

Charity Fraud In The Digital Era: A Systematic Literature Review

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ABSTRACT

Charity fraud poses a serious threat to nonprofit organizations in the digital era, particularly with the proliferation of online fundraising platforms. This study aims to identify the typologies of charity fraud in the digital era, analyze its driving factors, and evaluate effective countermeasures from a forensic accounting perspective. A systematic literature review following the PRISMA framework was employed, analyzing 25 articles from eight leading databases (Scopus, Web of Science, Emerald, JSTOR, ProQuest, Taylor & Francis, Sage Journals, and EBSCOhost) published between 2000 and 2026. The findings reveal an expansion of fraud typologies, along with six primary driving factors: pressure, opportunity, rationalization, collusion, poor leadership, and trusting indifference. Effective countermeasures encompass strengthening governance, adaptive regulation, and leveraging technologies such as blockchain and AI. This study develops a conceptual framework for digital charity fraud to inform fraud prevention policies in nonprofit organizations and enriches the limited literature on charity fraud.

Keywords: Charity Fraud; Digital Era; Nonprofit; Forensic Accounting; Crowdfunding Fraud; Systematic Literature Review

Charity Fraud In The Digital Era: A Systematic Literature Review

ABSTRAK

Charity fraud menjadi ancaman serius bagi organisasi nirlaba di era digital, terutama dengan maraknya penggalangan dana berbasis platform online. Penelitian ini bertujuan untuk mengidentifikasi tipologi charity fraud di era digital, menganalisis faktor-faktor pendorongnya, serta mengkaji countermeasures yang efektif dari perspektif akuntansi forensik. Metode yang digunakan adalah systematic literature review dengan mengikuti kerangka PRISMA, yang menganalisis 25 artikel dari delapan database terkemuka (Scopus, Web of Science, Emerald, JSTOR, ProQuest, Taylor & Francis, Sage Journals, dan EBSCOhost) tahun 2000-2026. Hasil penelitian menemukan perluasan tipologi fraud, serta enam faktor pendorong utama: tekanan, peluang, rasionalisasi, kolusi, kepemimpinan buruk, dan trusting indifference. Countermeasures efektif mencakup penguatan tata kelola, regulasi adaptif, dan pemanfaatan teknologi seperti blockchain dan AI. Penelitian ini menyusun kerangka konseptual charity fraud digital bagi kebijakan pencegahan fraud di organisasi nirlaba dan memperkaya literature review tentang charity fraud yang masih terbatas.

Kata Kunci Charity Fraud; Era Digital; Nirlaba; Akuntansi Forensik; Crowdfunding Fraud; Systematic Literature Review

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INTRODUCTION

Occupational fraud, which the Association of Certified Fraud Examiners (ACFE) defines as "the use of one's occupation for personal enrichment" through the deliberate misuse of organizational resources, poses a serious threat to organizational sustainability worldwide (ACFE, 2024). Nonprofit or charitable organizations possess unique vulnerabilities to fraud due to their heavy reliance on public trust and limited resources (Messier et al., 2005; Uygur & Napier, 2024). According to the 2024 report by the Association of Certified Fraud Examiners (ACFE), out of 1,921 occupational fraud cases occurring across 138 countries, 10% involved nonprofit organizations, with median losses reaching \$76,000 per case (ACFE, 2024). Although these loss figures appear lower compared to the private sector, their impact on small organizations and the social missions they carry is substantial, potentially leading to bankruptcy (Archambeault et al., 2015; Jeon, 2026).

The phenomenon of charity fraud has become increasingly alarming alongside the rapid advancement of digital technology. Crowdfunding platforms such as GoFundMe and GlobalGiving have transformed the way nonprofit organizations raise funds (Mayer, 2022). However, this convenience has also created new opportunities for fraud perpetrators. In China, losses from online charity fraud reached ¥1 billion in 2017 (Chen et al., 2021), while in Australia, reports of charity scams reached 941 cases with losses exceeding \$211,000 in 2018 (ACCC, 2019). The COVID-19 pandemic further exacerbated the situation with increased fraud cases targeting donors and elderly populations (Kemp et al., 2025; Teaster et al., 2022). More recent data from the FBI Internet Crime Complaint Center (IC3) indicate that in 2024 alone, over 4,500 complaints were filed regarding fraudulent charities, crowdfunding accounts, and disaster relief campaigns, with total losses reaching approximately \$96 million (Federal Bureau of Investigation, 2025).

Charity fraud cases uncovered by the media demonstrate the severity of this problem. The embezzlement scandal at United Way of America involving former CEO William Aramony resulted in losses exceeding \$600,000 and a donation decline of up to 30% in several regions (Gibelman & Gelman, 2001). In France, the Association for Cancer Research lost public trust after it was revealed that less than 30% of the funds collected were actually used for cancer research (Gibelman & Gelman, 2001). A similar case on a much larger scale occurred in Indonesia, involving the national philanthropic organization Aksi Cepat Tanggap (ACT). According to a Kompas.com report (July 25, 2022), the alleged fund embezzlement case was uncovered following a series of investigations by the Criminal Investigation Agency (Bareskrim) of the Indonesian National Police, which subsequently named the founder and former President of ACT, as suspects. The executives were alleged to have misappropriated social funds, including funds intended for victims of the Lion Air JT-610 plane crash, and diverted them to unrelated programs. Prior to the determination of suspects, the Ministry of Social Affairs had revoked ACT's permit for the Collection of Funds and Goods (PUB) due to violations regarding the deduction of donation funds exceeding the maximum limit stipulated in Government Regulation Number 29 of 1980. These scandals not only harmed the organizations involved but also eroded public trust

in the nonprofit sector as a whole (Chapman et al., 2023; Cordery & Baskerville, 2011).

Research on charity fraud has actually commenced over two decades ago; however, its volume remains very limited compared to fraud research in the commercial sector. As part of the gap analysis, it is important to note that previous studies conducted by Archambeault et al. (2015) and Greenlee et al. (2007) primarily focused on fraud characteristics in nonprofit organizations in the United States utilizing ACFE survey data and press reports. These studies found that asset misappropriation constitutes the most common type of fraud, with the primary perpetrators being women in non-management positions, and weak internal control serving as the primary vulnerability factor. These findings, however, predate the digital era and therefore do not capture the newer typologies that have emerged with online fundraising platforms. Other research by Abu Khadra & Delen (2020), Harris et al. (2017), and Lamothe et al. (2023) demonstrated that strong governance, including independent boards, external audits, and conflict of interest policies, correlates negatively with asset diversion. On the other hand, research on fraud motives utilizing Fraud Triangle Theory and its developments such as Fraud Diamond has been extensively conducted in the commercial sector; however, its application to nonprofit organizations remains limited (Akkeren & Buckby, 2017; Kassem, 2026; Murphy & Dacin, 2011).

Research on charity fraud in the digital era is even scarcer. Some studies have begun to examine the role of crowdfunding in fundraising and its potential for misuse (Mayer, 2022; Napiórkowska et al., 2025; Rangone & Busolli, 2021), as well as the use of blockchain to enhance donation transparency (Novak, 2024). Research on online donor behavior indicates that trust and empathy constitute primary factors in donation decisions (Artiningsih et al., 2026; Chen et al., 2021).

However, few studies have specifically examined digital-based fraud typologies such as fake charity websites, phishing for donations, and crowdfunding fraud, as well as how forensic accounting can contribute to their detection. This gap is particularly significant given the rapid proliferation of online fundraising platforms and the increasing reliance of nonprofit organizations on digital channels, which create new opportunities for fraudulent activities that traditional forensic accounting approaches may not adequately address.

Forensic accounting actually plays an important role in charity fraud investigation. As a discipline, forensic accounting encompasses a wide range of investigative tools and techniques designed to detect, investigate, and prevent financial fraud. Forensic accountants employ various tools such as Benford's Law to detect anomalies in financial statements (Qu et al., 2020), as well as analyzing financial documents and identifying red flags (Akkeren & Buckby, 2017; Murphy & Dacin, 2011). In the digital era, the forensic accounting toolkit has expanded to include modern technologies such as data analytics, continuous monitoring systems, digital forensics, and artificial intelligence (AI)-based anomaly detection (Papasavva et al., 2025). However, the application of forensic accounting in the context of nonprofit organizations in the digital era remains rarely studied. Research by Archambeault et al. (2015) and Scheetz et al. (2021) has begun to touch upon fraud reporting aspects in Form 990, but has not yet integrated modern forensic accounting tools such as AI and data analytics.

The scarcity of research on charity fraud in the digital era is also evident from existing systematic literature reviews. Mangala & Soni (2023) conducted a systematic review of fraud in the banking sector, while Kassem (2024) examined fraud in the hospitality sector. However, systematic reviews specifically addressing charity fraud remain very limited. Kassem (2026), in her article "Charity fraud in focus: A systematic analysis of typologies, drivers and countermeasures" published in the *Journal of Accounting Literature*, represents one of the few systematic reviews specifically addressing charity fraud. The article highlights that research on charity fraud remains limited and fragmented, with the majority of studies originating from the United Kingdom and the United States. The study also found that opportunity factors dominate the discussion, while other factors such as motives, rationalization, integrity, and capability remain underexplored (Kassem, 2026). While Kassem (2026) provides a valuable systematic review of charity fraud, this study focuses specifically on digital charity fraud, examining how online platforms, crowdfunding, and digital payment systems have transformed fraud typologies and countermeasures. This study also integrates forensic accounting tools such as Benford's Law, blockchain, and AI into the analysis, offering a more practical framework for detection and prevention.

In Indonesia, research on charity fraud remains underexplored. Several studies on fraud in the public and banking sectors have indeed been conducted; however, nonprofit organizations or charities remain rarely examined as research subjects. In fact, Indonesia ranked first in the World Giving Index 2024, confirming its position as one of the most generous countries in the world (Charities Aid Foundation, 2024) and hosts numerous crowdfunding platforms such as Kitabisa, Dompot Dhuafa, and Rumah Zakat that are vulnerable to misuse. The ACT case that emerged in 2022 serves as concrete evidence that charity fraud in Indonesia is not merely a theoretical issue but an actual problem requiring serious attention from various stakeholders. This condition indicates a significant research gap, both internationally and in Indonesia, which needs to be urgently addressed given the increasing prevalence of digital-based fundraising in the country.

Based on these gaps, this study is designed to answer three primary research questions :

RQ1: What are the typologies of charity fraud in the digital era?

RQ2: What are the driving factors behind the occurrence of charity fraud?

RQ3: What effective countermeasures can prevent and detect charity fraud from a forensic accounting perspective?

This study aims to identify the typologies of charity fraud in the digital era, analyze the driving factors behind the occurrence of charity fraud, and examine effective countermeasures from a forensic accounting perspective. This study is expected to provide theoretical contributions in the form of developing a conceptual framework for charity fraud in the digital era that remains rarely discussed, practical contributions in the form of policy recommendations for regulators and nonprofit organization managers, and methodological contributions by integrating forensic accounting tools into the analysis of digital charity fraud, thereby offering a replicable framework for future reviews in this area. Building on the foundational work of Kassem (2026), this study contributes

to the literature by narrowing the focus to digital-era charity fraud and integrating forensic accounting tools into the analysis, an aspect that has received limited attention in prior reviews.

RESEARCH METHODS

This study employs a systematic literature review (SLR) method following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework (Page et al., 2021) (see Figure 1). The review process consists of four structured stages: identification of relevant studies, screening and removal of duplicates, eligibility assessment using predetermined inclusion and exclusion criteria, and final inclusion of studies for synthesis.

Article searches were conducted on August 6, 2026, through the Scopus, Web of Science, Emerald, JSTOR, ProQuest, Taylor & Francis, Sage Journals, and EBSCOhost Business Source Premier databases. The keywords used were developed in four stages: the first stage employed general keywords "charity fraud" OR "charitable fraud" OR "nonprofit fraud" OR "non-profit fraud"; the second stage expanded the scope with ("charity" OR "charitable") AND ("fraud" OR "scam" OR "misconduct" OR "misappropriation"); the third stage focused on the digital era with ("charity" OR "charitable") AND ("fraud" OR "scam") AND ("online" OR "digital" OR "crowdfunding"); and the fourth stage specialized in forensic accounting with ("charity" OR "charitable") AND ("forensic accounting" OR "fraud detection"). The search was applied to article titles, abstracts, keywords, and full texts, as well as the reference lists of key articles to minimize the risk of missing significant contributions.

Articles published within the 2000-2026 range were included. This broad range was selected to capture the full evolution of charity fraud research, from early scholarly attention in the 2000s to the digital-era studies that emerged following the proliferation of online fundraising platforms. Restricting the range to a narrower period would have excluded foundational studies that provide essential context for understanding contemporary charity fraud.

Inclusion and exclusion criteria were applied to screen relevant articles as summarized in Table 1.

Table 1. Inclusion and Exclusion Criteria

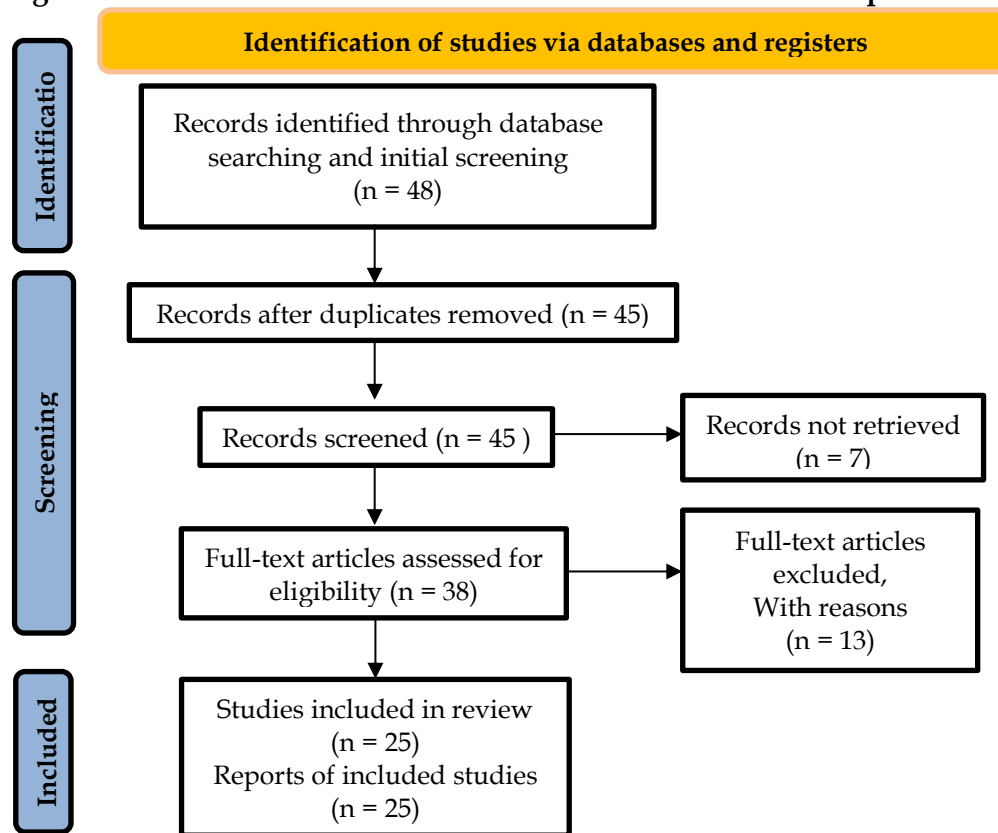
Inclusion Criteria	Exclusion Criteria
Journal articles specifically addressing charity fraud or related topics	Documents in the form of conference papers, books, book chapters, reviews, or proceedings
Articles published in English and having undergone peer-review process	Articles in languages other than English or not undergoing peer-review process
Articles in the final publication stage and available in full-text format	Articles in the in-press stage or with inaccessible full-text
Articles published within the 2000-2026 range	Articles published outside the specified range
Articles employing any research design (qualitative, quantitative, or mixed-method)	Articles not employing a recognizable research design (e.g., opinion pieces, editorials)

Source: Research Data, 2026

The article selection process was conducted in stages following the flow in Figure 1. A comprehensive search was carried out across eight academic databases: Scopus, Web of Science, Emerald, JSTOR, ProQuest, Taylor & Francis, Sage Journals, and EBSCOhost Business Source Premier. The search strategy covered article titles, abstracts, keywords, and full texts. To reduce the likelihood of overlooking important studies, the reference lists of relevant articles were also screened. Search terms were refined progressively, drawing on terminology that appeared in the studies retrieved, so that additional pertinent publications could be captured. This process identified 48 potentially relevant articles, with the largest share retrieved from Scopus (12 articles), followed by Web of Science (8 articles), Sage Journals (7 articles), Emerald (6 articles), ProQuest (5 articles), Taylor & Francis (4 articles), EBSCOhost Business Source Premier (3 articles), and JSTOR (3 articles). Following this process, 48 journal articles were initially identified for detailed review.

These 48 articles were first checked for duplicates. After removing 3 duplicates, 45 records remained. These 45 records were then screened based on titles and abstracts, applying the inclusion criteria described in Table 1. Of these, 7 records were excluded because their full texts were inaccessible, leaving 38 articles for eligibility assessment. Following full-text reading, 13 articles were excluded: nine because they did not focus specifically on charity fraud, but rather on broader topics such as general nonprofit governance, public accountability, financial reporting, and charity regulation; three because they addressed specific contexts or populations that were not directly relevant to the research questions; and one because it focused on donor participation behavior rather than fraud itself. These excluded articles were not part of the final synthesis but were retained as supporting references to provide contextual background in the introduction and discussion sections. This resulted in 25 final articles for analysis. The analysis was conducted by grouping findings into three main themes corresponding to the research questions, namely charity fraud typologies in the digital era, driving factors, and countermeasures from a forensic accounting perspective.

Figure 1. Identification of Articles Included in the Research Sample



Source: Research Data, 2026

RESULTS AND DISCUSSION

The characteristics of the 25 analyzed articles are presented in Table 2. Article characteristics include author names, publication year, country of origin, and research objectives/focus related to charity fraud. The analyzed articles were published from 2005 to 2026. Most articles were published between 2018-2024, indicating increasing academic attention to the topic of charity fraud in recent years (Chapman et al., 2023; Kassem, 2026). Research on charity fraud has been conducted by researchers from various countries, with the United States being the most prolific country researching this topic with 15 articles (60%), followed by the United Kingdom with 4 articles (16%), Australia with 2 articles (8%), and one article each from Italy, Canada, South Korea, and Scotland (4% each).

This distribution reveals a strong geographic bias, with the United States and the United Kingdom together accounting for 76% of the analyzed articles. This concentration implies that the synthesized findings, particularly regarding fraud drivers, typologies, and countermeasures, are predominantly grounded in the regulatory, cultural, and technological contexts of the United States and the United Kingdom. Consequently, the findings should be interpreted with caution when applied to other settings, especially developing countries where charitable giving, regulatory frameworks, and digital fundraising platforms may differ substantially. The underrepresentation of Asian, African, and Latin American contexts limits the generalizability of this review and highlights a significant gap in the literature.

The final stage involved analyzing the findings from the 25 articles that were independently read. Subsequently, the articles were analyzed to answer the research questions posed in this study.

Table 2. Characteristics of Analyzed Articles

No.	Author (Year)	Country	Focus of Research	Research Method
1	Kassem (2026)	United Kingdom	Examines typologies, drivers, and countermeasures of charity fraud through SLR	Qualitative
2	Papasavva et al. (2025)	United Kingdom	Examines the use of AI and NLP for detecting online fraud including charity fraud	Qualitative
3	Qu et al. (2020)	United States	Analyzes the accuracy of nonprofit financial statements using Benford's Law for fraud detection	Quantitative
4	Novak (2024)	United States	Explores the potential of blockchain in reducing trust costs in the charitable sector	Qualitative
5	Rangone & Busolli (2021)	Italy	Case study of blockchain implementation for donation tracking and fraud prevention during the pandemic	Qualitative
6	Mayer (2022)	United States	Analyzes charitable crowdfunding regulation and legal challenges in fraud prevention	Qualitative
7	Akkeren & Buckby (2017)	Australia	Examines fraud causes from a forensic accountant's perspective	Qualitative
8	Chapman et al. (2023)	Australia	Identifies types of scandals and nonprofit organizational responses to fraud	Qualitative

No.	Author (Year)	Country	Focus of Research	Research Method
9	Greenlee et al. (2007)	United States	Examines fraud types, perpetrator and victim characteristics in nonprofit organizations	Quantitative
10	Archambeault et al. (2015)	United States	Presents a summary of fraud and corruption cases in nonprofits from press reports	Quantitative
11	Murphy & Dacin (2011)	Canada	Analyzes psychological pathways leading to fraud in organizations	Qualitative
12	Harris et al. (2017)	United States	Examines the relationship between governance and asset diversion in public charities	Quantitative
13	Abu Khadra & Delen (2020)	United States	Examines the influence of governance on fraud reporting in nonprofits	Quantitative
14	Lamothe et al. (2023)	United States	Examines the effectiveness of accountability systems in preventing nonprofit misconduct	Quantitative
15	Mayo (2025)	United States	Examines charity responses to sanctions/advisories post-fraud	Quantitative
16	Jeon (2026)	South Korea	Examines the impact of fraud on organizational sustainability and the role of governance during crises	Quantitative

No.	Author (Year)	Country	Focus of Research	Research Method
17	LeClair (2019)	United States	Discusses the determinants of soft corruption in nonprofit organizations	Quantitative
18	Scheetz et al. (2021)	United States	Investigates reporting errors of asset diversion in Form 990	Quantitative
19	Atkins et al. (2026)	United States	Provides regulatory perspectives on charity oversight and law enforcement	Qualitative
20	Harris et al. (2024)	United States	Examines donor responses to fraud disclosures in nonprofits	Quantitative
21	Kugel & Mercado (2026)	United States	Examines donor reactions to different sources of fraud disclosure	Quantitative
22	Ohalehi (2019)	United Kingdom	Examines fraud in small charities and their vulnerabilities	Qualitative
23	Goel (2020)	United States	Identifies socio-economic factors driving charity-related fraud	Quantitative
24	Uygur & Napier (2024)	United Kingdom	Provides stakeholder perspectives on fraud in the nonprofit sector	Qualitative
25	McDonnell & Rutherford (2018)	Scotland	Examines determinants of misconduct in charities	Quantitative

Source: Research Data, 2026

Charity fraud generates far-reaching consequences, not only inflicting direct financial losses but also eroding public trust and threatening the sustainability of nonprofit organizations (Archambeault et al., 2015; Harris et al., 2024; Jeon, 2026). While the direct financial losses may appear lower compared to the private sector, their impact on small organizations and the social missions they carry is substantial. More perilous still are the indirect consequences, such as the erosion

of donor trust and organizational reputation, which often persist over extended periods and prove difficult to restore (Chapman et al., 2023; Cordery & Baskerville, 2011). Harris et al. (2024) found that donations declined by 5.4% following the disclosure of asset diversion, with steeper declines when fraud received media coverage. This erosion of trust ultimately culminates in organizational demise. Jeon (2026) reported that 34% of organizations experiencing fraud closed within three years, particularly those that were small and relatively young. Donor responses to fraud disclosure are also heterogeneous; the source of disclosure and the donor's prior level of engagement with the organization significantly influence their reactions (Kugel & Mercado, 2026). Beyond the organizational realm, fraud leaves profound personal scars on individual victims. Online fraud triggers avoidant behavior, particularly among older adults who represent the most vulnerable targets, with psychological and social consequences often exceeding the pain of financial loss itself (Cross, 2018; Kemp et al., 2025).

Understanding why fraud occurs constitutes a crucial step in designing effective prevention strategies. From the synthesis of the literature, this study identifies six primary driving factors: pressure, opportunity, rationalization, collusion, poor leadership, and trusting indifference. These factors do not operate in isolation; rather, they interact and reinforce one another.

The first and most dominant driver is pressure. Goel (2020) demonstrated that socio-economic factors such as unemployment, poverty, and economic inequality correlate positively with increased cases of charity fraud. Ohalehi (2019) complements this by showing that small organizations are highly vulnerable to financial pressure due to limited resources and the absence of segregation of duties. In the digital era, pressure has become more complex, as the demand to meet online fundraising targets and intense competition add to the burden that drives fraudulent behavior (Mayer, 2022; Uygur & Napier, 2024).

While pressure explains why individuals might be motivated to commit fraud, opportunity explains how such behavior becomes possible. Abu Khadra & Delen (2020) and Harris et al. (2017) demonstrated that weak internal controls and inadequate board oversight create opportunities for asset diversion. Lamothe et al. (2023) reinforced this by showing that strong accountability systems reduce misconduct. However, governance effectiveness depends heavily on the regulatory framework. Breen (2013) found that differences in regulatory approaches between Ireland, the United Kingdom, and the United States influence compliance and reporting quality, while Neely (2011) showed that California's Nonprofit Integrity Act increased compliance costs without necessarily reducing fraud. In Indonesia, charitable donations are primarily governed by Government Regulation No. 29 of 1980, which predates the digital era and does not address online fundraising or crowdfunding. This regulatory gap was exploited in the ACT case, where limited oversight allowed alleged fund misappropriation to persist until the organization's permit was revoked in 2022 (Kompas, 2022). In the digital era, opportunities are further widened by online platforms that lack oversight and anonymity that facilitates perpetrators (Mayer, 2022; Novak, 2024; Papasavva et al., 2025).

Even when pressure and opportunity are present, fraud does not occur unless the perpetrator can justify the act. This brings us to rationalization. Murphy

& Dacin (2011) identified three psychological pathways leading to fraud: lack of awareness, intuition accompanied by rationalization, and reasoning. Akkeren & Buckby (2017) reinforced this by showing that gambling addiction, financial pressure, and the desire to maintain lifestyle are primary drivers from the forensic accountant's perspective. Maunaguru (2015) and Robinson & Billingsley (2016) further emphasized that cultural and governance factors shape accountability mechanisms within charitable organizations.

Rationalization becomes more powerful when shared among multiple actors, which leads to collusion. Chapman et al. (2023) found that 60% of fraud cases involve perpetrators at the executive level, often through collusive arrangements that exploit governance failures and permissive culture. Akkeren & Buckby (2017) demonstrated that deviant sub-groups recruit and coerce members, significantly amplifying fraud losses. In nonprofits, collusion is particularly dangerous because it circumvents segregation of duties and internal controls (Greenlee et al., 2007). The ACT case illustrates this dynamic, where four top executives were alleged to have colluded in misappropriating funds intended for disaster victims.

Collusion is often facilitated, or at least not prevented, by poor leadership. McDonnell & Rutherford (2018) found that organizational culture tolerant of violations and lack of regulatory oversight encourage misconduct. LeClair (2019) complements this with the concept of soft corruption driven by weak oversight and lack of transparency. Uygur & Napier (2024) further emphasized that poor leadership, characterized by dominant founders and weak boards, creates an environment where fraud can flourish undetected. In Indonesia, the ACT scandal demonstrates how a dominant founder and a weak supervisory board allowed fraudulent practices to persist for years without detection.

Even when leadership is not overtly corrupt, a subtler driver may be at work, trusting indifference. Uygur & Napier (2024) introduced this concept, describing how excessive trust and stakeholder indifference create an environment conducive to fraud, where donors and beneficiaries often fail to question fund utilization. This is consistent with findings that high donor trust, emotional giving, and limited beneficiary voice reduce skepticism towards fraudulent appeals (Cordery & Baskerville, 2011). Trusting indifference is particularly dangerous in the digital era because online platforms amplify the reach of fraudulent campaigns while reducing opportunities for personal verification (Mayer, 2022). Together, these six factors illustrate that charity fraud is rarely the result of a single weakness, but rather the interaction of individual motivations, organizational failings, and systemic blind spots.

The typology of charity fraud in the digital era demonstrates significant evolution compared to traditional fraud patterns. Three classic categories, namely asset misappropriation, corruption, and financial statement fraud, remain relevant (ACFE, 2024; Archambeault et al., 2015; Greenlee et al., 2007). Asset misappropriation remains the most common type of fraud in nonprofit organizations. According to the ACFE (2024), asset misappropriation accounts for 89% of occupational fraud cases, with a median loss of \$120,000. In nonprofit organizations specifically, the median loss is \$76,000. Regarding perpetrator profiles, the ACFE (2024) reports that 74% of fraud perpetrators are male and 25%

are female, with male perpetrators causing higher median losses (\$158,000) compared to female perpetrators (\$100,000). The changing gender distribution may reflect broader shifts in organizational roles and increased access to financial systems. In the digital era, these three typologies have expanded with the emergence of new *modus operandi* such as crowdfunding fraud, fake charity websites, and phishing for donations (Mayer, 2022; Papasavva et al., 2025). Platforms such as GoFundMe and GlobalGiving have transformed the fundraising landscape while simultaneously creating opportunities for fraudulent campaigns (Mayer, 2022). The scale of this problem is significant globally; losses from online charity fraud in China reached ¥1 billion in 2017 (Chen et al., 2021). Phishing techniques and fake reviews have become primary tools for perpetrators through email, SMS, and social media, utilizing social engineering and Generative AI to create increasingly convincing fraudulent content (Papasavva et al., 2025). Literature mapping reveals that although research on fraud in the nonprofit sector has grown, most studies remain dominated by United States and the United Kingdom, while research from Asia, including Indonesia, remains limited, a significant gap given the high levels of generosity and prevalence of crowdfunding platforms in developing countries (Cohen et al., 2026).

LeClair (2019) identified soft corruption as an increasingly relevant form of violation in the digital era, where misuse of donation funds for personal benefit proves difficult to detect without adequate oversight. Organizations with independent boards and external audits exhibit lower risk; however, perpetrators can easily create fake websites and disappear after collecting funds. Ohalehi (2019) added that small charities are highly vulnerable to fake charity websites due to limited resources for verification and oversight. Weaknesses in reporting systems also constitute a serious problem. Scheetz et al. (2021) found that 10% of organizations experiencing fraud failed to report it correctly on Form 990. McDonnell & Rutherford (2018) identified that misconduct is not limited to financial fraud but also encompasses non-financial violations such as abuse of authority and governance failures, which can be prevented through effective accountability systems. Interestingly, a study in Catalonia, Spain, found that reporting rates for online fraud are higher compared to offline fraud, as victims are more likely to perceive it as a crime and find it easier to provide electronic evidence (Kemp, 2022). While this finding may not be generalizable across all contexts, it suggests that in certain settings, although opportunities for online fraud are expanding, victim awareness and reporting convenience may actually be higher, which can constitute a positive factor in detection and law enforcement.

Countermeasures to prevent and detect charity fraud can be grouped into three categories: internal control and governance, regulation and law enforcement, and digital technology and forensic accounting. In the first pillar, Harris et al. (2017) identified four effective governance constructs: board oversight, key individual independence, tone at the top, and capital provider oversight. Organizations with independent boards, external audits, and conflict of interest policies exhibit lower asset diversion risk, while good governance also influences fraud reporting (Abu Khadra & Delen, 2020). Lamothe et al. (2023) added that effective accountability systems prevent various types of misconduct, not only financial. Research in the United Kingdom demonstrates that organizations with

better governance and audits by industry-specialist auditors tend to submit financial reports more promptly, reflecting higher accountability and reducing fraud opportunities (Mayapada et al., 2024). Mayo (2025) found that sanctions and advisories effectively encourage behavioral change, with program spending increasing by over 20% in the years following the publication of an advisory, while Jeon (2026) demonstrated that strong governance helps organizations survive during crises. Beyond these structural mechanisms, transparency in fraud disclosure, as part of governance, has also been shown to play a crucial role in maintaining public trust. Harris et al. (2024) found that donations declined by 5.4% following asset diversion disclosure, with steeper declines when fraud received media coverage. However, organizations that provided transparent disclosures experienced less severe declines, suggesting that transparency can help mitigate donor backlash. Similarly, Kugel & Mercado (2026) found that involved donors respond more favorably to fraud disclosures made by the board of directors compared to those made by management, highlighting the importance of disclosure source in shaping donor reactions.

Regulation and law enforcement constitute the second pillar in countermeasures. Atkins et al. (2026) highlighted the importance of charity oversight and cross-national collaboration, given that oversight in the United States is largely conducted by states with limited resources. A similar challenge exists in Indonesia, where charity oversight is primarily conducted by the Ministry of Social Affairs through the Collection of Funds and Goods (PUB) permit system, governed by Government Regulation No. 29 of 1980. However, as illustrated by the ACT case, this oversight mechanism has proven insufficient to prevent large-scale fraud, particularly in the digital era where online fundraising platforms operate beyond the reach of traditional regulatory frameworks. This suggests that Indonesia, like the United States, faces significant challenges in resourcing and coordinating charity oversight, reinforcing the need for cross-national collaboration and adaptive regulatory frameworks. McDonnell (2017) examined the Scottish charity regulator's financial exceptions program and found that while a majority of charities triggered accountability concerns, these concerns were not necessarily linked to negative organizational outcomes such as regulatory intervention or charity dissolution. Mayer (2022) examined the regulatory challenges of charitable crowdfunding and recommended a balanced approach between donor protection and encouragement of innovation. Breen (2013) and Cordery & Baskerville (2011) emphasized that effective regulation requires a balance between oversight and compliance burden. However, regulatory effectiveness is determined not only by policy design but also by public perception. Research in the United Kingdom reveals that although the public supports stricter regulation, their knowledge of how the regulator operates and how it is funded remains limited (Hogg, 2018). This indicates that law enforcement and public education must proceed in parallel. Atkins et al. (2026) added that donor and charity education constitutes an effective prevention strategy amidst limited law enforcement resources.

Digital technology and forensic accounting offer innovative solutions as the third pillar. Qu et al. (2020) demonstrated that Benford's Law effectively detects anomalies in nonprofit financial reports, with 34% of U.S. nonprofit organizations

failing to comply with Benford distribution, indicating potential misreporting. Organizations with professional governance and strong donor oversight exhibit higher compliance with Benford's Law. Novak (2024) and Rangone & Busolli (2021) demonstrated the potential of blockchain in enhancing transparency and donation traceability. Blockchain reduces the cost of trust in the charitable sector, and its implementation for donation tracking has been demonstrated in Italy through the Charity Wall platform. Although blockchain offers significant potential, technology adoption alone is insufficient; factors such as inter-organizational competition and incentives for quality service also play important roles in the effectiveness of charitable organizations (Krasteva & Yildirim, 2016). Papasavva et al. (2025) examined the use of AI and NLP for detecting online fraud such as phishing and fake reviews. AI models such as Random Forest and BERT effectively detect various types of online fraud; however, models developed for one type of fraud often cannot be generalized to other types. This limitation is particularly relevant for charity fraud, which encompasses diverse modus operandi such as crowdfunding fraud, fake charity websites, and donation phishing (Mayer, 2022). Each type requires a specialized detection model, meaning no single AI solution can effectively address all of them.

Scheetz et al. (2021) found that lack of understanding of reporting instructions constitutes the primary cause of underreporting asset diversion in Form 990, thus recommending improvements to filing instructions. Beyond reporting accuracy, another critical dimension of fraud disclosure concerns how donors respond to such revelations. Harris et al. (2024) and Kugel & Mercado (2026) examined the influence of transparency and fraud disclosure sources on donor responses. Donations declined by 5.4% following asset diversion disclosure, with greater declines when covered by media; however, transparency helps mitigate negative responses. Highly involved donors respond more positively to fraud disclosure by the board compared to management. Chapman et al. (2023) provided a conceptual framework that organizations should respond to scandals with acknowledgment, apology, and governance improvements.

Thus, a holistic approach combining strong internal control, adaptive regulation, utilization of modern forensic accounting technology, and transparency in disclosure constitutes the key to combating charity fraud in the digital era (Atkins et al., 2026; Kassem, 2026; Uygur & Napier, 2024). Nonprofit organizations need to adopt comprehensive internal control systems, utilize technologies such as blockchain and AI for early detection, and build a culture of transparency and accountability to maintain donor and public trust. Beyond internal organizational factors, fraud prevention strategies must also consider cultural and psychological contexts of donors. Research demonstrates that individual cultural values influence public participation in online fundraising (Napiórkowska et al., 2025). This suggests that cultural and religious contexts may shape donor behavior in different countries, including Indonesia, where religiosity and communal values are strong. Future research should examine whether involving religious and community leaders can enhance trust and participation in online charitable giving in such contexts. Furthermore, the impact of fraud is not merely financial but also affects mental health and victim well-being, necessitating prevention approaches that consider victim protection and public trust restoration

(Cross, 2018). Therefore, combating charity fraud in the digital era requires collaboration between regulators, nonprofit organizations, digital platforms, and the donating public to create a safe and trustworthy philanthropic ecosystem. Based on the synthesis of typologies, drivers, and countermeasures discussed above, this study proposes a conceptual framework for digital charity fraud, as presented in Table 3.

Table 3. Conceptual Framework of Digital Charity Fraud

Component	Description
Typology	Traditional: Asset misappropriation, corruption, financial statement fraud
	Digital-era: Crowdfunding fraud, fake charity websites, donation phishing
Drivers	Primary: Pressure, opportunity, rationalization
	Secondary: Collusion, poor leadership, trusting indifference
Countermeasures	Pillar 1 (Governance): Independent boards, external audits, transparency
	Pillar 2 (Regulation): Adaptive regulation, law enforcement, cross-national collaboration
	Pillar 3 (Technology): AI & NLP, blockchain, Benford's Law

Source: Research Data, 2026

CONCLUSION

This systematic literature review set out to map the landscape of charity fraud in the digital era, a phenomenon that has grown increasingly complex as nonprofit organizations increasingly rely on online platforms. Drawing on 25 articles published between 2005 and 2026 across eight leading databases, the review synthesized evidence on three interrelated dimensions: the evolving typologies of digital charity fraud, the factors that drive it, and the countermeasures available from a forensic accounting perspective.

The first finding reveals that charity fraud typologies in the digital era have undergone significant expansion. Of the 25 articles analyzed, 9 (36%) specifically discuss typologies of charity fraud, while 5 (20%) explicitly address digital-era typologies such as crowdfunding fraud, fake charity websites, and phishing for donations. This imbalance indicates that while digital fraud is increasingly recognized, the scholarly literature remains predominantly focused on traditional fraud categories. Three classic categories, namely asset misappropriation, corruption, and financial statement fraud, remain relevant; however, new modus operandi have emerged that exploit digital platforms and internet anonymity. Asset misappropriation remains the most common type; however, its modus has evolved through manipulation of online payment systems. Additionally, soft corruption has become increasingly relevant as unethical practices become difficult to detect without adequate oversight.

The second finding identifies six main driving factors, namely pressure, opportunity, rationalization, collusion, poor leadership, and trusting indifference. These factors do not operate in isolation; rather, they interact and reinforce one another. Pressure and opportunity serve as the primary catalysts, with financial and socio-economic pressure constituting the most dominant driver, while opportunity arises from weak internal controls and inadequate board oversight.

Rationalization enables perpetrators to justify fraudulent actions, while collusion amplifies the scale of fraud through shared justifications and circumvention of controls. Poor leadership, characterized by dominant founders and weak boards, creates an environment where fraud can flourish undetected. Finally, trusting indifference reflects excessive trust and stakeholder indifference, which reduce skepticism towards fraudulent appeals and allow fraud to persist. Together, these six factors illustrate that charity fraud is rarely the result of a single weakness, but rather the interaction of individual motivations, organizational failings, and systemic blind spots.

The third finding demonstrates that effective countermeasures encompass three main pillars. First, strengthening internal control and governance through independent boards, external audits, accountability systems, and transparent fraud disclosure, which has been shown to help maintain public trust and mitigate donor backlash following a fraud. Second, adaptive regulation and law enforcement responsive to digital phenomena. Third, utilization of forensic accounting technologies such as Benford's Law for anomaly detection, blockchain for donation transparency, and artificial intelligence for online fraud detection. These three pillars are interconnected and mutually reinforcing, suggesting that a holistic approach is necessary to effectively prevent and detect charity fraud in the digital era.

This research contributes to constructing a conceptual framework for charity fraud in the digital era that remains rarely discussed in the literature. By synthesizing findings from various developed countries, this research provides a strong theoretical foundation for developing policies and fraud prevention practices in nonprofit organizations, particularly in Indonesia, which has a high level of generosity yet remains underrepresented in research in this field.

Two limitations of this review should be acknowledged. First, the review identified only 25 relevant articles. While this number may appear limited, it reflects the scarcity of empirical research on charity fraud, a field that remains underexplored despite growing awareness of the issue. The fragmented nature of the literature is a recognized challenge in this area, and the inclusion of 25 studies represents a comprehensive synthesis of the available evidence. Second, the reviewed articles are geographically skewed, with 76% originating from the United States and the United Kingdom. This limits the generalizability of the findings to other contexts, particularly developing countries where charity fraud may manifest differently due to distinct regulatory, cultural, and technological conditions. Future research should therefore prioritize empirical studies in under-represented regions, particularly developing countries with high levels of charitable giving such as Indonesia. Such studies could include donor perception surveys, interviews with forensic accountants, and case analysis of fraud in nonprofit organizations, as well as comparative studies examining how regulatory frameworks, cultural values, and digital fundraising platforms shape charity fraud across different contexts. These would significantly enrich the literature and address the current geographic bias.

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