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Discourse on Public Response to Social Media-Based Medical Crowdfunding Campaigns in Nigeria: The Role of Trust, Reciprocity and Fund Seeker's Status

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A B S T R A C T

Social media-based medical crowdfunding has become a vital alternative for financing healthcare in Nigeria due to limited access to traditional funding mechanisms. This study explores key determinants of public response to such campaigns, focusing on trust, the perceived socio-economic status of fund seekers, and reciprocity. Using an online survey of 1,029 active social media users, the study finds that trust in crowdfunding platforms, campaign organizers, and fund utilization significantly influences donor engagement. Transparency and accountability are crucial in sustaining public confidence. The findings also indicate that donors exhibit biases toward fund seekers based on socio-economic status, favoring individuals perceived as financially responsible while expressing skepticism toward low-income seekers. This raises ethical concerns about inclusivity in crowdfunding success. Additionally, the study reveals that reciprocity is a strong motivator, as individuals contribute based on the expectation of mutual support within their communities. While social media enhances the reach and effectiveness of medical crowdfunding, addressing fraud, biases, and trust-related concerns is essential for optimizing its potential. The study recommends stronger verification mechanisms, improved financial reporting, and public education to ensure fairness and transparency in crowdfunding. These measures will enhance donor confidence and improve access to healthcare funding for those in need.

Keywords: Medical Crowdfunding, Digital Philanthropy, Donor Behaviour, Healthcare Financing, Social Media

1. Introduction

Over the past two decades, social media technologies have evolved into integral components of modern life. Platforms like Facebook, X, Instagram, TikTok, WhatsApp, and LinkedIn have transformed communication, information sharing, and relationships. As of May 17, 2024, nearly five billion people globally use social media (Statista, 2023). Its appeal lies in its ability to connect people across distances, enabling real-time interactions and reshaping personal relationships (Ugwuoke & Erubami, 2021; Ohaja, Eze & Ali, 2023).

The growth of social media has significantly impacted public health, functioning as a tool for information dissemination, attitude formation, and behaviour change (Laranjo et al., 2015). Thus, platforms such as Facebook, X, Instagram, and YouTube facilitate health communication, disease monitoring, and emergency responses (Erubami, Bebenimibo & Ugwuoke, 2021).

Health is a fundamental aspect of human existence; hence many developed countries prioritise healthcare funding. However, in developing nations like Nigeria, quality healthcare remains a luxury due to inadequate funding. The World Bank (2025) reports that in 2021, 76.4% of healthcare expenses in Nigeria were paid through out-of-pocket sources, placing financial strain on individuals (Bishnoi et al., 2022). This burden has fueled the growth of medical crowdfunding as an alternative financing method (Ren et al., 2020; Erubami, Tebekaemi & Egbon, 2023).

Crowdfunding involves raising funds from numerous individuals for projects, businesses, or social causes (Belleflamme, Lambert, & Schwienbacher, 2014). Practiced since 1884, it pools small contributions from donors to collectively fund initiatives (Gerber & Hui, 2013). Medical crowdfunding, particularly in nations with weak health insurance systems, offers a lifeline to those facing exorbitant medical expenses (Sisler, 2012). In the U.S., where healthcare coverage is limited, medical expenses accounted for 62% of bankruptcy filings in 2007, while crowdfunding campaigns prevented numerous bankruptcy cases (Bassani, Marinelli, & Visamara, 2018). In Nigeria, the government funds healthcare primarily through budget allocations and the National Health Insurance Scheme (NHIS), which covers only about 5% of the population (Osain, 2011; Shobiye, 2021). Due to funding gaps, many Nigerians turn to crowdfunding to meet medical expenses (ITA, 2023).

In Nigeria, social media-based medical crowdfunding has grown significantly. Campaigns have successfully raised funds for medical treatments, such as for a newborn, Abiodun, who needed surgery for Gastroschisis, and a Lagos woman, Mrs. Folake Adebayo, who required breast cancer treatment. In 2023, Nollywood actor John Okafor (Mr. Ibu) received substantial financial support via crowdfunding, though he later passed away from cardiac arrest.

Despite some successes, many crowdfunding campaigns fail to meet their targets. Studies show that only about 10% of medical crowdfunding campaigns reach their fundraising goals (Hou et al., 2022). Understanding the determinants of public response to social media-based medical crowdfunding is crucial for maximizing its potential as an alternative to traditional healthcare financing. This study evaluates the role of perceived trust, reciprocity of helping others and fund seeker's status as determinants of public response to social media-based medical crowdfunding campaigns in Nigeria.

2. Literature Review

2.1 Concept of Medical Crowdfunding

Crowdfunding is a fundraising method that leverages online platforms to pool small financial contributions from a large group of individuals. It allows entrepreneurs, artists, and individuals to raise capital while bypassing traditional financial institutions such as banks or venture capitalists (Belleflamme et al., 2014). The term "crowdfunding" combines "crowd," referring to a large, often undefined group of people, and "fund," representing the collected financial resources. The approach is especially effective in reaching geographically dispersed supporters via the internet (Bouncken, Komorek & Kraus, 2015).

Historically, crowdfunding can be traced back to 1884 when Joseph Pulitzer used newspaper appeals to raise funds for the Statue of Liberty's pedestal, collecting over $100,000 from 125,000 donors (Erubami et al., 2023). The practice later gained traction in the creative industries and expanded significantly in 2009 with the launch of Kickstarter, a leading rewards-based crowdfunding platform (Ajayi & Oyedele, 2020). Other platforms such as Indiegogo, GoFundMe, and Crowdcube followed, with crowdfunding in Africa alone raising approximately $32.3 million by 2015. The World Bank projects that by 2025, crowdfunding in Sub-Saharan Africa could generate up to $300 billion (Ajayi & Oyedele, 2020).

The rise of crowdfunding is driven by technological advancements, including easy-to-set-up online platforms, secure online transactions, and reliable credit systems (Erubami et al., 2023). Crowdfunding models vary and include donation-based, reward-based, equity-based, loan-based, and hybrid approaches (Ajayi & Oyedele, 2020). Popular global platforms include Kickstarter, Indiegogo, GoFundMe, and Patreon.

Medical crowdfunding, a specialised subset, focuses on raising funds for medical expenses such as surgeries, treatments, and post-operative care. It is particularly relevant in regions where healthcare costs are high and public health insurance coverage is insufficient. Platforms like GoFundMe, YouCaring, and GiveForward facilitate these campaigns by enabling individuals to share their medical needs online and solicit financial support (Berliner & Kenworthy, 2017). These campaigns often rely on emotional storytelling and social media sharing to attract donations.

Donors are typically motivated by altruism, personal connections, or a desire to support a broader cause (Paquette, 2017). In Nigeria, medical crowdfunding is increasingly popular due to rising healthcare costs and limited insurance coverage, with social media playing a crucial role in mobilizing support. However, challenges persist, including regulatory gaps, fraud, and privacy concerns related to sharing sensitive medical information (Mollick, 2014; Ajayi & Oyedele, 2020). Additionally, disparities in digital literacy and social network reach create inequities in access to crowdfunding success (Snyder et al., 2016).

2.2 Social Media and Medical Crowdfunding Campaigns

Medical crowdfunding has become a crucial tool for individuals seeking financial support for healthcare expenses, with social media playing a pivotal role in amplifying these campaigns. Platforms such as Facebook, X (formerly Twitter), Instagram, TikTok, WhatsApp, and YouTube enable rapid dissemination of fundraising appeals, helping campaigners reach a broad and diverse audience (Gerber & Hui, 2013). The ability to share personal stories and engage potential donors in real time significantly enhances the visibility and success of these campaigns.

Compelling storytelling is a key factor in successful crowdfunding efforts. Research indicates that campaigns incorporating emotional narratives, visuals, and personal testimonials tend to attract more donations than those lacking such elements (Ren, Raghupathi & Raghupathi, 2020). Additionally, frequent updates and interactions with donors foster a sense of community and sustained engagement, further increasing fundraising success (Burtch, Ghose & Wattal, 2013).

Social media also allows targeted outreach, enabling campaign organizers to reach specific demographics or interest groups likely to support their cause (Berliner & Kenworthy, 2017). For instance, campaigns related to rare medical conditions can engage with online communities that have a vested interest in such health challenges.

Despite its benefits, medical crowdfunding via social media presents ethical concerns. The need to publicly share sensitive medical information may lead to privacy breaches and potential exploitation (Snyder et al., 2016). Additionally, the emphasis on emotionally compelling narratives creates a "deservingness" bias, where only those skilled in storytelling gain significant support, potentially marginalizing equally needy individuals with limited social media influence (Bassani et al., 2018). The digital divide further exacerbates disparities, as those with lower digital literacy or smaller social networks may struggle to mobilize support. Beyond individual campaigns, the growing reliance on medical crowdfunding reflects systemic gaps in healthcare funding. Critics argue that crowdfunding should not be a substitute for comprehensive healthcare policies, as it shifts financial responsibility from institutions to individuals and communities (Paquette, 2017). Moreover, normalizing crowdfunding for medical expenses may reduce pressure for structural reforms aimed at improving healthcare accessibility.The figure number and caption should be typed below the illustration in 8 pt and left justified [***Note:*** one-line captions of length less than column width (or full typesetting width or oblong) centered].

2.3 Theoretical Framework

The study was anchored on the Social Influence Theory (SIT) and Diffusion of Innovation Theory (DIT). The SIT was introduced by Herbert Kerman in 1958 to explain how individuals' behaviour, thoughts, and feelings are shaped by social factors. The theory identifies three core processes: compliance, conformity, and obedience. While, compliance involves changing behaviour due to a direct request, often to gain rewards or avoid punishment, conformity refers to adjusting behaviour or beliefs to align with group norms, driven by the desire for acceptance (Bond et al., 2012). Obedience, on the other hand, involves following orders from authority figures, even when those orders conflict with personal values (Erubami, Ojoboh, Ohaja, Ezugwu & Akata, 2022). The theory is suitable for this study in the sense that conformity to group norms and behaviours is a fundamental aspect of social life, and individuals often adjust their behaviours and beliefs to align with those of the group to which they belong, driven by the desire to fit in and avoid social isolation. In the context of social media, users may be influenced by the behaviours and attitudes of their peers towards medical crowdfunding campaigns, leading them to support or disengage from such campaigns.

3. Methodology

This study employed the online survey method, a widely used approach in social and behavioral research for assessing individuals' knowledge, perceptions, and behaviors (Erubami, Okpeki, Ohaja, Anorue & Ezugwu, 2022). Online surveys offer advantages such as cost-effectiveness, broad reach, and inclusivity, particularly for diverse populations like Nigeria's (Baltar & Brunet, 2012). The study targeted active social media users in Nigeria, estimated at 36.75 million as of January 2024 (Datareportal, 2024). To ensure a representative sample, an a priori power analysis was conducted using the G*Power statistical tool, following established guidelines (Erubami et al., 2023). The analysis was based on a power of 0.9 ($1-\beta$), an effect size (f^2) of 0.2, and a significance level (α) of 0.05, yielding a minimum sample size of 207. To enhance representativeness, this figure was multiplied by five, resulting in a final sample size of 1,035 (Apuke & Omar, 2020). Participants were selected using the snowball sampling technique. Initial respondents (seeds) were recruited via public social media announcements and invited to share the survey link (https://forms.gle/u5XCNvdBEZZXSYxC7) within their networks. Eligibility criteria included Nigerian nationality, active social media usage, and being 18 years or older. Screening questions ensured compliance, and while all fields were mandatory to minimise missing data, participants could withdraw at any time. Data collection was conducted via a structured Google Forms questionnaire, utilising a Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). Content validity and pre-test were used to ensure the instrument's validity and reliability respectively. Likert-scale responses were analysed using Mean and Standard Deviation.

4. Results

4.1 Respondents Demographic Data

A total of 1,096 responses were recorded at the conclusion of data collection. However, 67 responses were found unusable. Consequently, the final analysis was based on 1,029 responses (99.4%) that met the study's inclusion criteria. As shown in Table 1, males comprised 55.7% of the sample, with the most common age group being 25-34 years (38.3%). Additionally, 51.1% of respondents were single. All participants had received some level of formal education, and 97.7% were engaged in different occupations.

Table 1: Respondents Demographic Characteristics

Demographic Variables	Frequency	Percentage
Sex		
Male	573	55.7
Female	456	44.3
Total	**1,029**	**100**
Age		
18-24 years	186	18.1
25-34 years	394	38.3
35-44 years	148	14.4
45-54 years	109	10.6
55-64 years	138	13.4
61 years and above	54	5.2
Total	**1,029**	**100**

Education		
No formal education	---	---
Primary education	121	11.8
Secondary education	208	20.2
Technical/Vocational education	374	36.3
Tertiary education	326	31.7
Total	**1,029**	**100**
Marital Status		
Single	526	51.1
Married	439	42.7
Separated/divorce/widowed	64	6.2
Total	**1,029**	**100**
Occupation		
Trader/Businessman/Businesswoman	204	19.8
Public/Private Sector Employee	318	30.9
Artisan	196	19.1
Student	287	27.9
Unemployed	24	2.3
Total	**1,029**	**100**

4.2 Exposure to Medical Crowdfunding Campaigns on Social Media

Regarding the frequency of encountering medical crowdfunding campaigns on social media, the data in Table 2 indicate that while these campaigns are visible, they do not dominate users' experiences, as they are encountered sporadically rather than daily. Specifically, the largest proportion of respondents (N = 502, 48.4%) reported seeing such campaigns biweekly, while 16.3% (N = 168) encountered them monthly, suggesting they are relatively common but not overwhelming. Weekly exposure was reported by 16.0% (N = 165), whereas daily encounters were less frequent, occurring among only 9.0% (N = 93) of participants. Additionally, 9.2% (N = 95) noted irregular exposure to medical crowdfunding posts, and a small fraction (N = 6, 0.6%) reported never encountering them.

Table 2: Frequency of Exposure to Medical Crowdfunding Campaigns on Social Media

Duration	Frequency	Percentage
Daily	93	9.0
Weekly	165	16.0
Biweekly	502	48.8
Monthly	168	16.3
Irregular	95	9.2
Never	06	0.6
Total	**1,029**	**100**

4.3 Perceived Trust and Crowdfunding Campaigns

The data presented in Table 3 suggest that perceived trust in platforms hosting social media-based medical crowdfunding campaigns is a key determinant of donor's level of engagement in such campaigns (Grand mean = 3.84; SD = 0.86). Specifically, the respondents agreed that they would be more likely to donate to a medical crowdfunding campaign if they trust not only the hosting platform □□X = 3.55; SD = 0.94) but also the source of the campaign

□□X = 3.43; SD = 0.99) and the individuals or organisations involved in a medical crowdfunding campaign □□X = 4.04; SD = 0.56). Furthermore, the trust that the funds will be used for the stated purpose □□X = 3.89; SD = 0.75) and responsible management of donations by well-established crowdfunding platforms □□X = 3.91; SD = 0.68) further reinforced the respondents' stated willingness to engage in social media-based medical crowdfunding.

Table 3: Response to Social Media-Based Medical Crowdfunding Based on Respondents' Perceived Trust in Crowdfunding

ITEMS	$\bar{X}$	SD
I am more likely to donate to a medical crowdfunding campaign if I trust the platform hosting it.	3.55	0.94
I feel confident supporting medical crowdfunding campaigns when I believe the funds will be used for the stated purpose.	3.89	0.75
I am more inclined to share a medical crowdfunding campaign on social media if I trust the source of the campaign.	3.43	0.99
When I trust the individuals or organisations involved in a medical crowdfunding campaign, I feel more motivated to donate.	4.04	0.56
I trust well-established medical crowdfunding platforms to manage donations responsibly, which encourages me to contribute.	3.91	0.68
Grand Total	**3.84**	**0.86**

4.4 Table 3: Perceived Socio-Economic Status of Fund Seekers and Crowdfunding Campaigns

The data presented in Table 4 indicate that the perceived socio-economic background of social media-based medical crowdfunding seekers might influence respondents' willingness to donate (Grand mean = 3.42; SD = 1.12). In more precise terms, the majority of respondents rejected the statement that they would likely donate to a medical crowdfunding campaign regardless of the fund seeker's socio-economic background □□X = 2.93; SD = 1.04), and the data presented in table 11 show that the respondents were more inclined to support campaigns involving fund seekers perceived as financially responsible □□X = 4.20; SD = 0.57) or stable (□X = 3.93; SD = 0.88). Conversely, the respondents admitted to skepticism about campaigns from lower socio-economic backgrounds □□X = 3.04; SD = 1.22), expressed biases against low-income fund seekers □□X = 2.17; SD = 0.98) and admitted to an unwillingness to support social media-based medical crowdfunding campaigns initiated by people from financially disadvantaged background because they are more likely to perpetrate fraud through medical crowdfunding □□X = 2.81; SD = 1.02), suggesting a subtle reflection of potential inequities in social media-based medical crowdfunding.

Table 4: Response to Social Media-Based Medical Crowdfunding Based on Perceived Socio-Economic Status of Fund Seekers

ITEMS	$\bar{X}$	SD
I am likely to donate to a medical crowdfunding campaign regardless of the fund seeker's socio-economic background.	2.93	1.04
I am less likely to support a medical crowdfunding campaign if the fund seeker is perceived to have a lower socio-economic status.	3.04	1.22
Perceiving a fund seeker as having a stable socio-economic background increases my willingness to contribute to their medical crowdfunding campaign.	3.93	0.88
I feel more confident donating to medical crowdfunding campaigns when the fund seeker is seen as financially responsible.	4.20	0.57
I do not believe that people from low-income backgrounds should receive more attention in medical crowdfunding campaigns.	2.17	0.98
I am less willing to support social media-based medical crowdfunding campaigns initiated by people from financially disadvantaged background because they are more likely to perpetrate fraud through medical crowdfunding.	2.81	1.02
Grand Total	**3.42**	**1.12**

4.5 Reciprocity of Helping Others and Crowdfunding Campaigns

With a grand mean of 3.86 (SD = 0.79), the data Table 5 suggest that the principle of reciprocity of giving also tend to be a strong motivator for public engagement in social media-based medical crowdfunding campaigns. Specifically, the respondents reported a significant level of agreement that they would likely donate to a medical crowdfunding campaign because they believe others would help me if they were in need " □□X = 4.06; SD = 0.77) and based on the idea that helping someone today might lead to them receiving help in the future □□X = 3.56; SD = 0.85). Furthermore, the respondents agreed that contributing to medical crowdfunding campaigns fosters a sense of community □□X = 3.45; SD = 0.93), solidifies their belief in the principle of mutual support □□X = 3.21; SD = 1.07) and aligns with the principle of "give and it shall be given unto you" □□X = 4.13; SD = 0.74). Overall, the data suggests that altruistic and reciprocal values may influence public participation in social media-based medical crowdfunding campaigns.

Table 5: Response to Social Media-Based Medical Crowdfunding Based on Respondents' Opinion on the Reciprocity of Helping Others

ITEMS	$\bar{X}$	**SD**
I am more likely to donate to a medical crowdfunding campaign because I believe others would help me if I were in need.	4.06	0.77
The idea that helping someone today might lead to me receiving help in the future motivates me to contribute to crowdfunding campaigns.	3.56	0.85
I believe that contributing to medical crowdfunding campaigns fosters a sense of community, where people help each other in return.	3.45	0.93
I believe that helping others in medical crowdfunding campaigns should be based on "give and it shall be given unto you"	4.13	0.74
I feel a moral obligation to contribute to medical crowdfunding campaigns because I believe in the principle of mutual support	3.21	1.07
Grand Total	**3.86**	**0.79**

5. Discussion

This study primarily sought to understand the roles of trust, the perceived socio-economic status of fund seekers, and the principle of reciprocity in public response to social media-based medical crowdfunding campaigns in Nigeria. The findings show that trust plays a crucial role in shaping public response to medical crowdfunding campaigns. The findings indicate that respondents were more inclined to donate when they trusted the hosting platform, the individuals or organisations involved, and the assurance that funds would be used for the stated purpose. This aligns with prior research (Belleflamme et al., 2014; Berliner & Kenworthy, 2017) which suggests that perceived credibility and transparency are fundamental to crowdfunding success.

However, despite the positive impact of trust, concerns regarding fraudulent practices in medical crowdfunding persist. The possibility of deception or mismanagement of funds remains a deterrent for some potential donors. This underscores the necessity for improved regulatory frameworks and verification mechanisms to enhance the credibility of crowdfunding platforms in Nigeria. The findings suggest that social media platforms and crowdfunding organisers should prioritise transparency, such as providing regular updates and financial accountability to maintain donor confidence.

Furthermore, the study revealed that the perceived financial stability of a fund seeker influences donors' overall willingness to contribute. Respondents showed a preference for supporting individuals deemed financially responsible or stable. Conversely, skepticism was evident regarding campaigns from lower socio-economic backgrounds, with some respondents expressing biases against low-income fund seekers. This finding suggests that donors may perceive those from lower-income backgrounds as more likely to engage in fraudulent activities, reflecting potential socio-economic disparities in crowdfunding success.

This bias introduces ethical concerns, as medical crowdfunding should ideally be an inclusive mechanism for those in urgent need, irrespective of financial background. It highlights the existence of systemic inequalities, where individuals with stronger social networks and perceived credibility have a higher likelihood of meeting fundraising goals. Similar concerns have been raised in existing literature (Snyder et al., 2016), which argue that crowdfunding may inadvertently marginalise the most vulnerable individuals due to implicit biases in donor behaviour. Addressing this challenge requires a broader public awareness campaign to educate potential donors on the importance of supporting individuals based on need rather than perceived financial standing.

Finally, the study found that the principle of reciprocity is another significant factor influencing participation in crowdfunding campaigns. Respondents expressed a strong belief in the idea that helping others today might lead to receiving help in the future and that contributing to medical crowdfunding fosters a sense of community. This suggests that altruism and mutual support are key motivators for donations. This finding is consistent with the Social Influence Theory which posits that individuals conform to group norms and behaviors in an effort to fit into social circles (Erubami et al., 2022). The study supports the notion that individuals may be inclined to donate when they observe others participating in crowdfunding campaigns, reinforcing the social nature of digital philanthropy. The implication is that campaigners can enhance participation by leveraging the power of social networks and social proof to encourage contributions.

6. Conclusion

This study provides valuable insights into public response to social media-based medical crowdfunding in Nigeria. Trust, perceived socio-economic status, and reciprocity emerged as key factors shaping donor engagement. While social media remains a powerful tool for mobilising healthcare support, addressing concerns related to fraud, biases, and trustworthiness will be critical in optimising the potential of medical crowdfunding. Therefore, the study recommends that crowdfunding platforms should implement stronger verification processes, regular financial reporting, and clear accountability mechanisms to enhance trust. Also, awareness campaigns should be conducted to educate the public on the importance of supporting individuals based on medical need rather than socio-economic status.

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