

GIVING FOR A WORTHIER CAUSE? FACTORS INFLUENCING CHANGES TO CHARITABLE GIVING ALLOCATIONS

Cliff Abdool, Pace University
Pradeep Gopalakrishna, Pace University
Alan Eisner, Pace University

ABSTRACT

Research has found that consumers can be heavily influenced by their social network when making a purchasing decision (Schmitt, Skiera, and Van den Bulte, 2011). Can this influence also change our mental accounting? To study this question more closely, we must examine this new media effect on mental accounting. It is not only important to expand the theoretical framework first proposed by Thaler (1985), but this question has real-world implications. As individuals have limited charitable budgets and charities are in desperate need of donations, it is important to understand which factors can contribute to changing a charitable givers mind.

INTRODUCTION

The purpose of this study is to understand under what conditions donors would change their mental accounting, or their “charitable giving account,” from one charity to another. The charitable giving literature (Burnett and Wood, 1988; Guy & Patton, 1989; Bendapudi et al., 1996; Fine, 2008) suggests that donors contribute to causes that they have a close personal relationship with, and have a wish to solve that specific problem, e.g., a donor might give to a charity seeking a cure for an illness that affected a loved one. Dietz and Keller’s (2016) Donor Loyalty Study also supported this proposition that donors give because they are “passionate about the cause.” Margolis (1984) suggests that “a better understanding of how donations interact with mental budgets might prove particularly useful since most people have limited funds and must consider their budgets when deciding how much to spend on charitable gifts.”

While several researchers in mental accounting have concluded that people separate their money into various mental accounts predicated on where the money came from and the reasons for that account, several mental accounting researchers have determined that individual mental accounts have separate purposes and are understood to be mutually exclusive (Thaler, 1985, 1991, 1999; Kahneman & Tversky, 1984; Heath & Soll, 1996; Cheema & Soman, 2006).

The extant research has found that consumers’ social networks can have a profound influence on their choices when making a purchase (Schmitt, Skiera, & Van den Bulte, 2011). Marketers have tried to use this fact to have customers share information with their friends via their social networks (Leskovec, Adamic & Huberman, 2007). By extension, it is reasonable to question how social media and specifically WOM may also affect the individual’s mental

accounting for charitable giving. One open question concerns the impact and influence of WOM on mental accounting.

Why would donors give to charities that seem to be contrary to their interests? For example, as we have seen from the Ice Bucket Challenge, social media can have a significant impact on charitable giving? Were these donations given to support the Amyotrophic Lateral Sclerosis (ALS) charity or were they given because of social pressure, or because a celebrity supported a specific charity?

There are only 6,000 people diagnosed with ALS each year in the United States (www.als.org) or less than 0.00001% of the USA population, yet there more than 17 million people posted their ALS Ice Bucket Challenge videos to Facebook, where these videos were seen by 440 million people a total 10 billion times (als-ny.org). In contrast, approximately 39.6% of the USA population will be diagnosed with cancer during their lifetime (www.cancer.gov). So, it's reasonable to assume that charitable donors would be more likely to have a connection with a person diagnosed with cancer, as opposed to someone suffering with ALS. Although contributions from any source are important to philanthropic causes, presently 70% of all contributions come from individuals. American donors gave an estimated \$373.3 billion to approximately 1.2 million charities in 2015 (www.givingusa.org).

Consequently, this support is contradictory to the prevailing research (Burnett & Wood, 1988; Guy & Patton, 1989; Bendapudi et al., 1996; Fine, 2008) that donors support charitable causes because they have a personal relationship with that specific cause. In the case of the Ice Bucket Challenge, it appears that other factors influenced these donations. Therefore, the purpose of this research is to address the gap in the literature which does not explain how or why donors change their mental accounting from their original choice (which they believe strongly in) to another cause which they either know little about or have not contributed to in the past.

LITERATURE REVIEW

We will review both the mental accounting and charitable giving literature, then consider some of the factors which may change a donors charitable mental account. While the mental accounting literature has considered how consumers use mental budgets for charitable causes, it has not yet examined why consumers might change their minds once they have decided on a specific charitable cause.

Mental Accounting

Mental accounting was first proposed by Thaler (1985) where he suggested that “that people have separate budgets for different sources of income and/or expenditures.” Thaler (1999) proposes that people set up these mental accounts before they intend to use the account, they will also decide the limits of these accounts. Several researchers have concluded that we monitor our spending by a process of placing our funds in specific mental accounts, and this mental accounting can impact future purchasing decisions (Tversky & Kahneman, 1981; Kahneman & Tversky, 1984; Thaler, 1985, 1999).

These mental accounts are used as a self-control mechanism. Similarly, Cheema and Soman (2006) also defined mental accounts as “self-control devices which consumers employ to prevent excess spending and consumption.” Heath and Soll (1996) opine that people use mental budgets or accounts as a psychological process “to allocate and expend their monetary resources.” These mutually exclusive “mental accounts” are used to allocate funds that are budgeted to a specific expenditure, by restricting further expenditure when a specific mental account is expended, consumers can then regulate their spending in any given category (e.g., charitable giving, groceries, entertainment, etc.).

Since these mental accounts are meant to keep spending and expenditures in check, it is very important to our research question to understand how they impact decisions of charitable giving. Since these funds are limited, we question if these funds can be diverted to expenditure that it was not meant for. The charitable giving research opines that donors would donate to a charitable cause they believe strongly in.

Charitable Giving

This research into charitable giving has gone a long way to extending our knowledge with respects to consumer behavior and how people’s values, reasons, and emotional responses can affect if and how much they give to charities. However, the literature on charitable giving still does not answer the fundamental question of if a person’s decision can be changed once they have allocated a budget to a specific mental account. According to LaBarge and Stinson (2014), individuals do keep a mental budget for their charitable giving, these researchers concluded that these mental accounts are in fact malleable, which means that charitable donors will use other non-charitable accounts for their charitable giving.

Several researchers have looked at the psychological drivers of charitable giving, the behaviors associated with giving and happiness, well-being and mood (Bendapudi, Singh, & Bendapudi, 1996; Mayo & Tinsley, 2008; Anik, Aknin, Norton, & Dunn, 2009; Oppenheimer & Olivola, 2011; Aknin et al., 2013). Researchers have also demonstrated the benefits which the donors derive as a result of their charitable giving (Andreoni, 1989, 1990; Glazer & Konrad, 1996; Griskevicius et al., 2007; Dunn, Aknin, & Norton, 2008; Strahilevitz, 2011). Moreover, the role which emotions play when a person is asked to donate has also been studied by Batson (1990); Dickert, Sagara and Slovic (2011); and Small (2011). However, we have yet to answer the fundamental question of under what conditions would a donor change their charitable mental account from one charity to another.

Word of Mouth

Social media are all primarily about user-generated content (Pitt, 2012; Plangger, 2012). This user-generated content or electronic Word-of-Mouth (eWOM) is a social phenomenon and includes any statements consumers share via the internet, such as instant messages, reviews, posts, etc., about a product, person, or brand which also helps to shape other peoples’ perceptions (Koetzmann & Canhoto, 2013).

People share word-of-mouth because it makes them feel good about themselves, and it boosts their self-esteem (Packard & Wooten, 2012; Wojnicki & Godes, 2008). Berger and

Schwartz (2011) opine that sharing exciting material should make someone look better than sharing mundane or less exciting things.

Social Media

The term “Social Media,” gained prominence in the early 2000s as the availability of high speed internet access provided access to fast user-friendly networking sites, where users could communicate with each other. The first social media site, Six Degrees, was launched in 1997. It was followed quickly by other sites, including Friendster (2002), LinkedIn (2003), Facebook (2003), Flickr (2004), Twitter (2006), etc. (Haenlein & Kaplan, 2009). The underlying platform for social media communications are computers, smartphones, and tablets, which are used to access these increasingly interactive social networking sites.

The growth of social media has had a profound effect on how marketers communicate with their customers. So, marketers must learn the tools of social media to communicate with and promote their businesses (Mangold & Faulds, 2009). Social media provides a new medium for brand marketing and consumers are sharing the marketers’ content. Chi (2011) suggests that marketers should try to regain control of their content. Leskovec, Adamic and Huberman (2007) suggest that viral marketing can be considered as the “diffusion of information about the product” and its “adoption over the network.” Therefore, marketers should create viral marketing campaigns so that they can capitalize on this new medium.

The explosive growth of social media has provided consumers with a useful new venue for sharing their eWoM. Allsop, Bassett, and Hoskins (2007) suggest that 59% of people regularly share content with their social network. Harris (2010) suggests that someone shares a *New York Times* article “once every four seconds.” Consumers often share content to create an expression of themselves, in the minds of others (Wojnicki & Godes, 2010). People also share positive information because it reflects positively on the sender (Berger & Schwartz, 2011). At the same time, consumers often rely on this eWoM for purchase guidance.

Consumers have become increasingly leery of traditional forms of advertising and marketing, and with the increased social media usage consumers are relying on each other to get unfettered independent truth about products and services via online reviews. The primary reason is that complete strangers would have no reason to lie to us, and therefore they provide a more reliable source of information, opposed to the advertiser (Rusticus, 2006; Edelman, 2008). Researchers have posited that consumers are looking for advice from their social networks when making a purchasing decision (Hill, Provost, & Volinsky, 2006; Iyengar, Van den Bulte, & Valente, 2011; Schmitt, Skiera, & Van den Bulte, 2011).

Taken together, this literature suggests that consumers are strongly influenced by their friends WOM when making a purchasing decision and are strongly influenced by the eWOM they receive through social media. Given that Mental Accounting reflects a form of consumer decision making, then it follows that:

P1: As compared to WOM, eWOM will increase the likelihood of change in charitable giving allocations.

Millennials and Charitable Giving

One segment of particular interest to charitable organizations is millennials. Millennials are one of the largest age groups in the USA (US Census Bureau, 2015) and are rapidly moving into the stages of their life cycles when they will have the means to be significant donors. Millennials are already demonstrating a strong tendency to support charities. According to Blackbaud's *Next Generation of American Giving Report* (2013), millennials donate approximately \$481 per person annually. Millennials “prefer donating to children's charities more than any other cause, followed by places of worship and health-related causes.” Fine (2008) suggests that Millennials are immersed in the causes that they believe in and want to make a difference in the world.

An interesting dimension of millennials is their use of technology for learning about charities and making donations. Millennials were raised with a smartphone or tablet always in their hands; they are always connected. Millennials are technically savvy; using their wireless devices to connect to the internet and socialize is second nature to them (Pew Research Center, 2010). This technology is affecting many aspects of their lives, including their charitable activities. According to the Blackbaud report (2013), 62 percent of the Millennials surveyed said they donate through mobile platforms and learn about charities from their peers.

Millennials can also be influenced by their friends to donate to a cause based on its social media influence, like 2014's ALS Ice Bucket Challenge. The Millennial Impact Report (2014) suggests that "No one intended to give to ALS last year," but millennials were influenced by their friend's behavior.

Consequently, it is very important to better understand the change in behavior in this very important demographic. Thus, if millennials have a mental account for their charitable giving, and that mental account can be influenced by their friends' word of mouth (WOM), As the WOM influence from a millennial's social media network increases, the probability of a change to their charitable giving mental account also increases. Then, it follows that:

P2: For Millennials, an increase in social media exposure leads to an increase in WOM type.

Empathy

When it comes to the topic of empathy, the universal consensus among researchers (Davis, 1983; Dovidio, 1991; Levenson & Ruef, 1992; Aronson, 1995; Batson et al., 2015) is that empathy is knowing how another person feels, sharing those feelings, and reacting with compassion. The empathy-altruism hypothesis posits that the empathic concern or “the perceived welfare of someone in need produces altruistic motivation” (Batson et al., 2015). Dovidio (1991) agrees with these findings and suggests that when we observe others struggling, this activates an emotional awakening in us, and this leads to altruistic motivation. Davis (1983) suggests that empathy is “the reactions of one individual to the observed experiences of another.” Aronson (1995) suggests that empathy is a person's ability to experience the pain that another is feeling.

An example of this may have been the ALS Ice Bucket Challenge. While it is impossible to duplicate the feelings of an ALS sufferer, one can for an ephemeral moment, experience their suffering by the simple act of pouring a bucket of iced water over your head. The effect of the ice-

cold water shocks your body, and momentarily you experience what it feels like to lose all control of your muscles. Lonnqvist, Walkowitz, Verkasalo, and Wichardt (2011) research supports these findings and they concluded that empathy “is foundational for moral development and decision-making, both on an individual and a social level.” This was quite evident in the Ice Bucket Challenge, as individuals who may not have known anyone afflicted with ALS (Amyotrophic lateral sclerosis) still supported this endeavor.

Baron-Cohen (2011) suggests that “Empathy occurs when we suspend our single-minded focus of attention, and instead adopt a double-minded focus of attention.” Which means that when we are “single-minded” focused, we are only thinking about ourselves. However, when we are “double-minded” focused, we are thinking about others in addition to ourselves. Maner, Luce, Neuberg, Cialdini, Brown, and Sagarin (2002) agree that this empathy leads us to help others. Batson, O’Quinn, Fultz, Vanderplas, and Isen (1983) suggest that our ability to internalize our own suffering helps us to understand the suffering in another person, and this empathic concern leads to altruism,

Ultimately, empathic concern leads to an altruism that is selfless and focused more on reducing the distress of others than on reducing one’s own distress. Thus, if empathy increases altruism, and altruism can be reflected in one individual’s tendency to help another, then it follows that:

P3: As empathy for people affected by a specific cause increases, the impact of cause-related WOM type on a donor’s charitable giving allocations also increases.

Celebrities’ Endorsement

A celebrity is a well-known personality such as actor, entertainer or athlete who is very recognizable for his or her success (Stella & Yip, 2009). These celebrities are attractive to marketers because of their huge following. Since marketers use many forms of advertising to target their intended market, with the mass appeal of social media, marketers are turning to celebrities to endorse their products. These celebrities use their fame and social status to promote a marketer’s product offerings. Celebrity endorsers are primarily used so that their positive image will be reflected on the brand they are representing (Lee & Thorson, 2008).

Celebrity endorsements are commonly used in social media marketing for several reasons: 1) celebrity endorsers who have large following can easily draw attention to the marketer’s advertising campaign (Keel & Natarajan, 2012), and 2) celebrities can be used to help shape a brand, including the image of the company (Abdussalam, 2014).

Several studies suggest a celebrity’s followers can be influenced by that celebrity (Lindenberg, Joly and Stapel, 2011). Celebrity followers will be more open to a celebrity’s endorsement because of the celebrity’s “recognition, prowess and credibility” (Abdussalam, 2014).

Some celebrities have a huge following of their social media persona, which can be a gateway for marketing or charitable opportunities. Singer Selena Gomez has 200 million followers between her Facebook, Twitter, and Instagram accounts. In China, where the Chinese government have blocked social media websites (Facebook, Twitter, Instagram, Snapchat and many others), Yao Chen, a Chinese actress has more than 79 million followers on Weibo—the Chinese social

media platform. Justin Bieber has more than 167 million followers across the various social media sites. Consequently, just these ten celebrities account for more than 500 million Twitter followers. So, when these celebrities share something on Twitter, it could reach their collective 500 million fans, who in turn may then share that information on their social media platform, which will then be seen by millions of their friends. Subsequently, if celebrities discuss a brand or deliver a message through social media, it could be seen by millions of people (Jin & Phua, 2014).

Thus, celebrity endorsements have the potential to gain recognition in social media, to be disseminated rapidly through the celebrities' own contacts, and to then be shared by their followers.

P4: As celebrity endorsements for a given cause increases, the impact of cause-related WOM type on a potential donor's charitable giving allocations also increases.

Bandwagon Effect

The bandwagon effect is a psychological phenomenon in which people follow the actions (i.e., trends, fashion,) of others just because many other people are doing it. As the amount of people increases, others begin to "hop on the bandwagon" (Colman, 2003).

In communications and advertising the "bandwagon" psychology, is a type of consumer craze where consumers desire to get on the bandwagon (Cohan, 2001). Spurgin (2003), Maury, and Kleiner (2002) show that Internet access has enhanced the singularity of bandwagon effects and consumer crazes or social contagion towards specific products, or celebrities. Several researchers (McAllister & Studlar, 1991; Nadeau et al., 1994; Mehrabian, 1998) have done extensive studies on bandwagon effects, while several others have also investigated the properties of the bandwagon effect on political elections (Hodgson & Maloney, 2013) and the ratings of foreign films (Adilov & Martin, 2014; Xu & F, 2014).

The impact of marketing and advertising on consumer choice and the ethical issues surrounding the loss of consumer autonomy are tied to the indecisiveness that helps to create consumer trends and social contagion (Smith, 2001; Gaski, 2001). This younger generation is experiencing a combination of consumer crazes and bandwagon effects (Cohan, 2001).

The omnipresence of internet access and smartphones has created a culture that is more apt to share information, pictures, and stories with a push of a button. We follow a celebrity's every word on social media because we ourselves have become fixated with fame and celebrity.

This has interesting implications for viral marketing. It suggests that there may be a point at which the cascading dissemination of information may pass a tipping point and may continue to expand simply due to its own momentum and sheer volume of mentions and likes.

P5: As the bandwagon effect of a charitable cause increases, the impact of cause-related WOM type on a potential donor's charitable giving allocations also increases.

THEORETICAL IMPLICATIONS

On the theoretical side, our paper would add to the existing charitable giving literature which concludes that a donor would donate to a charity which they have a strong connection with,

several researchers (Burnett & Wood; 1988, Guy & Patton; 1989, Bendapudi et al. 1996 and Fine; 2008) have concluded that donors support charitable causes because they have a personal relationship with that specific cause.

However, as we have shown, our paper would add to the literature in the following ways; First, our research suggests that donors can be persuaded to change their mental accounting, and with the increased social media usage consumers are relying on each other to get the independent unfettered truth about products and services via online reviews. The primary reason is that complete strangers will have no reason to lie to us, and therefore they provide a more reliable source of information, opposed to the advertiser (Rusticus; 2006, Edelman; 2008). Researchers have posited that consumers looking for advice from their social networks when making a purchasing decision (Hill, Provost, & Volinsky; 2006, Iyengar, Van den Bulte, & Valente; 2011, Schmitt, Skiera, & Van den Bulte; 2011). Taken together, this literature suggests that consumers are strongly influenced by their friends WOM when making a purchasing decision and are strongly influenced by the eWOM they receive through social media. Given that Mental Accounting reflects a form of consumer decision making, then it follows that: donors could be more likely be influenced to change their charitable giving based on their friends' WOM.

And secondly, our research also suggest that donors can be persuaded to donate to a different charity with which they have no previous connection. Millennials can be influenced by their friends to donate on a cause based on its social media influence, like 2014's ALS Ice Bucket Challenge. The Millennial Impact Report (2014) suggests that "No one intended to give to ALS last year," but millennials were influenced by their friend's behavior.

While many researchers have covered both mental accounting and charitable giving, no one has yet uncovered if our mental accounting could be changed with respects to our charitable giving. And, the further development of the conceptual ideas, which could add to both the charitable giving and the mental accounting literature is celebrity endorsements and the impact of which celebrities have on their follows decision making based on the results of several social media events; The Ice Bucket Challenge (\$100M donated for ALS) Movember (\$730M donated for men's health programs), #BlackLivesMatter, #ParisAttacks, #BendTheKnee, Harlem Shake (1.2 Billion views), etc.

MANAGERIAL IMPLICATIONS

Millennials are the fastest growing segment of the population and they are also the fastest growing population of charitable donors. Consequently, millennials can have a significant impact on any organization's charitable giving campaign. So, it's important to understand our millennial donor's values and how you can deliver that to them.

Millennials are also the biggest users of social media and a very competent with wireless devices, which make charitable giving much easier and more convenient. Our research suggests that millennials are inspired to give spontaneously, but can they be educated to give methodically? When these factors are combined and the fact that millennials are easily influenced by their friends to give to a cause that has social media momentum, like 2014's ALS Ice Bucket Challenge. The

Millennial Impact Report (2014) suggests that "No one intended to give to ALS last year," but millennials were influenced by their friend's behavior.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Future research should examine the conceptual framework for charitable giving which we proposed. Our study is explanatory and as such is limited and would require further quantitative research in the field to validate our model, to accomplish this we would conduct a rigorous empirical analysis of our model.

This explanatory study has laid the groundwork for future studies which give us the opportunity to improve and validate some of the propositions which were developed by our paper. First, we would investigate if there are two separate mental accounts for charitable give; one for standard or customary charitable giving and a second for catastrophic occurrences, like hurricanes, ALS, earthquakes.

Second, we would study both the positive and the negative effects of celebrity endorsements. The literature suggests that celebrities' endorsements have a positive impact on a product or cause, in this #MeToo era would a negative attention have the opposite effect? And finally, we would like to further develop our proposition that millennials are influenced to donate to charitable causes based on their friends' charitable giving. Further research could elaborate on this phenomenon, providing valuable information to charitable organizations.

CONCLUSIONS

The initially stated primary aim of this research was to identify the contextual factors and mechanisms that could change a donor's charitable mental account. While recognizing the limitations of our study, the primary goal of our paper was to set out a conceptual framework. It is also based on the assumption that with rigorous empirical testing we would validate our conceptual model. In this article, we have identified several factors which can have an impact, and also influence a donor's mental accounting with respects to their charitable giving allocations. This research has both practical and theoretical implications. On the practical side, research has shown that people give to charities because they are passionate about a cause, with over 1.2 million charities, and limited funds available for charitable donations, it is important to discover why a person would give to a charity which they have little or no affiliation with.

The purpose of this paper was to identify and explore the factors which can influence a donor's mental accounting, with respects to their charitable giving. The factors identified; millennials, virality, celebrity endorsements, exclusivity and bandwagon effect all play a part in influencing our mental accounting and these influences needs to be investigated through rigorous empirical field analysis and testing.

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