

The Impact of Default Option Settings in Online Public Welfare Platforms on Individual Donation Intention and Mechanisms: Postprint

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Abstract

This study investigates the influence of default option amounts on individual donation intention in the context of online charitable giving and its underlying psychological mechanisms. Through four experiments, we find that setting a high default amount on online charitable platforms significantly reduces individuals' donation intention, with perceived manipulation serving as a mediator in this relationship. Specifically, when charitable organizations set the default option to a high amount (vs. low amount), individuals' perceived manipulation increases, which subsequently decreases their donation intention, thereby producing a backfire effect of the default effect. Additionally, individuals' moral identity level moderates this effect. For individuals with low moral identity, a high-amount default option (vs. low-amount default option) reduces their donation intention; however, for those with high moral identity, no significant difference in donation intention emerges between high and low default amounts. The findings advance theoretical research on the default effect in donation decision-making and offer important practical implications for configuring donation amounts on rapidly developing online charitable giving platforms.

Full Text

The Backfire Effect of Default Amounts on Donation Behavior in Online Donation Platforms

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Abstract

This paper investigates how default option amounts in online charitable platforms influence individual donation intentions and the underlying psychological mechanisms. Through four experiments, we find that setting default options to high amounts significantly reduces individual donation willingness in online charitable platforms, with perceived manipulation serving as the mediating mechanism. Specifically, when charitable organizations set default donation amounts to high (vs. low) levels, individuals' sense of being manipulated increases, which in turn decreases their donation intention, producing a backfire effect of the default effect. Furthermore, individual moral identity level moderates this relationship. For individuals with low moral identity, high default amounts (vs. low default amounts) reduce donation intention, whereas for those with high moral identity, donation intention does not differ significantly between high and low default amount conditions. The findings advance theoretical research on default effects in donation decision-making and offer important practical implications for rapidly developing online charitable platforms in setting donation amounts.

Keywords: default option; perceived manipulation; donation intention; moral identity level; backfire default effect

Classification: B849: C91

1.1 Problem Statement

In recent years, the rise of internet-based charitable platforms and mobile payment systems has dramatically increased the convenience of donating. Platforms such as Tencent Charity, Alibaba Charity, and Weibo Charity have emerged rapidly, gaining public recognition and support, ushering in an era of mass participation in philanthropy. Taking China's largest national internet charity event "99 Charity Day" as an example, during the September 7-9, 2017 campaign period, 12.68 million people voluntarily donated 829.9 million RMB through the Tencent Charity platform. Despite the rapid development of internet-based philanthropy, the donation potential of individual micro-donors remains to be further tapped. According to the *2016 China Charitable Donation Report*, individual donations currently account for only 21.1% of total charitable giving in China. This indicates that there is still vast room for growth in individual donations in China, and small-sum online donations represent a crucial breakthrough for increasing total individual contributions. Therefore, examining how online charitable platform design choices affect individual donation intentions holds significant practical importance.

Existing research demonstrates that choice set presentation formats exert substantial influence on individual decision-making. Without restricting individual preferences, subtle and strategic changes to choice set presentation can subtly influence individual choices (Thaler & Sunstein, 2008). Following this line of reasoning, this study focuses on default options as a specific choice set presentation method, particularly examining how default donation amount settings in

charitable giving contexts affect individual donation intentions and behaviors. We argue that setting high default amounts represents an attempt to persuade individuals to donate more money, which may violate the voluntary nature of donation behavior and produce counterproductive effects.

Based on marketplace metacognition theory (Brown & Krishna, 2004), we propose that high default amount settings (vs. low default amounts) activate consumers' sense of being manipulated, thereby reducing their subsequent donation intention. Additionally, drawing on moral consistency theory (Reed, Aquino, & Levy, 2007), we propose that individual moral identity level serves as a boundary condition for this effect. Compared to individuals with low moral identity, those with high moral identity are less affected by default option settings. Our findings both optimize the practical application of default options and enrich theoretical research on factors influencing donation decisions.

1.2.1 Choice Set Presentation, Default Effect, and Backfire Default Effect

Choice set presentation formats exert widespread and significant influence on individual decision-making (Dinner, Johnson, Goldstein, & Liu, 2011; Johnson, Bellman, & Lohse, 2002). From the perspective of preference uncertainty theory (Amir & Levav, 2008; Slovic, 1995), choice set presentation essentially influences individual preferences and choices by altering choice set configurations in a way that “goes with the flow” (Johnson & Goldstein, 2003; Thaler & Sunstein, 2008). As one type of choice set presentation, default option settings also significantly impact individual decision-making (Johnson & Goldstein, 2003).

The reasons are twofold. First, default option settings reduce cognitive resource consumption (Johnson et al., 2002). Second, default option settings do not restrict individual choice freedom—that is, they do not limit people' s ability to express preferences (Dinner et al., 2011; Goswami & Urminsky, 2016).

Default option settings often trigger the default effect, which refers to the phenomenon where pre-checking an option increases individuals' preference for that option without restricting choice freedom. The core concept involves covertly increasing the likelihood that decision-makers will select the default option (Dinner et al., 2011; Thaler & Sunstein, 2008). For example, research shows that consumers are more likely to choose an option when its checkbox contains a “√” versus when it is blank (Johnson et al., 2002). In organ donation, pre-setting the donation option to “yes” increased the proportion of willing donors by 67% (Johnson & Goldstein, 2003). In automobile sales, setting high vehicle configurations as the default option made consumers more likely to purchase high-configuration vehicles (Park, Jun, & MacInnis, 2000).

However, default option settings also interfere with consumers' decision-making processes to some extent, violating their autonomy and freedom in decision-making. In such cases, individuals interpret default option settings as interference with their decision-making autonomy and freedom, leading them to reject

the default option in subsequent behavioral responses—producing a backfire default effect. The backfire default effect refers to situations where default option settings produce counterproductive results, whereby the presence of a default option reduces decision-makers' preference for that option (Brown & Krishna, 2004; Krishna, 2011). For instance, when purchasing computers, consumers may perceive high-configuration default options as serving the seller's self-interest and consequently reject the high default option (Brown & Krishna, 2004).

1.2.2 Default Donation Amount, Perceived Manipulation, and Donation Intention

When consumers make decisions under conditions of incomplete information, uncertain preferences, or low trust, they activate their metacognitive abilities to infer the implied meaning of default options, enabling more accurate judgments about each alternative (Brown & Krishna, 2004). Metacognition refers to cognition about cognition—an individual's self-awareness, self-monitoring, and self-regulation of their own cognitive activities (Flavell, 1976). When activated, metacognition manifests as individuals' awareness, experience, and monitoring of information they are currently processing. Marketplace metacognition refers to metacognition in market contexts, representing individuals' re-examination and re-thinking of their own thoughts about market activities, specifically manifested in interpreting various marketing strategies (Wright, 2002). For example, some consumers view default options as good-faith recommendations from merchants or other decision-makers (Prelec, Wernerfelt, & Zettelmeyer, 1997), while others perceive them as marketing strategies designed by merchants for their own benefit to incentivize consumer purchases (Brown & Krishna, 2004). In other words, default options are sometimes viewed as benevolent information provision (i.e., perceived recommendation) and sometimes as ulterior persuasion tactics (i.e., perceived manipulation). In this study, when consumers process default option information, they activate their metacognitive thinking to infer the implied meaning of default options (Wright, 2002), enabling more accurate judgments about each alternative (Brown & Krishna, 2004). Both perceived recommendation and perceived manipulation represent processes where individuals re-process and assign meaning to received information based on metacognitive abilities.

Building on this theoretical background, we propose that high default amount options activate individuals' sense of being manipulated, generating negative perceptions that subsequently reduce donation intention. There are two specific reasons:

First, the effect of default donation amount settings on perceived manipulation. From the definition and evolution of perceived manipulation, perceived inference of manipulative intention refers to the psychological perception that occurs when consumers sense advertisers are attempting to persuade them through inappropriate, unfair, or deliberately manipulative means (Campbell, 1995). Default option settings covertly communicate that decision-makers need only accept the

default option without making an active choice (Johnson et al., 2002). Therefore, when default options are set to high amounts, individuals may perceive that enterprises or organizations are using this implicit communication method to obtain greater benefits, consequently generating a stronger sense of being manipulated (He, Tang, & Zhang, 2016). Additionally, the widespread existence of low-quality fundraising activities has created a trust crisis in the donation field, which also makes consumers more likely to perceive manipulation.

Second, the effect of perceived manipulation on donation intention. Donation behavior typically serves to satisfy individuals' own motivations, such as altruistic motives to increase social welfare or egoistic motives to meet social norms and expectations (Andreoni, 1990; Shang, Reed, & Croson, 2008). Therefore, individuals hope to maintain some degree of initiative in donation behavior. However, high default amount options convey an intention for individuals to donate more money, interfering with individuals' initiative in donation activities and preventing them from completing donations according to their own intentions. This generates a sense of being manipulated, which further motivates individuals to take action to regain autonomy. One consequence is "doing the opposite" – individuals may exhibit attitude reversal and behavioral reversal (Clee & Wicklund, 1980; Wei, Fischer, & Main, 2008). In this study, to maintain their autonomy in the donation context, individuals reject high default amount options or even refuse to donate altogether. Based on the above, we propose the following hypotheses:

H1: Compared to setting the default option to a low amount, setting the default option to a high amount results in lower individual donation intention.

H2: Perceived manipulation mediates the relationship between default option amount level and donation intention. Compared to setting the default option to a low amount, setting it to a high amount enhances people' s sense of being manipulated, which in turn reduces donation intention.

1.2.3 The Moderating Role of Individual Moral Identity Level

Moral identity refers to the moral self-concept formed around various moral traits, representing a stable moral characteristic of how individuals perceive themselves (Aquino & Reed, 2002). Moral identity research can be divided into two categories: one explores stable personality traits from the perspective of personality psychology, while the other examines the influence of situations on the moral self from a social psychology perspective, emphasizing the malleability of moral self (Monin & Jordan, 2009). This study focuses on the latter—situationally activated moral identity level.

Individual donation decision-making behavior is influenced by external factors and manifests differently, with moral identity being an extremely important factor in the donation field (Aquino & Reed, 2002; Hardy, 2006). According to moral group boundary theory, moral identity is a key psychological mechanism

that translates cognition into moral behavior and generally promotes increased individual donation intention. Moral consistency theory suggests that when individuals have done something moral in the past, they will do more moral things and fewer immoral things in the future (Reed et al., 2007). When external factors activate individuals' moral identity, they exhibit moral self-regulation consistency (Zhang & Li, 2014). In other words, when moral identity level is high, individuals demonstrate higher consistency in moral behavior and are less influenced by external factors. Under the stimulation of default donation amounts, high moral identity individuals' donation intentions do not differ between high and low default amount conditions. Conversely, when moral identity level is low, individuals are more susceptible to external influences. Therefore, under the stimulation of default donation amounts, low moral identity individuals' donation intentions differ between high and low default amount conditions—that is, compared to low default amounts, high default amounts reduce individuals' donation intention. Based on the above, we propose the following hypotheses:

H3: Individual moral identity level moderates the effect of default option amount level on personal donation intention.

H3a: When individual moral identity is low, setting the default option to a high amount (vs. low amount) results in lower personal donation intention.

H3b: When individual moral identity is high, personal donation intention does not differ significantly between high and low default amount conditions.

This paper tested the above hypotheses through four experiments. Specifically, Experiment 1 validated the main effect, Experiment 2 tested the main effect in a real-world context through a field study, Experiment 3 examined the mediating role of perceived manipulation while ruling out alternative explanations, and Experiment 4 tested the moderating role of individual moral identity level. To enhance research validity and robustness, this study employed both student samples (Experiment 1) and non-student samples (Experiments 2, 3, and 4); conducted laboratory experiments (Experiment 1), field experiments (Experiment 2), and online experiments (Experiments 3 and 4); and utilized different charitable messages as experimental materials, such as building libraries for children in remote areas (Experiment 1), purchasing thermal supplies for school logistics staff (Experiment 2), and donating winter clothing for children in disaster-affected areas (Experiments 3 and 4). Additionally, this study measured both donation intention (Experiments 1, 3, and 4) and donation behavior (Experiments 1 and 2).

Experiment 1

The purpose of Experiment 1 was to verify the effect of default option amount level on individual donation intention (H1). This experiment was conducted in a laboratory setting with 110 students from a key university in Beijing participating. The experiment used a single-factor (default option: high amount vs. low amount) between-subjects design.

After deleting 13 participants who did not complete the questionnaire seriously, we obtained a valid sample of 97 participants (71 females), with 46 in the high default amount group and 51 in the low default amount group. Following previous research, this experiment used scenario simulation and option presentation methods to manipulate default amount settings (Rooij & Teppa, 2014; Goswami & Urminsky, 2016). To make the research context realistic, we designed the donation scenario based on actual charitable projects currently on mainstream online charitable platforms. Additionally, to avoid the influence of participants' existing attitudes, we used a fictitious online charitable organization "Yitong" and a fictitious charitable project "Dream Library" in the scenario description. This experiment measured both donation intention and behavior, with participants' donation amounts deducted from their experimental compensation.

2.2 Experimental Procedure and Measures

On the experiment day, participants were randomly assigned to either the high default amount group or the low default amount group. Participants in both groups saw identical experimental materials, except for the manipulation of the default amount. Specifically, participants first read a description of the "Dream Library" project initiated by the "Yitong" charitable organization, including introductions to the organization and project, as well as fundraising goals and how donations would be used.

To check whether participants read the donation scenario carefully, we then asked them to answer questions about the number of libraries to be built and the total fundraising amount.

Subsequently, participants saw the default amount option manipulation and dependent variable measurement sections. Participants were first asked whether they were willing to donate part of their experimental compensation, with options of yes or no. They were then asked how much they would like to donate, with options of ¥5, ¥8, ¥12, and not donating. We did not use "0" for the non-donation option to avoid potential interference, as participants might perceive "0" as the lowest amount option and thus affect experimental results. The difference between groups was that participants in the low default amount group saw ¥5 as the default option, while those in the high default amount group saw ¥12 as the default option. To avoid order effects, we used Qualtrics' Randomizer function to randomly set two order sequences: ¥5/¥8/¥12/not donating and ¥12/¥8/¥5/not donating. While selecting their donation amount, participants saw the following message: "Your donation will be transferred to this charitable organization, and children will truly feel your love! Thank you for your care for the children!" This ensured participants understood that their selected donation amount would be deducted from their experimental compensation. Finally, participants answered demographic questions about gender, age range, education, and monthly expenses. After the experiment concluded, the researchers revealed the true purpose of the study. Participants who chose to donate received their experimental compensation minus the donation amount, while those who did

not donate received the full compensation (¥15). Experiment 1 concluded.

2.3 Results and Analysis

Hypothesis 1 predicted that compared to setting the default option to a low amount, setting it to a high amount would result in lower individual donation intention. Since Experiment 1's dependent variable measurement included both donation intention (yes/no) and donation behavior (actual amount), we tested the hypothesis using both measures.

First, we conducted a logistic regression analysis with willingness to donate as the dependent variable (yes = 1, no = 0) and default option amount level as the independent variable (high amount = 1, low amount = 0). Results showed that default option amount level had a significant negative effect on donation willingness ($\beta = -1.41$, $p = 0.002$), meaning that compared to the low default amount condition, participants in the high default amount condition were less willing to donate. Next, we conducted a one-way ANOVA with donation amount as the dependent variable. Results showed that participants in the high default amount group donated significantly less than those in the low default amount group ($M_{\{\{\{high\}\}\{default\}\}} = 3.00$, $SD = 3.00$ vs. $M_{\{\{\{low\}\}\{default\}\}} = 4.86$, $SD = 3.13$; $F(1, 95) = 7.92$, $p < 0.01$, $\eta^2 = 0.08$), supporting Hypothesis 1. These results indicate that in the charitable donation domain, the default effect does not exist; that is, setting the default donation option to a high amount does not promote donation intention (behavior) but instead triggers a backfire effect of the default effect.

We then conducted further analysis of descriptive statistics (see Table 1). In terms of number of donors, donation rate, and average donation amount, the high default amount group was significantly lower than the low default amount group. However, there was no difference between groups in average donation amount among donors. Regarding donation amount distribution, chi-square test results indicated significant differences between the high and low default amount groups, $\chi^2(3) = 9.98$, $p = 0.019$, $\phi = 0.32$. Specifically, the two groups had similar numbers of participants choosing the medium amount (¥8) and high amount (¥12), but the high default amount group had far fewer participants choosing the low amount (¥5) and far more participants choosing not to donate compared to the low default amount group. This suggests that in the low default amount group, most participants accepted the default option, while in the high default amount group, most participants either refused to donate or chose lower donation amounts, demonstrating that the high default amount option produced a backfire effect.

Experiment 2

Through Experiment 1, we found that high default amount options significantly reduce individual donation intention and behavior. However, since Experiment 1 was conducted in a laboratory setting, whether these findings hold true in real

life remains unknown. To increase external validity, we used a field experiment in Experiment 2 to further validate the main effect. With assistance from our university's MBA Student Union, we conducted a donation campaign among MBA students. Compared to undergraduate and graduate student groups, the MBA group is more diverse in terms of age, income, and social experience, making it more representative and compensating for the limitation of using a single student sample in Experiment 1. Compared to Experiment 1, Experiment 2 made the following improvements: First, in Experiment 1, participants' donation amounts were deducted from experimental compensation, so participants might have made donation decisions based on relative values, creating experimental error. Experiment 2 was a field experiment that did not involve experimental compensation, thus avoiding relative value issues and corresponding experimental bias. Second, Experiment 1 measured both intention and behavior, and the order of these two measures might have created confounding effects. To avoid this problem, Experiment 2 measured only donation behavior. Finally, while Experiment 1 randomized the order of donation amount options to exclude order effects, Experiment 2 no longer considered order effects and used only one sequence in both high and low groups, with the default option appearing in the initial position, making the amount setting sequence more realistic.

3.2 Experimental Procedure and Measures

Regarding the charitable activity content, we planned the "Winter Warmth" campaign, which called on MBA students to donate money to purchase thermal supplies for university logistics staff. Regarding activity format, we used online donation, considering that in the context of mobile internet and mobile payment, most donation activities have shifted to online platforms, making online donation more realistic and consistent with our research context. Additionally, given the widespread popularity of WeChat Pay and WeChat communication, we released the campaign announcement through the official WeChat public account of the MBA Student Union in the MBA student WeChat group ($N = 474$, gender ratio 1:1.2, $M_{\text{age}} = 32.40$ years).

Before the campaign began, the authors discussed the donation campaign plan with the MBA Student Union leaders, conducting in-depth discussions about campaign copywriting, donation recipients, donation methods, information disclosure, and other content to form promotional materials. After MBA students opened the public account article, they first saw the campaign promotional copy, followed by a donation link. This donation link was generated by the Qualtrics survey platform and consisted of four pages: Page 1 contained a brief description of the donation campaign; Page 2 presented donation amount options in two types (high and low default amounts), with the low default amount group seeing ¥10 (default)/¥20/¥30/not donating, and the high default amount group seeing ¥30 (default)/¥20/¥10/not donating, after which donors checked their desired donation amount; Page 3 displayed a donation QR code, which was the WeChat payment QR code of the MBA Student Union leader responsible for

the campaign—donors scanned the code and paid their selected donation amount via WeChat Pay; Page 4 collected donors' gender and age information. The entire experimental process concluded. The donation campaign lasted one week, after which we closed the donation link, and the MBA Student Union handled subsequent campaign matters.

3.3 Results and Analysis

According to Qualtrics backend data, Experiment 2 received 63 donation samples. After excluding invalid samples, we obtained 51 valid samples, with 22 in the high default option group and 29 in the low default option group. We first tested the main effect. ANOVA results showed significant differences in average donation amounts between the high and low default amount groups ($M_{\{\{\{high\}\}\{default\}\}} = 13.64$, $SD = 7.27$ vs. $M_{\{\{\{low\}\}\{default\}\}} = 19.31$, $SD = 11.63$, $F(1, 49) = 4.03$, $p = 0.05$, $\eta^2 = 0.08$), with the high default amount group's average donation amount significantly lower than the low default amount group's, again validating Hypothesis 1.

We further analyzed descriptive statistics (see Table 2). First, regarding donation amount distribution, chi-square test results showed significant differences between the two groups in the distribution of amount choices, $\chi^2(3) = 13.58$, $p = 0.004$, $\phi = 0.52$. In the high default amount group of 22 people, only 3 chose the default option (13.60%); however, in the low default option group, 11 out of 29 people chose the default option (51.70%). The high default amount group was less willing to choose the default option compared to the low default amount group, demonstrating that the high amount default option triggered a backfire effect of the default effect, again supporting Hypothesis 1.

Experiment 3

The purpose of Experiment 3 was to test the mediating role of perceived manipulation (H2) while ruling out alternative explanatory mechanisms and revalidating Hypothesis 1. Compared to Experiments 1 and 2, Experiment 3 had the following differences: First, to deeply analyze the underlying mechanism, Experiment 3 added a control group based on Experiments 1 and 2, using a single-factor (default option: high amount vs. low amount vs. control group) between-subjects design. Second, to enhance external validity, Experiment 3 recruited participants through a large domestic online survey platform. A total of 108 participants completed the experiment online. After deleting 13 participants who did not complete the questionnaire seriously, we obtained 95 valid samples (56 females), with 17 in the high amount group, 32 in the low amount group, and 46 in the control group. Finally, Experiment 3 used equal-interval settings for donation options (¥5/¥10/¥15/not donating) and introduced a new fictitious charitable organization "Aiyiqi" and a new fictitious charitable project "Clothing Reduction Challenge."

4.2 Experimental Procedure and Measures

On the experiment day, participants were randomly assigned to the high default amount group, low default amount group, or control group. Participants first read a fundraising campaign description about the “Aiyiqi” charitable fund, including the “Clothing Reduction Challenge” project introduction, fundraising goals, how donations would be used, and an introduction to the “Aiyiqi” charitable organization. Participants then proceeded to the default amount option manipulation and dependent variable measurement sections.

Donation intention was measured by the amount participants selected from four options (¥5, ¥10, ¥15, and not donating) (Rooij & Teppa, 2014; Wang & Tong, 2015). The high default amount option group saw ¥15 as the default, the low default amount option group saw ¥5 as the default, and the control group had no default option set. Similar to Experiment 1, Experiment 3 randomly set two sequences (¥5/¥10/¥15/not donating and ¥15/¥10/¥5/not donating) to exclude order effects.

Subsequently, participants completed measures of the mediating variable and potential alternative mediating variables. First, participants completed the perceived manipulation measurement. Drawing on the suspicion scale (Krishna, 2011) and the perceived manipulation scale (Campbell, 1995), perceived manipulation was measured with five items: (1) This charitable organization is manipulating my choice (reverse-scored); (2) The way this charitable organization presents donation amount options is good; (3) The way this charitable organization presents donation amount options makes me very uncomfortable (reverse-scored); (4) The way this charitable organization presents donation amount options does not overly force me to make a choice; (5) The way this charitable organization presents donation amount options is normal. Participants rated these items on a 7-point scale (1 = strongly disagree, 7 = strongly agree) (Cronbach’s $\alpha = 0.80$).

Second, this study proposed that individual reactance and emotion are two potential mediating variables. Regarding reactance, previous research indicates that individuals’ reactance may be situationally activated, leading to counterproductive behavior (Levav & Zhu, 2009). High default amount settings, as a situational factor, are often viewed as an unfair persuasion tactic that may activate individuals’ reactance, thereby reducing donation intention. Therefore, we used 7 items from the Hong Psychological Reactance Scale (1 = strongly disagree, 7 = strongly agree) to measure participants’ situationally activated reactance (Cronbach’s $\alpha = 0.77$; Hong & Faedda, 1996). Regarding emotion, previous research suggests that manipulations of independent variables often trigger emotional changes, which subsequently affect behavior (Ding & Gong, 2016). Compared to low default amount options, high default amount options may trigger negative emotions, thereby reducing donation intention. Therefore, we speculated that emotion is a potential mediating variable and measured it by asking participants to rate their current mood on a 7-point scale (1 = very

bad, 7 = very good) (Bi, Pang, & Lv, 2016).

Finally, consumer behavior experiments often measure participants' attention levels and use these results as criteria for screening valid samples. This study used the commonly used instructional manipulation check (IMC, Oppenheimer, Meyvis, & Davidenko, 2009) to measure participants, with the item "Please do not answer this question (seven-point scale)." Participants who checked this item were eliminated. Finally, after participants answered demographic questions about gender, age range, and monthly expenses, the experiment concluded.

4.3 Results and Analysis

(1) Main Effect Test

First, we revalidated Hypothesis 1. ANOVA results showed (Figure 1 [Figure 1: see original paper]) that donation intention differed significantly among participants in the low default amount group, high default amount group, and control group ($M_{\{\{\{high\}\}\{default\}\}} = 6.18$, $SD = 5.73$ vs. $M_{\{\{\{low\}\}\{default\}\}} = 9.69$, $SD = 4.20$ vs. $M_{\{control\}} = 10.44$, $SD = 4.69$; $F(2, 92) = 5.09$, $p < 0.01$, $\eta^2 = 0.09$). Further pairwise comparisons showed that the high default amount group's donation intention was significantly lower than the low default amount group ($M_{\{\{\{high\}\}\{default\}\}} = 6.18$ vs. $M_{\{\{\{low\}\}\{default\}\}} = 9.69$; $t(47) = 2.45$, $p < 0.05$) and the control group ($M_{\{\{\{high\}\}\{default\}\}} = 6.18$ vs. $M_{\{control\}} = 10.44$; $t(61) = 3.00$, $p < 0.01$). However, there was no significant difference between the low default amount group and control group ($M_{\{\{\{low\}\}\{default\}\}} = 9.69$ vs. $M_{\{control\}} = 10.44$; $t(76) = 0.72$, $p > 0.1$), again validating Hypothesis 1. That is, setting the default donation option to a high amount does not promote donation intention but instead produces a counterproductive effect.

Further descriptive data analysis results (see Table 3) showed that the high default amount group was far below the low default amount group and control group in number of donors, donation rate, average donation amount among donors, and overall average donation amount. The control group was slightly higher than the low default amount group in these measures. Regarding donation amount distribution, chi-square test results indicated significant differences between the high and low default amount groups, $\chi^2(3) = 9.56$, $p = 0.023$, $\phi = 0.44$. Specifically, the high default amount group had 6 people (54.5%) who refused to donate, while the low default amount group had only 1 person (3.2%) who refused to donate, demonstrating that the high default option setting triggered a backfire effect. The high default amount group also differed significantly from the control group in donation amount distribution, $\chi^2(3) = 8.98$, $p = 0.03$, $\phi = 0.37$, while the low default amount group did not differ significantly from the control group.

(2) Mediation Effect Test

Second, we tested the mediating role of perceived manipulation. Using donation

intention as the dependent variable, default option amount as the independent variable, and perceived manipulation as the mediator, we conducted a bootstrap mediation test with 5,000 samples (Hayes, 2012; Preacher & Hayes, 2004). Results showed that the 95% confidence interval for the mediation test did not include zero (LLCI = -0.91 , ULCI = -0.02), with an effect size of -0.33 , indicating that the mediating effect of perceived manipulation was significant. After controlling for perceived manipulation, the independent variable's effect on the dependent variable remained significant ($\beta = -1.55$, $p = 0.021$), indicating that perceived manipulation played a partial mediating role, supporting H2.

Finally, we tested the potential mediating roles of emotion and reactance. Regression analysis showed that high vs. low default amount options had a significant effect on emotion ($\beta = -0.38$, $t(107) = -1.98$, $p = 0.051$) but no significant effect on reactance ($p > 0.10$). However, neither emotion nor reactance significantly affected personal donation intention ($p > 0.10$). This indicates that emotion and reactance cannot serve as mediators in the effect of default options on donation intention.

The results of Experiment 3 validated Hypotheses 1 and 2. Compared to low default amount options, high default amount options resulted in lower personal donation intention, with perceived manipulation mediating this causal relationship. Specifically, when the default option was a high amount (vs. low amount), people experienced a stronger sense of being manipulated, which subsequently reduced their donation intention. Additionally, Experiment 3 ruled out potential mediating roles of emotion and reactance.

Experiment 4

The purpose of Experiment 4 was to test the moderating effect of participants' moral identity level on the main effect (H3). According to Hypothesis 3, when individuals' moral identity level is low, donation intention is lower under high default amount options (vs. low default amount options); when moral identity level is high, donation intention does not differ significantly between high and low default amount conditions. Experiment 4 used a 3 (default option: high amount vs. low amount vs. control group) \times 2 (moral identity level: high vs. low) between-subjects factorial design. Similar to Experiment 3, Experiment 4 recruited participants through a large domestic online survey platform. A total of 217 participants completed the experiment online. After deleting 25 participants who did not answer the questionnaire seriously, we obtained 192 valid samples (107 females).

5.2 Experimental Procedure and Measures

On the experiment day, participants were randomly assigned to one of six experimental groups. We first manipulated participants' moral identity level. Based on previous research methods for moral identity level, we manipulated it into high and low levels (Aquino & Reed, 2002; Wang & Tong, 2015). We adopted

the manipulation method from Wang and Tong (2015), requiring participants to complete two steps: “reading and copying” and “story recall.” In the reading and copying step, participants saw nine different words. The high moral identity group saw moral-related words: caring, compassion, justice, friendly, generous, helpful, diligent, honest, and kind. The low moral identity group saw neutral words: bicycle, chopsticks, table, vehicle, poster, computer, light, doorplate, and road. We then asked participants to copy these words twice. In the story recall step, participants were asked to write a passage of no less than 40 words about a person or event associated with the above words. While the literature does not provide corresponding manipulation checks or other evidence to prove the effectiveness of this manipulation, to enhance research rigor, we added a manipulation check using Aquino and Reed’s (2002) moral identity scale to measure participants’ moral identity level. The scale contains four items: “One of the goals in life should be to work toward great morality,” “Being a highly moral person would make me feel good,” “I often participate in activities related to moral qualities,” and “Morality is not important” (reverse-scored) (7-point scale, 1 = strongly disagree, 7 = strongly agree; Cronbach’s $\alpha = 0.83$).

Next, participants entered the charitable donation section. In this section, participants first saw the same “Aiyiqi” charitable fund donation campaign description as in Experiment 3. Each participant was then randomly assigned to the low default amount group, high default amount group, or control group. Similar to Experiment 3, donation amounts included four options: ¥5, ¥10, ¥15, and not donating. The high default amount group saw ¥15 as the default, the low default amount group saw ¥5 as the default, and the control group had no default option set. We similarly eliminated order effects through randomization. We then measured participants’ donation intention, which was measured by the selected donation amount, same as in Experiment 3. Finally, after participants completed the attention check and provided personal information including gender, age range, and monthly expenses, the experiment concluded.

5.3 Results Analysis

(1) Manipulation Check

First, we conducted a manipulation check on moral identity level. *t*-test results showed that the high moral identity group’s moral identity level was marginally significantly higher than the low moral identity group’s ($M_{\{\{\{high\}\}\{moral\}\}} = 4.83$, $SD = 0.64$ vs. $M_{\{\{\{low\}\}\{moral\}\}} = 4.63$, $SD = 0.87$, $t(189) = -1.83$, $p = 0.068$), indicating that our manipulation of moral identity level was successful.

(2) Main Effect Test

Second, we revalidated Hypothesis 1. ANOVA results showed (see Figure 2 [Figure 2: see original paper]) that donation intention differed significantly among participants in the low default amount group, high default amount group, and control group ($M_{\{\{\{high\}\}\{default\}\}} = 6.64$, SD

= 4.88 vs. $M_{\{\{\text{low}\}\}\{\{\text{default}\}\}} = 9.34$, $SD = 4.78$ vs. $M_{\{\text{control}\}} = 8.06$, $SD = 4.68$; $F(2, 189) = 4.99$, $p < 0.01$, $\eta^2 = 0.05$). The high default amount group's donation intention was lower than the low default amount group ($M_{\{\{\text{high}\}\}\{\{\text{default}\}\}} = 6.64$ vs. $M_{\{\{\text{low}\}\}\{\{\text{default}\}\}} = 9.34$; $t(123) = 3.12$, $p < 0.01$) and marginally lower than the control group ($M_{\{\{\text{high}\}\}\{\{\text{default}\}\}} = 6.64$ vs. $M_{\{\text{control}\}} = 8.06$; $t(129) = 1.70$, $p < 0.1$). There was no significant difference between the control group and low default amount group, though the control group's donation amount was slightly lower than the low default amount group ($M_{\{\{\text{low}\}\}\{\{\text{default}\}\}} = 9.34$ vs. $M_{\{\text{control}\}} = 8.06$; $t(126) = -1.53$, $p > 0.1$). These results again validated Hypothesis 1.

We then analyzed descriptive statistical results (see Table 4). First, in terms of number of donors, donation rate, average donation amount among donors, and overall average donation amount, the high default amount group was lower than both the low default amount group and control group. The control group was slightly lower than the low default amount group in donation rate, average donation amount among donors, and overall average donation amount. Second, regarding donation amount distribution, chi-square test results indicated significant differences between the high and low default amount groups, $\chi^2(3) = 9.61$, $p = 0.022$, $\phi = 0.28$. Specifically, the high default amount group had far more participants choosing the low amount (¥5) (52.9%) than the low default amount group (30.4%), far fewer participants choosing the high amount (¥15) (19.6%) than the low default group (33.9%), and more participants refusing to donate (20.3%) than the low default group (8.2%). This indicates that the high default amount group not only reduced the amount donated but also decreased the number of donors.

(3) Moderation Effect Test

Finally, we tested the moderating role of moral identity level. We first conducted descriptive statistical analysis of donation intention across the six groups. As shown in Table 5, for participants with high moral identity, donation rates and average donation amounts across high default, low default, and control groups were relatively similar. For participants with low moral identity, there were substantial differences in donation rates and average donation amounts across these groups.

Building on these descriptive results, we tested the moderating effect of moral identity level through ANOVA. To facilitate testing the moderation effect, we analyzed only the high and low default amount groups. ANCOVA results showed a marginally significant interaction effect between moral identity level and default option amount level, $F(1, 121) = 2.754$, $p = 0.01$, $\eta^2 = 0.06$. Pairwise comparisons across the four groups showed that for participants with low moral identity, the high default amount group's donation intention was significantly lower than the low default amount group's ($M_{\{\{\text{high}\}\}\{\{\text{default}\}\}} = 5.00$ vs. $M_{\{\{\text{low}\}\}\{\{\text{default}\}\}} = 9.83$; $F(1, 121) = 16.54$, $p < 0.01$). For participants with high moral identity, donation intention did not differ significantly

between high and low default amount conditions ($M_{\{\{\text{high}\}\}\{\{\text{default}\}\}} = 8.50$ vs. $M_{\{\{\text{low}\}\}\{\{\text{default}\}\}} = 8.91$; $F(1, 121) = 0.12$, $p > 0.1$). Therefore, H3, H3a, and H3b were supported.

The results of Experiment 4 validated the moderating role of moral identity level and aligned with the core tenets of moral consistency theory. When individuals' moral identity is activated, they are more willing to engage in moral behavior. When a group has high moral identity, they tend to exhibit more moral behavior regardless of whether they face high or low default amount options, thus weakening or eliminating the effect of default options. When a group has low moral identity, compared to low default amount options, high default amount options reduce individuals' donation intention due to the backfire effect of the default effect.

6 Conclusion and Discussion

This paper conducted four experiments to explore how default donation amount settings on online charitable donation platforms affect individual donation intention, as well as the underlying mechanisms and boundary conditions. Results showed that default donation amount settings significantly and negatively affect individual donation intention. That is, compared to low default amount options, setting default options to high amounts reduces individuals' donation intention (Experiments 1, 3, and 4) and donation behavior (Experiments 1 and 2). Additionally, this study proposed that perceived manipulation plays a mediating role in this effect—high (vs. low) default amount options generate a stronger sense of being manipulated, which subsequently reduces donation intention (Experiment 3). Furthermore, this study identified individual moral identity level as a boundary condition for the effect of default amount settings on donation intention. When individual moral identity level is low, high default amount options (vs. low default amount options) reduce personal donation intention more strongly; when moral identity level is high, personal donation intention does not differ significantly between high and low default amount conditions (Experiment 4). Additionally, by including control groups in Experiments 3 and 4, we found that the low default amount group's average donation amount was sometimes slightly lower than the control group (Experiment 3) and sometimes slightly higher (Experiment 4), with unstable conclusions. However, for the high default amount group, across all four experiments, its average donation amount was consistently lower than both the control group and low default amount group, providing stable and consistent support for our hypotheses.

6.1 Theoretical Contributions

This study examines how default option amount settings affect individual donation behavior in the context of online charitable giving, offering several theoretical contributions.

First, this study proposes that donation amount default option settings are an

important factor influencing individual donation behavior, enriching theoretical research on factors affecting donation behavior. Existing research shows that factors influencing individual donation intention and behavior mainly include three categories: situational factors, individual characteristics, and charitable organization attributes. This study focuses on charitable organization solicitation methods within charitable organization attributes. Building on previous research attention to solicitation methods, this study focuses on online charitable platforms and introduces the default effect commonly used in economic decision-making into donation decision-making, providing new perspectives for exploring donation behavior factors and offering new possibilities for examining solicitation method effectiveness.

Second, this study finds that high default amount options (vs. low default amount options) negatively affect individual donation intention—that is, high default amount settings produce counterproductive effects on donation decisions. This finding advances theoretical research and practical application of default effects in donation behavior decision-making. The default effect concept originates from economic decision-making, and related research primarily focuses on individual economic decisions such as insurance renewal (Johnson, Hershey, Meszaros, & Kunreuther, 1993) and vehicle purchases (Park et al., 2000). Economic decisions primarily involve personal losses and gains, while non-economic decisions affect others' interests (Janoff-Bulman, Sheikh, & Hepp, 2009; Rooij & Teppa, 2014). From this perspective, this study's donation behavior decision should belong to the non-economic decision category. However, this study does not approach from the distinction between non-economic and economic decisions but rather from the research and application of default effects in donation behavior decision-making. This is because: first, the donation decision we examine is closely related to money and is somewhat constrained by personal wealth and trade-offs between gains and losses, making it difficult to completely separate from economic decisions; second, in existing literature, research on how default options affect donation decisions is still in the exploratory stage, and no literature has explicitly classified all forms of donation decisions as non-economic decisions. This study focuses on how default option settings affect individual donation decisions in charitable contexts, breaking research barriers and integrating the study and application of default effects in both economic and non-economic decision-making. Future research should further examine the application of default effects in donation decision-making, which holds important theoretical significance for advancing default effect theory and related research in economic and non-economic decision domains.

Third, this study proposes that perceived manipulation plays a mediating role in the above effect. As mentioned earlier, existing research has explored default effect mechanisms from three perspectives: perceived meaning change (Dinner et al., 2011), attention inertia (Johnson & Goldstein, 2003), and processing limitations (Kahneman, Knetsch, & Thaler, 1991). This study examines the perceived meaning change perspective. The perceived meaning change explanation mechanism derives from information processing models, which posit that

when consumers make decisions under incomplete information, uncertain preferences, or low trust, they activate metacognitive thinking to infer the implied meaning of default options, enabling more accurate judgments about each alternative (Brown & Krishna, 2004). High default amount options are often viewed by individuals as unfair persuasion tactics from charitable organizations, activating their sense of being manipulated and subsequently reducing their donation intention. As shown above, the mediating variable of perceived manipulation proposed in this study continues the perceived meaning change perspective, and the research conclusions deepen the internal mechanism research on default effects and their backfire effects.

Furthermore, this study proposes that the effect of donation amount default option settings on donation decisions constitutes a backfire effect of the default effect, which has important theoretical significance for resolving discrepancies in default effect research. Current debates on default option settings focus on the default effect versus the backfire default effect (Brown & Krishna, 2004; Wei et al., 2008), and this study's conclusions align with the latter. We argue that whether the default effect or its backfire effect appears in decision-making contexts depends on how decision-makers interpret default option settings. From the characteristics of default options: on one hand, default option settings presuppose that decision-makers need not make an "active" decision but simply accept the defaulted option (Johnson et al., 2002). When individuals facing default option settings believe they no longer need to take "active" action or do not realize they still have choice, the default effect occurs. On the other hand, default option settings interfere with consumers' decision-making processes, violating consumers' autonomy and freedom in decision-making to some extent. When individuals want to maintain autonomy and freedom in choice, they interpret default option settings as interference with their choice autonomy and freedom, consequently generating a sense of being manipulated (Fitzsimons & Lehmann, 2004). In such cases, individuals are likely to reject default options, producing a backfire effect of the default effect. Based on the above, this study has important theoretical significance for clarifying discrepancies in default effect research.

Finally, this study proposes that individual moral identity level is a boundary condition for the negative effect of default amount settings on personal donation intention. Although extensive existing literature shows that moral identity level is an important factor affecting individual moral behavior (Aquino & Reed, 2002), situationally activated moral identity level has not received research attention in the context of default options. This study activated participants' moral identity level through experimental manipulation and examined its moderating role in how default options affect individual donation intention, filling a research gap in this area to some extent.

6.2 Practical Implications

First, charitable organizations can enhance individual donation intention by setting default options to low amounts. The penetration of the internet into daily life has also changed how people donate, with online donations replacing on-site donations as an increasingly common and diverse form. Based on our findings, charitable organizations should pay attention to default options as a choice set presentation method on online charitable platforms, as this presentation method simply and effectively influences individual donation intention. Specifically, when charitable organizations want to increase donation intention through choice set settings, they need to make careful decisions and should not blindly set high amounts as default options in pursuit of the default effect to avoid producing counterproductive results.

Second, charitable organizations can mitigate the backfire effect of high default amount options and utilize the default effect to increase donation intention and amounts by enhancing individuals' moral identity level. When individuals have high moral identity, their donation behavior is less influenced by external environmental factors, thus preventing the backfire effect where high default amount options reduce donation intention. Therefore, if a charitable platform faces donors with high moral identity, they can set default options to high amounts to obtain more fundraising within limited time. Additionally, since this study focuses on situationally activated immediate moral identity level, online charitable platforms can enhance individuals' moral identity level through promotional strategies, thereby promoting selection of high default amount options and increasing donation intention and amounts. Existing moral identity research indicates that accepting social norms and expectations is a primary factor in individuals performing moral behavior (Andreoni, 1990; Croson & Shang, 2008). Therefore, when conducting charitable solicitation, online charitable platforms should emphasize social norms and social expectations.

6.3 Research Limitations and Future Directions

First, this study examined the effect of donation amount default option settings on individual donation intention, which holds important theoretical and practical significance. However, the default option amounts in this study focused only on small sums with only three levels, so the findings are applicable to interpreting small-sum donation behavior on internet charitable platforms. In future research, the range of default amount options could be expanded from small sums to larger amounts, using more amount levels—that is, manipulating the independent variable by changing the range of donation amount option settings to explore how default option amount size affects individual donation behavior, thereby strengthening the explanatory power of research conclusions.

Second, when testing the mediating role of perceived manipulation, this study first measured the dependent variable (donation intention) and then measured perceived manipulation. This procedure might have caused the measurement

of perceived manipulation to be influenced by the dependent variable measurement, thereby affecting experimental results. Therefore, to further enhance research rigor, future research could attempt to measure the mediator before the dependent variable or balance the measurement order of the mediator and dependent variable.

Third, this study rigorously used experimental methods to uncover the mediating role of perceived manipulation in the process of default amount option settings affecting donation intention, as well as the moderating role of moral identity level in this effect, demonstrating certain depth and breadth. However, individual donation behavior decision-making is a complex, variable, and individual-specific process. Therefore, future research should examine more factors that may play a role in how default options affect individual donation intention, such as cognitive resources, sense of control, and self-efficacy. Additionally, since perceived manipulation was found to play a mediating role in the above effect, future research should examine factors that affect perceived control, such as favorability toward and familiarity with charitable organizations, aiming to enhance individual donation intention by exploring their restorative effects on perceived control.

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