



# Donor Trust Special Report

## Online Giving Platforms and Donor Expectations



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# Online Giving Platforms and Donor Expectations

Recent debate surrounding online giving platforms has brought forth differing perspectives about the role these platforms play in the charitable giving ecosystem. Supporters of platform-based fundraising models argue that searchable nonprofit databases, integrated donation tools, peer-to-peer fundraising capabilities, and simplified digital giving experiences can expand donor participation, connect donors with causes, introduce nonprofits to new audiences, and facilitate charitable giving at scale. Critics, including some nonprofit organizations, regulators, and other advocates, have raised concerns about the creation of donation pages without explicit consent from the charity, the use of charity names and branding by third parties, and donor confusion about who creates or manages fundraising pages. Additional areas of discussion include the timing and transparency of donation disbursements, the effect of platforms on direct donor relationships with charities, and whether existing charitable solicitation laws adequately address evolving digital fundraising models.

The use of third-party platforms in charitable fundraising is not new, but has expanded significantly over the past two decades as organizations have developed online tools that aggregate nonprofit information and facilitate digital giving. These issues have received increased attention recently through litigation, regulatory activity, and sector-wide policy discussions, including a multistate settlement involving PayPal Giving Fund<sup>1</sup>, a bipartisan public letter from 22 state attorneys general and charity regulators to GoFundMe<sup>2</sup>, and a lawsuit filed by the state of Alaska against multiple fundraising and crowdfunding platforms, including GoFundMe, Charity Navigator, PayPal Giving Fund, Pledgeling Technologies, JustGiving, and Network for Good Inc.<sup>3</sup> In parallel, the Association of Fundraising Professionals (AFP) proposed voluntary standards emphasizing transparency, privacy protections, and clearer governance around platform-generated fundraising pages. The debate is often framed in terms of how to balance innovation and the potential of digital giving with donor trust, regulatory compliance, and nonprofit control in fundraising relationships.<sup>4</sup>

<sup>1</sup> Connecticut Office of the Attorney General, “Attorney General Tong Leads Multistate Settlement with PayPal Charitable Giving Fund” (2020). Available at <https://portal.ct.gov/AG/Press-Releases/2020-Press-Releases/ATTORNEY-GENERAL-TONG-LEADS-MULTISTATE-SETTLEMENT-WITH-PAYPAL-CHARITABLE-GIVING-FUND>.

<sup>2</sup> Bipartisan Coalition of State Attorneys General and Charity Regulators, “Letter to GoFundMe” (Mar. 3, 2026). Available at <https://www.attorneygeneral.gov/wp-content/uploads/2026/03/03-03-26-GoFundMe-Multistate-Letter.pdf>.

<sup>3</sup> Alaska Department of Law, “Attorney General Announces Lawsuits Against Crowdfunding Platforms” (2026). Available at <https://law.alaska.gov/press/releases/2026/031026-FinTech.html>.

<sup>4</sup> See also reporting from The Chronicle of Philanthropy (<https://www.philanthropy.com/news/lawsuits-against-gofundme-paypal-fire-a-fundraising-warning-shot/>), The NonProfit Times ([https://thenonprofitimes.com/npt\\_articles/breaking-alaska-sues-6-crowdsourcing-fundraising-platforms/](https://thenonprofitimes.com/npt_articles/breaking-alaska-sues-6-crowdsourcing-fundraising-platforms/)), and NonProfit PRO (<https://www.nonprofitpro.com/article/alaska-sues-6-fundraising-platforms-over-Unauthorized-nonprofit-donation-pages/>).



Against this backdrop, our survey aims to contribute the donor perspective. While donor preferences and protections are frequently central to the debate, donor views themselves have been less directly measured. This survey explores how donors discover and use online giving platforms<sup>5</sup>, as well as donor assumptions, expectations, preferences, and the factors that influence online donation decisions, with the goal of informing ongoing discussions among charities, policymakers, and platform providers, and other sector stakeholders.



<sup>5</sup>For the purpose of this report, “giving platform” users include participants who report giving through a third-party giving channel, including social media, online giving platforms, crowdfunding sites, or Donor Advised Funds (DAFs).

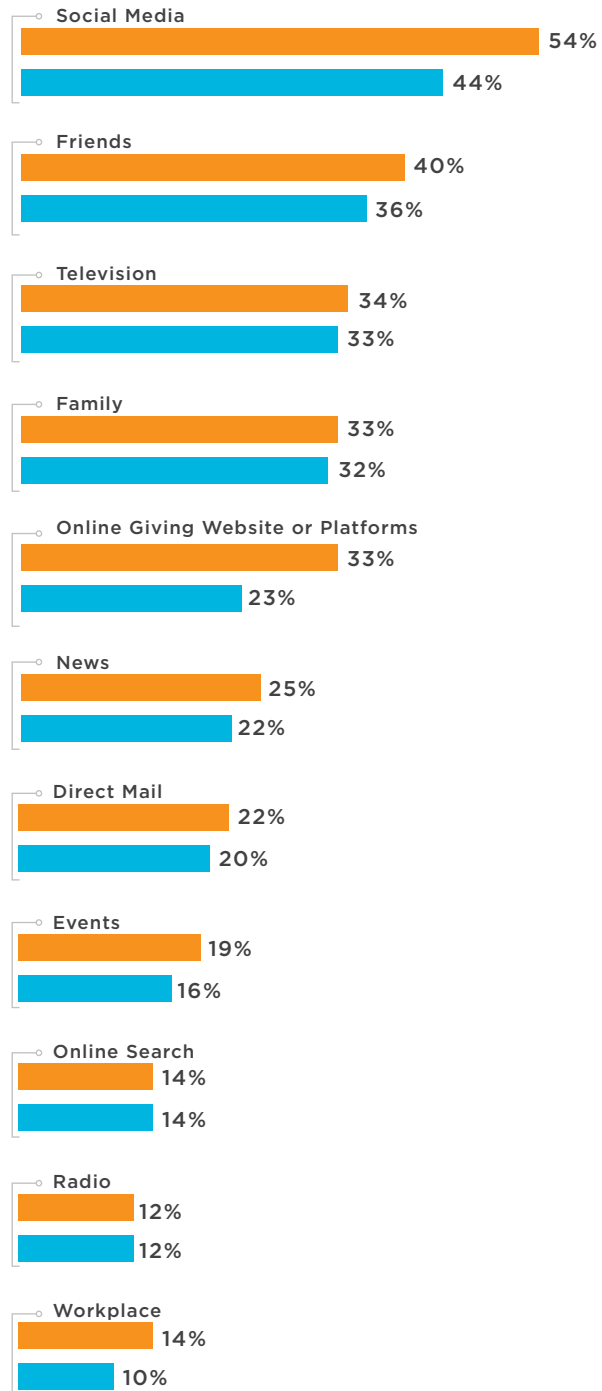
Key Results

# How Donors Discover and Use Platforms

When asked to identify **the top ways they learn about charitable organizations**, respondents pointed to digital channels and personal connections as the primary sources of discovery. Compared with the general population, giving platform users were especially likely to discover charities through social media and online giving websites or platforms.

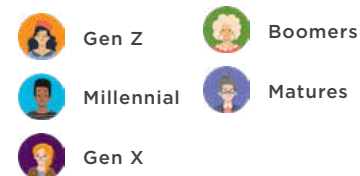
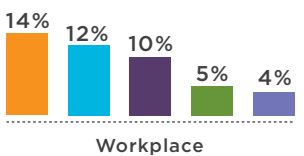
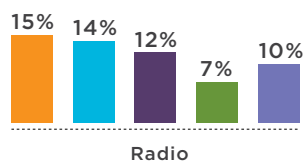
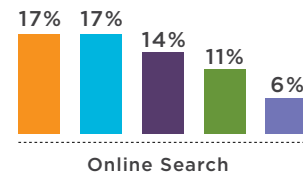
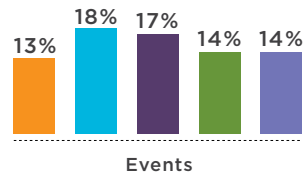
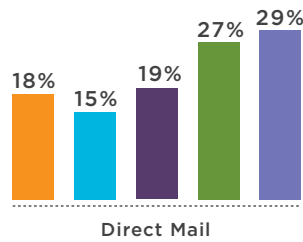
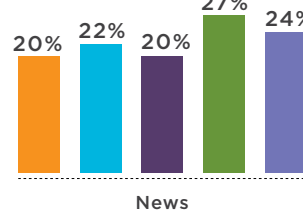
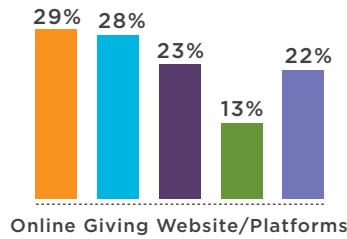
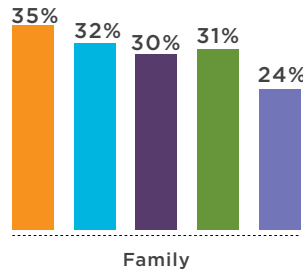
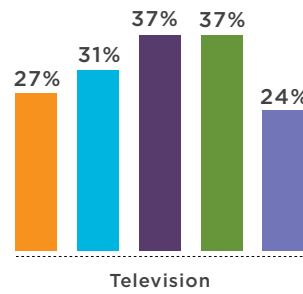
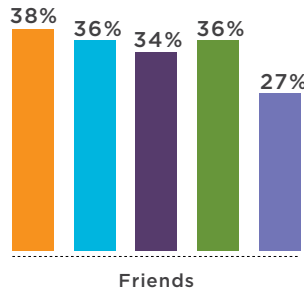
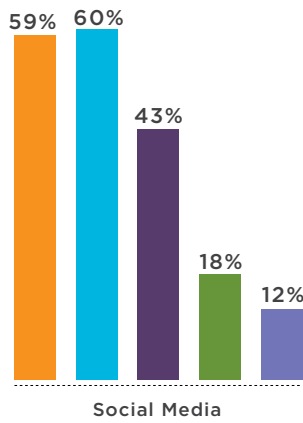
Social media ranked as the leading source overall, followed by recommendations from friends and television.

- Giving platform users
- Overall



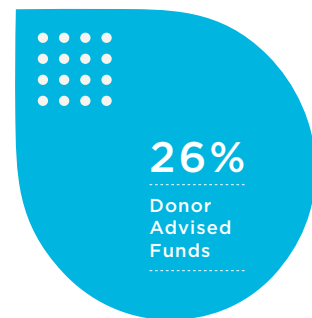
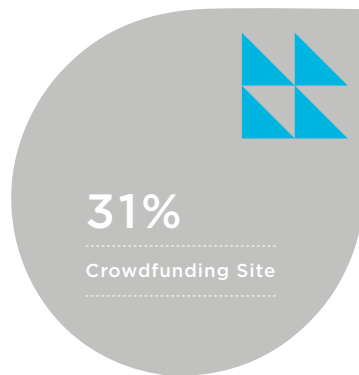
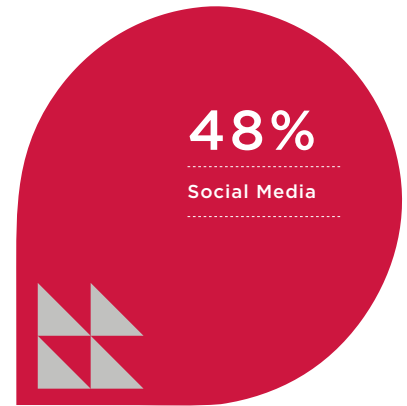
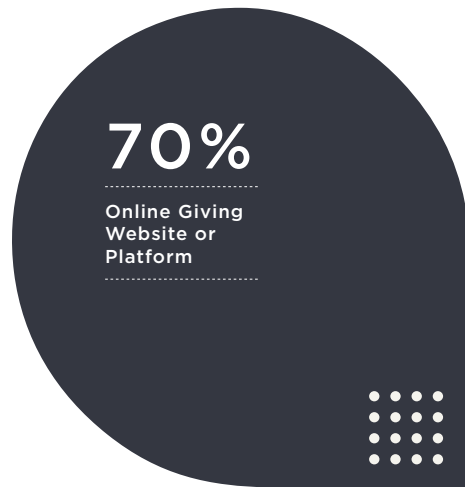


Gen Zers and Millennials are substantially more likely to rely on social media and online platforms, while older generations continue to depend more heavily on traditional channels such as television, news, and direct mail. Across all age groups, personal networks such as friends and family remain an important source of charitable discovery.



Among respondents who reported making a charitable donation in the past three years, most have given through at least one third-party online giving channel.

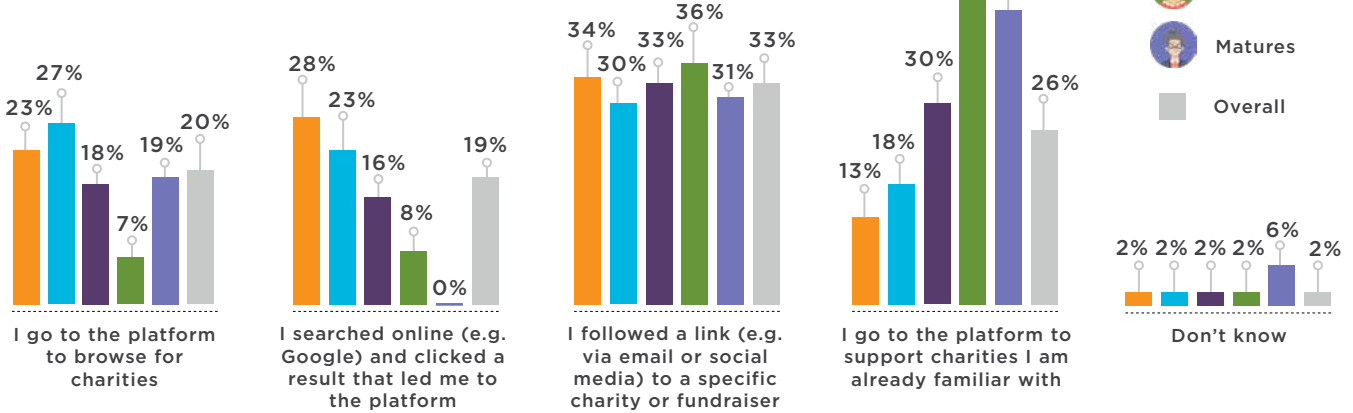
- Online Giving Website or Platform
- Social Media
- Crowdfunding Site
- Donor Advised Funds



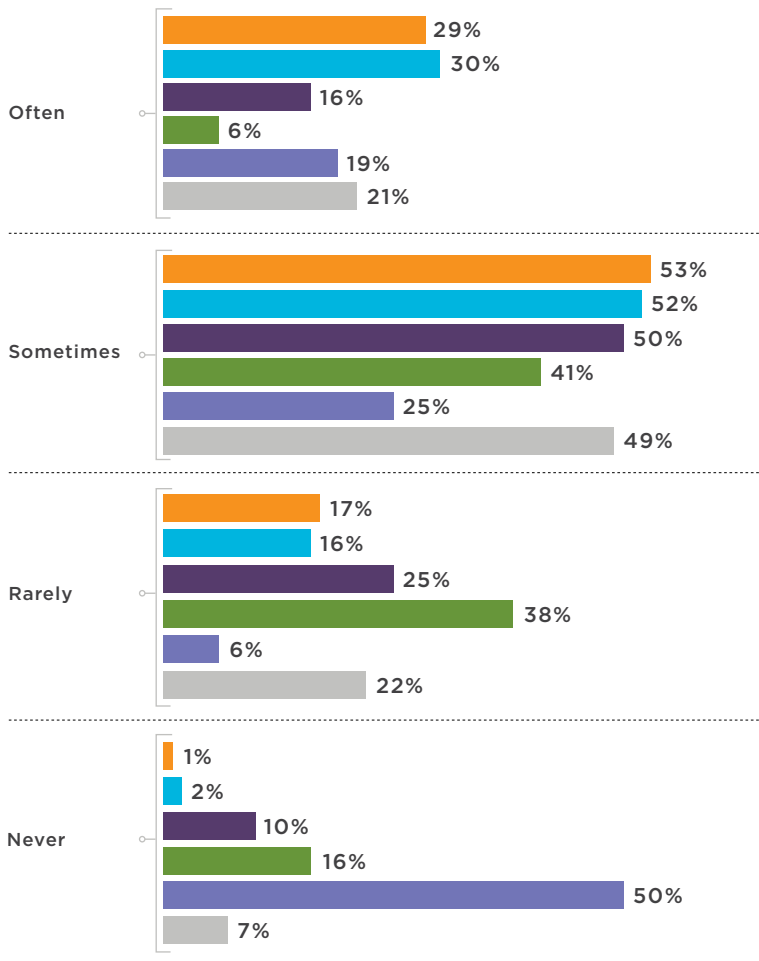
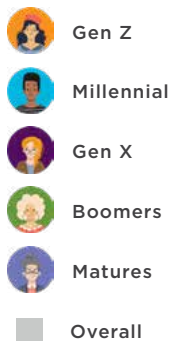
Most respondents reported making relatively modest contributions, with nearly three-quarters (73%) typically donating less than \$100 per transaction.

**Among donors who give through third-party giving platforms, the most common pathway is following a direct link to a specific charity or fundraiser, often through email or social media.**

Younger generations are more likely to discover charities through browsing or online search, while older generations more commonly use platforms to support organizations they already know.



Gen Z and Millennials are the most likely to report using giving platforms often or sometimes specifically to discover charities, while older generations are less likely to use online giving platforms in this way.

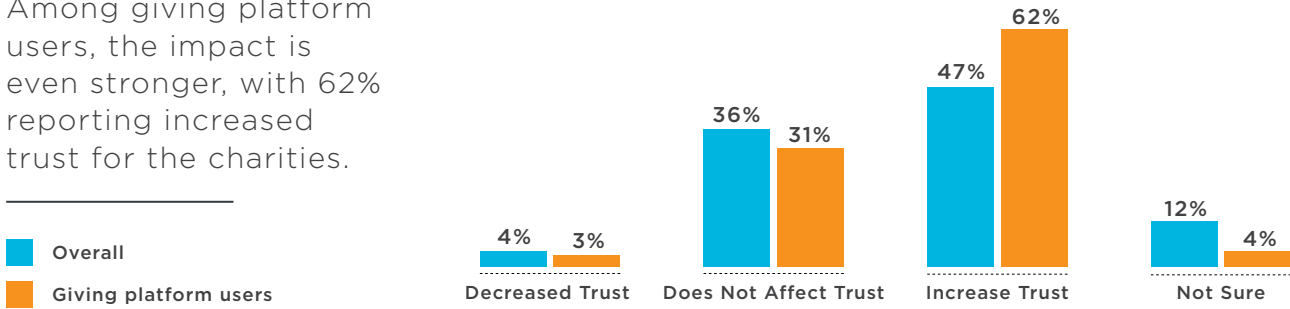


Key Results

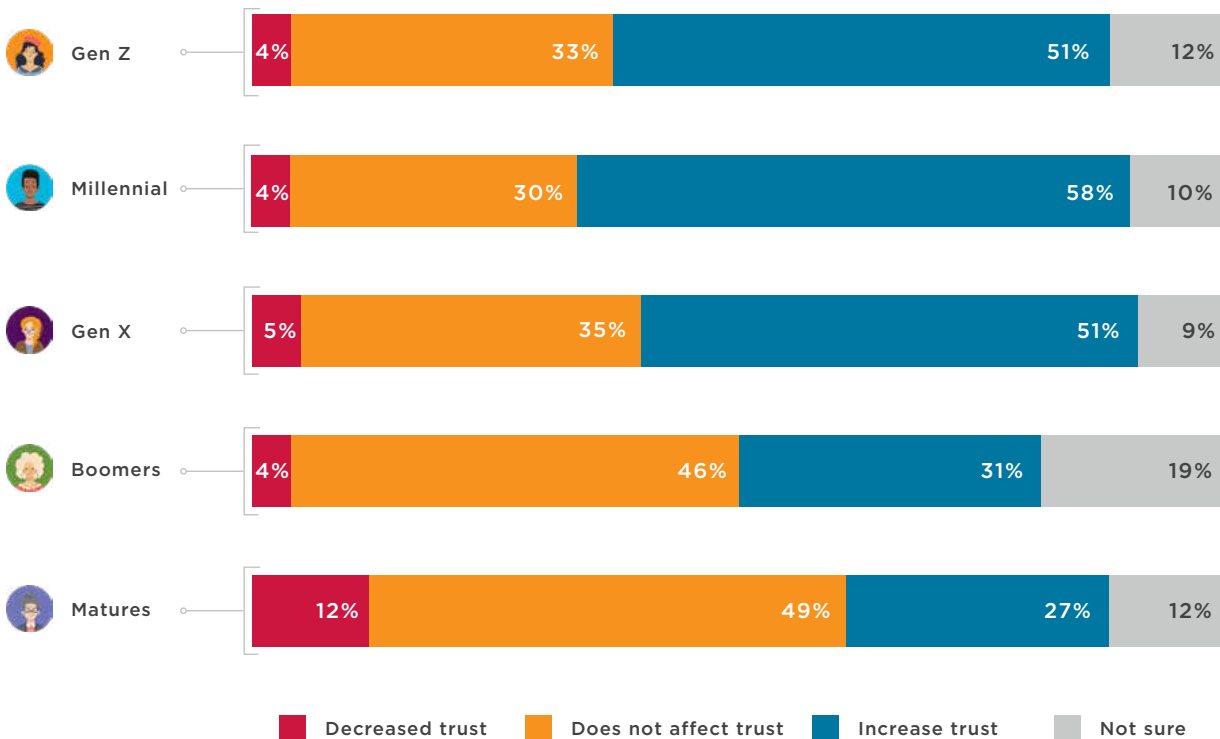
# What Donors Assume About Platforms

Nearly half of respondents said a charity’s presence on a well-known donation platform would increase their trust for the charity, while only a small minority said it would decrease trust.

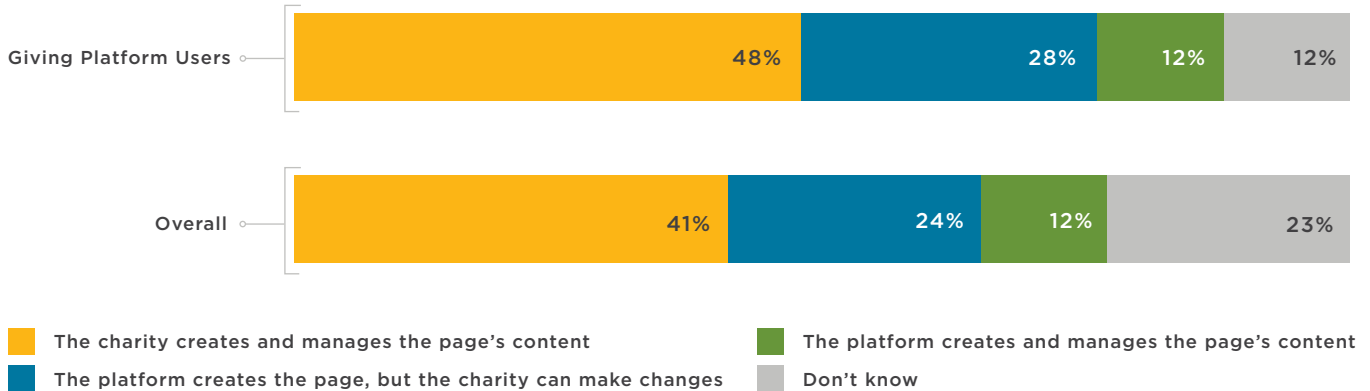
Among giving platform users, the impact is even stronger, with 62% reporting increased trust for the charities.



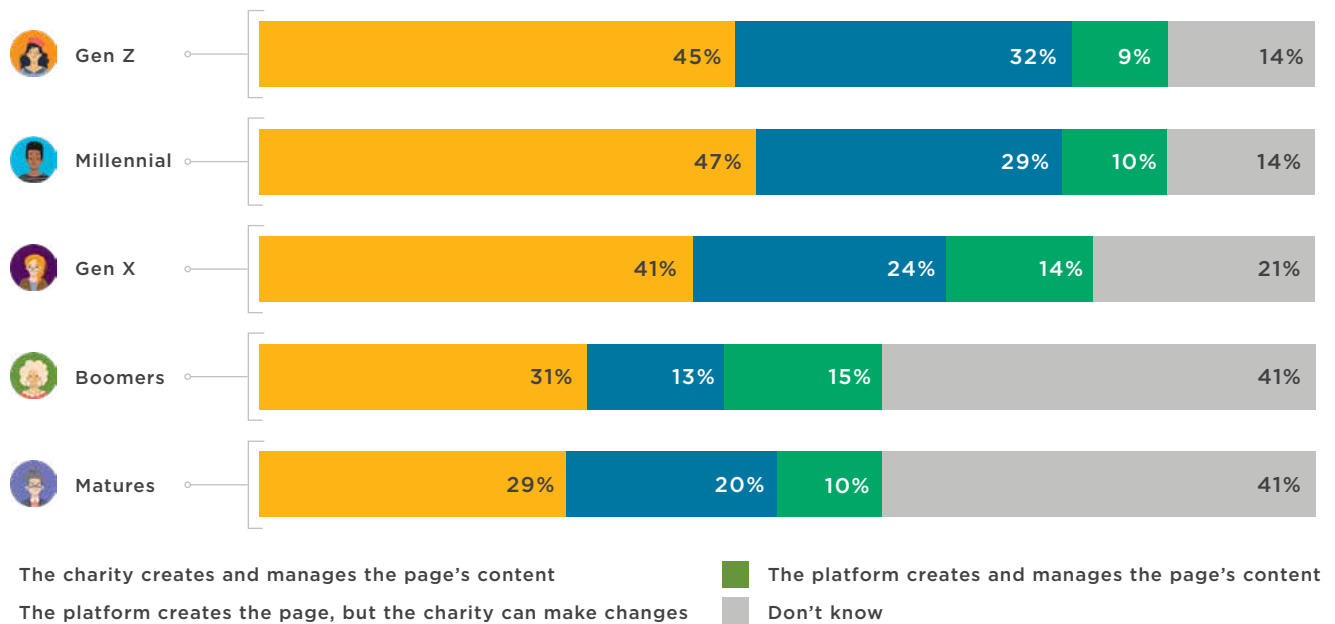
Younger generations are more likely to say that a charity’s presence on a well-known donation platform increases their trust in the organization. Older generations, particularly Boomers and Matures, are more likely to say it does not affect their trust, though relatively few respondents across any age group reported decreased trust.



**Only 1 in 5 respondents assume giving platforms create and manage charity pages. The largest share of respondents assume that charities themselves are responsible for creating and managing their donation pages.**



Younger generations are more likely to assume that charities create and manage their own donation pages or can modify pages created by the platform. In contrast, older generations are significantly more likely to say they do not know who manages charity pages on online donation platforms. Across all age groups, relatively few respondents believe the platform alone creates and manages the content.



Awareness of concerns surrounding online fundraising platforms creating charity donation pages without charity permission remains relatively limited. Fewer than half of respondents (41%), whether they were giving platform users or not, said they were aware of these concerns prior to the survey.

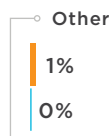
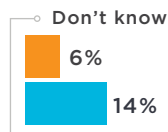
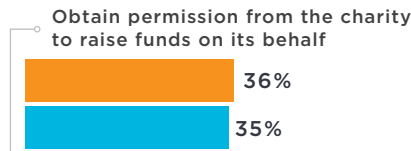
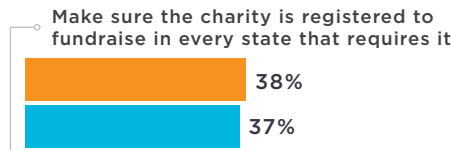
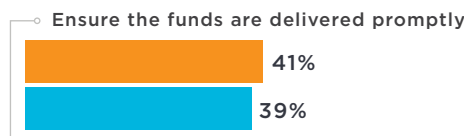
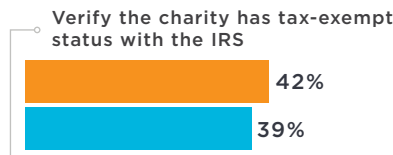
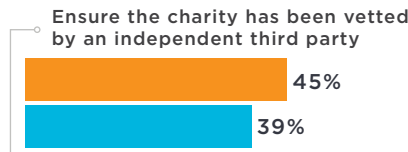
Key Results

# What Donors Expect From Platforms

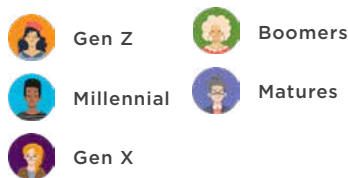
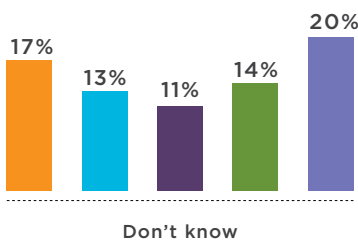
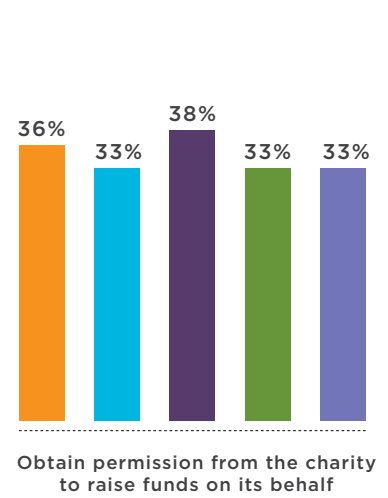
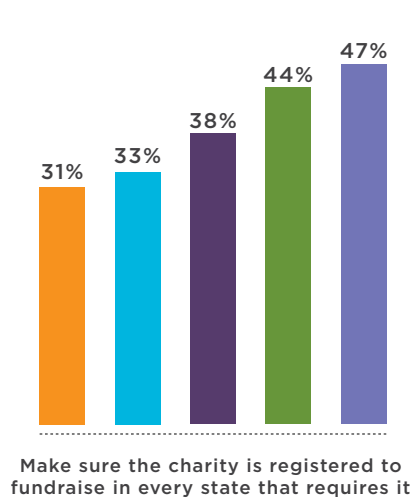
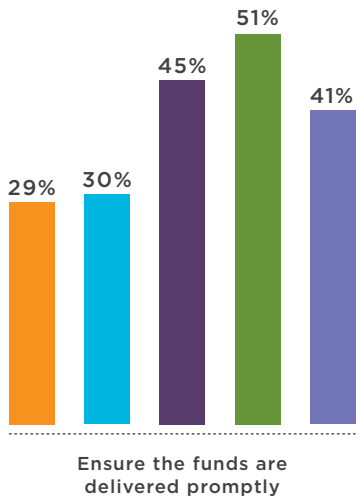
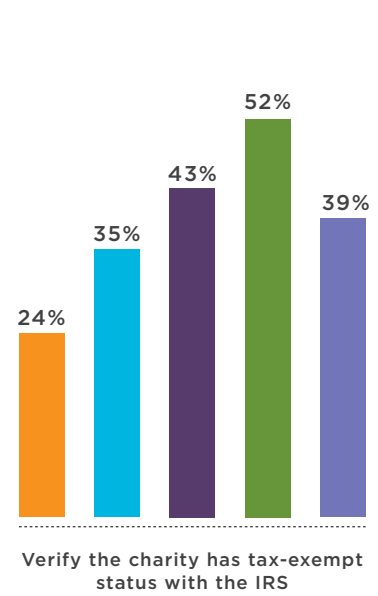
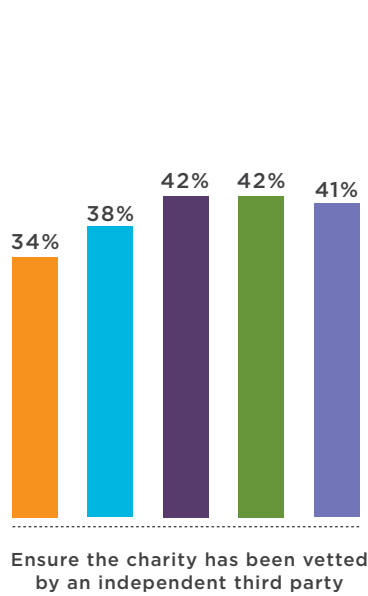
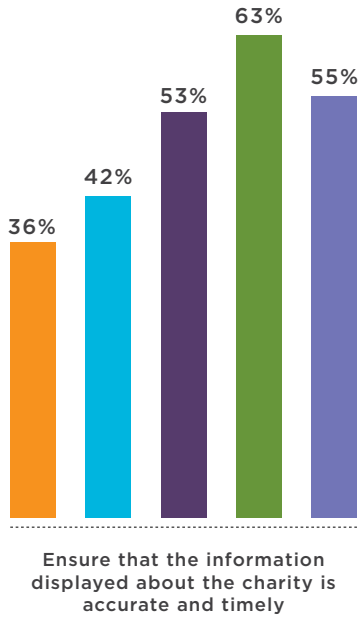
A significant portion of respondents expect online donation platforms to take a proactive role in verifying and overseeing charities before listing them.

The most cited expectation was that platforms ensure charity information is accurate and timely.

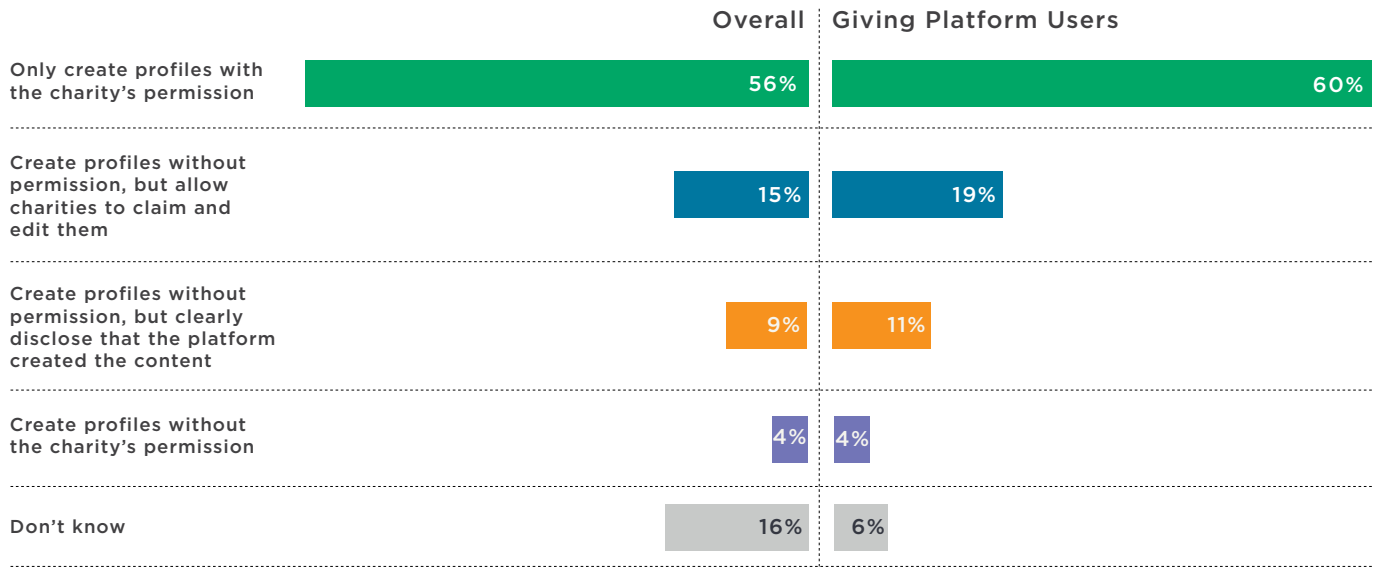
- Giving platform users
- Overall



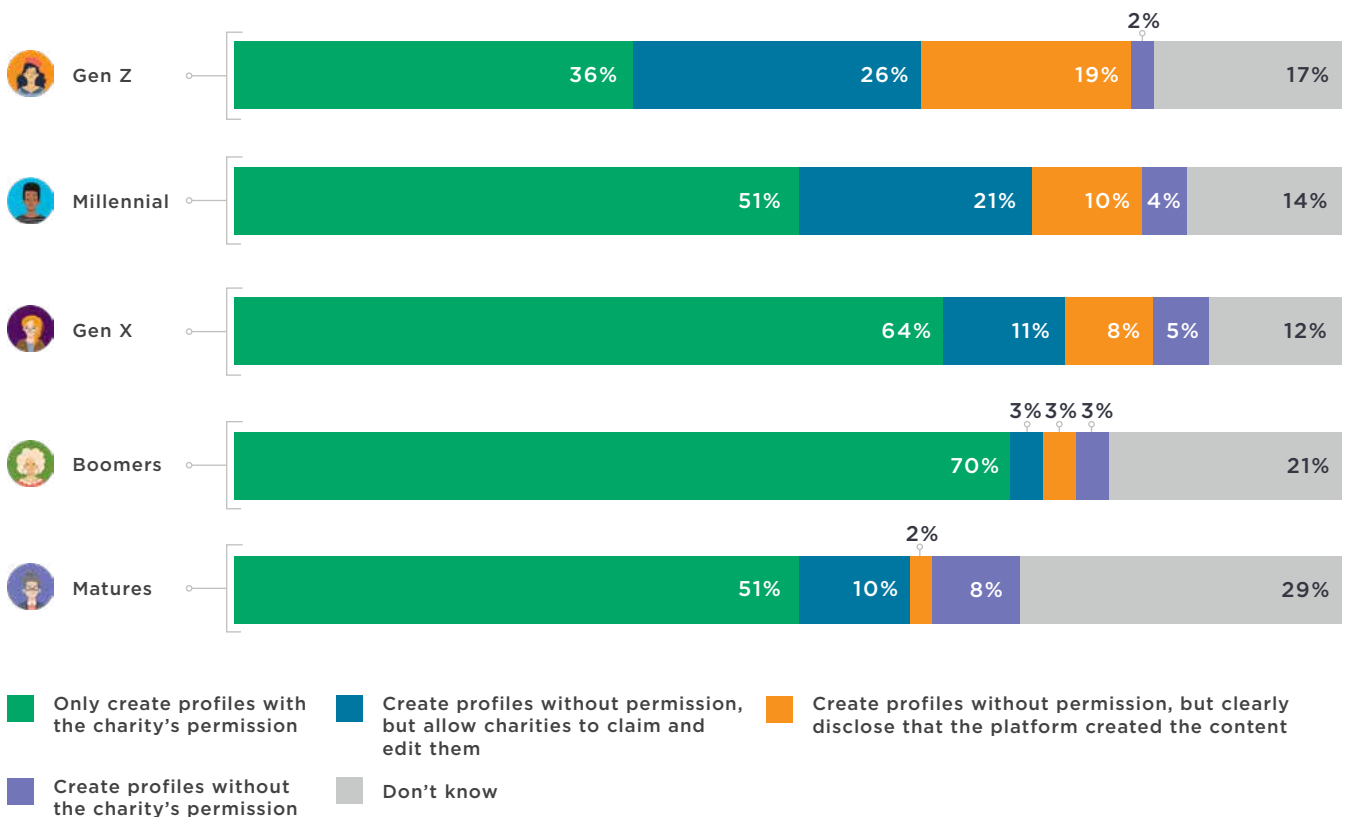
Older generations are especially likely to expect platforms to ensure information is accurate, verify tax-exempt status, ensure accurate information, and confirm compliance with fundraising regulations.



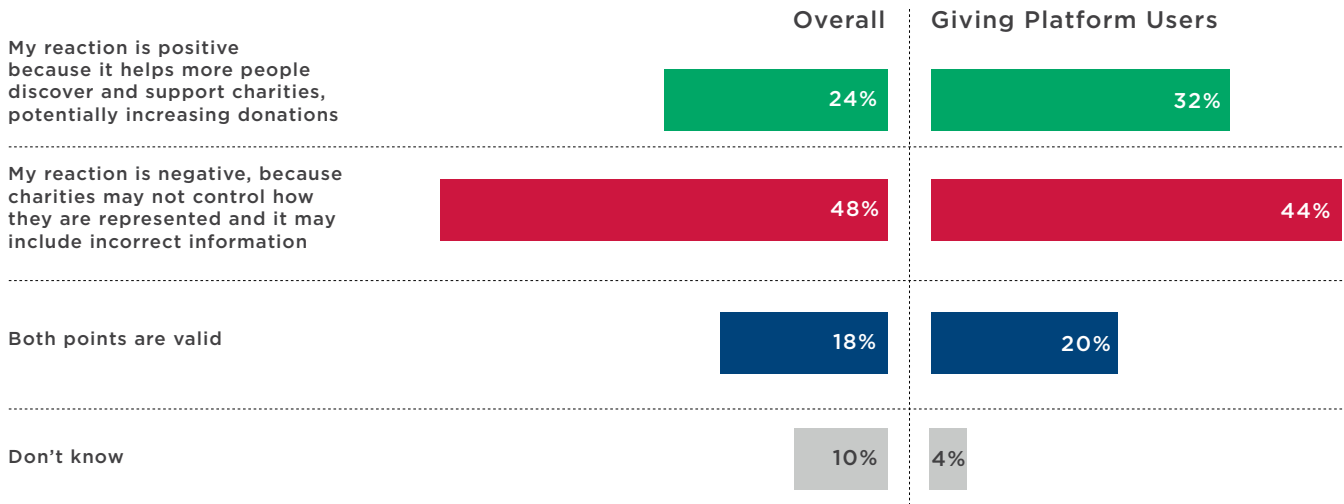
**Most respondents want online giving platforms to obtain a charity’s permission** before creating a profile on the charity’s behalf. Relatively few support platforms creating profiles without charity approval. About 1 in 3 giving platform users are open to models that allow platforms to create profiles first, provided charities can later claim or edit them.



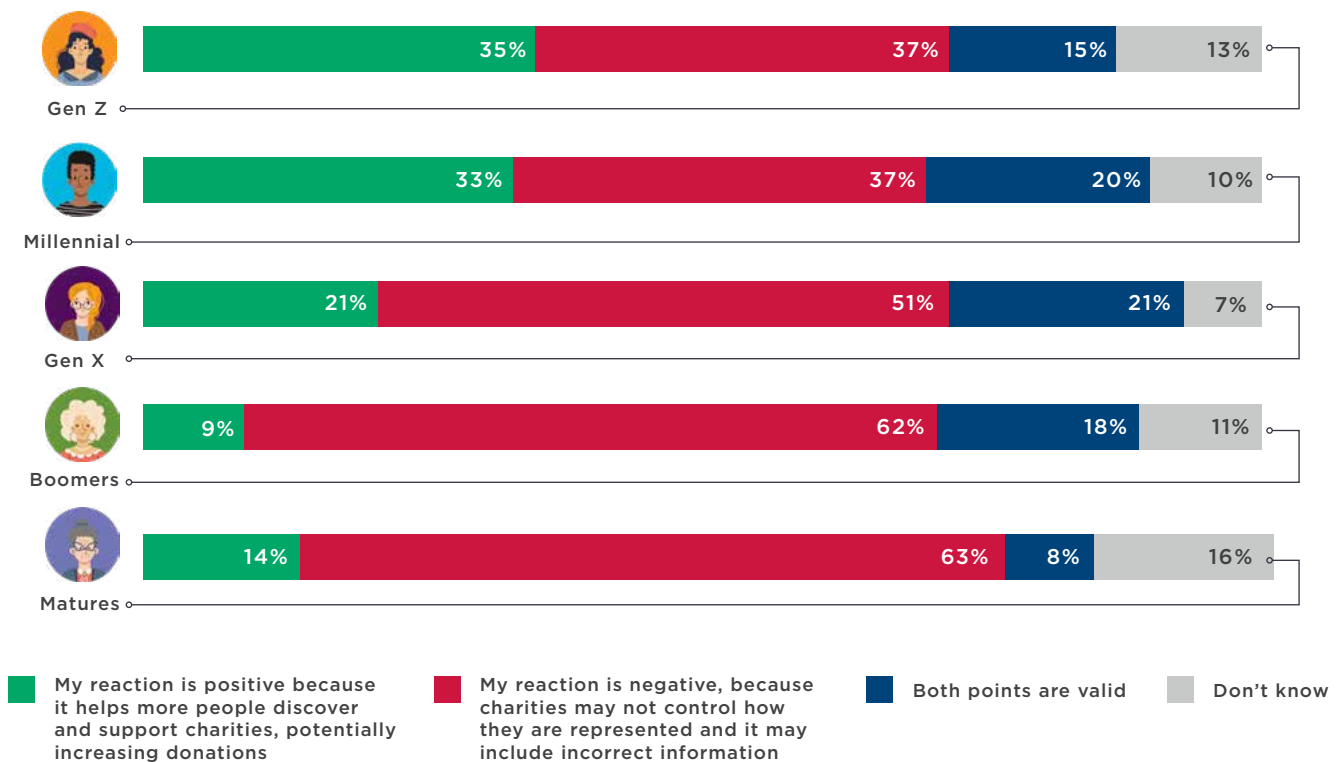
Older generations are substantially more likely to say platforms should only create profiles with a charity’s permission. Younger generations, particularly Gen Zers, show greater openness to platforms creating profiles without prior approval if charities are allowed to claim, edit, or review the content afterward.



**Respondents are more likely to react negatively than positively to online donation platforms creating fundraising pages for charities without direct permission.** Concerns about charities lacking control over how they are represented and the potential for inaccurate information outweigh perceptions that these pages help increase visibility and donations. Giving platform users, however, are more likely than the general population to view the practice positively.

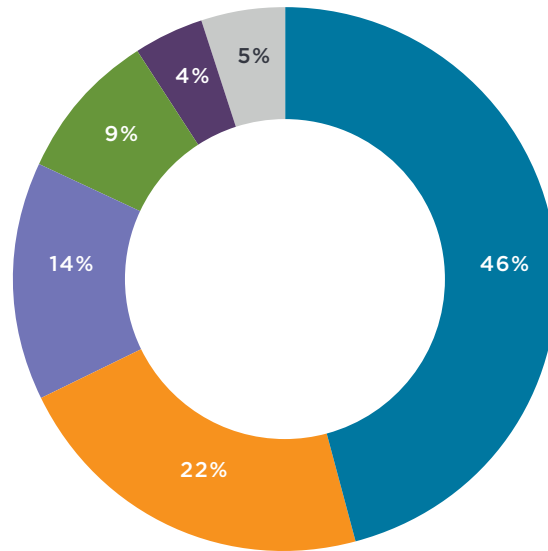


Older generations express substantially greater concern about charities' lack of control over fundraising pages and the potential for inaccurate information. Younger generations are more likely to view online giving platforms creating charity pages as a way to increase charitable visibility and support.



46% of giving platform users say they would consider total platform fees (including platform fees, processing fees, tips, or optional contributions) of 5% or less acceptable.

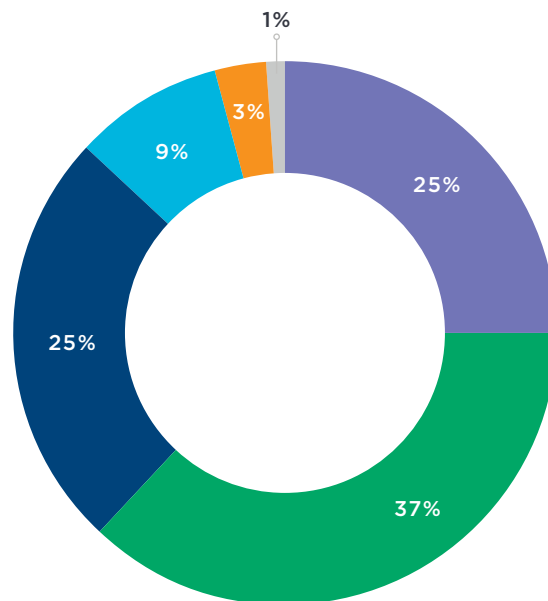
Only 13% would consider fees above 15% acceptable, suggesting that **donors generally expect online giving platforms to keep total fees relatively low.**



- 5% and under
- 6-10%
- 11-15%
- 16-20%
- More than 20%
- Don't know

**Most giving platform users expect donations to reach charities relatively quickly**, with 62% saying funds should be delivered within 3 days of donating, and another quarter accepting delivery within one week.

Fee sensitivity and expectations around fund delivery are broadly consistent across the overall population.



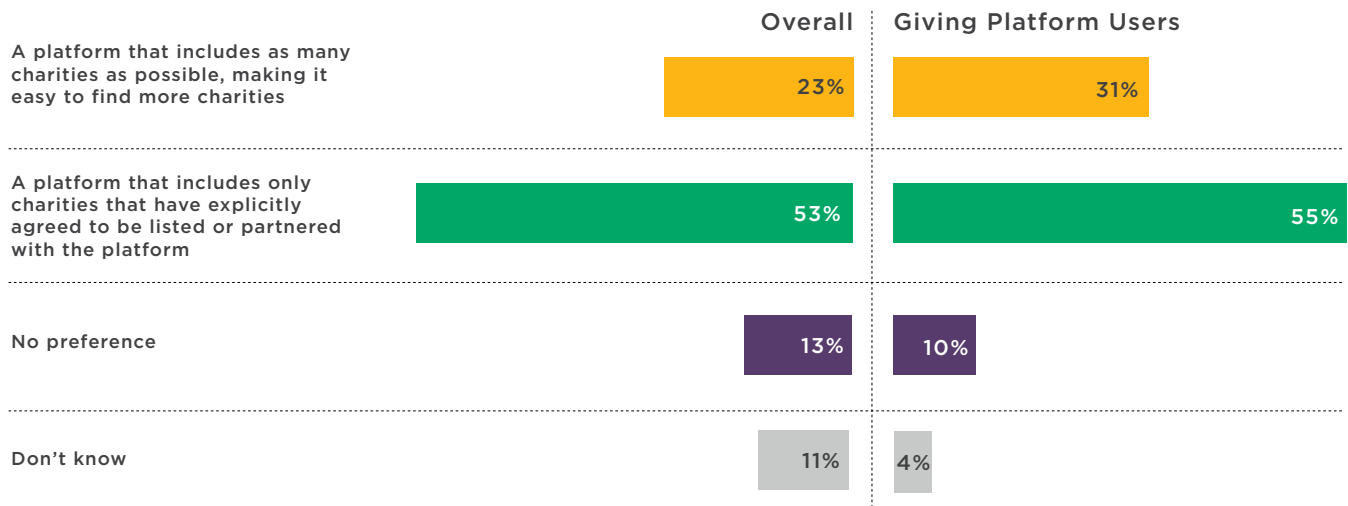
- Within 24 hours
- 2-3 days
- Up to 1 week
- Up to 1 month
- Up to 6 months
- More than 6 months is acceptable

Fee sensitivity and expectations around fund delivery are broadly consistent across the overall population.

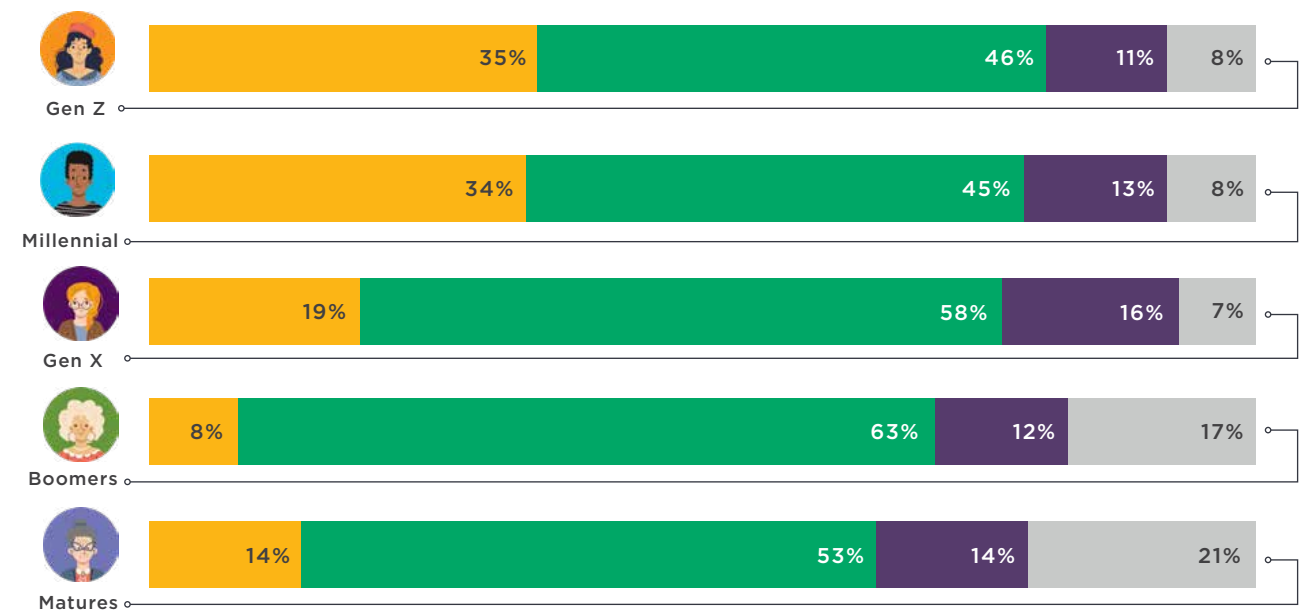
Key Results

# What Donors Prefer from Platforms

When asked to choose between donation platforms that include only charities that have explicitly agreed to participate and platforms that include as many charities as possible, **more than half of respondents prefer platforms that list only charities that have agreed to be included.** Giving platform users are comparatively more likely to favor platforms that do not require opt-in, with nearly one in three preferring platforms that include as many charities as possible.

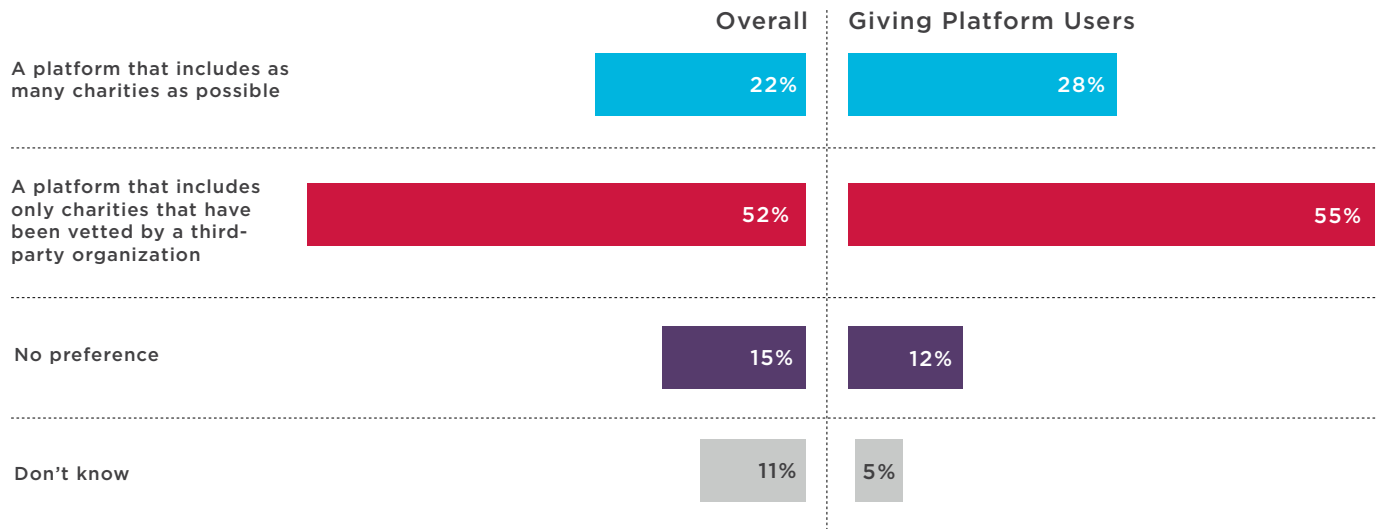


Across generations, most prefer that platforms include charities that have explicitly agreed. Younger generations are more receptive to platforms that prioritize broad charity inclusion and discovery.

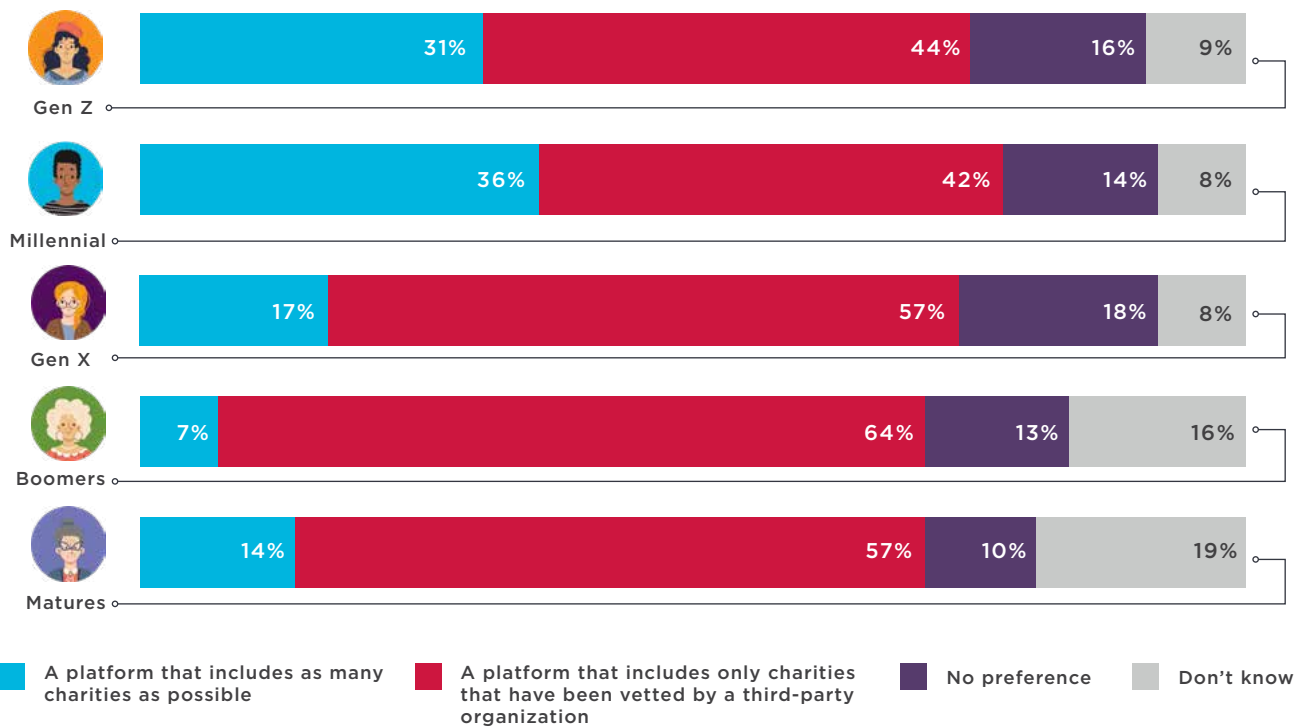


■ A platform that includes as many charities as possible, making it easy to find more charities
 ■ A platform that includes only charities that have explicitly agreed to be listed or partnered with the platform
 ■ No preference
 ■ Don't know

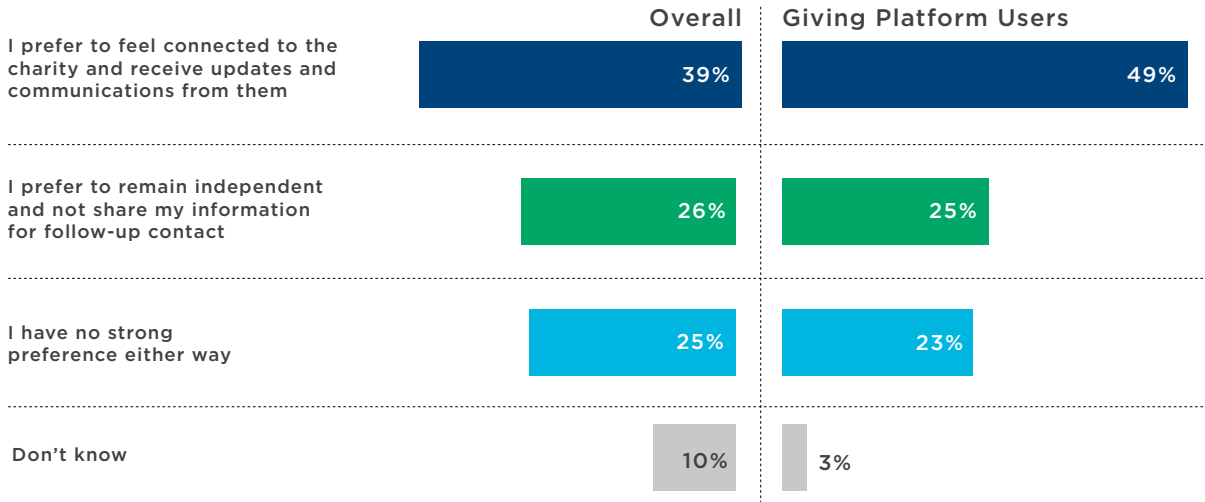
Similarly, when asked to choose between donation platforms that include as many charities as possible and platforms that include only charities vetted by a third-party organization, **a majority of respondents prefer platforms with vetted charities.**



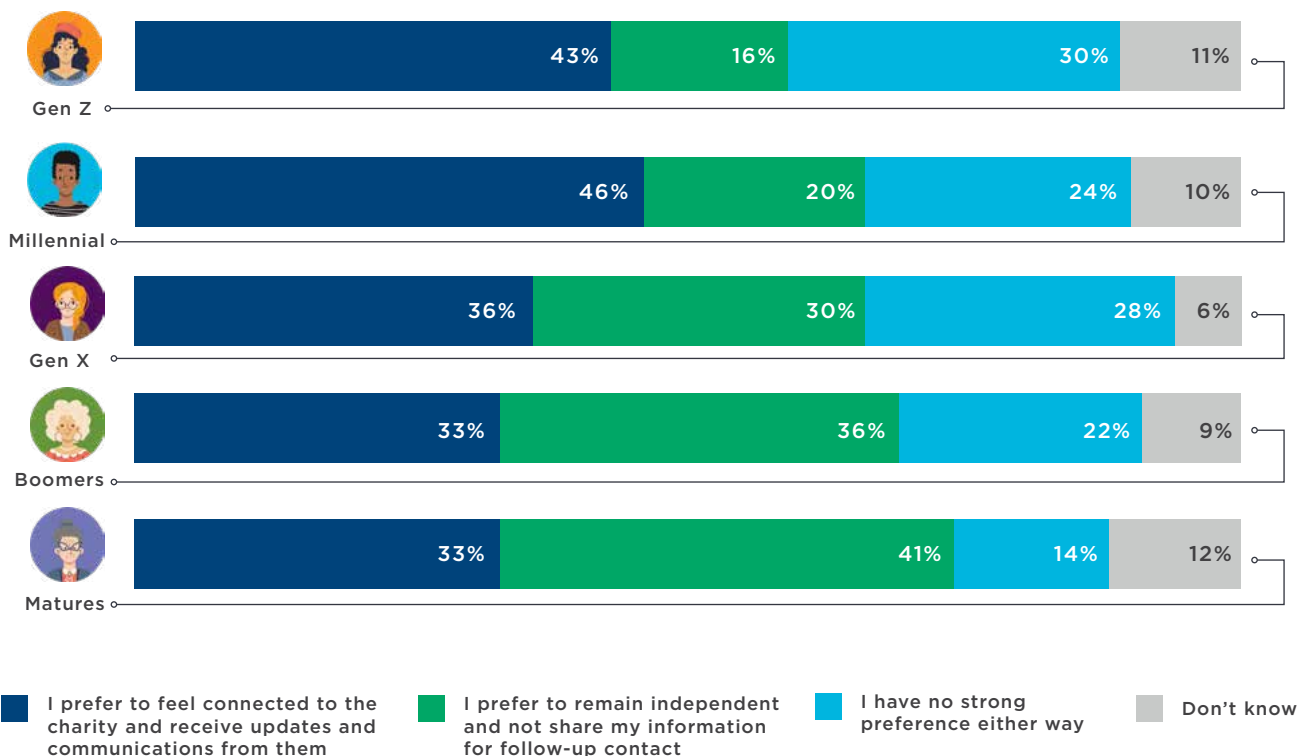
Younger generations are comparatively more open to platforms that prioritize broad inclusion, while older generations show a much stronger preference for vetting requirements before charities are listed.



When donating to a charity on an online giving platform, **respondents are more likely to prefer feeling connected to the charity and receiving updates or communications than avoiding follow-up contact.** This preference is stronger among giving platform users, with nearly half favoring ongoing connection with charities after donating.



Younger generations are more likely to prefer building a connection with charities and receiving follow-up communications, while older generations are comparatively more likely to prefer not sharing their information for future contact. Boomers and Matures are more likely to prefer not sharing their information for future engagement.



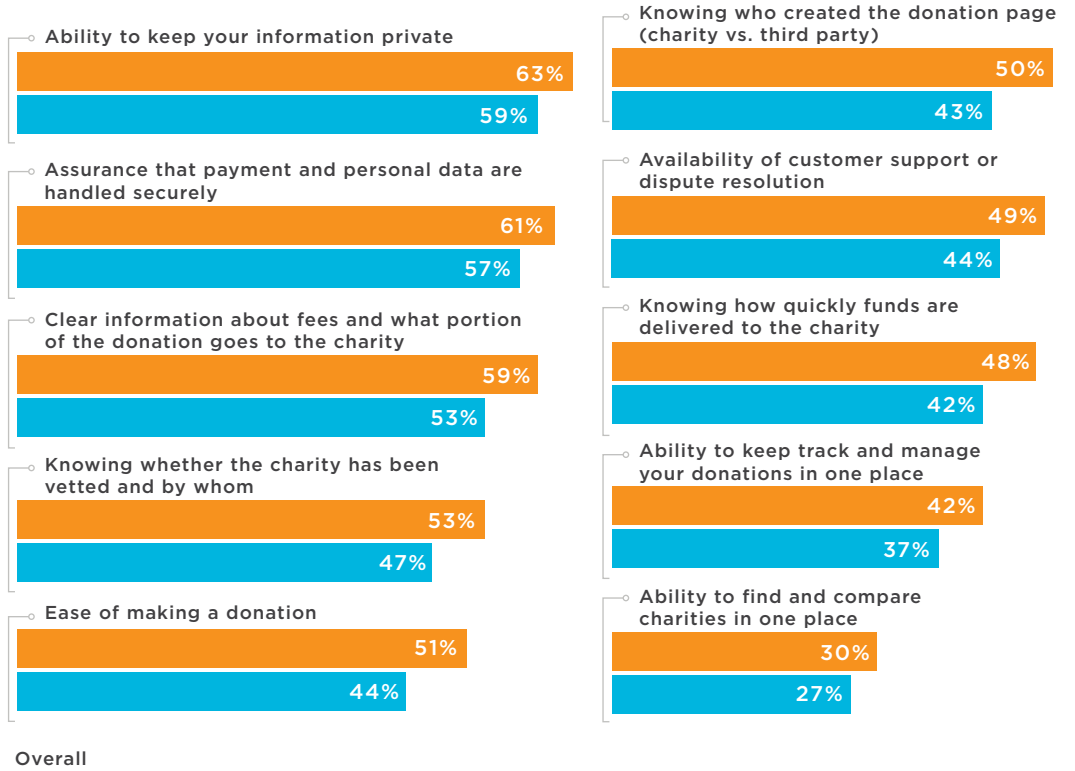
**Key Results**

# What Drives Donation Decisions

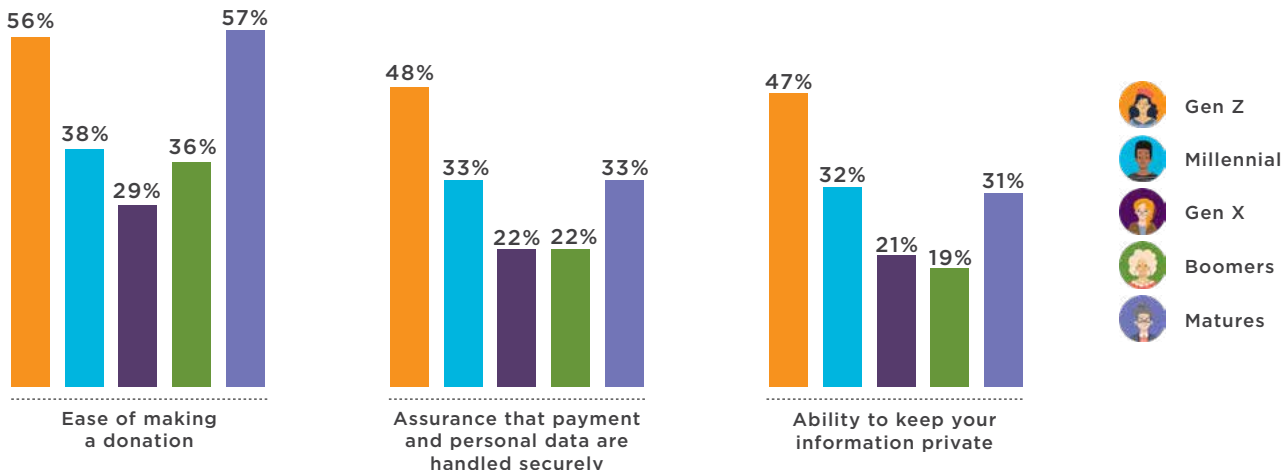
The figures below show the share of respondents who view each factor as essential (9 or 10 on a 10-point scale) when donating through an online platform. Knowing whether the charity has been vetted or created the donation page is also important, though it falls further down the user’s list of priorities.

**Respondents place the greatest importance**

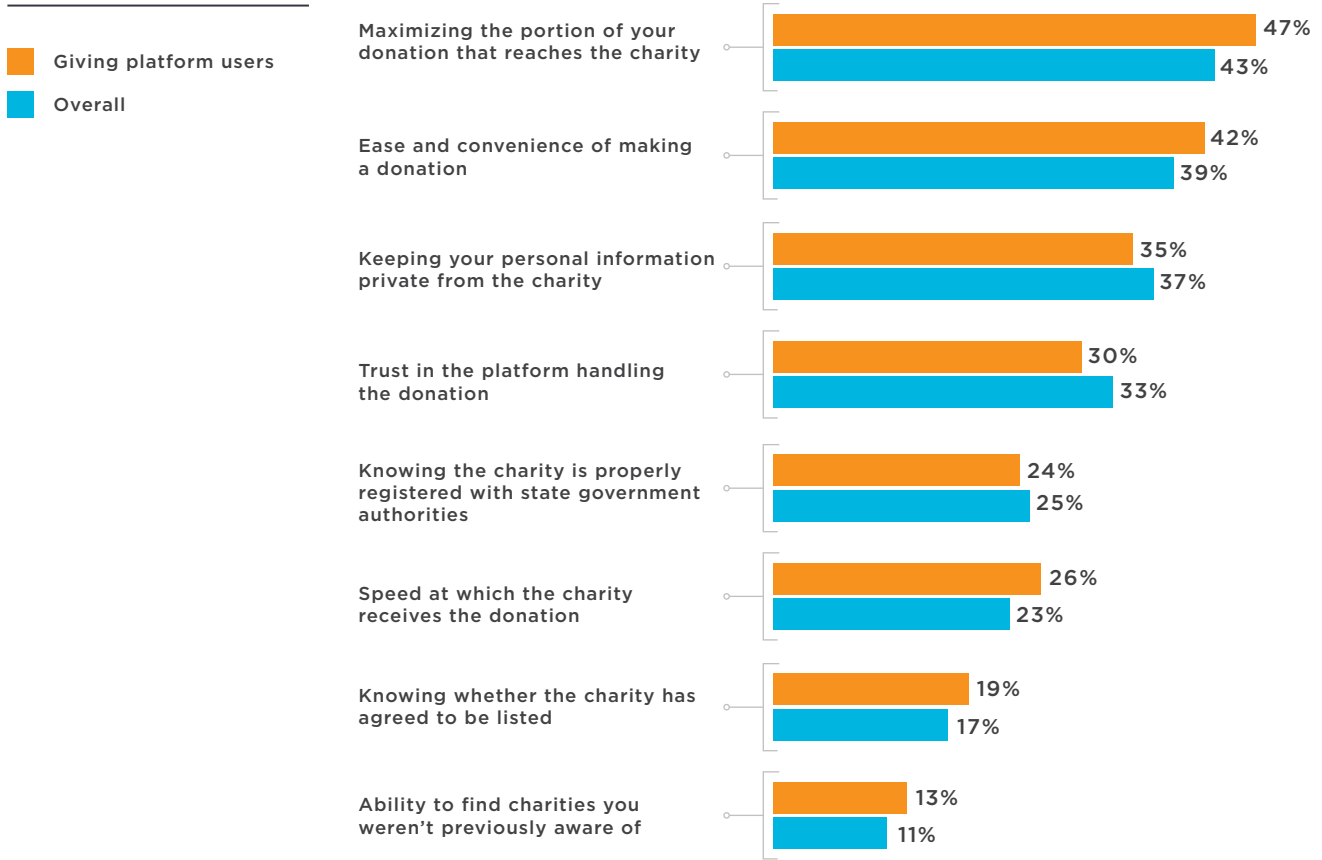
on the ability to keep personal information private, assurance that payment and personal data are handled securely, and clear information about fees and what portion of the donation goes to the charity.



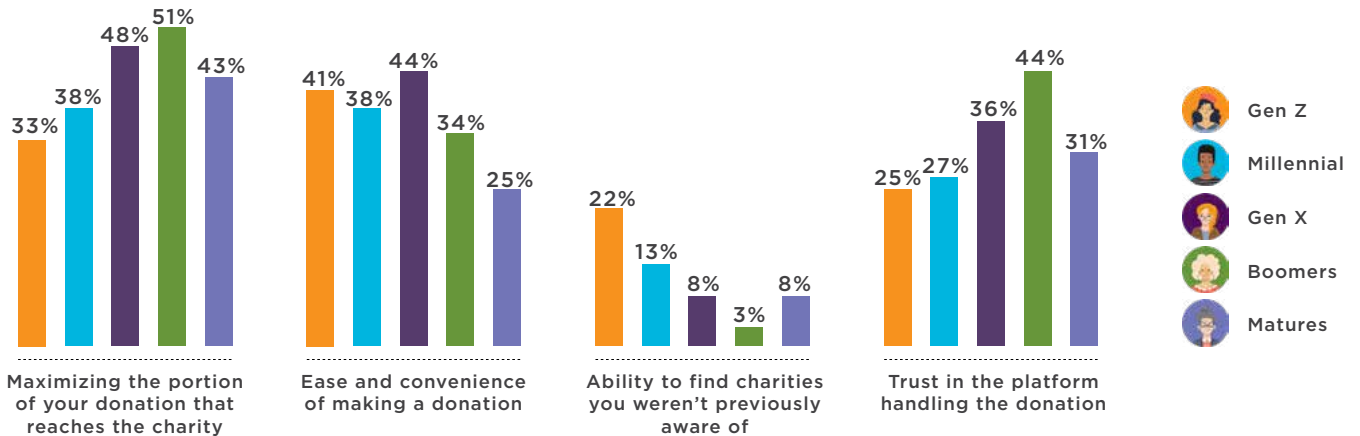
Generational differences are particularly pronounced around ease of making a donation, privacy, and security. Gen Zers and Matures respondents are substantially more likely than Gen X and Boomers to view ease of donation, secure handling of data, and the ability to keep information private as essential when using online giving platforms.



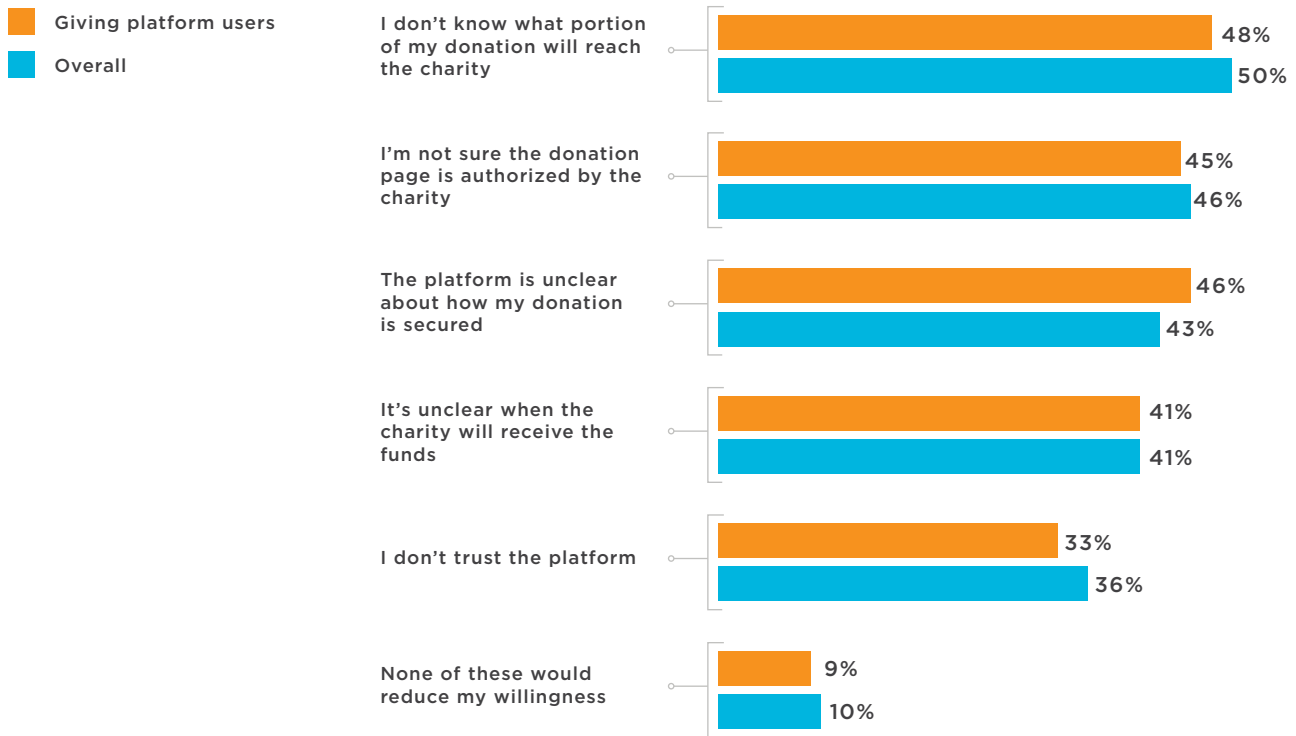
When asked to select **the three most important factors when donating to a charity on a giving platform**, respondents most frequently choose maximizing the portion of a donation that reaches the charity, ease and convenience of making a donation, and keeping personal information private.



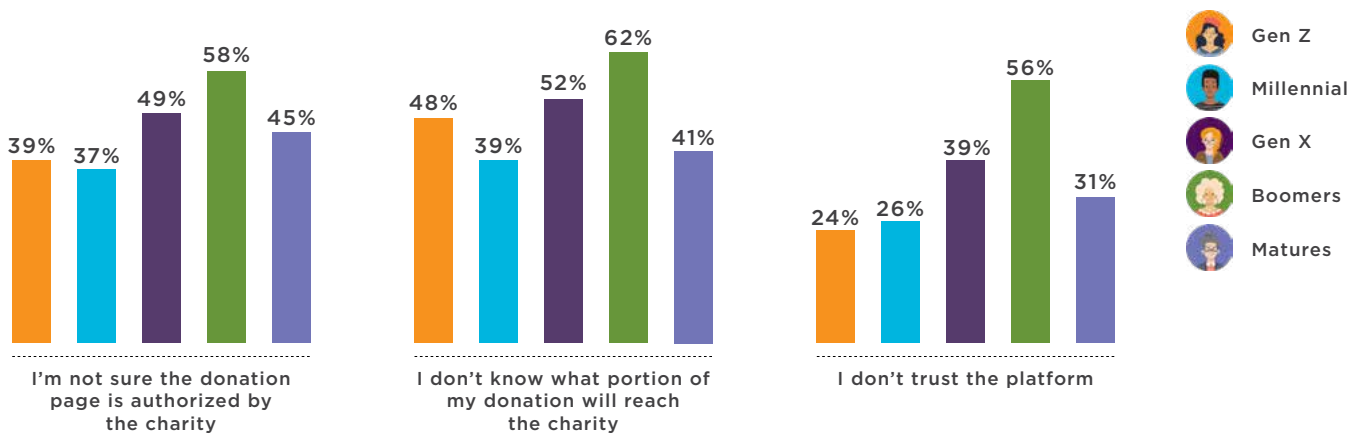
Older generations are more likely to prioritize maximizing the portion of donations that reach the charity and trusting the platform handling the donation, while younger generations place relatively more emphasis on convenience and discovering new charities through online platforms.



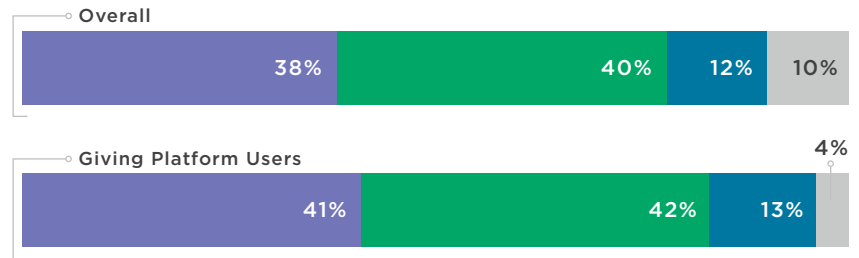
The **leading concerns that would reduce respondents' willingness to donate** through an online giving platform include uncertainty about what portion of their donation reaches the charity, whether the donation page is authorized by the charity, and how donations and personal information are secured.



Older generations are generally more likely to say that trust and transparency concerns would reduce their willingness to donate through an online giving platform. Boomers express significantly higher concern about whether donation pages are authorized by charities, what portion of donations ultimately reaches the charity, and whether the platform itself can be trusted.

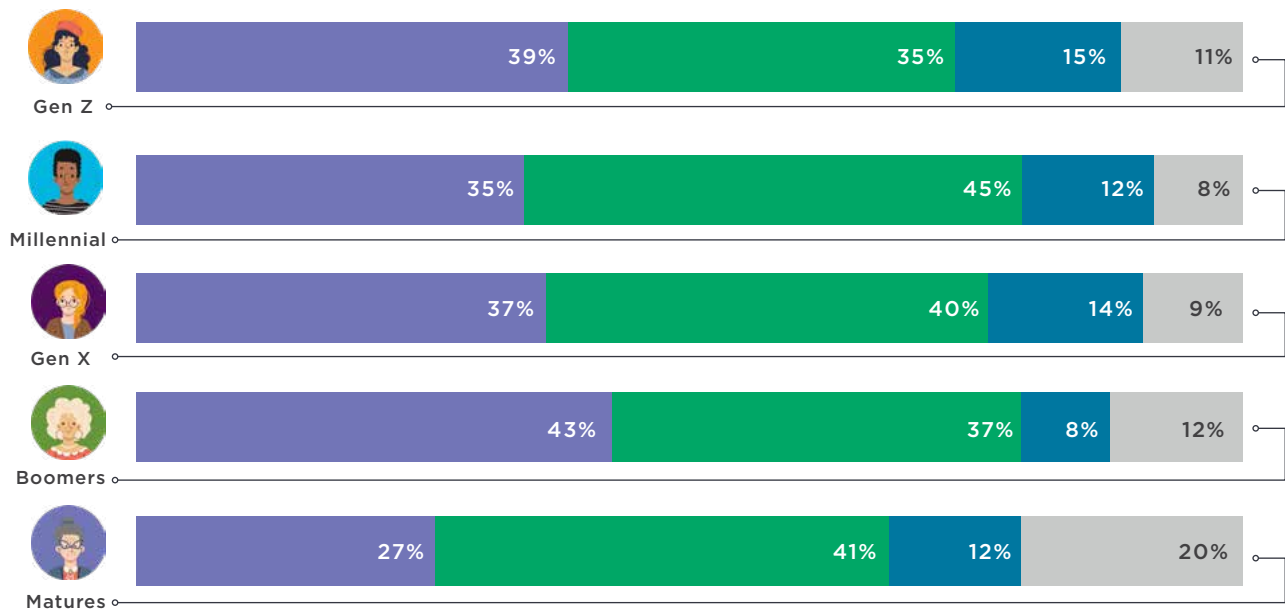


When deciding whether to donate through an online platform, respondents are more likely to view fees and convenience as equally important. Relatively few say convenience matters more than minimizing fees.



■ Minimizing platform fees is more important than convenience   ■ Fees and convenience are equally important   ■ Convenience of the platform is more important than minimizing fees   ■ Don't know

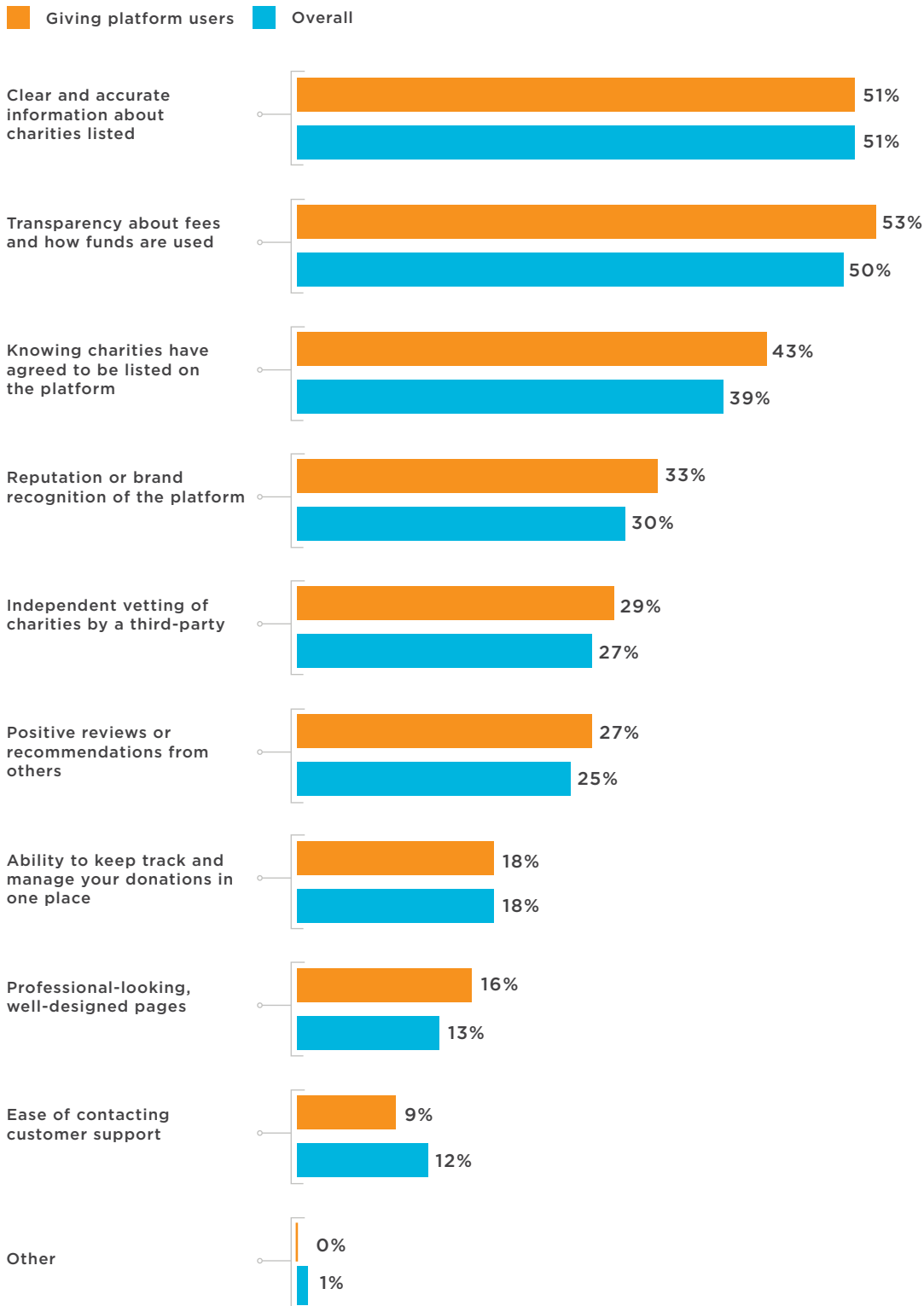
Across generations, respondents generally place greater emphasis on minimizing fees or balancing fees and convenience than they do on prioritizing convenience alone.



■ Minimizing platform fees is more important than convenience   ■ Fees and convenience are equally important   ■ Convenience of the platform is more important than minimizing fees   ■ Don't know



Across respondents, trust in online donation platforms is most strongly driven by clear and accurate information about listed charities, transparency about fees and how funds are used, and assurance that charities have agreed to be listed on the platform.



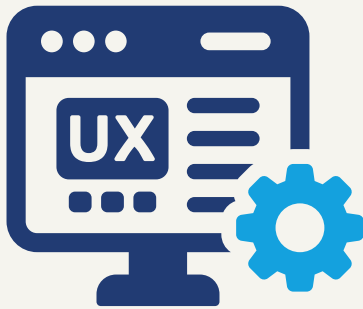
# Conclusion

Our survey findings suggest that people place meaningful trust in the accountability of online giving platforms. **Participants tend to assume that charities listed on these platforms have opted in and undergone some level of verification. A charity's presence on a giving platform often serves as a signal of trust.** Maintaining and strengthening that trust will depend on platforms continuing to respond to user expectations and concerns.

## Takeaways include

### There is strong support for an opt-in approach.

Most prefer platforms that only include charities that have explicitly agreed to be listed, and when asked directly, most respondents say platforms should obtain a charity's permission before creating a profile. Even when there is openness to broader inclusion models, it is typically paired with demand of vetting or the ability for charities to claim and manage their presence.

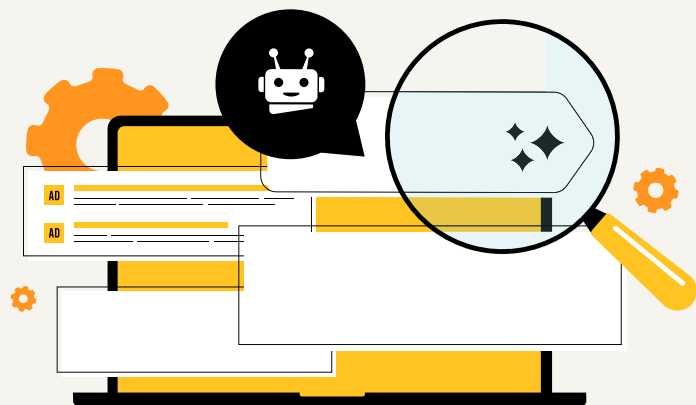


### Ultimately, people care about the user experience.

The user experience is at least as important. Donors consistently prioritize privacy, secure handling of data, transparency around fees, and ease of giving. They also value features that support discovery and connection, from finding new charities to receiving updates after donating.

### Younger donors are most open to discovery-driven models.

Younger donors are particularly open to the discovery-driven models of giving platforms and social media as entry points for learning about charities. They are more likely to use platforms to find new organizations and are more receptive to broader charity listings. This supports that online giving platforms, combined with social media, are a primary pathway for engagement among emerging donor groups.



**Building trust in online giving platforms is important.**

Taken together, the findings point to a useful middle ground and the importance of compromise on both ends. Critics of leading giving platform models would do well to take seriously how much donors value convenience, privacy, and discovery. At the same time, platforms should recognize that trust is built, and their users expect permission, verification, accurate profiles, and clarity about how charities are represented. Importantly, our findings suggest that platforms do not need to host every charity to fulfill their role in the giving ecosystem. Donors care more that the charities they do include are handled responsibly and transparently. That balance is what allows discovery and trust to coexist.



As giving platforms continue to grow as a significant part of the charitable ecosystem, maintaining donor trust will be essential. Giving platforms are well positioned to play a key role in engaging the next generation of donors. Our findings suggest that many users already interpret a charity's presence on a platform as evidence of permission or vetting. Preserving trust will call for transparency of inclusion practices, fees, timing of donation disbursements, and preserving the ties between donors and charities.

# Methodology

We commissioned an electronic survey of more than 1,500 adults across the United States (see Table 1). The margin of error for the May 2026 survey of U.S. adults is  $\pm 2.5$  percentage points (at the 95% confidence level).

Through our survey, we seek to measure donor beliefs, feelings, and behavioral intentions toward charity trust and giving. Our report identifies some aggregate findings and explores the heterogeneity of donor perceptions. For instance, in this report we reference results based on age to illustrate differences in donor attitudes and gain understanding of the diversity of attitudes toward the sector. We use self-reported information as provided by survey takers.



**Table 1 —  
Profile of Respondents in the United States**

By Age		By Gender	
18-34	29.2%	Female	50.5%
35-44	17.1%	Male	48.6%
45-54	15.3%	Nonbinary, Prefer not to answer, Other, and Transgender	0.9%
55-64	16.6%		
> 65	23.0%		
By Annual Household Income (in thousands)			
< 30			16.8%
30-59			27.9%
60-89			18.5%
90-119			5.5%
120-149			7.0%
150 and more			21.7%
Prefer not to answer			2.7%
By Region		By Ethnicity	
Northeast	17.3%	African American	14.4%
Midwest	19.9%	Asian	5.9%
South	40.6%	Hispanic/Latino	15.5%
West	22.1%	Native American or Alaska Native	0.9%
		Other	1.2%
		Pacific Islander	0.3%
		White	61.8%

While there is no single consistent date range for generational divides, the generational ranges used in this report mirror those used by the Pew Research Center and are shown in Table 2.



**Table 2 —  
Generational ranges**

Generation	Year Born	Age (in 2026)
<b>Generation Z</b>	<b>1998 to 2004</b>	<b>21 to 27</b>
<b>Millennial Generation</b>	<b>1981 to 1997</b>	<b>28 to 44</b>
<b>Generation X</b>	<b>1965 to 1980</b>	<b>45 to 60</b>
<b>Baby Boomers</b>	<b>1946 to 1964</b>	<b>61 to 79</b>
<b>Matures</b>	<b>1928 to 1945</b>	<b>80 and above</b>

We recognize there are differences among people within each demographic category. By identifying differences in donor preferences and attitudes across these categories, we aim to find untapped opportunities that support the sector's efforts to be in tune with the America of the present and future, strengthening the bond between donors and charities.

We know that survey responses reflect donor perceptions and are not an objective measure of the charitable sector's efforts. Still, understanding donor attitudes toward charities and giving can help identify areas of misinformation and ways to better serve donors, furthering trust in the sector and encouraging increased generosity.

To determine whether a charity is accountable and trustworthy, BBB WGA uses 20 BBB Standards for Charity Accountability, based on charity governance, finances, fundraising practices, and results reporting. BBB WGA produces reports on charities based on these standards, and the reports are available free of charge to the donating public on Give.org. This report aims, in part, to understand disconnects between self-reported triggers and concerted trust criteria. In addition, we hope to identify opportunities that can help the sector build collective trust and succeed in the future.

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## About BBB Wise Giving Alliance

BBB Wise Giving Alliance (BBB WGA, BBB's Give.org) is a standards-based charity evaluator that seeks to verify the trustworthiness of nationally soliciting charities by completing rigorous evaluations based on 20 holistic standards that address charity governance, results reporting, finances, fundraising, appeal accuracy, and other issues. National charity reports are produced by BBB's Give.org and local charity reports are produced by local Better Business Bureaus—all reports are available at Give.org.



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