Few Churches Allow Members to Tithe Online

A recent LifeWay Research study revealed that 14 percent of churches allow their members to give online.

The larger the church the more likely congregants have the option of e-giving—from 55 percent of churches with average worship attendance of 500 to as low as four percent for churches with fewer than 50 attendees.

Scott McConnell, director of LifeWay Research, noted that this trend is linked to the broader trend of cashless purchasing.

“Fewer and fewer Americans cash their paychecks or carry a checkbook,” he said. “Some churches are finding that the payment preferences of enough of their congregation have changed to warrant putting an offering plate online in addition to passing them in their worship services.”

For those who suggest that giving online may diminish some of the sense of financial investment in the church that putting cash in the offering plate offers, Tim Whitehorn noted that this same concern was likely voiced when personal checks began to replace cash.

“I can only imagine 100 years ago—when people thought you should bring cash and put that in the offering plate—that there were people who didn’t think you should write a check, you should just put cash in the offering plate,” says Whitehorn, CEO of ServiceU, a sponsor of the LifeWay study. “Things change. Technologies change, but I think the spirit of giving is what’s important.”

In recent years, studies on consumer behavior have suggested that people spend more when they use credit cards than they do when using cash. In 2007, a study published by the Journal of

Experimental Psychology: Applied noted that "less transparent payment forms [such as credit cards] tend to be treated like [play] money and are hence more easily spent (or parted with)."

Financial guru Dave Ramsey writes, "When you pay cash, you can 'feel' the money leaving you. This is not true with credit cards. Flipping a credit card up on a counter registers nothing emotionally. A study of credit card use at McDonald's found that people spent 47% more when using credit instead of cash."

If this is true in the realm of consumer purchases, could it mean that people who give with credit cards may end up giving more, but may not feel the same connection to their gifts?