VISION·2

5 common obstacles to generosity
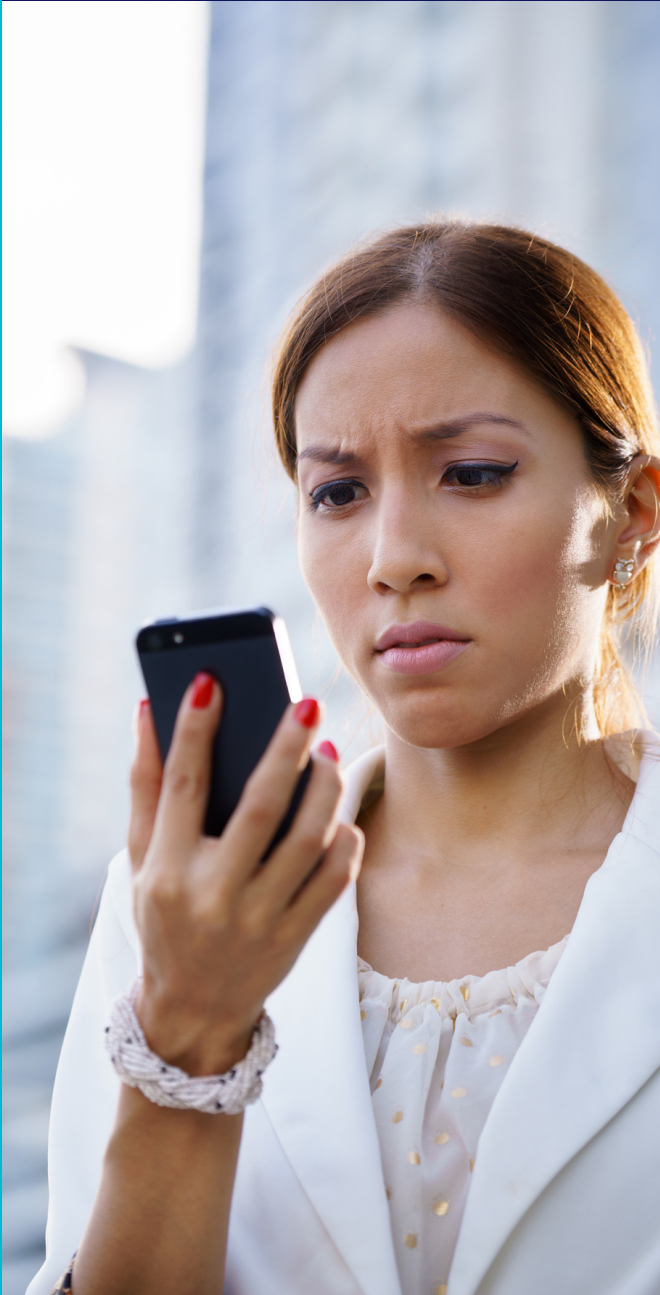(and the easy fixes)

The
DEADLY SINS
OF
ONLINE GIVING

VISION·2

Studies show that 83% of the gifts people begin on charitable websites are never completed.

This alarming statistic may give you new insights into why your slick online giving platform and mobile church giving app haven't miraculously delivered more givers and total gift amounts.

Why Potential Givers LEAVE

Parting with our money is not always easy. Charitable giving is an emotional decision, so—whether in-person or online—givers often experience a little subconscious storm of anxiety. Some of that has nothing to do with your church and everything to do with their finances, their values, their fears, their time and their tolerance for hassles.

Therefore, when they expect your online giving experience to be smooth but instead run into unexpected obstacles, it creates a disconnect.

The disconnect is both literal (remember, as many as 83% will abandon their gift before finalizing it) and figurative (their giving experience doesn't line up with the warm and engaging way you treat them in person.)

At the church, you work hard to extend a friendly welcome to members and visitors in every area of their in-person experience. But on your church giving page, are you putting them through an obstacle course?

To find out, let's compare your in-person offering to the way your online giving process treats your givers.

Table Of Contents

OBSTACLE #1
LACK OF TRUST

Does your online giving platform break down TRUST by taking givers away from your church website to complete their gift?

In-Person Giving

Money is a sensitive subject and it takes time to grow trust among your givers. You want giving to be convenient, comfortable and trustworthy. So you do your best to make the weekly offering pleasant and unobtrusive.

The offering plate glides past givers—they don't have to exert any effort to get to it. You also let people know about the boxes near the back or the option to give online. You'd even take a $5,000 check in person, right there in the foyer, if it was offered. You certainly wouldn't hand the check back and ask them to drive it across town to have another organization accept it for you.

Online Giving

Just as the donation is almost complete, most online donation platform whisks givers to another organization's website to complete their gift. They wonder, *Where am I? Should I trust this new site?*

This confusing and trust-breaking obstacle is the leading factor in a giver's decision not to leave a gift.

THE EASY FIX

Your online giving tool must keep them on your website if you want to build TRUST.

How the Experts Do It

Consider your last Amazon experience. Your purchase was completed right on the checkout page. Because online security is always a concern, if you were suddenly taken to another website, you'd think twice about parting with your sensitive financial information.

Amazon's one-click checkout has forever revolutionized our checkout expectations. The trustworthy retailer would lose millions of sales if they pushed customers away like this. Unfortunately, churches DO miss out on many potential gifts because their online giving software scares givers away at the last minute.

GIVERS DON'T SEE THE IMPACT OF THEIR GIFT

When givers support causes they care about with their hard-earned income, their top priority is understanding the IMPACT they're having in the world. When they tithe online, most giving experiences don't educate them or move them to greater generosity.

In-Person Giving

You instinctively know that your attendees are more likely to connect with stories that include an emotional appeal using images and/or video.

So each week, your announcement screens show the impact of ministry opportunities with vivid pictures and emotional videos. Your visiting missionaries connect your church to people around the world with stories, photography or items from the region they serve. Your bulletin board or monthly publication uses maps, snapshots, thank-you letters, and descriptions to bring your various mission projects to life.

Online Giving

Your online giving experience is typically nothing like this.

Some church giving software don't offer options for giving to specific ministries. Givers assume their gift will be just a drop in the general fund bucket. If they're lucky, your website may offer a drop-down list of ministry opportunities.

With no images or descriptions on your giving page, givers looking for ways to make a difference in their community will not be inspired to click around your website to learn more. They won't get excited about volunteer opportunities or be moved to give more generously.

How the Experts Do It

The majority of us are visual by nature. A single snapshot or an engaging video can provide viewers with relevant information and instant emotional connections far more easily than paragraphs of text. That's why the adage "A picture is worth a thousand words" rings so true.

Think again about your most recent online purchase. When you shop on Amazon, you'd never buy an item without an image and a description, especially with so many options to choose from. Product imagery enabled the retail giant's sales of $514 billion in 2022!

If people feel this way about products, vacation rentals, dating profiles, and restaurant menus, how much more important is it to visually connect them to eternal purposes?

Very important, it turns out. A Case Foundation study showed that **"78% of Millennials were very likely or somewhat likely to stop donating if they didn't know how the donation was making an impact."**

THE EASY FIX

Choose a church giving software that allows you to clearly demonstrate the impact of each of your ministry opportunities, programs, events and funds.

Allow your givers to search, browse and click through to learn more, just as they do in all their other online experiences.
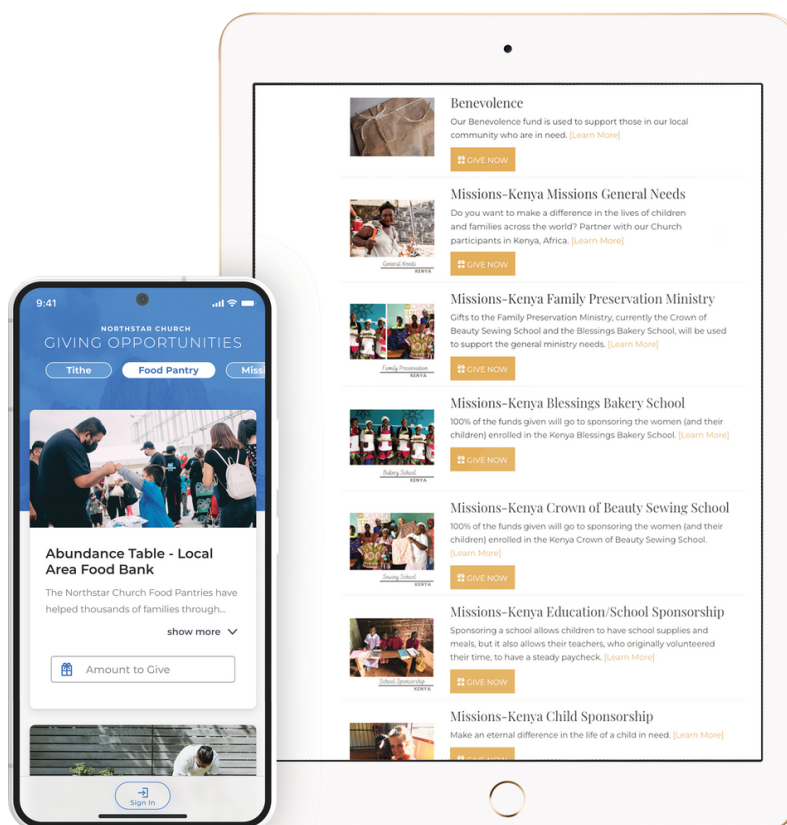
OBSTACLE #3
LACK OF PERSONALIZATION

Giving is a very PERSONAL decision, yet many church websites treat givers quite impersonally. How? By responding to their gifts with generic messaging that leaves them feeling unknown.

In-Person Giving

You'd never blatantly ignore someone who's trying to engage with you in the foyer. Your church members and leaders genuinely try to learn people's names, perhaps even encouraging the use of name tags to make it easier.

While some attendees and givers prefer to remain anonymous, most of your congregation is seeking community within the church. They may be shy at first but deep down they want to be KNOWN. Feeling known is a very simple yet powerful form of human connection. Someone remembering your name will almost always bring a smile to your face.

Online Giving

Even the smallest gift can represent extraordinary sacrifice and generosity. Personalized gift confirmations and email messages convey the sense that the church sees and appreciates these gifts.

Givers can feel confused or just plain unappreciated when the giving platform they've visited many times doesn't recognize them or they receive messaging from your credit card processor (an organization they don't know) that doesn't address them by name.

Besides, why would you want to give your payment processor the last word with your valued givers? You will want to customize your message and include resources to further engage them.

From web to mobile and in-person interactions, consumers now view personalization as the default standard for engagement.

McKinsey & Company

How the Experts Do It

Personalization matters because givers have been conditioned to expect it by the brands they interact with online.

A 2017 study by Accenture revealed that 44% of charitable donors—62% if they're Millennials—would be willing to donate up to 10% more for a personalized experience.

When you revisit your favorite websites, you're often greeted by name. Netflix reminds you of what you've seen and what you've started but haven't finished. It lets you know when new seasons of your favorite shows will drop. It suggests other shows you might like, based on your viewing habits. Netflix knows you. And Netflix knows this keeps you coming back for more!

"Thank you so much for making our donors giving experience exponentially better than it used to be. The fewer clicks, the layout, forms, language and graphics make it a much more pleasant giving experience. A WIN!"

Ellie Schrupa
Dream Centers of Michigan

THE EASY FIX

Choose a church giving software that allows you to clearly demonstrate the impact of each of your ministry opportunities, programs, events and funds.

Allow your givers to search, browse and click through to learn more, just as they do in all their other online experiences.

OBSTACLE #4:
REQUIRING AN ACCOUNT IN ORDER TO GIVE

For a variety of reasons, new givers may be moved to contribute to a ministry opportunity but not be ready to create an ACCOUNT or share their confidential information.

In-Person Giving

Relationships with guests and newcomers are tentative. You respect their need to get comfortable with the church and grow their trust.

You don't pressure them to make a decision for Christ or require a formal membership commitment before allowing people to participate in your services and events...especially when it comes to giving. You may assure guests that they aren't expected to give, but no one ever knocks the offering plate out of guests' hands if they try to drop in a twenty-dollar bill.

Online Giving

Believe it or not, this is essentially what you're doing when your online tithing platform requires givers to set up an account before you will accept their donation.

23% of those who drop out of online financial transactions cite mandatory account creation as a top reason for leaving without completing their gift or purchase. Reasons for givers' reluctance vary. For many, they're in a hurry and don't have time for filling out extra fields. They just want to give and go. Others may see it as an intrusion on their privacy.

Some givers are still testing the waters of both your church and your online giving experience...trust hasn't been established yet and it feels too soon to hand over their private information. They worry about how it will be used in other areas of the church...

Some platforms' guest giving is hidden or still requires multiple forms of identification beyond what is necessary.

How the Experts Do It

Most successful retailers now understand the need to provide guest checkout in order to calm users' anxiety and speed up the checkout experience.

Amazon's guest checkout option respects your privacy by accepting only a partial shipping address until you confirm the order. This allows you to compute taxes and shipping costs and change your mind without having shared all your information.

THE EASY FIX

Demanding a commitment online puts limits on a giver's generosity, and thus on growing your ministry impact.

Opt for online giving software that supports guest checkout and lets givers control their personal information

OBSTACLE #5
FRUSTRATING FORMS

If givers make it past the major obstacles we've already discussed, their intention to give—and their waning tolerance for hassles—may not survive the common FRUSTRATIONS some church giving forms put them through.

In-Person Giving

Many of your attendees are struggling with emotional, physical, relational, financial or other trials when they enter your building. To some, even stepping into a strange environment feels unsettling. You know that external discomfort or distractions can disrupt what the Spirit is doing in their hearts.

To that end, your facility and services are designed to put them at ease. From your smiling greeters to your squad of volunteers overseeing hospitality and dispensing information, your clean restrooms, and your audio/visual team coordinating slides and lighting to seamlessly align with each component of the service, nothing is left to chance.

Online Giving

Remember, giving is often accompanied by anxiety about money, and smart givers are naturally on guard when they make financial transactions online. That's their starting point.

Each time your giving platform adds a little bump in the road (often called "friction") into that mix, a flicker of doubt arises and they press on the brakes just a bit. They hit another bump and press the brakes harder. At some point, they reach their peak tolerance level and call a halt to the process.

The most complained-about bumps in the online giving experience include:

- Too many fields or a confusing checkout process.
- A limit on total gift amounts.
- Lack of flexible payment frequencies for recurring gifts.
- Technical issues: Errors, crashes, glitches.
- Non-church language and lack of personalization on the giving page, confirmation page and email receipt.
- Multiple sign-on steps and requirement to verify email address.
- Giving forms that don't work well on mobile devices.
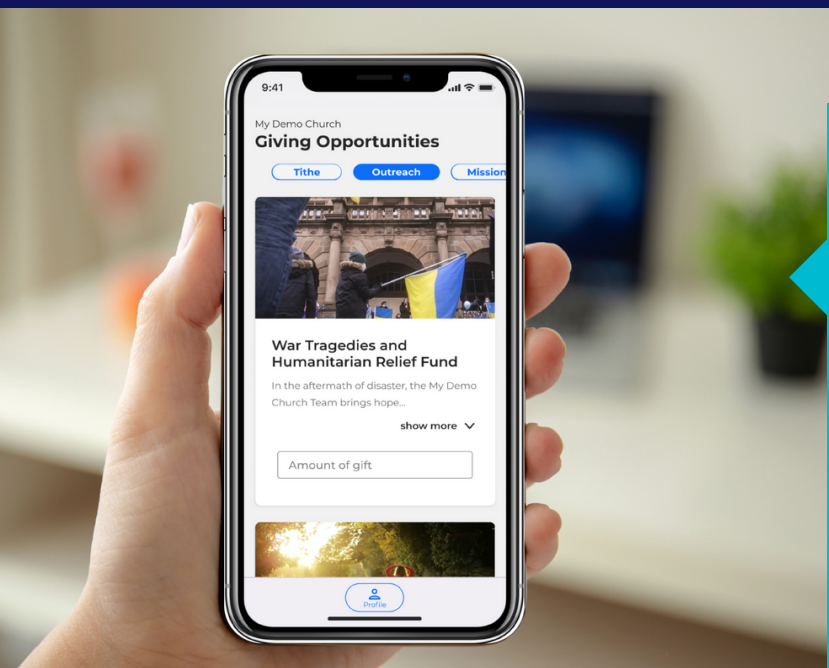
Does your current giving platform contain any of these trust-eroding limitations?

Maybe it's time to consider a solution designed to engage the 83% of givers who leave your website without finishing their gift.

THE EASIEST FIX OF ALL

If you're thinking it wouldn't be easy to address all these obstacles on your own, you're right. These are complex challenges, and your expertise is in ministry, not technology.

The easiest fix is to offer your givers an online giving platform that not only removes obstacles but embeds inspiring alternatives right into your giving experience.

Ready to learn more?

Vision2 is more than giving software. A true solution like Vision2 solves your church's giving challenges.

Do Good.
Better.™

Our Promise:

As your partner, we'll support you every step of the way.

VISION·2