Got a dollar? Locomotion Orientation Decreases the Effect of Defaults on Charitable Giving

Abstract

As retailers seek to enhance their fundraising capabilities at the checkout, many are debating whether to pair their donation appeals with default options. However, research on the effectiveness of defaults remains conflicted and individual differences among consumers are largely ignored. Addressing this, an experiment was conducted to demonstrate that individual differences in locomotion, a motivation for control in decision-making, impacts the acceptance of defaults, and thus actual donations. Low locomotion was found to increase donations in the presence of defaults. This finding allows marketers to better target customers with defaults in donation appeals and achieve greater fundraising success.

Keywords: Charity Donation, Checkout, Locomotion, Regulatory Mode, Regulatory Fit, Defaults

1. Introduction

Have you ever been asked to donate a dollar to charity while checking out at a retailer? As a corporate social responsibility initiative, many retailers are now using their physical and online checkouts to collect donations for charitable causes. These charity checkout campaigns are so prevalent and successful that they have raised over USD4 billion in the last three decades (Hessekiel, 2017). In 2016 alone, 73 separate campaigns raised USD442 million in donations, representing a 4.5% increase in 2014 giving rates (Hessekiel, 2017). The three biggest 2016 campaigns by dollars raised were conducted by eBay for Charity, which generated USD57 million for a range of charities, Walmart, which generated USD37 million for Children's Miracle Network Hospitals, and Petco, which generated USD28 million for animal welfare organisations (Hessekiel, 2017).

Most recently, many large retailers have attempted to increase donations by integrating an 'automatic ask' into their electronic point-of-sale technology. This technology either (a) prompts the staff members to make a donation request, (b) directly prompts the customer to make a donation, or (c) reminds the customer that donations are being accepted without any direct solicitation (Engage for Good, 2017). In line with this trend, a small but growing number of retailers are prompting their customers with a default selection as part of their donation appeal. For instance, the global retail giant Amazon coordinates the AmazonSmile initiative where 0.5% of the customer's total is automatically donated to charity when purchasing eligible products (AmazonSmile, 2018). New payment solutions, such as Donation Point Tap, allow fundraisers to pre-select donation amounts for potential donors (Quest Payment Systems, 2018). This technology, rolled out across The United Kingdom, Australia, and New Zealand, has been used in conjunction with regional retailers, such as grocery stores (Grace, 2018; Quest Payment Systems, 2018; GoodBox, 2018;

Williams, 2017). However, despite the upward trend in the use of default donations at the checkout, the majority of retailers, such as Walgreens and Costco, still require customers to opt in if they wish to make a donation (Hessekiel, 2017).

This diversity of practices raises questions about the most efficient and effective way to generate donations to charity at the checkout. How does the use of a default in a checkout donation appeal affect a customer's decision to donate to a charity? How does a default affect a customer's regard for the charity or cause in question? Taking a one-size-fits-all approach, previous research reports that when the option to donate is set as the default in a donation appeal, the overall number of donations made increases compared to when a donation is not set as the default (Everett et al., 2015; Goswami & Urminski, 2016). However, the effectiveness of defaults is disputed. Research on the 'backfire effect' describes settings where the use of a default can decrease the likelihood of a customer accepting the option set as the default (Brown & Krishna, 2004; Narula et al., 2014; Reiter et al., 2012), for example because it can trigger scepticism that the marketer is acting in their own best interests and not that of the customer's (Brown & Krishna, 2004). Therefore, while some retailers benefit from the use of defaults that lead to more successful fundraising efforts, and corresponding goodwill among their customers, others remain wary of this strategy. Retailers are hesitant to adopt these practices due to fears they could lead to frustrations for customers, creating longer lines in brick and mortar stores, and distract employees from achieving sales targets (Hessekiel, 2017). These issues become an unjustifiable consequence for retailers if defaults are indeed ineffective at generating additional donations.

Empirical research on defaults has focused on how and why they shape behaviour. Yet individual differences among consumers that impact on their effectiveness have been neglected by the field. For instance, research has shown that when companies use defaults well, they can decrease risk, enhance profit, and increase customer satisfaction (Goldstein,

Johnson, Herrmann, & Heitmann, 2008). While it is unclear which individuals are most likely to be receptive to them, defaults have been shown to be effective at influencing behaviour across a range of contexts, including retirement savings (Beshears, Choi, Laibson, & Madrian, 2009; Cronqvist & Thaler, 2004) insurance policies (Johnson, Hershey, Meszaros, & Kunreuther, 1993), and internet privacy (Johnson, Bellman, Lohse, 2002). Defaults have also been shown to influence behaviour in altruistic contexts, such as increasing organ (Johnson & Goldstein, 2003) and charity donations (Everett, et al., 2015). Just as optimal defaults are important for companies, ineffective defaults are costly. By identifying which customers are likely to be receptive to defaults, and which customers are likely to ignore them, marketing managers can better segment their customers and tailor donation appeals to customer segments. This can enable companies to reap the benefits of publicly engaging with good causes, without disrupting critical aspects of in-store experiences for their customers.

Considering the significance of default donations at the check-out for practice and research, we address several theoretical and practical issues in this research. From a theoretical perspective, this study contributes to the literature by demonstrating that customers with low locomotion orientation are more willing to accept default donations at the checkout. A low locomotion orientation implies a low motivation to actively control progress in decision-making (Kruglanski et al. 2000). For retail practitioners, segmenting customers according to their locomotion orientation may have positive effects. Online retailers such as Amazon and Ebay can adjust their checkout procedures to accommodate this preference and increase the rate of default donations. New developments in checkout automation would also allow this to be implemented for brick and mortar retailers like Walmart, Tesco, or Woolworths.

2. Theory

2.1. Default Options

A default is the choice alternative a consumer will receive if they do not explicitly choose otherwise (Brown & Krishna, 2004). While there is a wealth of proposed explanations for why defaults work, many are similar in that they claim defaults are powerful because they decrease the level of active control a consumer needs to make a decision. For example, defaults work because they are taken to represent social norms (Everett et al., 2015), or the presence of a default represents an endorsement by the person or organisation setting the default (McKenzie, Liersch, & Finkelstein, 2006). Additionally, defaults can control how consumers form preferences during decision-making (Dhingra, Gorn, Kena, & Dana, 2012) which then guides decision-making instead of a more active deliberation process. Despite isolated efforts to identify the circumstances under which defaults work and the mechanisms that explain the effectiveness of defaults, the field has ignored the role that customer differences can have in shaping the power of defaults. It has also ignored their potential role in resolving ongoing theoretical disputes within the field. To introduce such individual differences, we take a novel perspective on default-related questions, based on regulatory mode theory, and show the effect on real monetary donations to charity.

2.2 Regulatory Mode

Regulatory mode theory holds that consumers differ according to two distinct motivations for goal pursuit: assessment and locomotion orientations (Kruglanski et al, 2000)[1]. Often summed up with the Nike slogan, "Just do it" (Kruglanski et al, 2000),

[1] Not to be confused with regulatory focus theory (Higgins, 2012), which involves promotion and prevention focus.

locomotion orientation is a motivation concerned with conducting goal-directed action by controlling movement towards a goal[2]. Control is a particularly important concern for locomotors (i.e., individuals with a strong motivation for locomotion) (Cavallo, Zee, & Higgins, 2016) and thus they have an aversion to barriers that interrupt their control over goal pursuit (Kruglanski, Pierro, & Higgins, 2016). By contrast, low locomotors are comfortable with less control. When booking a flight, for example, locomotors would place high value on choosing their own seat and in-flight extras, as this would allow them control over the process of selection. Low locomotors, on the other hand, would be content with these options being selected for them by the airline, as they would be comfortable with less control.

2.3 Value From Regulatory Fit

But how can a customer's locomotion orientation effect their likelihood to accept a charitable default? Answering this question requires the introduction of regulatory fit theory, which holds that pursuing a goal, such as a purchase, in a manner that fits with a customer's motivational orientation (e.g. locomotion) intensifies the experience not only of the purchase process but also the decision outcome (Higgins 2000, 2006). Thus, locomotors place greater value on decisions when the decision process allows them to actively exercise control. This is because the experience of making a decision in a manner consisting of regulatory fit intensifies feelings and subsequently also attraction they feel towards decision outcomes,

[2] Assessment relates to how customers choose their goals and the strategies they use to pursue them (Kruglanski et al, 2000) Individuals high on assessment are motivated to compare options with alternatives to ensure they make the best choice possible. An individual high on assessment would value a film more if they were able to choose it from a large assortment of films (Kruglanski et al, 2000; Mathmann, et al., 2017a).

such as donations (Higgins, 2006; Mathmann et al., 2017).

People's preferences are heavily influenced by the experience of fit between their locomotion orientation and the decision environment. Among others, this fit has been demonstrated by Pierro et al. (2009). In multiple experiments, they measured individual differences in locomotion and examined how this impacted student preferences for autonomous learning environments (e.g., allowing a student to choose when and where they complete their work) compared with learning environments where their behaviour was controlled for them by a teacher (e.g., students being instructed that they must stay back after school to complete their work if it is unfinished). Pierro et al. (2009) found that locomotors were more attracted to autonomous learning environments. That is, students with strong locomotion orientations reported decreased satisfaction when teachers exerted greater control over them and their learning methods. Conversely, individuals low on locomotion experienced higher satisfaction when teachers were more controlling.

2.4 Mediation Effects: Regulatory Fit Intensifies Feelings

While it is well established from extant research that regulatory fit leads to stronger attraction, the theory has further underlying explanations for why this occurs. When customers experience regulatory fit, they undergo an intensification of feelings of attraction towards a target, or repulsion from it (Higgins, 2006). That is, rather than affecting the valence of feelings (i.e., whether feelings are good or bad), regulatory fit affects their intensity (Higgins, 2006). Importantly, intensified feelings of repulsion or attraction do not emerge randomly, but rather the experience of fit intensifies a feeling planted by the target of attention (Higgins, 2006). If something was presented to a customer as negative, then

regulatory fit would intensify those negative feelings (Higgins, 2006). If something was presented as positive, for example if a customer was directed to think of a person that they liked, then regulatory fit would intensify those positive feelings, and they would then like that person more intensely (Higgins, 2006). This has been demonstrated across many different types of feelings from how customers feel about other people, the degree to which people feel that dogs are good natured, and whether behaviours and policies feel morally right (Camacho, Higgins, & Luger, 2003; Hamstra et al., 2013; Higgins, 2006; Higgins et al., 2003).

A feeling planted by a donation appeal is therefore likely to be intensified by regulatory fit. This is a theoretical mechanism that dovetails with the sizable body of work on charity donation that demonstrates assorted relationships between positive feelings and an increased likelihood of donating to charity (Aderman, 1972; Fiala & Noussair, 2015; Isen & Levin, 1972; Rosenhan, Underwood, & Moore, 1974; Wang & Graddy, 2008). But what kinds of feelings can be induced by a donation appeal? A growing body of literature suggests that prosocial products send cues to customers that inspire them to engage in prosocial behaviour (Karmarkar and Bollinger, 2015; Longoni et al., 2014; Mazar and Zhong, 2010). For example, customers exposed to green products become more likely to give money to others (Mazar & Zhong, 2010). In crafting our hypotheses, we thus argue that an appeal to donate can similarly inspire prosocial affection in customers, and that regulatory fit intensifies these feelings of affection. Further, when customers experience these intensified feelings of affection in the presence of a donation appeal, they become more likely to accept the option set as the default, and therefore more likely to donate.

Specifically, we demonstrate that feelings of affection mediate the relationship between defaults, locomotion, and making a real donation to charity.

2.4 Hypotheses

Past research has shown that customers are more likely to donate to charity when donating is presented as the default choice. However, we contend that this will only be the case when there is regulatory fit between their trait levels of locomotion orientation and the donation appeal. We contend that it is individuals who are low on locomotion orientation who will be more likely to donate to a charity when doing so is presented as the default option. High locomotors will not be motivated to accept an option selected for them by a default, in this case making a donation to charity, due to their increased desire for control over decision-making. This is because regulatory fit between the default and low trait locomotion will enhance the attractiveness of making a donation, by intensifying affection towards the act of donating. This intensified affection will increase acceptance of defaults. Stated formally:

H1. Customers with a low locomotion orientation are more likely to make a donation to a charity, when the charitable donation is presented as the default option (vs. not donating as the default option).

H2. Customers with a low locomotion orientation show intensified feelings of affection in the presence of a donation appeal, when donating to a charity is presented as the default option (vs. not donating as the default option).

H3. Feelings of affection mediate the relationship between default-locomotion fit and making a donation to a charity.

2.5 Method

A sample of two-hundred and sixteen participants from the US (103 women, 113 men, M_{age} = 36.37; SD = 11.5) were recruited from an online sample for remuneration of USD 2. First, participants were asked to complete a series of multiple choice questions in which they were required to select grocery products from the options presented to them. For the sake of ecological validity, following Mathmann et al. (2017b), they were randomly assigned to answer two, four, six, eight, or ten of these questions.

Once they had completed the grocery task, they were asked if they wished to make a donation to charity: "Would you like to donate $1 of your earnings to Direct Relief International? Yes or No." Participants were given a short description of the charity.

> Direct Relief is a humanitarian organization, active in more than 80 countries and all 50 U.S. states, with a mission to improve the health and lives of people affected by poverty or emergencies. Nongovernmental, nonsectarian, and not-for-profit, Direct Relief provides assistance to people and communities without regard to politics, religious beliefs, or ethnic identities. (Direct Relief, 2017).

Upon being presented with this request to donate, participants were randomly placed into one of three default conditions. In the 'Default Donation Condition', donating to Direct Relief was set as the default selection for participants, with the 'Yes' option pre-clicked when the participant saw the donation appeal. In the 'Default No Donation Condition', the 'No' option was pre-clicked for participants. In the third condition, the Nothing as Default Donation Condition, neither option was pre-clicked. It was made clear to them that, if they chose to donate, the money would come out of the amount paid to them for completing the

study. The dependent variable was therefore a donation of participants' own money to a real charity.

Participants then completed the trait regulatory mode scale to measure their locomotion orientations (Kruglanski et al., 2000). In order to measure affection, they then completed the Brief Mood Introspection Scale (Mayer & Gaschke, 1988) that required them to rate the extent to which the following terms described their present mood: Loving, Caring etc.). Lastly, they answered demographic questions, such as indicating their gender and age.

3. Results

3.1 Donations to Charity

We tested our prediction on the interaction effect between defaults and locomotion orientation using a linear regression analysis. In the initial step, the main effect of the default (Yes = 1, No = 0) (A), the main effect of trait locomotion (mean centred: $M_{locomotion} = 3.55$) (B), and their interaction (A x B) were added into the analysis, using Hayes (2012) Process Model 1. The main effect of the Default Donation Condition vs Default No Donation Condition (henceforth referred to as the Yes vs No default) on donation was significant ($\beta = 2.14$, $p = .02$). The effect of locomotion on donation was also significant ($\beta = 2.94$, $p = .01$). Importantly, the interaction effect of locomotion on the Default Donation Condition was also significant ($\beta = -3.09$, $p = .01$), supporting H1. The interaction effect remained significant when controlling for the number of choices made in the preceding grocery task ($\beta = -2.93$, $p = .02$) supporting the robustness of this finding.

The Johnson–Neymann (J–N) technique was used to demonstrate the nature of this interaction effect. This technique determines the value of a moderator at which the ratio of

the moderated effect to its standard error is equal to the critical t-score (Hayes & Matthes, 2013. In this way, we could identify the range of locomotion orientation at which the effect of a Yes vs No default reached significance on donation. The Yes vs No default had a significant positive effect on donation for participants with a locomotion score of 3.76 ($\beta_{J\text{-}N}$ = 1.49, *SE* = .76, *p* = .05; $M_{locomotion}$ = 3.55, *SD* = .61) or lower, but not for those with a locomotion level that was higher. This finding shows that customers with low locomotion, but not high locomotion, were more likely to donate to charity when presented with a default, a finding in line with H1. Figure 1 illustrates these findings graphically.

Insert Figure 1 about here.

3.2 Affection

To test our second hypothesis concerning feelings of affection generated by fit between locomotion and defaults in the presence of a donation appeal, we again used a linear regression analysis. We entered the main effect of the Yes vs No Default (Yes = 1, No = 0) (A), and the main effect of trait locomotion, (B) and their interaction (A x B) into a linear regression analysis. The results illustrated a significant effect on Love and Care for defaults, (β = 6.22, *p* = .004), and locomotion, (β = 2.03, *p* = .00). Importantly, in support of H2 we further found a two-way interaction between the default and locomotion, (β = −1.69, *p* = .004). This effect remained significant when controlling for the number of choices made in the preceding grocery task (β = −1.69, *p* = .005). There was a significant positive effect of defaults and love and care for those with a locomotion orientation of 4.34 ($\beta_{J\text{-}N}$ = −1.2, *SE* = .60, *p* = .05; $M_{locomotion}$ = 3.55, $SD_{locomotion}$ = .61) or lower. This is a finding in line with H2: Customers with a high locomotion orientation are less likely to feel affection in the

presence of a donation appeal, when donating to a charity is presented as the default option (vs. not donating as the default option), which provides support for H2. Figure 2 illustrates these findings graphically.

Insert Figure 2 about here.

3.3 Conditional indirect effects

We also investigated the potential mediating role of affection using a bootstrapping analysis with the PROCESS macro for SPSS (Model 8; Hayes, 2012). To conduct the analysis, we regressed the proposed mediator of Love and Care on Yes vs No Default (A), Locomotion (B), and their interaction (A x B). There was a significant interaction effect of the Yes Vs No Default and locomotion on donation, $\beta = -2.55$, $p = .04$. The indirect effect of the Yes vs No Default and Low Locomotion fit through Love and Care did not include 0 (95% CI [-1.32, -.053]), indicating statistically significant partial mediation. This is a finding in line with H3, that feelings of affection mediate the relationship between default-locomotion fit and making a donation to a charity.

4. Discussion

4.1 Defaults

The default field has demonstrated that default options can influence behaviour across a range of contexts, in particular showing that setting the option to donate to a charity as a default raises overall donation rates (Goswami & Urminski, 2016). However, researchers in the field have acknowledged that it has been unable to supply marketers with clear information on how to implement them successfully in practice (Goswami & Urminski,

2016), with some researchers arguing that defaults can even cause a backfire effect among consumers (Brown & Krishna, 2004). While attempts have recently been made to solve theoretical disputes in the field (Jachimowicz et al., 2018), the role of individual difference variables in providing insights to marketers on when to use defaults to successfully achieve their managerial goals has been neglected. We seek to contribute to this work by showing that a customer's propensity to be influenced by a default is due to their locomotion orientation. Our findings here suggest that the inability of the field to determine how marketers can use defaults effectively is due to variations among customers influencing the effectiveness of defaults, and not simply due to variations in defaults themselves, as has been the predominant focus in the field so far (Jachimowicz et al., 2018).

In the present research, we demonstrate that the power of defaults actually depends on a customer's locomotion orientation, or their drive to regulate and control their own psychological movement towards a goal without experiencing interruptions or interference (Kruglanski et al, 2000). Logically, if a customer seeks more control over their behaviour and decision-making, they would be less inclined to allow a default to make a decision for them. This means that it is conversely those customers who are low on locomotion orientation that are likely to accept the choice set for them as a default option. Specifically, we show that customers who are low on locomotion are more likely to make a real donation to a charity when making a donation is pre-selected for them. We further show that fit between defaults and low locomotion in the presence of a donation appeal leads to feelings of affection, and that these feelings of affection mediate low locomotors' choice to donate to charity.

4.2 Implications for Managers

Some customers are more comfortable with delegating control over their decision-making to others, and some customers are driven to control their own decisions, due to differences in their locomotion orientations. This has implications for the ways retailers segment and target their customer base with donation appeals. Using social media data, online retailers are able to identify consumers who are locomotors through their platform, and brick and mortar retailers are increasingly able to evaluate consumer movement in physical stores using data from customers' mobile phones (Miller, 2012). Marketers should leverage this data to segment and target their appeals according to locomotion. For example, given that locomotors demonstrate an interest in exercise and preoccupation with physical movement (Mathmann et al., 2017b), customers with active fitness wearables could be identified by retailers and excluded from appeals involving defaults.

Therefore, instead of presenting all customers with a default option at the checkout, or leaving defaults out of their appeals altogether, marketers can benefit from creating regulatory fit between their customers' locomotion orientations and the way they use default options to solicit donations. When regulatory fit is created, customers will experience feelings of affection induced by a donation appeal more intensely, and they will become more likely to donate. Segmenting customers according to locomotion orientation will enable marketers to use the power of default options to better achieve their fundraising goals without causing a backlash against the presence of a default or by causing disruptions to customer flow through the checkout.

4.3 Limitations and Further Research

One limitation of the research presented here is that while we demonstrate that locomotion orientations determine the power of default options, we only demonstrate this in

the context of donations to charity. Further research should seek to evaluate the effect of locomotion and defaults on contexts other than charity donations, where the acceptance of a default does not constitute a form of prosocial behaviour, such as with choosing a plan for retirement savings.

Additionally, while we demonstrate that the presence of regulatory fit intensifies the feelings introduced by a donation appeal, we only demonstrate this with feelings of affection. Further research therefore could examine how regulatory fit might intensify negative feelings induced by a donation appeal, such as appeals that use images of starving children to motivate potential donors into acting.

Relatedly, the research presented here shares a limitation that is inherent to all studies in the field, concerning the impact of charity selection on donations. Namely, previous research has found that charity selection has an impact on donation rates, with more popular charities understandably leading to higher donation rates and less popular charities to lower ones (Everett et al., 2015; Goswami & Urminski, 2016). Direct Relief International was chosen because past research has considered the charity to be free of confounding variables, due to its low brand recognition and apolitical nature (Goswami & Urminski, 2016). As such, the effect of defaults on donations in this research would likely have been stronger if we had used a more popular charity, such as the Red Cross. That we found the effects presented here in an experiment that did not include a popular charity, either generally or a charity that might have been particularly popular with certain segments of the sample, highlights the robustness of our findings. However, the effect of charity selection on donation should still be acknowledged.

Additionally, while Direct Relief International has been considered to be free of confounding variables in the past (Goswami & Urminski, 2016), the research that led to this assumption was conducted before the start of the Trump presidency and the growth of its

‘America first’ stance, where international aid and trade are increasingly viewed as negative among some groups within the United States. Therefore, and in line with the above considerations, we cannot now rule out the use of the word ‘International’ in the title of the charity as a confounding factor in an era characterised by increasingly polarised political sentiment (Pew Research Center, 2017). Although it should be noted that a positive effect of regulatory fit on donations was found regardless of the political climate that data was collected in, future research could also examine the effect of regulatory fit on charity donation in the context of growing political polarisation.

5. Conclusions

While it has been demonstrated that defaults impact behaviour, with research showing that setting the option to donate to charity as a default raises donation rates, the field has not been able to reliably identify ways for marketers to implement defaults successfully. The research presented here provides evidence that the power of a default option is dependent upon a customer’s locomotion orientation, or their need for control over decision-making. We demonstrate that it is customers with a low locomotion orientation, and thus a low need for control over their decision-making, who are susceptible to the power of defaults. We further demonstrate that the effect of default-locomotion fit on donation is driven by feelings of affection. Our findings thus offer a novel and practical way for marketers to segment their customers so that they can use defaults more effectively in raising donation rates. This in turn can allow marketers to better ensure the success of their social responsibility initiatives, without running the risk of causing frustrations for customers.

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