AI-Generated Fundraising Campaigns: Enhancing Donations or Eroding Trust?*

Sasan Mansouri[†] Alexandra Niessen-Ruenzi[‡] Amir Sepehri[§]

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ABSTRACT

We examine how the use of Artificial Intelligence (AI) in writing fundraising campaigns influences donation behavior. Analyzing over 117,000 real GoFundMe campaigns, we find that campaigns more similar to AI-generated text raise more money. We corroborate this result with a pre-registered online experiment, in which participants were shown campaigns written by either humans or AI. Again, we find that AI-written campaigns attract more donations than human-written ones. However, AI usage disclosure leads to opposite results: When donors knew that AI was used, donations dropped even below the level of human-written campaigns. Disclosing the use of AI in campaign creation may induce perceptions of inauthenticity or manipulation, thereby reducing donor trust and willingness to contribute.

JEL classification: C91, D64, D83, G41, O33

Keywords: Generative AI, AI disclosure, Trust, Fundraising, Experimental evidence

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[†]University of Groningen , ✉: s.mansouri@rug.nl

[‡]University of Mannheim, ✉: alexandra.niessen-ruenzi@uni-mannheim.de

[§]ESSEC Business School, ✉: amir.sepehri@essec.edu

1 Introduction

Artificial intelligence (AI) is rapidly transforming industries and society. Its global market value is projected to surge from $184 billion in 2024 to over $800 billion by 2030, driven by advances in machine learning and automation (Statista, 2024). Organizations are rapidly embracing AI-generated text and imagery to produce promotional content that can be tailored at scale and produced with unprecedented efficiency (Huang and Rust, 2021). From chatbots drafting donor appeals to algorithms designing entire advertising campaigns, AI is transforming how brands and nonprofits communicate with their audiences.

Even though AI content is expected to become a central element in the future of advertising and marketing, consumer perceptions of AI usage remain poorly understood, partly because the technology is still relatively new (Campbell et al., 2021). In many instances, AI systems surpass human performance: algorithms boost the accuracy of fraud detection, outpace radiologists in image-based diagnoses, enhance the precision of financial analysts' earnings forecasts, and even outperform human teams on complex multi-step reasoning tasks (Chen, 2024; Van Binsbergen et al., 2023; Cao et al., 2024; Bayer and Renou, 2024). These achievements highlight AI's potential to match and often exceed human capabilities in efficiency, consistency, and accuracy across a range of critical tasks.

Yet, despite these clear advantages, recent research highlights a tension between the efficiency of AI and the authenticity expected in persuasive messaging. On the one hand, consumers often appreciate AI-driven recommendations or content for their utilitarian precision and personalization (Logg et al., 2019), and prior studies in marketing find that people may even prefer algorithmic advice when making practical, data-driven choices (the so-called "word-of-machine" effect) (Longoni and Cian, 2022). On the other hand, there is evidence of AI resistance or "algorithm aversion", where individuals distrust or reject AI-generated outputs, especially after observing imperfections (Dietvorst et al., 2015, 2016; Castelo et al., 2019). This resistance is particularly pronounced in domains requiring subjective judgment or emotional sensitivity, for example healthcare or personal services (Longoni et al., 2019).

In the realm of charitable giving, a domain where moral decision-making and empathy are paramount (Davis, 2015; Bigman and Gray, 2018; Gogoll and Uhl, 2018), skepticism toward AI-generated content may be particularly pronounced. While the use of AI in image creation can heighten emotional responses and positively influence donations (Hou et al., 2023), the use of AI in this context may also undermine trust (Arango et al., 2023; Schilke and Reimann, 2025). Thus, disclosing AI-generated content in sensitive donation appeals could backfire and reduce donation amounts. Understanding how to balance AI's capacity to improve narrative quality with the need to preserve empathy and trust is therefore central to its acceptance.

In this study, we adopt a two-pronged research design to investigate acceptance of AI usage in charitable giving. First, we undertake a large-scale empirical analysis of GoFundMe campaigns launched between June 2022 and May 2023, a period that spans the introduction and rising public awareness of ChatGPT. We collect an initial dataset of 158,307 campaigns and systematically refine it, ultimately focusing on more than 117,000 campaigns that meet specific criteria such as having adequate text length, and a positive amount raised. Using both cosine similarity and Jaccard similarity metrics, we compare each campaign's text with an AI-generated counterpart. This allows us to quantify how closely human-written campaign descriptions resemble AI-produced writing and, crucially, whether such similarity correlates with greater fundraising success. Our regression analyses reveal that campaigns exhibiting higher textual similarity to AI outputs do indeed receive more donations. Specifically, a standard deviation increase in textual similarity translates to roughly $100 more raised per campaign in our sample.

Our longitudinal analysis shows that as public interest in "ChatGPT" rises, the AI premium—a fundraising boost for campaigns whose text resembles AI output—declines. Specifically, a one-standard-deviation increase in the Google Trends index for "ChatGPT" (≈ 42 points) reduces this premium by about 20%. This suggests that donor awareness of AI-generated texts transforms early appreciation for polished, formulaic writing into skepticism,

and thereby dampens donations.

Second, we reinforce and extend these findings through a pre-registered online experiment including 1,207 participants. In contrast to our analysis of field data from GoFundMe, this allows us to manipulate AI disclosure across treatments and directly observe how it affects donation behavior. We randomly expose participants to one of three campaign text conditions: (1) entirely human-written, (2) AI-written with no disclosure of AI usage, or (3) AI-written with explicit disclosure that the text was generated with AI assistance. We measure participants' willingness to donate by asking them how much of their bonus payment they would donate to the campaign, and assess their perceptions of the campaign's authenticity and credibility. The results corroborate our large-scale observational data. Although AI-generated content generally increases donations, likely by enhancing the clarity and emotional pull of the narrative, disclosing AI involvement reverses this effect. In fact, donations in the "AI-with-disclosure" condition fall below even the purely human-written campaigns, suggesting that transparency about AI usage triggers concerns over authenticity and trustworthiness.

Our paper contributes to several strands of the literature. First, we contribute to the literature on AI acceptance. Previous papers find that providing understandable explanations of how AI models work can increase trust, although excessive technical details risk overwhelming users (Smith and Jones, 2024). Castelo et al. (2019) show that people tend to favor AI for objective tasks (e.g., pure calculations) but remain skeptical of its use in subjective or morally sensitive contexts, where empathy and human judgment are considered vital. Even though AI bots are sometimes perceived as more sympathetic than human agents, their positive effects diminish once individuals learn they are interacting with AI (Yin et al., 2024). Moreover, personal characteristics, including trust propensity and perceived task uniqueness, shape receptivity to AI (Wharton, 2024). In a sales context, Luo et al. (2019) show that a negative human perception against machines persists despite the objective competence of AI chatbots. We contribute to this literature by empirically testing

how audiences respond to AI-generated vs. human-generated fundraising narratives (and whether knowing the source makes a difference). Thereby, our paper sheds light on the dynamics of trust and efficacy in AI-mediated persuasion. In doing so, we answer recent calls for deeper understanding of human–machine trust in high-stakes, emotion-laden interactions (Glikson and Woolley, 2020) and provide evidence on the effectiveness of AI in influencing prosocial behavior (donations). We also explicitly examine the trade-offs between efficiency and authenticity in AI-driven storytelling. AI offers clear efficiency gains – content can be produced and optimized rapidly – but our work evaluates whether these gains come at the expense of perceived authenticity.

Second, we contribute to the literature on charitable donations. Charitable donations are widespread across diverse groups (List, 2011), partly because people enjoy the rewarding feelings that come from contributing to public goods (Harbaugh et al., 2007; Dunn et al., 2008). Zhang et al. (2021) show that fundraising success is strongly shaped by the campaign category. Health-related initiatives—such as those in "Medical, Illness & Healing" and "Funerals & Memorials"—tend to receive high donation amounts, while categories like weddings and competitions generally receive lower amounts. Finally, Zhang et al. (2023) show that language is a key factor in crowdfunding success. Their analysis of cancer-related GoFundMe campaigns reveals that both text structure and linguistic quality significantly affect fundraising outcomes. This result emphasizes the critical role of careful language use in campaign effectiveness. We contribute to this literature by examining whether fundraising campaigns written with the help of AI still resonate with human donors.

Taken together, our two methodological approaches, analysis of real-world campaigns and a controlled experimental study, provide evidence that AI can be a powerful tool for improving fundraising outcomes, but only as long as donors remain unaware of its usage. As AI-generated text becomes ubiquitous, organizations and individual fundraisers must carefully weigh the benefits of refined narratives against the potential costs of appearing less genuine. Our findings thus provide novel insights into how AI-driven communication is

reshaping not just the style but also the substance of online persuasion, shedding light on the emergent tensions between technological efficiency and human trust.

2 Data and summary statistics

2.1 GoFundMe Platform

Our empirical analysis relies on fundraising campaigns published on the GoFundMe platform. In recent years, online platforms have fundamentally transformed charitable giving and fundraising, reshaping how individuals and organizations mobilize support for a wide array of personal causes. Among these platforms, GoFundMe has emerged as a leader in the crowdfunding space, enabling individuals to raise money for diverse needs, ranging from medical treatments and educational pursuits to disaster recovery and memorial expenses.

Launched in 2010, GoFundMe has evolved into the world's largest crowdfunding platform for personal causes, having raised over $30 billion through more than 150 million donations globally. As a private, for-profit entity, the platform is built around a user-friendly digital framework that simplifies campaign creation and management. Its "keep what you raise" funding model allows organizers to retain all contributions, regardless of whether a set fundraising goal is met. This stands in contrast to platforms like Kickstarter, which employs an all-or-nothing model suited for creative projects.

Zhang et al. (2021) highlight that the fundraising success of GoFundMe campaigns is strongly shaped by the campaign category, while Zhang et al. (2023) show that language is a key factor in crowdfunding success. For instance, in the context of GoFundMe campaigns, Sepehri et al. (2021) demonstrate that indirect, third-person fundraising (e.g., "This is John. He is a student. Please help him.") is more successful than direct, first-person appeals (e.g., "I'm John. I'm a student. Please help me."). In addition to the strategic use of persuasive language, Kenworthy et al. (2020) show that the success of GoFundMe campaigns is also heavily influenced by the effective integration of narrative elements with robust multimedia

components and social engagement. Their analysis indicates that while language sets the tone and emotional appeal of a campaign, the inclusion of authentic visual content, such as photos and videos, enhances credibility and draws attention. Furthermore, success hinges on leveraging social network dynamics: high levels of shares, comments, and overall online engagement not only extend a campaign's reach but also boost fundraising outcomes.

2.2 Sample selection

Beginning in June 2022, we initiated a systematic data scraping effort from the GoFundMe platform. Our multi-step collection process first yielded data from 158,307 campaigns. We then filtered out campaigns that lacked a start date, descriptive text, or fundraising details, reducing the dataset to 156,786 campaigns.

Using the BeautifulSoup library, we parsed the HTML content of the scraped pages to extract and clean the textual data. This involved stripping HTML tags, normalizing line breaks, removing extraneous spaces, and eliminating residual Unicode and combining characters to ensure a uniform and analyzable text format.

To standardize the text lengths for optimal performance with large language models, we excluded campaigns with text lengths below the 10th percentile (59 words) or above the 90th percentile (401 words). This further refinement produced a dataset comprising 125,497 campaigns.

Additionally, to mitigate the effects of outliers, we retained only those campaigns that had received a positive amount of funding and had not surpassed the initial fundraising goal. This step further reduced our dataset to 125,228 campaigns.

Although our data includes campaigns initiated before June 2022, our analysis focuses solely on those starting in or after June 2022 to avoid survivorship bias. This decision ultimately resulted in a final dataset of 117,112 campaigns.

Figure 1 illustrates the frequency distribution of 18 distinct fundraising campaign categories on GoFundMe. Notably, campaigns related to funerals, medical causes, and emergen-

cies dominate the sample, collectively accounting for more than one-third of all campaigns.

[Place Figure 1 about here]

Figure 2 presents an example campaign, for which we collect several key features: the campaign goal in USD, the number of photos included, the description length (measured as the number of words), the total number of updates, the number of shares on social media (specifically Facebook), the campaign category (Medical, Emergency, Education, Business, Environment, etc.), and the week in which the campaign was created.

[Place Figure 2 about here]

2.3 Independent Variables

We employed the OpenAI GPT-3.5 Turbo API between late May and mid-June 2023 to regenerate campaign texts. The API was configured with a temperature of 0.7 to emulate natural user interactions on the ChatGPT platform. Our prompt was:

Prompt 1. *Write a GoFundMe campaign based on "{original_campaign_text}"*

Post-generation, we cleaned the AI-generated texts by removing any lines that suggested campaign titles, ensuring consistency with the original content. Figure 3 compares the AI re-generated campaign with the original campaign presented in Figure 2.

[Place Figure 3 about here]

To identify the linguistic differences between human-written and AI-rewritten GoFundMe campaigns, we trained a Naïve Bayes classifier to isolate the most predictive textual features distinguishing the two categories. The resulting word clouds in Figure 4 visualize these features, with font size representing each word's importance to the classifier.

Results in Panel A show that human-written campaigns often start with informal greetings—"Hi," "I'm"—and include references to personal circumstances with words like "home,"

"family," and "kids." Needs-oriented terms such as "money," "donations," and "help" are also common, alongside conversational qualifiers like "trying," "really," and "just," which lend a more personal feel to the message.[1]

AI-rewritten campaigns (Panel B), in contrast, tend to use structured salutations like "Dear…" and closings such as "Sincerely," often incorporating terms like "generosity," "support," and "kindness." Expressions such as "thank," "grateful," and "reaching out" appear fairly regularly, suggesting a courteous, collective approach.

[Place Figure 4 about here]

AI vs. Human-Written Textual Similarity We then compare the similarity of the AI-generated text to the original campaign text using two metrics. First, we measure the text similarity using the cosine similarity of the embeddings generated by the BERT language model implemented in the spaCy library (Honnibal et al., 2020). Second, we employ a bag-of-words approach to compute the Jaccard similarity between the texts. The BERT model is adept at understanding the underlying semantics of the text, going beyond mere word matching, while the Jaccard measure excels at capturing the exact wording used in both texts.

Cosine similarity measures the cosine of the angle between two non-zero vectors of an inner product space, which helps determine how similar the documents are regardless of their size. For campaign C and its AI-generated counterpart C^{AI}, the cosine similarity $\text{sim}_{\text{cosine}}$ is defined as:

$$\text{sim}_{\text{cosine}}(C, C^{AI}) = \frac{C \cdot C^{AI}}{\|C\|\|C^{AI}\|} \tag{1}$$

where $C \cdot C^{AI}$ is the dot product of vectors C and C^{AI}, and $\|C\|$ and $\|C^{AI}\|$ are the magnitudes of vectors C and C^{AI}, respectively.

[1]The linguistic patterns of generative AI outputs may vary depending on the context. For instance, Walther and Dutordoir (2025) demonstrate that certain words became more prevalent in academic writing following the release of ChatGPT.

Jaccard similarity measures the similarity between finite sample sets and is defined as the size of the intersection divided by the size of the union of the sample sets:

$$\text{sim}_{\text{Jaccard}}(C, C^{AI}) = \frac{|C \cap C^{AI}|}{|C \cup C^{AI}|} \tag{2}$$

where $|C \cap C^{AI}|$ is the number of elements in the intersection of sets C and C^{AI}, and $|C \cup C^{AI}|$ is the number of elements in the union of sets C and C^{AI}.

Using both cosine and Jaccard similarities allows us to obtain a comprehensive understanding of the similarities between the AI-generated and original campaign texts from different perspectives.

2.4 Summary Statistics

As shown in Table 1, the median GoFundMe campaign in our sample raised $2,275 and has a stated goal of $6,000. The median campaign does not provide any *Update* during its fundraising. On average, campaign descriptions are 174 words long and contain about two photos. Social media shares are highly skewed, with a mean of 212 and a standard deviation of 560. Finally, the standardized Google Trends measure ranges from 0 to 100 and averages 41[2].

[Place Table 1 about here]

[2]Google Trends values represent **relative interest**, scaled 0–100, where 100 is the peak popularity for a term within the specified timeframe. It is crucial to distinguish this index from absolute search volume; for instance, a popular term like *weather* at a score of 20 likely has millions more searches than a niche term like *epistemology* at a score of 100. Therefore, the reported average of 41 indicates that typical daily interest was about 41% of its historic peak during our analysis period.

3 Empirical Analysis

3.1 Do GoFundMe Campaign Organizers Use ChatGPT?[3]

Figure 5 shows the weekly average Jaccard similarity and BERT-based cosine similarity between each campaign's original appeal and the version rewritten with the ChatGPT API (gpt-3.5-turbo) using Prompt 1. Because the rewrite starts from the original text, some lexical and semantic overlap is inevitable, so both similarity measures are strictly positive even before ChatGPT's release. What matters is the trend: both series stay flat until early December 2022, then jump sharply a few weeks after ChatGPT's public launch and remain elevated.

The magnitude and persistence of this shift suggest that organizers began using ChatGPT to draft or polish their own appeals, making the "human" text more ChatGPT-like even before our rewriting step.[4] To corroborate this interpretation, we perform three complementary analyses described below.

[Place Figure 5 about here]

A) Correlation with Google search interest Our study, which spans periods before and after ChatGPT's public release, reveals a pronounced rise in generative-AI awareness among donors and campaign organizers that tracks almost one-for-one with the platform's broader diffusion. As illustrated in Figure 6, internet users began searching for "ChatGPT" immediately after its late-November 2022 debut, saw an initial spike in early December, plateaued briefly, and then accelerated again from January 2023 until stabilizing in mid-March.[5] Weekly means of our textual-similarity metrics mirror this trajectory: Jaccard sim-

[3]In our sample we found no instance in which organizers disclosed using generative AI tools. In only one case did the organizer explicitly state that the campaign text was written by hand and not by ChatGPT.

[4]In our empirical analysis in subsection 3.2, we separate this baseline overlap from the additional similarity attributable to campaign-side LLM usage.

[5]Figure B.1 compares relative Google Trends interest in ChatGPT with two other major 2023 topics—Barbie and Oppenheimer—showing that, after ChatGPT's launch, its search-interest score almost always exceeded those of both films.

ilarity (Pearson $r_{\text{Jaccard}} = 0.02^{***}$) and cosine similarity ($r_{\text{Cosine}} = 0.07^{***}$) correlate strongly with Google Trends search-interest scores for "ChatGPT" over the same period ($p < 0.001$), indicating that spikes in our metrics align temporally with real-world adoption signals.

[Place Figure 6 about here]

B) Convergence through iterative regeneration Large language models tend to *normalize* text: each rewrite drives the draft toward an internal "optimum," so changes quickly shrink on successive passes (Yu et al., 2023; Shumailov et al., 2024). To test this property, we take a random subsample of 1,000 campaign drafts and apply the same prompt twice in sequence:

$$T_0 \xrightarrow{\text{Prompt 1}} T_1 \xrightarrow{\text{Prompt 1}} T_2,$$

where T_0 is the human-written original, $T_1 = \text{AI}^{(1)}$ is the first ChatGPT rewrite, and $T_2 = \text{AI}^{(2)}$ is the second. Our hypothesis is that the similarity between successive AI outputs exceeds that between the original and the first rewrite, i.e.,

$$\text{sim}(T_1, T_2) \; > \; \text{sim}(T_0, T_1).$$

Table 2 reports paired t-tests comparing the two pairs of similarities. For both metrics—the Jaccard overlap and a BERT-based cosine similarity—the second regeneration is markedly closer to the first than the first is to the original ($t = -45.77$ and $t = -40.12$, respectively; both $p < 0.0001$).[6] On average, Jaccard similarity rises from 0.38 ± 0.13 to 0.81 ± 0.27 ($\Delta = +0.43$), while cosine similarity increases from 0.87 ± 0.07 to 0.98 ± 0.05 ($\Delta = +0.11$). These large, highly significant gains confirm the convergence dynamic: once ChatGPT has aligned a draft with its preferred style, further rewrites contribute little nov-

[6]Negative t values arise because the test statistic is computed as $\big(\text{sim}(T_0, T_1) - \text{sim}(T_1, T_2)\big)$, which is overwhelmingly negative.

elty—a signature that can help identify AI-generated campaign texts.[7].

[Place Table 2 about here]

C) Concordance with AI-detection software As an additional validity check, we applied the commercial AI-detection tool GPT-Zero (Tian and Cui, 2023) to a stratified subsample of campaigns[8]. Figure 7 depicts GPT-Zero's estimated probability that each campaign description was AI-generated. Consistent with our own metrics, the tool's "AI-likelihood" score is significantly and positively correlated with both the Jaccard and cosine similarity measures (Jaccard:Pearson $r = 0.14^{***}$, Spearman $\rho = 0.09^{***}$; BERT cosine: Pearson $r = 0.07^{***}$, Spearman $\rho = 0.08^{***}$; all $p < 0.01$). At the same time, the conspicuous spike in GPT-Zero scores during the weeks immediately preceding ChatGPT's public release underscores both the promise of detector-based approaches and their sensitivity to model drift and the timing of detector training.

[Place Figure 7 about here]

3.2 Donation decisions on GoFundMe

To examine whether and to what extent AI-generated text increases donation amounts, we regress a campaign's donation amount on the similarity metrics. Specifically, we use the cosine similarity of the embeddings generated by the BERT language model and the Jaccard similarity of the bag-of-words representations. The regression model is specified as follows:

$$\text{Donations}_i = \beta_0 + \beta_1 \text{Similarity}_i + \beta_2 X_i + \alpha_c + \alpha_t + \epsilon_i \tag{3}$$

[7]Figure B.2 in the appendix shows the same graphs for a second round of AI regeneration. As expected, there is no noticeable change in the similarity measures around the introduction of ChatGPT.

[8]GPT-Zero has been used in prior academic research; for example, Blankespoor et al. (2024) rely on it to flag AI-generated text in corporate disclosures.

where Donations_i is a measure of campaign success, and is defined as one plus the natural logarithm of USD donation amount for campaign i. *Similarity* is interchangeably the cosine or Jaccard similarity between the AI-generated text and the original campaign text. The variable X_i controls for campaign-level variables. We control for Goal(ln), the natural logarithm of the campaign goal, which represents the expected amount to be raised. Furthermore, following Diep-Nguyen and Yang (2021), we control for several factors linked to campaign quality: Updates(ln), the natural logarithm of the number of updates a campaign organizer publishes; $Campaign\,Length$(ln), the natural logarithm of the number of words in the campaign description; $SocialShares$(ln), the natural logarithm of the total number of Facebook shares a campaign obtains; and Photos(ln), the natural logarithm of the total number of photos associated with the campaign. We also include campaign category fixed effects, α_c, and week fixed effects, α_t. The error term is denoted by ϵ_i.

Table 3 shows the regression results for Equation 3. For both similarity measures, the coefficients are positive and statistically significant, indicating that textual similarity to AI-generated texts positively influences donation amounts. Specifically, in the specification with both category and week fixed effects (columns 3 and 6), a one-standard-deviation increase in Jaccard similarity is linked to a 5.9% rise in donations—about \$106 on the mean campaign of \$1,808—while the same change in cosine similarity lifts donations by 4.6% (\$84). Moving from the 10th to the 90th percentile of similarity amplifies the effect to roughly \$260 (14.5%) for Jaccard similarity and \$180 (9.9%) for cosine similarity.

[Place Table 3 about here]

3.3 AI Usage vs. AI Style

The positive association between AI similarity and donations can arise from two channels: (i) organizers' use of ChatGPT to draft text, i.e., AI usage, and (ii) campaigns whose language naturally resembles the generic style learned by large language models, i.e., AI style. To

identify these channels, we augment Equation 3 by interacting our similarity measure with plausibly exogenous shifts in AI awareness around the public release of ChatGPT:

$$\begin{aligned} \text{Donations}_i = \beta_0 &+ \beta_1 \text{Similarity}_i \\ &+ \beta_2(\text{Similarity}_i \times \text{ChatGPT awareness}_i) \\ &+ \beta_3 \text{ChatGPT Awareness}_i + \beta_4 X_i + \alpha_c + \epsilon_i \end{aligned} \tag{4}$$

While AI writing tools existed before December 2022, none matched ChatGPT in public adoption or performance. ChatGPT produced human-like text with minimal supervision or post-editing. Two training techniques—*instruction tuning*[9] and *reinforcement learning from human feedback (RLHF)*[10] made this possible. As a result, the model followed natural-language directions far more reliably (Ouyang et al., 2022), a usability breakthrough that coincided with record-setting user uptake (UBS Evidence Lab, 2023). We therefore treat ChatGPT's launch as an awareness shock and define a dummy variable, $AfterGPT$, assigned the value of one for campaigns created after December 1st, 2022, and zero for those created before, which we interact with our textual-similarity measure in the donation analyses.

Table 4 presents the results. While the similarity coefficients remain positive, as shown in Table 3, the interaction term with the post-ChatGPT time period is negative and statistically significant. This indicates that, in our sample, donors' appreciation for the linguistic style of AI-generated text declined significantly after ChatGPT's introduction—approximately halving in effect. Specifically, although donors value the polished language typical of AI-generated campaigns (as reflected in the positive main effect), they are less inclined to contribute when they suspect the text was generated by AI (captured by the negative interaction term). These findings are consistent with recent evidence from the financial domain.

[9]Instruction-tuning is a training process where a model is specifically refined on a dataset of commands paired with high-quality examples of the desired outputs. This teaches the AI to execute direct requests rather than simply predict sequential text

[10]Reinforcement Learning from Human Feedback (RLHF) is a subsequent refinement method that acts as a quality control system. During this process, human reviewers rank various AI-generated responses, and this feedback is used to train the model to produce outputs that better align with human preferences for helpfulness, accuracy, and safety.

Bradshaw et al. (2025) analyze investor responses to AI-generated equity research articles on the Seeking Alpha platform. They show that following the release of ChatGPT, the proportion of AI-generated articles increased sharply, but that these articles were perceived as less informative by capital market participants—highlighting a potential skepticism toward AI-generated communication, even when its surface quality improves. Nevertheless, the introduction of ChatGPT does not appear to be a zero-sum game: the positive coefficient on the baseline similarity is substantially larger than the negative coefficient on the interaction term, suggesting that the overall effect of AI-assisted campaign writing remains positive. This may not be surprising, as most users are unlikely to disclose their use of AI, leaving donors to infer its presence—often without certainty.

[Place Table 4 about here]

As an alternative measure of awareness, we use the Google Trends data for the term "ChatGPT," as illustrated in Figure 6. We then replicate the analysis from Equation 4 using this data. Results are reported in Table 5 and align with those observed in the previous table.

[Place Table 5 about here]

4 Experimental evidence

So far, our results suggest that donors dislike the use of AI in campaign writing, but our evidence is only indirect as we do not observe whether donors on GoFundMe actually think about AI usage before making their donation decision. Therefore, we additionally run a pre-registered experiment to draw a causal link between the usage and disclosure of AI and donation amounts.[11] Our experiment focused on campaigns created before ChatGPT's introduction, reducing our dataset to 52,022 campaigns. We divided these into Jaccard

[11]The pre-registration protocol can be accessed at `https://aspredicted.org/6BX_83T`

similarity deciles and randomly selected one campaign from each decile for a diverse and representative experimental sample of 10 stimuli triples.

In the experiment, subjects were randomly assigned to three between-subjects conditions: an original human-written campaign, an AI-revised campaign without disclosure, and an AI-revised campaign with disclosure. Participants in the first condition were shown one of ten randomly selected original campaigns. Participants in the other two conditions were shown a revised version of a campaign, either without AI disclosure (for the second condition) or with disclosure (for the third). They then decided whether and how much to donate to the campaign.

4.1 Participants, Design, and Measures

The screenshots in Figure O5.1 through Figure O5.7 in the online appendix illustrate the sequence of screens shown to participants during the experiment. We recruited 1,207 individuals for a 3-cell between-subjects design, in which participants view a fundraising campaign that is either (1) written by a human, (2) written by AI without disclosure, or (3) written by AI with disclosure. Participants are recruited via Prolific Academic (M_{age} = 39.95, 49.8% female).[12] Participants are asked to read a fundraising campaign and to answer a few questions about it. On the next screen, participants read the text of the fundraising campaign that is written by a human (original GoFundMe campaign) or by AI (revised by ChatGPT version 3.5). In the disclosure condition, participants read the AI version but are informed beforehand about the campaign being written by AI by reading. Specifically, they receive the following message: "The creator of the fundraising campaign you see on the next screen has used an Artificial Intelligence (AI) assistant to write the campaign's text." To mitigate concerns that the effects might be specific to particular stimuli, each participant is randomly shown one of the 10 campaigns listed in Table O5.1 in the online appendix.

We followed prior GoFundMe research (Sepehri et al., 2021) by using a monetary incen-

[12]While we had asked for 1200 participants (according to the pre-registered protocol), the platform recruited 1207 participants.

tive, tying real consequences to participants' choices to encourage careful donation decisions. Specifically, participants are informed that one participant will be randomly selected to receive a $20 bonus and that a fraction of this bonus can be donated to the fundraising campaign they just read about. Participants are then asked to indicate the percentage they would donate if they were selected to receive the bonus (Figure O5.4).

After subjects decided how much to donate, we asked them to evaluate the extent to which they perceived the campaign to be credible (Figure O5.5), appealing, important, moving, disturbing, and emotional (Figure O5.6). These answers were elicited on a 7-point Likert scale. At the end of the experiment, subjects were asked whether they thought the campaign was written by a human or by AI, which served as a manipulation check for the disclosure conditions. The study concluded by collecting basic demographics.

4.2 Donation decisions by experimental subjects

We use an ANOVA to test the effect of AI revisions on donation decisions.The omnibus F-test reveals significant differences among the three conditions (i.e., human-written, AI-revised without disclosure, AI-revised with disclosure; $F(2, 1204) = 9.35$, $p < .001$, $partial\ \eta^2 = .015$; Figure 8).

[Place Figure 8 about here]

Table 6 presents a comprehensive summary of all experimental results. Panel A shows descriptive statistics (means and standard deviations) for each condition across all dependent variables. Panel B presents the omnibus ANOVA F-tests for each outcome variable, and Panel C shows key pairwise comparisons between conditions.

The results show that participants donated the most to AI-revised campaigns without disclosure ($M_{AI-no\,Disclosure} = 32.52$, $SD = 32.04$). Donation amounts to these campaigns were higher than those to campaigns in the human-written condition ($M_{human} = 28.26$, $SD = 30.68$), and in the AI-revised condition with disclosure ($M_{AI-Disclosure} = 23.16$, $SD =$

29.75). Interestingly, participants donated even less to the AI-revised campaign (vs. human-written) when they were informed that the campaign was revised by AI ($M_{difference} = -5.10$, $SE = 2.18$, $p = .02$). These results indicate that while revising a campaign with AI results in higher donations compared to the original human-written version, this benefit goes away and even becomes a disadvantage if readers know that the campaign creator has used AI when creating the campaign.

To validate the effectiveness of the disclosure, we test whether participants in the AI disclosure condition are significantly more likely to believe that the campaign was AI-generated, suggesting that they paid attention to the AI disclosure as intended. As expected, when participants are told that AI was used to write the fundraising campaign (i.e., AI-disclosure condition), they are more likely to believe that the campaign was written by AI ($M_{AI-Disclosure} = 5.44$, $SD = 1.56$), than in the no-disclosure condition ($M_{AI-no\,Disclosure} = 3.71$, $SD = 1.42$) or in the human-written condition ($M_{human} = 3.55$, $SD = 1.48$). Perceptions regarding AI usage for the latter two conditions do not differ significantly ($M_{difference} = .16$, $SE = .10$, $p = .13$). This result indicates that, if not informed, subjects are unable to detect whether a fundraising campaign is written by a human or by an AI assistant.

Furthermore, we examine the effect of AI revisions on perceptions of campaign credibility. The omnibus F-test reveals significant differences among the three conditions (i.e., human-written, AI-revised without disclosure, AI-revised with disclosure; $F(2, 1204) = 7.25$, $p < .001$, $partial\ \eta^2 = .012$). Participants deem AI-revised campaigns without disclosure most credible ($M_{AI-no\,Disclosure} = 4.85$, $SD = 1.49$), followed by the human-written condition ($M_{human} = 4.47$, $SD = 1.67$), and the AI-revised condition with disclosure ($M_{AI-Disclosure} = 4.47$, $SD = 1.72$). The latter two conditions do not differ significantly in terms of perceived credibility ($M_{difference} = 0.0002$, $SE = .12$, $p = .99$).

Finally, we examine the effect of AI revisions on perceptions of campaign emotionality. The omnibus F-test reveals significant differences among the three conditions (i.e., human-written, AI-revised without disclosure, AI-revised with disclosure; $F(2, 1197) = 8.29$,

$p < .001$, *partial* $\eta^2 = .014$). Participants deem AI-revised campaigns without disclosure most emotional ($M_{AI-no\,Disclosure} = 4.05$, $SD = 1.40$), followed by the human-written condition ($M_{Human} = 3.72$, $SD = 1.50$; $p = .001$), and the AI-revised condition with disclosure ($M_{AI-Disclosure} = 3.67$, $SD = 1.45$; $p < .001$). The human-written and AI-revised with disclosure conditions do not differ significantly in terms of perceived emotionality ($M_{difference} = -0.045$, $SE = .103$, $p = .66$). These results suggest that AI-generated content enhances the perceived emotional appeal of fundraising campaigns, but this enhancement is eliminated when donors are aware of AI involvement.

[Place Table 6 about here]

4.3 Regression analysis of donation decisions

To examine how AI revisions affect participants' willingness to donate, Table 7 reports OLS models where the outcome is the percentage of the $20 bonus that each participant indicated they would donate. Column (1) includes indicators for the two AI conditions (AI with disclosure and AI without disclosure), using the human-written condition as the reference category. Being in the disclosed AI condition reduces donations by about 5 percentage points and is statistically significant. In contrast, the undisclosed AI condition increases donations by about 4.2 percentage points.

Column (2) adds age and gender as controls, since donation behavior may vary with these socio-demographic characteristics (Bekkers and Wiebking (2011, 2012)). The estimated treatment effects are essentially unchanged. Each additional year of age is associated with a 0.17 percentage-point increase in the donated share, and gender has no statistically significant effect.

Column (3) augments the baseline with the credibility measures (Credible, Sincere, Authentic, and Legitimate), which capture perceived trustworthiness. Column (4) further adds the emotionality measures (Appealing, Important, Moving, Disturbing, and Emotional) to

capture affective reactions. After including these perceptual covariates, the coefficient on the undisclosed AI condition falls to about 1 percentage point and is no longer statistically significant, which implies that the earlier increase is fully mediated by credibility and emotional channels. At the same time, disclosure continues to have a significantly negative effect of roughly 4.5 percentage points on the donated share, regardless of perceived credibility or emotionality.

[Place Table 7 about here]

4.4 Regression analysis of AI attribution perceptions

The previous subsection showed that disclosure of AI authorship reduces trust, whereas undisclosed AI-generated campaigns appear to benefit from higher trust (and thus higher donations) until we condition on perceived emotionality and credibility. This naturally raises the question of whether those perceptions themselves cue "AI vs. human" attributions, thereby absorbing the apparent AI premium.

Table 8 presents marginal effects from logit models predicting whether a participant classifies a campaign as AI-written (a rating of ≥ 5 on a 1–7 scale). Consistent with Panel C of Table 6, the *AI-Disclosure* treatment raises the probability of an "AI" attribution by roughly 40 percentage points across all specifications, which is a large and statistically robust effect that is unaffected by additional controls. In columns (1) and (2), the *AI-notDisclosure* treatment is positive but statistically insignificant, confirming that, absent disclosure, respondents in our experiment could not reliably distinguish AI-generated content from human-written text. Age and gender are unrelated to AI detection in most specifications.

Columns (3)–(6) introduce controls for perceived *credibility*, while columns (7)–(11) add controls for perceived *emotionality*. In nearly every specification, higher credibility or emotionality is associated with a significantly lower likelihood that the message is judged to be AI-written. This pattern indicates that participants implicitly expect AI-authored messages

to be *less* credible and emotionally engaging. Once these perceptions are accounted for, the direct effect of exposure to AI-generated text on AI attribution remains positive and significant, revealing a suppression effect: credibility and emotionality cue "human authorship," partially masking respondents' underlying ability to detect AI content.

[Place Table 8 about here]

5 Discussion and Conclusion

This paper offers comprehensive empirical and experimental evidence on how AI-generated content influences donation outcomes in fundraising campaigns. We find that campaigns whose text resembles AI-generated content raise significantly more donations compared to human-written campaigns. Thus, the polished and standardized writing style produced by AI seems to appeal to potential donors. In addition, AI-generated content may be especially effective in minimizing cognitive load on donors, helping them process the campaign message more quickly and efficiently, which may also lead to increased donation amounts.

However, our findings also uncover a significant caveat: when AI usage is disclosed and thus made transparent, donations not only decline but fall below those for purely human-written campaigns. This drop in donations reflects potential concerns around authenticity and sincerity, as donors may feel a sense of deception if they learn that a campaign writer was supported by AI, even though AI usage is made transparent before the donation decision is made.

Interestingly, our study also demonstrates that without explicit disclosure, donors are largely unable to detect the presence of AI in campaign narratives. This suggests that AI can be effectively utilized by fundraisers to enhance their campaign's appeal without raising donor suspicion. However, being transparent about AI usage adversely affects donation amounts. Campaign creators, therefore, must carefully weigh the benefits of using AI against the possible erosion of trust when transparency around AI involvement is introduced.

While our focus is on charitable fundraising, the implications of this study extend to broader business communications in the AI era. Understanding consumer reactions to AI-generated content is increasingly vital for any domain where trust and engagement are critical. For example, in investor relations, firms are beginning to use AI to draft shareholder letters and earnings reports; how investors respond to such narratives may affect corporate credibility and shareholder trust. In customer service and digital sales, AI chatbots routinely interact with customers – their tone and transparency can influence customer satisfaction, loyalty, and conversion rates. In crisis communications, organizations might leverage AI to generate timely responses or manage public relations across channels during emergencies. Yet, if stakeholders suspect these crisis messages are automatically generated, the organization's sincerity in responding to the crisis could be questioned. Similarly, political campaigns and corporate reputation management efforts are now experimenting with AI-generated content (from social media posts to deepfake videos). The risks and rewards observed in our paper – such as efficiency gains versus authenticity deficits – are highly relevant for these areas, too. Our work, therefore, not only advances academic knowledge on AI's role in business and psychology but also offers practical insights for managers and policymakers about harnessing AI in communication strategies.

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Exhibits and Tables

Figure 1: Distribution of 18 Fundraising Campaign Categories on GoFundMe

This chart presents the frequency distribution across the 18 distinct fundraising campaign categories featured on GoFundMe in our sample.

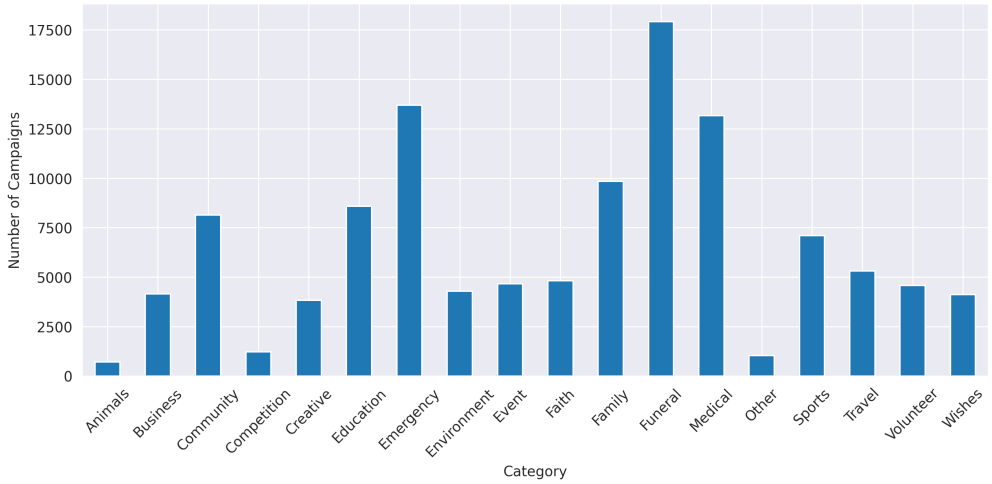


Figure 2: Example of a GoFundMe Campaign

We use black bars to anonymize the campaign to protect the organizers' privacy.

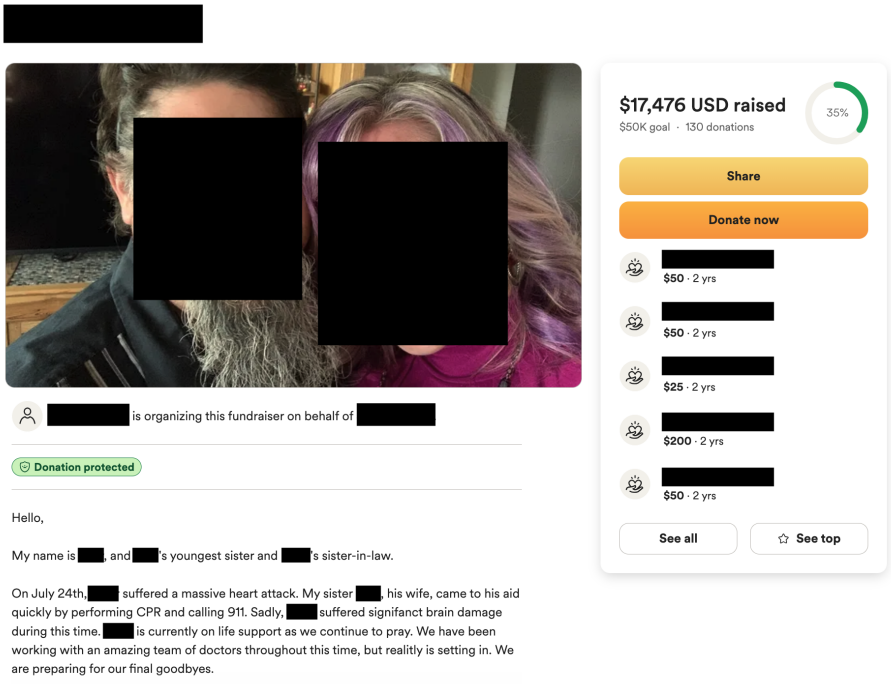


Figure 3: Comparison of Human-Written and AI Re-generated Campaign Descriptions

Left: The original campaign description, as shown in Figure 2. Right: The AI re-generated version based on the human-written text. The highlighted sections indicate the additional emotional and support-seeking language suggested by the AI. We use black bars to anonymize the campaign to protect the organizers' privacy.

Human-Written:

Hello

My name is [redacted] and [redacted]'s youngest sister and [redacted]'s sister-in-law.

On July 24th [redacted] suffered a massive heart attack. My sister [redacted], his wife, came to his aid quickly by performing CPR and calling 911. Sadly [redacted] suffered significant brain damage during this time. [redacted] is currently on life support as we continue to pray. We have been working with an amazing team of doctors throughout this time but reality is setting in. We are preparing for our final goodbyes.

We are looking to help my sister [redacted] with unexpected medical expenses and the cost of funeral services and anything else [redacted] may need in these unpredictable times.

I will continue to post updates as they come—please respect the family at this time by minimizing your outreach.

Thank you for taking the time to read this and any donation amount; we could not thank you enough.

[redacted]

AI Written:

Dear friends and family,

We are reaching out during this difficult period for our family. Our beloved [redacted]—husband to [redacted] and brother-in-law to [redacted]—has suffered a massive heart attack resulting in significant brain damage. Despite the dedicated efforts of an exceptional team of doctors, we are now preparing for our final goodbyes.

We kindly ask for your support to help cover unexpected medical expenses, funeral costs, and any additional needs that [redacted] may have during these uncertain times. Our family is deeply affected by [redacted]'s sudden illness, and we appreciate any donation that may help ease our financial burden.

[redacted] has been our pillar of strength, and we want to provide her with all the support she needs during this challenging time. While we value your condolences, we ask that you allow [redacted] and our family the space to grieve.

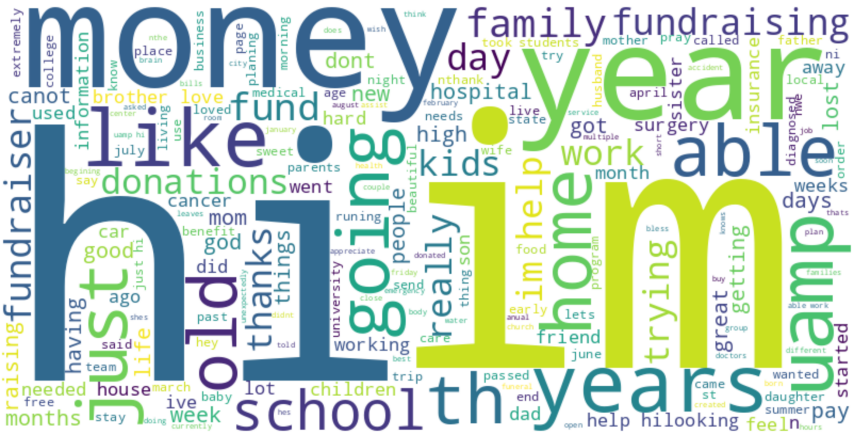
Thank you for reading our story and for your kind support. Your generosity means the world to us.

Sincerely,

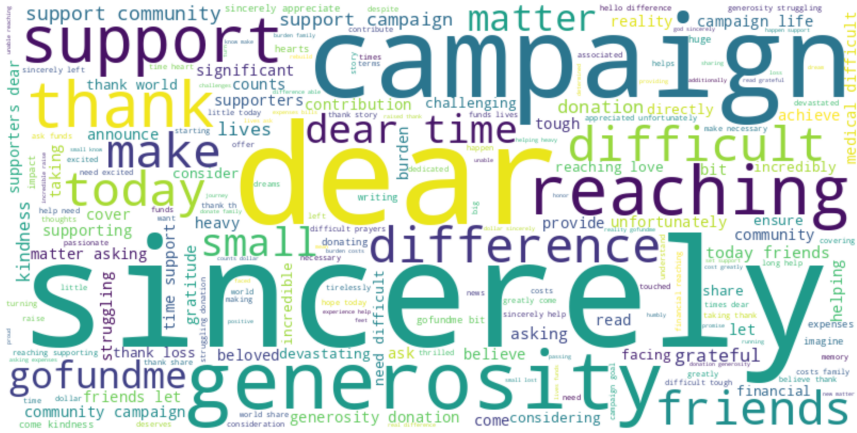
[redacted] and the entire family

Figure 4: Word Cloud Comparison Between Human-Written and AI-Rewritten GoFundMe Campaigns

These word clouds show the results of a Naive Bayes classifier on human-written vs. ChatGPT-rewritten campaign texts. The font size represents feature importance. **Panel A:** Word cloud generated from original, human-authored campaign narratives. The language features more personal, situational, and emotionally raw terms. **Panel B:** Word cloud generated from AI-rewritten versions of the same campaigns. The vocabulary emphasizes formal gratitude, community values, and emotionally polished expressions.



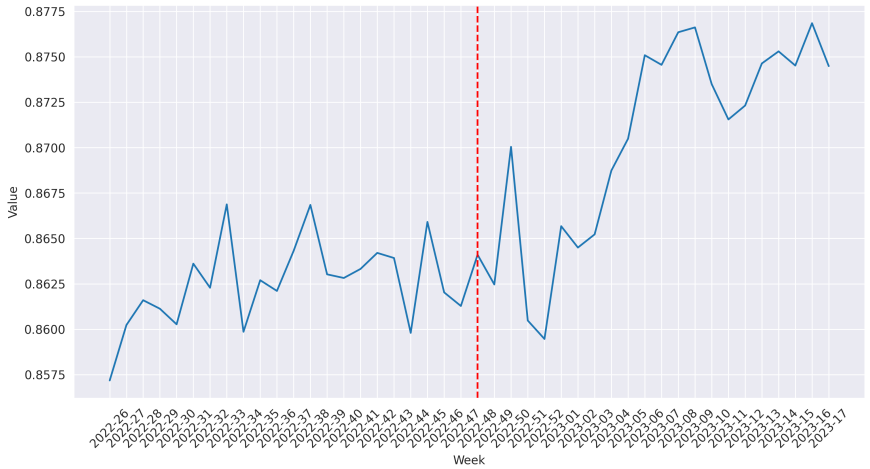
Panel A: Human-Written Campaigns



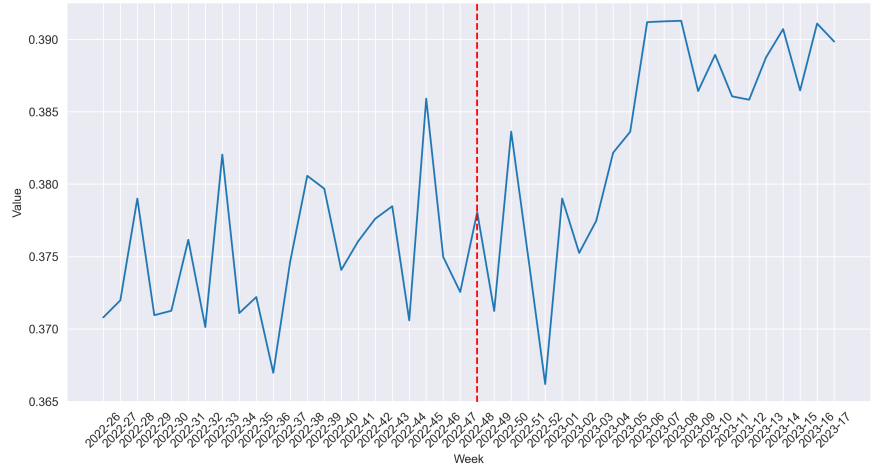
Panel B: AI Written Campaigns

Figure 5: ChatGPT and Campaign Textual Similarity Trends Using Cosine and Jaccard Metrics

This graph represents the weekly average textual similarity between GoFundMe campaign descriptions and their rewrites using ChatGPT. The top graph uses cosine similarity of embedded vectors from spaCy's BERT language model to gauge similarity. The bottom graph employs Jaccard similarity for its measurements. The dashed line across both graphs marks the introduction of ChatGPT on 30 November 2022, serving as a reference point for any changes in similarity patterns following this date.



Panel A: Cosine Similarity Measure



Panel B: Jaccard Similarity Measure

Figure 6: Google Trend of Interests on ChatGPT

This graph shows the trend of Google searches for "ChatGPT" over several months, from September 2022 to May 2023. The dashed line at 30 November 2022 marks the introduction of ChatGPT.

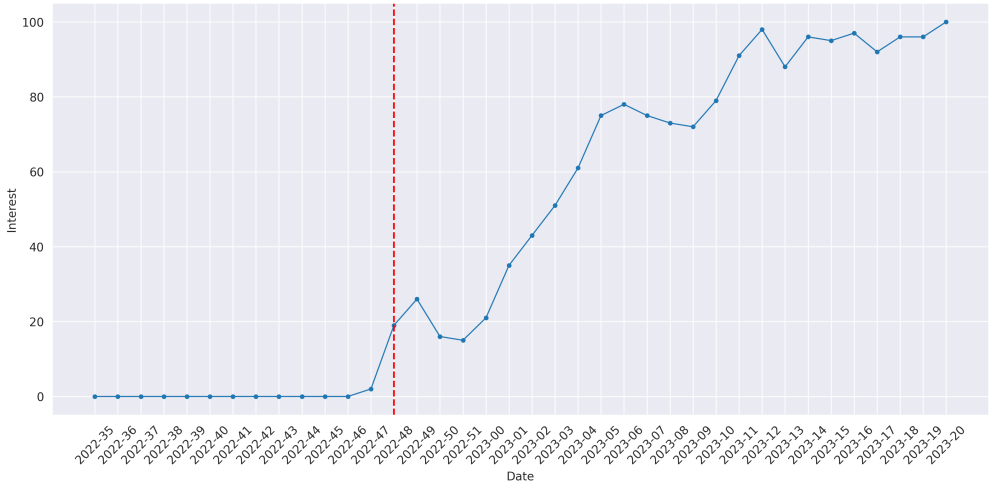


Figure 7: AI Usage Probability Among Campaign Organizers Using GPTZero Software

The figure shows weekly averages of GPT-Zero's AI-likelihood score for a stratified subsample of 2,015 campaign descriptions. The mean score rises from 0.29 in the pre-GPT period to 0.53 after ChatGPT's release (algorithm documented in Tian and Cui (2023)). The subsample was built in three steps: (i) oversampling post-GPT campaigns at a 9:1 ratio to obtain 1,000 observations; (ii) drawing 500 additional campaigns evenly across deciles of our Jaccard similarity measure; and (iii) adding 10 campaigns from every week in the study window to ensure balanced temporal coverage.

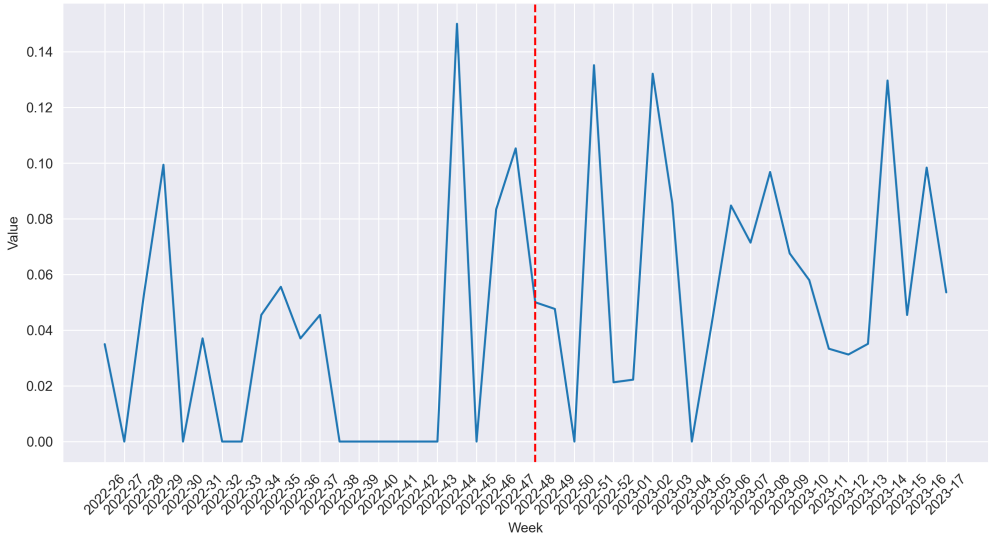


Figure 8: Donations to each fundraising campaign across the three conditions

This graph shows the average percentage of bonus money donated to each campaign by participants across the three conditions. An AI-revised campaign raises more money than the original human-written one, but only as long as readers do not know about the role of AI in writing the fundraising campaign. In the latter case, donations to the AI-revised campaign are even lower than those for the human-written campaign.

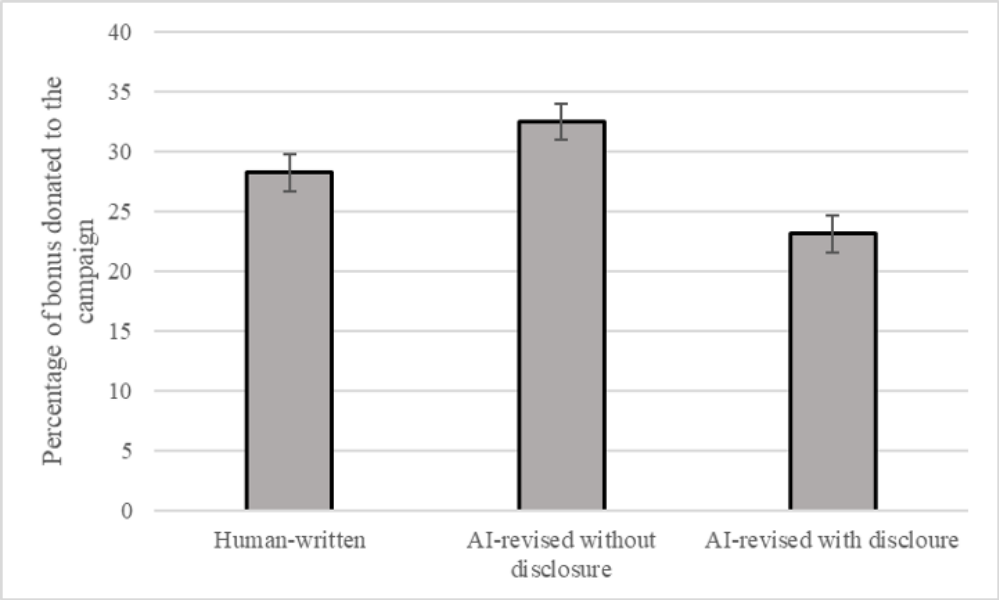


Table 1: Descriptive Statistics

This table presents summary statistics of the variables we use in this study. Variable definitions are provided in Table A.1.

Variable	Obs.	Mean	Std. Dev.	Min	P10	P50	P90	Max
$JaccardSim$	117,112	.38	.13	0	.24	.36	.55	.99
$CosineSim$	117,112	.87	.072	.021	.79	.88	.94	1
$Raised(ln)$	117,112	7.5	2	0	5.3	7.7	9.7	20
$Goal(ln)$	117,112	8.7	1.4	.69	6.9	8.7	10	21
$Success$	117,112	.86	.22	0	.66	.91	1	11
$Updates(ln)$	117,112	.36	.62	0	0	0	1.4	5.8
$Campaign\,Length(ln)$	117,112	5.1	.48	4.1	4.4	5	5.7	6
$Photos(ln)$	117,112	.92	.46	0	.69	.69	1.6	5.5
$SocialShare(ln)$	117,112	4	1.9	0	1.1	4.4	6.3	11
$afterGPT(d)$	117,112	.56	.5	0	0	1	1	1
$ChatGPT\ Trend$	117,112	41	41	0	0	26	96	100

Table 2: Paired t-test Results Comparing Original and AI-Regenerated Campaign Text Similarities

This table reports the paired t-test statistics comparing the Jaccard and BERT-based cosine similarities between the original AI-generated campaign texts and their regenerated counterparts using the same AI prompt. The significant negative t-values indicate a consistent increase in similarity after regeneration.

Comparison	t-statistic	p-value
$JaccardSim$ vs $JaccardSim_{AI-regenerated}$	-45.7693	0.0000
$CosineSim$ vs $CosineSim_{AI-regenerated}$	-40.1240	0.0000

Table 3: Campaign's ChatGPT Similarity and Donations

This table presents the regression results for Equation 3. The dependent variable is the log of the campaign's total funds raised (USD) at the end of the sample period. t-statistics are provided in parentheses. Significance levels are indicated by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Standard errors are clustered at the week-year level. Variable definitions are provided in Table A.1.

	Raised(*ln*)					
	JaccardSim			CosineSim		
	(1)	(2)	(3)	(4)	(5)	(6)
Similarity	0.684***	0.430***	0.438***	0.966***	0.577***	0.629***
	(17.43)	(12.73)	(14.60)	(15.46)	(10.33)	(12.56)
Updates(*ln*)		0.086***	0.076***		0.086***	0.075***
		(11.20)	(11.37)		(11.17)	(11.32)
Campaign Length(*ln*)		0.039***	0.038***		0.058***	0.056***
		(4.70)	(4.85)		(7.70)	(7.69)
Photos(*ln*)		0.085***	0.087***		0.085***	0.086***
		(8.02)	(8.41)		(8.02)	(8.45)
SocialShare(*ln*)		0.414***	0.418***		0.415***	0.418***
		(42.77)	(43.10)		(42.65)	(43.02)
Goal(*ln*)	0.352***	0.233***	0.231***	0.356***	0.234***	0.232***
	(57.27)	(45.78)	(47.65)	(57.40)	(45.57)	(47.37)
Observations	117112	117112	117112	117112	117112	117112
R^2	0.664	0.735	0.738	0.663	0.735	0.738
FE	Category	Category	Category,Week	Category	Category	Category,Week

Table 4: Donor Response to AI-Generated Text: Comparing Pre- and Post-Introduction of ChatGPT

This table presents the regression results for Equation 4 with ChatGPT introduction dummy as a shock to the donors perception of text being generated by AI. The dependent variable is the log of the campaign's total funds raised (USD) at the end of the sample period. t-statistics are provided in parentheses. Significance levels are indicated by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Standard errors are clustered at the week-year level. Variable definitions are provided in Table A.1.

	$Raised(ln)$					
	JaccardSim			CosineSim		
	(1)	(2)	(3)	(4)	(5)	(6)
$Similarity$	1.002***	0.660***	0.644***	1.315***	0.872***	0.839***
	(20.81)	(13.37)	(13.26)	(11.43)	(9.36)	(9.06)
$Similarity \times afterGPT(d)$	-0.489***	-0.339***	-0.328***	-0.459***	-0.345***	-0.321***
	(-8.19)	(-6.27)	(-6.15)	(-3.53)	(-3.20)	(-2.98)
$afterGPT(d)$	0.068*	-0.007	-0.030	0.276**	0.161	0.119
	(1.75)	(-0.21)	(-1.46)	(2.33)	(1.65)	(1.28)
$Updates(ln)$		0.077***	0.076***		0.076***	0.075***
		(10.76)	(11.26)		(10.79)	(11.30)
$Campaign\ Length(ln)$		0.037***	0.037***		0.055***	0.055***
		(4.61)	(4.66)		(7.50)	(7.53)
$Photos(ln)$		0.086***	0.086***		0.086***	0.086***
		(8.31)	(8.37)		(8.39)	(8.45)
$SocialShare(ln)$		0.416***	0.417***		0.417***	0.418***
		(43.62)	(43.10)		(43.52)	(43.03)
$Goal(ln)$	0.351***	0.232***	0.231***	0.355***	0.233***	0.232***
	(57.45)	(46.70)	(47.63)	(57.60)	(46.38)	(47.28)
Observations	117112	117112	117112	117112	117112	117112
R^2	0.665	0.736	0.738	0.664	0.736	0.738
FE	Category	Category	Category,Week	Category	Category	Category,Week
Controls	No	Yes	Yes	No	Yes	Yes

Table 5: Donor Response to AI-Generated Text Incorporating Google Trends Data

This table presents the regression results for Equation 4 with Google Trends being used as a proxy for donors awareness of AI-generated text. The dependent variable is the log of the campaign's total funds raised (USD) at the end of the sample period. t-statistics are provided in parentheses. Significance levels are indicated by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Standard errors are clustered at the week-year level. Variable definitions are provided in Table A.1.

	$Raised(ln)$					
	JaccardSim			CosineSim		
	(1)	(2)	(3)	(4)	(5)	(6)
$Similarity$	0.923***	0.596***	0.578***	1.222***	0.788***	0.755***
	(18.53)	(12.90)	(12.61)	(11.74)	(9.81)	(9.45)
$Similarity \times ChatGPT\ Trend$	-0.005***	-0.003***	-0.003***	-0.004***	-0.003**	-0.002*
	(-6.31)	(-4.60)	(-4.18)	(-2.80)	(-2.08)	(-1.90)
$ChatGPT\ Trend$	0.001*	-0.000	0.000	0.003*	0.001	0.000
	(1.91)	(-0.78)	(.)	(1.91)	(0.74)	(.)
$Updates(ln)$		0.074***	0.076***		0.073***	0.075***
		(10.46)	(11.27)		(10.46)	(11.27)
$Campaign\ Length(ln)$		0.037***	0.037***		0.055***	0.055***
		(4.67)	(4.69)		(7.60)	(7.62)
$Photos(ln)$		0.088***	0.086***		0.088***	0.086***
		(8.42)	(8.39)		(8.50)	(8.46)
$SocialShare(ln)$		0.417***	0.418***		0.418***	0.418***
		(44.00)	(43.09)		(43.92)	(43.03)
$Goal(ln)$	0.351***	0.232***	0.231***	0.355***	0.233***	0.232***
	(57.53)	(46.64)	(47.63)	(57.68)	(46.35)	(47.30)
Observations	117112	117112	117112	117112	117112	117112
R^2	0.664	0.736	0.738	0.664	0.736	0.738
FE	Category	Category	Category,Week	Category	Category	Category,Week
Controls	No	Yes	Yes	No	Yes	Yes

Table 6: Comprehensive Overview of Experimental Results

This table presents a comprehensive summary of all experimental results. Panel A shows descriptive statistics (means and standard deviations) for each condition across all dependent variables. Panel B presents the omnibus ANOVA F-tests for each outcome variable. Panel C shows key pairwise comparisons between conditions. Significance levels are indicated by ***, **, and * for the 1%, 5%, and 10% levels, respectively.

(a) Descriptive Statistics by Condition

Outcome Variable	Human-Written	AI-No Disclosure	AI-Disclosure	Total
Donation Amount (%)				
Mean (SD)	28.26 (30.68)	32.52 (32.04)	23.16 (29.75)	27.96 (30.92)
N	396	409	402	1,207
AI Attribution (1-7)				
Mean (SD)	3.55 (1.48)	3.71 (1.42)	5.44 (1.56)	4.24 (1.72)
N	396	409	402	1,207
Credibility (1-7)				
Mean (SD)	4.47 (1.67)	4.85 (1.49)	4.47 (1.72)	4.60 (1.64)
N	396	409	402	1,207
Emotionality (1-7)				
Mean (SD)	3.72 (1.50)	4.05 (1.40)	3.67 (1.45)	3.82 (1.46)
N	396	407	397	1,200

(b) Omnibus ANOVA F-Tests

Outcome Variable	F-statistic	df	p-value	Partial η^2	Significance
Donation Amount (%)	9.35	(2, 1204)	<.001	.015	***
AI Attribution (1-7)	197.52	(2, 1204)	<.001	.247	***
Credibility (1-7)	7.25	(2, 1204)	.001	.012	***
Emotionality (1-7)	8.29	(2, 1197)	<.001	.014	***

(c) Key Pairwise Comparisons

Comparison	Donation Amount Diff (SE)	AI Attribution Diff (SE)	Credibility Diff (SE)	Emotionality Diff (SE)
AI-No Disclosure vs Human	+4.26* (2.17)	+0.16 (0.11)	+0.38** (0.12)	+0.34** (0.10)
AI-Disclosure vs Human	-5.10* (2.18)	+1.88*** (0.11)	-0.00 (0.12)	-0.05 (0.10)
AI-Disclosure vs AI-No Disclosure	-9.36*** (2.17)	+1.72*** (0.10)	-0.38** (0.11)	-0.38*** (0.10)

Table 7: Regression Analysis of Experiment

This table presents the regression results for the experimental data. The dependent variable is the percentage of subjects willing to donate. The coefficients for the *AI-Disclosure* and *AI-noDisclosure* conditions are compared to the baseline *Human* written condition. Control variables include age, gender, and the credibility score assigned by subjects to the campaigns. t-statistics are reported in parentheses. Statistical significance is denoted by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Variable definitions are provided in Table A.1.

	$Donation(\%)$			
	(1)	(2)	(3)	(4)
$AI - Disclosure(d)$	-5.096**	-5.326**	-4.426**	-4.566**
	(-2.38)	(-2.49)	(-2.19)	(-2.37)
$AI - noDisclosure(d)$	4.263*	4.147*	1.572	1.020
	(1.93)	(1.88)	(0.76)	(0.52)
Age		0.173**	0.109*	0.085
		(2.37)	(1.65)	(1.35)
$Female(d)$		1.989	0.548	-0.289
		(1.12)	(0.33)	(-0.18)
$Credible(1-7)$			1.106	-0.005
			(0.91)	(-0.00)
$Sincere(1-7)$			3.633***	1.341
			(3.05)	(1.19)
$Authentic(1-7)$			1.998	0.856
			(1.39)	(0.66)
$Legitimate(1-7)$			0.268	-0.931
			(0.21)	(-0.75)
$Appealing(1-7)$				3.165***
				(3.98)
$Important(1-7)$				3.650***
				(4.50)
$Moving(1-7)$				0.524
				(0.56)
$Disturbing(1-7)$				1.281***
				(2.61)
$Emotional(1-7)$				0.201
				(0.28)
Observations	1207	1207	1207	1200
Adjusted R^2	0.014	0.019	0.154	0.246

Table 8: Regression Analysis of AI Perception

This table presents the marginal effects from logit regressions on experimental data. The dependent variable is a dummy equal to one if respondents rated the item 5 or higher in response to the AI attribution perception shown in Figure O5.7. The coefficients for the *AI-Disclosure* and *AI-noDisclosure* conditions are compared to the baseline *Human* condition. Control variables include age, gender, and the credibility score (and its subcomponents) assigned by subjects to the campaigns. t-statistics are reported in parentheses. Statistical significance is denoted by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Variable definitions are provided in Table A.1.

	AI Perception										
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
$AI - Disclosure(d)$	2.060***	2.065***	2.207***	2.125***	2.123***	2.185***	2.101***	2.070***	2.123***	2.061***	2.092***
	(12.55)	(12.54)	(12.75)	(12.25)	(12.33)	(12.65)	(12.52)	(12.35)	(12.38)	(12.49)	(12.33)
$AI - noDisclosure(d)$	0.274	0.266	0.387**	0.395**	0.391**	0.374**	0.342**	0.308*	0.394**	0.261	0.362**
	(1.61)	(1.56)	(2.21)	(2.23)	(2.21)	(2.14)	(1.97)	(1.77)	(2.22)	(1.53)	(2.06)
Age		0.005	0.009*	0.009*	0.007	0.007	0.007	0.007	0.009*	0.005	0.006
		(1.04)	(1.70)	(1.68)	(1.45)	(1.46)	(1.48)	(1.37)	(1.73)	(1.01)	(1.21)
$Female(d)$		-0.184	-0.149	-0.127	-0.132	-0.136	-0.168	-0.133	-0.162	-0.179	-0.199
		(-1.38)	(-1.10)	(-0.93)	(-0.97)	(-1.00)	(-1.25)	(-0.99)	(-1.20)	(-1.34)	(-1.48)
$Credible(1-7)$			-0.242***								
			(-5.86)								
$Sincere(1-7)$				-0.294***							
				(-7.30)							
$Authentic(1-7)$					-0.269***						
					(-6.73)						
$Legitimate(1-7)$						-0.248***					
						(-6.30)					
$Appealing(1-7)$							-0.157***				
							(-4.32)				
$Important(1-7)$								-0.145***			
								(-4.13)			
$Moving(1-7)$									-0.228***		
									(-6.39)		
$Disturbing(1-7)$										0.051	
										(1.38)	
$Emotional(1-7)$											-0.191***
											(-5.26)
Observations	1207	1207	1207	1207	1207	1207	1202	1203	1203	1203	1201
Pseudo R^2	0.140	0.142	0.165	0.178	0.172	0.168	0.151	0.150	0.165	0.141	0.157

Appendix A

Table A.1: Variable Definitions and Descriptions

This table provides comprehensive definitions for all variables used in both the empirical analysis of GoFundMe campaigns and the experimental study. Variables are grouped by category and study type. Continuous variables represent quantitative measures, dummy variables are binary indicators, and interaction terms capture conditional effects. Fixed effects control for unobserved heterogeneity across categories and time periods. The experimental study uses a between-subjects design with three treatment conditions: human-written campaigns, AI-written campaigns without disclosure, and AI-written campaigns with disclosure.

Variable	Definition
Empirical Study	
$afterGPT(d)$	Dummy variable: equals 1 for campaigns created after December 1, 2022 (ChatGPT release), 0 otherwise
$Campaign\ Length(ln)$	Natural logarithm of total words in campaign description
$ChatGPT\ Trend$	Google Trends search interest score for "ChatGPT" (range: 0-100)
$CosineSim$	Cosine similarity of BERT embeddings between original and AI-generated text (range: 0-1)
$Goal(ln)$	Natural logarithm of campaign fundraising goal in USD
$JaccardSim$	Jaccard similarity between original campaign text and AI-generated version (range: 0-1)
$Photos(ln)$	Natural logarithm of total number of photos associated with campaign (plus one)
$Raised(ln)$	Natural logarithm of USD donation amount plus one for a campaign
$Similarity_i$	Generic term for either Jaccard or Cosine similarity measures
$SocialShare(ln)$	Natural logarithm of total number of Facebook shares (plus one)
$Success$	Ratio of amount raised to campaign goal: $\frac{\ln(\text{Raised}+1)}{\ln(\text{Goal}+1)}$
$Updates(ln)$	Natural logarithm of number of updates published during campaign lifetime (plus one)
Experimental Study	

Variable	Definition
Age	Participant's age in years
$AI\ Perception$	Response to "Do you think this review was written by a human or by AI?" (1= Definitely human, 7= Definitely AI). Dummy variable: equals 1 if participant rated ≥ 5, 0 otherwise
$AIKnow(d)$	Dummy variable: equals 1 if participant saw AI-written campaign with disclosure, 0 otherwise
$AInotKnow(d)$	Dummy variable: equals 1 if participant saw AI-written campaign without disclosure, 0 otherwise
$Appealing(1-7)$	Response to "How appealing did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Authentic(1-7)$	Response to "How authentic did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Credible(1-7)$	Response to "How credible did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$CredibilityMean$	Average of four credibility subscales: credible, sincere, authentic, legitimate (range: 1-7)
$Disturbing(1-7)$	Response to "How disturbing did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Donation(\%)$	Percentage of $20 bonus payment participant would donate to campaign (0-100)
$Emotional(1-7)$	Response to "How emotional did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Female(d)$	Dummy variable: equals 1 if participant is female, 0 if male
$Important(1-7)$	Response to "How important did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Legitimate(1-7)$	Response to "How legitimate did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Moving(1-7)$	Response to "How moving did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)
$Sincere(1-7)$	Response to "How sincere did you find this fundraising campaign?" (1 = Not at all, 7 = Very much)

Appendix B

Figure B.1: Google Trend of Interests on ChatGPT

This graph compares the trend of Google searches for "ChatGPT" with those for the two major movies of 2023, "Barbie" and "Oppenheimer." The numbers indicate search interest relative to the highest point reached on the chart for the specified region and time period. A value of 100 represents peak popularity for the term, while a value of 50 indicates that the term was half as popular. A score of 0 means that there was not enough data available for that term.

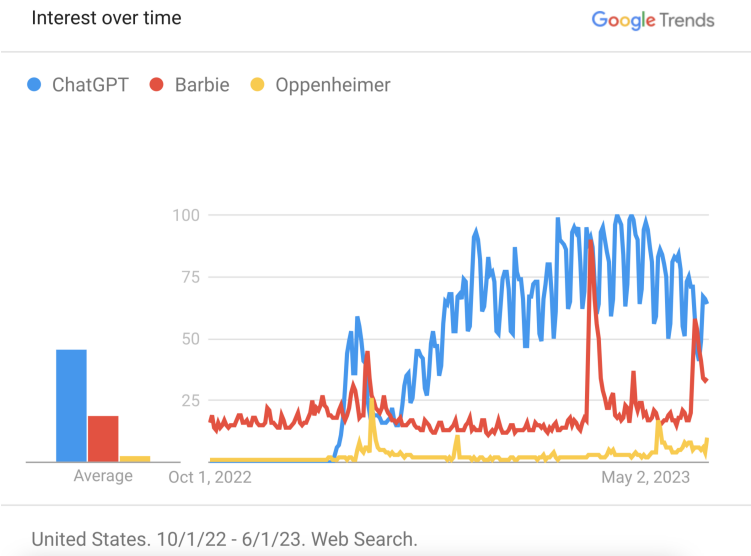


Figure B.2: Textual Similarity of Re-Prompted AI Campaigns

This graph compares the BERT embedding cosine similarities and Jaccard similarities for 1,000 randomly selected campaigns, where the same AI prompt was used to regenerate previously AI-generated campaign texts.

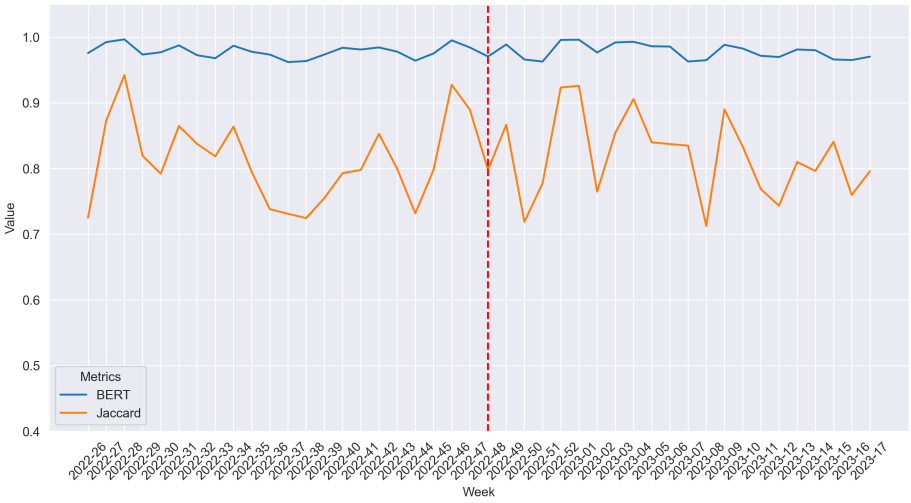


Table B.1: Success of AI-Generated Campaigns

This table presents the regression results for Equation 3 and Equation 4 with the dependent variable being the ratio of the amount raised to the campaign goal, Success $= \frac{\ln(\text{Raised}+1)}{\ln(\text{Goal}+1)}$. t-statistics are provided in parentheses. Significance levels are indicated by ***, **, and * for the 1%, 5%, and 10% levels, respectively. Standard errors are clustered at the week-year level. Variable definitions are provided in Table A.1.

	Success					
	Jaccard Sim			Cosine Sim		
	(1)	(2)	(3)	(4)	(5)	(6)
Similarity	0.042***	0.069***	0.064***	0.104***	0.133***	0.129***
	(7.73)	(10.50)	(9.57)	(13.77)	(10.01)	(10.53)
$Similarity \times Post - GPT$		-0.043***			-0.044***	
		(-5.55)			(-2.80)	
$Similarity \times GPT\ Trend$			-0.000***			-0.000**
			(-4.63)			(-2.60)
$afterGPT(d)$		0.001			0.022	
		(0.43)			(1.64)	
$ChatGPT\ Trend$			0.000			0.000
			(.)			(.)
$Updates(ln)$	0.011***	0.011***	0.011***	0.011***	0.011***	0.011***
	(13.42)	(13.33)	(13.32)	(13.16)	(13.18)	(13.15)
$Campaign\ Length(ln)$	-0.018***	-0.018***	-0.018***	-0.019***	-0.019***	-0.019***
	(-12.95)	(-13.14)	(-13.15)	(-16.11)	(-16.17)	(-16.14)
$Photos(ln)$	-0.005***	-0.005***	-0.005***	-0.005***	-0.005***	-0.005***
	(-5.13)	(-5.16)	(-5.16)	(-5.07)	(-5.07)	(-5.07)
$SocialShare(ln)$	0.030***	0.030***	0.030***	0.030***	0.030***	0.030***
	(25.45)	(25.45)	(25.45)	(25.48)	(25.50)	(25.50)
Observations	117112	117112	117112	117112	117112	117112
R^2	0.440	0.440	0.440	0.441	0.441	0.441
FE	Category,Week	Category,Week	Category,Week	Category,Week	Category,Week	Category,Week

Online Appendix

AI-Generated Fundraising Campaigns: Enhancing Donations or Eroding Trust?

Sasan Mansouri, Alexandra Niessen-Ruenzi, Amir Sepehri

Figure O5.1: Experiment Introduction

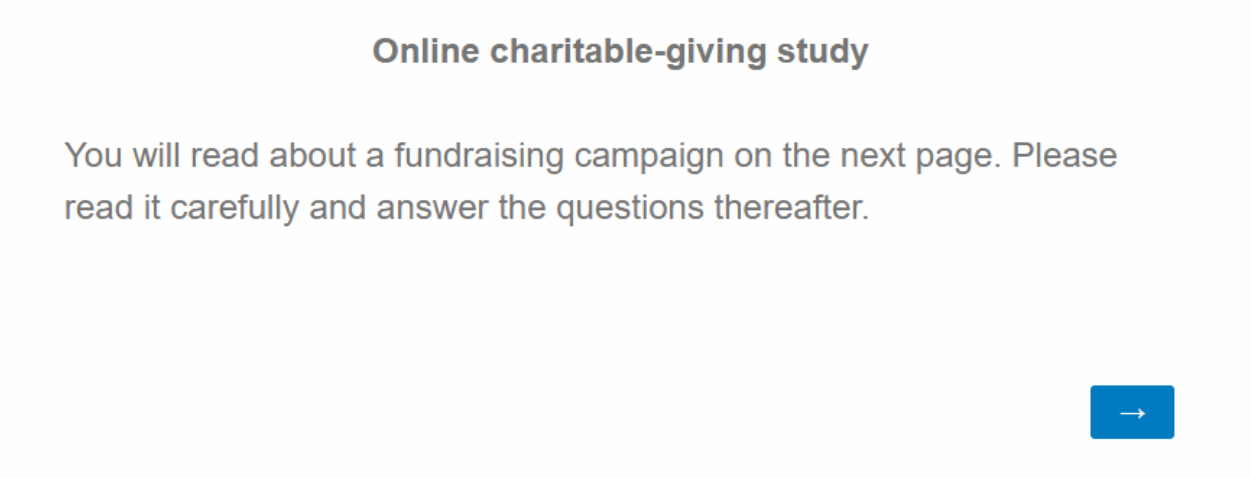


Figure O5.2: Experiment Setup - **Stimuli** for the condition **AI Disclosure**

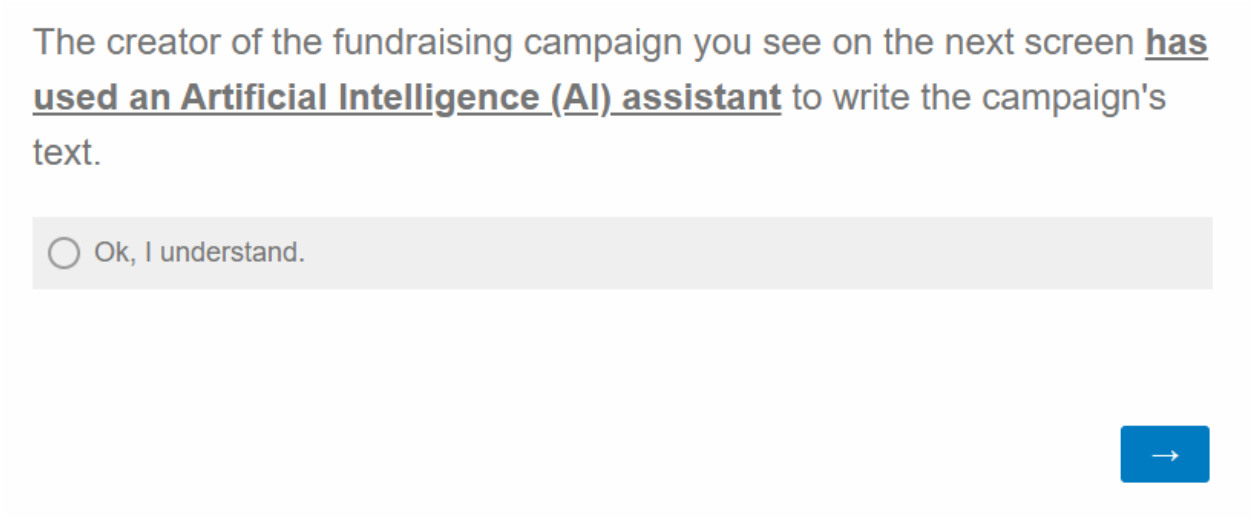


Figure O5.3: Campaign Page

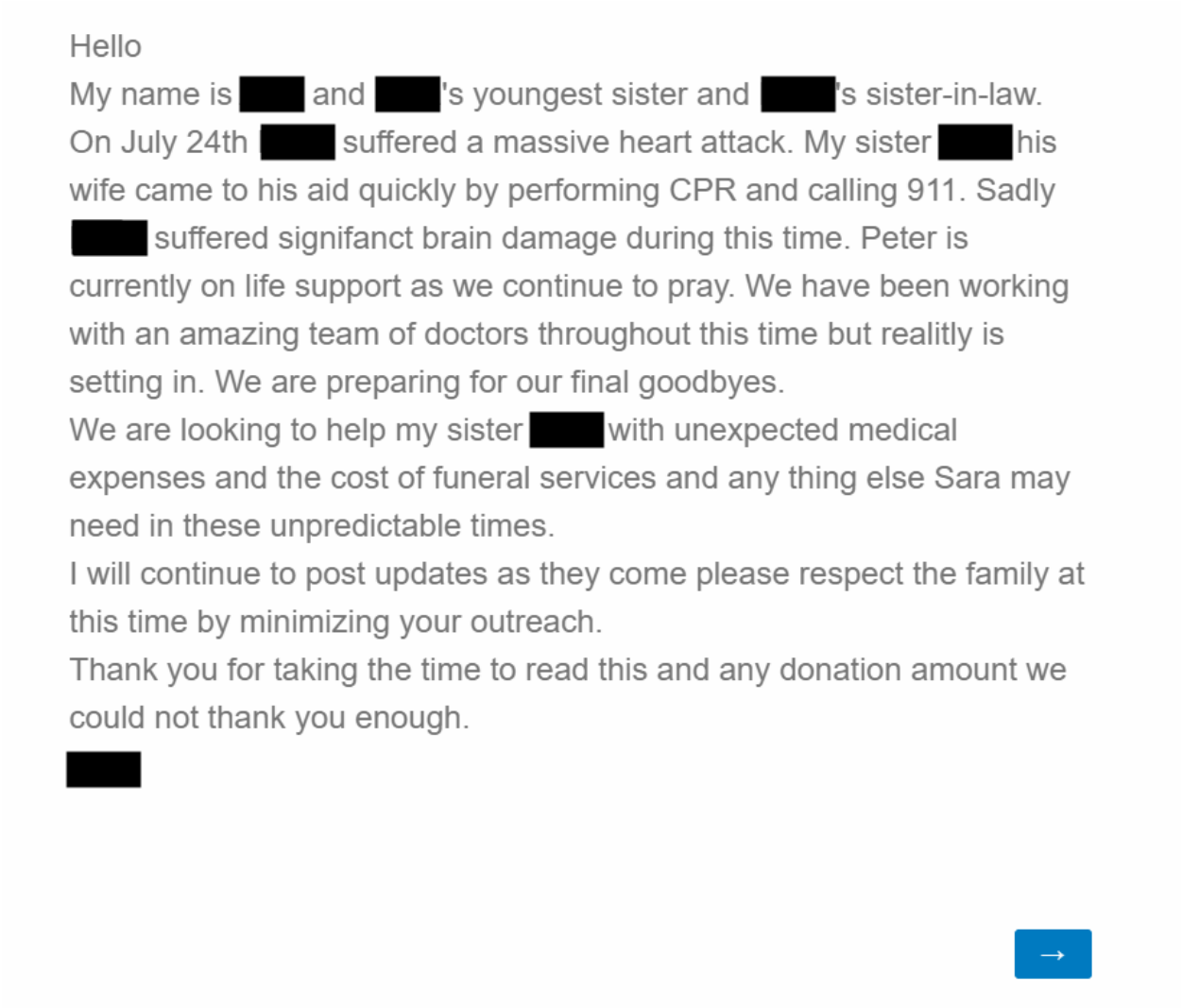


Figure O5.4: Donation Decisions

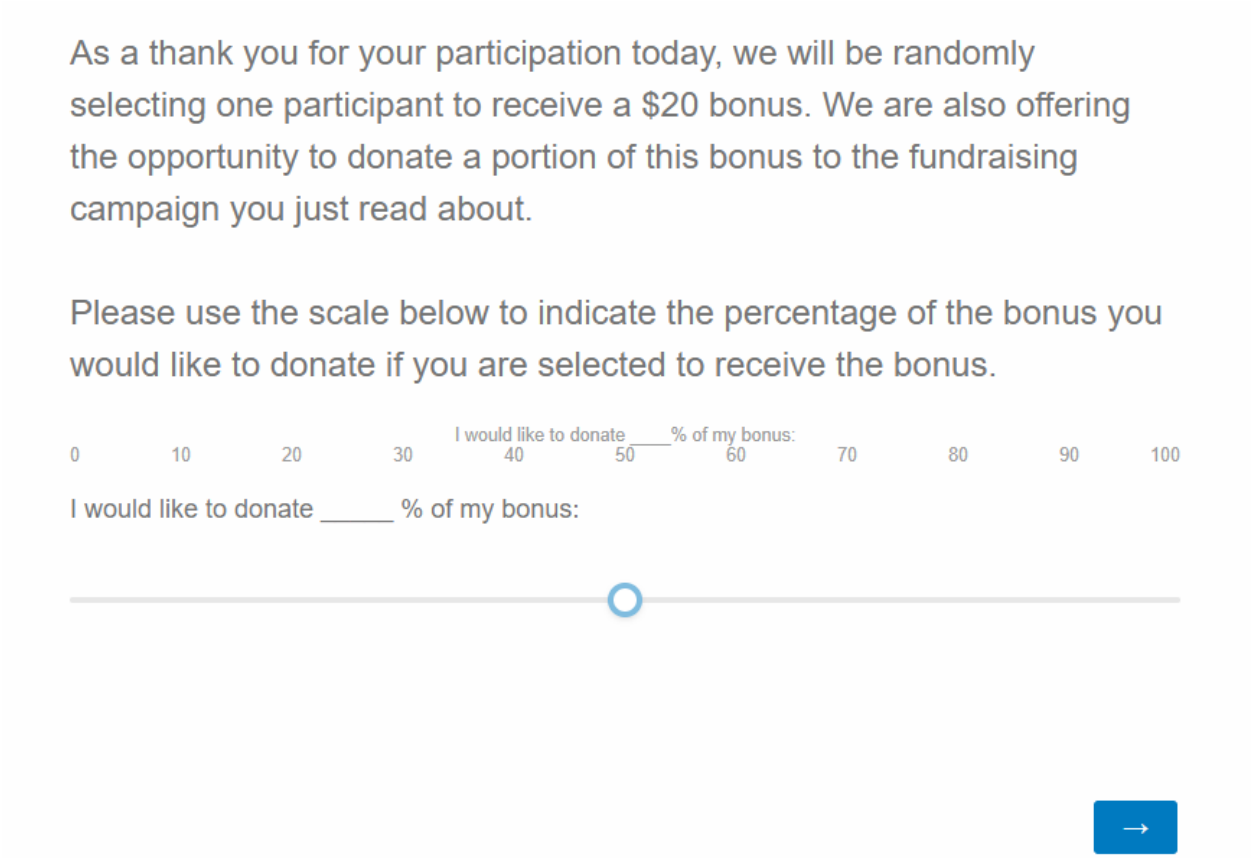


Figure O5.5: Credibility Perceptions



Figure O5.6: AI Attribution Perception



Figure O5.7: AI Attribution Perception

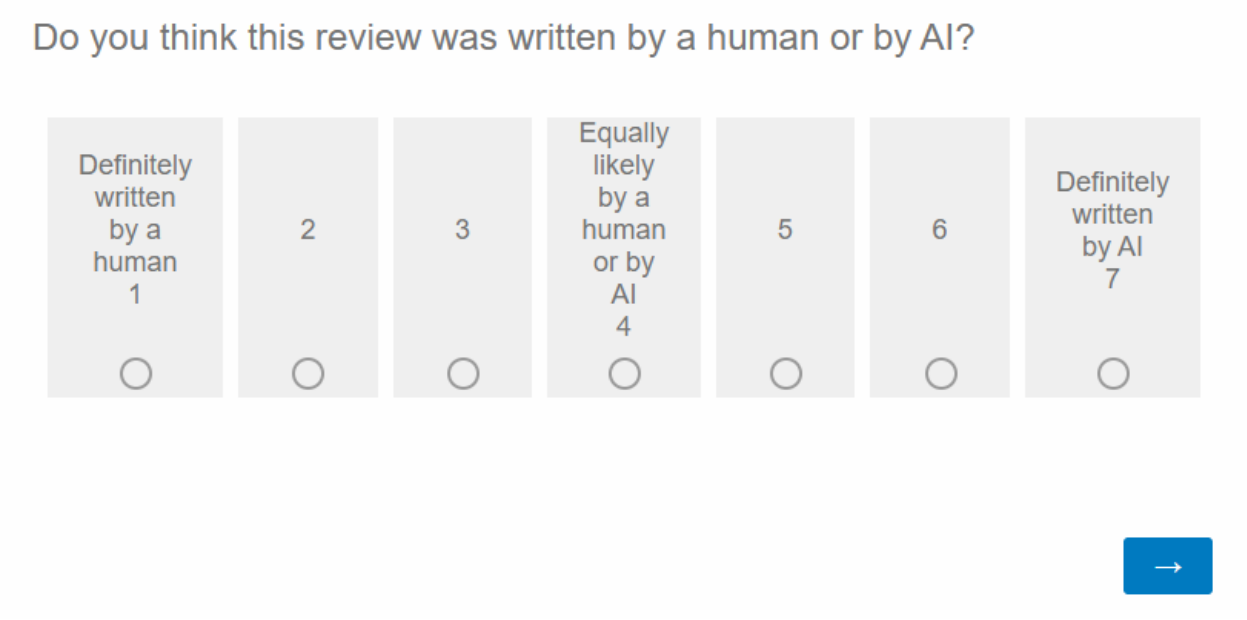


Table O5.1: Campaign Texts in Human and AI Conditions

	Human Condition	AI Condition
1	My name is [redacted] and I would like help supporting this family through a tragic and life altering assault. [redacted] was jumped and beaten unconscious in front of his two children. While his children pleaded the two men showed him no mercy. This entire family has hearts of gold and will be extremely affected by this. Please help me raise money for his medical expenses	My name is [redacted] and I am reaching out to you today to help a family in need. [redacted], a loving father of two, was brutally beaten in front of his children. The assault left him unconscious and with serious injuries that require medical attention. [redacted] is a hardworking man who has always put his family first. Unfortunately, he was in the wrong place at the wrong time and became the victim of a senseless act of violence. His children are traumatized by what they witnessed and are struggling to cope with the aftermath of this tragedy. I am asking for your help to raise funds to support [redacted] and his family during this difficult time. The medical expenses alone are overwhelming and they need all the help they can get. The family is deeply grateful for any support you can provide. Please consider making a donation to this GoFundMe campaign. Every little bit counts and will make a difference in the lives of this family. Your generosity will help them get through this traumatic experience and start the healing process. Thank you for your kindness and support. Let's come together and show this family that they are not alone in their time of need.
2	[redacted] was an amazing free spirited full of life kid who was taken from us way to early. He had a smile that would light up a room! Little [redacted] is what we called him and he will be missed by so many. If you can help the [redacted] Family please donate if you cannot donate money please keep them in your thoughts and prayers. Thank you.	Dear friends, We are devastated to share that we have lost a beloved member of our community, [redacted]. Little [redacted] was an amazing free spirit, full of life and laughter that brought joy to everyone he met. His contagious smile could light up any room and his presence will be sorely missed by all who knew him. Sadly, [redacted] was taken from this world too soon, leaving behind a family that loved him dearly and is now struggling to cope with their loss. As they begin to navigate this difficult time, we are hoping to rally together as a community to offer our support in any way possible. We have set up this GoFundMe campaign to help alleviate some of the financial burden that the [redacted] family will undoubtedly face in the coming weeks and months. Any amount that you can donate, no matter how small, will be greatly appreciated and will make a real difference in their lives. If you are unable to donate at this time, we kindly ask that you keep the [redacted] family in your thoughts and prayers as they grieve the loss of their beloved Little Joe. Thank you for your kindness, generosity, and support during this difficult time. Sincerely,

Continued on next page

Table O5.1 – *Continued from previous page*

	Human Condition	**AI Condition**
3	We're raising money to benefit Achdut Israel Incorporated and any donation will help make an impact. Want to join me in making a difference? Thanks in advance for contributing to this cause which means so much to me. More information about Achdut Israel Incorporated: Our congregation has served the Israeli and Hebrew-speaking Jewish community in North Dallas Texas since 2003. The congregation is a warm and welcoming place where Jews from all backgrounds can come together to pray learn Torah and observe Sabbath and Holidays. Contributions are greatly appreciated to provide ongoing services and opportunities to nurture our community.	Dear friends, I am writing to you today to ask for your help in supporting Achdut Israel Incorporated. This congregation has been a vital part of the Israeli and Hebrew-speaking Jewish community in North Dallas Texas since 2003. It is a warm and welcoming place where Jews from all backgrounds can come together to pray, learn Torah, and observe Sabbath and Holidays. As a member of this congregation, I have seen firsthand the incredible impact it has had on our community. Through its ongoing services and opportunities, Achdut Israel has nurtured and strengthened our community, providing a sense of belonging and connection that is truly invaluable. Now, more than ever, our congregation needs our support. As we continue to navigate the challenges of the current global situation, many of our members are struggling to make ends meet. Despite these difficulties, Achdut Israel remains committed to providing the services and support that our community needs. That is why I am asking you to join me in making a difference. By contributing to this GoFundMe campaign, you can help ensure that Achdut Israel can continue to provide the vital services and support that our community needs. Whether you can give a little or a lot, every donation makes a difference and is greatly appreciated. Thank you in advance for your generosity and support. Together, we can help ensure that Achdut Israel continues to be a beacon of hope and strength for our community. Sincerely,
4	Hello My name is [redacted] and [redacted]'s youngest sister and [redacted]'s sister-in-law. On July 24th [redacted] suffered a massive heart attack. My sister [redacted], his wife, came to his aid quickly by performing CPR and calling 911. Sadly [redacted] suffered significant brain damage during this time. [redacted] is currently on life support as we continue to pray. We have been working with an amazing team of doctors throughout this time but reality is setting in. We are preparing for our final goodbyes. We are looking to help my sister [redacted] with unexpected medical expenses and the cost of funeral services and anything else [redacted] may need in these unpredictable times. I will continue to post updates as they come please respect the family at this time by minimizing your outreach. Thank you for taking the time to read this and any donation amount we could not thank you enough. [redacted]	Dear friends and family, We are reaching out to you during this difficult time for our family. Our beloved [redacted], husband to [redacted] and brother-in-law to [redacted], has suffered a massive heart attack and has been left with significant brain damage. Despite the best efforts of an amazing team of doctors, we must now prepare for our final goodbyes. We are asking for your support to help our family cover the unexpected medical expenses, as well as the cost of funeral services and anything else that [redacted] may need during these unpredictable times. Our family is devastated by [redacted]'s sudden illness and we are grateful for any amount of donation that can help alleviate some of the financial burden. [redacted] has been a rock during this time, and we want to do everything we can to support her during this difficult time. We know that many of you may want to reach out to offer your condolences, but we ask that you minimize your outreach at this time to allow [redacted] and our family to grieve in peace. Thank you for taking the time to read our story and for supporting our family during this difficult time. Your kindness and generosity mean the world to us. Sincerely, [redacted] and the entire family

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	Human Condition	AI Condition
5	Hello! I'm [redacted] and I'm raising funds for travel expenses for a school field trip to the eastern part of the United States. This trip includes a tour of historical Lexington and Concord and then on to New York to visit Ellis Island The Statue of Liberty the Museum of Natural History the Empire State Building and much more! There are so many amazing things to see and experience. I am beyond excited and thankful for the opportunity... and not too proud to admit a tad nervous. Any little bit from you will go a long way to making this trip possible. Thank you for your help!	Hello, everyone! I am [redacted] and I am excited to announce that I have been given the opportunity to travel to the eastern part of the United States for a school field trip. This trip includes a tour of historical Lexington and Concord and then on to New York to visit Ellis Island, The Statue of Liberty, the Museum of Natural History, the Empire State Building and much more! As a student, I have always been passionate about learning and experiencing new things, and this trip is an incredible opportunity for me to do just that. However, as you can imagine, a trip like this comes with a significant cost, and I am in need of your help to make it happen. I am reaching out to you through this GoFundMe campaign to request your support in covering the travel expenses for this trip. Any little bit that you can contribute will go a long way towards making this trip a reality for me. I am beyond excited and grateful for the chance to embark on this journey, but I must admit that I am also a little nervous. Nevertheless, I am confident that the experience will be invaluable, and I am eager to learn and explore everything that the eastern part of the United States has to offer. Thank you in advance for your help in making this trip possible. Your support means the world to me, and I promise to make the most of this incredible opportunity. Warm regards, [redacted]
6	Hi my name is [redacted] and I'm the Aunt to [redacted] & [redacted] [redacted]. Their 10 month old son [redacted] had an accident on November 26th which caused brain trauma that our precious baby was not able to recover from. On November 28th at 8:30pm [redacted] became our forever Angel. Even with medical insurance the medical bills will not be covered completely. [redacted] has been off of work to be with his baby and wife and still has the funeral to go through. His work only covers a couple days and the rest is unpaid. [redacted] is the sole financial provider for his family. This is not something any family is ready for when it comes to a child and then the funeral expenses on top of that. Please help [redacted]'s parents during this time so they can grieve and not worry about everything else!	Hi everyone, my name is [redacted] and I am the aunt of [redacted] and [redacted] [redacted]. I am here to share with you a heartbreaking story about their 10-month-old son [redacted]. On November 26th, [redacted] was involved in an accident that caused severe brain trauma. Despite the best efforts of medical professionals, our precious baby was unable to recover from his injuries. On November 28th at 8:30 pm, [redacted] became our forever Angel. Even with medical insurance, the bills associated with [redacted]'s care are not completely covered. [redacted] has been off of work to be with his wife and child during this difficult time and still has the funeral to go through. Unfortunately, his work only covers a couple of days, leaving him with unpaid time off. As the sole financial provider for his family, this is a significant burden. No family should ever have to go through the loss of a child, especially with the added stress of funeral expenses. We are reaching out to our community for support during this challenging time. Any donation, no matter how small, would be greatly appreciated and will help [redacted]'s parents focus on grieving and healing. We know that not everyone can donate, but if you could share this campaign with your friends and family, it would mean the world to us. Let's come together as a community and support this family in their time of need. Thank you for your kindness and generosity.

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Table O5.1 – *Continued from previous page*

	Human Condition	AI Condition
7	Update: If you would like to donate to the [redacted] family for any expenses they will incur through this journey please donate through [redacted]'s Venmo @[redacted]-[redacted] or to this GoFundMe page. NOT to Caring Bridge. We will use Caring Bridge for medical updates. On August 2nd our wonderful [redacted] was involved in a serious jet skiing accident on Rollins Lake. [redacted] sustained serious injuries and is in critical condition. We started this GoFundMe to support the [redacted] family with any expenses from this tragic event. This is heartbreaking for all of us who love the [redacted] family and we want to show them all the support we can through this unfathomable time. Please pray for [redacted]! More information and updates will be available on [redacted]'s Race to Recovery CaringBridge page. https://www.caringbridge.org/visit/shanesracetorecovery	Dear friends and family, We come to you today with heavy hearts to ask for your help and support during this incredibly difficult time. As many of you may know, our beloved [redacted] was involved in a serious jet skiing accident on Rollins Lake on August 2nd. He sustained serious injuries and is currently in critical condition. The [redacted] family is a pillar of our community, and we want to do everything we can to support them during this unfathomable time. That's why we started this GoFundMe campaign, to help cover any expenses that may arise from this tragic event. We know that times are tough, but any contribution, big or small, will go a long way in helping the [redacted] family during this difficult journey. All donations will be greatly appreciated and will go directly to the family to help cover any expenses they may incur. We also ask that you keep [redacted] and the [redacted] family in your thoughts and prayers during this time. We know that with your support and love, they will be able to get through this. Please do not donate to Caring Bridge, but instead donate through [redacted]'s Venmo @[redacted]-[redacted] or through this GoFundMe page. We will use Caring Bridge for medical updates. Thank you in advance for your support and generosity. Sincerely,
8	Hi! My name is [redacted] [redacted]. I am the Jr High Cheer Captain at Burkeville ISD in Texas. I recently won a competition to be a UCA All American Cheerleader in the Thanksgiving Parade at Disney World in Orlando Florida. I am so excited and this is a once in a lifetime opportunity that I am honored to be able to participate in. We are responsible for the various fees hotel transportation food and park tickets. I will be so thankful to anyone who is willing to help me fund my trip. You will without a doubt be helping me make a dream a reality! Every penny helps! Thank you so much in advance!	Hi everyone! My name is [redacted] [redacted] and I am the Jr High Cheer Captain at Burkeville ISD in Texas. I am thrilled to announce that I recently won a competition to be a UCA All American Cheerleader in the Thanksgiving Parade at Disney World in Orlando Florida! This is a once in a lifetime opportunity that I am so honored to be able to participate in. However, as you can imagine, there are a lot of expenses that come with this amazing opportunity. We are responsible for the various fees including hotel, transportation, food and park tickets. Unfortunately, these expenses are beyond what my family can afford on our own. That's why I am reaching out to you for help. I am humbly asking for your support in helping me fund my trip to Disney World. Every penny will help me make my dream a reality. I am so grateful for any and all contributions. I promise to represent my school, my community, and all of my supporters with pride and enthusiasm. This is an opportunity of a lifetime, and with your help, I can make it happen. Thank you so much in advance for your support!
9	Every 22 minutes a veteran commits suicide. I am asking at least 50 of my friends to donate $22 in support of my 22 minute ice bath to raise awareness. Any amount is appreciated and multiples of $22 will not be turned down either!! Operation Shockwave is focused on Veteran suicide prevention using complementary and integrative healing modalities. The 2nd Anual Ice Bath Challenge is a way for all of us to focus on the community health approach to Veteran suicide prevention. We can all be #BetterTogether for Veterans and their families and raise awareness on this important issue. All proceeds benefit Operation Shockwave Veteran integrative healing programs in service of 500 000 Veterans and their family members living in Arizona.	Dear friends, Every 22 minutes a veteran commits suicide. This is a heartbreaking statistic that we cannot ignore. As a way to raise awareness and support for Operation Shockwave's Veteran suicide prevention programs, I am taking on a 22 minute ice bath challenge. I am asking at least 50 of my friends to donate $22 in support of my challenge. Any amount is appreciated and multiples of $22 will not be turned down either! All proceeds will go towards Operation Shockwave's Veteran integrative healing programs in service of 500,000 Veterans and their family members living in Arizona. Operation Shockwave is focused on providing complementary and integrative healing modalities to Veterans in need. Their 2nd Annual Ice Bath Challenge is a way for us all to come together and support this important cause. We can all be #BetterTogether for Veterans and their families. Please consider donating to this cause and supporting my 22 minute ice bath challenge. Let's make a difference and help prevent Veteran suicide. Thank you in advance for your generosity and support. Sincerely,

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Table O5.1 – *Continued from previous page*

	Human Condition	AI Condition
10	I am First Sergeant [redacted] [redacted] of Fox Company 186th BSB with the 101st Field Artillery. It deeply saddens me to call on the military family of one of our brothers in arms during this sudden emergency to do what we know needs to be done. We live by a code of taking care of our own. Our brother SSG [redacted] [redacted] and his beautiful family need us. After returning home from honorable service during the very last wave of soldiers in Afghanistan the day before he was to be promoted for his exceptional service and leadership SSG [redacted]'s wife [redacted] suffered from cardiac arrest. Her husband immediately acted as he is known to do and performed CPR on his unresponsive wife until paramedics arrived. [redacted] unfortunately suffered two more episodes of cardiac arrest while being monitored in a medically induced coma and is currently under the watchful eye of her husband at Tufts University Medical Facility. [redacted] remains in critical condition. While caring for his wife and their four amazing children SSG [redacted] will be unable to work. This unfortunate experience is predicted to severely impact [redacted]'s ability to return to work anytime soon as well. As we forward-plan for medical expenses child care and the possible months of recovery it is critical that we as his other family cover his six. [redacted] would never ask for assistance and is primarily only concerned with supporting his wife and easing the concerns of his children so it is our obligation to do what is right in the absence of a request. Our goal is set to financially assist SSG [redacted]'s family during this emergency and everyone's contribution will directly go to this cause. I express deep gratitude in advance on behalf of [redacted] and [redacted] for all who answer this call to duty.	Dear Friends, I am First Sergeant [redacted] [redacted] of Fox Company 186th BSB with the 101st Field Artillery. It deeply saddens me to call on the military family of one of our brothers in arms during this sudden emergency to do what we know needs to be done. We live by a code of taking care of our own. Our brother SSG [redacted] [redacted] and his beautiful family need us. After returning home from honorable service during the very last wave of soldiers in Afghanistan, the day before he was to be promoted for his exceptional service and leadership, SSG [redacted]'s wife [redacted] suffered from cardiac arrest. Her husband immediately acted as he is known to do and performed CPR on his unresponsive wife until paramedics arrived. [redacted] unfortunately suffered two more episodes of cardiac arrest while being monitored in a medically induced coma and is currently under the watchful eye of her husband at Tufts University Medical Facility. [redacted] remains in critical condition. While caring for his wife and their four amazing children, SSG [redacted] will be unable to work. This unfortunate experience is predicted to severely impact [redacted]'s ability to return to work anytime soon as well. As we forward-plan for medical expenses, child care, and the possible months of recovery, it is critical that we, as his other family, cover his six. [redacted] would never ask for assistance and is primarily only concerned with supporting his wife and easing the concerns of his children so it is our obligation to do what is right in the absence of a request. Our goal is set to financially assist SSG [redacted]'s family during this emergency and everyone's contribution will directly go to this cause. We are asking for your help in raising funds to support this amazing family. Every little bit counts and we know that our community is capable of coming together to help those in need. I express deep gratitude in advance on behalf of [redacted] and [redacted] for all who answer this call to duty. Let us show them the love and support they deserve during this difficult time. Thank you for your support. Sincerely, First Sergeant [redacted] [redacted] of Fox Company 186th BSB with the 101st Field Artillery