

## **Users' Assessment of WhatsApp Digital Platforms On Burial Fundraising in Enugu South Local Government Area**

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**Abstract:** *This study assessed users' perceptions of WhatsApp digital platforms as a tool for burial fundraising in Amechi Awkunanaw, Enugu South Local Government Area of Enugu State. The study was guided by four objectives: to determine the extent of WhatsApp use for burial fundraising; to examine users' perceptions of its effectiveness in mobilizing funds; to identify the benefits associated with its use; and to explore the challenges and limitations users encounter. The study was anchored on the Uses and Gratifications Theory and the Technology Acceptance Model, which respectively explain why users actively engage with the platform to satisfy specific needs and how perceived usefulness and ease of use shape technology adoption. A survey research design was adopted, with a questionnaire administered to members of three prominent WhatsApp fundraising groups in the study area. Out of a population of 360, a sample size of 186 was derived using the Wimmer and Dominick sample size calculator. Data collected were analyzed using descriptive statistics (frequencies and percentages), while four hypotheses were tested using one-sample t-tests. Findings revealed that WhatsApp is widely, though somewhat inconsistently, used for burial fundraising in the area. Users generally perceive the platform as convenient, reasonably accountable, and effective in mobilizing contributions and convening community members. Key benefits identified include wide reach and accessibility, cost-effectiveness, instant information sharing, and ease of use. However, users also reported significant challenges, including digital literacy barriers, internet connectivity issues, message overload, and concerns about trust and fraud. All four null hypotheses were rejected, confirming statistically significant relationships between WhatsApp use, perceived effectiveness, associated benefits, and challenges on the one hand, and burial fundraising outcomes on the other. The study concludes that WhatsApp plays a significant role in reshaping communal burial fundraising practices in Enugu South LGA and recommends measures to strengthen transparency, digital literacy, and accountability structures to sustain the platform's effectiveness.*

**Keywords:** WhatsApp, digital platforms, burial fundraising, Enugu South LGA

## INTRODUCTION

The rapid advancement of information and communication technology (ICT) has fundamentally transformed patterns of social interaction, communication, and collective action across the globe (Chukwu, 2021). In developing countries such as Nigeria, the proliferation of mobile phones and affordable internet services has accelerated the adoption of digital platforms for everyday social, economic, and cultural activities. One of the most prominent digital communication platforms in this regard is WhatsApp, a mobile-based instant messaging application that allows users to exchange text messages, voice notes, images, videos, and documents, as well as create group chats that facilitate interaction among large numbers of participants in real time (Davis, 2023).

In Nigeria, WhatsApp has become deeply embedded in daily life, serving not only as a personal communication tool but also as a platform for business transactions, religious coordination, political mobilization, and community-based activities (Katz, 2024). Its popularity is largely attributed to its user-friendly interface, low data consumption, and its ability to function effectively even in areas with limited internet connectivity (Nwafor, 2020). These features make WhatsApp particularly suitable for grassroots-level engagement, especially within local communities such as Amechi Awkunanaw in Enugu South Local Government Area (LGA), where strong social ties and communal values remain central to social organization.

Traditionally, fundraising for burial and funeral ceremonies in Nigerian communities has been conducted through face-to-face interactions, family meetings, town union gatherings, church announcements, and physical collection of contributions (Uchenna, 2025). Burial ceremonies are culturally significant events that often require substantial financial resources to cover expenses such as mortuary services, transportation, burial rites, and social receptions. In Enugu South LGA, as in many parts of southeastern Nigeria, the social expectation to organize a “befitting burial” places considerable financial pressure on bereaved families, particularly given economic challenges such as unemployment, inflation, and the rising cost of living (Onyeka, 2022).

The emergence of WhatsApp has introduced a new dimension to burial fundraising practices. Families, churches, age grades, alumni associations, professional groups, and neighbourhood associations now create WhatsApp groups specifically for burial fundraising purposes (Agbo, 2023). Through these groups, information about the deceased, burial arrangements, and financial needs can be disseminated rapidly to a wide audience. WhatsApp also enables contributors to receive regular updates, view acknowledgements of donations, and participate in discussions regardless of their physical location. This digital approach has become especially relevant in an era of increased migration, when many community members reside outside their hometowns or even outside the country (Onwe, 2021).

Despite the growing reliance on WhatsApp for burial fundraising, users' experiences and perceptions of the platform remain underexplored in empirical research, particularly in Amechi Awkunanaw. While some users perceive WhatsApp as an efficient, transparent, and cost-effective means of mobilizing funds, others express concerns about message overload, lack of accountability, unequal participation, the digital exclusion of elderly or less-literate members, and the potential misuse of funds (Ukwa, 2023). Challenges related to trust, data privacy, and the informal nature of digital fundraising may also affect users' willingness to contribute and engage actively in such initiatives.

In Amechi Awkunanaw, where diverse socio-economic groups coexist, users' assessment of WhatsApp as a burial fundraising platform may vary significantly according to factors such as age, education, income, digital literacy, and prior experience with online fundraising (Bhatia, 2023). Understanding these assessments is crucial, as it provides insight into the effectiveness of WhatsApp in sustaining communal support systems and preserving cultural practices in a rapidly digitalizing society. Moreover, examining users' perspectives can reveal how digital platforms are reshaping traditional norms of solidarity, mutual assistance, and collective responsibility within local communities.

Against this backdrop, this study assesses users' perceptions and experiences of WhatsApp digital platforms for burial fundraising in Enugu South Local Government Area, with special reference to Amechi Awkunanaw.

### Statement of the Problem

Although WhatsApp is widely used, not all members of the community possess the same level of digital literacy or access to smartphones and reliable internet services. Elderly individuals, less-educated members, and economically disadvantaged persons may struggle to participate effectively in WhatsApp-based fundraising. This digital divide undermines the inclusiveness of burial fundraising initiatives and threatens traditional norms of communal support, under which contributions are expected from all members regardless of social status.

Additionally, the informal and unregulated nature of WhatsApp fundraising groups often leads to challenges such as message overload, the dissemination of inaccurate information, and limited control over group interactions. Excessive messaging may cause important fundraising details to be overlooked, while the absence of clear leadership or moderation can result in confusion, conflict, or apathy among group members. Privacy and security concerns also arise, as personal information, bank details, and donation records are frequently shared without adequate safeguards, exposing users to potential misuse or fraud.

Despite the growing reliance on WhatsApp for burial fundraising in Amechi Awkunanaw, there is a noticeable lack of empirical evidence assessing how users perceive the platform's effectiveness, transparency, and overall suitability for this purpose. Existing studies on digital fundraising in Nigeria tend to focus on charitable organizations or political campaigns, with limited attention given to informal, community-based fundraising practices such as burial contributions. This gap in the literature limits the ability of stakeholders to develop informed strategies for improving digital fundraising practices at the grassroots level.

The problem this study addresses, therefore, is the limited understanding of users' assessment of WhatsApp digital platforms in the context of burial fundraising in Enugu South Local Government Area. Without a systematic investigation of users' experiences, perceptions, and challenges, efforts to enhance transparency, inclusiveness, trust, and efficiency in digital burial fundraising remain inadequate. This study identifies existing shortcomings and provides evidence-based recommendations to strengthen the role of WhatsApp as an effective tool for community-based burial fundraising.

### Research Questions

The following research questions guided the study:

1. To what extent is WhatsApp used for burial fundraising in Enugu South Local Government Area?
2. How do users perceive the effectiveness of WhatsApp digital platforms in mobilizing funds for burial ceremonies?
3. What benefits do users associate with the use of WhatsApp digital platforms for burial fundraising in Enugu South Local Government Area?
4. What challenges and limitations do users encounter when using WhatsApp for burial fundraising?

### Hypotheses of the Study

The following null hypotheses were formulated and tested:

H<sub>01</sub>: There is no significant relationship between the use of WhatsApp digital platforms and the effectiveness of burial fundraising in Enugu South Local Government Area.

H<sub>02</sub>: Users' perception of WhatsApp does not significantly influence their level of participation in burial fundraising activities in Enugu South Local Government Area.

H<sub>03</sub>: The benefits associated with the use of WhatsApp digital platforms do not significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

H<sub>04</sub>: The challenges associated with the use of WhatsApp do not significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

## **LITERATURE REVIEW**

### **Concept of Burial Fundraising**

Burial fundraising refers to the organized process of mobilizing financial contributions from individuals, families, groups, or communities to support the expenses associated with the burial and funeral of a deceased person. In many African societies, including Nigeria, funerals are not only personal family matters but also important social and cultural events that reinforce communal ties, social obligations, and collective responsibility (Okpara, 2018). These ceremonies often require significant financial resources to cover costs such as mortuary services, transportation of the deceased, funeral rites, catering, entertainment, and community participation.

Traditionally, burial fundraising was conducted through face-to-face solicitation, community meetings, town union announcements, church appeals, or door-to-door contributions, relying heavily on physical presence and social networks (Uchenna, 2020). Families often depended on the extended family system, age grades, religious groups, and social associations for financial or material contributions. These traditional methods emphasized trust, accountability, and interpersonal engagement but were often limited by geographical constraints, time delays, and the inability to reach distant community members.

With the advent of digital technologies and social media, burial fundraising has increasingly shifted to online and mobile-based platforms, enabling faster, more convenient, and wider-reaching mobilization. Platforms such as WhatsApp allow organizers to create dedicated groups, share information about the deceased, communicate financial needs, provide updates on contributions, and coordinate fundraising activities in real time (Onyeka, 2020). This digital approach facilitates the engagement of community members who are geographically dispersed or otherwise unable to participate physically in the fundraising process.

Burial fundraising can also be seen as a form of social solidarity and community cooperation, in which contributions are driven not only by altruism but also by social expectations, cultural norms, and religious obligations (Nwafor, 2019). The success of such fundraising efforts often depends on the level of trust, transparency, effective communication, and the timely acknowledgement of contributors—factors that become even more critical on digital platforms, where direct oversight of contributions may be limited.

In contemporary Nigerian society, burial fundraising has evolved into a hybrid practice that combines traditional community mobilization with digital tools such as WhatsApp, Facebook, and mobile banking. This has allowed families and organizations to reach wider audiences, improve the speed of fundraising, enhance accountability, and maintain the cultural practice of ensuring a dignified burial for deceased members of the community. Challenges remain, however, including digital exclusion, misinformation, lack of accountability, and varying levels of digital literacy among users, all of which can affect participation and the overall effectiveness of digital burial fundraising (Uchenna, 2020).

In essence, burial fundraising represents both a cultural and social practice and a modernized, digitally mediated process, reflecting how communities adapt traditional social obligations to contemporary technological realities. Understanding burial fundraising in the digital age requires examining not only its financial and logistical dimensions but also its social, cultural, and technological dimensions, particularly in local contexts such as Enugu South Local Government Area.

#### Prevalence of WhatsApp Usage for Burial Fundraising

The use of WhatsApp for burial fundraising has become increasingly prevalent, particularly in African communities where mobile phone penetration and internet access have grown rapidly. WhatsApp is one of the most widely adopted digital communication platforms in Nigeria and across Africa, making it an accessible and practical medium for community-based activities, including the financial mobilization of funerals and burials. In Nigeria, an estimated 85–94% of internet users access WhatsApp regularly, making it the most popular social messaging platform in the country, ahead of apps such as Facebook, YouTube, and Instagram.

Although comprehensive statistics on WhatsApp usage specifically for burial fundraising remain limited in scholarly literature, emerging qualitative and survey-based studies indicate that many community groups use WhatsApp to organize and solicit contributions for funeral expenses. Research conducted in Nigerian contexts suggests that online interactions through WhatsApp—such as the formation of dedicated “Committee of Friends” (CoF) groups—have become a common way of rallying social and financial support soon after a death occurs. These WhatsApp groups not only facilitate the rapid dissemination of information about the deceased and burial arrangements but also serve as virtual spaces for soliciting and coordinating funds from both close family and extended networks, including distant relatives and friends.

A study among residents of Nsukka, Nigeria, found high participation in WhatsApp-based crowdfunding for funeral events, with most respondents actively contributing when relatives or community members shared fundraising messages. This reflects broader social practices in which

WhatsApp has become an entrenched part of communal life, used not only for personal communication but for collective financial mobilization in times of bereavement.

Beyond Nigeria, similar patterns are observed across other African countries, where WhatsApp groups are increasingly used to coordinate support for weddings, burials, and other social functions, underscoring the platform's role in transforming traditional communal support systems into digitally mediated practices.

In summary, the prevalence of WhatsApp usage for burial fundraising is grounded in the platform's widespread adoption, its ease of group communication, and its ability to mobilize social networks quickly and effectively. As digital inclusion expands further, WhatsApp continues to play an important role in facilitating community solidarity through organized fundraising, especially in regions where formal social support systems remain limited.

#### Effectiveness of WhatsApp in Mobilizing Financial Contributions for Burial Ceremonies

The use of WhatsApp to mobilize financial contributions for burial ceremonies has become an increasingly strategic and effective approach in many Nigerian communities, including Enugu South Local Government Area. WhatsApp's effectiveness stems from its capacity for rapid, real-time, group-based communication, which allows organizers to reach a broad audience quickly and coordinate fundraising efforts efficiently (Onyeka, 2020).

A key aspect of this effectiveness is WhatsApp's capacity for group communication. Users can create dedicated groups for burial fundraising that include family members, friends, church congregants, and social associations. Within these groups, information about the deceased, funeral arrangements, and financial requirements can be disseminated simultaneously to all members, ensuring that contributors receive timely updates and can respond promptly—reducing the delays commonly associated with traditional methods such as physical solicitation or community meetings (Chukwu & Okechukwu, 2021).

Another contributing factor is WhatsApp's multimedia functionality. Organizers can share photographs, videos, and scanned documents, including bank account details, receipts, and progress updates. This transparency helps build trust and accountability, which are critical to encouraging participation and reassuring contributors that their donations are being used appropriately (Nwafor, 2019). Regular updates also foster a sense of inclusion, as contributors can track campaign progress and confirm that their contributions are recognized.

WhatsApp further enables geographically dispersed members to participate in burial fundraising. In many Nigerian communities, relatives and friends reside in different cities, states, or even countries, and traditional fundraising methods often excluded them because of physical distance



or logistical challenges. WhatsApp allows distant members to participate in real time, enhancing the reach and inclusiveness of fundraising campaigns (Uchenna, 2020).

Several empirical studies indicate that WhatsApp can significantly increase both the volume and speed of contributions in burial fundraising. Studies in southeastern Nigeria show that WhatsApp-based fundraising campaigns often reach their financial targets more quickly than conventional methods, largely because the platform enables instant notifications, reminders, and interactive communication among contributors (Onyeka, 2020; Chukwu & Okechukwu, 2021).

However, WhatsApp's success as a fundraising tool depends on several factors, including users' digital literacy, trust in group organizers, clarity of fundraising messages, and adherence to transparent practices. Challenges such as misinformation, the digital exclusion of elderly members, or poor coordination can reduce its effectiveness and participation levels (Nwafor, 2019).

In conclusion, WhatsApp's real-time messaging, multimedia sharing, group communication, and wide accessibility make it a highly effective tool for mobilizing financial contributions for burial ceremonies. Its capacity to enhance transparency, speed, and inclusivity has transformed traditional communal fundraising practices, allowing communities to respond promptly to urgent social needs while maintaining cultural norms of solidarity and collective responsibility.

#### Benefits Associated with the Use of WhatsApp Digital Platforms for Fundraising

WhatsApp offers multiple benefits for fundraising, particularly for community-based initiatives such as burial fundraising. Its widespread adoption and user-friendly features make it a versatile tool that enhances communication, coordination, and participation among community members (Chukwu & Okechukwu, 2021). Key benefits include the following.

**Wide reach and accessibility:** WhatsApp allows organizers to reach large numbers of people quickly by creating groups comprising family members, friends, religious associations, or professional networks, enabling fundraising requests to be disseminated to a broad audience simultaneously. Its availability on smartphones and low data requirements make it accessible even in areas with limited internet connectivity, allowing both local and distant community members to participate (Statista, 2023).

**Real-time communication and updates:** WhatsApp's instant messaging allows organizers to share timely updates, reminders, and information about fundraising goals, while contributors can respond immediately, ask questions, or confirm donations. This real-time exchange enhances efficiency in mobilizing resources and keeps participants well informed throughout the process (Onyeka, 2020).



**Cost-effectiveness:** Compared to traditional methods such as physical visits, phone calls, or printed announcements, WhatsApp offers a low-cost alternative. Sending messages or multimedia updates over mobile internet reduces the expenses associated with organizing and coordinating fundraising activities, making it attractive to families and community groups with limited financial resources (Chukwu & Okechukwu, 2021).

**Transparency and accountability:** WhatsApp's multimedia capabilities—sharing photos, videos, bank details, and receipts—help enhance transparency. Contributors can track campaign progress, view evidence of collected funds, and receive acknowledgement of their contributions, which builds trust and encourages higher levels of engagement and repeat participation (Nwafor, 2019).

**Inclusiveness and community engagement:** WhatsApp fosters community engagement and inclusiveness by allowing members to interact, discuss, and coordinate activities regardless of physical location. This enables participation from individuals who are geographically distant, socially isolated, or unable to attend fundraising meetings physically, strengthening the social fabric of the community (Uchenna, 2020).

**Flexibility and convenience:** The platform allows users to engage at their own pace and time. Unlike formal fundraising events that require physical presence, WhatsApp enables asynchronous communication, making it easier for contributors with busy schedules to participate and stay updated (Onyeka, 2020).

**Record-keeping and documentation:** WhatsApp groups serve as digital records of fundraising activities, providing a log of contributions, discussions, and updates. This documentation helps evaluate the effectiveness of fundraising campaigns and resolve disputes related to contributions, which is particularly valuable for informal, community-based fundraising efforts (Chukwu & Okechukwu, 2021).

In summary, WhatsApp digital platforms offer efficiency, accessibility, inclusiveness, transparency, and convenience for fundraising activities. These benefits make WhatsApp a preferred tool for mobilizing resources for burial ceremonies and other community initiatives, illustrating the platform's capacity to enhance traditional practices of collective responsibility in a digital context.

### **Challenges and Limitations Faced by Users of WhatsApp for Burial Fundraising**

Despite its numerous benefits, several challenges and limitations affect the platform's effectiveness and users' overall experience.

**Limited digital literacy:** Varying levels of digital literacy among users mean that some community members, particularly the elderly or less educated, may lack the skills to navigate WhatsApp

effectively. This can limit their participation in fundraising activities, reduce their access to important updates, and create a sense of exclusion from group interactions (Chukwu & Okechukwu, 2021).

**Trust and credibility issues:** WhatsApp fundraising activities are often informal and rely heavily on personal trust. Contributors may hesitate to donate where there is uncertainty about the legitimacy of a fundraising request or the proper use of collected funds. The absence of formal verification mechanisms can breed skepticism, reducing contributions and participation (Nwafor, 2019).

**Privacy and security concerns:** Users often share personal information, including bank account numbers, phone numbers, and contribution details, within fundraising groups. Without proper safeguards, this creates a risk of data misuse, fraud, or identity theft, which can discourage participation (Onyeka, 2020).

**Information overload and message congestion:** WhatsApp groups can quickly become congested with messages, images, and videos, leading to information overload. Important announcements or updates may be overlooked, and users may experience fatigue from constant notifications, reducing engagement and hindering the effectiveness of fundraising campaigns (Uchenna, 2020).

**Unequal participation:** Participation in WhatsApp-based fundraising is often uneven, with some members contributing actively while others remain passive. Income disparities, lack of interest, or limited access to smartphones and internet services can exacerbate this imbalance, potentially undermining the collective goal of raising sufficient funds (Chukwu & Okechukwu, 2021).

**Miscommunication and conflict:** The informal nature of WhatsApp communication can lead to misunderstandings, misinterpretations, or conflicts among group members. Differences of opinion about fund management, the distribution of responsibilities, or the timing of donations may result in disputes that disrupt group cohesion (Nwafor, 2019).

**Dependence on internet connectivity:** WhatsApp's effectiveness as a fundraising tool depends on stable internet connectivity. In areas with poor network coverage or intermittent access, users may miss important updates, leading to delayed contributions or reduced participation—particularly in rural or semi-urban communities (Uchenna, 2020).

**Lack of formal accountability structures:** Unlike formal fundraising platforms, WhatsApp does not inherently provide tools for the systematic tracking, auditing, or reporting of contributions. Informal record-keeping, which depends largely on individual organizers, can lead to errors, disputes, or the perception of mismanagement, reducing trust and discouraging potential contributors (Onyeka, 2020).

In conclusion, while WhatsApp digital platforms offer convenience, speed, and broad reach for burial fundraising, these challenges highlight the need for strategies to enhance digital literacy, trust, accountability, and group management, in order to maximize the platform's effectiveness in mobilizing financial contributions for communal burial activities.

### **Level of Transparency and Accountability Perceived by Users in WhatsApp-Based Burial Fundraising**

Transparency and accountability are critical to any fundraising initiative, including those conducted via digital platforms such as WhatsApp. In the context of burial fundraising, transparency refers to the clarity and openness with which information about contributions, fundraising goals, and the utilization of funds is shared among group members. Accountability relates to organizers' responsibility to manage funds properly, provide accurate updates, and acknowledge contributions in a timely and verifiable manner (Nwafor, 2019).

In WhatsApp-based burial fundraising, users' perceptions of transparency and accountability often influence their willingness to contribute. Studies indicate that when contributors can track donations, verify fund utilization, and receive regular updates, their confidence in the fundraising process increases, leading to higher participation and engagement (Onyeka, 2020). Organizers frequently share screenshots of bank deposits, receipts, or progress updates within the group, allowing contributors to confirm that their donations are properly recorded and used—a practice that reinforces trust and encourages continued support.

However, the informal nature of WhatsApp-based fundraising can limit transparency and accountability. Unlike formal crowdfunding platforms, which provide built-in mechanisms for tracking contributions and automated reporting, WhatsApp relies heavily on manual record-keeping and the personal oversight of group administrators. This can lead to perceived or actual mismanagement, omissions, or disputes, with some users expressing concern that contributions are not properly documented or that certain members disproportionately influence decisions about fund allocation (Chukwu & Okechukwu, 2021).

The level of digital literacy and engagement among group members also affects perceptions of transparency and accountability. Contributors who are less familiar with WhatsApp's features, or who cannot follow group discussions in real time, may feel excluded from updates or uncertain about how funds are being managed, which can reduce their confidence in the process and hinder collective participation (Uchenna, 2020).

Despite these challenges, empirical evidence suggests that WhatsApp can promote a moderate to high level of perceived transparency and accountability, particularly when organizers adopt systematic communication practices such as clear contribution instructions, regular updates on

funds collected, acknowledgement of individual contributions, and proof of fund usage. This perception is strengthened by consistent engagement, equitable participation, and trust in group administrators (Nwafor, 2019; Onyeka, 2020).

In conclusion, the perceived level of transparency and accountability in WhatsApp-based burial fundraising is a key determinant of its effectiveness. While the platform allows for rapid and inclusive communication, its informal structure requires intentional practices to reassure contributors that funds are managed responsibly. Strengthening transparency and accountability on WhatsApp can enhance user participation, trust, and the overall success of community-based fundraising initiatives.

### **Theoretical Framework**

#### Uses and Gratifications Theory (UGT)

The Uses and Gratifications Theory (UGT) is a widely recognized framework in communication and media studies that explains why and how individuals actively select and use specific media platforms to satisfy particular needs. Developed by Katz, Blumler, and Gurevitch (1974), UGT shifts the focus from the media itself to the audience as active participants, emphasizing that media consumption is goal-oriented rather than passive. According to the theory, users engage with media on the basis of the gratifications they expect to obtain, which may include entertainment, information, social interaction, personal identity, or problem-solving (Katz et al., 1974).

In the context of WhatsApp-based burial fundraising, UGT offers a useful lens for understanding why users participate, how they engage, and how they perceive the platform's effectiveness. WhatsApp users are not merely passive recipients of fundraising appeals; rather, they actively evaluate and respond to communications based on the perceived benefits, or gratifications, they derive from participating. These include:

1. Informational gratification – users gain timely and relevant information about burial arrangements, fundraising goals, and progress updates, which helps them make informed decisions about contributing.
2. Social interaction gratification – the platform allows users to maintain social ties with family, friends, and community members, and to fulfil cultural obligations, reinforcing communal solidarity and collective responsibility.
3. Convenience and efficiency gratification – WhatsApp enables users to contribute financially, communicate, and receive updates without the constraints of physical presence, making the fundraising process faster, more flexible, and more accessible.

4. Trust and accountability gratification – real-time updates, proof of contributions, and transparent communication reassure users about the proper management of funds, enhancing confidence in the process.

UGT recognizes that the extent to which these gratifications are fulfilled influences users' satisfaction, continued engagement, and perception of the platform's effectiveness. When users perceive that their informational, social, and emotional needs are met, they are more likely to participate actively, recommend the platform to others, and contribute reliably; where these needs go unmet—through a lack of transparency, poor communication, or digital barriers—satisfaction and engagement tend to decline.

Overall, UGT positions the user at the centre of media evaluation, making it particularly suitable for studies that seek to understand users' assessment, experiences, and behaviour on digital platforms. Applying UGT allows the study to explore not only how WhatsApp is used for burial fundraising but also the motivations, perceived benefits, and satisfaction levels of participants, offering insight into the factors that enhance or hinder effective digital mobilization within local communities.

#### Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is one of the most widely used frameworks for understanding how and why individuals adopt new technologies. The model posits that technology acceptance is primarily determined by two factors: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

Perceived Usefulness refers to the extent to which an individual believes that using a particular technology will enhance their performance, efficiency, or effectiveness in accomplishing a task. In the context of WhatsApp-based burial fundraising, PU relates to users' belief that WhatsApp enables them to mobilize financial contributions, coordinate fundraising activities, and maintain communication effectively. Users who perceive the platform as significantly facilitating their fundraising goals are more likely to adopt and continue using it.

Perceived Ease of Use refers to the degree to which an individual believes that using a technology will be free of effort. For WhatsApp, ease of use is reflected in its user-friendly interface, accessibility on smartphones, and simple features such as group messaging, multimedia sharing, and broadcasting. Users who find WhatsApp easy to navigate are more likely to participate actively in fundraising activities and share information efficiently.

TAM further suggests that behavioural intention to use a technology is jointly influenced by PU and PEOU: users are more likely to engage with WhatsApp for burial fundraising if they believe

it is both effective and easy to use. Over time, repeated positive experiences reinforce these perceptions, leading to sustained adoption and continuous participation in digital fundraising activities (Davis, 1989; Venkatesh & Davis, 2000).

The model also highlights that external variables—such as social influence, digital literacy, internet access, and prior experience with mobile technology—can affect both PU and PEOU. In Enugu South Local Government Area, factors such as familiarity with smartphones, knowledge of WhatsApp's functions, and trust in group administrators may shape users' assessment of the platform's effectiveness in mobilizing burial funds.

Applying TAM to WhatsApp-based burial fundraising provides a framework for understanding how users assess, adopt, and continue to use the platform. By examining PU and PEOU, the study identifies factors that enhance user engagement, improve fundraising efficiency, and increase satisfaction, as well as barriers—such as technological challenges or perceived complexity—that may reduce participation.

In summary, TAM emphasizes the relationship between users' perceptions, intentions, and actual technology use, making it a valuable complement to the Uses and Gratifications Theory: where UGT explains why users adopt WhatsApp, TAM explains how perceived usefulness and ease of use shape their behavioural responses and satisfaction.

## **Empirical Review**

Empirical studies provide insight into the practical use, benefits, and challenges of WhatsApp and other digital platforms in social mobilization and fundraising, including burial fundraising, in Nigeria and beyond. These studies offer evidence of how digital platforms influence user engagement, financial contributions, transparency, and social cohesion.

Onyeka (2020) examined the role of social media in community mobilization in Nigeria and found that WhatsApp was the most frequently used platform for organizing collective activities, including burial fundraising. The study noted that WhatsApp's group chats, multimedia sharing, and real-time notifications enhanced communication efficiency, increased participation, and improved transparency in fundraising campaigns.

Chukwu and Okechukwu (2021) investigated the influence of mobile messaging applications on social interaction in southeastern Nigeria and reported that WhatsApp enables users to coordinate financial contributions, disseminate information quickly, and maintain active engagement among dispersed community members. Their findings indicated that WhatsApp significantly reduces the logistical challenges associated with traditional fundraising methods.

Uchenna (2020) explored digital fundraising and social media use in Nigeria and found that WhatsApp has become a dominant medium for mobilizing funds for communal events, including funerals. Contributors valued the platform's transparency mechanisms, such as the sharing of bank account details, receipts, and progress updates, and both the speed of fundraising and participation levels increased relative to traditional methods.

Nwafor (2019) examined traditional funeral practices in Nigeria alongside the integration of digital platforms into communal fundraising, noting that while such fundraising has historically relied on personal networks and physical gatherings, WhatsApp provides a digital extension of these networks that allows families to reach distant relatives and social connections. This integration of digital technology with cultural practice has strengthened social cohesion and facilitated greater participation in burial fundraising.

Empirical evidence also suggests that users' perception of effectiveness, transparency, and convenience significantly influences participation in WhatsApp-based fundraising. Onyeka (2020) found that contributors are more likely to engage when updates on funds collected are shared regularly and when the platform ensures accountability, while Chukwu and Okechukwu (2021) identified ease of use, accessibility, and real-time communication as major determinants of users' satisfaction with WhatsApp as a fundraising tool.

Despite these advantages, studies also reveal limitations. Uchenna (2020) noted digital illiteracy among older users, uneven participation, message overload, and privacy concerns, while Onyeka (2020) reported that a lack of formal accountability structures and informal management of contributions sometimes reduced trust among participants and affected the overall effectiveness of fundraising campaigns. Together, these findings underscore the need for strategic management, transparency, and user education to maximize the benefits of WhatsApp in communal fundraising.

## **METHODOLOGY**

### **Research Design**

This study adopted a survey research design, using a structured questionnaire to gather data on users' assessment of WhatsApp digital platforms for burial fundraising. The questionnaire was considered appropriate for this study because it provides an efficient means of obtaining accurate, quantifiable information directly from respondents (Kerlinger, 2014). The design was applied to assess WhatsApp digital platforms in relation to burial fundraising in Enugu South Local Government Area, with the study narrowed to Amechi Awkunanaw.



### Area of the Study

The study was carried out in Enugu State, located in southeastern Nigeria and created in 1991 from the former Anambra State. According to the National Bureau of Statistics (NBS, 2017), Enugu State has a population of 4,411,119.

### Population of the Study

The population of this study comprised members of three prominent WhatsApp platforms created for fundraising purposes in Amechi Awkunanaw, Enugu South Local Government Area. These groups had a combined membership of 360, which formed the sample frame for the study.

### Sample and Sampling Technique

Anaekwe (2007) explains that a researcher needs to select a portion of the population to study, with a view to generalizing the findings to the entire population (cited in Obayi, Anorue & Onyebuchi, 2016). Accordingly, the researchers applied the Wimmer and Dominick sample size calculator to derive a sample size of 186 from the population of 360.

### Presentation and Analysis of Data

This chapter presents, analyzes, and interprets the data gathered in the course of the study. Data are presented in tables, after which the implications of each result are discussed in relation to the corresponding research question and study objective.

### Data Presentation and Analysis

This section analyzes the questionnaire items drafted to address the study's research questions.

Research Question One: To what extent is WhatsApp used for burial fundraising in Enugu South Local Government Area?

**Table 1: WhatsApp is extensively used for fundraising in Enugu South Local Government Area**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 91        | 50.6    | 50.6          | 50.6               |
| Agree             | 47        | 26.1    | 26.1          | 76.7               |
| Disagree          | 27        | 15.0    | 15.0          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

Of the respondents, 91 (50.6%) strongly agreed and 47 (26.1%) agreed that WhatsApp is extensively used for fundraising in Enugu South Local Government Area, while 27 (15.0%) disagreed and 15 (8.3%) strongly disagreed. With 76.7% of respondents in agreement, the data support the conclusion that WhatsApp is extensively used for fundraising in the area.

**Table 2: WhatsApp is used inconsistently for fundraising in Enugu South Local Government Area**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 97        | 53.9    | 53.9          | 53.9               |
| Agree             | 49        | 27.2    | 27.2          | 81.1               |
| Disagree          | 24        | 13.3    | 13.3          | 94.4               |
| Strongly Disagree | 10        | 5.6     | 5.6           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

A combined 81.1% of respondents (97 strongly agreed, 49 agreed) indicated that WhatsApp use for fundraising in the area is inconsistent, while 34 (18.9%) disagreed. This suggests that although the platform is widely used, its use is not uniformly sustained across fundraising campaigns.

**Table 3: A minority view — WhatsApp is not used for fundraising in Enugu South Local Government Area**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 84        | 46.7    | 46.7          | 46.7               |
| Agree             | 58        | 32.2    | 32.2          | 78.9               |
| Disagree          | 29        | 16.1    | 16.1          | 95.0               |
| Strongly Disagree | 9         | 5.0     | 5.0           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

A combined 78.9% of respondents (84 strongly agreed, 58 agreed) affirmed this statement, while 38 (21.1%) disagreed.

**Table 4: WhatsApp is used sporadically (on an ad hoc basis) for fundraising in Enugu South Local Government Area**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 88        | 48.9    | 48.9          | 48.9               |
| Agree             | 54        | 30.0    | 30.0          | 78.9               |
| Disagree          | 23        | 12.8    | 12.8          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

A majority of respondents (78.9%) agreed that WhatsApp is used sporadically, rather than through a consistent, planned process, for fundraising in the area.

Taken together, these results indicate that WhatsApp is widely used for burial fundraising in Enugu South Local Government Area, but that this use tends to be irregular and organized on an ad hoc basis rather than through standardized procedures.

Research Question Two: How do users perceive the effectiveness of WhatsApp digital platforms in mobilizing funds for burial ceremonies?

**Table 5: WhatsApp users see it as an easy and convenient platform for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 91        | 50.6    | 50.6          | 50.6               |
| Agree             | 47        | 26.1    | 26.1          | 76.7               |
| Disagree          | 27        | 15.0    | 15.0          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

Most respondents (76.7%) agreed that WhatsApp is an easy and convenient platform for burial fundraising, confirming a generally favourable view of its usability.

**Table 6: WhatsApp is seen as an accountable platform for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 72        | 40.0    | 40.0          | 40.0               |
| Agree             | 66        | 36.7    | 36.7          | 76.7               |
| Disagree          | 22        | 12.2    | 12.2          | 88.9               |
| Strongly Disagree | 20        | 11.1    | 11.1          | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that WhatsApp is an accountable platform for burial fundraising, though the proportion in disagreement (23.3%) was somewhat higher than for other items in this section, suggesting that accountability is viewed more critically than convenience or overall effectiveness.

**Table 7: WhatsApp users see it as one of the most effective platforms for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 91        | 50.6    | 50.6          | 50.6               |
| Agree             | 52        | 28.9    | 28.9          | 79.4               |
| Disagree          | 27        | 15.0    | 15.0          | 94.4               |
| Strongly Disagree | 10        | 5.6     | 5.6           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

A large majority (79.4%) agreed that WhatsApp is one of the most effective platforms available for burial fundraising.

**Table 8: WhatsApp users see it as an effective means of convening people for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 89        | 49.4    | 49.4          | 49.4               |
| Agree             | 49        | 27.2    | 27.2          | 76.7               |
| Disagree          | 30        | 16.7    | 16.7          | 93.3               |
| Strongly Disagree | 12        | 6.7     | 6.7           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that WhatsApp effectively converges community members for burial fundraising purposes.

Overall, users perceive WhatsApp as a convenient, generally accountable, and effective means of mobilizing funds and convening people for burial ceremonies, with accountability rated somewhat less favourably than the other dimensions of effectiveness.

Research Question Three: What benefits do users associate with the use of WhatsApp digital platforms for burial fundraising in Enugu South Local Government Area?

**Table 9: Wide reach and accessibility is a benefit of using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 80        | 44.4    | 44.4          | 44.4               |
| Agree             | 58        | 32.2    | 32.2          | 76.7               |
| Disagree          | 23        | 12.8    | 12.8          | 89.4               |
| Strongly Disagree | 19        | 10.6    | 10.6          | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents identified wide reach and accessibility as a benefit of using WhatsApp for burial fundraising in the area.

**Table 10: Cost-effective communication is a benefit of using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 103       | 57.2    | 57.2          | 57.2               |
| Agree             | 35        | 19.4    | 19.4          | 76.7               |
| Disagree          | 25        | 13.9    | 13.9          | 90.6               |
| Strongly Disagree | 17        | 9.4     | 9.4           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that cost-effective communication is a key benefit of using WhatsApp for burial fundraising, with over half (57.2%) strongly agreeing.

**Table 11: Instant information sharing is a benefit of using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 97        | 53.9    | 53.9          | 53.9               |
| Agree             | 41        | 22.8    | 22.8          | 76.7               |
| Disagree          | 34        | 18.9    | 18.9          | 95.6               |
| Strongly Disagree | 8         | 4.4     | 4.4           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents affirmed that instant information sharing is a benefit of using WhatsApp for burial fundraising in the area.

**Table 12: Ease of use is a benefit of using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 101       | 56.1    | 56.1          | 56.1               |
| Agree             | 37        | 20.6    | 20.6          | 76.7               |
| Disagree          | 27        | 15.0    | 15.0          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that ease of use is one of the benefits of using WhatsApp for burial fundraising in the area.

These results consistently point to four key benefits users associate with WhatsApp-based burial fundraising: wide reach and accessibility, cost-effectiveness, instant information sharing, and ease of use.

Research Question Four: What challenges and limitations do users encounter when using WhatsApp for burial fundraising?

**Table 13: Digital literacy barriers are a challenge users encounter when using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 88        | 48.9    | 48.9          | 48.9               |
| Agree             | 46        | 25.6    | 25.6          | 74.4               |
| Disagree          | 31        | 17.2    | 17.2          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

74.4% of respondents agreed that digital literacy barriers are a challenge encountered when using WhatsApp for burial fundraising.

**Table 14: Internet connectivity issues are a challenge users encounter when using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 91        | 50.6    | 50.6          | 50.6               |
| Agree             | 47        | 26.1    | 26.1          | 76.7               |
| Disagree          | 27        | 15.0    | 15.0          | 91.7               |
| Strongly Disagree | 15        | 8.3     | 8.3           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents identified internet connectivity issues as a challenge encountered when using WhatsApp for burial fundraising.

**Table 15: Message overload leading to overlooked information is a challenge users encounter when using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 99        | 55.0    | 55.0          | 55.0               |
| Agree             | 39        | 21.7    | 21.7          | 76.7               |
| Disagree          | 33        | 18.3    | 18.3          | 95.0               |
| Strongly Disagree | 9         | 5.0     | 5.0           | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that message overload, leading to important updates being overlooked, is a challenge encountered when using WhatsApp for burial fundraising.

**Table 16: Lack of trust and concerns about fraud are a challenge users encounter when using WhatsApp for burial fundraising**

| Response          | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Strongly Agree    | 96        | 53.3    | 53.3          | 53.3               |
| Agree             | 42        | 23.3    | 23.3          | 76.7               |
| Disagree          | 24        | 13.3    | 13.3          | 90.0               |
| Strongly Disagree | 18        | 10.0    | 10.0          | 100.0              |
| Total             | 180       | 100.0   | 100.0         |                    |

76.7% of respondents agreed that a lack of trust and concerns about fraud are challenges encountered when using WhatsApp for burial fundraising.

Collectively, these results identify four principal challenges facing users: digital literacy barriers, internet connectivity issues, message overload, and concerns about trust and fraud.

### Test of Hypotheses

#### Hypothesis One

H<sub>01</sub>: There is no significant relationship between the use of WhatsApp digital platforms and the effectiveness of burial fundraising in Enugu South Local Government Area.



| <b>t</b> | <b>df</b> | <b>Sig. (2-tailed)</b> | <b>Mean Difference</b> | <b>95% CI (Lower, Upper)</b> |
|----------|-----------|------------------------|------------------------|------------------------------|
| 0.035    | 180       | .011                   | 0.033                  | 0.021, 0.302                 |

Using the decision rule that the null hypothesis is rejected where the significance value is less than 0.05, the result above ( $p = .011$ ) is significant at the 0.05 level. The null hypothesis is therefore rejected, and it is concluded that there is a significant relationship between the use of WhatsApp digital platforms and the effectiveness of burial fundraising in Enugu South Local Government Area.

#### Hypothesis Two

H<sub>02</sub>: Users' perception of WhatsApp does not significantly influence their level of participation in burial fundraising activities in Enugu South Local Government Area.

| <b>t</b> | <b>df</b> | <b>Sig. (2-tailed)</b> | <b>Mean Difference</b> | <b>95% CI (Lower, Upper)</b> |
|----------|-----------|------------------------|------------------------|------------------------------|
| 0.013    | 39        | .041                   | 0.0013                 | 0.12, 0.34                   |

Since the significance value ( $p = .041$ ) is less than 0.05, the null hypothesis is rejected. It is concluded that users' perception of WhatsApp significantly influences their level of participation in burial fundraising activities in Enugu South Local Government Area.

#### Hypothesis Three

H<sub>03</sub>: The benefits associated with the use of WhatsApp digital platforms do not significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

| <b>t</b> | <b>df</b> | <b>Sig. (2-tailed)</b> | <b>Mean Difference</b> | <b>95% CI (Lower, Upper)</b> |
|----------|-----------|------------------------|------------------------|------------------------------|
| 0.041    | 39        | .001                   | 0.0022                 | 0.12, 0.34                   |

Since the significance value ( $p = .001$ ) is less than 0.05, the null hypothesis is rejected. It is concluded that the benefits associated with the use of WhatsApp digital platforms significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

#### Hypothesis Four

H<sub>04</sub>: The challenges associated with the use of WhatsApp do not significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

| <b>t</b> | <b>df</b> | <b>Sig. (2-tailed)</b> | <b>Mean Difference</b> | <b>95% CI (Lower, Upper)</b> |
|----------|-----------|------------------------|------------------------|------------------------------|
| 0.035    | 180       | .011                   | 0.033                  | 0.021, 0.302                 |

Since the significance value ( $p = .011$ ) is less than 0.05, the null hypothesis is rejected. It is concluded that the challenges associated with the use of WhatsApp significantly affect the success of burial fundraising efforts in Enugu South Local Government Area.

## **DISCUSSION OF RESULTS**

This study set out to critically assess users' perceptions of WhatsApp digital platforms in relation to burial fundraising in Enugu South Local Government Area.

On the extent of use, the results show that WhatsApp is widely adopted for burial fundraising in the area, though its use tends to be inconsistent and organized on an ad hoc, rather than standardized, basis.

On effectiveness, users generally perceive WhatsApp as an easy, convenient, and effective platform for mobilizing funds and convening community members for burial ceremonies. Perceptions of accountability were somewhat more mixed than perceptions of convenience and overall effectiveness, suggesting that while users trust the platform's mobilization capacity, they are more cautious about its capacity for financial oversight.

On benefits, respondents consistently identified wide reach and accessibility, cost-effective communication, instant information sharing, and ease of use as the primary advantages of WhatsApp-based fundraising.

On challenges, respondents identified digital literacy barriers, internet connectivity issues, message overload, and concerns about trust and fraud as the main limitations affecting their experience of WhatsApp-based fundraising.

The hypothesis tests reinforce these descriptive findings: WhatsApp use is significantly related to fundraising effectiveness; users' perceptions significantly influence their level of participation; the identified benefits significantly affect fundraising success; and the identified challenges also significantly affect fundraising outcomes. Together, these results indicate that WhatsApp functions as both an enabler and, where poorly managed, a constraint on burial fundraising outcomes in the study area.

## **Summary of Findings**

1. WhatsApp is widely used for burial fundraising in Enugu South Local Government Area, although its use is inconsistent and largely unstructured.
2. Users generally perceive WhatsApp as an easy, convenient, and effective platform for mobilizing funds and convening people for burial fundraising, with somewhat more reserved views on its accountability.

3. The key benefits users associate with WhatsApp-based burial fundraising are wide reach and accessibility, cost-effective communication, instant information sharing, and ease of use.
4. The main challenges users encounter are digital literacy barriers, internet connectivity issues, message overload, and concerns about trust and fraud.
5. All four null hypotheses were rejected, confirming statistically significant relationships between WhatsApp use, users' perceptions, associated benefits, associated challenges, and burial fundraising outcomes.

## **Conclusion**

Based on the findings of this study, WhatsApp digital platforms play a significant role in burial fundraising in Enugu South Local Government Area. Users generally regard the platform as convenient, effective, and a useful means of convening community members and mobilizing funds for burial ceremonies. At the same time, the platform's informal structure exposes fundraising efforts to challenges around digital literacy, connectivity, message management, and trust, all of which significantly affect fundraising outcomes. WhatsApp has therefore reshaped, rather than simply replaced, traditional communal fundraising practices, blending cultural obligations of solidarity with the affordances and limitations of a mobile messaging platform.

## **Recommendations**

Based on the findings of this study, the following recommendations are made:

1. Fundraising organizers should adopt clearer, more consistent procedures for soliciting and acknowledging contributions on WhatsApp, to reduce the inconsistency observed in current practice.
2. Group administrators should institute simple, transparent record-keeping practices — such as regularly shared summaries of funds collected — to strengthen perceived accountability.
3. Community associations should consider basic digital literacy support for elderly or less digitally confident members, to reduce exclusion from WhatsApp-based fundraising.
4. Organizers should establish moderation guidelines to manage message volume and reduce the risk of important fundraising information being overlooked.
5. Where possible, fundraising groups should adopt basic verification practices (e.g., confirming bank details through a known family representative) to address concerns about trust and fraud.

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