BBB Institute for Marketplace Trust

Delivering Data-based Consumer and Business Education Initiatives in Communities Across North America
A trustworthy marketplace only occurs when consumers, particularly vulnerable populations, are empowered to protect themselves and make wise buying and investing decisions and businesses deliver their products and services with integrity. The Better Business Bureau (BBB) has been working to empower consumers and uplift trustworthy businesses for more than 100 years. BBB Institute for Marketplace Trust (BBB Institute) works with corporate partners, government agencies, and like-minded nonprofits to expand consumer education and encourage business best practices.

Consumers and businesses benefit from a trustworthy marketplace.
WHO WE ARE

The BBB Institute for Marketplace Trust (BBB Institute) is the charitable arm of the International Association of Better Business Bureaus (IABBB). BBB Institute conducts timely marketplace research and delivers a wide range of consumer education programs both in-person and online in partnership with our vast network of BBBs working in communities across North America.

MISSION

BBB Institute's mission is to educate and protect consumers, promote best practices for businesses, and solve complex marketplace problems.
BBB Institute delivers both community-specific programs and national initiatives thanks to our network of BBBs serving communities across North America. BBBs are experts on how to talk to consumers and businesses about both honest and untrustworthy practices and they understand the specific challenges facing their own communities. Because they work, live, and interact with businesses in the local marketplace, they are committed to ensuring it is trustworthy. BBBs build and maintain long-term relationships in their communities that allow them to build trust with other local organizations and unite with government agencies, corporate partners, and other like-minded groups.
BBB Institute develops its programs based on three factors: 1) real-time data reported by consumers and businesses regarding scams and complaints against certain types of businesses, 2) groundbreaking research about the latest marketplace challenges, and 3) critical needs BBBs are witnessing in their communities.

This approach is possible thanks to crowdsourced data that is submitted to BBB 24/7 via our online consumer reporting tools that collect scam reports, business complaints, and reports about misleading advertisements. The data reveals marketplace trends, trustworthy and untrustworthy practices, and educational opportunities for both consumers and businesses.

**OUR APPROACH**

1. Use crowd-sourced data to determine marketplace challenges.
2. Create tools and resources needed to empower consumers and businesses.
3. Deliver resources online and via in-person trainings in communities across North America.
BBB Scam Tracker℠ is an online tool that enables consumers to learn about the latest scams being perpetrated in their communities, report scam activity, and prevent others from falling for similar cons.

MORE THAN 9 Million have used the BBB Scam Tracker platform.

In 2019 alone, BBB Scam Tracker HELPED PEOPLE SAVE $42 Million.
BBB AdTruth℠ teaches consumers about potential advertising abuses and empowers them to report ads that could cause financial or personal harm due to problematic tactics or faulty products.

217 Million PEOPLE REACHED thanks to a PSA campaign funded by a cy pres award.

1 Million PEOPLE engaging with our online content.

The Digital IQ program provides consumers with the practical knowledge they need to navigate the digital world safely and take advantage of its benefits.

12,000 CONSUMERS engaged with our online articles and resources.
The BBB Military & Veterans Initiative ensures those who have served our country can safely navigate an ever-changing marketplace. On bases and in communities across the country, BBBs facilitate in-person financial literacy and scam-prevention workshops to service members, their families, and veterans.

611,000 MILITARY CONSUMERS reached nationwide.

NEARLY 14,000 MONTHLY SUBSCRIBERS to the Saluting Trust e-newsletter.

Fighting Financial Fraud, funded through the FINRA Foundation, provides individuals with the tools and resource they need to make informed investment decisions and avoid fraudulent or unwise financial schemes. BBB Institute trains local BBB offices to deliver the program in communities across the country.

61,000 PARTICIPANTS attended a Fighting Financial Fraud workshop or event hosted by local BBBs.
Ethics and trust are the foundation of fostering a trustworthy marketplace. BBB Institute partners with BBBs to deliver ethics training to the youth who will be our future business leaders.

24 Years OF HONORING ETHICAL BUSINESSES at the local and international level.

Purpose-driven businesses are changing the marketplace, using the power of capitalism to strengthen communities. The BBB4Good program aims to recognize the efforts of these organizations, help consumers find and support them, and assist them in expanding the good they are doing.

BBBs ACROSS NORTH AMERICA HAVE BEGUN collecting data about purpose-driven businesses.
RESEARCH

As a non-partisan, impartial organization with access to real-time data, BBB Institute produces research that provides fresh insights into the scam landscape and other threats to a trustworthy marketplace. Using data pulled from BBB Scam Tracker and other sources, we identify the latest tactics used by scammers, create data-driven consumer and business education materials and programs, and share our findings with law enforcement and other partners engaged in fighting fraud. Each year, BBB Institute produces the **BBB Scam Tracker Risk Report**, which spotlights the scam types that pose the biggest risks to consumers and businesses. Our **other timely research reports** analyze certain scam types, the impact on specific demographic groups, and what differentiates victims from non-victims.

BBB Institute research reaches millions, helping us spread the word about honest and untrustworthy marketplace practices:

- **The 2019 BBB Scam Tracker Risk Report reached 29 Million People.**
- **The 2020 Employment Scams Report reached 26 Million People.**
PARTNERSHIPS

Nationally recognized for our programs and services, BBB Institute works with like-minded partners to expand our impact. We are committed to developing strategic partnerships with organizations aligned with our mission. Effectively fostering a trustworthy marketplace requires a multi-sector effort that includes like-minded not-for-profits, government entities, and the corporate sector. BBB Institute aims to bring together the business community to unite behind a movement to fight fraud and spotlight how the business community is strengthening communities locally and nationally.

CORPORATE GRANTS & SPONSORSHIPS

BBB Institute partners with companies and foundations to create online consumer reporting tools, launch public awareness campaigns to protect consumers, and much more. Our work is strengthened by teaming with foundations that seek to amplify their impact and responsible companies that are dedicated to creating a trustworthy marketplace in which consumers and businesses can thrive. By working together we can fight fraud, empower consumers, and uplift ethical businesses.