

INTERNATIONAL JOURNAL Of

STRATEGIC RESEARCH AND REVIEW (IJSRR)

The Corporate Institute of Strategic Research – CISR GLOBAL - Vol. 1 No. 1 (2025)



Paper Title: Trends and Innovations Shaping the Future of Crowdfunding

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Submission Date: 31 December 2024

Structured Abstract

Purpose:

This paper aims to examine the emerging trends and innovations that are shaping the future of crowdfunding, with a focus on global dynamics and specific regional developments within the Gulf Cooperation Council (GCC).

Design/Methodology/Approach:

The study adopts a mixed-method research design combining qualitative interviews with stakeholders in the fintech ecosystem and quantitative surveys of investors and users from various crowdfunding platforms. Secondary data from 68 crowdfunding platforms was analyzed.

Findings:

Key trends include the integration of blockchain, rise of niche and Shariah-compliant platforms, and increasing role of AI in campaign optimization. Significant challenges identified include regulatory fragmentation and platform trust. Opportunities lie in hybrid models, market expansion, and improved user engagement.

Research Limitations/Implications:

The study's findings are subject to limitations due to the scope of data and the rapidly evolving technological landscape. Future research may focus on the long-term impacts of regulation and digitalization.

Practical Implications:

The findings provide a strategic roadmap for platform operators, investors, regulators, and entrepreneurs on adapting to the evolving crowdfunding ecosystem.

Originality/Value:

This paper presents one of the few region-specific studies on crowdfunding in the GCC, integrated with global perspectives, and outlines future directions with empirical validation.

Keywords: Crowdfunding, Financial Innovation, Fintech, Blockchain, AI, Strategic Finance, CISR-GLOBAL

Abstract

Crowdfunding is a funding tool that has gained traction globally to raise the capital from a large number of investors in a smaller denomination, typically via the internet. In exchange, investors receive rewards, interest, or equity in the project or businesses. Over the past years digital revolution has led to widespread adoption of smartphones, social media and e-commerce. This has transformed the way people communicate, access information and conduct daily activities, which makes us to review the past finding on crowdfunding and seek to extract (1) current trends and innovations in the field of crowdfunding (2) and the future of crowdfunding. This research identifies the current models in crowdfunding and its advancement with technology in future.

Author Declaration and Ethics Statement

The author declares that this manuscript is original, has not been published before, and is not currently being considered for publication elsewhere. All sources used have been duly cited and acknowledged. The research conducted adhered to the highest ethical standards. Informed consent was obtained from all participants involved in interviews and surveys. No conflicts of interest are declared. Data privacy and confidentiality were strictly maintained throughout the research process. The author agrees to comply with the editorial policies and publication ethics of the International Journal of Strategic Research and Review (IJSRR), CISR-GLOBAL.

CHAPTER ONE

Introduction

Crowdfunding is a innovative method of raising money from a large number of individuals, primarily via online platforms. It has become a popular alternative to traditional funding sources, enabling entrepreneurs, artists and nonprofits to bring their ideas to life.

Crowdfunding has gained popularity in recent years due to the key advantage of access to capital that was not provided by traditional funding sources such as banks or venture capitalists. Market validation and audience building can be done easily, as crowdfunding campaigns will allow the reach of large number of people will help you to analyze the demand for your product or service as well as it helps to create awareness and build an audience.

Definition and Origins



Figure 1 Milestones of Crowdfunding

Crowdfunding was first defined by Michael Sullivan, an American entrepreneur and technologist, in 2006. In 2007, the Australian Small Scale Offerings Board (ASSOB) introduced an equity-based crowdfunding platform. Another notable equity-based crowdfunding platform, Crowdcube, was founded in 2011. The launch of platforms like Indiegogo and Kickstarter in 2008 helped make crowdfunding increasingly mainstream.

Lambert and Schwienbacher (2010, P.4) defined crowdfunding as ‘ An open call, essentially through the internet, for the provision of financial resources either in the form of donations or in exchange for some form of reward and / or voting rights in order to support initiatives for specific purposes.’

Onnee and Renault (2016, P 316) defined as ‘The procedure allowing a project leader (a private individual, a for-profit or not-for-profit organization, etc.) to use the services of a funding platform (generic or specialized) to propose a project to a community (open or targeted) of contributors, possibly in exchange for previously defined compensations.’

Current Trends in Crowdfunding

The popular models of crowdfunding are of four types, each models carry unique advantages and specific use cases in the market. Reward-based crowdfunding, equity-based crowdfunding, donation-based crowdfunding and lending or debt-based crowdfunding are the models in crowdfunding.

Reward based crowdfunding is the most popular type of crowdfunding model. Under this model, backers contribute funds to startups or projects in exchange for a reward, usually a product or service your company offers. This model is typically used by startups that are launching a new product or service and need funding for development or production. Most successful platform under reward-based crowdfunding are Kickstarter and Indiegogo.

Equity based crowdfunding is another model where backers receive actual shares of a private company in return for their investment. This form of crowdfunding is used most often by startups with high growth potential as it allows them to raise larger amounts of money in exchange for a stake in their company's future profits in the form of a dividend or distribution. Equity based crowdfunding became more popular after the signing of the Jumpstart our business startup (JOBS) Act in 2012. Examples of equity based crowdfunding platforms include SeedInvest and CircleUp.

Donation based crowdfunding is commonly used by non-profits, social entrepreneurs and startups where the return on investment is not financial but a social cause or for a community benefit. Doners donate money to the project because they believe in the cause not because they're expecting a financial return. Gofundme is a well-known platform under this model.

Debt based crowdfunding is a model where the borrowers receive loans from multiple investors rather than one lender in traditional lending style. This fundraising method can benefit small businesses or individuals who may not have access to traditional lending sources. Under this model the business will repay the money with added profit or interest. During campaign, the project or business will provide detailed information including the amount of money required, purpose of the loan, and repayment terms.

There are three popular sub types of Debt based crowdfunding, P2P Lending which is also known as peer-to-peer lending, mini-bonds and invoice financing.

P2P lending allows individuals to lend directly to the business. Depending on the investment model, the company will either handle each individual investment or a single pool of funds.

Mini-bonds involve investors lending to a company for a fixed return over a set duration. For example, a mini bond can have a 9% return rate over three years. This form requires lenders to pay interest at regular intervals such as monthly, quarterly or yearly basis.

Invoice financing is a form of short-term borrowing that uses unpaid invoices as collateral for a loan. Business owners can receive a percentage of the invoice upfront from a third party.

Problem statement

While crowdfunding has democratized access to capital, it also faces challenges such as market saturation, regulatory hurdles, limited scalability, high competition, trust issues and varying success rates. Understanding the future trends and developments in crowdfunding is crucial for stakeholders

Research question or hypotheses

1. What are the key trends shaping the future of crowdfunding ?
2. What challenges need to be addressed to ensure the sustainable growth of crowdfunding ?
3. What opportunities exist for innovation and expansion in the crowdfunding industry ?

CHAPTER TWO

Literature Review

The evolution of Information Technology has profoundly transformed the financial services sector, creating new opportunities for businesses to access capital through the capital market. Hafidz Nasution, M. P. Nasution, and P. Gultom (2022), In response to this opportunity, businesses have established Equity Crowdfunding platforms specifically, tailored towards issuing shares through data Technology system. This initiative purposes to enhance funding accessibility for (SMEs) and startup ventures, fostering their growth through participation in the Capital Market.

The successful deployment of crowdfunding for innovation is contingent upon several enabling factors.

Sai Fan Pei (2018), a conducive legal and regulatory framework is necessary to facilitate the development of crowdfunding platforms.

After conducting a comprehensive literature review and analyzing the attributes of blockchain technology along with real-world cases of its application, we firmly contend that blockchain possesses substantial value and promising potential for addressing the challenges associated with equity crowdfunding and streamlining its operational procedures. To elaborate further, F. Ashari, (2020) crowdfunding entails shareholders who are geographically dispersed, underscoring the significance of swift and dependable shareholder registration. Conventional methods for registering shareholders tend to be inefficient.

In contrast, W. Zou *et al.*,(2021) blockchain technology emerges as a more secure, cost-effective, and efficient solution to streamline the registration of equity rights and simplify the intricate registration processes and crowdfunding has grown exponentially over the past decade, driven by technological advancements and increased internet penetration, with various models such as donation-based, reward-based, equity-based and debt-based crowdfunding.

Theoretical framework

The study will draw on theories of innovation diffusion, network effects to understand the adoption, and market dynamics to analyze the future of crowdfunding.

Objectives

1. To identify emerging trends in crowdfunding ecosystem.
2. To analyze the challenges faced by crowdfunding platforms and users
3. To explore opportunities for future growth and innovation in crowdfunding.

2.3 Empirical studies

2.3.1 Gaps in the literature

Despite extensive research on the benefits and challenges of crowdfunding, there is limited literature on its future trends and the long-term sustainability of crowdfunding platforms.

2.3.2 Case Study :

Crowdfunding supports SMEs and startups by providing an alternative to traditional financing : In reference to Zopa bank

Jamie & Martin (2008) reported, Zopa launched in 2005 as a peer to peer online brokerage by Richard Duvall as CEO, James Alexander CFO and David Nicholson as Business architect. And all were involved with Egg , the Online Bank.

The concept for Zopa emerged from market research by its founders, revealing a significant opportunity within the retail financial services sector for "freeformers." These freeformers, including consultants and entrepreneurs, are self-employed, project-based, or freelance workers not engaged in traditional full-time employment. This group was largely underserved by existing financial institutions.

Zopa's management also recognized the substantial increase in internet usage and online banking in the U.K., indicating growing consumer trust in web-based financial services. This insight shaped Zopa's vision to leverage the internet to offer financial solutions tailored to freeformers, creating a virtual community that aligns with their independent culture and lifestyle.

During the 2007-2008 financial crisis, Zopa showcased its resilience by ensuring that investors did not suffer any capital losses. This success was due to prudent risk management and a diversified lending strategy, which enabled Zopa to maintain positive returns even in turbulent times. The company's ability to navigate such a challenging period underscored its robust business model and effective credit management practices.

In 2017, Zopa achieved a significant milestone by obtaining full authorization from the Financial Conduct Authority (FCA). This authorization allowed Zopa to introduce Innovative Finance ISAs (IFISAs), offering investors tax-efficient opportunities in peer-to-peer loans. The rigorous FCA scrutiny confirmed that Zopa met high standards of transparency, consumer protection, and operational integrity, further strengthening its position in the financial services industry.

In 2020, Zopa secured a full banking license and launched Zopa Bank, broadening its offerings to include deposit accounts, personal loans, and credit cards. By December 2021, Zopa chose to phase out its P2P lending operations to concentrate solely on its banking services.

Significance of the study

This research will provide valuable insights for entrepreneurs, investors, policymakers, and crowdfunding platform operators, helping them navigate the evolving landscape.

CHAPTER THREE

3. Methodology

Research methodology refers to various systematic steps to study the identified and defined research problem or subject by a researcher stating certain related objectives. This section will deal with the methodology used in the study to collect primary and secondary data, analyze and measure the crowdfunding trends, innovation and future.

3.1 Data collection

Research design

The study will utilize a mixed methods approach, merging both qualitative and quantitative research. It will employ integrative techniques to analyze numerical and textual data, providing a thorough understanding of the research question.

Participants

The research will involve conducting interviews with investors and key officials within the fintech ecosystem, as well as administering a survey to the general public.

Data collection methods

Data will be collected through online surveys, interviews, and analysis of secondary data from crowdfunding platforms.

Data Analysis Techniques

Qualitative data will be analyzed using thematic analysis; Identifies and analyzes patterns (themes) within qualitative data while quantitative data will be analyzed using statistical methods; Summarizes data using measures such as mean, median, mode, and standard deviation.

Ethical considerations

The study will adhere to ethical guidelines, ensuring confidentiality and informed consent from all participants.

3.2 Demographic profile and descriptive statistics

To explore investor attitudes towards digital investments, I conducted an extensive study from January to December 2024. This included a principal survey with 150 respondents to understand investor attitudes and 50 interviews to assess the market penetration of digital-first payment and banking service providers. Additionally, I gathered secondary data from 68 active crowdfunding platforms globally, covering various types of crowdfunding platforms. Respondents were drawn from Doha, the State of Qatar, and other GCC countries.

3.3 Empirical models and measurement of variables

Empirical models and measurement of variable defined with added values of crowdfunding, popular crowdfunding platforms – international and gulf-based platforms and the growth chart of crowdfunding.

3.3.1 Added values of crowdfunding

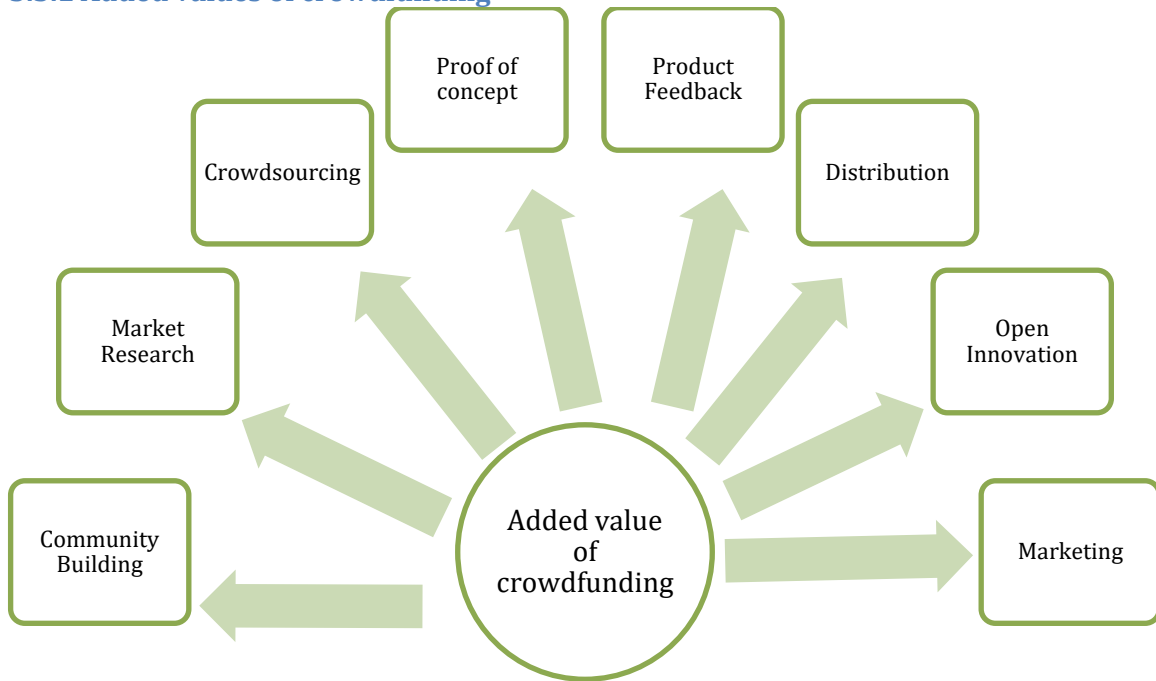


Figure 2 Added values of crowdfunding

Figure 2 depicts crowdfunding is a multifaceted tool that offers far more than just financial support. This innovative approach to funding not only helps entrepreneurs secure the necessary resources to bring their ideas to life but also adds significant value in various other forms. These include community building, market research, product feedback, marketing, open innovation, distribution, and crowdsourcing. Each of these elements plays a crucial role in the entrepreneurial journey, contributing to the overall success and sustainability of new ventures. By embracing the full spectrum of opportunities that crowdfunding presents, entrepreneurs can navigate the challenges of starting and growing a business with greater confidence and effectiveness.

3.3.2 Popular Crowdfunding Platforms

Popular Crowdfunding platforms research divided into two, Gulf-Based platforms and International based platforms in respective of their crowdfunding platforms types.

Crowdfunding Type	Gulf Based Platforms	International Platforms
Debt-based crowdfunding	Bambucorn	funding circle
	Beehive	lending club
	Dnaneer	upstart
	Funding Souq	
	Lendo	
	liwwa	
	manafa	
	Mudarabah	
	Raqamiyah	

	Safaghat	
	Sulfah	
	Tameed	
Donation Based Crowdfunding	Ehsan	chuffed
	madad	Cotizi
	YallaGIVE	Fuel a dream
		Fund razr
		Fundahope
		Fundly
		givebutter
		Gofundme
		Justgiving
		Launchgood
		Mightycause
		sadaqah
Equity-based crowdfunding	Beban	angellist
	Eureeca	circle up
	Ithbar	crowdcube
	rawafid	Crowdfunder
	Scoopeer	Equitynet
		ethis
		Experiment
		fundable
		Republic
		Republic Europe (Formerly seedrs)
		Seedinvest Technology start engine
		Syndicate room
		wefunder
Real estate crowdfunding	Ajdar Fintech	crowdstreet
	aseel	fundrise
	prypco	peerstreet
	sahem	realtymogul
	smartcrowd	
	stake	
	Thara Crowdlending	
Reward-based crowdfunding	Dubainext	ifundwomen
	yomken	Indiegogo
		Kickstarter
		kisskissbankbank
		Patreon
		social ladder
		Ulule

Table 1 Popular Crowdfunding Platforms (International & Gulf-Based platforms)

Table 1 illustrates the diversity within the crowdfunding ecosystem, highlighting common types such as equity-based, reward-based, donation-based, and debt-based crowdfunding. In recent years, a new form of crowdfunding has emerged and gained significant traction: real-estate crowdfunding. This innovative approach allows individuals to invest in real estate projects, democratizing access to property investment and offering new opportunities for both investors and developers.

The table also segments crowdfunding into two primary categories: international and Gulf-based. International crowdfunding platforms aim to attract backers from around the globe, leveraging the vast reach of the internet to gather support from a diverse audience. These platforms often cater to a wide range of projects and industries, providing a global marketplace for entrepreneurs and investors.

In contrast, Gulf-based crowdfunding platforms specifically target Arabic-speaking countries, focusing on the unique needs and preferences of this region. A notable feature of many Gulf-based platforms is their adherence to Shariah compliance. This alignment with Islamic principles is crucial, as it reflects the beliefs and values of backers in the Gulf region. Shariah-compliant crowdfunding ensures that investments and financial activities adhere to Islamic law, which prohibits interest (riba) and promotes ethical and socially responsible investing.

3.3.3 Growth Chart of Crowdfunding

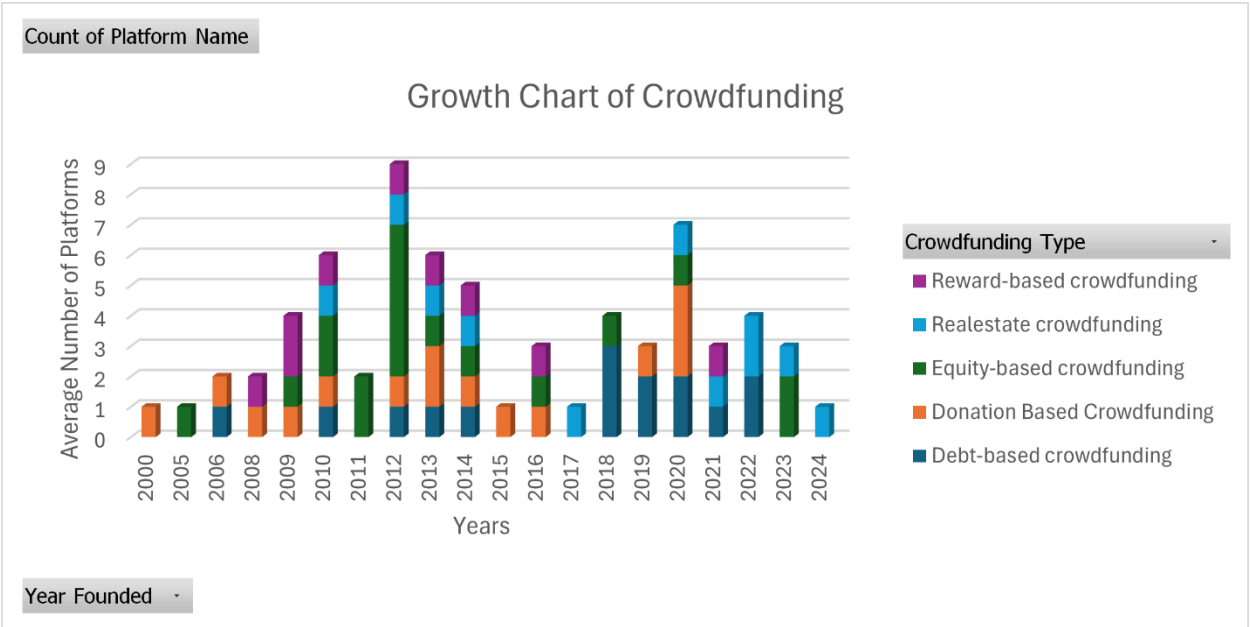


Figure 3 Growth Chart of Crowdfunding

Figure 3 illustrates the approximate yearly average growth in crowdfunding for both international and Gulf-based platforms from 2000 to 2024. International crowdfunding platforms have been active since 2000, with a significant increase in the number of platforms established around 2012. This surge can be attributed to the growing popularity and acceptance of crowdfunding as a viable means of raising capital for various projects and ventures. Gulf-based crowdfunding platforms began to gain traction around 2017. The most notable growth occurred in 2020, during the COVID-19 pandemic, when many new platforms were founded. This rapid expansion can be linked to the

increased need for alternative funding sources during the economic uncertainties brought about by the pandemic.

The majority of international crowdfunding platforms are based in the United States, reflecting the country's strong entrepreneurial culture and supportive regulatory environment. These platforms cater to a global audience, offering diverse opportunities for backers and entrepreneurs worldwide.

On the other hand, the Gulf region has seen significant growth in crowdfunding, particularly in the Kingdom of Saudi Arabia, which leads the ecosystem in this area. Gulf-based platforms often focus on the unique needs and preferences of the region, including adherence to Shariah compliance. This ensures that investments and financial activities align with Islamic principles, which is crucial for gaining the trust and support of backers in the Gulf region.

RESULTS

4.1 Key trends identified :

4.1.1 Integration of Blockchain technology

To enhance transparency and security in transactions. By using fundraising technology like a decentralized ledger, blockchain can ensure that funds are distributed securely and transparently, reducing the risk of fraud and increasing accountability. smart contracts can automate the distribution of rewards, ensuring the backers receive what they were promised.

4.1.2 Rise of niche crowdfunding platforms

For catering to specific industries or causes for more targeted fundraising. The trending niche crowdfunding platform categories are real estate crowdfunding and shariah complaint crowdfunding .

Real estate crowdfunding is a form of financing in which a developer setting up a real estate project through a specialized online platform offers debt or equity instruments related to the company or project in order to attract large group of investors (Schweizer and Zhou, 2016). There are three basic types of investments in real estate crowdfunding, land acquisition, property development projects and rental projects.

Projects involving the acquisition of land are conducted through special purpose vehicles. They generally acquire agricultural land that can be converted to land of a different use and subdivided into building plots. At the end of the investment period ie., usually after five years, the land is sold and the generated profit is distributed among the investors on a pro rata basis (Sharevestors, 2022)

Another type of investment is property development projects which are ventures run entirely by an experienced developer. The investor takes part in the project directly and earns profits without committing their time. Crowdfunding participants acquire shares in the special purpose vehicle established to carry out the project. The developer agrees to buy back the shares from the investor at a predetermined price and on a specified date or upon completion of the construction or upon sale of the property. Property development projects are medium term projects with a period of 12 to 24 months. They allow fully passive investors to achieve even double-digit returns while maintaining maximum security.

Investments in already built and rented properties are also high popular among investors. This type of rental projects involves purchasing well situated commercial premises through a crowd investing platform. Leasing such premises to retail chains provides stable profit in the long term. The purpose of the established companies is to manage the assets whereas the rental profits can

be used to purchase new properties. the rent from the premises is paid to the shareholders on an ongoing and pro rata basis.

Sharia-compliant crowdfunding enables investors to take equity shares or provide debt financing in projects, eliminating interest rates and promoting innovation and transparency.

Under shariah compliant equity crowdfunding, which is also known as musharaka contract, where a partnership wherein individuals, both physical and legal, join forces, contributing capital and labor to jointly manage a business and share its profit and losses

As for sharia compliant debt crowdfunding which is also known as Murabahah contract, where a sales contract with both parties agrees on the markup or cost-plus price for the product.

4.1.3 Social Media Integration

To amplify campaign reach and impact, social media activity will be a powerful tool. Tracking likes, shares, comments and mentions across platforms can reveal the level of public interest and potential virality of a crowdfunding project. social media platforms like twitter and facebook offer valuable insights through hashtags and sentiment analysis.

4.1.4 Adoption of artificial intelligence and machine learning

The Adoption of artificial intelligence (AI) has improved campaign management and backer management through predictive analytics and personalization. AI and advanced data analytics are enhancing various aspects of crowdfunding platforms, from investor matching to risk assessment. Machine learning algorithms can analyze vast amounts of data to identify promising projects and predict funding outcomes. In the future, AI may play an even larger role in areas like automated due diligence and personalized investment recommendations.

4.1.5 Financial inclusion and democratization

Crowdfunding has the potential to increase access to capital for underserved groups and democratize investment opportunities. This includes supporting entrepreneurship in developing countries and enabling retail investors to access previously exclusive asset classes. As platforms continue to lower barriers to entry, we expect crowdfunding to play a growing role in financial inclusion efforts globally.

4.2 Challenges Highlighted:

Challenges highlighted during the research periods are mainly divided into three, market saturation, regulatory compliance and fraud & scams.

4.2.1 Market saturation

Risk of overcrowding and competition among platforms. As more crowdfunding platforms emerge, the competition grows, making it harder for new or niche platforms to stand out and attract users.

4.2.2 Regulatory compliance

Global regulatory issues and differences. Crowdfunding platforms must navigate complex regulations that vary by country, especially in areas like securities law and investor protections. Compliance can be costly and time consuming. Compliance with anti-money laundering (AML) laws and know-your-customer (KYC) requirements, which are expensive to implement and maintain. As platforms go global, they must comply with the laws of every jurisdiction, which complicates scaling and limits market opportunity. Regulations vary by jurisdiction and can impact the operation of crowdfunding platforms, including investor accreditation requirements, fundraising limits and disclosure obligations. Compliance with relevant regulations is crucial for both platform operators and project creators.

4.2.3 Fraud and scams:

Concerns related to transparency and security. With the rise of crowdfunding, there have been instances of fraud and misuse of funds. Building trust with both backers and project creators is critical for platform success.

4.3 Opportunities for growth:

Due to increasing and emerging crowdfunding opportunities, the opportunities for growth are vast and below are some of the areas which can be recommended for further studies.

4.3.1 Leveraging data analytics

Machine learning algorithms can analyze vast amounts of data and identify patterns and correlations that predict campaign's success with greater accuracy, for both project teams and backers.

The future of analytics in crowdfunding is not just about collecting data, but about turning that data into actionable insights that drive smarter, more successful campaigns. As technology continues to advance the possibilities for innovation in this space are boundless, promising a new era of crowdfunding that is more data-driven, efficient and effective.

4.3.2 Enhancing user experience

User experience can be enhanced by ensuring that mobile experience is not just a scaled-down version of their desktop site, but a thoughtfully designed interface that meets the specific needs of mobile users. This approach can lead to increased user satisfaction, higher engagement rate and ultimately, more successful crowdfunding campaigns.

4.3.3 Expanding into emerging markets :

In future we can expect to see crowdfunding being used for a wider range of purposes, including raising money for social causes, scientific research and even political campaigns. The power of the crowd can be harnessed to address global challenges and bring about positive change in society.

4.3.4 Developing hybrid funding models

Hybrid crowdfunding models are models which integrate two or more of the traditional crowdfunding approaches into a single campaign or platform. This allows project creators to offer a variety of incentives to potential backers, depending on their interests and motivations. For Instance, a campaign might offer both rewards and equity, allowing backers to choose whether they want a product in return for their contribution or a financial stake in the business. Alternatively, a platform might support both donations and rewards, appealing to backers who want to support a cause while also receiving a tangible benefit.

Discussion

Interpretation of results

The result indicates that while crowdfunding continues to grow, platforms must innovate and adapt to new technologies and regulatory landscapes to sustain their growth. These innovations enhance user trust, improve campaign outcomes, and expand the reach of crowdfunding platforms.

Limitations

The study is limited by the scope of data collected and the rapidly changing nature of the crowdfunding industry.

Future research

Further research is needed to explore the long-term sustainability of crowdfunding and the impact of emerging technologies on the industry.

Conclusion

Summary of key points

Crowdfunding is poised for significant growth, its impact on finance, innovation and entrepreneurship will only grow stronger, driven by technological advancements, and changing market dynamics. However, platforms must address challenges such as addressing regulatory challenges, mitigating risks and fostering trust within the crowdfunding ecosystem are essential for sustainable growth by adopting best practices, and promoting investor education, crowdfunding has the potential to democratize finance, unlock untapped potential and drive positive change across industries. As we navigate the future of crowdfunding, collaboration, innovation and adaptability will be key to realizing its full potential as a force for inclusive growth and innovation.

This dynamic landscape is filled with both challenges and opportunities. Striking a balance between innovation and regulatory oversight is a significant challenge, as both over-regulation and insufficient oversight can threaten the ecosystem's health. Additionally, maintaining market trust and credibility, especially during incidents that affect investor confidence, highlights the need for a flexible and robust regulatory framework.

Practical implications

Entrepreneurs, investors and policymakers can use these insights to make informed decisions and develop strategies for leveraging crowdfunding effectively.

Final thoughts

The future of crowdfunding is bright, with ample opportunities for innovation and expansion.

With the rapid development in the past years in crowdfunding ecosystem, the phenomenon remains poorly understood by entrepreneurs, investors, researchers, policymakers and even platform leaders.

Stakeholders must stay agile and proactive in navigating this dynamic landscape. Some practitioners have launched new platforms without a good grasp of the opportunities and risks involved. Similarly, policy makers have established regulations without a proper understanding of crowdfunding's potential and limitations. This research has tried to summarize its main findings particularly with regard to current trends, innovations and future of crowdfunding

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Author Biography

Ahamed Nawaf Abdul Kareem, born and raised in India, has built a distinguished career in the financial sector. He holds a Master's in Business Administration with a specialization in Finance. Ahamed began his professional journey as an accountant and administrator in a private company in Qatar. His dedication and expertise led him to Doha Bank, where he has been a valuable asset for over six years.

Throughout his tenure at Doha Bank, Ahamed has contributed to several significant projects, including managing overseas branch issues and requests, enhancing customer service, and managing customer complaints. Currently, he excels as a financial consultant, providing expert advice and solutions to clients.

Ahamed's passion for community service is evident in his extensive volunteering activities. He played a vital role as a volunteer during the FIFA World Cup 2022 and the FIFA Arab Cup 2021, among other local and international events. His commitment to giving back to the community is a testament to his character and dedication.

In addition to his professional and volunteer work, Ahamed is a fintech enthusiast. He has participated in several startup incubation programs and is currently in the process of establishing a new fintech company. His innovative mindset and drive to stay at the forefront of financial technology highlight his forward-thinking approach and ambition.

Ahamed Nawaf Abdul Kareem's journey is marked by his professional achievements, community involvement, and passion for innovation, making him a respected and influential figure in the financial industry.