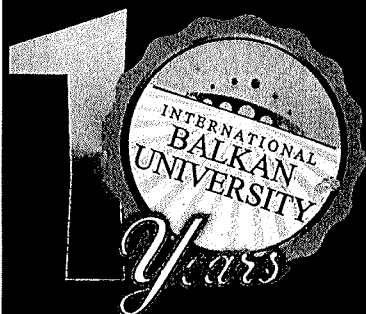


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INTERNATIONAL CONFERENCE ON SOCIAL SCIENCES AND HUMANITIES



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INNOVATIVE PRACTICES IN ENTREPRENEURIAL FINANCING: A STUDY OF CROWDFUNDING

Gordana Nikolić¹, Bisera Karanović², Goran Karanović³

Business School PAR, Rijeka

Email: ¹bisera.karanovic@par.hr

In opposition to conventional finance, alternative funding practices offer a groundbreaking way of filling financing gaps by harnessing the potential of digitalization, innovation, disintermediation, and financial inclusion all the while promoting the use of the collaborative economy. With its widespread availability through digital platforms, crowdfunding has become a powerful instrument in the hands of entrepreneurs looking for financial backing. This paper investigates the evolution of the concept of crowdfunding as it pertains to added value vis-à-vis resource allocation, the timing of the business life cycle and the management of risk. In addition, the authors analyze the typology of crowdfunding and treat the underlying systemic deficiencies that interfere with the economic forces at play. The conclusion of the study prompts new insights into the direction of future theoretical developments regarding financial innovation and offers recommendations for a possible empirical validation of the advantages of crowdfunding as a transformational force in the current financial landscape.

Keywords: crowdfunding, finance, innovation, entrepreneurship, collaborative economy