

FTU
2025



THE STATE OF TRUST AND SAFETY
IN ONLINE MARKETPLACES





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In an era where trust is an increasingly valuable currency, the stakes for online platforms have never been higher. From background checks to data transparency, consumers are demanding more than just convenience—they want safety, security, and control over their personal information.

To better understand these expectations, we conducted an in-depth survey examining the state of trust and safety in online marketplaces. We explored consumers' attitudes toward platform security, data privacy, and the measures they value most when engaging with digital services. The results reveal a clear mandate: platforms must prioritize trust-building strategies to win over cautious and discerning users.

SURVEY METHODOLOGY

“The State of Trust and Safety in Online Marketplaces” survey, commissioned by Truq, was conducted by Talker Research, a research company specializing in online quantitative research and polling, between Dec. 2 and 6, 2024. It surveyed 2,000 adult Americans about their attitudes toward trust, safety, and transparency in the digital age.

VERIFIED TRUST IS THE NEW CURRENCY:

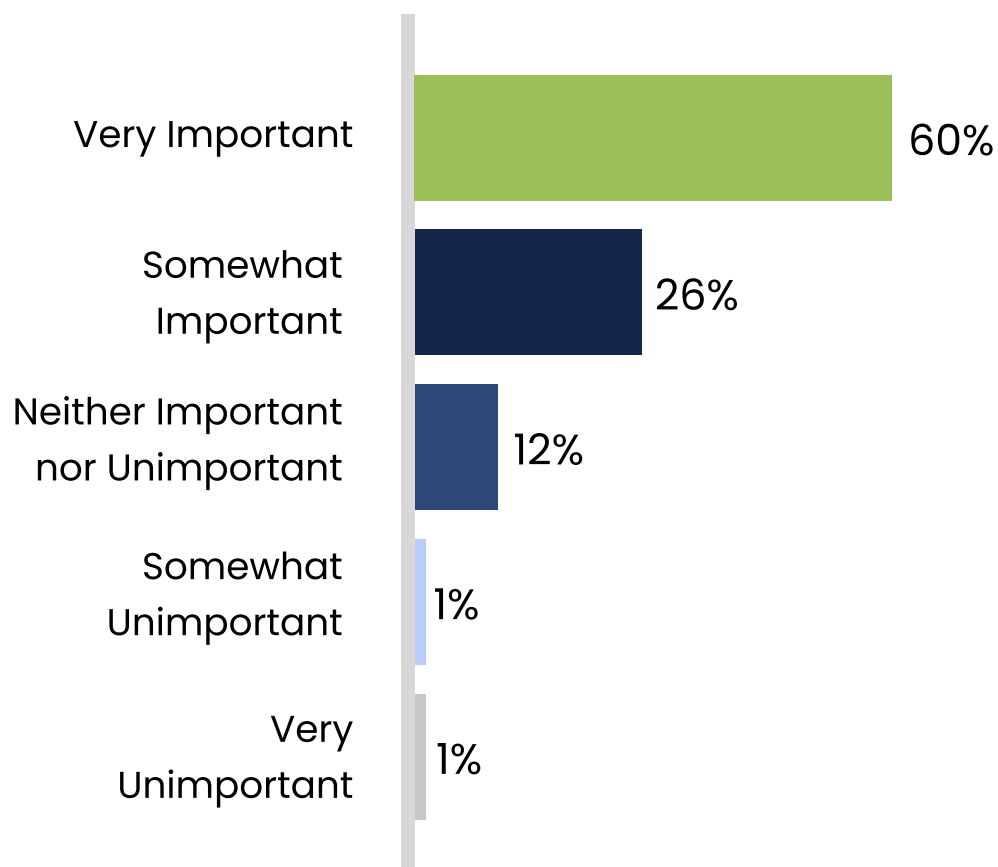
Consumers Call Out Online Platforms for Security Gaps and Data Misuse

SAFETY FIRST: 86% PRIORITIZE PLATFORM SECURITY

A significant majority—86%—believe an online platform’s reputation for safety and security is important to their decision to use it. However, a deeper dive reveals generational differences, with Generation X (85%) and Baby Boomers (93%) placing an even higher premium on platform security than their younger counterparts. When asked about the importance of a platform’s safety reputation, 60% rated it as “very important;” 26% considered it “somewhat important;” only a small fraction—2% combined—deemed it either “somewhat unimportant” or “very unimportant.” This demonstrates that trust in a platform’s security is not just a concern for a select few but a near-universal priority.

As online platforms continue to expand, prioritizing security isn’t just a feature—it’s a baseline expectation that profoundly influences user adoption and engagement.

How important or unimportant is an online platform’s reputation for safety and security in your decision to use it?



Significant differences between different age groups:

Generation Z (1997–2006):

- 74% agree **Important**
- 40% say **Very Important**
- 34% say **Somewhat Important**

Millennials (1981–1996):

- 81% agree **Important**
- 49% say **Very Important**
- 32% say **Somewhat Important**

Generation X (1965–1980):

- 85% agree **Important**
- 60% say **Very Important**
- 25% say **Somewhat Important**

Baby Boomers (1946–1964):

- 93% agree **Important**
- 73% say **Very Important**
- 20% say **Somewhat Important**

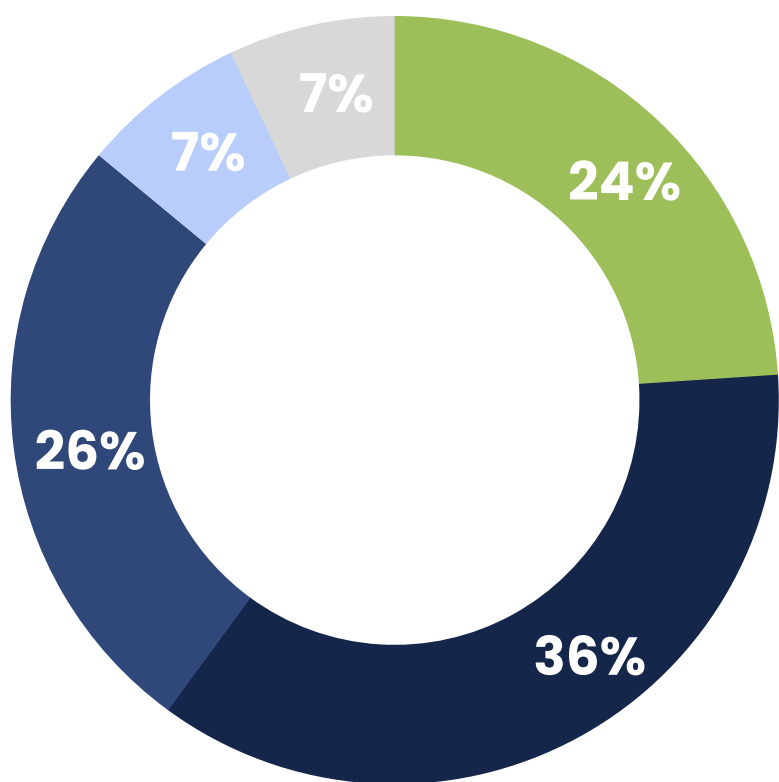
VERIFIED TRUST IS THE NEW CURRENCY:

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TRUST SELLS: 60% Willing to pay more for Safety and Security

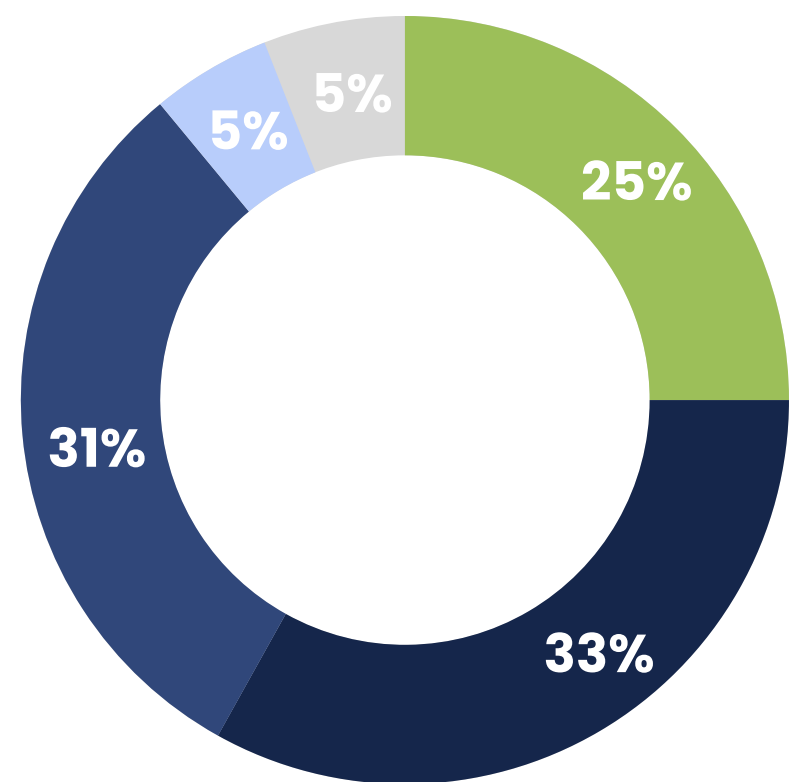
Trust and transparency aren't just nice-to-haves; they're deal breakers in the digital marketplace. With 58% of consumers likely to recommend an online platform based on its safety and security features and 60% willing to pay more for enhanced measures like background checks, a notable shift in consumer priorities is underway, with security taking precedence over cost. These findings signal an opportunity for platforms to improve user experience by introducing additional safety features or creating certifications, badges, or profile verifications that signal trustworthiness to others on a platform.

Q: If an online platform/app offered an option for enhanced background checks (to protect you from fraud, criminals and potential AI accounts), how likely are you to pay more for services from providers who passed this check?



- Very Likely
- Somewhat Likely
- Neither Likely nor Unlikely
- Somewhat Unlikely
- Very Unlikely

Q: How likely or unlikely are you to recommend an online platform to others based on the safety and security of the platform?



- Very Likely
- Somewhat Likely
- Neither Likely nor Unlikely
- Somewhat Unlikely
- Very Unlikely

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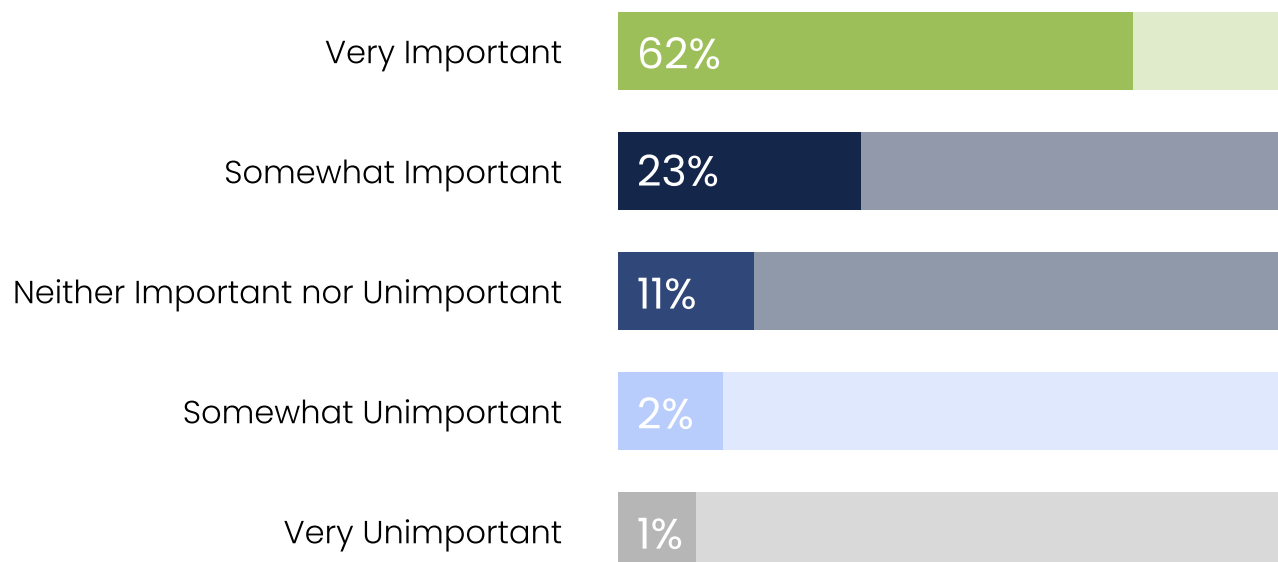
BACKGROUND CHECKS OF SERVICE PROVIDERS: A MUST HAVE

The near-universal demand for background checks (over 85% across all age groups) underscores the critical role of identity verification in consumer trust.

The findings reveal that trust is not just an expectation but a non-negotiable requirement, with variations in the intensity of this demand across generational lines:

Baby Boomers (91%) emphasize background checks more strongly than Gen Z (77%).

How important or unimportant is it to you that online platforms/apps verify service providers' backgrounds?



Significant differences between different age groups:

Generation Z (1997–2006):

- 77% agree Important
 - 42% say Very Important
 - 35% say Somewhat Important

Millennials (1981–1996):

- 79% agree Important
 - 53% say Very Important
 - 26% say Somewhat Important

Generation X (1965–1980):

- 86% agree Important
 - 62% say Very Important
 - 24% say Somewhat Important

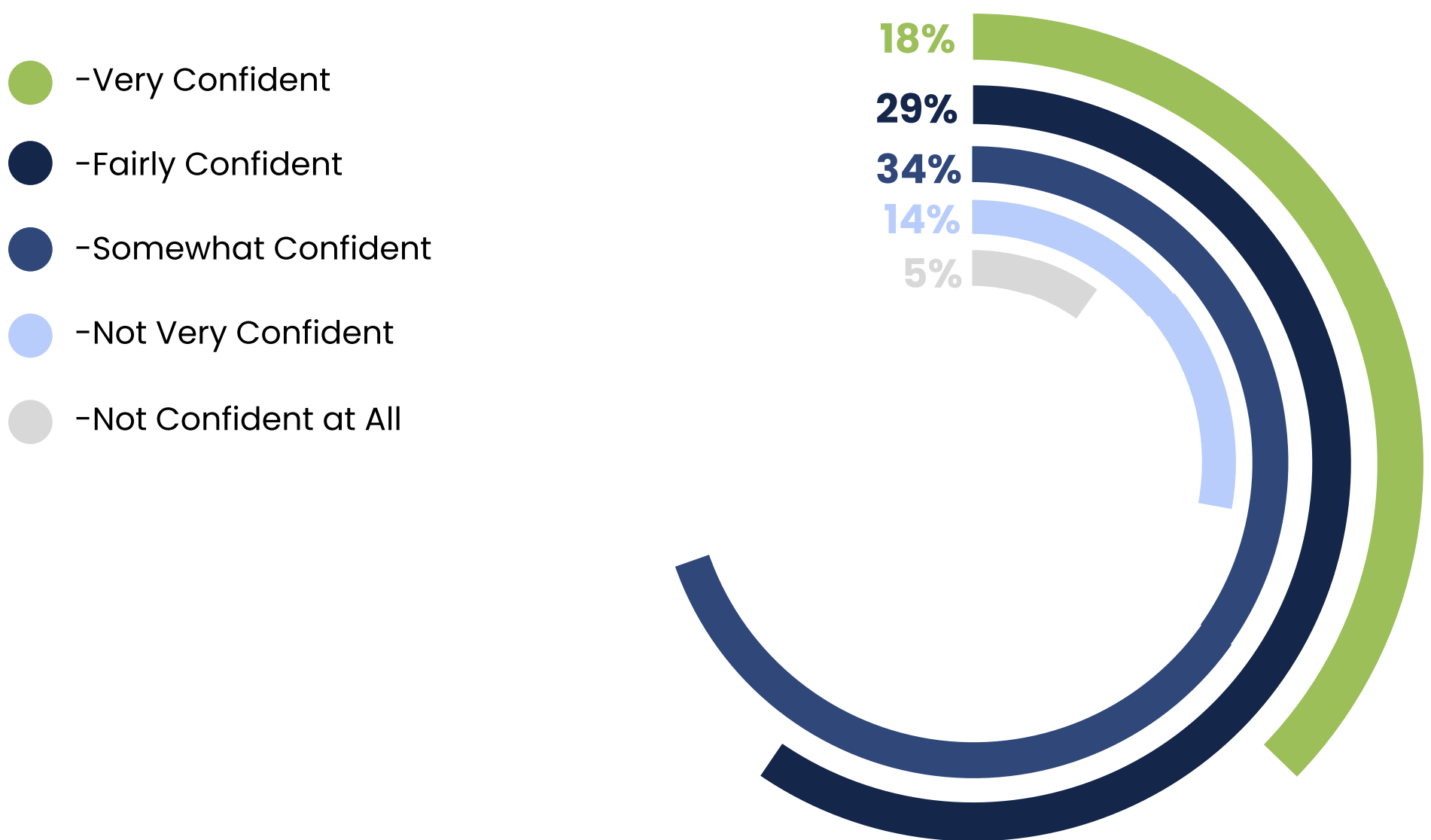
Baby Boomers (1946–1964):

- 91% agree Important
 - 73% say Very Important
 - 18% say Somewhat Important

ONLY A SMALL PERCENTAGE BELIEVE ONLINE PLATFORMS PROPERLY VET SERVICE PROVIDERS

Despite 81% expressing some confidence in vetting, only 18% feel "very confident," pointing to a disconnect between perceived and actual safety measures. This finding provides an opportunity for online platforms to increase trust-building activities, like transparently sharing vetting processes, partnering with third-party verification services, or displaying verified badges and certifications.

Q: HOW CONFIDENT ARE YOU THAT ONLINE PLATFORMS/APPS ADEQUATELY SCREEN SERVICE PROVIDERS FOR QUALIFICATIONS AND SAFETY?



Significant differences between different age groups:

Generation Z (1997–2006):

- 57% agree **Confident**
 - 26% say **Very Confident**
 - 31% say **Fairly Confident**

Only 8% say "not very confident" or "not confident at all"

Millennials (1981–1996):

- 52% agree **Confident**
 - 24% say **Very Confident**
 - 28% say **Fairly Confident**

17% say "not very confident" or "not confident at all"

Generation X (1965–1980):

- 50% agree **Confident**
 - 20% say **Very Confident**
 - 30% say **Fairly Confident**

17% say "not very confident" or "not confident at all"

Baby Boomers (1946–1964):

- 39% agree **Confident**
 - 11% say **Very Confident**
 - 28% say **Fairly Confident**

26% say "not very confident" or "not confident at all"

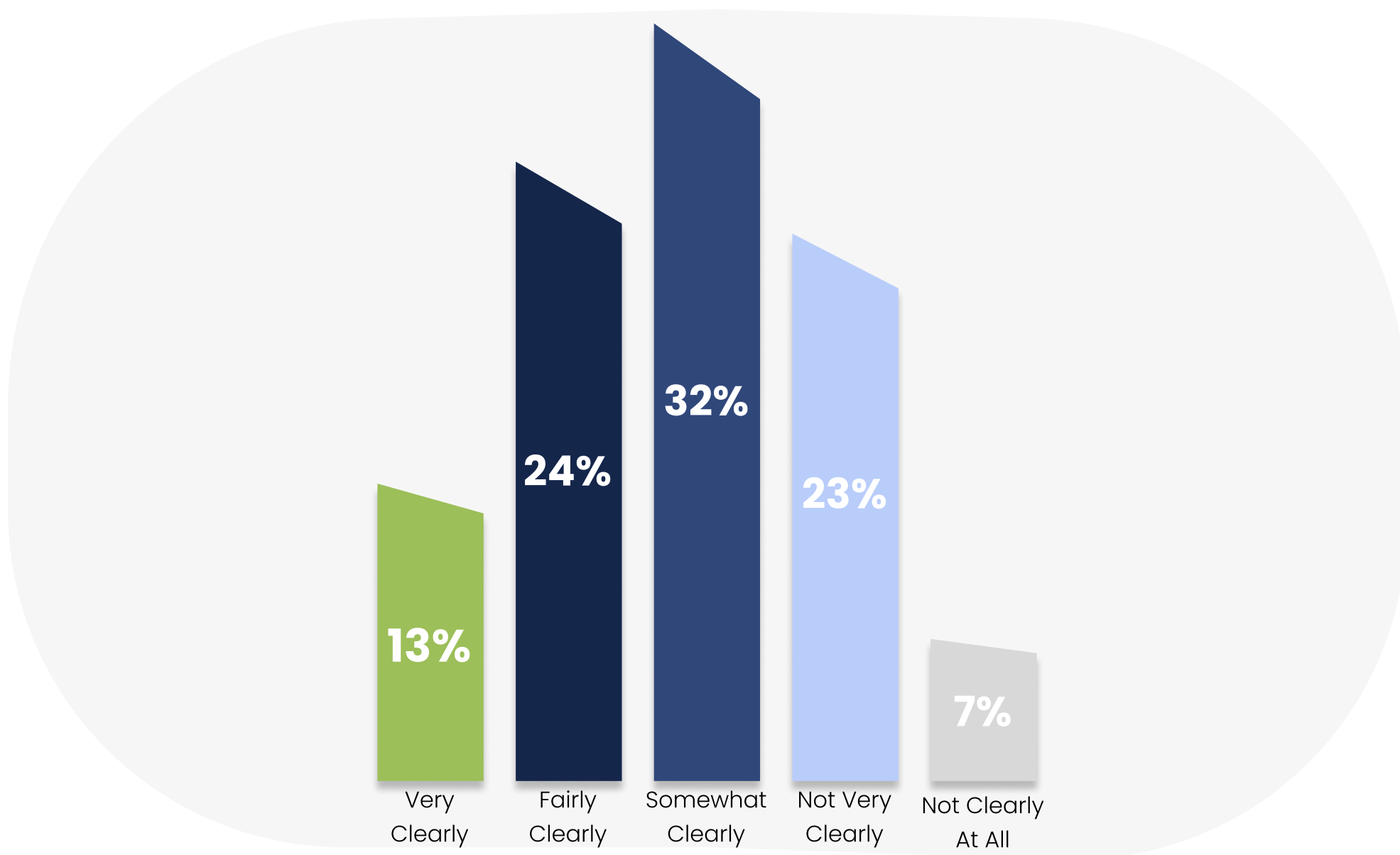
VERIFIED TRUST IS THE NEW CURRENCY:

Consumers Call Out Online Platforms for Security Gaps and Data Misuse

87% SAY ONLINE PLATFORMS FAIL ON DATA TRANSPARENCY

The low confidence in platforms' clarity regarding data policies (only 13% believe platforms explain data use "very clearly") reveals a critical trust issue. Baby Boomers (29% clarity confidence) are especially distrustful, which could deter them from adopting new platforms.

Q: How clearly do you think companies explain how they use and protect consumers personal identity data that they collect?



Significant differences between different age groups:

Generation Z (1997-2006):

- 44% agree **Clearly**
 - 17% say **Very clearly**
 - 27% say **Fairly clearly**

17% say "not very clearly" or "not clearly at all"

Millennials (1981-1996):

- 47% agree **Clearly**
 - 18% say **Very clearly**
 - 29% say **Fairly clearly**

25% say "not very clearly" or "not clearly at all"

Baby Boomers (1946-1964):

- 29% agree **Clearly**
 - 7% say **Very clearly**
 - 22% say **Fairly clearly**

39% say "not very clearly" or "not clearly at all"

Generation X (1965-1980):

- 36% agree **Clearly**
 - 13% say **Very clearly**
 - 23% say **Fairly clearly**

29% say "not very clearly" or "not clearly at all"

FINANCIAL DATA AT RISK: OVER HALF WORRY ABOUT FRAUD AND SECURITY GAPS

The top concerns—fraud (55%) and identity theft (43%)—highlight consumer apprehension about online platforms’ ability to secure sensitive financial information. Confidence levels are lowest among Baby Boomers (33%), suggesting this demographic is most at risk of disengaging. Platforms targeting these users should prioritize visible, proactive measures like encrypted transactions and third-party certifications.

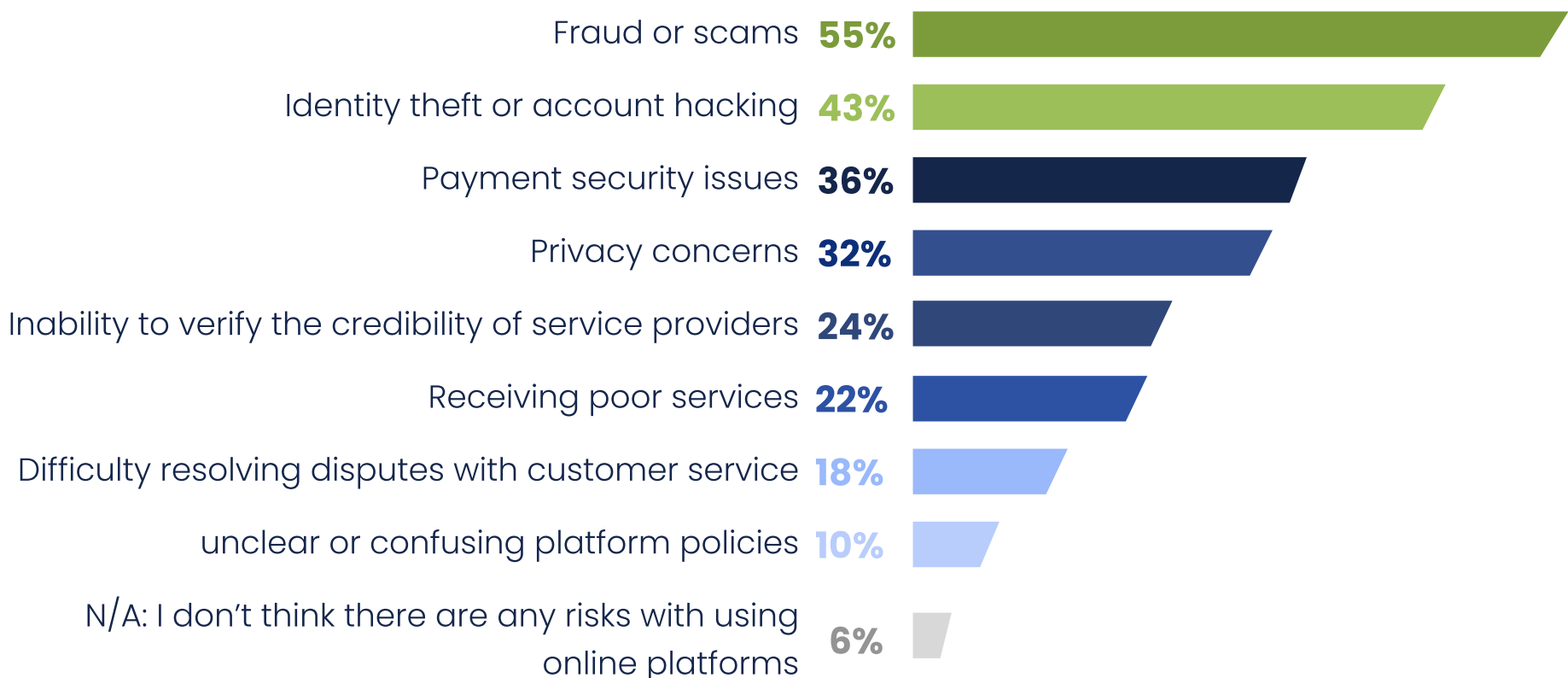
Q: How confident are you that online platforms/apps protect financial information during transactions?



Significant differences between age groups

Generation Z (1997–2006):	Millennials (1981–1996):	Generation X (1965–1980):	Baby Boomers (1946–1964):
<ul style="list-style-type: none"> • 54% agree Confident • 20% say Very Confident • 34% say Fairly Confident 	<ul style="list-style-type: none"> • 49% agree Confident • 20% say Very Confident • 29% say Fairly Confident 	<ul style="list-style-type: none"> • 42% agree Confident • 13% say Very Confident • 29% say Fairly Confident 	<ul style="list-style-type: none"> • 33% agree Confident • 6% say Very Confident • 27% say Fairly Confident

Q: What do you think are the biggest risks, if any, when using online platforms?



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BOT OR NOT? 75% FEAR FAKES

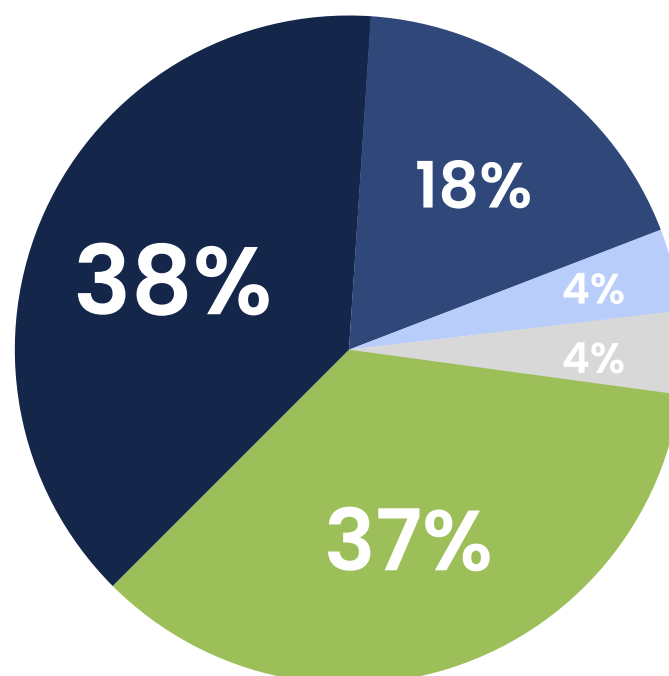
75% of consumers fear bots masquerading as humans, reflecting a growing concern about AI-driven deception as technology becomes increasingly sophisticated. Today's advancements in AI and deepfake technology enable the creation of convincing fake accounts, complete with realistic images, voices, and videos, blurring the lines between genuine users and artificial entities. This risk extends beyond social media and dating platforms to job boards, financial apps, and service marketplaces—essentially any environment where impersonation could yield financial gain. To address these concerns and ensure trust, online platforms must adopt improved user authentication methods, such as visual indicators for verified profiles or mandatory verification badges.

Experts warn that AI scams are on the rise, with the Federal Trade Commission (FTC) noting a substantial increase in fraud complaints related to AI-based tactics in the last year.



Q: How concerned or unconcerned are you about AI (e.g. artificial intelligence) or bots (e.g. fake, computer-run accounts) presenting to be humans when interacting with online platforms, either to provide your services or to request services?

- Very Concerned
- Somewhat Concerned
- Neither Concerned nor Unconcerned
- Somewhat Unconcerned
- Very Unconcerned



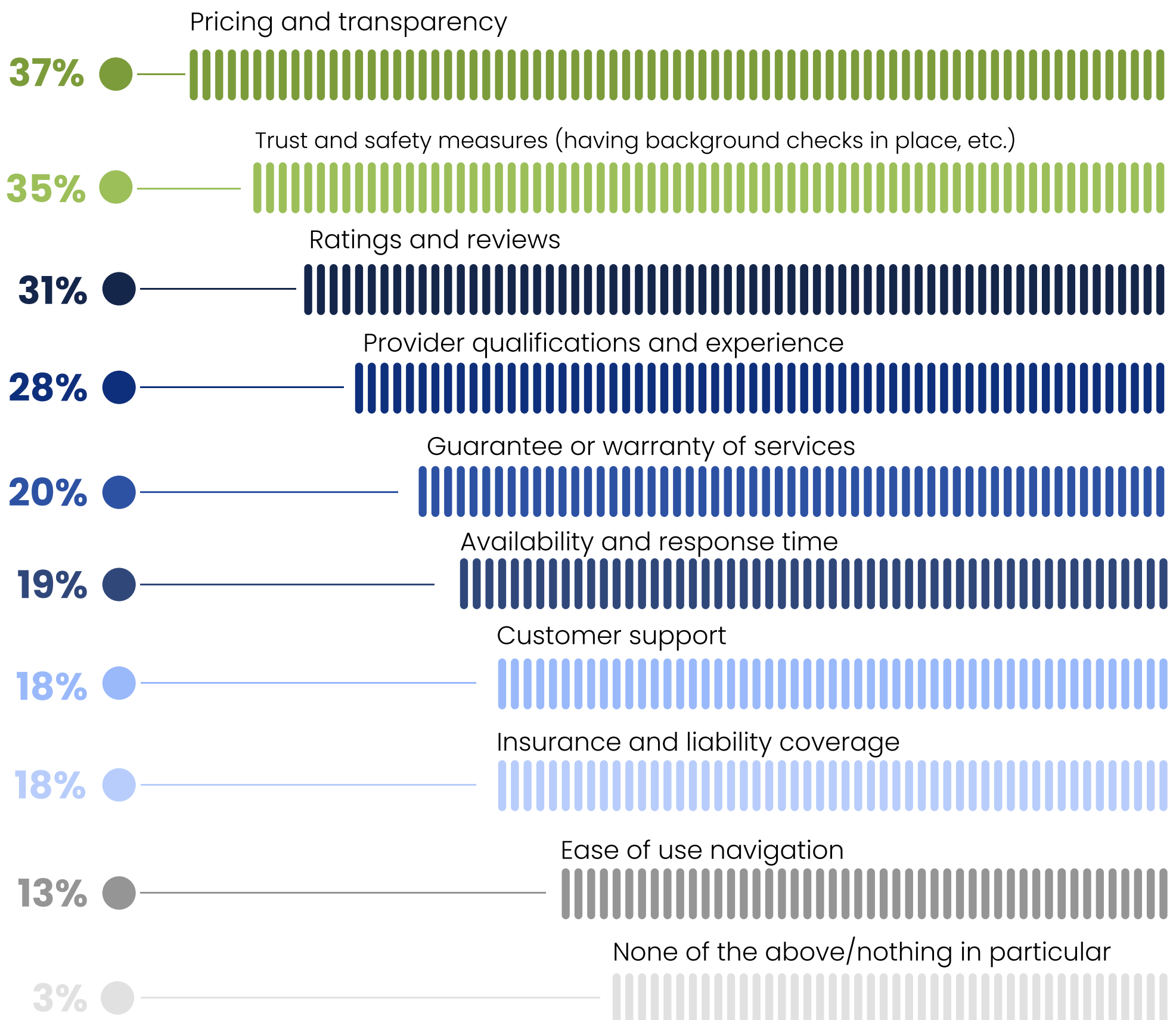
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CONSUMERS WANT CLARITY, SECURITY AND SOCIAL PROOF

When selecting online platforms, consumers prioritize three factors: pricing transparency (37%), trust and safety measures (35%), and ratings and reviews (31%). This data reveals more than just preferences—it underscores the evolving expectations of digital users in an era of a wide range of choices and growing cybersecurity concerns. The focus on trust and safety measures reflects increased consumer awareness about online risks, such as data breaches, identity theft, and fraudulent activities.

Q: In your opinion, what is most important when finding and hiring a service provider through online platforms?



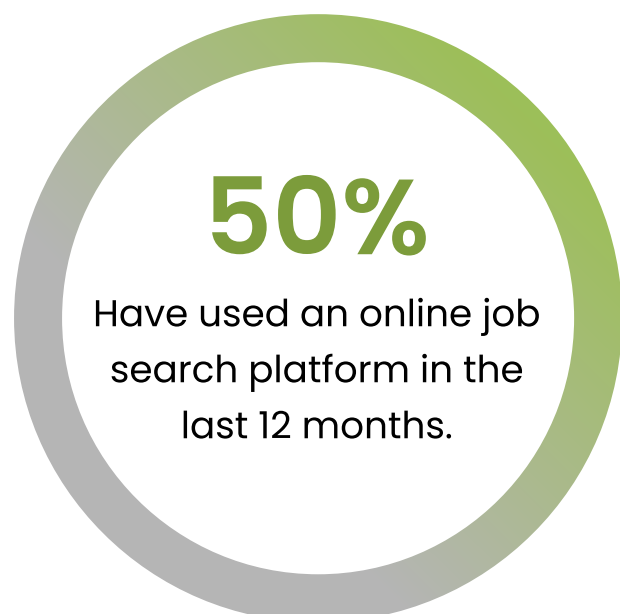
CONVENIENCE COMES AT A COST:

Americans Grapple with Privacy Fears Across Popular Platforms

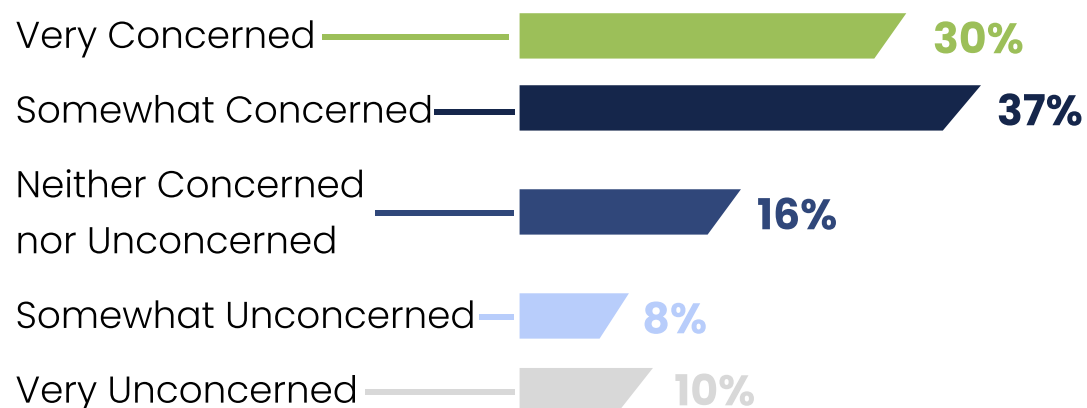


JOB HUNT JITTERS: 67% FEAR DATA BREACHES ON JOB PLATFORMS

Half of all Americans turned to job platforms like Indeed, LinkedIn, and ZipRecruiter in the last year, with 67% of users having significant concerns about the safety of their personal information on these platforms. These concerns underline a broader trust gap between users and digital platforms, driven by an increasing number of high-profile data breaches across various industries. For job seekers, the stakes are particularly high, as these platforms require sensitive details like employment histories, contact information, and sometimes even social security numbers. Their fear isn't unfounded—cybersecurity experts warn that job platforms, with their vast troves of personal data, are prime targets for hackers.



Q: How concerned or unconcerned are you about providing your personal information (e.g., criminal history, civil records, name & address, etc.) to online job search platforms?



CONVENIENCE COMES AT A COST:

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HOME HELP OR RISKY BUSINESS?

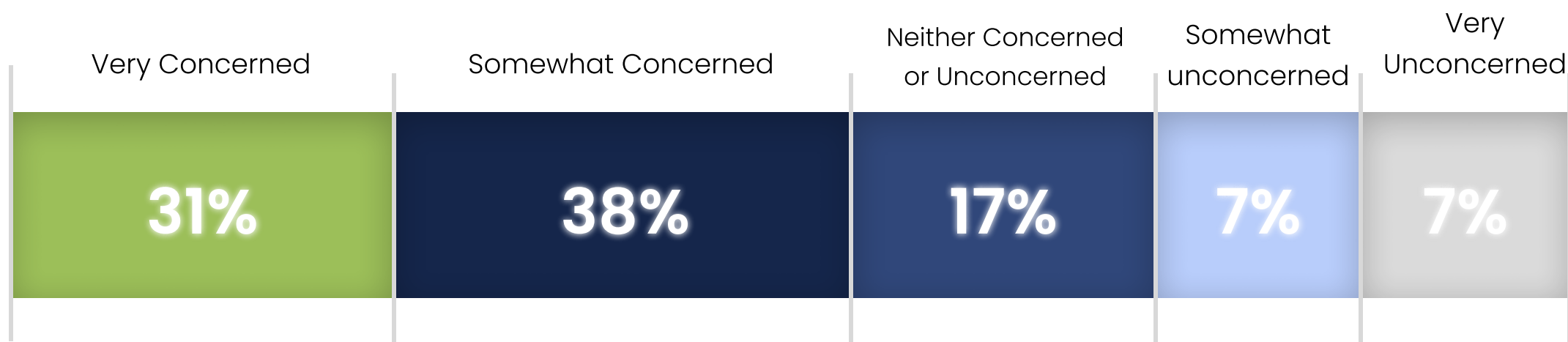
One in four Americans now relies on home services platforms, such as Care.com, Thumbtack, and Rover, to address their household needs. From finding babysitters to booking handypersons or pet sitters, these platforms have become indispensable for many. However, the convenience comes at a cost: nearly 7 in 10 users express concerns about sharing personal information on these platforms. This wariness reflects a broader trend of growing digital privacy concerns in the age of data breaches and identity theft. For many users, the promise of vetted professionals and streamlined hiring processes is offset by fears of potential misuse of sensitive data, from home addresses to payment details.

Q: Have you used an online home service platform to look for a home service provider in the last 12 months?

Yes - 26%

No - 74%

Q: How concerned or unconcerned are you about providing your personal information to online home service platforms?



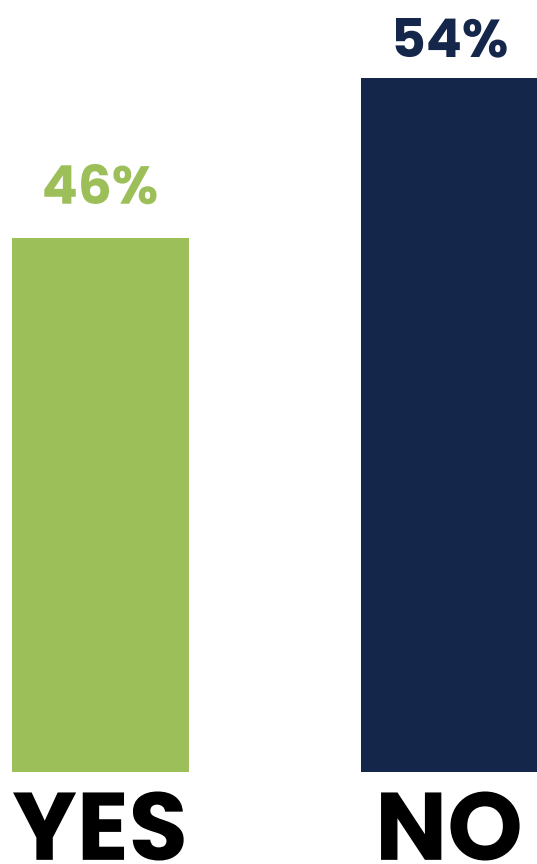
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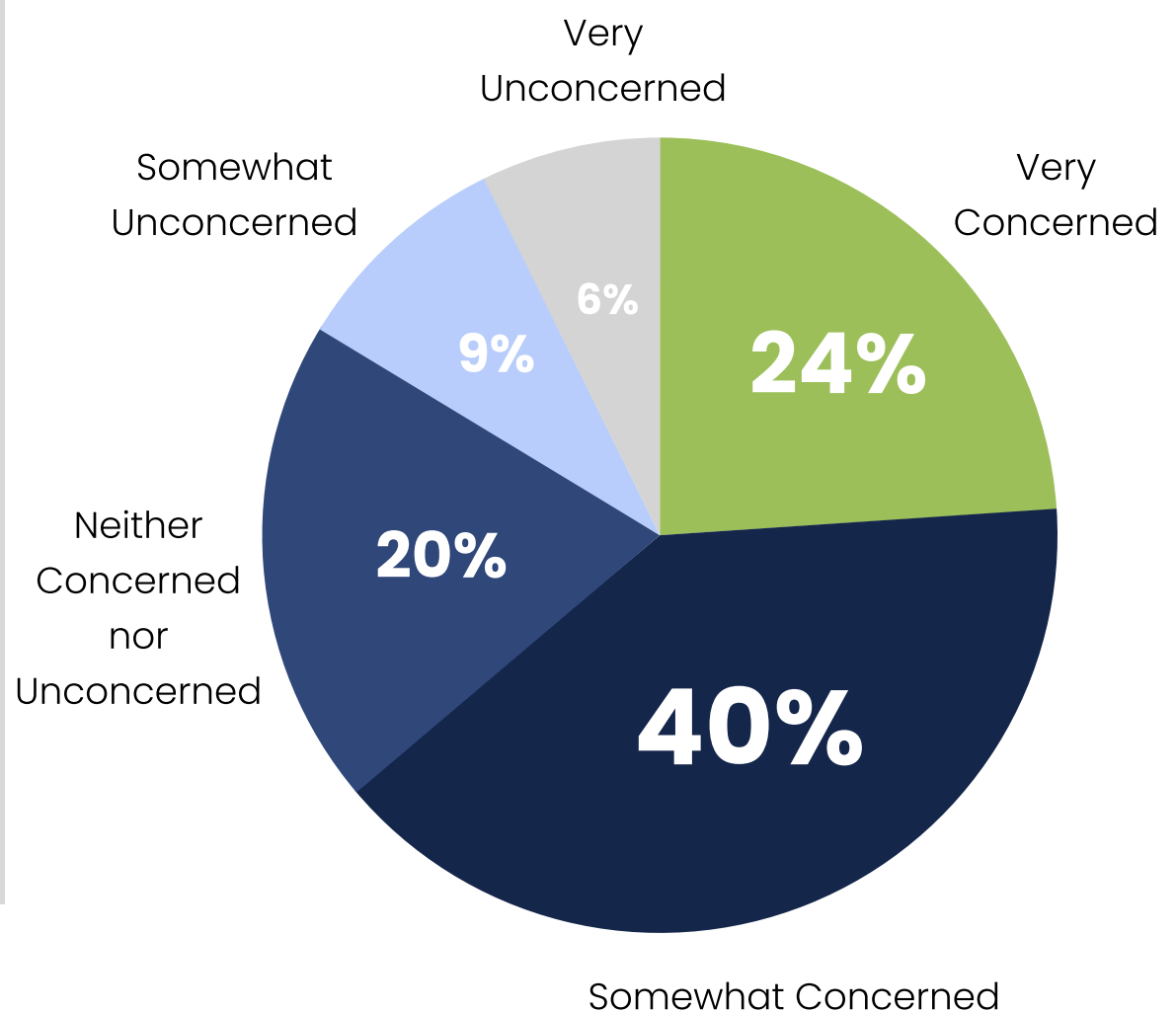
DATA FEARS LOOM OVER RIDESHARE BOOM

Rideshare apps like Uber and Lyft have revolutionized transportation, with 46% of Americans using these services. However, this convenience comes with growing concerns. Over 60% of users express significant apprehension about the security of their personal data stored within these platforms. These findings reveal more than a consumer trust issue; they hint at a potential tipping point. As regulatory scrutiny intensifies globally, platforms must prioritize transparency and invest in advanced security and verification measures to safeguard user trust.

Q: Have you used a rideshare app to look for drivers in the last 12 months?

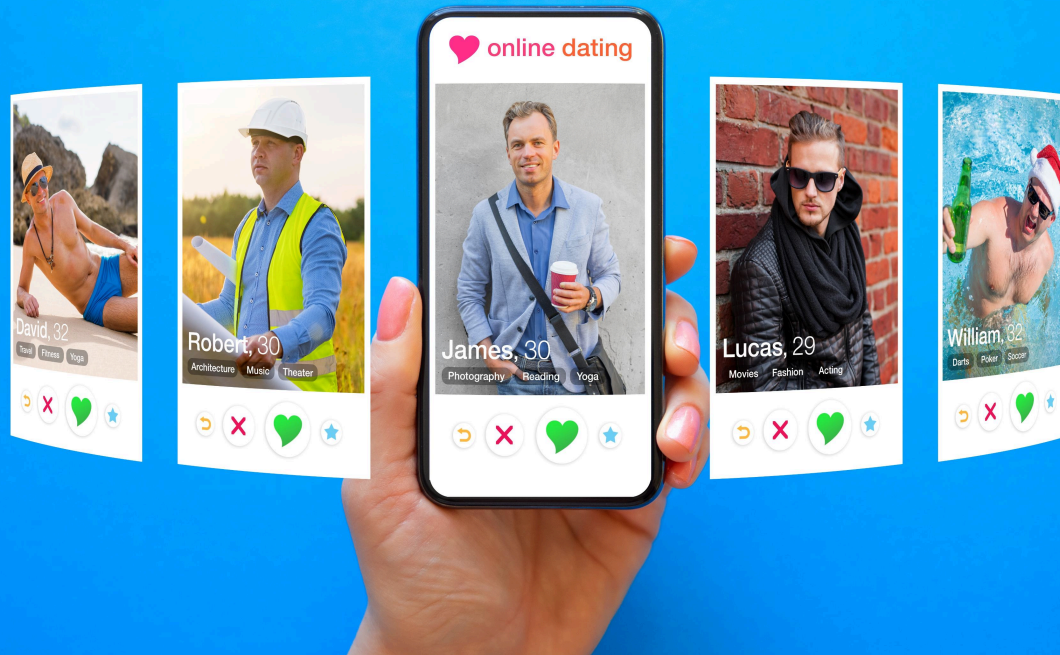


Q: How concerned or unconcerned are you about providing your personal information to rideshare apps?



CONVENIENCE COMES AT A COST:

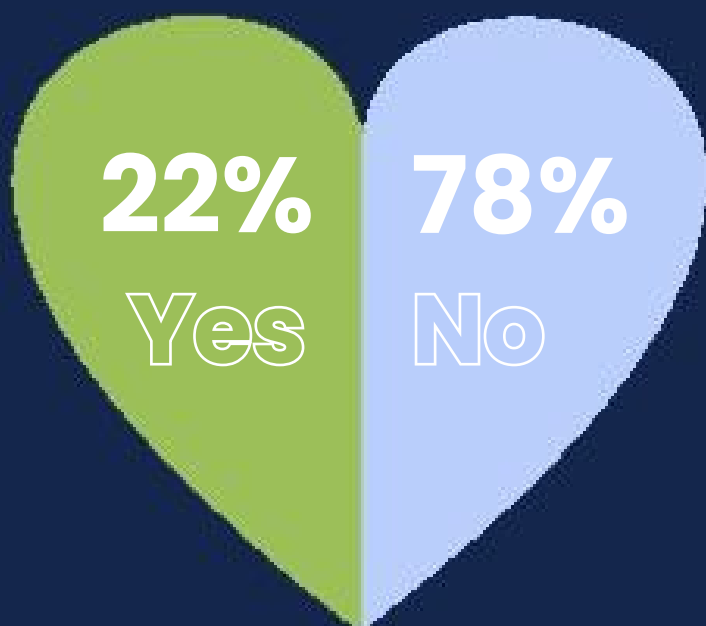
Americans Grapple with Privacy Fears Across Popular Platforms



SWIPING RIGHT, THINKING TWICE: DATING APPS SPARK PRIVACY FEARS

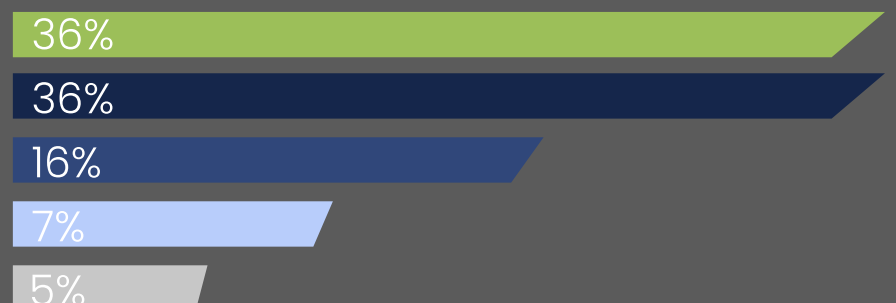
One in five Americans tried their luck on apps like Tinder and Bumble. However, consumers have significant privacy concerns about these platforms, as 72% of users express apprehension about the security of their personal information. Experts warn that data breaches and these platforms' commodification of personal information could erode trust in the broader digital ecosystem. As dating apps increasingly integrate features like artificial intelligence and behavioral algorithms, the tension between innovation and privacy will become even more pronounced.

Q: Have you used an online dating app in the last 12 months?



Q: How concerned or unconcerned are you about providing your personal information to online dating apps?

- Very Concerned - 36%
- Somewhat Concerned - 36%
- Neither Concerned nor Unconcerned - 16%
- Somewhat Unconcerned - 7%
- Very Unconcerned - 5%



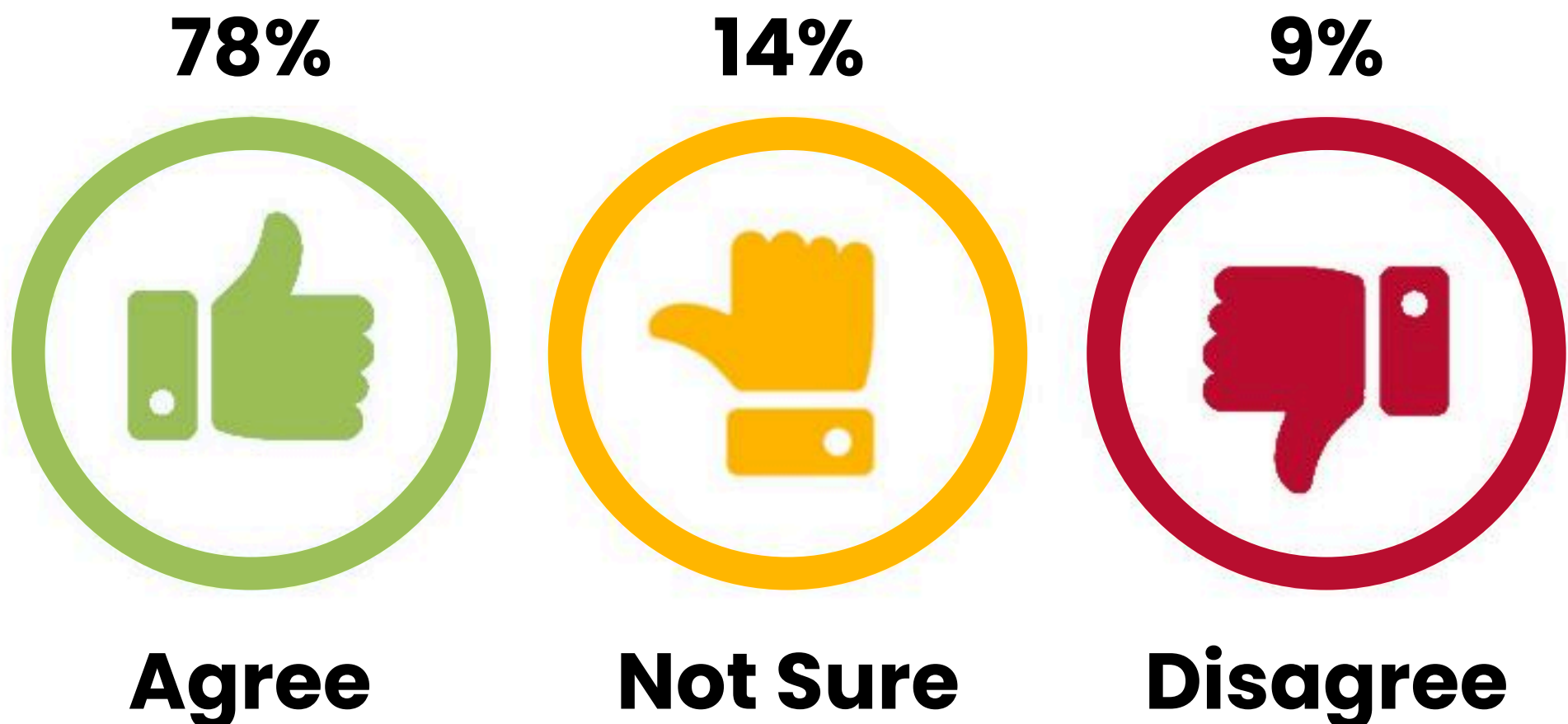
FROM BACKGROUND CHECKS TO ID VERIFICATION:

Privacy and control are priorities

PRIVACY FIRST: AMERICANS DEMAND SAFER DATA PRACTICES IN IDENTITY VERIFICATION

Most Americans—78%—strongly support identity verification systems that eliminate the need to share personal information during every interaction with service providers, whether online or in person. This overwhelming consensus underscores a growing public awareness of the risks associated with traditional identity verification methods, which involve repeated exposure of sensitive data.

Q: Do you think there should be a way to verify your identity without sharing your personal information, such as your social security number, date of birth, address, etc. every time you interact with a service provider, either in-person or online?



FROM BACKGROUND CHECKS TO ID VERIFICATION:

Privacy and control are priorities

AMERICANS WANT A BIGGER SAY IN HOW THEIR DATA IS USED

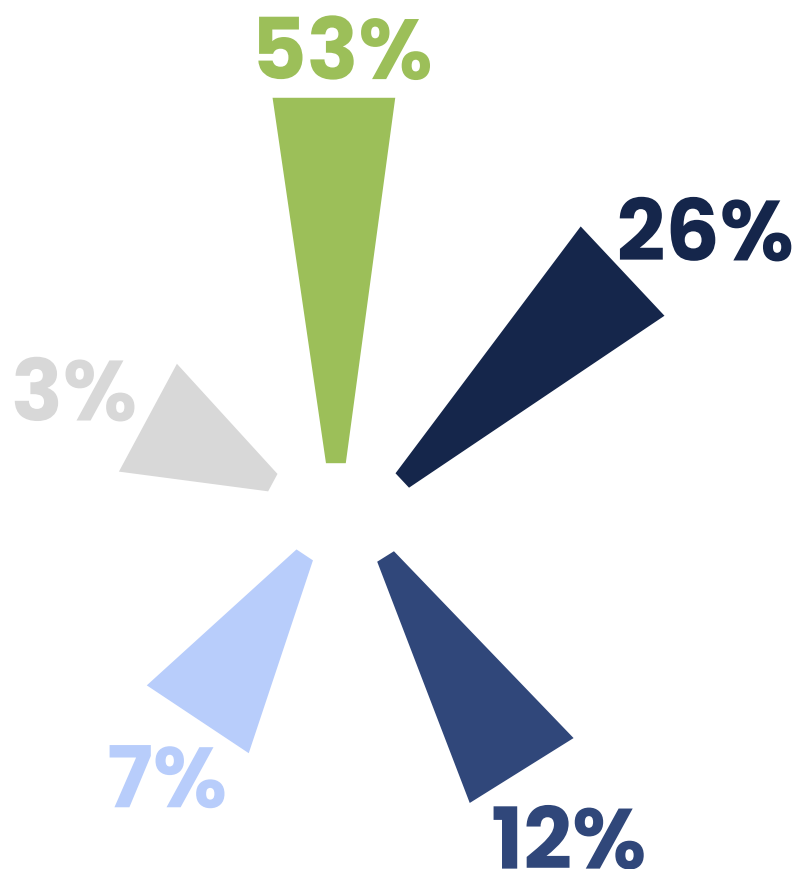
91% of consumers want more control over how their personal data is handled during processes like loan applications, insurance assessments, or job screenings. This widespread concern reflects growing unease with opaque data practices and a clear demand for greater transparency and agency.



Consumers are increasingly aware of the risks posed by mishandled or poorly protected data, including privacy breaches, identity theft, and unfair discrimination. Notably, while Gen Z is often assumed to be the most comfortable sharing data as “digital natives,” nearly half express concerns about clarity in how their data is used, dispelling the stereotype that younger generations are unconditionally trusting. This sentiment underscores a broader societal shift where trust in institutions and corporations now hinges on their commitment to responsible data stewardship.

Q: Would you like to have more control over your personal identity data (such as your social security number, date of birth, address, etc.) when going through the screening process for things such as loans, insurance or job applications?

- Yes, I'd like to have much more control
- Yes, I'd like to have somewhat more control
- Yes, I'd like to have a little more control
- No, I would not like to have more control
- Unsure, I don't see myself needing to do this



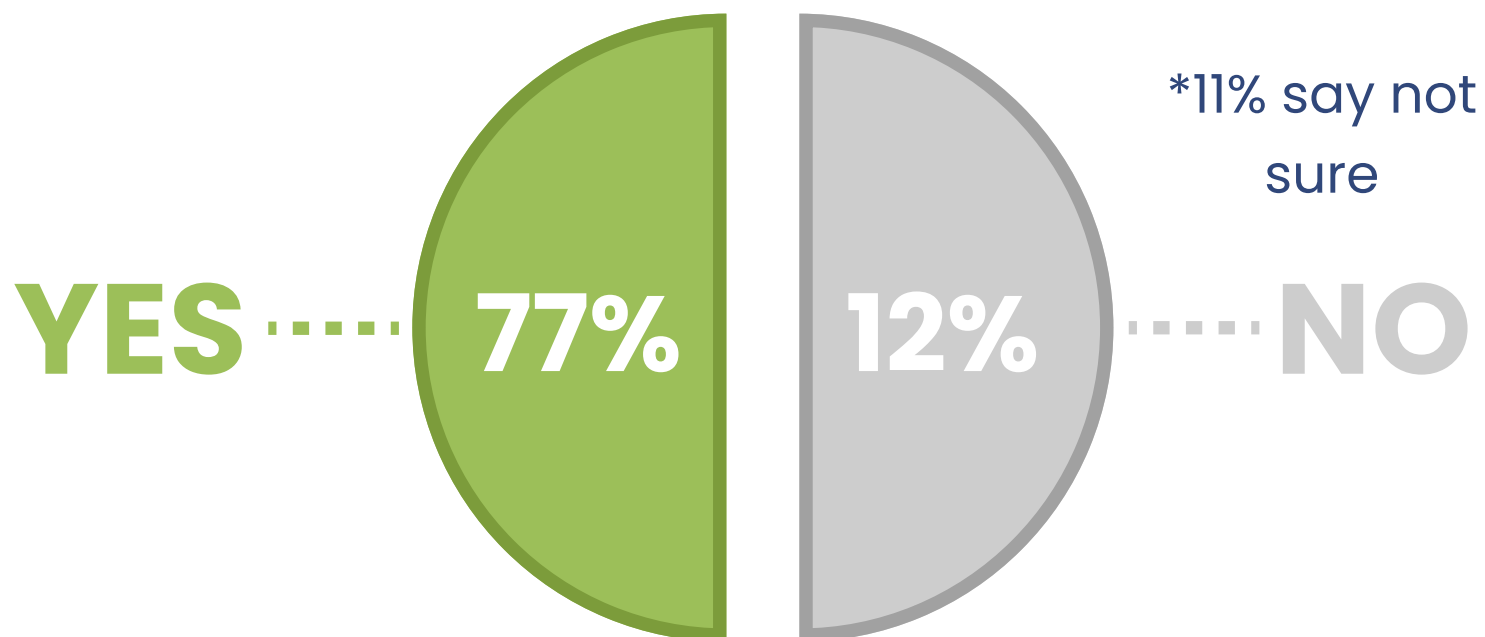
FROM BACKGROUND CHECKS TO ID VERIFICATION:

Privacy and control are priorities

TRANSPARENCY MATTERS: 3 IN 4 WANT ACCESS TO THEIR BACKGROUND DATA BEFORE IT'S USED AGAINST THEM

A significant majority (77%) want to review their background data before financial institutions or employers use it. This finding highlights a growing expectation for consumer empowerment and accountability in handling personal information, suggesting that organizations prioritizing transparency may gain a competitive advantage in building trust and loyalty. Interestingly, Baby Boomers (85%) are the most vocal proponents of this practice, indicating that older generations are particularly attuned to the value of oversight in critical decisions. These findings suggest that adopting transparent practices is more than a goodwill gesture—it's a strategic imperative for organizations aiming to increase trust, particularly among older consumers and job candidates.

Q: Would you like the opportunity to review your background data before financial institutions or employers make decisions about you?



Significant differences between different age groups:

Generation Z (1997-2006)

- Yes – 57%
- No – 28%
- Not sure – 15%

Millennials (1981-1996)

- Yes – 72%
- No – 16%
- Not sure – 12%

Generation X (1965-1980)

- Yes – 78%
- No – 11%
- Not sure – 12%

Baby Boomers (1946-1964)

- Yes – 85%
- No – 6%
- Not sure – 9%

SCREENING DATA QUALITY

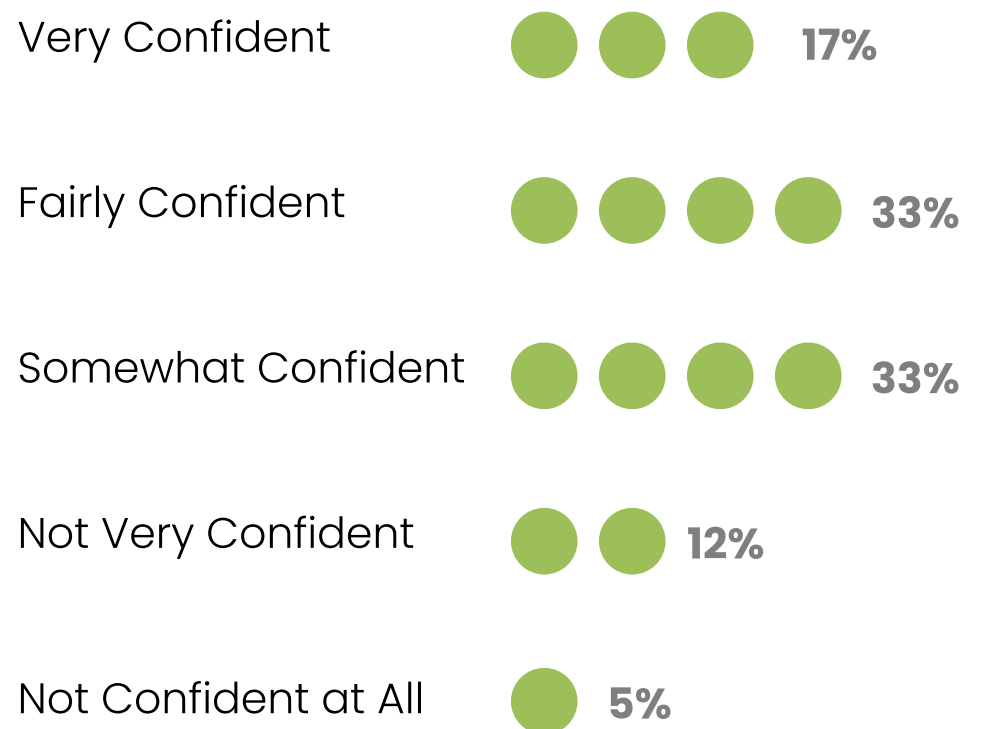
Confidence Wavers in Employers' and Financial Institutions' Decision-Making



MODERATE CONFIDENCE PREVAILS IN EMPLOYERS' SCREENING DATA

66% are "Fairly confident" or "Somewhat confident" in companies' access to accurate and sufficient screening data. This level of confidence suggests cautious optimism about the reliability of data used for critical decision-making processes. However, the moderate nature of this confidence also underscores a potential gap between current practices and expected standards. It reflects a need for employers to invest in more robust data verification systems and transparency measures to enhance trust in their screening processes.

Q: How confident are you that companies have access to accurate and sufficient screening data (e.g., credit checks, risk assessments) to make fair and informed hiring decisions?



SCREENING DATA QUALITY

Confidence Wavers in Employers' and Financial Institutions' Decision-Making

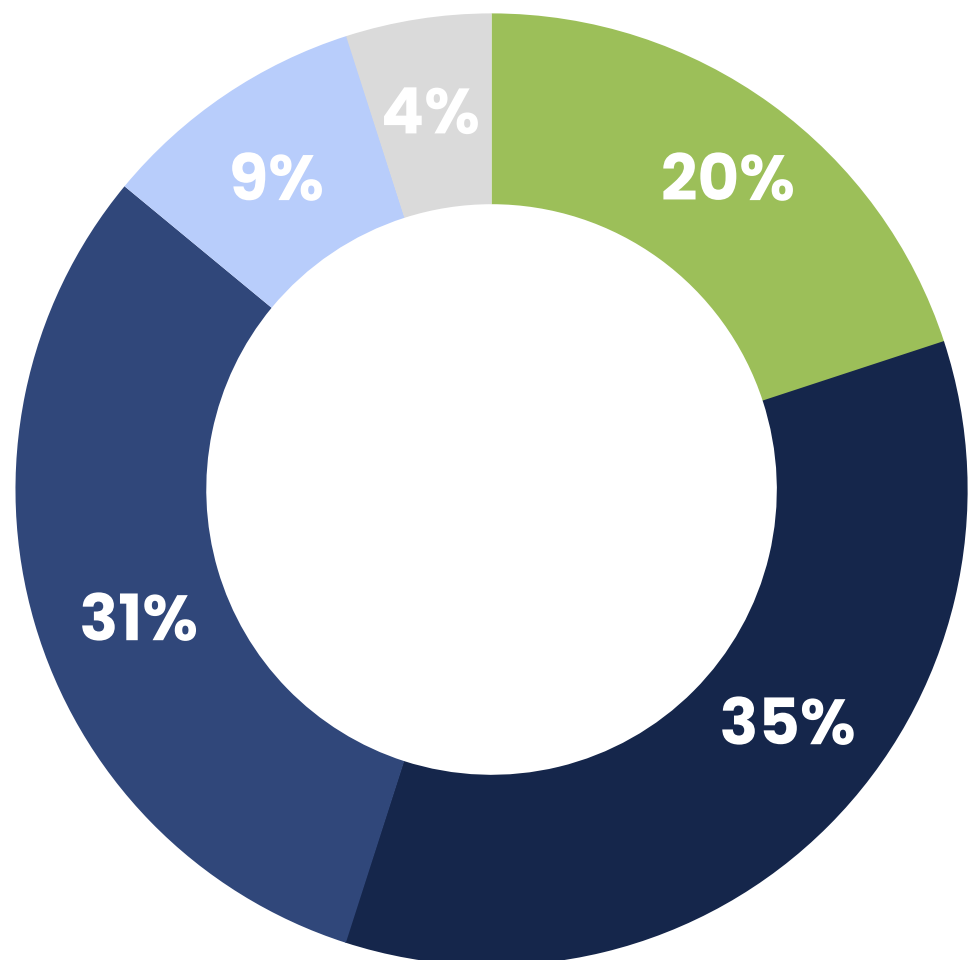


MANY DOUBT FINANCIAL INSTITUTIONS' SCREENING DATA ACCURACY

Despite a majority expressing confidence in financial institutions' access to accurate and sufficient screening data, 44% remain skeptical or have limited trust. The skepticism may be fueled by errors in data reporting and recent high-profile data breaches. These concerns suggest that public confidence, while present, is not absolute and is shaped by broader systemic vulnerabilities in data integrity, cybersecurity measures, and the adaptability of financial institutions to emerging threats.

Q: How confident are you that financial institutions have access to accurate and sufficient screening data (e.g., credit checks, risk assessments) to make fair and informed decisions for loans, insurance or credit cards?

-  -Very Confident
-  -Fairly Confident
-  -Somewhat Confident
-  -Not Very Confident
-  -Not Confident at All





CONCLUSION

The message from consumers is unmistakable: trust and safety are the currency of loyalty in the digital marketplace.

Platforms that ignore this mandate risk obsolescence, while those that innovate in transparency, data security, and identity verification will reap the rewards of consumer confidence. As the stakes rise with growing concerns about AI deception, data misuse, and fraud, the time for action is now. Building trust isn't just a compliance checkbox—it's the key to thriving in an era where skepticism runs high, and safety sells.

ABOUT TRUA

Trua is a pioneer and leader in reusable, verified digital trust credentials for identity verification, user authentication, fraud detection and background screening. TruaID™ and TruaScore™, Trua's two flagship products, are the first digital verification solutions that are portable, reusable and continuously updated, allowing individuals to store and repeatedly share verified trust credentials securely across different organizations and platforms.

Combining advanced encryption, novel authentication technologies, layered security and a comprehensive verification process, Trua holds several patents for its technological innovations and leverages blockchain technology to create an inalterable identity record with an auditable chain of custody.

Trua's technology is proven to save organizations substantial costs in operations, risk mitigation, regulatory fines and potential litigation. Trusted by Fortune 500 organizations in financial services and healthcare and providers of critical infrastructure, marketplaces and digital platforms, Trua is transforming how businesses and organizations interact with individuals to verify their identity and create trust credentials. Trua is based in the greater Washington, D.C. metro area. For more information, visit <https://truame.com/>.