West Java require digital competence as the main asset. This competence will not only be used in one sector but gradually extend to various aspects of community life, especially in the economic sector. The digital ecosystem in West Java can be realized when digital platforms are available and can be filled by competent and relevant actors, structures, and infrastructure [42].

[43] proposed that digital competencies is the ability to use and utilize digital tools such as computers, laptops, and smartphones to acquire or convey information. It's the same with [44] who stated that digital literacy is the ability of an individual to interact, communicate, and seek information in their life through existing digital media interactions. While digital finance holds considerable promise for inclusivity, using crowdfunding as a tool requires a specific degree of both financial and digital literacy [45]. In Therefore, this research aims to measure the level of digital competence of the people of West Java using the digital literacy competence indicators by

Japelidi in [46], which consist of 10 indicators: accessing (the ability to obtain information through the use of digital media), selecting (the ability to choose and sort a variety of information from a variety of access sources that are deemed useful for users of digital media), understanding (the ability to understand information that has been previously selected), analyzing (the ability to analyze the pros and cons of information that has been previously understood), verifying (the ability to mitigate risks before distributing information by considering the method and platform that will be used), distributing (the ability to share information by considering who will access the information), producing (the ability to compose new information that is accurate, clear, and ethical), and participating (the ability to actively share information that is both good and ethical through social media and other online platforms) In other words, being digitally literate involves having the ability to process different types of information, comprehend different types of messages, and effectively communicate with other people using a variety of different forms. This suggests that the same is true with

regard to the fundamental talents, which include the ability to get information, create content, communicate effectively, solve problems, and possess technical competence, as stated by [46]. In this context, the forms mentioned include creating, collaborating, communicating, and cooperating in line with ethical standards to achieve goals [47].

The measurement of digital competence uses a scale of 1 - 5, where a value of 1 is the lowest or very incompetent and a value of 5 is the highest or very competent. The overall average digital competence of the people of West Java is 4.2, meaning that the people of West Java can be classified as competent in utilizing digital technology, as it ranges around 4, including indicators such as producing, accessing, selecting, understanding, analyzing, verifying, and evaluating. However, there are still some indicators with a value of 3, including distributing, participating, and collaborating. This indicates that the people of West Java are still not actively involved in sharing good and ethical information through digital media and have less initiative to collaborate with digital media stakeholders.

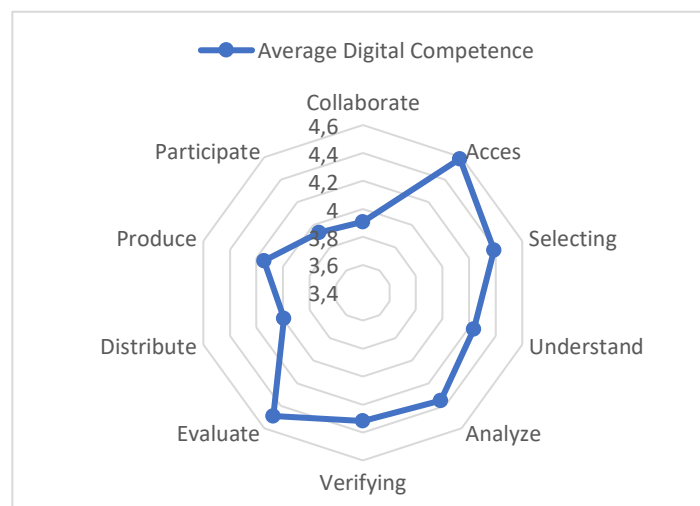


Figure 2. Average Digital Competence
Source: Researcher's Processing Results, 2024

4.2 Research Model Testing

Before analyzing the influence of digital competence on digital transaction activities, validity and reliability testing is

required first. Validity testing is used to measure whether a questionnaire is valid or not, while reliability testing is used to

measure the consistency or stability of the questionnaire over time [39].

Table 1. Results of Validity and Reliability Testing

Variables	Item Questions	r-value	Description	Cronbach Alpha Value	Description
Digital Competence (X)	1	0,713	Valid	0,897	Reliable
	2	0,744	Valid		
	3	0,717	Valid		
	4	0,757	Valid		
	5	0,757	Valid		
	6	0,778	Valid		
	7	0,680	Valid		
	8	0,621	Valid		
	9	0,762	Valid		
	10	0,718	Valid		
Digital Transaction Activities (Y)	1	0,771	Valid	0,869	Reliable
	2	0,738	Valid		
	3	0,767	Valid		
	4	0,785	Valid		
	5	0,713	Valid		
	6	0,672	Valid		
	7	0,795	Valid		

Source: Researcher's Processing Results, 2024

The validity testing results indicate that all 17 item questions in the 2 variables are declared valid because the calculated r-value is greater than the r-table ($n = 256$, $r\text{-table} = 0.1222$). As shown in Table 1, the r-value ranges from 0.621 to 0.795, which is greater than the r-table value of 0.1222. This indicates that the question items in this study are valid. Furthermore, the reliability testing results also indicate that both variables are declared reliable because the value of Cronbach's Alpha is greater than 0.60 [48]. As shown in Table 1, the digital competence variable has a

Cronbach's Alpha value of 0.897 and the digital transaction activities variable has a Cronbach's Alpha value of 0.869, both of which are greater than 0.60. This demonstrates that the questionnaire has consistency over time. Therefore, this study can proceed with data analysis, as it possesses valid and reliable measurement tools.

4.3 The Influence of Digital Competence on Digital Transaction Activities

Table 2. Simple Linear Regression Test

Coefficients					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	8.512	1.698		5.013
	Digital Competence	.454	.040	.581	11.432
					.000

Source: Researcher's Processing Results, 2024

From the table, a simple linear regression equation is obtained as follows:

$$Y = 8.512 + 0.454 X + e$$

The constant value is 8.512, meaning that if the digital competence variable (X) is 0, then the magnitude of digital transaction activity (Y) is 8.512 units. Furthermore, the regression coefficient value of the digital competence variable (X) is 0.454 with a positive sign, indicating that for every increase of 1 unit in digital competence (X), digital transaction activity (Y) will increase by 0.454 units.

The t value of the digital competence variable (X) is 11.432, which is greater than the t-table value of 1.969 ($t \text{ value} > t\text{-table}$) with a significance level of $0.000 < 0.05$. Therefore, the digital competence variable (X) has a significant effect on the digital transaction activity variable (Y).

The results of this study show that higher digital competence leads to an increase

in digital transaction activities. This aligns with [49] research, which indicates that digital literacy has a significant impact on online shopping decisions. With high digital literacy, individuals can more easily find, evaluate, and purchase products digitally. Digital literacy is a component of digital competence [50]. The shift towards digital transformation became widespread during the COVID-19 pandemic. People began using digital means more frequently in their daily activities, such as shopping for products, ordering food, using online transportation, and making donations [51]. Therefore, with good digital competence, people will find it easier to engage in digital activities as they have the skills to utilize digital technologies effectively.

Table 3. Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.581 ^a	.338	.335	3.94316

Source: Researcher's Processing Results, 2024

The coefficient of determination is a tool used to measure the extent to which independent variables can explain the dependent variable in a research model [39]. The coefficient of determination test based on Table 3 indicates that the R Square value is 0.338 or 33.8%, meaning that digital transaction activity (Y) can be explained by the digital competence variable (X) by 33.8%. Meanwhile, the remaining 61.7% is explained by other variables outside of this study. Digital competence can only explain 33.8% of digital transaction activities. Other factors that can explain a person's engagement in digital transactions include income level, financial literacy, and other factors [52].

4.4 Economic Equality through Digital Transactions

Economic equality is one of the ongoing challenges addressed by the Indonesian government. Various policies and programs are designed and implemented to achieve economic equality for justice in

society. According to Law Number 23 of 2011 concerning Zakat Management Article 3, the existence of Zakat Managers aims to improve the effectiveness and efficiency of services in Zakat management and increase the benefits of Zakat to realize economic equality. This regulation can be generalized not only for zakat, which is an economic equalization instrument in Islam but also generally for donations or as instruments of economic equalization through the concept of mutual assistance and cooperation in the context of crowdfunding.

As previously explained, the phenomenon of crowdfunding or fundraising that can be directed for various purposes, social networks are the main platforms for disseminating social welfare crowdfunding information [53]. By utilizing technology-based crowdfunding, it becomes easier to expand the reach of information to the public through the internet, reduce publication costs, and accelerate the acquisition of donations. [54]. The acceleration mobilization of funds

through crowdfunding also creates added value, serving as a starting point for economic equity and welfare.

The research results indicate that respondents have different activities and interests in utilizing digital technology. Figure 3 shows the respondents' activities in using digital transactions, where respondents were allowed to choose more than one answer to the indicator questions. Out of a total of 258

respondents, all respondents made their choices, whether using digital transactions for transfers, payments, bookings, purchases, or donations. One of the digital transactions mentioned is for donations, namely online through digital platforms such as crowdfunding. It can be seen that 106 respondents utilize digital channels as a means of digital transactions for donations.

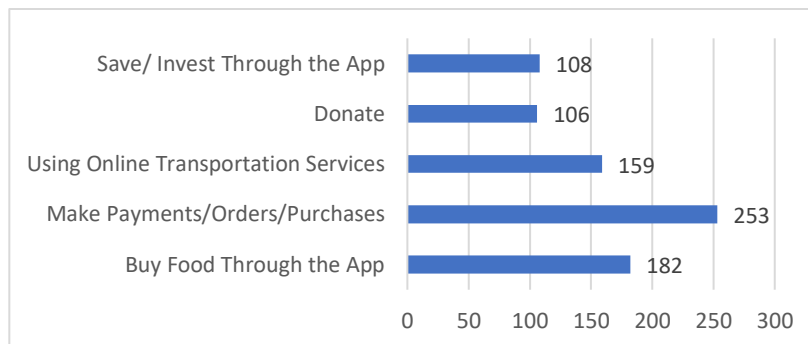


Figure 3. Digital Transaction Activities

Source: Researcher's Processing Results, 2024

Although relatively new, online fundraising has begun to attract young people. In 2021, about 70 percent of young people aged 25 to 44 became BAZNAS donors through digital platforms and BAZNAS services available at many merchants [55]. For example, the GoPay digital wallet, which is one of BAZNAS' merchants, managed to collect digital donations amounting to Rp154 billion in 2022 [56]. Therefore, fundraising through digital transactions has tremendous potential. This applies not only to BAZNAS, which is a philanthropic or non-profit organization raising community funds but also to other philanthropic organizations collecting zakat, which, in the context of this study, prioritize crowdfunding.

4.5 Digital Acceleration through Crowdfunding Program Innovation for Sustainable Economy

Digitalization in Indonesia is a rapidly evolving issue, prompting the country to implement it immediately across various sectors. Digitalization also applies to one sector involving societal activities related to

sustainable and fair economics: fundraising or donations, which in the digital world are encompassed in crowdfunding. In Indonesia, the fundraising site wujudkan.com became the pioneer crowdfunding platform in 2012, followed by the emergence of other crowdfunding platforms [57].

To achieve digital acceleration for crowdfunding. Ideas and innovations are needed to encourage people to take an interest in and decide to use crowdfunding platforms as an option for more effective, efficient, and value-added donations. Similar to products or services, crowdfunding can also undergo research and development for its donation services to attract potential donors. For example, by developing or diversifying products aimed at providing added value to their crowdfunding products.

Additionally, Tambunan & Indriani (2017) refutes the theory of purchasing interest in products and its relation to materialism value, showing that materialism value does not influence the interest in buying donation products [58]. This implies a strength for philanthropic organizations

managing crowdfunding platforms to develop or diversify products without burdening potential donors with materialistic values, in line with the concept of donation-based crowdfunding. In line with this, product diversification or innovation in zakat crowdfunding programs can motivate people

to pay zakat. The research by [59] states that innovation is one of the factors influencing Muslims' motivation to pay zakat [59]. Supported by [10], which suggests that program innovation has a significant positive effect on motivation to pay zakat.

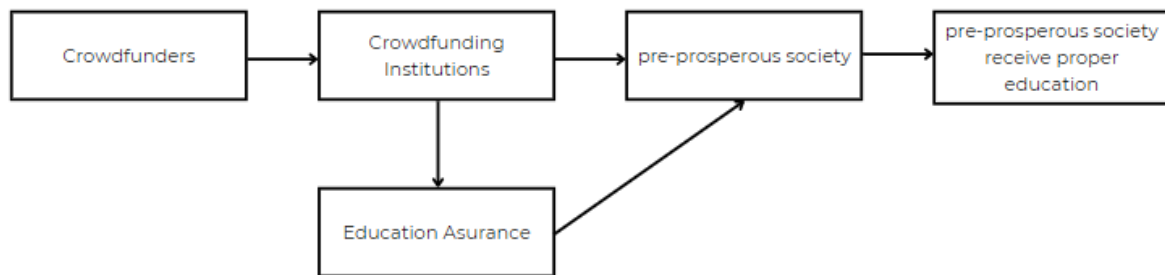


Figure 4. crowdfunding product innovation scheme

Source: Author, 2024

In crowdfunding platforms, donations are often directly given to individuals or foundations through their programs without considering their sustainability. Therefore, in this innovation, donations given by crowdfunders are not entirely given directly to underprivileged communities but divided into unit links to have a long-term impact. This innovation provides short-term impact by directly providing donation funds to underprivileged communities and long-term impact by providing education funds through educational insurance to underprivileged communities. If this crowdfunding involves zakat, then its distribution must comply with Sharia law, where the distribution of education funds is through Sharia educational insurance. With this innovation, underprivileged communities will benefit from education, minimizing the problem of school dropout rates often encountered in underprivileged communities.

4.6 Role and Collaboration of Stakeholders

In addition to the digital competence of the community as the main actors in the digital ecosystem, philanthropic organizations or crowdfunding also need

various preventive and curative efforts, especially to build and maintain their credibility. As stated by Khairunnisa et al., (2020), factors influencing consumer trust include brand reputation, brand predictability, and brand competence [60]. The research results by Fitriana et al., (2021) show that trust variables have a positive and significant effect on donation interest on crowdfunding digital platforms. Some aspects representing the credibility assessment of organizations running crowdfunding to collect donations include the community's trust level in them, the provided information is helpful, applications and websites facilitate transactions, their ability to maintain and improve service quality, facilitate fundraising implementation, facilitate achieving fundraising targets, and provide complete information about donation terms and conditions [61].

In terms of the role of stakeholders, crowdfunding platforms face trust issues. Quite a few other research results show that trust variables greatly affect the public's interest, motivation, and usage decisions of crowdfunding. These studies include [62] which highlights Islamic crowdfunding, then [60] which focuses on digital crowdfunding platforms as people's choices for distributing

zakat and alms. Lastly, [63] found that social presence positively influences donor trust in donation-based crowdfunding [63].

Important roles and collaborations also need to involve the government, one of which is in the oversight and enforcement functions. One form of this role is when the Ministry of Social Affairs revoked the Permit for Fundraising and Goods Collection (PUB) from one problematic philanthropic organization in collecting and distributing donations on July 5, 2022, as stated in Minister of Social Affairs Regulation No. 133/HUK/2022. The revocation was made

because the crowdfunding institution in question deducted a larger amount of donation money than stipulated [64]. According to Article 6 paragraph (1) of Government Regulation No. 29 of 1980, financing for fundraising efforts may only deduct up to 10% of the collected funds, while in this case, the institution deducted an average of 13.7% of the collected funds for operational expenses [65]. This effort is highly effective as it provides both affirmation and a warning to similar institutions to fulfill their roles properly.

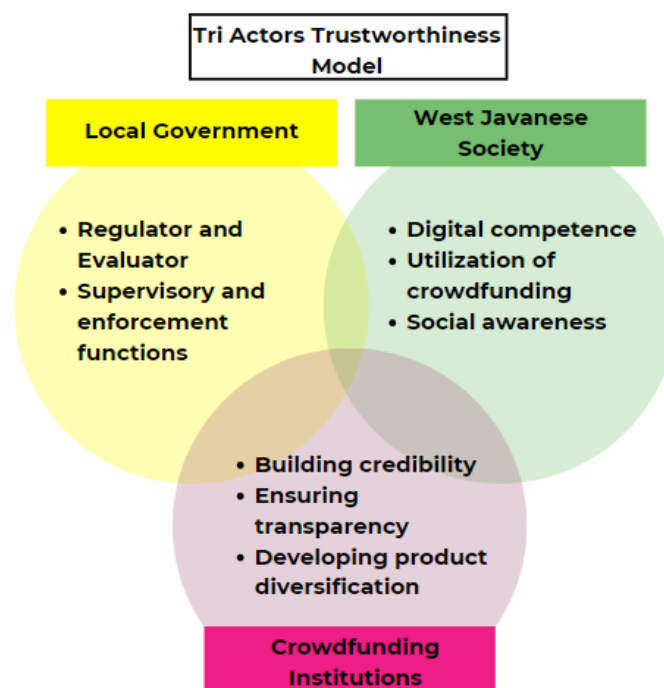


Figure 5. Role of Stakeholders

Source: Author, 2024

Crowdfunding plays a crucial role in creating economic equality. To accelerate the potential of crowdfunding, the involvement of each stakeholder is necessary. There are three key actors in this effort. The first is the role of local government as a regulator to create appropriate regulations that do not burden crowdfunding institutions, while also ensuring proper oversight to prevent the misappropriation of funds from society. The second role is that of philanthropic organizations or institutions running crowdfunding systems, which must build

credibility by sharing positive storytelling information to strengthen their social presence and increase trust. Additionally, the community plays an important role in continually enhancing its digital competence so that people can understand the use of crowdfunding funds, from donation to distribution to those in need.

5. CONCLUSION

Every region in Indonesia has its characteristics and ways of carrying out

cooperation, including in West Java. In the era of digitalization, which pushes Indonesia to make various dynamic adaptations to maximize donation potential, society is also encouraged to engage in collective fundraising through crowdfunding or donations integrated into online systems. Besides the aspect of philanthropy, the crowdfunding system enables the mobilization and distribution of funds within the community not only for those in direct need with the aim of meeting primary needs, opening access to education for less privileged children, and healthcare services, but also productively to fund pioneering efforts supporting the nation's economy. The results of this study indicate that in general, the average digital competence of West Java people is classified as competent in utilizing digital. Digital transaction activity (Y) can be explained by the digital competency variable (X) by 38.3%. Furthermore, digital competence has a significant positive effect on digital transaction activities where out of 258 respondents, 106 respondents utilize digital channels as a digital transaction medium for donations. This provides further insight into the digital competence of the community that can have an impact on digital transaction activities including donation activities. The digital ecosystem in West Java can begin to be formed by addressing and resolving each of its issues and challenges. However, many

factors pose challenges to accelerating crowdfunding platforms to optimize donation potential in West Java. In addition to internal factors stemming from the limited digital competence of the community, fundraising in Indonesia tends to still rely on conventional methods due to the formation of trust issues. Therefore, it's important to realize that the digital competence of society is crucial to accelerating online crowdfunding through the involvement and collaboration of various parties. Starting from the community, whose digital competence is measured in this study, to the government, which must support the structure and infrastructure of digitalization, including monitoring and evaluating regulations related to overseeing its implementation, and philanthropic organizations as fundraisers and managers of donations who must be fully present to accompany and accommodate the fundraising interests of the community.

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