TEN CENTS DO NOT BUY A MEAL – WHY RETAILERS SHOULD NOT LIMIT DONATIONS OF THEIR CUSTOMERS

Jens-Markus HORN

Mendel University in Brno, Faculty of Business and Economics

Abstract: Rounding up the shopping bill in retail stores is usually restricted to a certain amount, such as a maximum of ten cents. Since customers do not all exhibit the same willingness-to-pay (WTP), some of them would obviously contribute more if they had the possibility, so the arbitrary limitation does not fully utilize the total sum that could be collected if customers were able to choose the size of their donations.
This paper aims to examine whether a free choice for customers to which amount they could round up their shopping bill does result in higher intended donations than various fixed limits or than a selection out of five options. Data collection has been conducted through an online survey of adult customers of German food retail stores. Subsequently, t-tests for dependent samples and analyses of variance (ANOVA) have been employed.
The study reveals that a free choice leads to a significant increase in the sum of customer donations to more than six and a half times, compared to rounding up to the next ten cents. Moreover, the framing of prompting for a contribution has a considerable impact on the willingness-to-donate of customers as well: If specified as a percentage of the shopping bill, donations are significantly larger than if they are stated in terms of an absolute amount or as a share included in the total payment.
The scenarios investigated in this paper constitute a more flexible way of rounding up the shopping bill and therefore are a highly effective means to support a good cause and care for society, e.g. by reducing poverty. Hence, they prove to be an eligible Cause-related Marketing (CrM) concept for food retail companies in the context of their Corporate Social Responsibility (CSR). However, results refer to intended donations, so in reality amounts might be lower due to an attitude-behaviour gap. Additional research in this area is suggested regarding other retail formats, online shopping, and other countries, as well as involving settings with actual donations.

Key words: cause-related marketing, corporate social responsibility, retail, rounding up, willingness-to-pay

Introduction

Typically, in Cause-related Marketing (CrM) campaigns customers cannot influence the size of their donation to a good cause – which is set by the company and is linked to the purchase of a product or a service. In addition, these contributions often are rather small and thus only represent a small share of the sales price. Likewise, rounding up the shopping bill in retail stores – also referred to as checkout charity – is usually restricted to a certain amount, such as a maximum of ten cents. Since customers do not all exhibit the same willingness-to-pay (WTP – or willingness-to-donate, respectively), some of them would obviously contribute more if they had the possibility for this, so the arbitrary limitation does not fully utilize the total sum that could be collected if customers were able to define the size of their donations, for example like when they are giving a gratuity in a restaurant.

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Collecting customer donations can both serve to improve customers' perception of a retail company's social responsibility – a topic that has constantly risen in consumers' awareness – and to support a good cause and thus care for society which is an important issue since still hundreds of million people live in extreme poverty. Not only governments – with several having pledged (and some also achieved) to allocate 0.7 percent of their gross national income (GDI) to official development aid (ODA) – but also individuals and companies bear a moral obligation to end poverty. Especially the (food) retail sector with a huge sales volume and a vast number of customer contacts each day is very well qualified to involve buyers to donate small amounts which is already practiced in some but by far not in all retail stores.

This paper aims to examine whether a free choice for customers to which amount they could round up their shopping bill at German food retail stores does result in higher intended donations than various fixed limits or than a selection out of five options, provided they consider the good cause worth to be supported. Of course, this concept would be applicable to companies in other countries with different currencies as well.

By looking at food retail customers' WTP related to donations, and by focussing on a free choice instead of fixed amounts, the study extends the existing research in this area and generates valuable insights for retail companies to enhance their CrM campaigns and hence both benefit economically as well as increase their impact in doing good.

Literature review / Research Background

Cause-related Marketing (CrM) activities, which are one method of companies' Corporate Social Responsibility (CSR) efforts (Kotler, Lee 2004), have been implemented in different industries over the past decades. The beginnings of CrM are often dated back to the 1980s, when the credit card company American Express provided a donation for each card transaction for restoration of the Statue of Liberty (Natarajan et al. 2016). Meanwhile, in 2019 the volume of CrM campaigns has reached more than $ 2.23 billion in the United States (IEG 2019).

According to a widely-used definition by Anil Menon and P. Rajan Varadarajan, CrM links donations with a revenue-generating transaction, such as the purchase of a product or a service, and is described as *"the process of formulating and implementing marketing activities that are characterised by an offer from the firm to contribute a specified amount to a designated cause when customers engaging in revenue-providing exchanges that satisfy organisational and individual objectives"* (Varadarajan, Menon 1988, p. 60). Typically, for each unit sold a certain share of its sales price is transferred to a partnering charity. This share has been often stated as a percentage of the sales price, but a specification in terms of an absolute amount has become more common (Chang 2008). Another option would be to name a precise outcome (e.g. one tree planted, or one school meal supported.

CrM campaigns can result in a win-win-win outcome for all parties involved (Hawkins 2012): First, obviously for the charitable organization that receives the financial means and possibly also gains public awareness due to the marketing

activities of the company (Youn, Kim 2008; Hawkins 2012). Second, for the company since it is perceived as acting socially responsible (Gupta, Pirsch 2006) as well as through increased customer satisfaction and customer loyalty (Sen, Bhattacharya 2001; Hamby 2016). Finally, for customers who may gain increased utility through doing good (Strahilevitz, Myers 1998), for example by feeling a warm glow (Kahneman, Knetsch 1992; Heidarian 2019) due to impure altruism (Andreoni 1989; Crumpler, Grossman 2008).

Numerous studies have been conducted to investigate the parameters that are crucial for successful CrM implementations. These include the type of the product (Strahilevitz, Myers 1998; Strahilevitz 1999; Chang 2011), the type of the cause to be supported (Lafferty, Edmondson 2014; Sabri 2018), the company-cause-fit (Lichtenstein et al. 2004; Pracejus, Olsen 2004; Simmons, Becker-Olsen 2006), the donation amounts (Koschate-Fischer et al. 2012), the time horizon of the CrM campaign (Thomas et al. 2011), or the differences between campaigns in various countries (La Ferle et al. 2013; Choi et al. 2016).

In addition, it has been shown that providing customers a choice of which good cause to support, instead of limiting it to only one, has a positive impact (Botti, McGill 2006; Robinson et al. 2012; Kull, Heath 2016), although too many choices could lead to an overload of subjects (Iyengar, Lepper 2000). Another way of offering a choice for customers applies to the amount to be donated, which could utilize consumers' willingness-to-pay (Krishna 1991; Koschate-Fischer et al. 2012) – or willingness-to-donate, for that matter.

As a special form of CrM, offering customers to round up their shopping bill amount – also referred to as checkout charity (Giebelhausen et al. 2017) – is especially suitable for retail companies (Kelting et al. 2019). In this scenario, with a free choice of the donation size (rather than one fixed amount), customers could choose their preferred donation – very similar to giving a gratuity in a restaurant. In contrast to a donation for a single product which is usually fixed and defined by the manufacturer, flexible rounding up could easily be implemented by retail companies and enables those customers who want to donate more than the few cents while rounding up to a fixed amount, to do so. Compared to traditional CrM campaigns in which customers do not have a choice at all regarding the donation (if they buy the product or service, then exactly the amount set by the company will be donated) and rounding up to a fixed amount where customers have only a limited choice (they can only either round up or not, but not decide how much will be donated), flexible rounding up provides customers the largest extent of a choice (not only whether to donate or not, but also concerning the size of their donation).

Usually, companies determine the selling prices for their products or services. This task could be rather difficult, as the optimum price depends on several factors like internal cost accounting, competitors, demand, and customers' willingness-to-pay which is the maximum price an individual is accepting to pay and depends on certain intrinsic as well as extrinsic factors. In contrast, without necessarily being linked to donations, consumer elective pricing strategies recently have emerged and gained attention in literature (Chandran, Morwitz 2005; Kim et al. 2009; Regner, Barria 2009). Two different options of these customer-driven pricing mechanisms

that provide consumers some pricing power are name-your-own-price (NYOP) with a minimum price – which the customers do not know – and pay-what-you-want (PWYW) without any threshold value, so the sales price could be as low as zero in this scenario (Kim et al. 2009). In case the product or service is familiar to consumers (e.g. buying fruits or vegetables), it should not be too difficult to decide how much to pay, but otherwise a suggested price may serve as a reference and offer some guidance. It has been shown that these participative pricing strategies could lead to higher preferences by customers and to greater purchase intentions (Chandran, Morwitz 2005). However, obviously participative pricing strategies tend to be not very suitable in supermarkets or other food retail stores where customers typically buy up to several dozens of articles with one purchase.

PWYW scenarios may also include the donation of a part of the sales price, and therefore – according to the term CSR – can be regarded as shared social responsibility (SSR) between the customer and the company (Gneezy et al. 2010). Research on PWYW in conjunction with donations comprises transactions with commodities such as souvenir photos in a theme park (Gneezy et al. 2010) or on a tour boat (Gneezy et al. 2012), food in a restaurant (Gneezy et al. 2012), beverages in a coffee shop (Park et al. 2017), or doughnuts and re-usable shopping bags (Jung et al. 2017), and it indicates that scenarios with donations can result in higher profits.

Like NYOP or PWYW, where customers pay as much as the purchase is worth to them, flexible rounding the sopping bill amount up enables customers to pay as much as the purchase including a donation is worth to them, with a minimum price that they are aware of (i.e. the shopping bill amount without the donation). Therefore, flexible rounding up could also be classified as a participative pricing strategy. Since the price to be paid for the purchase is determined by the retailer and customers on top can donate any amount they want – including zero – this strategy will be named donate-what-you-want (DWYW). Like a reference price for a PWYW strategy, the retailer could also suggest a donation amount for customers. Previous research (Horn 2020) indicates that in some cases providing customers a reference regarding the size of their donation leads to higher amounts which are donated.

Methodology

With reference to research question (RQ1) “Does facilitating voluntary variable donations result in a reasonable sum of donations in relation to the overall shopping cart volume, especially compared to the rather low donations generated through other forms of CrM campaigns with fixed donation amounts?”, and based on previous findings related to donation size (Krishna 1991; Koschate-Fischer et al. 2012) as well as on the fact that customers’ WTP differs individually, it can be assumed that offering a free choice will increase customers’ donations, so hypothesis (H1) is proposed as follows: “If a food retail company offers its customers to choose the individual size of their voluntary donations, then the collected sum will be larger than for customers’ voluntary donations with only one fixed amount.”

A survey of adult customers of German food retail stores has been conducted in 2019 via a structured online questionnaire in SoSciSurvey to collect quantitative

primary data. Besides inquiring for demographic data, four questions assess the donation behaviour in different scenarios. For each question, six different shopping bill amounts between 0.79 euro and 35.60 euro have been presented to all respondents with the purpose of representing various shopping baskets. For each complete data record with answers for all shopping bill amounts, the arithmetic mean of the six donations (or zero, in case customers do not wish to donate) has been calculated and – for the purpose of easier comparison – converted into a percentage of the average shopping bill amount.

In the first question, participants have been asked for each shopping bill amount to state whether they would like to round up their payment to the next ten cents and donate this difference to a charitable organization which they consider worth to be supported when shopping at a food retail store that they typically visit. In the second question the same six shopping bill amounts have been presented to the respondents and they have been asked whether they would round up their payment to the next euro. In the third question, in a between-subject design, respondents have been randomly assigned to one of three groups with different framings of asking them to donate. Subsequently, participants have been requested to select one out of five options for different donation sizes (or not to donate): In group a, the donations have been stated as an amount (in euro) on top of the shopping bill amount; in group b as a percentage of the shopping bill amount; and in group c as part of the total payment (in euro) including the shopping bill amount. In the fourth question, with the same three groups as before, participants have been offered a free choice to determine the size of their intended donations, or not to donate.

A total of 677 respondents completed the questionnaire. 56 of these answers have been discarded due to several reasons, such as very short response times (faster than half of the median for the whole survey), as no consent was given to use the answers, or because the age was below 18 years. Data of the remaining 621 records has been analysed in IBM SPSS Statistics.

71.5 % (n = 444) of respondents are female, 27.5 % (n = 171) male, and 0.6 % (n = 4) diverse. 80.4 % (n = 499) belong to the age group from 18 to 29 years, 14.8 % (n = 92) to the age group from 30 to 44 years, 4.2 % (n = 26) to the age group between 45 and 59 years, and 0.6 % (n = 4) to the age group above 60 years. Most respondents possess a university degree (62.8 %, n = 390) or a college degree (27.4 %, n = 170). Household sizes range between one person (23.7 %, n = 147), two persons (32.5 %, n = 202), three persons (16.7 %, n = 104), and four or more persons (13.6 %, n = 84). Monthly household income is distributed as follows: 23.3 % (n = 145) with 999 euro or below, 18.5 % (n = 115) between 1,000 and 1,999 euro, 16.3 % (n= 101) between 2,000 and 2,999 euro, 8.9 % (n = 55) between 3,000 and 3,999 euro, 7.6 % (n= 47) between 4,000 and 4,999 euro, and 10.0 % (n = 62) with 5,000 euro or above. 14.1 % (n = 87) of subjects live in communities with 9,999 or less inhabitants, 21.4 % (n = 133) in communities between 10,000 and 99,999 inhabitants, and 58.3 % (n = 362) in communities with 100,000 or more inhabitants.

A t-test for dependent samples has been conducted to check whether the difference between donations when rounding up to the next ten cents (base case) compared to donations with a free choice proves to be statistically significant, and

thus to confirm or reject the hypothesis. Further t-tests have been executed for each of the three framing groups. Additionally, analyses of variance (ANOVA) have been performed to assess the differences between the groups for questions 3 and 4.

Results and Discussion

Box plots have been utilized to visualize the distribution of the values for the donations. 9 and 22 outliers (with donations which are larger than 0.75 x median + 3 x interquartile range) have been excluded for questions 3 and 4, respectively. Consequently, the highest donations equal 0.40, 3.86, 9.62, and 10.85 percent of the shopping bill amount for questions 1 to 4.

Rounding up to a fixed amount

First, we look at two different ways of rounding up to a fixed amount: To the next ten cents (as practiced in several retail stores) and, alternatively, to the next euro (with donations up to ten times as high but probably less customers who donate). When rounding up to the next ten cents, 94.9 % of customers donate an average of 0.31 % of their shopping bill amounts, resulting in an aggregated average of 0.30 % for all customers (including those who do not donate). When rounding up to the next euro, 92.9 % of customers donate an average of 1.28 % of their shopping bill amounts, resulting in an aggregated average of 1.19 % for all customers (including those who do not donate), which is almost four times as much as when rounding up to the next ten cents.

Five options

92.9 % of customers donate an average of 1.98 % of their shopping bill amounts, resulting in an aggregated average of 1.84 % for all customers (including those who do not donate), which is about six times as much as when rounding up to the next ten cents and about 55 percent higher than when rounding up to the next euro. Among the three groups, average overall donations range from 1.33 % to 2.15 %: Group b (asking for a percentage of the shopping bill amount) has the highest donations of 2.15 % despite of the lowest ratio of customers who donate (87.0 %), followed by group a (asking for an amount in euro on top of the shopping bill amount) with 2.02 % donations and the highest ratio of donating customers (96.9 %), and group c (asking for the total payment including the shopping bill amount) with 1.33 % donations and 94.7 % of customers who donate.

An ANOVA proves that the differences between the three groups are significant ($F (2, 563) = 10.969$, $p < 0.001$, partial $\eta 2 = 0.038$, adjusted $R_{squared} = 0.034$, $n = 566$). According to Jacob Cohen, the effect size ($f = 0.20$) can be considered as small to medium (Cohen 1988). Bonferroni-adjusted post hoc tests show that all three types of framing differ significantly: Stated as a euro amount ($M_{euro} = 2.02$, $SD_{euro} = 2.00$), stated as a percentage ($M_{percentage} = 2.15$, $SD_{percentage} = 2.11$), and included in the total payment ($M_{payment} = 1.33$, $SD_{payment} = 1.24$).

Free choice

94.2 % of customers donate an average of 2.12 % of their shopping bill amounts, resulting in an aggregated average of 1.99 % for all customers (including those who do not donate), which is about six and a half times as much as when rounding up to the next ten cents and about 67 percent higher than when rounding up to the next euro. Among the three groups, average overall donations range from 1.37 % to 2.67 %: Group b (asking for a percentage of the shopping bill amount) has the highest donations of 2.67 % despite of the lowest ratio of customers who donate (89.9 %), followed by group a (asking for an amount in euro on top of the shopping bill amount) with 2.00 % donations and the highest ratio of donating customers (97.2 %), and group c (asking for the total payment including the shopping bill amount) with 1.37 % donations and 95.1 % of customers who donate.

An ANOVA proves that the differences between the three groups are significant ($F\ (2, 530) = 18.142$, $p < 0.001$, partial $\eta 2 = 0.064$, adjusted $R_{squared} = 0.061$, $n = 533$). According to Jacob Cohen, the effect size ($f = 0.26$) can be considered as medium (Cohen 1988). Bonferroni-adjusted post hoc tests show that all three types of framing differ significantly: Donations stated as a euro amount ($M_{euro} = 2.00$, $SD_{euro} = 2.02$), donations stated as a percentage ($M_{percentage} = 2.67$, $SD_{percentage} = 2.55$), and donations included in the total payment ($M_{payment} = 1.37$, $SD_{payment} = 1.34$).

The impact of a free choice on customers' donations

A paired sample t-test at a confidence interval of 0.95 indicates that a free choice significantly influences donations ($t\ (464) = 18.111$, $p < 0.001$, $d = 0.840$) with a large effect size (Cohen 1988). Donations in a setting with a free choice ($M_{free\_choice} = 2.06$, $SD_{free\_choice} = 2.15$) are significantly higher than donations in a setting with rounding up to ten cents ($M_{base} = 0.30$, $SD_{base} = 0.12$), so the null hypothesis is rejected, and hypothesis (H1) can be confirmed. Hence, if the retailer offers a free choice, customers of German food retail stores donate significantly higher amounts than when rounding up to a fixed amount.

Conclusion

This study reveals that offering customers a free choice proves to be a suitable approach for German food retailers to increase the donations of their customers: Individual donations of customers are substantially larger, so the total sum of donations significantly increases by more than six and a half times from 0.30 % of the shopping bill amount to 1.99 %.

Framing has a considerable impact on size of customers' donation as well: Stating the donation as a percentage of the shopping bill amount leads to the largest values (2.67 % of the shopping bill amount – almost nine times as much as when rounding up to the next ten cents). However, it might be hard for customers to calculate the size of their donations as a percentage, especially at the checkout of a food retailer, so this might induce confusion or even dissatisfaction. Moreover, this group shows the lowest share of customers who donate (89.9 %). Consequently, retailers should

better think about framing the donation as an absolute amount, although the total sum might be smaller (2.00 % of the shopping bill amount, with 97.2 % of customers who donate). This is in line with research which claims that information should be presented in a transparent and straightforward way (Olsen et al. 2003; Chang 2008).

Certain limitations which particularly apply to online surveys need to be considered, such as an attitude-behaviour gap (Carrington et al. 2010) or a sampling bias (Pecáková 2016): In some respects, answers noticeably differ from data of existing CrM campaigns for rounding up to the next ten cents in Germany. Hypermarket chain Kaufland, for example, with a sales volume of 15.4 billion euro in 2019 (Statista 2020) collected donations of about 300,000 euro during that period (Deutschland rundet auf 2020), which translates into merely 0.002 % of the shopping bill amount. Moreover, this survey assumes that customers assess the charity as worth to be supported, which obviously might not always be the case in practice. Furthermore, customers could forget to donate if the cashier does not ask for a donation or could not be aware that the possibility to donate exists at all. Because the sample consists mainly of women (71.5 %), young respondents below 30 years of age (80.4 %) and university graduates (62.8 %), it does not precisely represent the structure of the German population, which one should bear in mind when drawing conclusions.

To cope with the large size and variety of the retail industry, I recommend conducting future surveys regarding other retail formats (as they feature different sales prices and/or number of articles), and possibly also related to online shopping. Additionally, other tertiary sector industries such as hospitality, transportation, or financial services appear to be feasible for the concept of donate-what-you-want, too. Finally, research in other countries with either the same (i.e. euro) or other currencies could provide interesting insights related to differences in donation behaviour across various nations, cultures, and economic systems.

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