# UNDERSTANDING THE NEW CHURCH:

Your Guide to Virtual Ministry and Churchgoer Giving Trends



presented with

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## INTRODUCTION

### 2020-21 have changed how we think about church forever.

Churches everywhere changed rapidly when the COVID-19 pandemic hit. These changes-closing the church doors, broadcasting services on YouTube or Facebook and shutting down activities-were necessary to keep everybody safe. Now, churches are reopening their doors. Restrictions are being lifted. Churchgoers can begin to embrace, gather and celebrate in person.

But everything hasn't gone back to how churches operated before. And it never will.

Virtual ministry creates opportunities for church leaders to reach new members. During the last couple years, churchgoers realized how convenient it was to join in worship and ministries from anywhere. Churches adopted new eGiving tools out of necessity, and churchgoers have adopted them as a convenient alternative to cash-and-check donations.

There's no going back. And that's good news. The future of church includes a hybrid model of inperson and virtual offerings. Churchgoers embrace new worship tools, and church leaders should welcome it as an opportunity to expand their mission.

But many churches know they have a lot to learn as they navigate this new worship and gathering paradigm.

In this eBook, we combined our findings from two nationwide surveys of thousands of churchgoers to offer valuable insights on virtual ministry and giving trends for churches. We also include resources for expanding member offerings, discussion questions for church leaders and guidance for growing giving.



# A MESSAGE FROM OUR CEO

#### Church leaders,

We created this comprehensive guide to help churches understand their members' thoughts and attitudes toward virtual and in-person worship, activities and giving. The church as we knew it has been transformed. Leaders across the country are seeing the lasting and positive effects of virtual ministry and eGiving as they reopen their doors. Our goal was to explore how virtual ministry and eGiving can meet churchgoers' needs – and the needs of the entire faith community – into the future.

Understanding the New Church: Your Guide to Virtual Ministry and Churchgoer Giving Trends brings together our findings from two surveys of thousands of churchgoers to sharpen churches' understanding of hybrid ministry. Churches can use this data, along with our recommendations and discussion questions, to develop a successful hybrid congregation and reach new givers.

I hope this study prepares you for the future of worship. Vanco's eGiving and engagement tools will help your church strengthen its community and inspire generosity as you transition to a hybrid model. To learn more about how Vanco can support your church, please reach out.

Thank you for downloading this resource.

**Shawn Boom** CEO, Vanco

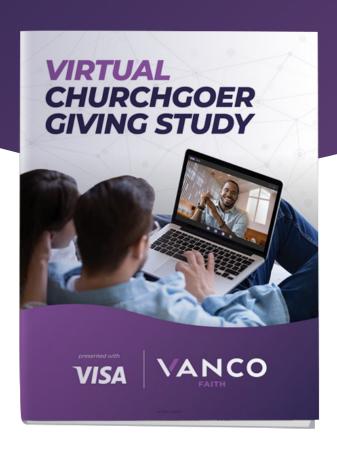
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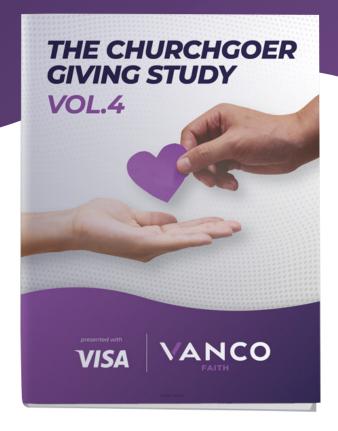
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# ABOUT THE CHURCHGOER GIVING STUDIES

In 2021, Vanco conducted two nationwide studies of churchgoers to understand current giving trends and how virtual ministry affected participation and engagement. These surveys, presented with Visa, offer valuable insights to guide church leaders as they consider plans for growing giving and expanding their community reach.





Our <u>Virtual Churchgoer Giving Study</u> is focused on how virtual church services and eGiving are shaping the future of church. We surveyed 1,000 virtual churchgoers across the country to understand their attitudes toward these services. The data will help churches better meet their needs.

The <u>Churchgoer Giving Study Vol. 4</u> is our fourth biennial study of 1,000 churchgoers across the country and across Christian denominations. Due to COVID-19, we also asked churchgoers questions about how the pandemic affected their attendance and giving.



## THE VIRTUAL SHIFT

Churches everywhere have adopted new technology in some form to keep their community together. It's true churches shifted to virtual options out of necessity, not because members were requesting it. But the positive impact of those offerings has changed how leaders and members approach church. Here's what we discovered about how churches experienced the virtual shift.

## **Virtual Services Are Being Offered Nationwide**

In the past, livestreaming services felt unnecessary for most churches. Sure, attendance dips during the summer or you lose a few members who move away or go to college. But for the most part, your members attended in person during set service times. In 2020, of course, all that changed.

Today, nearly every church offers virtual services. For most of these churches, these productions were brand new. Of the 93% of churches with these services, 64% of them added these offerings after the COVID-19 pandemic began.

There might have been growing pains in the beginning, but these churches are all set up to offer remote services. Now they can find out how to improve those services to reach their members, whether they're worshipping virtually full-time or every-once-in-a-while.

# Virtual Worshippers Prefer to Attend Live

Not all virtual service options present the same value and level of connection for members. Our survey revealed most virtual churchgoers would still prefer to watch services as they happen, rather than recordings. Churches can use this data to invest in the right technology to meet members' needs.

Online streaming is the most popular way to attend services, according to our survey. 74% of virtual churchgoers say they attend live services online compared to just 13% who watch recorded services. Thanks to a wide array of free video platforms such as Facebook, Zoom and YouTube, churches can get set up to stream live services without spending a ton of extra time and money on it.

Churches are using these platforms to bring other activities online as well. Our study shows that more than 70% of churches are now offering virtual worship services, Bible studies and prayer groups. Interestingly, less than half of churches are offering online ministries focused on their youngest members, such as vacation Bible school.

# facebook

56% OF CHURCHES
use Facebook for
virtual ministries

zoom

51% OF CHURCHES
use Zoom for
virtual ministries



40% OF CHURCHES
use YouTube for
virtual ministries

# Virtual Worship Has Changed How Churches Ask for Donations

Shifting to virtual services also changes how churches ask for gifts. Those that largely relied on inperson donations had to pivot to add online, text and mobile app options. 78% of churches now offer eGiving options – with 42% of those churches adding eGiving after the COVID-19 pandemic began. And virtual churchgoers are responding positively to it.

eGiving success relies on promotion and awareness. Our survey showed some churches are doing this well, but many could be doing more: 74% of churches actively make their virtual churchgoers aware of their eGiving options.

Passing the plate isn't possible when churchgoers are at home. But churches have adapted, and churchgoers responded positively. We'll dive deeper into our results on churchgoer giving habits in later chapters.

## You're Already Offering Virtual Ministry. Now It's Time to Build it Up.

Churches nationwide are now set up to accommodate virtual worship and, in most cases, participation in Bible studies, coffee chats and other activities. Churchgoers will continue to want these options going forward, so you need to be ready to grow your virtual ministry program for years to come.

Improving and expanding your virtual options doesn't have to be expensive – and you don't need much technical expertise. Here are some ideas:

- Brush up on <u>best practices for recording church services</u> that are engaging and meaningful to your members.
- Make sure you have the right recording tools to record your church services.
- Consider using <u>YouTube</u> or <u>Facebook Live</u> to stream services on your church's page. (Don't have a Facebook page for your church yet? <u>Here's a guide to creating one.</u>)
- If you haven't offered any activities virtually yet, start with <u>an online Bible study</u>. You can expand this program to accommodate more people, offer youth sessions and more.
- Put together a list of every group and activity at your church. From here, you can figure out which ones could be offered virtually. If you're having trouble with this list, here's <u>a handy checklist to help</u>.
- Use a free or inexpensive video or conference platform to host virtual meetings, such as Zoom, Skype or Google Meet.



# Virtual Ministry Discussion Questions for Church Leadership

Churches might be shifting their attention away from virtual ministry as they reopen their doors to in-person services. However, our data shows churchgoers prefer the option of attending virtually – and churches shouldn't ignore that. Take this time to review how your virtual services are going and discuss ways to improve this program going forward:

- What is and isn't working with our virtual service?
- How will we continue to invest in our members' virtual experience?
- How are our members watching church services?
- How are we communicating about virtual services? How can we make sure not to alienate virtual members when in-person services return?
- What other types of ministries will we offer virtually?
- How can we blend our in-person and virtual experiences so none of our members feel excluded?
- What can we do to become a hybrid church, not an in-person church that offers virtual services?



# CHURCHGOER RESPONSE TO HYBRID MINISTRY

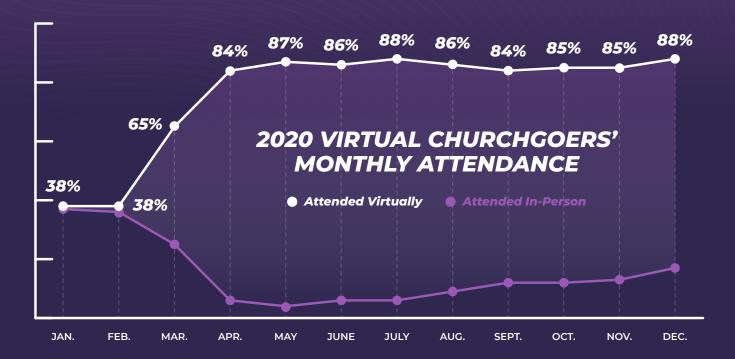
Nearly every church is offering virtual options in some form, but how are churchgoers reacting to it? And how will that change as churches fully reopen their doors? Our survey dug into these questions to understand whether virtual ministry was a temporary solution, or a long-term opportunity, for churches and their members.

## **Attendance Remains Strong for Churchgoers**

Worshipping online was a new experience for many churchgoers, but that didn't stop the people we surveyed from attending. When we asked virtual churchgoers to compare their virtual attendance to their in-person attendance, we found that their attendance didn't change much:

69% of virtual churchgoers attend services at the same frequency – or more often – than they attended in person.

There were times throughout 2020 when many churches were only offering virtual services. We asked virtual churches about their attendance across the full 12 months. Here's what we found:



Virtual attendance remained steady even when churches began reopening for in-person gatherings toward the end of the year. This means virtual churchgoers weren't always attending remotely because it was the only option. They preferred it!

## Participation Is Up Across All Church Activities

Churches began offering virtual options for services and activities during COVID-19, but how did churchgoers react? Our survey asked churchgoers about their attendance and participation habits to find out.

We discovered participation increased across all church activities in 2020. Churches offering virtual options for churchgoers and their families to join from a distance influenced this increase, especially when offered alongside in-person options.

#### Overall Church Member Attendance at Ministries 2015 - 2020

	2015	2017	2019	2020
Attend Worship Service	<b>71</b> %	<b>75</b> %	<b>67</b> %	83%
Bible Studies	<b>50</b> %	<b>37</b> %	41%	60%
Volunteer	<b>56</b> %	<b>50</b> %	<b>45</b> %	49%
Service Organizations	-	<b>17</b> %	21%	<b>42</b> %
Retreats/Conferences/Classes	23%	16%	20%	<b>41</b> %
Church Leadership Committee	<b>17</b> %	<b>12</b> %	12%	39%
Attend Youth Group	<b>17</b> %	14%	<b>17</b> %	36%
Vacation Bible School	<b>26</b> %	21%	22%	34%
Church Camps	16%	12%	16%	31%

42% of churchgoers report participating in service organizations in 2020, which is double the number from the previous year. 49% of churchgoers volunteered in 2020, compared to 45% in 2019.

In the fallout of the pandemic, churches across the country likely organized more food drives, volunteer projects and community outreach projects than they ever had- and it appears churchgoers stepped up to support them.

But it wasn't just volunteering efforts that saw an increase: 60% of churchgoers report attending Bible studies (in person and virtually), which is the highest number we've ever seen. Of this group, 38% of churchgoers attended virtually at least some of the time.

# Virtual Services Didn't Change Giving for Remote Churchgoers

Churches might have been concerned about falling donation rates. But our study found churchgoers are just as eager to pass the plate virtually as they are in person.

65% of virtual churchgoers say their giving remained the same during COVID-19, while 12% of givers are donating even more than before.

We took a closer look at that small, dedicated group of virtual givers who increased their donations. Within this group, 64% increased their gifts by 10% or more. A staggering 18% of this group increased donations by 20% or more.



# Churchgoers See Virtual Worship as A Convenient Alternative

There are many reasons churchgoers chose to attend services online rather than in person. Safety remained a top concern for all churchgoers when we conducted this survey. However, as the pandemic restrictions are lifted, it's important to keep in mind there's another reason people prefer virtual: it's easy.



# 93% of churchgoers agree that virtual church services make it easier to attend.

Additionally, more than a third of virtual churchgoers we surveyed plan to continue participating in virtual services after the COVID-19 pandemic ends. In that group, 24% say they are **extremely likely** to attend virtual services and ministries in the future.

As we explained earlier, our data shows even when churches adopt a hybrid approach, churchgoers are opting to attend virtually at high rates. They're not attending virtually just because it's the only option; they're attending virtually because they want to. And that trend is going to continue.

## Virtual Churchgoers Feel Connected - But Leaders Can Do More

Keeping your members connected with your mission is especially important during difficult periods. But most churches (at least 64%) weren't prepared to do this at a distance. So, how did they do?

We found out how well churches were accomplishing this by asking virtual churchgoers how they felt when attending services or activities.

35% of virtual churchgoers feel connected to their church and community during virtual services. A larger group of virtual churchgoers (48%) responded neutrally. This neutral group feels neither engaged nor disengaged during virtual services.

A major component of engagement is social interaction and communication. Churches need to make sure they're reaching their members in the right places. Making announcements during services and encouraging conversation isn't enough when members are miles apart. With hybrid attendees, you risk alienating the people who aren't in the same room if you only hold in-person casual chats or events.

To get a sense of how well churches and virtual churchgoers were connecting, we asked about the methods virtual churchgoers use to communicate with other members and church leaders.

For virtual churchgoers, Facebook is the most popular platform for socializing, followed by talking on the phone, emailing and texting.

# Methods church leaders use to communicate with their members.



Virtual churchgoers and church leaders are relying on the same technology to stay connected, which is great. But these findings – and the large group feeling neither engaged nor disengaged – demonstrate that churches can do more.

# Churchgoers Appreciate Options. Here's How to Boost Engagement in Person and Virtually.

The findings from our two surveys demonstrate that virtual ministry isn't a temporary stand-in for inperson gatherings. Churchgoers across age groups and denominations see it as a viable alternative to traditional worship when it's not possible to attend in person. Many members will be eager to attend services and activities virtually going forward, even after COVID-19. However, churches need to consider new ways to encourage virtual members to feel included, participate and give.

#### Here are some ideas:

- Increase participation in virtual ministries with interactive elements during services, such as including virtual attendees in call and responses.
- Ask church leaders to direct messages to virtual members and <u>host more activities online</u>.
   You can also use a church mobile app to facilitate conversations online between members and church leaders.
- Dedicate a space on your website. Keep members connected with your mission by using a <u>customizable online giving page</u> to share stories of the good work you're doing.
- Build a strong digital communication plan that <u>includes multiple communication methods</u> such as emails, announcements on the church website and social media posts.
- Facebook is a key socializing platform for your members. Build up <u>a strong social media strategy</u> to make sure you're capitalizing on this.



# Hybrid Ministry Discussion Questions for Church Leadership

Simply offering a virtual option isn't enough to meet churchgoers' needs. Churches must be thoughtful in how they build their virtual offerings to make sure members feel welcomed wherever they are. Here is a list of questions to guide church leaders in developing a vibrant virtual and hybrid ministry:

- How many members are joining us virtually every week? How many are joining in person?
- How are we engaging with virtual members during hybrid services?
- How many are participating in our virtual groups?
- What tools are we using to host virtual ministries?
- What other ministries can we offer to our virtual members? (Fewer than half of churches are offering youth-based activities online. Don't forget about your youngest members!)
- How do we want to invest in additional tools to host virtual groups and facilitate conversations between participants?
- How can we best get feedback about virtual services from our members?
- How can we involve our remote members in virtual services? How will this change when we transition to offering both in-person and virtual services?
- What communication methods are we using?
- How do we communicate about giving with our in-person and virtual members?
- What additional communication methods or tools can we use to reach our members wherever they're worshipping?
- How easy is it for members to find information about our hybrid services? (For example, service times, links to join remotely, where to find recorded services and when virtual groups are meeting.)





# GIVING PREFERENCES ARE CHANGING

Services and activities aren't the only aspects of church seeing a virtual shift. More churchgoers than ever are contributing to their church using eGiving tools. In fact, for the first time ever, our findings reveal churchgoers prefer eGiving over traditional giving methods.

Church leaders can use these trends to understand their members' changing preferences and create a successful giving strategy.

## **Churchgoers Are Growing More Comfortable with eGiving**

78% of churches now offer eGiving options – with 42% of those churches adding eGiving after the COVID-19 pandemic began. That means for many churches, eGiving is new. Many churchgoers are using eGiving for the first time.

And, as our survey uncovered, churchgoers are embracing it like never before.

When asked for their opinions on eGiving, churchgoers reported that it....

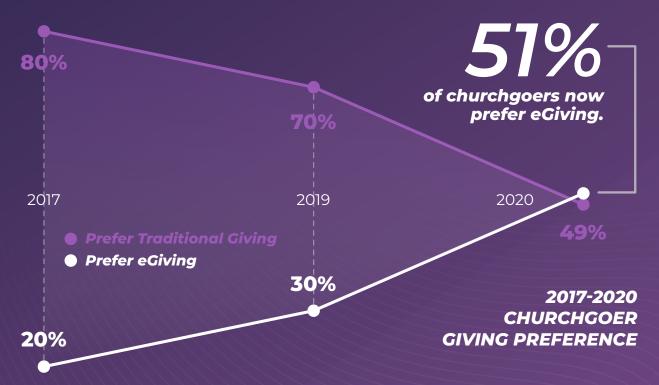
- ✓ Helps their church receive consistent income.
- ✓ Allows them to give even when they're not attending services.
- ✓ Offers the opportunity to direct the contribution to where I want it to go.

Barriers to adopting eGiving are disappearing year over year. As churchgoers feel more positively about eGiving, negative perceptions about it have decreased:

- Security and fee transparency with eGiving did not concern churchgoers.
- More churchgoers feel their pastor approves of eGiving.
- ✓ Many believe eGiving is part of their church's culture.

## **Churchgoers Now Prefer eGiving**

51% of churchgoers now prefer eGiving. For the first time, our survey revealed churchgoers who prefer eGiving over traditional methods are now in the majority.



VancoPayments.com/eGiving

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Since many churchgoers opted to attend services and activities exclusively virtually in 2020, it makes sense in-person giving methods were less popular in favor of electronic methods.

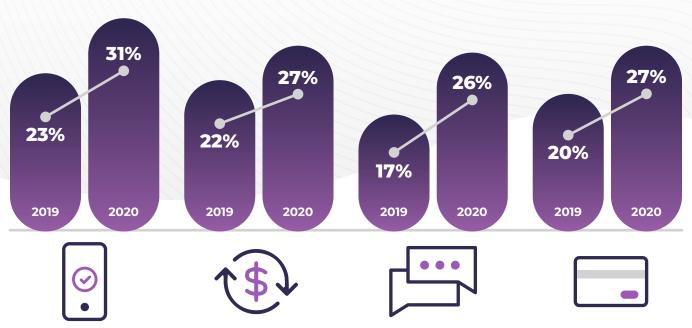
Who's leading the charge with eGiving? Churchgoers ages 35-44, the Core Group, make up the largest percentage of eGivers. Two-thirds of churchgoers in this age demographic regularly use eGiving to contribute. This is important for churches to understand, because these churchgoers are also the ones attending and giving most frequently.

Recurring donation methods are also rising in popularity, which is useful for churches to know. 33% of churchgoers prefer to give through automatic withdrawal from checking and savings accounts, while 27% of churchgoers prefer to do the same with their credit or debit card.

Recurring gifts lead to more consistent income. They're also simple to set up, meaning churchgoers can "set it and forget" without worrying about forgetting cash or a checkbook at home.

## eGiving Tools Are on the Rise

Our survey revealed eGiving is now preferred, but churchgoers as a group don't seem to favor one method above the rest. Nearly every eGiving method included in our survey saw an increase in 2020 compared with previous years.



27% of churchgoers prefer to make a recurring electronic contribution with their credit or debit card, compared to 22% last year.

26% of churchgoer now prefer to give by text, compared to just 17% in 2019.

Preference for giving with a credit card increased to 27%, up from 20% in 2019.

# Perceptions Toward eGiving Are Changing. Here's What to Do.

Virtual and in-person churchgoers appreciate the flexibility and convenience of being able to donate from anywhere. eGiving is a safe, secure alternative to giving in person, which is especially important for remote churchgoers. Churches adopting a hybrid model should be relying on eGiving to increase donations and meet member needs.

Here are some tips for promoting it:

- Don't offer just one eGiving method. <u>Expand your church's eGiving offerings</u> so members can choose how they want to give, whether it's online, via a mobile app, through a text message or by swiping their card.
- eGiving helps your members and your church. Show your traditional givers the many benefits of eGiving to support your church.
- Incorporate eGiving in your donation appeals and fundraising messages.
- Communicate with your members about <u>the importance of recurring giving</u>. With eGiving, it's easy for your members to set a weekly, monthly or quarterly gift. This set-it-and-forget-it option means consistent donations for your church and no dip in gifts when members aren't present.
- Don't assume your members know about your eGiving offerings. Regularly remind your members of all the eGiving methods available to them.
- Make sure it's easy for members to find your online giving page, church-specific mobile app and text giving number.



# Giving Preference Discussion Questions for Church Leadership

Every church is unique. Church leaders building a successful giving strategy need to first understand who their members are and what methods of giving they prefer. These questions can help with that discussion:

- How many of our members use eGiving? Which eGiving methods are most popular? (If you're
  only offering one or two options, now is the time to consider adding more.)
- How can eGiving further our church's mission?
- How are we talking about giving during services and ministries? How often do we talk about it?
- What additional eGiving tools can we invest in to grow giving?
- What is our plan to promote our new and existing eGiving tools?
- Who will be involved in building an eGiving promotion plan?
- What communication methods do we use to reach our members? What additional methods can we add? (A few suggestions: Social media posts, videos from leaders and emails.)
- What is our current eGiving promotion plan? How can we expand this? (Tip: Make announcements during service, send regular emails and post about eGiving on social media.)



# **GIVING ACROSS AGE GROUPS**

Most churches already know their congregation includes many types of givers. We dived deeper into the data to understand how different age demographics prefer to give. Here's a snapshot of each age group with highlights on how they give, what tools they use to give and what's most important to them.











### Age 66-72: The Sustainers

These givers tend to have the most tenure at their church. They are also the most reliable tithers: 37% of churchgoers in this group donate the traditional 10% of their income to the church.

24% of churchgoers ages 66-72 normally use eGiving to contribute. Church-specific smartphone apps and computers/tablets are most popular with this group. Directed giving is among the highest with this group, with 30% opting to allocate their gifts to specific funds.

### Age 55-65: The Established

Churchgoers in this group are well established within their faith community, with most having attended their church for 11 years or more. 21% of churchgoers in this age demographic prefer to use eGiving. This group is increasingly interested in eGiving options each year, with a preference toward set-it-and-forget-it methods: 34% say recurring electronic contributions with their credit or debit card is a preferred way to give.

Virtual churchgoers in the Established group, along with those in the Core group, increased their giving the most in 2020. That connection to their community drove members in this age group to donate in larger amounts to support their church.

### Age 45-54: The Committed

These churchgoers are some of the most generous givers: 51% in this group donate 10% or more of their income. 38% of 45-54-year-olds regularly use eGiving, with recurring credit or debit card donations being the most popular method. 25% of this group say text giving is a preferred donation method.

Paying eGiving fees isn't typically a problem for this group, either: Nearly 60% are willing to pay 2% - 4% on top of their contribution to cover church processing fees.

### Age 35-44: The Core

Here's the group with your most active members. They participate in church activities and attend worship services more than any other group. 66% of these churchgoers normally use eGiving to donate. On-the-go eGiving tools such as smartphone apps and computers or tablet are most popular with this group.

Churchgoers in this group stepped up during COVID-19. Along with those in the Established age group, virtual attendees ages 35-44 increased their donations the most in 2020. Compared with other age groups, these members are also most likely to attend services or activities virtually.

### Age 25-34: The Futures

Church's youngest members tend to use the latest technology, so eGiving is an easy option – especially with a smartphone. 58% of 25-34-year-olds regularly use eGiving. 45% of this group list a smartphone app as a preferred way to give.

These members are also the most consistent weekly givers and have some of the highest attendance rates across church activities, particularly Bible studies and prayer groups.

# Churchgoers of All Ages Are Using eGiving. Here's How to Meet Their Needs.

78% of churches now offer eGiving, and churchgoers across age groups are embracing it. But different members have different giving preferences, which means churches need to rely on multiple eGiving tools. Here are some tips for making sure you're increasing donations and promoting the right tools:

- Understand the different types of givers at your church and create a strategy to reach them.
- Show traditional givers the benefits of eGiving to encourage them to use your church's tools.
- Help your members feel empowered to use your eGiving tools. If you're introducing a new
  eGiving service, such as a mobile app or text giving, <u>make sure you're launching it the right</u>
  way.
- Don't forget about virtual attendees! Your members attending virtually can't give if they don't know how. Making announcements during services, sending emails and posting on social media are all ways to get the word out about your church's eGiving options.



# eGiving Preference by Age Discussion Questions for Church Leadership

Church leaders need to understand which eGiving tools their members prefer before building a promotion plan. Use these discussion questions to figure out which services to invest in and how to promote them to your congregation:

- Which age demographic is most present at our church?
- How do the majority of our members give?
- Which eGiving method would our members prefer? (Don't be afraid to include tools you
  might not have today, such as text giving, giving through a mobile app and online giving.)
- How do our giving tools align with the giving methods our members prefer?
- How many members make a recurring donation? How can we increase this number?
- How can we show members that our church leaders support eGiving as much as we support traditional methods of giving?





# **UNDERSTANDING eGIVERS**

Our surveys revealed trends about eGivers that prove them to be a valuable group. Churches should consider these eGiving traits when building a strategic giving plan. Stewardship drives and appeals should include eGiving options and speak to the benefits of eGiving, because, as you'll see, eGivers as a group are the most likely to give above and beyond.

### Frequent, Generous Donors

One of the more interesting trends we've seen over the years is that eGivers tend to be very generous. eGiving churchgoers donate a larger percentage of their annual salary to their church compared to traditional givers: 51% of eGivers donate 10% or more of their salary, while 43% of traditional givers do the same. Twice as many eGivers donate 11%-15% of their income as traditional givers.



It's not just the donation amount that sets these members apart, either. **eGiving churchgoers also** donate more frequently than traditional givers.

When considering how flexible eGiving is, these findings make sense: eGiving tools allow members to contribute whether they're attending in person, virtually or not at all. They can set up recurring donations, so their gifts continue wherever they are.

## Highly Active in the Church

Even during COVID-19, eGivers are highly involved in their churches. These eGiving members attend more frequently, participate in more activities and are more satisfied with how their church communicates.



55% of eGivers attend church weekly, compared with 51% of traditional givers. A higher percentage of eGivers also attend church multiple times.

We found that eGivers are also more likely to attend virtual services and activities. These churchgoers take advantage of opportunities to be involved in their church, even if they're doing so remotely.

When asked why they give, eGivers tend to respond, "I'm part of the church community." Traditional givers tend to say they give because "It's the right thing to do." It's clear eGivers have a strong sense of community and feel closely connected with their church.

## **Value Convenience Over Paying Fees**

Members are already paying bills online – why not give online, too? eGivers believe eGiving is more convenient than traditional methods. They also appreciate supporting the church the way they pay for bills and other obligations.

Those of us who have contributed to a charitable cause or paid a bill online are familiar with processing fees. The convenience of making a quick-and-easy gift often outweighs the inconvenience of paying a little extra. We found this to be true for eGivers in our 2019 study, and that trend has continued.

eGivers are more willing to pay processing fees on top of their donation. 83% said they are willing to pay an additional 2% - 4% of their gift to cover church processing fees.

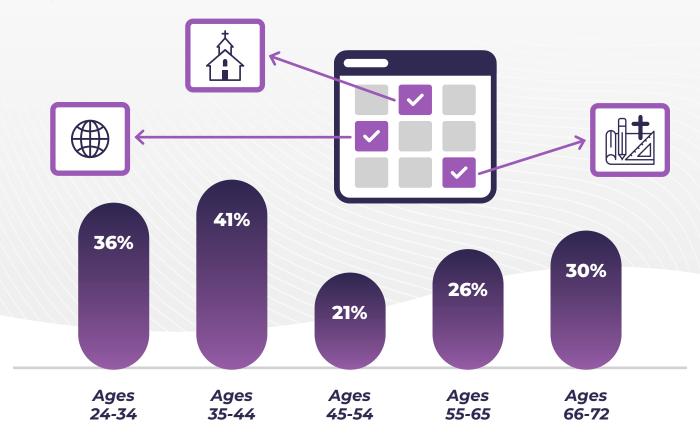
We found this willingness to be true for all churchgoers:

Two out of three churchgoers surveyed say they're willing to pay an additional processing fee on top of their contribution.

What our findings show is churches shouldn't be concerned about processing fees chasing away donors. Church members clearly understand that processing electronic payments costs a bit extra – and they're comfortable with that. Asking members to pay the processing fee is a great way for churches to offset the cost of eGiving so it easily fits into their budget.

## **Prefer Directing Donations to Specific Causes**

Churchgoers want to know what they're funding. Church members want to know not only how the church is using their donation. They want to put it toward a specific cause. We've seen an important trend emerge in this area over the years. Churchgoers across age groups are choosing to donate to multiple funds.



Directed Giving to a Specific Fund By Age

41% of 35-44-year-olds and 30% of 66-72-year-olds are allocating their contributions toward specific funds as well as the general fund. 36% of churchgoers 24-34 years old are doing the same.

eGivers are overwhelmingly leading this charge: **42**% **of this group are directing their donations to specific funds instead of or in addition to the general fund.** 

It makes sense that eGivers feel so strongly about it, because eGiving makes it simple to donate to more than one fund at once. Writing multiple checks or dividing cash donations is tedious and doesn't allow for spontaneous gifts when special appeals are made.

### eGivers Are a Valuable Group in Your Church. Here's How to Reach Them.

Your eGivers are often the most active and generous members of your church. This key group is supporting your missions and playing an active role in your church. To strengthen your bond with these members, you need to make sure you're reaching them.

Here are a few tips for making it simple for these generous members to financially support you:

- Be confident in your ask to members to contribute processing fees. Based on our study, most members will be willing to cover them so the church can receive their full intended gift.
- Let your members know processing fees on charitable contributions are tax deductible. When your church sends members an overview of the donations they sent, those fees will be included in the total for tax filing purposes.
- These members will likely prefer to use eGiving for everything so let them! Identify which payments and donations you could collect with eGiving. If you're having trouble building a list of your church's many activities, here's a handy checklist to help.
- Your most active members tend to be eGivers who feel a strong connection with the church community. Show members the difference their gifts are making by using your eGiving platform to share stories and images of the good your church is doing.
- Your members want to direct their funds, so let them. <u>Create direct messages</u> to promote giving to specific causes at your church. You might be surprised at how many churchgoers (especially eGivers) add a contribution on top of their regular donation.



## Meeting eGivers' Needs Discussion Questions for Church Leadership

eGivers are generous, active and ready to support your church. Now, you need to figure out how to reach the eGivers at your church, communicate about processing fees, offer directed giving and more. These questions can help church leaders build a plan for meeting eGivers' needs:

- How many of our members use eGiving regularly?
- Do we know who our top eGivers are?
- Do we want to cover eGiving fees, or should we ask our givers to do it?
- If we give members the option, what percentage of the fees should we ask them to cover?

- What eGiving tools are we currently using? Do they allow us to give members the option to cover fees?
- Have any members expressed concerns about eGiving processing fees?
- How do we want to communicate about fees with our members?
- How can we position eGiving tools as necessary for our church to receive consistent gifts, even though we need to pay a fee to process the donations?
- What directed giving options do we offer our members?
- Is it easy for our members to contribute to specific causes, or do we only promote the church's general fund?
- How do we talk about the missions our members support?
- How are we sharing the church's success stories? (Examples can include pictures from mission trips, stories from individuals who have benefitted from causes and results from holiday food drives.)
- What tools can we give our volunteers and coordinators to capture images and stories to share?
- Are we using the church website to show the good work we're doing?
- What additional giving options can we give our members so they can easily direct gifts to our many missions?





# THE FUTURE OF CHURCH AND OPPORTUNITIES FOR LEADERS

The COVID-19 pandemic presented challenges and opportunities to churches. Now, churches must decide whether they're going to adapt with hybrid options or attempt to return to normal operations. The problem is, "normal" as we knew it before doesn't exist anymore.

Shifting to a hybrid church is the best path forward – but not just because it's what your members want.

There are many benefits for churches, as well. Transforming your church into a hybrid one...

- Expands your faith community beyond geographic constraints.
- Allows members to participate and give even when ill or traveling.
- Retains members who go off to college, snowbird in warmer areas or relocate.
- Extends your missions (food drives, youth trips and volunteering) to areas beyond your own.
- Connects members to your ministries and each other in new ways.

Leaders can transform church culture to view virtual ministry as a valid alternative to in-person ministry. Instead of being an in-person church that offers livestreams of services, become a hybrid church that welcomes members from anywhere – whether they're in the pews or hundreds of miles away. Churches who do this will strengthen their community and inspire generosity into the future.



Our two nationwide surveys reveal a shift in how churchgoers today approach worship and giving. Churches have an opportunity to use virtual ministry and eGiving services to meet those changing needs. A successful hybrid approach will lead to deeper engagement, increased giving and a stronger community.

Vanco can support your church as you prepare for the future of worship. Our eGiving and engagement tools will help expand your virtual ministries, build connections with members virtually and in person and increase donations to support your mission.

Putting our strategies to grow virtual participation and giving into action is easy:

- Request a demo to see our tools in action and have one of our experts guide you to the most optimal set of tools for your church.
- 2. Launch Don't worry. You don't need to be tech-savvy to implement our programs. We assign you a dedicated launch specialist that will coach you every step of the way, helping you reach your church's goals.
- 3. Enjoy the increased communication and giving within your church!



800.675.7430 | VancoPayments.com/eGiving

Vanco serves those who enrich our communities. More than 40,000 churches, faith-based groups, nonprofits, schools and educational organizations trust Vanco to simplify administrative processes, organize events and securely complete transactions every day. This resource includes two nationwide surveys presented with Visa, the world's leader in digital payments. Vanco conducted these surveys late in 2020 and early 2021. The surveys included responses from both virtual churchgoers and general churchgoers across the country and Christian denominations.